



**Texas Department
of Insurance**

**Quarterly Legislative Report
on Market Conditions**

*3rd Quarter
2010*

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The 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

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

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

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

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

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

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

Summary of Four Quarters

CUMULATIVE TOTALS FOR FOUR QUARTERS ENDING SEPTEMBER 2010

	Number Of Groups/Companies	Number Of Policies Written	Premiums On Policies Written	Direct Written Premiums	Direct Losses Paid
PRODUCT LIABILITY	66 / 170	39,565	\$169,656,138	\$135,386,140	\$58,856,952
GENERAL LIABILITY - OTHER	148 / 354	1,161,157	\$1,410,287,780	\$2,054,393,252	\$1,023,530,915
COMMERCIAL FIRE & ALLIED	79 / 181	105,006	\$750,565,880	\$886,383,572	\$535,735,417
COMMERCIAL MULTIPLE PERIL	88 / 224	393,190	\$1,795,109,773	\$1,812,551,593	\$1,136,892,208
PRIVATE PASSENGERAUTO					
VOLUNTARY (VOL) LIABILITY	84 / 184	13,257,822	\$7,594,551,290	\$7,577,312,367	\$4,305,805,364
ASSIGNED RISK LIABILITY	10 / 11	9,448	\$6,096,180	\$4,280,138	\$3,734,602
PHYSICAL DAMAGE	79 / 181	10,006,497	\$5,883,943,541	\$5,673,927,485	\$3,008,673,274
TOTAL PPA	84 / 190	23,273,767	\$13,484,591,011	\$13,255,519,990	\$7,318,213,240
HOMEOWNERS MULTIPLE PERIL	66 / 111	5,655,488	\$6,172,330,020	\$5,715,974,203	\$3,051,313,553
WORKERS' COMPENSATION					
VOL PREMIUMS < \$5,000		121,626	\$184,437,123	*	*
VOL PREMIUMS \$5,000 - \$100,000		56,535	\$1,046,585,191	*	*
VOL PREMIUMS > \$100,000		3,673	\$1,121,980,420	*	*
TOTAL VOLUNTARY	86 / 240	181,534	\$2,353,002,734	\$1,867,473,461	\$950,103,343
RESIDUAL MARKET **	1 / 1	97	\$3,428,055	\$3,123,853	\$2,343,832
TOTAL WC	86 / 240	181,534	\$2,356,430,789	\$1,870,597,314	\$952,447,175
BOILER & MACHINERY	41 / 115	57,392	\$90,994,971	\$109,814,600	\$69,644,797
COMMERCIAL CRIME	34 / 85	10,884	\$8,459,786	\$9,905,936	\$1,664,876
COMMERCIAL GLASS	2 / 4	1,412	\$327,893	\$241,677	(\$132,758)
MEDICAL PROFESSIONAL LIABILITY	30 / 40	67,949	\$224,654,267	\$234,593,356	\$64,513,641
MISC. PROFESSIONAL LIABILITY	37 / 77	24,754	\$343,103,260	\$399,450,565	\$115,143,466

* 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	58 / 147	61 / 151	- / -
General Liability	137 / 321	137 / 318	134 / 326	138 / 317	137 / 337	139 / 324	137 / 319	- / -
Commercial Fire & Allied	75 / 160	75 / 161	77 / 168	75 / 163	77 / 169	77 / 166	72 / 162	- / -
Commercial Multiple Peril	76 / 189	78 / 198	78 / 190	81 / 200	78 / 196	85 / 206	75 / 188	- / -
Private Passenger Auto	76 / 175	77 / 174	75 / 171	79 / 173	76 / 173	82 / 178	77 / 173	- / -
Homeowners Multiple Peril	63 / 106	64 / 107	64 / 108	64 / 108	64 / 106	65 / 108	64 / 108	- / -
Workers' Compensation	89 / 230	93 / 242	91 / 235	90 / 239	90 / 237	91 / 247	87 / 234	- / -
Boiler & Machinery	40 / 100	40 / 103	41 / 102	44 / 107	43 / 104	42 / 108	40 / 103	- / -
Commercial Crime	30 / 68	31 / 66	29 / 64	36 / 72	31 / 67	33 / 71	30 / 65	- / -
Commercial Glass	4 / 5	5 / 8	4 / 6	4 / 7	4 / 7	4 / 8	4 / 10	- / -
Medical Professional Liability	28 / 38	28 / 38	30 / 38	28 / 38	29 / 36	28 / 37	30 / 39	- / -
Misc. Professional Liability	30 / 65	37 / 72	31 / 66	36 / 73	32 / 65	36 / 74	30 / 71	- / -

Product Liability

There were 66 groups, 170 companies, that had direct written premium for Product Liability in the third quarter of 2010, as compared to 65 groups, 165 companies, in the third 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 third quarter of 2010 to direct written premium in the third 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 3rd Quarter 2010	% Change 3rd Quarter 2009 to 2010	4 Quarters Ending 3rd Qtr 2010	% Change 4 Qtrs Ending 2009 to 2010	Net Underwriting Profit or Loss 3rd Qtr 2010	Loss Ratio 3rd Qtr 2010
1	Travelers Group	12.21%	\$4,359,618	42.25%	\$16,529,313	(4.20%)	(\$2,541,540)	44.22
2	Zurich Insurance Group	10.51%	\$1,620,542	64.38%	\$14,228,852	33.25%	(\$26,578,651)	101.58
3	Liberty Mutual Group	8.09%	\$3,707,868	35.34%	\$10,955,756	(20.19%)	\$2,381,840	13.68
4	Hartford Fire & Casualty Group	7.33%	\$2,657,249	35.85%	\$9,930,461	13.62%	(\$2,311,659)	22.82
5	Chubb & Son Inc.	7.05%	\$2,304,726	0.70%	\$9,545,551	(7.77%)	\$420,795	16.86
6	ACE Ltd.	6.65%	\$2,046,087	(46.38%)	\$9,007,811	32.75%	\$1,628,329	43.29
7	Electric Insurance Group	4.73%	\$0	*	\$6,406,707	30.53%	(\$1,150,094)	**
8	American Financial Group	4.67%	\$1,757,769	(24.93%)	\$6,324,838	(38.65%)	\$188,101	94.99
9	American International Group	4.06%	(\$1,042,675)	(202.20%)	\$5,490,989	52.25%	(\$3,434,738)	(47.76)
10	United Fire & Casualty Group	3.26%	\$1,242,649	9.69%	\$4,414,398	(7.64%)	\$787,998	65.66
11	Companion Life Insurance Company	2.95%	\$1,002,111	15.67%	\$3,997,620	10.17%	\$74,528	16.19
12	Republic Insurance Company	2.58%	\$986,307	87.04%	\$3,497,695	563.28%	\$262,731	0.00
13	Pennsylvania Lumbermens Mutual Ins. Co.	1.92%	\$2,344,567	722.84%	\$2,605,190	517.21%	\$107,713	0.74
14	Allianz Insurance Group	1.92%	\$408,036	(6.81%)	\$2,599,200	17.06%	\$2,234,170	(40.17)
15	Federated Mutual Group	1.55%	\$630,226	(13.91%)	\$2,096,100	(24.22%)	(\$1,598,149)	92.82
16	Nationwide Corp.	1.55%	\$515,601	(20.39%)	\$2,094,945	(20.44%)	\$411,666	10.12
17	Central Mutual Insurance Company Ohio	1.47%	\$490,665	(25.16%)	\$1,989,010	(23.50%)	(\$515,349)	0.00
18	Sentry Insurance Group	1.39%	\$359,644	(16.91%)	\$1,881,277	(41.48%)	\$95,918	78.13
19	Arch Insurance Group	1.29%	\$346,590	68.66%	\$1,751,855	81.22%	\$489,031	21.64
20	Navigators Group Inc.	1.13%	\$1,535,931	*	\$1,535,931	*	(\$160,338)	0.09
21	Amtrust Group	1.13%	\$297,299	(34.58%)	\$1,527,389	(48.02%)	\$461,949	15.89
22	CNA Insurance Group	0.88%	\$185,117	4.53%	\$1,197,801	(56.98%)	\$3,994,787	1,100.29
23	Argonaut Group	0.88%	\$0	*	\$1,193,168	68.55%	+	**
24	EMC Insurance Company	0.83%	\$239,540	(14.23%)	\$1,120,178	(34.61%)	(\$93,143)	21.43
25	National American Insurance Company	0.82%	\$264,243	(3.54%)	\$1,110,975	(25.76%)	+	**
Top 25 Groups Total		90.88%	\$28,259,710	11.61%	\$123,033,010	2.73%	(\$24,844,105)	44.04
Total Market		100.00%	\$31,106,858	8.44%	\$135,386,140	0.62%	(\$22,915,597)	38.20

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

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

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

QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
3rd qtr 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	\$46,481,677	\$32,364,473	\$21,977,511
3rd qtr 2009	\$42,135,018	\$28,686,171	\$19,975,609
4th qtr 2009	\$50,160,084	\$38,896,099	\$14,166,658
1st qtr 2010	\$41,880,802	\$32,667,972	\$21,762,898
2nd qtr 2010	\$39,667,520	\$32,715,211	\$11,045,172
3rd qtr 2010	\$37,947,732	\$31,106,858	\$11,882,224

EARNED TO INCURRED LOSS RATIO BY YEAR

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

Year	Loss Ratio
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 143 groups, 354 companies, that had direct written premium for General Liability in the third quarter of 2010, as compared to 148 groups, 364 companies, in the third 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 third quarter of 2010 to direct written premium in the third 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 3rd Quarter 2010	% Change 3rd Quarter 2009 to 2010	4 Quarters Ending 3rd Qtr 2010	% Change 4 Qtrs Ending 2009 to 2010	Net Underwriting Profit or Loss 3rd Qtr 2010	Loss Ratio 3rd Qtr 2010
1	American International Group	25.85%	\$246,077,409	12.31%	\$530,968,151	13.52%	(\$141,387,074)	44.45
2	Travelers Group	9.98%	\$50,621,238	(2.17%)	\$205,038,399	(7.47%)	(\$25,480,579)	72.72
3	Zurich Insurance Group	7.71%	\$41,234,401	72.31%	\$158,355,611	(0.06%)	(\$104,230,735)	83.76
4	ACE Ltd.	5.80%	\$23,535,179	11.79%	\$119,231,406	7.87%	\$2,757,317	123.34
5	Liberty Mutual Group	4.50%	\$22,351,750	(10.42%)	\$92,479,033	(9.41%)	\$16,376,151	27.50
6	Hartford Fire & Casualty Group	3.65%	\$19,304,059	15.57%	\$74,963,579	(3.34%)	\$2,508,100	42.91
7	Chubb & Son Inc.	3.03%	\$16,989,340	(3.52%)	\$62,191,585	(0.23%)	(\$5,716,595)	16.95
8	CNA Insurance Group	2.71%	\$10,263,937	(21.34%)	\$55,675,945	5.74%	\$4,047,419	37.18
9	American Financial Group	2.69%	\$11,623,952	(7.87%)	\$55,321,759	(17.39%)	\$7,140,853	42.95
10	Arch Insurance Group	2.11%	\$9,333,305	(4.00%)	\$43,289,005	20.78%	(\$2,672,957)	92.21
11	State Farm IL	1.96%	\$11,089,503	3.12%	\$40,335,410	2.91%	(\$495,040)	22.91
12	Nationwide Corp.	1.88%	\$8,728,335	(13.74%)	\$38,521,344	(17.77%)	\$4,469,021	42.62
13	Philadelphia Consolidated Holding Group	1.40%	\$7,813,487	3.20%	\$28,787,836	11.10%	\$4,087,161	3.24
14	XL American	1.31%	\$4,649,730	(32.94%)	\$26,826,297	(8.03%)	\$214,597	13.65
15	Allianz Insurance Group	1.25%	\$6,297,110	(3.78%)	\$25,631,580	(0.69%)	(\$1,305,493)	33.46
16	Alleghany Group	1.14%	\$7,283,237	(2.10%)	\$23,518,409	(13.58%)	\$6,649,768	12.29
17	Texas Lawyers Insurance Exchange	1.14%	\$6,281,780	6.55%	\$23,351,665	(2.86%)	\$597,592	4.55
18	Dallas General Group	0.76%	\$3,630,326	(38.83%)	\$15,585,681	(36.32%)	\$6,122,614	40.76
19	United Fire & Casualty Group	0.74%	\$3,697,466	(8.70%)	\$15,234,083	(6.07%)	\$2,348,962	36.48
20	WR Berkley Corp.	0.70%	\$4,377,369	(4.54%)	\$14,397,607	(7.83%)	\$1,909,156	11.95
21	Old Republic Group	0.68%	\$3,203,919	3.24%	\$13,956,734	(12.90%)	\$120,767	63.77
22	Germania Insurance Group	0.68%	\$3,774,160	2.84%	\$13,925,530	1.67%	\$1,108,144	28.41
23	EMC Insurance Company	0.64%	\$2,731,927	(12.06%)	\$13,074,675	(16.43%)	\$2,724,127	15.00
24	Allstate Insurance Group	0.62%	\$3,520,220	(2.24%)	\$12,821,536	(3.13%)	\$2,755,951	20.60
25	Fairfax Financial	0.61%	\$1,990,222	(10.66%)	\$12,474,306	(4.95%)	(\$109,149)	72.52
Top 25 Groups Total		83.53%	\$530,403,361	6.93%	\$1,715,957,166	0.82%	(\$215,459,922)	49.77
Total Market		100.00%	\$622,644,338	6.20%	\$2,054,393,252	1.63%	(\$186,910,131)	47.17

QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
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	\$471,462,131	\$517,178,612	\$242,521,701
3rd qtr 2009	\$573,922,662	\$586,292,909	\$242,860,464
4th qtr 2009	\$369,417,799	\$449,092,183	\$249,918,429
1st qtr 2010	\$351,619,236	\$517,454,617	\$225,302,480
2nd qtr 2010	\$365,541,280	\$465,202,114	\$254,604,847
3rd qtr 2010	\$323,709,465	\$622,644,338	\$293,705,159

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 79 groups, 181 companies, that had direct written premium for Commercial Fire & Allied in the third quarter of 2010, as compared to 83 groups, 190 companies, in the third 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 third quarter of 2010 to direct written premium in the third 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 3rd Quarter 2010	% Change 3rd Quarter 2009 to 2010	4 Quarters Ending 3rd Qtr 2010	% Change 4 Qtrs Ending 2009 to 2010	Net Underwriting Profit or Loss 3rd Qtr 2010	Loss Ratio 3rd Qtr 2010
1	FM Global Group	15.88%	\$35,266,419	19.15%	\$140,721,150	22.71%	\$15,964,429	56.11
2	American International Group	15.01%	\$11,256,141	7.17%	\$133,010,762	7.89%	\$35,993,699	51.41
3	Travelers Group	12.20%	\$20,776,036	(17.97%)	\$108,125,742	1.39%	\$25,416,052	39.56
4	Texas Windstorm Insurance Association	10.51%	\$26,481,357	(25.02%)	\$93,185,906	(13.92%)	\$797,134	3.56
5	Zurich Insurance Group	7.92%	\$17,677,564	49.92%	\$70,168,270	46.23%	\$27,385,660	39.68
6	Liberty Mutual Group	5.18%	\$9,988,478	(17.02%)	\$45,927,819	(12.80%)	\$7,226,541	176.25
7	Allianz Insurance Group	4.66%	\$13,271,569	21.70%	\$41,314,152	69.40%	\$1,811,020	86.70
8	United Fire & Casualty Group	2.02%	\$4,546,124	(2.40%)	\$17,904,256	(7.18%)	\$2,766,920	67.83
9	CNA Insurance Group	1.98%	\$4,005,053	(18.20%)	\$17,548,974	(20.12%)	(\$1,521,888)	182.55
10	Swiss Re Group	1.89%	\$4,950,613	(14.71%)	\$16,791,170	8.42%	\$4,867,339	14.59
11	Alleghany Group	1.72%	\$2,722,543	49.47%	\$15,274,394	(17.00%)	\$1,507,632	44.62
12	American Financial Group	1.40%	\$3,826,502	54.05%	\$12,376,981	(12.60%)	\$1,570,340	14.30
13	Sentry Insurance Group	1.28%	\$2,923,490	(0.53%)	\$11,313,394	(7.85%)	\$1,660,719	72.34
14	AXIS Capital Group	1.21%	\$2,201,811	7.41%	\$10,726,261	19.25%	(\$485,337)	(122.04)
15	Hannover Group	1.20%	\$8,339,562	(25.34%)	\$10,651,030	(8.76%)	\$4,023,755	**
16	Texas Farm Bureau Mutual	0.95%	\$2,080,077	(0.19%)	\$8,385,383	1.16%	\$93,421	52.76
17	Federated Mutual Group	0.94%	\$2,602,826	(8.29%)	\$8,374,752	(12.71%)	(\$16,498)	23.58
18	The Hanover Insurance Group	0.85%	\$1,158,531	36.79%	\$7,574,257	44.58%	\$18,022	22.70
19	Munich American Holding Corp.	0.81%	\$2,029,657	(1.95%)	\$7,165,988	(4.26%)	\$812,908	25.58
20	X L American	0.79%	(\$1,310,367)	(225.13%)	\$7,016,238	(13.78%)	\$76,390	(4.28)
21	State Auto Mutual Group	0.79%	\$1,938,179	32.81%	\$6,980,517	8.03%	\$1,353,513	30.17
22	WR Berkley Corp.	0.75%	\$1,282,220	13.10%	\$6,651,599	81.75%	\$3,440,952	24.63
23	ACE Ltd.	0.70%	\$143,778	(8.76%)	\$6,229,947	180.98%	\$361,956	636.38
24	Amtrust Group	0.68%	\$1,539,460	(21.13%)	\$5,999,925	(49.16%)	\$1,645,190	45.10
25	Fairfax Financial	0.67%	\$5,372,569	*	\$5,954,269	366.09%	(\$4,567,137)	72.74
Top 25 Groups Total		91.99%	\$185,070,192	(0.07%)	\$815,373,136	8.08%	\$132,202,732	49.79
Total Market		100.00%	\$208,299,986	1.16%	\$886,383,572	8.00%	\$130,739,789	53.09

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

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

QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
3rd qtr 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	\$254,617,629	\$290,135,467	\$113,428,560
2nd qtr 2010	\$196,031,749	\$227,281,086	\$91,758,803
3rd qtr 2010	\$166,964,169	\$208,299,986	\$110,913,931

EARNED TO INCURRED LOSS RATIO BY YEAR

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

<u>Year</u>	<u>Loss Ratio</u>
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 88 groups, 224 companies, that had direct written premium for Commercial Multiple Peril in the third quarter of 2010, as compared to 83 groups, 214 companies, in the third 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 third quarter of 2010 to direct written premium in the third 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 3rd Quarter 2010	% Change 3rd Quarter 2009 to 2010	4 Quarters Ending 3rd Qtr 2010	% Change 4 Qtrs Ending 2009 to 2010	Net Underwriting Profit or Loss 3rd Qtr 2010	Loss Ratio 3rd Qtr 2010
1	Zurich Insurance Group	11.88%	\$53,431,822	4.07%	\$215,269,984	(3.99%)	(\$21,614,510)	53.06
2	Hartford Fire & Casualty Group	10.16%	\$47,820,176	6.24%	\$184,228,581	5.36%	(\$12,032,919)	66.11
3	Travelers Group	9.71%	\$48,427,948	9.74%	\$175,976,839	(2.33%)	(\$3,565,415)	49.70
4	Liberty Mutual Group	8.69%	\$36,806,142	(6.34%)	\$157,515,445	(2.72%)	\$21,013,883	74.45
5	Chubb & Son Inc.	4.82%	\$19,894,009	(7.40%)	\$87,345,173	(1.32%)	\$12,032,811	30.11
6	Nationwide Corp.	4.65%	\$21,124,150	0.71%	\$84,354,540	(16.95%)	\$9,191,692	73.05
7	Philadelphia Consolidated Holding Grp.	4.62%	\$20,888,561	4.77%	\$83,823,252	6.25%	\$9,229,077	25.56
8	CNA Insurance Group	4.44%	\$17,183,624	1.42%	\$80,541,654	(2.14%)	(\$1,374,944)	58.05
9	State Farm IL	4.00%	\$18,318,243	(2.82%)	\$72,522,133	(2.69%)	\$2,162,349	39.19
10	ACE Ltd.	3.58%	\$11,402,846	(32.58%)	\$64,869,052	(16.26%)	\$4,843,362	396.27
11	Allstate Insurance Group	3.20%	\$15,962,495	15.40%	\$58,048,699	28.93%	\$8,837,550	43.53
12	Church Mutual Insurance Company	3.12%	\$13,925,021	(3.77%)	\$56,482,754	(1.14%)	\$3,346,597	90.89
13	American International Group	2.75%	\$31,225,419	70.72%	\$49,760,096	42.96%	\$8,107,371	4.80
14	Delek Group	2.31%	\$9,681,773	(6.08%)	\$41,898,953	(2.90%)	(\$1,438,533)	30.60
15	Allianz Insurance Group	2.21%	\$6,362,856	(64.01%)	\$39,989,921	(37.74%)	\$6,062,797	130.21
16	WR Berkley Corp.	2.08%	\$9,331,569	0.84%	\$37,711,968	0.07%	\$11,991,134	32.29
17	Central Mutual Insurance Company Ohio	1.57%	\$6,569,564	(3.37%)	\$28,443,223	6.59%	\$9,669	**
18	The Hanover Insurance Group	1.54%	\$7,224,270	2.22%	\$27,951,941	3.79%	\$845,239	58.54
19	Amerisure Company	1.28%	\$4,901,035	(29.12%)	\$23,186,833	(23.83%)	(\$2,186,748)	55.41
20	Guideone Insurance Group	1.20%	\$5,188,140	(5.34%)	\$21,691,376	(4.36%)	\$1,069,916	47.06
21	Old Republic Group	0.86%	\$3,813,792	(15.25%)	\$15,637,781	(23.61%)	(\$1,545,420)	42.44
22	American Financial Group	0.82%	\$2,880,601	(31.68%)	\$14,889,367	(2.93%)	\$1,821,246	94.63
23	Cincinnati Financial Corp.	0.78%	\$4,201,330	61.84%	\$14,217,225	181.19%	\$1,944,159	12.25
24	Hallmark Financial Services Group	0.75%	\$3,295,791	(13.55%)	\$13,592,214	(7.29%)	\$1,107,449	104.56
25	State National Group	0.74%	\$3,489,412	*	\$13,431,832	*	(\$39,021)	26.99
Top 25 Groups Total		91.77%	\$423,350,589	0.77%	\$1,663,380,836	(1.50%)	\$254,535,573	60.12
Total Market		100.00%	\$462,572,078	0.32%	\$1,812,551,593	(1.64%)	\$272,989,966	59.02

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

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

QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
3rd qtr 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	\$451,904,900	\$451,140,835	\$271,464,119
2nd qtr 2010	\$476,180,806	\$465,290,092	\$232,777,654
3rd qtr 2010	\$431,010,360	\$462,572,078	\$272,989,966

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 84 groups, 190 companies, that had direct written premium for Private Passenger Auto in the third quarter of 2010, as compared to 79 groups, 186 companies, in the third 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 third quarter of 2010 to direct written premium in the third 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 3rd Quarter 2010	% Change 3rd Quarter 2009 to 2010	4 Quarters Ending 3rd Qtr 2010	% Change 4 Qtrs Ending 2009 to 2010	Net Underwriting Profit or Loss 3rd Qtr 2010	Loss Ratio 3rd Qtr 2010
1	State Farm IL	20.41%	\$704,975,641	1.19%	\$2,704,972,976	2.75%	(\$542,888)	61.35
2	Allstate Insurance Group	11.68%	\$415,105,161	4.08%	\$1,548,204,350	(1.39%)	\$175,814,281	48.31
3	Zurich Insurance Group	10.87%	\$369,320,128	(4.83%)	\$1,441,263,866	(7.86%)	\$34,543,847	53.61
4	Progressive Group	8.49%	\$293,784,728	9.62%	\$1,125,941,209	11.38%	\$59,550,080	53.49
5	United Services Automobile Assn. Group	6.95%	\$247,295,241	8.29%	\$920,769,937	14.06%	\$27,296,664	61.75
6	Berkshire Hathaway	6.60%	\$227,663,974	(2.40%)	\$874,841,930	(1.34%)	\$31,285,982	52.01
7	Old American County Mutual Fire Ins. Co.	3.73%	\$121,576,425	5.91%	\$493,881,179	9.45%	\$18,838,087	69.34
8	Nationwide Corp.	3.48%	\$120,465,890	(2.85%)	\$460,929,146	(0.54%)	\$13,815,688	52.95
9	Liberty Mutual Group	2.77%	\$103,237,644	3.21%	\$367,640,777	(1.99%)	\$29,902,919	47.19
10	Home State Insurance Group	2.66%	\$100,029,614	26.54%	\$352,911,746	15.12%	\$423,592	50.45
11	Southern Farm Bureau Casualty	2.59%	\$87,570,597	(5.52%)	\$343,270,950	(6.62%)	\$6,489,027	48.82
12	Titus Group	2.49%	\$81,839,365	(1.67%)	\$329,909,672	(2.79%)	\$19,836,200	54.81
13	Loya Group	1.94%	\$65,821,621	1.44%	\$257,367,730	(1.03%)	\$299,128	57.27
14	Delek Group	1.78%	\$60,105,440	1.22%	\$235,435,572	0.59%	\$924,361	64.38
15	Unitrin Group	1.11%	\$34,440,917	(18.94%)	\$147,058,342	(18.16%)	\$6,264,202	73.00
16	Auto Club Enterprises Ins Grp	1.07%	\$40,544,110	10.89%	\$141,888,961	10.76%	\$313,871	47.78
17	Texas Farm Bureau Mutual	1.01%	\$38,522,823	39.02%	\$133,295,686	43.97%	(\$3,717,581)	91.49
18	Germania Insurance Group	0.84%	\$30,650,288	8.14%	\$111,253,151	11.51%	\$1,736,065	50.67
19	American International Group	0.81%	\$29,433,653	(2.77%)	\$106,713,492	(9.83%)	\$2,832,376	64.36
20	Metropolitan Group	0.76%	\$26,690,510	4.45%	\$100,285,488	4.33%	\$348,112	46.69
21	Amica Mutual Group	0.64%	\$24,956,354	17.44%	\$84,585,281	21.30%	(\$3,411,061)	65.58
22	American Central Casualty Company	0.57%	\$21,017,677	31.29%	\$75,658,098	18.34%	\$362,342	48.68
23	Santa Fe Automobile Insurance Co.	0.56%	\$9,987,937	40.03%	\$74,242,639	129.49%	\$501,178	73.39
24	Mercury General Group	0.48%	\$15,526,878	(14.67%)	\$64,076,994	(10.57%)	(\$613,226)	61.31
25	Infinity Property & Casualty Insurance Group	0.45%	\$18,405,709	58.81%	\$59,641,617	15.78%	\$169,407	46.38
Top 25 Groups Total		94.27%	\$3,288,968,325	2.90%	\$12,556,040,789	2.31%	\$423,262,653	56.23
Total Market		100.00%	\$3,470,641,545	2.95%	\$13,255,519,990	2.51%	\$436,268,678	56.09

QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
3rd qtr 2005	\$3,105,193,708	\$2,989,589,211	\$1,675,759,014
4th qtr 2005	\$2,895,060,185	\$2,718,222,529	\$1,653,167,287
1st qtr 2006	\$3,237,342,655	\$2,994,701,190	\$1,685,075,447
2nd qtr 2006	\$3,010,356,110	\$2,813,716,206	\$1,819,021,713
3rd qtr 2006	\$3,204,822,562	\$3,003,761,280	\$1,675,272,115
4th qtr 2006	\$2,997,448,988	\$2,822,138,016	\$1,715,432,959
1st qtr 2007	\$3,189,069,445	\$3,004,175,363	\$1,741,312,826
2nd qtr 2007	\$3,017,308,835	\$2,835,034,021	\$1,890,870,032
3rd qtr 2007	\$3,310,623,347	\$3,087,504,642	\$1,871,127,649
4th qtr 2007	\$3,122,242,580	\$2,867,905,133	\$1,902,666,895
1st qtr 2008	\$3,407,699,566	\$3,208,043,889	\$1,874,523,286
2nd qtr 2008	\$3,769,361,558	\$3,164,249,451	\$2,169,564,013
3rd qtr 2008	\$3,450,663,631	\$3,271,816,208	\$1,896,828,801
4th qtr 2008	\$3,371,652,592	\$3,058,875,775	\$2,105,553,791
1st qtr 2009	\$3,548,712,137	\$3,365,742,830	\$1,875,720,382
2nd qtr 2009	\$3,365,993,676	\$3,134,850,185	\$2,237,378,798
3rd qtr 2009	\$3,490,899,180	\$3,371,103,032	\$1,969,429,579
4th qtr 2009	\$3,394,559,347	\$3,154,402,831	\$1,971,938,084
1st qtr 2010	\$3,402,475,368	\$3,432,491,313	\$1,839,760,248
2nd qtr 2010	\$3,295,147,880	\$3,197,984,301	\$1,559,635,343
3rd qtr 2010	\$3,392,408,416	\$3,470,641,545	\$1,946,879,565

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 84 groups, 184 companies, that had voluntary liability (no assigned risk nor physical damage) direct written premium for Private Passenger Auto in the third quarter of 2010, as compared to 79 groups, 183 companies, in the third 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 third quarter of 2010 to direct written premium in the third 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 3rd Quarter 2010	% Change 3rd Quarter 2009 to 2010	4 Quarters Ending 3rd Qtr 2010	% Change 4 Qtrs Ending 2009 to 2010	Net Underwriting Profit or Loss 3rd Qtr 2010	Loss Ratio 3rd Qtr 2010
1	State Farm IL	20.41%	\$406,496,830	2.60%	\$1,546,434,258	3.76%	(\$11,354,631)	61.28
2	Allstate Insurance Group	11.39%	\$239,567,095	8.62%	\$863,152,074	(0.39%)	\$92,055,411	49.79
3	Zurich Insurance Group	11.03%	\$214,591,617	(4.53%)	\$835,583,463	(7.40%)	\$11,789,900	55.33
4	Progressive Group	8.08%	\$161,605,226	13.35%	\$612,280,915	14.84%	\$26,257,353	55.47
5	Berkshire Hathaway	6.64%	\$131,311,233	(0.20%)	\$503,036,267	1.58%	\$31,317,817	53.97
6	United Services Automobile Assn. Group	6.41%	\$130,130,759	7.35%	\$485,415,963	12.98%	\$2,487,109	64.60
7	Old American County Mutual Fire Ins. Co.	4.51%	\$85,163,888	9.76%	\$341,750,896	11.97%	\$2,411,468	74.88
8	Nationwide Corp.	3.54%	\$69,940,316	(0.84%)	\$268,430,596	5.63%	\$7,445,285	53.03
9	Home State Insurance Group	2.78%	\$61,214,082	30.48%	\$210,603,141	16.88%	\$248,862	50.65
10	Liberty Mutual Group	2.63%	\$55,868,850	3.40%	\$199,221,676	(1.88%)	\$12,016,394	50.05
11	Southern Farm Bureau Casualty	2.32%	\$44,587,531	(6.77%)	\$176,090,026	(7.73%)	(\$131,359)	54.82
12	Loya Group	2.32%	\$46,284,918	6.00%	\$175,983,170	0.55%	(\$2,402,358)	60.62
13	Titus Group	2.22%	\$41,596,971	0.59%	\$167,861,836	(0.85%)	\$8,651,040	62.68
14	Delek Group	1.94%	\$38,178,850	10.96%	\$146,781,467	7.68%	\$523,408	59.09
15	Unitrin Group	1.09%	\$18,292,033	(23.68%)	\$82,424,538	(17.76%)	\$3,151,794	87.66
16	Auto Club Enterprises Insurance Group	0.97%	\$21,009,212	11.35%	\$73,416,250	10.85%	(\$1,009,924)	46.50
17	Texas Farm Bureau Mutual	0.96%	\$20,975,637	38.02%	\$72,830,089	43.19%	(\$4,079,874)	89.49
18	American International Group	0.83%	\$17,505,698	(1.28%)	\$62,701,984	(9.47%)	(\$1,479,181)	66.50
19	American Century Casualty Company	0.77%	\$16,346,875	31.97%	\$58,541,227	18.81%	(\$1,034,603)	50.53
20	Santa Fe Automobile Insurance Co.	0.75%	\$8,673,213	51.03%	\$56,990,948	120.65%	\$428,196	73.20
21	Germania Insurance Group	0.72%	\$15,022,841	6.51%	\$54,894,254	9.84%	(\$671,633)	56.21
22	Metropolitan Group	0.72%	\$14,662,838	6.29%	\$54,704,051	5.01%	(\$1,338,399)	46.93
23	Amica Mutual Group	0.70%	\$15,489,878	14.66%	\$52,740,806	18.19%	(\$2,189,521)	64.20
24	Sentry Insurance Group	0.48%	\$9,101,572	0.74%	\$36,678,136	1.51%	\$2,845,480	51.81
25	Mercury General Group	0.47%	\$8,586,501	(14.72%)	\$35,516,918	(10.47%)	\$1,023,309	67.61
Top 25 Groups Total		94.68%	\$1,892,204,464	4.68%	\$7,174,064,949	3.74%	\$176,961,343	58.09
Total Market		100.00%	\$1,998,861,186	4.95%	\$7,577,312,367	4.07%	\$175,674,844	57.88

QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
3rd qtr 2005	\$1,747,265,101	\$1,656,707,946	\$978,989,204
4th qtr 2005	\$1,636,164,556	\$1,524,298,123	\$936,367,719
1st qtr 2006	\$1,851,706,091	\$1,684,045,515	\$975,584,216
2nd qtr 2006	\$1,691,855,751	\$1,574,483,210	\$963,181,981
3rd qtr 2006	\$1,813,432,164	\$1,681,781,813	\$846,252,294
4th qtr 2006	\$1,689,448,073	\$1,552,817,090	\$985,427,753
1st qtr 2007	\$1,791,493,377	\$1,695,277,918	\$995,340,812
2nd qtr 2007	\$1,692,526,950	\$1,585,810,351	\$1,023,193,221
3rd qtr 2007	\$1,847,432,336	\$1,711,944,157	\$1,042,176,072
4th qtr 2007	\$1,747,185,378	\$1,586,761,768	\$1,102,702,176
1st qtr 2008	\$1,906,278,113	\$1,787,762,733	\$1,065,621,569
2nd qtr 2008	\$1,860,569,242	\$1,826,950,165	\$1,154,453,519
3rd qtr 2008	\$1,885,671,952	\$1,824,153,217	\$1,036,268,230
4th qtr 2008	\$1,889,915,272	\$1,714,189,357	\$1,081,435,353
1st qtr 2009	\$1,953,829,258	\$1,896,943,535	\$1,078,953,079
2nd qtr 2009	\$1,849,426,041	\$1,765,203,672	\$1,101,104,586
3rd qtr 2009	\$1,984,184,258	\$1,904,611,299	\$1,121,533,266
4th qtr 2009	\$1,885,515,222	\$1,793,343,815	\$1,137,554,182
1st qtr 2010	\$1,952,971,532	\$1,958,788,006	\$1,077,842,263
2nd qtr 2010	\$1,830,363,818	\$1,826,319,360	\$933,465,702
3rd qtr 2010	\$1,925,700,718	\$1,998,861,186	\$1,156,943,217

Private Passenger Auto (All Assigned Risk)

There were 10 groups, 11 companies, that had assigned risk (no voluntary liability nor physical damage) direct written premium for Private Passenger Auto in the third quarter of 2010, as compared to 12 groups, 12 companies, in the third 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 third quarter of 2010 to direct written premium in the third 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 3rd Quarter 2010	% Change 3rd Quarter 2009 to 2010	4 Quarters Ending 3rd Qtr 2010	% Change 4 Qtrs Ending 2009 to 2010	Net Underwriting Profit or Loss 3rd Qtr 2010	Loss Ratio 3rd Qtr 2010
1	White Mountains Group	33.06%	\$314,738	(6.78%)	\$1,414,983	9.53%	(\$263,444)	73.13
2	State Farm IL	25.32%	\$242,254	(2.22%)	\$1,083,592	(10.22%)	(\$427,039)	101.68
3	Allstate Insurance Group	10.46%	\$104,237	(21.14%)	\$447,493	(16.71%)	\$83,483	108.28
4	Berkshire Hathaway	9.28%	\$115,816	79.33%	\$397,106	2.99%	(\$31,835)	25.89
5	Zurich Insurance Group	8.09%	\$19,373	(77.74%)	\$346,375	(39.85%)	(\$82,572)	665.59
6	Southern Farm Bureau Casualty	6.43%	\$72,246	3.61%	\$275,024	(10.54%)	(\$38,061)	69.42
7	Kingsway Group	3.56%	(\$12,743)	(119.47%)	\$152,209	(44.47%)	(\$162,934)	(480.67)
8	Nationwide Corp.	2.92%	\$36,644	(16.69%)	\$124,879	(21.19%)	(\$4,412)	117.57
9	Mercury General Group	0.67%	\$7,667	69.17%	\$28,588	(14.56%)	\$265	11.82
10	Travelers Group	0.24%	\$5,539	19.17%	\$10,441	(89.24%)	+	56.13
11	Liberty Mutual Group	(0.00%)	\$0	100.00%	(\$198)	(101.14%)	\$708,887	**
12	Imperial Fire and Casualty Ins. Company	(0.01%)	\$0	*	(\$354)	(117.29%)	+	**

Top Groups Total	100.00%	\$905,771	(14.38%)	\$4,280,138	(12.50%)	(\$217,662)	109.67
Total Market	100.00%	\$905,771	(14.38%)	\$4,280,138	(12.50%)	(\$217,662)	109.67

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

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

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

QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
3rd qtr 2005	\$6,106,080	\$3,497,978	\$3,717,430
4th qtr 2005	\$5,560,364	\$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	\$1,663,839	\$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	\$1,598,486	\$1,079,137	\$779,599
3rd qtr 2010	\$1,412,215	\$905,771	\$989,988

Private Passenger Auto (All Physical Damage)

There were 79 groups, 181 companies, that had physical damage (no voluntary liability nor assigned risk) direct written premium for Private Passenger Auto in the third quarter of 2010, as compared to 74 groups, 175 companies, in the third 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 third quarter of 2010 to direct written premium in the third 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 3rd Quarter 2010	% Change 3rd Quarter 2009 to 2010	4 Quarters Ending 3rd Qtr 2010	% Change 4 Qtrs Ending 2009 to 2010	Net Underwriting Profit or Loss 3rd Qtr 2010	Loss Ratio 3rd Qtr 2010
1	State Farm IL	20.40%	\$298,236,557	(0.67%)	\$1,157,455,126	1.45%	\$11,238,782	61.43
2	Allstate Insurance Group	12.07%	\$175,433,829	(1.52%)	\$684,604,783	(2.62%)	\$83,675,387	46.26
3	Zurich Insurance Group	10.67%	\$154,709,138	(5.21%)	\$605,334,028	(8.45%)	\$22,836,519	51.16
4	Progressive Group	9.05%	\$132,179,502	5.38%	\$513,660,294	7.52%	\$33,292,727	51.08
5	United Services Automobile Assn. Group	7.67%	\$117,164,482	9.35%	\$435,353,974	15.28%	\$24,828,055	58.60
6	Berkshire Hathaway	6.55%	\$96,236,925	(5.29%)	\$371,408,557	(5.05%)	+	49.37
7	Nationwide Corp.	3.39%	\$50,488,930	(5.50%)	\$192,373,671	(8.02%)	\$6,374,815	52.79
8	Liberty Mutual Group	2.97%	\$47,368,794	2.99%	\$168,419,299	(2.10%)	\$17,177,638	43.82
9	Southern Farm Bureau Casualty	2.94%	\$42,910,820	(4.20%)	\$166,905,900	(5.43%)	\$6,658,447	42.54
10	Titus Group	2.86%	\$40,242,394	(3.91%)	\$162,047,836	(4.72%)	\$11,185,160	46.67
11	Old American County Mutual Fire Ins. Co.	2.68%	\$36,412,537	(2.13%)	\$152,130,283	4.18%	\$16,426,619	56.38
12	Home State Insurance Group	2.51%	\$38,815,532	20.78%	\$142,308,605	12.61%	\$174,730	50.13
13	Delek Group	1.56%	\$21,926,590	(12.20%)	\$88,654,105	(9.29%)	\$400,953	73.59
14	Loya Group	1.43%	\$19,536,703	(7.94%)	\$81,384,560	(4.27%)	\$2,701,486	49.33
15	Auto Club Enterprises Insurance Group	1.21%	\$19,534,898	10.41%	\$68,472,711	10.65%	\$1,323,795	49.15
16	Unitrin Group	1.14%	\$16,148,884	(12.82%)	\$64,633,804	(18.67%)	\$3,112,408	56.39
17	Texas Farm Bureau Mutual	1.07%	\$17,547,186	40.23%	\$60,465,597	44.92%	\$362,293	93.88
18	Germania Insurance Group	0.99%	\$15,627,447	9.76%	\$56,358,897	13.19%	\$2,407,698	45.35
19	Metropolitan Group	0.80%	\$12,027,672	2.29%	\$45,581,437	3.51%	\$1,686,511	46.39
20	American International Group	0.78%	\$11,927,955	(4.86%)	\$44,011,508	(10.35%)	\$4,311,557	60.50
21	Amica Mutual Group	0.56%	\$9,466,476	22.29%	\$31,844,475	26.81%	(\$1,221,540)	67.85
22	Mercury General Group	0.50%	\$6,932,710	(14.65%)	\$28,531,488	(10.68%)	(\$1,636,800)	53.57
23	Infinity Property & Casualty Insurance Group	0.44%	\$7,695,299	57.73%	\$24,959,378	10.29%	\$832,689	40.75
24	State Auto Mutual Group	0.38%	\$6,188,632	25.49%	\$21,451,655	49.37%	\$2,839,694	54.11
25	Hochheim Prairie Group	0.31%	\$4,694,187	13.97%	\$17,564,697	16.25%	\$188,720	56.99
Top 25 Groups Total		94.92%	\$1,399,454,079	0.36%	\$5,385,916,668	0.30%	\$251,178,343	53.72
Total Market		100.00%	\$1,470,874,588	0.37%	\$5,673,927,485	0.52%	\$260,827,647	53.63

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

QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
3rd qtr 2005	\$1,351,822,527	\$1,329,383,287	\$693,052,380
4th qtr 2005	\$1,253,335,265	\$1,190,933,058	\$713,679,270
1st qtr 2006	\$1,380,377,442	\$1,306,805,859	\$706,381,710
2nd qtr 2006	\$1,314,618,461	\$1,236,723,761	\$853,424,801
3rd qtr 2006	\$1,387,389,395	\$1,319,416,629	\$826,742,944
4th qtr 2006	\$1,304,778,919	\$1,267,510,896	\$727,487,575
1st qtr 2007	\$1,394,135,463	\$1,306,287,102	\$744,084,016
2nd qtr 2007	\$1,322,144,478	\$1,247,553,906	\$866,087,040
3rd qtr 2007	\$1,460,573,040	\$1,373,780,287	\$827,353,166
4th qtr 2007	\$1,372,791,747	\$1,279,698,403	\$798,613,922
1st qtr 2008	\$1,498,853,489	\$1,418,468,709	\$807,666,561
2nd qtr 2008	\$1,906,614,757	\$1,335,858,244	\$1,014,562,560
3rd qtr 2008	\$1,562,924,423	\$1,446,263,619	\$859,499,602
4th qtr 2008	\$1,480,073,481	\$1,343,482,322	\$1,022,908,753
1st qtr 2009	\$1,592,831,345	\$1,467,279,400	\$795,647,066
2nd qtr 2009	\$1,514,872,942	\$1,368,536,890	\$1,135,372,751
3rd qtr 2009	\$1,505,113,711	\$1,465,433,887	\$847,060,400
4th qtr 2009	\$1,507,653,845	\$1,360,139,177	\$833,453,699
1st qtr 2010	\$1,447,808,637	\$1,472,327,916	\$760,883,173
2nd qtr 2010	\$1,463,185,576	\$1,370,585,804	\$625,390,042
3rd qtr 2010	\$1,465,295,483	\$1,470,874,588	\$788,946,360

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 third quarter of 2010, as compared to 68 groups, 116 companies, in the third 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 third quarter of 2010 to premiums on policies written in the third 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 3rd Quarter 2010	% Change 3rd Quarter 2009 to 2010	4 Quarters Ending 3rd Qtr 2010	% Change 4 Qtrs Ending 2009 to 2010	Net Underwriting Profit or Loss 3rd Qtr 2010	Loss Ratio 3rd Qtr 2010
1	State Farm IL	28.31%	\$449,450,550	6.27%	\$1,617,956,271	5.93%	\$55,530,583	42.34
2	Allstate Insurance Group	12.93%	\$203,552,928	(0.72%)	\$738,997,558	1.35%	\$89,047,317	46.73
3	Zurich Insurance Group	12.84%	\$201,212,954	(5.10%)	\$733,676,241	(0.35%)	\$44,235,633	37.29
4	United Services Automobile Assn. Group	7.86%	\$127,600,412	(0.65%)	\$449,407,083	3.31%	\$67,126,847	35.44
5	Liberty Mutual Group	5.14%	\$91,180,234	18.56%	\$293,589,456	22.01%	\$32,884,285	32.93
6	Travelers Group	4.93%	\$78,833,467	2.00%	\$281,531,935	2.22%	\$1,380,042	41.17
7	Nationwide Corp.	3.70%	\$60,072,842	(16.28%)	\$211,612,502	(11.04%)	\$2,918,380	43.11
8	Texas Farm Bureau Mutual	2.72%	\$42,313,693	(6.73%)	\$155,384,943	(2.42%)	\$4,257,859	65.12
9	Chubb & Son Inc.	2.00%	\$30,520,319	2.55%	\$114,158,926	1.90%	\$6,162,724	62.88
10	Hartford Fire & Casualty Group	1.88%	\$28,490,382	(11.77%)	\$107,558,664	1.32%	\$2,507,243	49.65
11	ARX Holding Corp. Group	1.64%	\$29,757,298	22.44%	\$93,459,699	32.96%	\$8,805,447	25.07
12	Delek Group	1.54%	\$33,042,577	(7.83%)	\$88,271,397	(5.35%)	(\$2,994,767)	34.35
13	Auto Club Enterprises Insurane Group	1.05%	\$17,975,912	17.27%	\$60,031,140	19.10%	\$1,685,754	38.15
14	Amica Mutual Group	1.02%	\$17,444,768	19.49%	\$58,145,526	19.82%	\$411,107	34.83
15	Texas Fair Plan Association	0.89%	\$15,938,098	15.82%	\$51,056,818	17.89%	(\$8,085,999)	39.18
16	NLASCO	0.88%	\$13,572,919	18.25%	\$50,513,956	8.07%	\$3,986,098	42.12
17	Metropolitan Group	0.75%	\$14,082,497	20.63%	\$43,127,169	22.26%	\$1,422,465	35.83
18	State National Group	0.72%	\$19,012,801	8.70%	\$41,184,268	11.49%	\$200,796	13.14
19	Universal Insurance Company Group	0.71%	\$15,250,059	101.35%	\$40,600,925	61.48%	\$60,435	21.10
20	State Automobile Mutual Group	0.57%	\$10,036,315	35.27%	\$32,842,169	58.69%	\$6,505,110	35.18
21	Unitrin Group	0.57%	\$9,500,429	1.29%	\$32,356,814	(1.03%)	\$5,357,375	43.25
22	Allianz Insurance Group	0.54%	\$9,565,766	6.28%	\$31,094,924	(1.59%)	(\$1,968,163)	44.55
23	Homeowners of America Insurance Company	0.54%	\$8,915,789	60.47%	\$30,953,210	87.54%	\$158,898	49.69
24	Cypress Holdings Group	0.54%	\$8,316,975	(11.03%)	\$30,667,231	(7.84%)	\$2,687,597	41.14
25	Wellington Insurance Company	0.53%	\$8,676,458	20.04%	\$30,409,172	13.69%	(\$1,502,110)	45.71
Top 25 Groups Total		94.80%	\$1,544,316,442	2.83%	\$5,418,587,997	4.80%	\$322,780,956	41.00
Total Market		100.00%	\$1,621,086,509	1.38%	\$5,715,974,203	4.52%	\$331,328,796	41.15

QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
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	\$1,341,104,986	\$1,232,105,647	\$708,690,436
2nd qtr 2010	\$1,672,275,856	\$1,575,555,524	\$777,999,197
3rd qtr 2010	\$1,745,294,137	\$1,621,086,509	\$667,020,837

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 86 groups, 240 companies, that had direct written premium for Workers' Compensation in the third quarter of 2010, as compared to 88 groups, 235 companies, in the third 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 third quarter of 2010 to direct written premium in the third quarter of 2009 for the same groups.

DIRECT PREMIUMS WRITTEN MARKET SHARE FOR WORKERS' COMPENSATION

Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 3rd Quarter 2010	% Change 3rd Quarter 2009 to 2010	4 Quarters Ending 3rd Qtr 2010	% Change 4 Qtrs Ending 2009 to 2010	Net Underwriting Profit or Loss 3rd Qtr 2010	Loss Ratio 3rd Qtr 2010
1	Texas Mutual Insurance Company	30.55%	\$139,947,048	1.01%	\$571,463,104	(16.04%)	(\$11,735,418)	48.19
2	Liberty Mutual Group	11.03%	\$48,412,839	(3.47%)	\$206,326,300	(19.91%)	\$17,097,038	61.87
3	Hartford Fire & Casualty Group	8.49%	\$43,589,529	21.66%	\$158,876,792	(3.85%)	\$10,612,313	32.44
4	Travelers Group	8.16%	\$42,433,246	3.74%	\$152,713,211	(14.68%)	(\$11,410,517)	38.46
5	Zurich Insurance Group	7.06%	\$37,186,169	(8.08%)	\$132,059,448	(22.27%)	(\$24,012,128)	29.02
6	American International Group	4.95%	\$34,893,907	(32.21%)	\$92,606,051	(61.58%)	\$27,446,135	74.94
7	ACE Ltd.	4.71%	\$19,104,357	51.26%	\$88,100,619	(20.47%)	\$19,373,966	47.56
8	CNA Insurance Group	2.93%	\$12,626,295	(9.13%)	\$54,760,070	(12.78%)	\$17,166,290	59.86
9	Chubb & Son Inc.	2.01%	\$7,162,418	(11.68%)	\$37,584,506	(14.57%)	\$3,244,763	38.79
10	Service Life Group	1.90%	\$1,589,351	(84.79%)	\$35,544,389	(27.26%)	(\$1,357,136)	118.26
11	Old Republic Group	1.79%	\$13,483,485	85.34%	\$33,552,217	2.51%	\$9,134,411	26.42
12	Amerisure Company	1.65%	\$6,233,326	(27.25%)	\$30,870,447	(31.92%)	(\$115,399)	55.73
13	Delek Group	1.08%	\$5,046,597	(10.42%)	\$20,223,200	(21.07%)	(\$1,532,391)	50.33
14	Zenith National Insurance Group	0.99%	\$4,580,963	(16.57%)	\$18,434,234	(21.28%)	\$3,422,366	38.40
15	Sentry Insurance Group	0.69%	\$3,285,722	(19.21%)	\$12,883,858	(29.88%)	\$1,000,732	40.89
16	Seabright Insurance Company	0.69%	\$2,566,353	(46.45%)	\$12,881,246	(22.71%)	\$141,823	39.61
17	WR Berkley Corp.	0.57%	\$2,492,180	(37.13%)	\$10,580,997	(9.73%)	\$9,204,484	32.34
18	Employers Insurance Group	0.48%	\$1,302,898	(56.86%)	\$9,008,402	(51.97%)	\$31,842	112.27
19	American Financial Group	0.46%	\$559,743	(16.14%)	\$8,604,913	148.66%	\$419,367	116.26
20	Amerisafe Group	0.45%	\$1,524,281	(8.06%)	\$8,389,158	(29.57%)	\$2,385,815	80.84
21	QBE Insurance Group, Ltd.	0.43%	\$823,704	(34.90%)	\$8,061,903	58.50%	(\$2,171,678)	44.20
22	State Farm IL	0.42%	\$2,013,021	*	\$7,796,691	20.58%	(\$158,755)	42.23
23	Federated Mutual Group	0.41%	\$2,293,449	(6.93%)	\$7,643,480	(15.30%)	\$1,245,499	25.36
24	Utica National Insurance Group	0.38%	\$1,242,554	(44.50%)	\$7,027,769	(24.68%)	\$441,791	67.74
25	Church Mutual Insurance Company	0.37%	\$1,620,580	6.42%	\$6,926,347	(3.74%)	\$1,258,590	36.34
Top 25 Groups Total		92.64%	\$436,014,015	(4.67%)	\$1,732,919,352	(21.41%)	\$71,133,803	26.85
Total Market		100.00%	\$470,317,621	(4.15%)	\$1,870,597,314	(20.49%)	\$70,688,141	48.39

* 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
3rd qtr 2005	\$608,614,039	\$623,825,962	\$244,820,427
4th qtr 2005	\$653,492,954	\$706,051,732	\$213,953,112
1st qtr 2006	\$694,800,854	\$753,124,492	\$254,429,955
2nd qtr 2006	\$694,826,696	\$674,938,563	\$198,140,330
3rd qtr 2006	\$666,179,569	\$648,724,522	\$179,234,022
4th qtr 2006	\$670,753,243	\$714,860,599	\$201,918,096
1st qtr 2007	\$688,726,123	\$730,176,496	\$236,193,314
2nd qtr 2007	\$666,425,131	\$674,123,103	\$272,979,125
3rd qtr 2007	\$644,431,956	\$640,434,637	\$243,811,718
4th qtr 2007	\$631,831,281	\$871,128,907	\$162,457,882
1st qtr 2008	\$708,987,131	\$693,838,806	\$194,482,353
2nd qtr 2008	\$622,200,468	\$627,391,466	\$222,757,206
3rd qtr 2008	\$620,266,688	\$682,858,897	\$264,074,524
4th qtr 2008	\$642,073,836	\$639,399,934	\$258,454,889
1st qtr 2009	\$695,590,547	\$647,050,515	\$219,997,403
2nd qtr 2009	\$637,068,607	\$575,379,813	\$229,915,937
3rd qtr 2009	\$562,605,055	\$490,701,035	\$246,087,161
4th qtr 2009	\$580,863,896	\$435,749,073	\$250,418,105
1st qtr 2010	\$612,927,223	\$520,338,291	\$226,775,470
2nd qtr 2010	\$570,401,959	\$444,192,329	\$247,734,538
3rd qtr 2010	\$592,237,711	\$470,317,621	\$227,519,062

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 86 groups, 240 companies, that had voluntary direct written premium for Workers' Compensation in the third quarter of 2010, as compared to 88 groups, 235 companies, in the third 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 third quarter of 2010 to direct written premium in the third quarter of 2009 for the same groups.

DIRECT PREMIUMS WRITTEN MARKET SHARE FOR WORKERS' COMPENSATION

Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 3rd Quarter 2010	% Change 3rd Quarter 2009 to 2010	4 Quarters Ending 3rd Qtr 2010	% Change 4 Qtrs Ending 2009 to 2010	Net Underwriting Profit or Loss 3rd Qtr 2010	Loss Ratio 3rd Qtr 2010
1	Texas Mutual Insurance Company	30.43%	\$139,464,178	0.95%	\$568,339,251	(16.21%)	(\$11,735,418)	48.35
2	Liberty Mutual Group	11.05%	\$48,412,839	(3.47%)	\$206,326,300	(19.91%)	\$17,097,038	61.87
3	Hartford Fire & Casualty Group	8.51%	\$43,589,529	21.66%	\$158,876,792	(3.85%)	\$10,612,313	32.44
4	Travelers Group	8.18%	\$42,433,246	3.74%	\$152,713,211	(14.68%)	(\$11,410,517)	38.46
5	Zurich Insurance Group	7.07%	\$37,186,169	(8.08%)	\$132,059,448	(22.27%)	(\$24,012,128)	29.02
6	American International Group	4.96%	\$34,893,907	(32.21%)	\$92,606,051	(61.58%)	\$27,446,135	74.94
7	ACE Ltd.	4.72%	\$19,104,357	51.26%	\$88,100,619	(20.48%)	\$19,373,966	47.56
8	CNA Insurance Group	2.93%	\$12,626,295	(9.13%)	\$54,760,070	(12.78%)	\$17,166,290	59.86
9	Chubb & Son Inc.	2.01%	\$7,162,418	(11.68%)	\$37,584,506	(14.57%)	\$3,244,763	38.79
10	Service Life Group	1.90%	\$1,589,351	(84.79%)	\$35,544,389	(27.26%)	(\$1,357,136)	118.26
11	Old Republic Group	1.80%	\$13,483,485	85.34%	\$33,552,217	2.51%	\$9,134,411	26.42
12	Amerisure Company	1.65%	\$6,233,326	(27.25%)	\$30,870,447	(31.92%)	(\$115,399)	55.73
13	Delek Group	1.08%	\$5,046,597	(10.42%)	\$20,223,200	(21.07%)	(\$1,532,391)	50.33
14	Zenith National Insurance Group	0.99%	\$4,580,963	(16.57%)	\$18,434,234	(21.28%)	\$3,422,366	38.40
15	Sentry Insurance Group	0.69%	\$3,285,722	(19.21%)	\$12,883,858	(29.88%)	\$1,000,732	40.89
16	Seabright Insurance Company	0.69%	\$2,566,353	(46.45%)	\$12,881,246	(22.71%)	\$141,823	39.61
17	WR Berkley Corp.	0.57%	\$2,492,180	(37.13%)	\$10,580,997	(9.73%)	\$9,204,484	32.34
18	Employers Insurance Group	0.48%	\$1,302,898	(56.86%)	\$9,008,402	(51.97%)	\$31,842	112.27
19	American Financial Group	0.46%	\$559,743	(16.14%)	\$8,604,913	148.66%	\$419,367	116.26
20	Amerisafe Group	0.45%	\$1,524,281	(8.06%)	\$8,389,158	(29.57%)	\$2,385,815	80.84
21	QBE Insurance Group, Ltd.	0.43%	\$823,704	(34.90%)	\$8,061,903	58.50%	(\$2,171,678)	44.20
22	State Farm IL	0.42%	\$2,013,021	(12.15%)	\$7,796,691	20.58%	(\$158,755)	42.23
23	Federated Mutual Group	0.41%	\$2,293,449	(6.93%)	\$7,643,480	(15.30%)	\$1,245,499	25.36
24	Utica National Insurance Group	0.38%	\$1,242,554	(44.50%)	\$7,027,769	(24.68%)	\$441,791	67.74
25	Church Mutual Insurance Company	0.37%	\$1,620,580	6.42%	\$6,926,347	(3.74%)	\$1,258,590	36.34
Top 25 Groups Total		92.63%	\$435,531,145	(4.69%)	\$1,729,795,499	(21.47%)	\$71,133,803	47.56
Total Market		100.00%	\$469,834,751	(4.17%)	\$1,867,473,461	(20.54%)	\$70,688,141	48.39

QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
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	\$611,975,300	\$519,662,265	\$226,302,858
2nd qtr 2010	\$569,531,574	\$443,163,700	\$247,124,465
3rd qtr 2010	\$591,767,900	\$469,834,751	\$226,937,947

Workers' Compensation (Residual Market)

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

For the four quarters ending with the third quarter of 2010, the START program reported \$3,123,853 in direct premiums written. This accounted for 100% of all Residual Market experience reported and was an increase of 33.37% over the same period one year prior. Of this amount \$482,870 was written in the third quarter of 2010 which was a 18.97% increase from the third 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

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
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
3rd qtr 2010	\$469,811	\$482,870	\$581,115

QUARTERLY EXPERIENCE
Texas Mutual Insurance Company

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
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
3rd qtr 2010	\$469,811	\$482,870	\$581,115

Workers' Compensation (Deductible Plans)

There were 87 groups, 235 companies which wrote voluntary policies for Workers' Compensation in the third quarter of 2010, as compared to 88 groups, 235 companies in the third quarter of 2009.

The data contained in the following table represents direct policies written as new or renewal policies in the third 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 third installment premium).

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

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

WORKERS' COMPENSATION DEDUCTIBLE PLANS

	Policies Written 3rd Qtr 2010	Premium on Direct Policies Written Prior to Deductible Credit	Premium on Direct Policies Written After Deductible Credit	Percent of Reduction in Premiums
Per Accident Deductible Plan				
Premium of \$5,000 - \$9,999	92	\$645,865	\$566,680	12.26%
Premium of \$10,000 - \$24,999	82	\$1,271,877	\$1,104,825	13.13%
Premium of \$25,000 - \$49,999	47	\$1,694,012	\$1,338,878	20.96%
Premium of \$50,000 - \$74,999	17	\$1,064,503	\$860,174	19.19%
Premium of \$75,000 - \$100,000	4	\$381,790	\$322,998	15.40%
Total Per Accident Plan	242	\$5,058,047	\$4,193,555	17.09%
Aggregate Deductible Plan				
Premium of \$5,000 - \$9,999	17	\$138,613	\$117,021	15.58%
Premium of \$10,000 - \$24,999	22	\$337,012	\$281,128	16.58%
Premium of \$25,000 - \$49,999	10	\$322,099	\$250,657	22.18%
Premium of \$50,000 - \$74,999	4	\$234,981	\$194,507	17.22%
Premium of \$75,000 - \$100,000	3	\$292,436	\$243,419	16.76%
Total Aggregate Plan	56	\$1,325,141	\$1,086,732	17.99%
Per Accident/Aggregate Combination Deductible Plan				
Premium of \$5,000 - \$9,999	9	\$64,655	\$55,584	14.03%
Premium of \$10,000 - \$24,999	10	\$160,732	\$142,291	11.47%
Premium of \$25,000 - \$49,999	0	\$0	\$0	0.00%
Premium of \$50,000 - \$74,999	1	\$71,854	\$58,424	18.69%
Premium of \$75,000 - \$100,000	0	\$0	\$0	0.00%
Total Combination Plan	20	\$297,241	\$256,299	13.77%
Negotiated Deductible Plan				
Premium Up To \$100,000	2,461	\$37,985,515	\$15,902,838	58.13%
Premium of \$100,001 - \$150,000	88	\$10,922,215	\$3,283,799	69.93%
Premium of \$150,001 - \$250,000	135	\$26,488,473	\$6,404,414	75.82%
Premium of \$250,001 - \$350,000	68	\$19,989,759	\$5,130,504	74.33%
Premium of \$350,001 - \$500,000	65	\$27,175,929	\$6,343,379	76.66%
Premium of \$500,001 - \$750,000	69	\$41,937,298	\$10,233,473	75.60%
Premium of \$750,001 - \$1,000,000	36	\$31,044,195	\$7,801,068	74.87%
Premium of \$1,000,001 - \$2,500,000	49	\$70,302,393	\$13,605,904	80.65%
Premium of \$2,500,001 - \$5,000,000	18	\$63,737,046	\$18,400,726	71.13%
Premium of \$5,000,001 and above	12	\$187,471,254	\$78,076,454	58.35%
Total Negotiated Plan	3,001	\$517,054,077	\$165,182,559	68.05%
No Deductible Plan				
Premium Less Than \$5,000	29,790	\$44,698,000	\$44,698,000	0.00%
Premium of \$5,000 - \$9,999	5,438	\$38,290,030	\$38,290,030	0.00%
Premium of \$10,000 - \$24,999	4,134	\$64,125,944	\$64,125,944	0.00%
Premium of \$25,000 - \$49,999	1,666	\$57,521,998	\$57,521,998	0.00%
Premium of \$50,000 - \$74,999	654	\$40,103,540	\$40,103,540	0.00%
Premium of \$75,000 - \$100,000	286	\$24,702,486	\$24,702,486	0.00%
Premium Greater Than \$100,000	640	\$151,606,757	\$151,606,757	0.00%
Total No Deductible Plan	42,608	\$421,048,755	\$421,048,755	0.00%
TOTAL	45,927	\$944,783,261	\$591,767,900	37.36%

Boiler & Machinery

There were 44 groups, 115 companies, that had direct written premium for Boiler & Machinery in the third quarter of 2010, as compared to 45 groups, 113 companies, in the third 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 third quarter of 2010 to direct written premium in the third quarter of 2009 for the same groups.

DIRECT PREMIUMS WRITTEN MARKET SHARE FOR BOILER & MACHINERY

Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 3rd Quarter 2010	% Change 3rd Quarter 2009 to 2010	4 Quarters Ending 3rd Qtr 2010	% Change 4 Qtrs Ending 2009 to 2010	Net Underwriting Profit or Loss 3rd Qtr 2010	Loss Ratio 3rd Qtr 2010
1	American International Group	35.63%	\$2,752,494	(6.30%)	\$39,125,053	2.89%	\$8,852,829	23.07
2	FM Global Group	26.49%	\$10,035,905	11.52%	\$29,084,507	26.14%	\$4,005,987	147.42
3	Travelers Group	7.95%	\$1,809,361	(9.36%)	\$8,729,235	(8.87%)	(\$1,869,165)	75.92
4	Zurich Insurance Group	6.40%	\$2,026,048	39.68%	\$7,024,364	3.27%	\$2,252,968	3.12
5	Chubb & Son Inc.	5.11%	\$1,285,641	1.37%	\$5,610,576	3.86%	\$282,601	21.78
6	CNA Insurance Group	3.72%	\$1,537,741	29.31%	\$4,087,906	6.92%	(\$99,652)	0.74
7	Allianz Insurance Group	2.09%	\$580,742	(13.60%)	\$2,297,272	30.48%	\$474,766	11.28
8	Liberty Mutual Group	2.08%	\$556,793	(6.13%)	\$2,281,214	1.44%	\$421,021	0.17
9	Nationwide Corp.	1.80%	\$521,535	50.53%	\$1,979,739	36.92%	(\$135,180)	62.31
10	Swiss Re Group	1.36%	\$758,853	(29.27%)	\$1,488,419	11.84%	\$208,584	**
11	X L America	1.33%	\$131,132	85.73%	\$1,455,817	50.78%	\$10,820	**
12	American Financial Group	0.77%	\$191,170	3.42%	\$847,689	22.89%	\$16,951	27.65
13	Federated Mutual Group	0.66%	\$206,444	(3.98%)	\$727,829	(8.92%)	\$74,591	10.38
14	United Fire & Casualty Group	0.60%	\$167,564	(3.43%)	\$661,334	(8.57%)	\$151,734	36.27
15	EMC Insurance Company	0.46%	\$124,454	(0.09%)	\$507,271	(5.67%)	\$75,184	6.73
16	AXIS Capital Grp	0.36%	\$76,529	8.44%	\$391,219	81.22%	\$76,529	**
17	Millea Holdings Inc.	0.35%	\$18,405	(39.29%)	\$379,874	(34.79%)	\$97,847	**
18	WR Berkley Corp.	0.31%	\$278,745	*	\$338,409	7.68	\$149,539	**
19	Amtrust Group	0.27%	\$68,033	(20.73%)	\$291,303	(52.02%)	(\$6,852)	28.46
20	Central Mutual Insurance Company of Ohio	0.24%	\$31,986	(89.48%)	\$267,138	(75.78%)	(\$60,149)	**
21	Cincinnati Financial Corp.	0.19%	(\$17)	(100.05%)	\$209,138	52.14%	(\$55,381)	**
22	Allstate Insurance Group	0.19%	\$48,621	(7.49%)	\$209,074	(3.54%)	(\$6,980)	126.69
23	QBE Insurance Group, Ltd.	0.18%	\$10,706	(80.00%)	\$201,364	(6.31%)	\$41,396	**
24	Pennsylvania Lumbermens Mutual Ins. Co.	0.17%	\$46,037	(35.88%)	\$184,938	30.62%	\$90,159	**
25	Bancinsure, Inc.	0.17%	\$29,279	(19.35%)	\$184,852	8.78%	\$45,397	**
Top 25 Groups Total		98.86%	\$23,294,201	5.67%	\$108,565,534	7.90%	\$15,095,544	76.30
Total Market		100.00%	\$23,603,013	(1.76%)	\$109,814,600	6.10%	\$15,543,317	77.28

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

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

QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
3rd qtr 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
3rd qtr 2010	\$16,898,512	\$23,603,013	\$18,240,306

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 34 groups, 85 companies, that had direct written premium for Commercial Crime in the third quarter of 2010, as compared to 34 groups, 86 companies, in the third 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 third quarter of 2010 to direct written premium in the third quarter of 2009 for the same groups.

DIRECT PREMIUMS WRITTEN MARKET SHARE FOR COMMERCIAL CRIME

Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 3rd Quarter 2010	% Change 3rd Quarter 2009 to 2010	4 Quarters Ending 3rd Qtr 2010	% Change 4 Qtrs Ending 2009 to 2010	Net Underwriting Profit or Loss 3rd Qtr 2010	Loss Ratio 3rd Qtr 2010
1	Zurich Insurance Group	25.66%	\$616,195	165.87%	\$2,541,703	293.18%	\$332,910	25.75
2	Travelers Group	24.99%	\$758,526	2.89%	\$2,475,108	(5.27%)	(\$4,018)	5.92
3	Chubb & Son Inc.	17.13%	\$520,463	23.75%	\$1,697,054	20.39%	\$244,914	0.65
4	CNA Insurance Group	7.79%	\$247,093	14.92%	\$771,762	(7.60%)	(\$347,883)	231.08
5	Hartford Fire & Casualty Group	7.24%	\$164,267	(5.11%)	\$716,711	(7.10%)	\$56,169	(0.02)
6	Hiscox Insurance Group	3.67%	\$86,165	*	\$363,427	*	+	**
7	Nationwide Corp.	2.76%	\$54,906	(15.35%)	\$273,319	6.63%	\$59,577	0.02
8	ACE Ltd.	2.29%	\$48,688	96.12%	\$226,569	59.72%	\$56,584	**
9	The Hanover Insurance Group	1.72%	\$54,095	(13.99%)	\$170,547	31.21%	\$433	**
10	Arch Insurance Group	1.03%	\$55,014	*	\$102,316	*	\$70,116	**
11	Federated Mutual	0.76%	\$21,816	22.08%	\$75,142	22.40%	\$1,224	**
12	United Fire & Casualty Group	0.74%	\$27,373	2.88%	\$73,542	(16.90%)	\$20,611	(3.37)
13	Sentry Insurance Group	0.59%	\$33,715	20.73%	\$58,593	(45.74%)	\$7,628	34.71
14	WR Berkley Corp	0.57%	\$1,796	101.56%	\$56,617	633.76%	\$37,374	**
15	X L America	0.53%	\$11,399	104.06%	\$52,665	12.76%	\$427	**
16	Philadelphia Consolidated Holding Group	0.47%	\$25,373	251.18%	\$46,479	289.30%	(\$6,707)	**
17	Liberty Mutual Group	0.37%	\$4,201	31.28%	\$36,904	1.56%	\$4,936	**
18	American Financial Group	0.33%	\$3,918	(83.48%)	\$32,812	(42.01%)	(\$50,792)	1,188.46
19	IAT Reinsurance Company Group	0.17%	\$3,910	(37.49%)	\$16,713	(57.75%)	\$2,939	(8.08)
20	Allstate Insurance Group	0.16%	\$4,801	14.55%	\$15,894	(1.07%)	\$4,218	**
21	State Auto Mutual Group	0.14%	\$2,477	(57.24%)	\$13,936	(14.21%)	\$2,477	**
22	Amtrust Group	0.13%	\$2,377	(60.31%)	\$13,197	(41.77%)	\$1,743	**
23	Cincinnati Financial Group	0.12%	\$3,613	84.24%	\$12,041	290.69%	\$1,637	**
24	QBE Insurance Group, LTD.	0.12%	\$1,571	138.03%	\$12,028	(11.78%)	(\$1,890)	159.13
25	Pennsylvania Lumbermens Mutual Ins. Co.	0.11%	\$1,807	(33.81%)	\$10,971	13.13%	\$2,178	**
Top 25 Groups Total		99.60%	\$2,755,559	40.98%	\$9,866,050	34.38%	\$496,805	30.39
Total Market		100.00%	\$2,763,919	40.17%	\$9,905,936	34.26%	\$492,834	31.21

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

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

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

QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premiums	Direct Losses Paid
3rd qtr 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
3rd qtr 2010	\$1,902,323	\$2,763,919	\$948,606

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, 4 companies, that had direct written premium for Commercial Glass in the third quarter of 2010, as compared to 2 groups, 4 companies, in the third 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 third quarter of 2010 to direct written premium in the third quarter of 2009 for the same groups.

DIRECT PREMIUMS WRITTEN MARKET SHARE FOR COMMERCIAL GLASS

Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 3rd Quarter 2010	% Change 3rd Quarter 2009 to 2010	4 Quarters Ending 3rd Qtr 2010	% Change 4 Qtrs Ending 2009 to 2010	Net Underwriting Profit or Loss 3rd Qtr 2010	Loss Ratio 3rd Qtr 2010
1	CNA Insurance Group	95.48%	\$0	*	\$230,748	*	+	**
2	Federated Mutual Group	2.42%	\$2,810	2.93%	\$5,856	(24.75%)	\$580	276.94
3	Liberty Mutual Group	2.10%	\$2,372	8.81%	\$5,073	(23.43%)	(\$405)	279.30

Top Groups Total	100.00%	\$5,182	5.54%	\$241,677	1593.36%	\$9,229	275.41
Total Market	100.00%	\$5,182	5.54%	\$241,677	1593.36%	\$9,229	275.41

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

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

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

QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
3rd qtr 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
3rd qtr 2010	\$12,012	\$5,182	\$1,697

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 30 groups, 40 companies, that had direct written premium for Medical Professional Liability (includes regulated and non-rate-regulated companies) in the third quarter of 2010, as compared to 32 groups, 41 companies, in the third 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 third quarter of 2010 to direct written premium in the third 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 3rd Quarter 2010	% Change 3rd Quarter 2009 to 2010	4 Quarters Ending 3rd Qtr 2010	% Change 4 Qtrs Ending 2009 to 2010	Net Underwriting Profit or Loss 3rd Qtr 2010	Loss Ratio 3rd Qtr 2010
1	American Physicians Ins. Exchange	23.70%	\$16,264,374	(16.68%)	\$55,594,443	(8.00%)	\$8,432,236	16.10
2	Berkshire Hathaway	20.98%	\$17,554,123	(4.40%)	\$49,209,078	(4.66%)	\$3,206,619	15.93
3	Advocate, MD Ins. Of The Southwest Inc.	11.83%	\$11,826,655	18.54%	\$27,760,092	7.14%	\$1,047,077	15.79
4	Texas Medical Liability Underwriting Assoc.	6.64%	\$2,334,803	(8.02%)	\$15,586,119	38.17%	\$5,155,025	39.14
5	CNA Insurance Group	5.42%	\$2,863,549	(3.09%)	\$12,717,678	29.20%	\$19,717	(25.73)
6	Doctors Company Group	5.02%	\$5,241,707	(0.64%)	\$11,782,387	(2.83%)	(\$1,846,100)	5.88
7	Medicus Insurance Company	3.14%	\$2,908,049	23.29%	\$7,373,776	24.74%	(\$227,960)	**
8	Health Care Indemnity Inc.	2.75%	\$54,990	113.55%	\$6,450,724	31.83%	(\$980,366)	3,818.88
9	ProAssurance Corp. Group	2.66%	\$3,202,379	1.42%	\$6,234,909	(4.62%)	(\$64,712)	28.12
10	Preferred Professional Insurance Company	2.37%	\$1,750,916	(2.63%)	\$5,561,847	(9.36%)	\$123,856	21.21
11	National Group	2.12%	\$2,465,328	6.22%	\$4,971,804	8.67%	(\$237,531)	3.14
12	Allianz Insurance Group	2.09%	\$699,031	(45.89%)	\$4,898,502	(11.63%)	\$180,225	22.66
13	NCMIC Group	2.04%	\$1,200,668	6.06%	\$4,782,031	3.68%	\$708,855	83.45
14	Texas Medical Insurance Company	1.76%	\$1,795,106	0.11%	\$4,137,986	3.15%	\$513,779	3.89
15	Texas Hospital Insurance Exchange	1.71%	\$1,360,846	(7.39%)	\$4,012,624	(8.07%)	\$1,786,224	17.19
16	American International Group	1.62%	\$1,369,593	(19.83%)	\$3,806,042	(34.48%)	\$858,224	7.58
17	Allied World Assurance Holding Group	1.16%	\$358,409	133.46%	\$2,714,168	574.58%	\$186,873	251.58
18	ACE Ltd.	1.13%	\$738,199	12.86%	\$2,646,226	(2.68%)	\$196	10.63
19	FPIC Insurance Group Inc.	0.77%	\$686,304	6.89%	\$1,805,143	0.52%	\$87,673	32.78
20	Munich American Holding Corp.	0.54%	\$283,803	2.82%	\$1,266,606	(68.05%)	(\$393,613)	0.16
21	Zurich Insurance Group	0.19%	\$126,519	(28.90%)	\$451,141	29.53%	\$45,863	**
22	Liberty Mutual Group	0.16%	\$19,217	(28.30%)	\$382,941	(8.41%)	\$171,992	**
23	Medical Liability Insurance Co. of America	0.12%	\$0	(100.00%)	\$272,419	(72.16%)	+	**
24	Ironshore Group	0.06%	\$0	*	\$133,000	*	+	**
25	Physicians Insurance Company	0.06%	\$30,778	2.71%	\$132,296	(7.77%)	\$30,778	**
Top 25 Groups Total		++100.04%	\$75,135,346	(1.51%)	\$234,683,982	0.14%	\$18,804,930	18.62
Total Market		100.00%	\$75,269,890	(1.50%)	\$234,593,356	(1.13%)	\$20,741,880	18.59

* 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.

++Policy cancellations (negative premium written) resulted in a percentage greater than 100% for the Top 25 Groups

QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
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
3rd qtr 2010	\$68,926,299	\$75,269,890	\$13,988,988

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 37 groups, 77 companies, that had direct written premium for Miscellaneous Professional Liability in the third quarter of 2010, as compared to 32 groups, 64 companies, in the third 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 third quarter of 2010 to direct written premium in the third 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 3rd Quarter 2010	% Change 3rd Quarter 2009 to 2010	4 Quarters Ending 3rd Qtr 2010	% Change 4 Qtrs Ending 2009 to 2010	Net Underwriting Profit or Loss 3rd Qtr 2010	Loss Ratio 3rd Qtr 2010
1	Fairfax Financial	20.30%	\$430,437	44.80%	\$81,106,509	*	(\$4,655,929)	**
2	Chubb & Son Inc.	19.88%	\$21,721,157	1.57%	\$79,426,121	(0.90%)	(\$5,232,056)	27.33
3	XL America	12.60%	\$19,767,968	14.68%	\$50,328,215	13.34%	\$234,481	125.80
4	HCC Insurance Holdings Group	10.54%	\$14,801,693	94.78%	\$42,119,892	15.90%	\$229,417	37.56
5	ACE Ltd.	7.29%	\$9,269,043	15.27%	\$29,127,603	(11.12%)	(\$7,119,859)	43.75
6	AXIS Capital Group	4.14%	\$4,885,052	*	\$16,541,406	*	\$4,884,773	(0.01)
7	Hartford Fire & Casualty Group	4.07%	\$3,401,033	8.69%	\$16,261,334	(52.24%)	\$313,763	**
8	Swiss Re Group	2.92%	\$1,827,631	(23.29%)	\$11,680,028	(12.57%)	\$1,743,881	24.43
9	American Financial Group	2.28%	\$1,783,023	(19.15%)	\$9,103,111	(0.70%)	\$548,679	26.58
10	Nationwide Corp.	1.85%	\$2,120,559	1.08%	\$7,371,782	63.10%	\$633,009	31.62
11	Allied World Assurance Holding Group	1.49%	\$1,024,249	195.62%	\$5,970,251	673.38%	\$417,791	**
12	RLI Insurance Group	1.48%	\$2,142,292	3.72%	\$5,907,411	21.94%	(\$442,684)	0.39
13	Navigators Group Inc.	1.39%	\$0	*	\$5,559,484	166.00%	+	**
14	Liberty Mutual Group	1.29%	\$1,682,960	21.04%	\$5,136,794	28.67%	\$748,796	10.60
15	Allianz Insurance Group	1.24%	\$708,792	(50.28%)	\$4,960,215	3.17%	(\$802,942)	79.15
16	Beazley Insurance Company, Inc.	1.05%	\$1,464,100	(6.58%)	\$4,174,748	(31.67%)	\$619,919	6.63
17	WR Berkley Corp.	1.03%	\$1,530,940	*	\$4,126,258	*	\$221,567	**
18	Travelers Group	1.01%	\$1,107,785	30.14%	\$4,021,980	3.81%	\$1,424,597	(1.35)
19	Berkshire Hathaway	0.65%	\$610,238	(15.36%)	\$2,587,297	(18.68%)	\$185,092	12.77
20	Old Republic Group	0.61%	\$630,938	(2.92%)	\$2,454,476	(10.21%)	\$508,766	**
21	Utica National Insurance Group	0.52%	\$256,222	(6.83%)	\$2,066,454	28.26%	\$192,017	1.80
22	Markel Corp. Group	0.44%	\$879,404	192.72%	\$1,744,413	36.54%	\$250,794	12.59
23	Medmark Insurance Group	0.39%	\$491,012	*	\$1,573,358	*	(\$361,901)	49.77
24	Catlin US Insurance Group	0.36%	\$278,770	(42.69%)	\$1,420,063	60.87%	\$135,829	**
25	AETNA	0.31%	\$0	*	\$1,244,013	5.09%	\$311,003	**
Top 25 Groups Total		99.14%	\$92,815,298	27.08%	\$396,013,216	34.01%	(\$5,011,197)	47.02
Total Market		100.00%	\$93,585,827	26.21%	\$399,450,565	32.25%	(\$5,180,719)	46.78

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

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

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

QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
3rd qtr 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	\$58,366,675	\$138,310,111	\$18,280,350
2nd qtr 2010	\$95,313,094	\$87,744,934	\$32,853,990
3rd qtr 2010	\$109,462,500	\$93,585,827	\$43,778,720

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 third quarter of 2010 and the third 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	3RD QUARTER 2010			3RD 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	9,550	0.00000%	0	12,616	0.00000%
General Liability - Other	54	310,380	0.01740%	69	295,548	0.02335%
Fire & Allied Lines	8	28,186	0.02838%	11	30,477	0.03609%
Commercial Multiple Peril	40	98,072	0.04079%	66	99,364	0.06642%
Private Passenger Auto ⁺	1,696	6,042,263	0.02807%	1,703	5,870,583	0.02901%
Homeowners	673	1,586,216	0.04243%	752	1,599,714	0.04701%
Workers' Compensation ⁺⁺	618	45,949	1.34497%	642	44,068	1.45684%
Boiler & Machinery	**	**	**	**	**	**
Commercial Crime	**	**	**	**	**	**
Commercial Glass	**	**	**	**	**	**
Medical Professional Liability	0	19,554	0.00000%	2	22,124	0.00904%
Misc. Professional Liability	0	6,626	0.00000%	0	6,414	0.00000%

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

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

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

The number of complaints attributable to any one insurer was not significant, except for Private Passenger Auto and Homeowners. The complaint data for the top 25 groups (ranking based on number of policies written in the third quarter of 2010) for these two lines of insurance are presented on the next two pages.

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

2010 Policies Written Rank	Group Name	3RD QUARTER 2010			3RD 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
7	Old American County Mutual Fire Ins. Co.	266	274,388	0.09694%	226	268,606	0.08414%
14	Loya Group	72	89,942	0.08005%	93	96,862	0.09601%
18	American Century Casualty Company	40	57,713	0.06931%	43	43,795	0.09818%
19	Auto Club Enterprises Ins Grp	29	46,201	0.06277%	41	42,062	0.09748%
23	Infinity Property & Casualty Ins. Group	22	37,602	0.05851%	19	26,740	0.07105%
8	Home State Insurance Group	76	140,875	0.05395%	77	88,173	0.08733%
13	Delek Group	47	96,866	0.04852%	37	96,819	0.03822%
16	National Guaranty Group	34	78,502	0.04331%	23	124,674	0.01845%
10	Liberty Mutual Group	53	131,404	0.04033%	48	150,239	0.03195%
17	Texas Farm Bureau Mutual	23	66,490	0.03459%	19	48,351	0.03930%
22	Hallmark Financial Services Group	13	37,792	0.03440%	7	5,926	0.11812%
12	Titus Group	31	107,849	0.02874%	33	119,753	0.02756%
4	Allstate Insurance Group	121	443,290	0.02730%	136	446,764	0.03044%
24	Metropolitan Group	9	37,430	0.02404%	9	35,918	0.02506%
6	Berkshire Hathaway	66	291,643	0.02263%	98	291,801	0.03358%
9	Nationwide Corp.	30	136,067	0.02205%	43	140,174	0.03068%
2	Zurich Insurance Group	147	750,665	0.01958%	129	772,079	0.01671%
25	Amica Mutual Group	7	35,900	0.01950%	5	31,755	0.01575%
11	Southern Farm Bureau Casualty	22	129,967	0.01693%	17	134,781	0.01261%
3	Progressive Group	92	544,016	0.01691%	85	468,823	0.01813%
5	United Services Automobile Assoc. Group	56	395,648	0.01415%	62	298,913	0.02074%
20	Germania Insurance Group	5	44,157	0.01132%	6	41,112	0.01459%
1	State Farm IL	142	1,551,183	0.00915%	125	1,541,417	0.00811%
15	American International Group	6	89,088	0.00673%	16	110,367	0.01450%
21	Commercial Alliance Insurance Company	0	43,061	0.00000%	0	49,222	0.00000%
	(All other licensed insurers)	287	384,524	0.07464%	306	395,457	0.07738%
	(No company identified)*	0			0		
TOTALS		1,696	6,042,263	0.02807%	1,703	5,870,583	0.02901%

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

Complaint Data

HOMEOWNERS THIRD QUARTER DATA LISTED BY PERCENT OF COMPLAINTS PER POLICY

2010 Policies Written Rank	Group Name	3RD QUARTER 2010			3RD 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
25	Unitrin Group	8	7,133	0.11215%	24	7,231	0.33190%
21	Wellington Insurance Company	9	11,164	0.08062%	8	9,687	0.08258%
20	Universal Insurance Company Group	8	11,285	0.07089%	2	8,492	0.02355%
14	Texas Fair Plan Association	11	15,973	0.06887%	14	14,315	0.09780%
3	Zurich Insurance Group	126	222,617	0.05660%	112	228,268	0.04907%
9	Hartford Fire & Casualty Group	22	40,833	0.05388%	20	46,532	0.04298%
16	State National Group	8	15,721	0.05089%	4	17,460	0.02291%
13	NLASCO	9	18,480	0.04870%	15	15,826	0.09478%
11	Delek Group	14	29,550	0.04738%	13	34,743	0.03742%
6	Travelers Group	27	76,025	0.03551%	25	77,177	0.03239%
5	Liberty Mutual Group	26	82,340	0.03158%	28	74,541	0.03756%
19	Amica Mutual Group	4	13,078	0.03059%	4	11,598	0.03449%
2	Allstate Insurance Group	70	253,692	0.02759%	77	231,019	0.03333%
7	Nationwide Corporation	16	60,269	0.02655%	36	69,524	0.05178%
17	Auto Club Enterprises Insurance Group	4	15,170	0.02637%	13	13,789	0.09428%
15	Assurant Inc. Group	4	15,928	0.02511%	2	12,013	0.01665%
1	State Farm IL	90	360,976	0.02493%	84	362,943	0.02314%
22	State Automobile Mutual Group	2	9,623	0.02078%	3	7,580	0.03958%
8	Texas Farm Bureau Mutual	7	45,017	0.01555%	8	48,637	0.01645%
18	Metropolitan Group	2	13,526	0.01479%	8	12,017	0.06657%
24	Chubb & Son, Inc.	1	7,215	0.01386%	1	6,777	0.01476%
10	ARX Holding Corp. Group	4	32,193	0.01243%	7	28,561	0.02451%
4	United Services Automobile Assoc. Group	11	106,270	0.01035%	17	132,632	0.01282%
12	Munich American Holding Corp.	2	21,264	0.00941%	1	16,785	0.00596%
23	Balboa Insurance Group	0	9,583	0.00000%	0	11,243	0.00000%
(All other licensed insurers)		188	91,291	0.20593%	226	100,324	0.22527%
(No company identified)*		0			0		
TOTALS		673	1,586,216	0.04243%	752	1,599,714	0.04701%

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

HOMEOWNERS RATE FILING EXHIBIT

Group Name	Company Name	Overall Rate Change 3rd Qtr 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	Encompass Indemnity Company	(4.20)	06-07-2010	07-22-2010	Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders.	Revised Claim Free Discount eligibility	7.50	0.00	0.00
Hartford Fire & Casualty Group	Hartford Lloyd's Insurance Company	(3.10)		09-29-2010	Other	Consent Order			
Hartford Fire & Casualty Group	Sentinel Insurance Company	12.00	08-07-2010	09-23-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Dimensions homeowners rate filing			
Hartford Fire & Casualty Group	Property & Casualty Company of Hartford	(10.00)	08-07-2010	08-07-2010	Other	Decrease Blding Foms Consent Order			
Hartford Fire & Casualty Group	Property & Casualty Company of Hartford	40.00	08-07-2010	08-07-2010	Other	Increase Wind Exclusion			
Liberty Mutual Group	Safeco Insurance Company of Indiana	0.00	09-11-2010	11-17-2010	Other	Introduction of new rating variable - transferred policy rate stabilization	7.90	5.10	4.10
Nationwide Corp. Group	Nationwide Mutual Insurance Company	11.50	07-01-2010	07-01-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate Change, Territory relativity change□	0.00	3.30	0.00
Zurich Insurance Group	Foremost Lloyds of Texas	9.50	07-01-2010	07-01-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised Base Premium 9.50% & Premium modification factor. +8.50%, 1% x Discount, +1%	9.50	13.00	21.50
Cincinnati Financial Group	The Cincinnati Insurance Company	(8.30)	09-01-2010	09-01-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adoption of ISO's DL Loss Costs, TDI #9212513292	(8.30)		
Colonial Savings Group	Colonial Lloyds	12.50	07-01-2010	07-01-2010	Territory - Relativity change in excess of ±5% for some policyholders.	REVISION		8.00	
Delek Group	Republic Lloyds	9.50	07-01-2010	08-01-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Agency - (HO 03 Program) Base rates, added insurance score.	0.00	9.60	0.00

HOMEOWNERS RATE FILING EXHIBIT

Group Name	Company Name	Overall Rate Change 3rd 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
Delek Group	Southern Vanguard Insurance Company	9.10	08-01-2010	08-01-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rates, new territory	0.00	18.80	0.00
Travelers Group	Travelers Home and Marine Insurance Company	0.00	07-15-2010	07-15-2010	Other	T-Mod Exception Rule MIS # 337004, FTS 2010-07-0030			
Travelers Group	Travelers Home and Marine Insurance Company	0.00	07-18-2010	07-18-2010	Other	QTM HO/HVH Eligibility Guidelines MIS # 337004, FTS 2010-07-0044			
Travelers Group	Travelers Commercial Insurance Company	0.00	07-18-2010	07-18-2010	Other	QTM HO/HVH Eligibility Guidelines MIS # 337004, FTS 2010-07-0044			
Travelers Group	Travelers Home and Marine Insurance Company	0.00	07-30-2010	09-18-2010	Other	2010-07-0096 Persl Lines Rate			
Travelers Group	Travelers Commercial Insurance Company	0.00	07-30-2010	07-30-2010	Other	2010-07-0096 Pers Lines Rate			

*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 3rd quarter 2009 thru 2nd quarter 2010.
Overall Rate Change Previous 24 months - overall rate change for the period 3rd quarter 2008 thru 2nd quarter 2009.
Overall Rate Change Previous 36 months - overall rate change for the period 3rd quarter 2007 thru 2nd quarter 2008.

PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT

Group Name	Company Name	Overall Rate Change 3rd 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
Access Insurance Company	Access Insurance Company	0.00	08-03-2010	08-03-2010	Discount - Introduction of new discount <describe> resulting in excess of -5% change for qualifying policyholders	Limited Policy Endorsement Discount	0.00	0.00	0.00
Access Insurance Company	Access Insurance Company	0.00	08-03-2010	08-03-2010	Discount - Introduction of new discount <describe> resulting in excess of -5% change for qualifying policyholders	Limited Policy Endorsement Discount	0.00	(13.50)	0.00
MGA Insurance Company, Inc.	MGA Insurance Company, Inc.	3.02	08-15-2010	08-15-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	MG TX Program - Base rate changes	6.60	10.77	44.05
MGA Insurance Company, Inc.	MGA Insurance Company, Inc.	(1.62)	08-15-2010	08-15-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	MG TX Program - Base rate changes	(1.62)	(4.76)	0.04
MGA Insurance Company, Inc.	MGA Insurance Company, Inc.	11.66	09-01-2010	10-16-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	MG EP Program - Base rate and profile changes	8.82	13.54	13.54
MGA Insurance Company, Inc.	MGA Insurance Company, Inc.	(0.27)	09-01-2010	10-16-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	MG EP Program - Base rate and profile changes	(2.18)	4.71	4.71
Old American County Mutual Fire Insurance Company	Old American County Mutual Fire Insurance Company	9.60	07-05-2010	07-05-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	AIS Partner Monthly. No New Business; Rate revision. Competitive. Filing No. PARTONE05-010.	2.30	4.77	5.31
Old American County Mutual Fire Insurance Company	Old American County Mutual Fire Insurance Company	(3.40)	08-01-2010	09-01-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	NEWPORT. Filing & Territory Revision & Add 30/60/25 limits. Competitive. Filing No. NGA09-210	2.70	0.00	0.00
Old American County Mutual Fire Insurance Company	Old American County Mutual Fire Insurance Company	7.48	08-02-2010	09-02-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	PARTNERS PGA. Territory Rates, Factors & Model Year Factors. Competitive. Filing No. PGA08-210	19.61	21.63	1.00
Old American County Mutual Fire Insurance Company	Old American County Mutual Fire Insurance Company	1.00	08-15-2010	08-15-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	MGA Agency. Rate Revisions, 2011-12 Symbols & Factors & ISO Symbol Table. Competitive. Filing No. MGA03-010	4.30	6.00	11.40
Old American County Mutual Fire Insurance Company	Old American County Mutual Fire Insurance Company	1.83	09-01-2010	09-01-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	HAWKEYE Monthly Ltd. Fee Revisions & 2011 Symbols & Factors. Competitive. Filing No. HAWKLIM06-210	6.70	3.40	(2.84)
Old American County Mutual Fire Insurance Company	Old American County Mutual Fire Insurance Company	1.65	09-01-2010	09-01-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	HAWKEYE Monthly. Fee Revisions & 2011 Symbols & Factors. Competitive. Filing No. HAWK04-110	7.95	0.00	8.39
Old American County Mutual Fire Insurance Company	Old American County Mutual Fire Insurance Company	1.00	09-01-2010	09-01-2010	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. Fee Revisions & 2011 Symbols & Factors. Competitive. Filing No. HAWKSIXL06-110	2.00	(13.50)	0.00

PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT

Group Name	Company Name	Overall Rate Change 3rd 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	1.90	09-01-2010	10-01-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	SELECT. Increase Rates, Add 30/60/25, Discounts & Model Year Factors. Competitive. Filing No. SGA08-110	1.00	(3.00)	(0.76)
Old American County Mutual Fire Insurance Company	Old American County Mutual Fire Insurance Company	6.50	09-07-2010	10-12-2010	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. Rates, fees, liability & territory factors. Competitive. Filing No. PART1/308-110.	9.20	2.30	0.00
Old American County Mutual Fire Insurance Company	Old American County Mutual Fire Insurance Company	14.99	09-09-2010	11-19-2010	Territory - Relativity change in excess of ±5% for some policyholders.	AMHALL 6-Month. Revised Territory Rates. Competitive. Filing No. HALL03-110	7.99	8.13	2.73
Old American County Mutual Fire Insurance Company	Old American County Mutual Fire Insurance Company	14.99	09-09-2010	10-19-2010	Territory - Relativity change in excess of ±5% for some policyholders.	AMHALL Monthly. Revised Territory Rates. Competitive. Filing No. HMK03-010	7.99	0.76	(10.20)
Old American County Mutual Fire Insurance Company	Old American County Mutual Fire Insurance Company	5.57	09-13-2010	10-13-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	PARTNERS PGS. Territory Rates, Factors & Model Year Factors. Competitive. Filing No. PGS08-210	14.36	0.00	0.00
Old American County Mutual Fire Insurance Company	Old American County Mutual Fire Insurance Company	0.06	09-30-2010	10-15-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	EMPOWER LSS. Add 30/60/25 limits, Advance Quote & ISO Factors. Competitive. Filing No. LSS04-210	13.14	10.26	2.36
Old American County Mutual Fire Insurance Company	Old American County Mutual Fire Insurance Company	0.37	09-30-2010	10-15-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	EMPOWER Priority Monthly. Add 30/60/25 Limits, Advance Quote & ISO Factors. Competitive. Filing No. EMP06-210	12.21	4.75	5.86
Old American County Mutual Fire Insurance Company	Old American County Mutual Fire Insurance Company	0.39	09-30-2010	10-15-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	EMPOWER Bravo. Add 30/60/25 Limits, Advance Quote & ISO factors. Competitive. Filing No. EMB06-210	0.45	4.48	3.17
Old American County Mutual Fire Insurance Company	Old American County Mutual Fire Insurance Company	0.43	09-30-2010	10-15-2010	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. Add 30/60/25 Limits, Advance Quote & ISO factors. Competitive. Filing No. EML06-210	1.17	14.46	1.00
Safe Auto Insurance Company	Safe Auto Insurance Company	13.30	09-03-2010	11-18-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate change to reflect experience	0.00	0.00	0.00
Safe Auto Insurance Company	Safe Auto Insurance Company	14.90	09-03-2010	11-18-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate change to reflect experience	0.00	0.00	0.00
Santa Fe Auto Insurance Company	Santa Fe Auto Insurance Company	3.60	09-01-2010	09-01-2010	Class - Relativity change in excess of ±5% for some policyholders.	Increase in Tow/liability rates on new policies.	(1.00)	7.50	0.00
Allstate Insurance Group	Allstate County Mutual	38.10	08-16-2010	09-30-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Trailer Rate Increase	0.00	0.00	0.00

PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT

Group Name	Company Name	Overall Rate Change 3rd 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 Fire and Casualty Insurance Company	(2.50)	07-19-2010	09-02-2010	Territory - Relativity change in excess of ±5% for some policyholders.	Territorial Relativities	(2.10)	0.00	22.50
Allstate Insurance Group	Allstate Fire and Casualty Insurance Company	(2.70)	07-19-2010	09-02-2010	Territory - Relativity change in excess of ±5% for some policyholders.	Territorial Relativities, Tier Factors	(2.10)	0.00	22.50
Allstate Insurance Group	Allstate Fire and Casualty Insurance Company	34.90	08-16-2010	09-30-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Trailer Rate Increase	0.00	0.00	0.00
Allstate Insurance Group	Allstate Indemnity Company	24.70	08-16-2010	09-30-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Trailer Rate Increase	0.00	0.00	0.00
Allstate Insurance Group	Allstate Insurance Company, Inc.	24.80	08-16-2010	09-30-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Trailer Rate Increase	0.00	0.00	0.00
Allstate Insurance Group	Allstate Property and Casualty Insurance Company	23.20	08-16-2010	09-30-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Trailer Rate Increase	0.00	0.00	0.00
Allstate Insurance Group	Encompass Indemnity Company	(4.30)	08-23-2010	10-07-2010	Territory - Relativity change in excess of ±5% for some policyholders.	Revised auto terr rels and increased PPD discounts	2.20	29.10	0.00
Allstate Insurance Group	Encompass Indemnity Company	(4.10)	08-23-2010	10-07-2010	Territory - Relativity change in excess of ±5% for some policyholders.	Revised auto terr rels and increased PPD discounts	5.00	16.60	0.00
American International Group	21st Century Centennial Insurance Company	0.00	07-06-2010	08-12-2010	Other	Tier Model	10.67	11.50	8.20
American International Group	21st Century Centennial Insurance Company	0.00	07-06-2010	08-12-2010	Other	Tier Model	13.34	12.50	1.30
American International Group	21st Century Centennial Insurance Company	0.00	09-13-2010	10-20-2010	Other	New Coverages	13.34	12.50	1.30
Berkshire Hathaway Group	GEICO Indemnity Insurance Company	(2.70)	07-15-2010	09-06-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rates and Rules			
Berkshire Hathaway Group	Government Employees Insurance Company	(2.70)	07-15-2010	09-06-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rates and Rules			
GMAC Insurance Holding Group	National General Assurance Company	1.80	09-28-2010	10-28-2010	Other	Base rates, limits and deductibles change. Split comprehensive and collision deductible factors for self propelled and non-self-propelled RV.	9.10		
GMAC Insurance Holding Group	National General Assurance Company	0.60	09-28-2010	10-28-2010	Other	Base rates, limits and deductibles change. Split comprehensive and collision deductible factors for self propelled and non-self-propelled RV.	0.90		
Nationwide Corp. Group	Colonial County Mutual Insurance Company	0.00	09-15-2010	09-15-2010	Discount - Introduction of new discount <describe> resulting in excess of -5% change for qualifying policyholders	Winback Discount	0.00	0.00	0.00

PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT

Group Name	Company Name	Overall Rate Change 3rd 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
State Farm Group	State Farm County Mutual Insurance Company of Texas	1.90	08-16-2010	08-16-2010	Class - Relativity change in excess of ±5% for some policyholders.	Revised class, territory, model year, IRG, deductible, STAR and minimum CRI factors	6.70	6.80	1.90
State Farm Group	State Farm County Mutual Insurance Company of Texas	9.60	08-16-2010	08-16-2010	Class - Relativity change in excess of ±5% for some policyholders.	Revised limits, class, territory, and model year, STAR and minimum CRI factors	6.10	6.50	7.20
State Farm Group	State Farm Fire and Casualty Company	5.00	08-16-2010	08-16-2010	Class - Relativity change in excess of ±5% for some policyholders.	Revised limits, class, territory, and model year factors	(0.10)	0.90	3.40
State Farm Group	State Farm Fire and Casualty Company	(8.60)	08-16-2010	08-16-2010	Class - Relativity change in excess of ±5% for some policyholders.	Revised class, territory, model year, IRG, deductible relativities	(0.50)	(0.70)	(1.20)
State Farm Group	State Farm Mutual Automobile Insurance Company	5.00	08-16-2010	08-16-2010	Class - Relativity change in excess of ±5% for some policyholders.	Revised limits, class, territory, and model year and minimum CRI factors	4.30	3.00	2.10
State Farm Group	State Farm Mutual Automobile Insurance Company	(2.20)	08-16-2010	08-16-2010	Class - Relativity change in excess of ±5% for some policyholders.	Revised class, territory, model year, IRG, deductible and minimum CRI factors	0.70	1.40	(2.50)
United Service Automobile Assoc. Group	Garrison Property & Casualty Insurance Company	(1.70)	08-02-2010	09-09-2010	Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders.	Revision to our Premier Driver Discount. Revision to the use of Auto Tenure and Military Affiliation variables in our tier placement.	(0.20)		
United Service Automobile Assoc. Group	Garrison Property & Casualty Insurance Company	(1.60)	08-02-2010	09-09-2010	Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders.	Revision to our Premier Driver Discount. Revision to the use of Auto Tenure and Military Affiliation variables in our tier placement.	(0.40)		
United Service Automobile Assoc. Group	United Services Automobile Association	(3.20)	08-02-2010	09-09-2010	Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders.	Revision to our Premier Driver Discount. Revision to the use of Auto Tenure and Military Affiliation variables in our tier placement.	0.00	8.10	3.90
United Service Automobile Assoc. Group	USAA Casualty Insurance Company	(1.50)	08-02-2010	09-09-2010	Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders.	Revision to our Premier Driver Discount. Revision to the use of Auto Tenure and Military Affiliation variables in our tier placement.	(0.80)		
United Service Automobile Assoc. Group	USAA General Indemnity	(2.90)	08-02-2010	09-09-2010	Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders.	Revision to our Premier Driver Discount. Revision to the use of Auto Tenure and Military Affiliation variables in our tier placement.	0.80		
United Service Automobile Assoc. Group	USAA General Indemnity	(1.30)	08-02-2010	09-09-2010	Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders.	Revision to our Premier Driver Discount. Revision to the use of Auto Tenure and Military Affiliation variables in our tier placement.	(0.80)		
Titus Group	Consumers County Mutual Insurance Company	(5.00)	08-04-2010	09-18-2010	Other	Group MIA-MSA3.1 Rate Change Not In Excess of 5%□	1.00	(1.00)	8.00
Titus Group	Consumers County Mutual Insurance Company	2.00	08-04-2010	09-18-2010	Other	Group MIA-MSA3.1 Rate Change Less Than 5%□	0.00	(3.00)	5.00

PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT

Group Name	Company Name	Overall Rate Change 3rd 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
Titus Group	Consumers County Mutual Insurance Company	0.00	08-22-2010	08-22-2010	Other	Group SFI-Quantum Rate Change Less Than 5%□	2.00	0.00	2.00
Titus Group	Consumers County Mutual Insurance Company	(1.00)	08-22-2010	08-22-2010	Other	Group SFI-Quantum Rate Change Less Than 5%□	(1.00)	0.00	5.00
Titus Group	Consumers County Mutual Insurance Company	0.00	09-19-2010	09-19-2010	Other	Group SFI-Quantum Rate Change Less Than 5%□	2.00	0.00	2.00
Titus Group	Consumers County Mutual Insurance Company	(1.00)	09-19-2010	09-19-2010	Other	Group SFI-Quantum Rate Change Less Than 5%□	(1.00)	0.00	5.00
Unitrin Group	Trinity Universal Insurance Company	5.80	09-01-2010	09-01-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjusting to market conditions	0.00	0.00	0.00
Unitrin Group	Unitrin County Mutual	(1.60)	07-27-2010	09-27-2010	Territory - Relativity change in excess of ±5% for some policyholders.	Revision to territory and base rate factors		15.50	
United Fire & Casualty Group	United Fire & Casualty Company	1.20	08-01-2010	08-01-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Changed Flex Factors, Base Model yr to 2000, New symbol relativities for 2011+, Insurance Score reorder to every 3 yrs, changed motorhome rating		(0.80)	(8.70)
United Fire & Casualty Group	United Fire & Indemnity Company	1.20	08-01-2010	08-01-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Changed Flex Factors, Base Model Yr to 2000, Added symbol relativities for 2011+, Insurance Score reorder changes to every 3 yrs, Changed Motorhome rating.		(0.80)	(8.70)
United Fire & Casualty Group	United Fire Lloyds	1.20	08-01-2010	08-01-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Changed Flex Factors, Insurance Score reorder to every 3 yrs, Added ILFs for 30/60		(0.80)	(8.70)
Agricultural Workers Insurance Group	Agricultural Workers Mutual Auto Insurance Company	21.70	07-01-2010	08-15-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.		21.70	(23.30)	0.00
Agricultural Workers Insurance Group	Agricultural Workers Mutual Auto Insurance Company	6.80	07-01-2010	08-15-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.		6.80	(22.70)	0.00
Agricultural Workers Insurance Group	Worth Casualty Company	(0.10)	07-01-2010	08-15-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.		0.00	8.30	0.00
Agricultural Workers Insurance Group	Worth Casualty Company	(1.30)	07-01-2010	08-15-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.		0.00	8.70	0.00
Home State Insurance Group	Home State County Mutual Insurance Company	0.82	07-01-2010	08-01-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	AAAA Insurance Agency	0.04	1.45	3.88
Home State Insurance Group	Home State County Mutual Insurance Company	16.90	08-01-2010	08-01-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Key Insurance Network	0.04	1.45	3.88

PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT

Group Name	Company Name	Overall Rate Change 3rd 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	(6.82)	08-27-2010	08-27-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	EGI Insurance Services	0.04	1.45	3.88
Home State Insurance Group	Home State County Mutual Insurance Company	7.57	08-30-2010	09-19-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Anchor	0.04	1.45	3.88
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	09-09-2010	11-17-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Safeco	0.04	1.45	3.88
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	09-20-2010	10-20-2010	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
Delek Group	Southern County Mutual Insurance Company	5.50	09-01-2010	10-01-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Agency - Man Sec GG - Base rates, territory factors	8.10	0.00	0.00
Delek Group	Southern County Mutual Insurance Company	7.70	09-01-2010	10-01-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Agency - Man Sec GG - Base Rates, territory factors	9.10	0.00	0.00
Delek Group	Southern County Mutual Insurance Company	(2.40)	09-02-2010	10-22-2010	Other	Manual Section "M" - Rate Reduction	2.20	(12.50)	0.00
Delek Group	Southern County Mutual Insurance Company	(2.40)	09-02-2010	10-22-2010	Other	Manual Section "M" - Rate Reduction	18.10	19.70	0.00
Infinity Property & Casualty Insurance Group	Infinity County Mutual Insurance Company	1.26	09-27-2010	10-27-2010	Tier factors - Revised tier factors resulting in excess of ±5% change for some policyholders.	Revision of Premier co 87	(21.83)	(21.83)	(21.83)
Infinity Property & Casualty Insurance Group	Infinity County Mutual Insurance Company	0.46	09-27-2010	10-27-2010	Tier factors - Revised tier factors resulting in excess of ±5% change for some policyholders.	Revision of Low Cost Flex Term co 03	0.46	0.46	0.46
Infinity Property & Casualty Insurance Group	Infinity County Mutual Insurance Company	0.03	09-27-2010	10-27-2010	Tier factors - Revised tier factors resulting in excess of ±5% change for some policyholders.	Revision of Low Cost Flex Term co 03	21.05	21.05	21.05
Infinity Property & Casualty Insurance Group	Infinity County Mutual Insurance Company	0.18	09-27-2010	10-27-2010	Tier factors - Revised tier factors resulting in excess of ±5% change for some policyholders.	Revision of Low Cost co 85	0.31	12.19	17.83
Infinity Property & Casualty Insurance Group	Infinity County Mutual Insurance Company	1.57	09-27-2010	10-27-2010	Tier factors - Revised tier factors resulting in excess of ±5% change for some policyholders.	Revision of Value Added co 86	(6.11)	12.09	15.36
Infinity Property & Casualty Insurance Group	Infinity County Mutual Insurance Company	1.34	09-27-2010	10-27-2010	Tier factors - Revised tier factors resulting in excess of ±5% change for some policyholders.	Revision of Low Cost co 85	(3.80)	(1.62)	5.39

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Group Name	Company Name	Overall Rate Change 3rd 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
Infinity Property & Casualty Insurance Group	Infinity County Mutual Insurance Company	2.89	09-27-2010	10-27-2010	Tier factors - Revised tier factors resulting in excess of ±5% change for some policyholders.	Revision of Premier co 87	(21.94)	(21.94)	(21.94)
Infinity Property & Casualty Insurance Group	Infinity County Mutual Insurance Company	1.22	09-27-2010	10-27-2010	Tier factors - Revised tier factors resulting in excess of ±5% change for some policyholders.	Revision of Value Added co 86	(10.68)	(17.05)	(11.03)
Loya Group	Loya Insurance Company	0.33	07-05-2010	08-04-2010	Other	Rate decrease PIP,UMBI,UMPD for FLI and rate decrease for UMBI, UMPD for FLD and rate increase PIP for FLD	0.94	0.00	(0.01)

*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 3rd quarter 2009 thru 2nd quarter 2010.
 Overall Rate Change Previous 24 months - overall rate change for the period 3rd quarter 2008 thru 2nd quarter 2009.
 Overall Rate Change Previous 36 months - overall rate change for the period 3rd quarter 2007 thru 2nd quarter 2008.



Texas Department of Insurance

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