



**Texas Department
of Insurance**

**Quarterly Legislative Report
on Market Conditions**

*4th Quarter
2007*

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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 SB 611, 80th Legislature, beginning with the 4th quarter 2007 TDI started collecting information pertaining to underwriting profits/losses and rate filings. This report contains the rate filing information for the Private Passenger Automobile and for the Homeowners lines of business.

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.

CUMULATIVE TOTALS FOR FOUR QUARTERS ENDING DECEMBER 2007

	Number Of Groups/Companies	Number Of Policies Written	Premiums On Policies Written	Direct Written Premiums	Direct Losses Paid
PRODUCT LIABILITY	57 / 155	34,682	\$203,027,337	\$146,442,357	\$66,855,387
GENERAL LIABILITY - OTHER	142 / 331	901,176	\$1,959,307,355	\$2,183,672,811	\$970,850,929
COMMERCIAL FIRE & ALLIED	76 / 174	139,560	\$687,084,120	\$801,196,261	\$369,858,937
COMMERCIAL MULTIPLE PERIL	80 / 202	439,787	\$1,665,113,983	\$1,720,863,153	\$709,721,127
PRIVATE PASSENGER AUTO					
VOLUNTARY (VOL) LIABILITY	74 / 168	12,014,287	\$6,641,843,963	\$6,224,340,528	\$3,980,453,154
ASSIGNED RISK LIABILITY	13 / 13	19,061	\$11,132,462	\$7,660,027	\$6,442,679
PHYSICAL DAMAGE	71 / 165	9,354,976	\$5,329,938,778	\$4,979,256,669	\$3,140,434,745
TOTAL PPA	74 / 174	22,404,044	\$12,639,770,418	\$11,794,773,918	\$7,405,993,104
HOMEOWNERS MULTIPLE PERIL	67 / 106	5,240,536	\$5,512,218,077	\$5,051,492,348	\$1,870,168,524
WORKERS' COMPENSATION					
VOL PREMIUMS < \$5,000		101,005	\$167,677,968	**	**
VOL PREMIUMS \$5,000 - \$100,000		58,559	\$1,143,804,290	**	**
VOL PREMIUMS > \$100,000		5,248	\$1,304,112,422	**	**
TOTAL VOLUNTARY	98 / 236	164,812	\$2,615,594,680	\$2,907,803,825	\$907,958,192
RESIDUAL MARKET ***	1 / 1	149	\$6,222,569	\$6,041,526	\$4,593,292
TOTALWC	98 / 236	164,961	\$2,631,417,491	\$2,915,906,566	\$915,442,039
BOILER & MACHINERY	39 / 93	40,354	\$66,718,928	\$90,961,373	\$28,512,277
COMMERCIAL CRIME	31 / 80	9,114	\$6,286,608	\$8,087,423	\$2,747,426
COMMERCIAL GLASS	4 / 6	226	\$51,753	(\$4,574)	\$5,609
MEDICAL PROFESSIONAL LIABILITY	32 / 40	52,367	\$252,756,471	\$265,773,358	\$84,108,629
MISC. PROFESSIONAL LIABILITY	31 / 67	23,999	\$363,403,943	\$389,602,054	\$95,303,630

** 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	
	2006	2007	2006	2007	2006	2007	2006	2007
Product Liability	50 / 132	50 / 131	55 / 133	53 / 132	51 / 138	58 / 145	50 / 136	71 / 158
General Liability	128 / 285	124 / 286	129 / 287	133 / 290	125 / 279	128 / 292	125 / 282	133 / 293
Commercial Fire & Allied	75 / 160	76 / 153	75 / 157	76 / 160	69 / 149	78 / 160	74 / 151	77 / 152
Commercial Multiple Peril	74 / 176	75 / 181	74 / 181	75 / 178	72 / 171	77 / 179	73 / 174	75 / 182
Private Passenger Auto	61 / 142	72 / 162	65 / 149	73 / 162	67 / 152	72 / 158	67 / 158	72 / 162
Homeowners Multiple Peril	61 / 86	59 / 89	60 / 87	60 / 90	58 / 86	63 / 94	57 / 85	64 / 96
Workers' Compensation	81 / 203	88 / 207	84 / 202	89 / 211	81 / 205	88 / 211	83 / 200	87 / 212
Boiler & Machinery	36 / 70	38 / 85	37 / 75	37 / 75	33 / 65	38 / 77	38 / 72	39 / 79
Commercial Crime	30 / 64	30 / 62	28 / 58	29 / 63	27 / 59	31 / 64	27 / 58	27 / 63
Commercial Glass	6 / 10	5 / 7	6 / 9	6 / 8	6 / 10	5 / 7	8 / 10	6 / 10
Medical Professional Liability	29 / 36	31 / 37	27 / 33	29 / 34	27 / 34	30 / 37	29 / 36	29 / 37
Misc. Professional Liability	27 / 59	32 / 67	28 / 61	29 / 63	29 / 57	31 / 65	24 / 59	29 / 65

Product Liability

There were 57 groups, 155 companies, that had direct written premium for Product Liability in the fourth quarter of 2007, as compared to 56 groups, 155 companies, in the fourth quarter of 2006.

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 fourth quarter of 2007 to direct written premium in the fourth quarter of 2006 for the same groups.

DIRECT PREMIUMS WRITTEN MARKET SHARE FOR PRODUCT LIABILITY

4 Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 4th Quarter 2007	% Change 4th Quarter 2006 to 2007	4 Quarters Ending 4th Qtr 2007	% Change 4 Qtrs Ending 2006 to 2007	Net Underwriting Profit or Loss 4th Qtr 2007	Loss Ratio 4th Qtr 2007
1	American Financial Group	16.62%	\$4,557,905	(62.40%)	\$24,332,556	(30.82%)	\$2,456,543	0.95
2	Travelers Group	10.24%	\$3,863,862	9.61%	\$14,989,423	3.19%	(\$3,081,256)	18.14
3	Zurich Insurance Group	9.85%	\$3,049,903	(31.80%)	\$14,428,408	(33.67%)	(\$23,997,529)	25.02
4	Liberty Mutual Group	9.67%	\$3,962,463	0.11%	\$14,164,125	(3.47%)	(\$1,641,520)	76.51
5	Chubb & Son Inc.	7.26%	\$2,449,819	(1.83%)	\$10,637,452	3.02%	(\$2,775,010)	42.05
6	Hartford Fire & Casualty Group	6.11%	\$2,083,654	(32.41%)	\$8,948,024	28.66%	\$749,849	2.87
7	ACE Ltd.	5.13%	\$336,240	(83.09%)	\$7,516,757	(44.34%)	\$7,695,688	143.81
8	Sentry Insurance Group	2.63%	\$929,105	9.57%	\$3,855,766	13.00%	(\$867,943)	44.44
9	Federated Mutual Group	2.45%	\$748,449	(3.11%)	\$3,580,745	(10.69%)	\$259,894	6.42
10	United Fire & Casualty Group	2.44%	\$944,328	24.66%	\$3,570,871	1.60%	\$1,826,941	92.79
11	Electric Insurance Group	2.40%	\$3,512,232	30.09%	\$3,512,232	30.09%	(\$571,512)	42.88
12	Central Mutual Insurance Company Ohio	1.97%	\$666,646	23.88%	\$2,883,659	33.54%	(\$109,317)	3.47
13	21st Century Holding Group	1.72%	\$665,093	*	\$2,514,835	*	(\$101,237)	25.13
14	Old Republic Group	1.69%	\$306,659	(59.40%)	\$2,477,180	(19.76%)	(\$68,390)	53.88
15	Nationwide Corp.	1.60%	\$579,553	22.85%	\$2,342,292	45.89%	+	3.78
16	American International Group	1.58%	\$678,624	(12.20%)	\$2,308,123	4.28%	(\$3,504,518)	120.10
17	EMC Insurance Company	1.44%	\$540,510	(27.01%)	\$2,105,025	0.30%	\$1,452,134	142.25
18	Unitrin Group	1.43%	\$495,142	29.42%	\$2,088,174	14.30%	(\$99,763)	42.06
19	Allianz Insurance Group	1.38%	\$295,769	(44.64%)	\$2,014,754	(8.04%)	\$786,135	181.11
20	National American Insurance Company	1.30%	\$342,567	24.60%	\$1,908,883	(6.69%)	+	0.00
21	Fairfax Financial	1.15%	\$513,381	(51.06%)	\$1,680,932	(53.30%)	(\$639,514)	174.81
22	Ohio Casualty Group	1.13%	\$345,378	(11.88%)	\$1,660,286	14.46%	\$128,896	13.47
23	Millea Holdings Inc.	1.02%	\$702,143	77.61%	\$1,486,717	69.46%	(\$1,022,035)	0.00
24	CNA Insurance Group	0.98%	\$365,090	(43.53%)	\$1,431,558	(31.96%)	\$403,450	**
25	Medmark Insurance Group	0.97%	\$128,021	(58.46%)	\$1,422,292	24.23%	+	0.00
Top 25 Groups Total		94.14%	\$33,062,536	(24.83%)	\$137,861,069	(12.16%)	(\$22,720,014)	35.73
Total Market		100.00%	\$36,926,772	(20.54%)	\$146,442,357	(12.68%)	(\$23,962,850)	37.09

* 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.

+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
4th qtr 2002	\$54,386,459	\$39,509,606	\$72,291,341
1st qtr 2003	\$50,349,221	\$31,216,417	\$23,752,695
2nd qtr 2003	\$51,648,244	\$31,977,119	\$37,961,745
3rd qtr 2003	\$55,011,830	\$32,688,880	\$84,564,221
4th qtr 2003	\$64,276,692	\$48,008,507	\$57,933,430
1st qtr 2004	\$59,601,182	\$48,610,314	\$13,046,283
2nd qtr 2004	\$63,656,660	\$39,190,779	\$59,471,931
3rd qtr 2004	\$57,250,949	\$39,501,613	\$16,782,694
4th qtr 2004	\$71,100,716	\$40,485,016	\$43,446,411
1st qtr 2005	\$59,579,406	\$36,994,120	\$97,688,241
2nd qtr 2005	\$56,230,850	\$37,217,878	\$32,123,365
3rd qtr 2005	\$51,108,883	\$42,466,267	(\$998,143)
4th qtr 2005	\$47,688,104	\$38,788,192	(\$6,845,806)
1st qtr 2006	\$55,287,591	\$45,068,696	\$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	\$46,473,811	(\$3,974,498)
1st qtr 2007	\$47,342,222	\$35,827,028	\$14,484,977
2nd qtr 2007	\$47,598,755	\$37,809,496	\$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

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>
1995	113.4%
1996	178.0%
1997	60.4%
1998	90.4%
1999	68.3%
2000	104.4%
2001	201.3%
2002	275.2%
2003	219.9%
2004	138.3%
2005	35.9%
2006	26.3%

General Liability

There were 142 groups, 331 companies, that had direct written premium for General Liability in the fourth quarter of 2007, as compared to 134 groups, 309 companies, in the fourth quarter of 2006.

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 fourth quarter of 2007 to direct written premium in the fourth quarter of 2006 for the same groups.

DIRECT PREMIUMS WRITTEN MARKET SHARE FOR GENERAL LIABILITY

4 Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 4th Quarter 2007	% Change 4th Quarter 2006 to 2007	4 Quarters Ending 4th Qtr 2007	% Change 4 Qtrs Ending 2006 to 2007	Net Underwriting Profit or Loss 4th Qtr 2007	Loss Ratio 4th Qtr 2007
1	American International Group	25.48%	\$106,179,592	2.38%	\$556,302,921	21.45%	\$52,151,601	86.99
2	Zurich Insurance Group	11.00%	\$55,973,791	35.61%	\$240,297,039	25.17%	(\$132,844,192)	181.80
3	Travelers Group	8.48%	\$44,552,609	2.30%	\$185,189,279	10.45%	(\$14,370,199)	23.95
4	ACE Ltd.	7.11%	\$36,447,823	21.03%	\$155,292,053	11.91%	\$49,998,160	65.82
5	American Financial Group	4.25%	\$16,765,919	12.20%	\$92,871,135	(7.06%)	\$11,134,998	12.11
6	Liberty Mutual Group	3.51%	\$20,871,709	10.31%	\$76,667,606	25.70%	(\$24,074,273)	30.40
7	Chubb & Son Inc.	2.76%	\$14,320,702	14.90%	\$60,314,862	9.87%	(\$31,631,133)	177.01
8	Hartford Fire & Casualty Group	2.64%	\$24,834,801	(10.84%)	\$57,551,390	(39.83%)	\$25,722,012	11.71
9	Dallas General Group	2.25%	\$7,810,818	(41.70%)	\$49,173,558	1.47%	\$2,767,169	13.94
10	CNA Insurance Group	2.09%	\$10,828,700	(26.55%)	\$45,535,101	(30.49%)	(\$92,007)	55.97
11	State Farm IL	1.65%	\$8,119,357	11.78%	\$36,131,415	13.85%	\$2,293,451	37.11
12	Alleghany Group	1.45%	\$7,573,450	(18.81%)	\$31,579,300	(9.04%)	(\$2,485,686)	0.23
13	Texas Lawyers Insurance Exchange	1.26%	\$5,739,949	6.20%	\$27,459,062	0.56%	\$1,034,222	19.54
14	Caterpillar Group	1.24%	\$7,145,224	143.43%	\$27,077,576	156.90%	\$601,584	33.57
15	Nationwide Corp.	1.23%	\$7,078,183	15.60%	\$26,769,035	39.14%	(\$2,670,417)	31.02
16	Arch Insurance Group	1.18%	\$9,201,295	14.73%	\$25,867,497	20.22%	\$155,029	24.23
17	Unitrin Group	1.05%	\$6,650,202	20.75%	\$22,990,055	14.42%	(\$1,243,478)	17.77
18	Allianz Insurance Group	1.02%	\$6,033,978	(9.90%)	\$22,327,010	(6.10%)	(\$1,716,297)	63.46
19	Everest Reinsurance Holding, Inc.	0.89%	\$3,000,780	106.42%	\$19,332,173	280.97%	\$1,149,136	34.92
20	Philadelphia Consolidated Holding Group	0.87%	\$4,414,018	(40.89%)	\$18,976,602	12.76%	+	20.25
21	EMC Insurance Company	0.78%	\$4,450,810	15.35%	\$17,118,861	14.76%	(\$10,838,273)	6.04
22	Highmark Inc.	0.76%	\$3,188,165	(38.18%)	\$16,690,526	(14.47%)	\$2,302,759	27.77
23	AXIS Capital Group	0.74%	\$4,580,387	(8.39%)	\$16,189,409	8.60%	\$4,580,387	0.00
24	Service Life Group	0.73%	\$9,173,145	245.38%	\$15,944,533	99.82%	\$338,795	4.09
25	Old Republic Group	0.71%	\$4,243,897	(16.83%)	\$15,498,759	(20.73%)	\$226,676	20.14
Top 25 Groups Total		85.14%	\$429,179,304	6.51%	\$1,859,146,757	11.35%	(\$67,509,976)	68.24
Total Market		100.00%	\$508,346,053	5.17%	\$2,183,672,811	8.63%	(\$59,143,230)	65.56

+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
4th qtr 2002	\$296,230,398	\$371,238,580	\$293,588,970
1st qtr 2003	\$473,722,924	\$473,509,831	\$339,023,171
2nd qtr 2003	\$460,000,875	\$450,544,223	\$207,970,445
3rd qtr 2003	\$471,126,731	\$482,640,180	\$269,465,874
4th qtr 2003	\$412,727,499	\$436,933,412	\$393,534,154
1st qtr 2004	\$493,759,655	\$493,758,137	\$285,017,073
2nd qtr 2004	\$467,058,967	\$424,331,005	\$187,188,675
3rd qtr 2004	\$452,021,439	\$441,580,967	\$238,041,282
4th qtr 2004	\$473,414,898	\$425,215,480	\$302,351,456
1st qtr 2005	\$528,494,689	\$446,829,044	\$239,281,520
2nd qtr 2005	\$433,621,815	\$432,710,837	\$233,189,003
3rd qtr 2005	\$426,986,451	\$498,301,487	\$205,392,237
4th qtr 2005	\$430,775,279	\$425,250,572	\$287,946,218
1st qtr 2006	\$421,987,613	\$446,537,676	\$213,971,187
2nd qtr 2006	\$505,876,407	\$491,526,564	\$195,131,093
3rd qtr 2006	\$496,871,606	\$588,708,694	\$251,085,318
4th qtr 2006	\$448,491,552	\$483,366,219	\$373,533,228
1st qtr 2007	\$423,358,123	\$476,002,807	\$249,640,914
2nd qtr 2007	\$513,028,520	\$579,804,931	\$185,337,556
3rd qtr 2007	\$590,414,339	\$619,519,020	\$202,613,373
4th qtr 2007	\$432,506,373	\$508,346,053	\$333,259,086

EARNED TO INCURRED LOSS RATIO BY YEAR

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

Year	Loss Ratio
1995	96.7%
1996	99.0%
1997	51.8%
1998	58.6%
1999	63.8%
2000	74.1%
2001	74.4%
2002	114.5%
2003	77.0%
2004	74.8%
2005	77.6%
2006	52.3%

Commercial Fire & Allied

There were 76 groups, 174 companies, that had direct written premium for Commercial Fire & Allied in the fourth quarter of 2007, as compared to 78 groups, 167 companies, in the fourth quarter of 2006.

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 fourth quarter of 2007 to direct written premium in the fourth quarter of 2006 for the same groups.

DIRECT PREMIUMS WRITTEN MARKET SHARE FOR COMMERCIAL FIRE & ALLIED

4 Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 4th Quarter 2007	% Change 4th Quarter 2006 to 2007	4 Quarters Ending 4th Qtr 2007	% Change 4 Qtrs Ending 2006 to 2007	Net Underwriting Profit or Loss 4th Qtr 2007	Loss Ratio 4th Qtr 2007
1	FM Global Group	15.89%	\$20,094,132	(42.06%)	\$127,339,135	(5.23%)	\$32,215,835	45.96
2	Texas Windstorm Insurance Association	13.89%	\$23,325,552	(8.03%)	\$111,262,470	44.78%	(\$2,882,447)	12.95
3	Travelers Group	13.60%	\$28,975,387	13.38%	\$108,980,804	3.02%	(\$18,480,381)	54.22
4	Zurich Insurance Group	6.96%	\$12,818,205	40.32%	\$55,729,801	5.41%	\$23,692,374	86.59
5	Liberty Mutual Group	6.27%	\$11,992,334	(9.07%)	\$50,204,057	(6.02%)	\$5,725,976	27.53
6	American International Group	5.31%	\$11,405,920	67.13%	\$42,544,553	47.34%	\$10,511,026	28.78
7	Allianz Insurance Group	4.72%	\$6,360,958	6.35%	\$37,792,258	16.88%	(\$16,008,719)	153.29
8	Fairfax Financial	3.23%	\$1,370,854	(88.17%)	\$25,873,076	(43.18%)	\$3,548,961	536.79
9	CNA Insurance Group	2.96%	\$3,964,437	(24.82%)	\$23,675,472	(9.55%)	\$1,283,153	64.54
10	United Fire & Casualty Group	2.45%	\$4,940,364	(0.36%)	\$19,619,660	(3.71%)	\$3,176,273	13.18
11	Alleghany Group	2.39%	\$4,616,554	(30.55%)	\$19,143,950	(14.05%)	\$7,452,534	14.79
12	Unitrin Group	1.88%	\$3,122,366	(4.97%)	\$15,057,681	9.90%	(\$295,594)	19.43
13	XL America	1.57%	\$4,878,508	(4.17%)	\$12,577,437	(61.63%)	\$175,056	34.16
14	Arch Insurance Group	1.43%	\$4,588,738	234.03%	\$11,486,976	206.47%	\$1,574,633	21.07
15	Swiss Re Group	1.42%	\$2,092,374	(27.31%)	\$11,372,594	(33.38%)	\$3,079,886	351.19
16	Sentry Insurance Group	1.37%	\$2,608,108	19.76%	\$10,975,472	12.86%	(\$1,846,581)	81.70
17	Safeco Insurance Group	1.23%	\$2,692,660	17.84%	\$9,883,504	18.89%	\$1,666,592	18.17
18	Federated Mutual	1.19%	\$2,066,195	1.66%	\$9,501,443	(0.55%)	\$844,564	52.78
19	ACE Ltd.	1.10%	\$2,944,167	548.96%	\$8,804,869	37.08%	\$6,511,623	37.96
20	Texas Farm Bureau Mutual	1.00%	\$1,955,638	11.41%	\$8,037,580	8.41%	\$787,825	31.88
21	AXIS Capital Group	0.95%	\$2,127,830	(30.59%)	\$7,617,082	(5.03%)	\$1,986,005	6.67
22	American Modern Insurance Group	0.81%	\$1,762,028	13.91%	\$6,522,474	11.34%	\$572,429	40.76
23	EMC Insurance Company	0.80%	\$1,854,725	*	\$6,371,266	29.71%	\$995,330	25.96
24	Central Mutual Insurance Company of Ohio	0.66%	\$1,145,367	(12.02%)	\$5,284,963	16.08%	\$925,500	17.83
25	WR Berkley Corp.	0.57%	\$1,159,910	18.41%	\$4,558,277	6.21%	\$743,527	11.92
Top 25 Groups Total		93.64%	\$164,863,311	(7.10%)	\$750,216,854	2.04%	\$67,955,380	51.18
Total Market		100.00%	\$177,130,592	(7.17%)	\$801,196,261	1.45%	\$72,492,999	49.27

* 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
4th qtr 2002	\$149,281,329	\$175,544,341	\$63,757,351
1st qtr 2003	\$150,575,522	\$150,510,180	\$52,417,619
2nd qtr 2003	\$149,459,207	\$154,045,193	\$73,322,891
3rd qtr 2003	\$156,429,967	\$166,651,464	\$85,200,157
4th qtr 2003	\$157,575,182	\$194,283,221	\$60,940,889
1st qtr 2004	\$134,224,476	\$144,604,148	\$86,505,791
2nd qtr 2004	\$139,660,137	\$143,999,941	\$44,266,295
3rd qtr 2004	\$149,274,509	\$158,633,773	\$64,946,351
4th qtr 2004	\$159,276,932	\$149,694,785	\$41,045,200
1st qtr 2005	\$131,595,520	\$140,498,795	\$39,127,065
2nd qtr 2005	\$142,548,701	\$166,400,075	\$97,172,178
3rd qtr 2005	\$126,386,251	\$159,953,424	\$92,935,446
4th qtr 2005	\$135,073,221	\$164,333,350	\$149,287,503
1st qtr 2006	\$142,987,428	\$174,639,020	\$182,333,401
2nd qtr 2006	\$183,247,499	\$210,583,956	\$195,511,527
3rd qtr 2006	\$170,261,627	\$213,754,706	\$169,009,779
4th qtr 2006	\$156,505,914	\$190,804,225	\$155,949,921
1st qtr 2007	\$165,284,666	\$189,509,294	\$107,606,504
2nd qtr 2007	\$208,402,104	\$241,717,879	\$90,867,083
3rd qtr 2007	\$161,412,320	\$192,838,496	\$84,063,773
4th qtr 2007	\$151,985,030	\$177,130,592	\$87,321,577

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>
1995	97.1%
1996	49.9%
1997	38.3%
1998	57.4%
1999	53.1%
2000	81.9%
2001	107.7%
2002	55.8%
2003	48.9%
2004	32.4%
2005	109.7%
2006	39.7%

Commercial Multiple Peril

There were 80 groups, 202 companies, that had direct written premium for Commercial Multiple Peril in the fourth quarter of 2007, as compared to 79 groups, 190 companies, in the fourth quarter of 2006.

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 fourth quarter of 2007 to direct written premium in the fourth quarter of 2006 for the same groups.

DIRECT PREMIUMS WRITTEN MARKET SHARE FOR COMMERCIAL MULTIPLE PERIL

4 Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 4th Quarter 2007	% Change 4th Quarter 2006 to 2007	4 Quarters Ending 4th Qtr 2007	% Change 4 Qtrs Ending 2006 to 2007	Net Underwriting Profit or Loss 4th Qtr 2007	Loss Ratio 4th Qtr 2007
1	Zurich Insurance Group	11.90%	\$52,000,911	13.00%	\$204,737,329	4.70%	(\$11,627,667)	17.23
2	Travelers Group	10.51%	\$42,907,091	(8.04%)	\$180,825,204	(4.28%)	(\$13,656,982)	44.21
3	Hartford Fire & Casualty Group	9.69%	\$41,344,256	4.85%	\$166,749,218	10.47%	\$6,845,547	40.57
4	Chubb & Son Inc.	5.31%	\$23,096,652	8.24%	\$91,445,416	3.12%	\$9,477,450	35.17
5	Nationwide Corp.	4.81%	\$23,082,953	17.23%	\$82,743,622	30.00%	\$389,196	35.40
6	Liberty Mutual Group	4.64%	\$21,779,894	22.21%	\$79,930,770	(14.62%)	\$16,482,779	100.85
7	ACE Ltd.	4.40%	\$17,070,139	34.44%	\$75,637,398	29.91%	\$52,474,261	16.11
8	CNA Insurance Group	4.38%	\$16,706,118	(27.64%)	\$75,311,032	(14.92%)	\$8,833,670	62.83
9	Safeco Insurance Group	4.15%	\$18,182,160	1.61%	\$71,410,435	3.77%	\$1,639,167	26.64
10	State Farm IL	4.15%	\$15,757,884	(3.84%)	\$71,394,629	4.46%	\$8,227,210	43.01
11	Allianz Insurance Group	3.42%	\$15,563,588	2.70%	\$58,776,148	6.72%	(\$9,871,662)	43.09
12	Philadelphia Consolidated Holding Group	3.23%	\$4,230,816	(58.11%)	\$55,588,122	2.84%	+	82.50
13	Church Mutual Insurance Company	3.11%	\$11,584,323	(1.67%)	\$53,596,950	6.12%	\$3,655,339	53.21
14	Delek Group	2.33%	\$10,027,791	11.29%	\$40,036,057	16.45%	\$2,212,355	27.04
15	WR Berkley Corp.	2.30%	\$8,883,219	(7.99%)	\$39,590,858	(2.87%)	\$1,493,316	35.72
16	Amerisure Company	1.93%	\$8,184,559	14.49%	\$33,193,102	11.73%	\$322,825	67.46
17	Allstate Insurance Group	1.55%	\$9,722,828	54.77%	\$26,615,266	(4.42%)	\$968,281	21.79
18	Guideone Insurance Group	1.53%	\$5,553,677	(21.32%)	\$26,347,103	(13.19%)	\$2,352,780	35.70
19	Central Mutual Insurance Company Ohio	1.45%	\$5,996,836	(1.93%)	\$24,934,845	4.21%	\$1,054,790	33.00
20	Ohio Casualty Group	1.42%	\$5,364,335	(18.84%)	\$24,511,638	(4.21%)	\$1,006,909	31.15
21	Old Republic Group	1.28%	\$5,809,293	9.73%	\$21,984,400	(8.44%)	(\$136,742)	17.18
22	The Hanover Insurance Group	0.93%	(\$1,503,908)	(138.00%)	\$16,018,028	0.23%	+	**
23	American Financial Group	0.90%	\$51,920	(97.09%)	\$15,478,603	6.67%	\$1,171,275	2357.76
24	FM Global Group	0.79%	\$3,646,783	67.43%	\$13,619,625	21.04%	\$3,335,757	**
25	Hallmark Financial Services Group	0.79%	\$3,906,651	(7.79%)	\$13,514,240	(5.28%)	\$1,335,811	20.35

Top 25 Groups Total **90.88%** **\$368,950,769** **0.42%** **\$1,563,990,038** **3.06%** **\$147,788,190** **40.06**

Total Market **100.00%** **\$410,636,084** **1.42%** **\$1,720,863,153** **3.51%** **\$161,959,997** **39.44**

**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
4th qtr 2002	\$325,691,823	\$343,217,776	\$159,953,409
1st qtr 2003	\$312,373,288	\$323,997,599	\$197,453,601
2nd qtr 2003	\$310,339,353	\$335,111,601	\$197,135,720
3rd qtr 2003	\$317,313,938	\$334,740,459	\$202,029,594
4th qtr 2003	\$322,146,304	\$375,868,718	\$173,532,706
1st qtr 2004	\$319,759,466	\$347,252,304	\$136,183,192
2nd qtr 2004	\$316,652,533	\$344,012,546	\$151,816,651
3rd qtr 2004	\$319,893,569	\$353,710,833	\$149,406,964
4th qtr 2004	\$413,998,130	\$364,497,009	\$147,217,410
1st qtr 2005	\$347,173,478	\$353,804,319	\$128,881,468
2nd qtr 2005	\$360,167,502	\$372,484,461	\$145,118,895
3rd qtr 2005	\$364,455,186	\$371,387,386	\$143,782,433
4th qtr 2005	\$348,682,107	\$368,645,363	\$242,997,366
1st qtr 2006	\$363,152,000	\$393,646,773	\$217,096,280
2nd qtr 2006	\$399,021,376	\$428,002,464	\$213,502,320
3rd qtr 2006	\$403,480,584	\$435,968,163	\$190,725,911
4th qtr 2006	\$385,264,510	\$404,899,288	\$192,586,790
1st qtr 2007	\$401,616,595	\$412,930,501	\$164,561,172
2nd qtr 2007	\$417,041,105	\$457,699,855	\$189,513,661
3rd qtr 2007	\$432,483,480	\$439,596,713	\$193,629,714
4th qtr 2007	\$413,972,803	\$410,636,084	\$162,016,580

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>
1995	97.5%
1996	59.0%
1997	54.1%
1998	51.2%
1999	67.1%
2000	89.8%
2001	85.6%
2002	59.8%
2003	58.0%
2004	47.0%
2005	69.4%
2006	45.4%

Private Passenger Auto (All Companies, All Coverages)

There were 74 groups, 174 companies, that had direct written premium for Private Passenger Auto in the fourth quarter of 2007, as compared to 70 groups, 171 companies, in the fourth quarter of 2006.

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 fourth quarter of 2007 to direct written premium in the fourth quarter of 2006 for the same groups.

DIRECT PREMIUMS WRITTEN MARKET SHARE FOR PRIVATE PASSENGER AUTO

4 Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 4th Quarter 2007	% Change 4th Quarter 2006 to 2007	4 Quarters Ending 4th Qtr 2007	% Change 4 Qtrs Ending 2006 to 2007	Net Underwriting Profit or Loss 4th Qtr 2007	Loss Ratio 4th Qtr 2007
1	State Farm IL	20.59%	\$587,068,189	0.18%	\$2,428,320,703	(2.90%)	(\$2,537,368)	68.57
2	Allstate Insurance Group	14.18%	\$410,995,369	(1.37%)	\$1,671,930,023	(1.56%)	\$24,637,023	56.07
3	Zurich Insurance Group	12.76%	\$358,150,167	(0.18%)	\$1,505,418,519	2.95%	(\$1,865,376)	63.76
4	Progressive Group	7.55%	\$205,983,672	(3.77%)	\$890,628,059	(5.13%)	\$36,913,272	68.75
5	Berkshire Hathaway	6.44%	\$183,276,104	10.93%	\$759,776,911	12.18%	(\$13,154,111)	67.14
6	United Services Automobile Assn. Group	5.46%	\$156,968,058	8.74%	\$643,742,156	0.92%	(\$61,214,200)	86.59
7	Old American County Mutual Fire Ins. Co.	3.63%	\$105,184,437	3.60%	\$428,067,139	1.05%	\$3,806,862	61.30
8	Southern Farm Bureau Casualty	3.24%	\$93,157,533	(0.39%)	\$381,751,849	(0.97%)	\$9,287,363	74.13
9	Nationwide Corp.	3.16%	\$90,519,765	(0.21%)	\$372,549,841	(2.38%)	\$12,269,695	64.41
10	Titus Group	2.58%	\$73,023,914	15.35%	\$303,726,477	10.88%	\$35,975,185	58.49
11	Home State Insurance Group	2.51%	\$67,581,216	(5.79%)	\$296,261,594	(5.95%)	\$190,500	67.76
12	Loya Group	2.03%	\$58,991,907	1.93%	\$239,290,118	34.48%	\$2,300,000	63.07
13	Safeco Insurance Group	1.69%	\$47,708,909	4.81%	\$198,831,296	5.32%	\$456,592	65.09
14	Liberty Mutual Group	1.48%	\$42,175,676	13.68%	\$174,929,085	15.42%	\$8,687,292	59.62
15	Delek Group	1.44%	\$44,798,609	15.31%	\$169,502,559	14.24%	(\$3,026,947)	51.66
16	Unitrin Group	1.41%	\$41,734,892	(9.45%)	\$166,880,659	(6.73%)	(\$1,332,030)	67.25
17	Auto Club Enterprises Insurance Group	0.88%	\$24,646,104	7.90%	\$104,269,917	12.77%	(\$3,552,168)	73.07
18	American International Group	0.83%	\$32,555,751	(40.83%)	\$98,073,818	(20.32%)	(\$4,635,618)	66.41
19	Mercury General Group	0.67%	\$18,081,802	(13.98%)	\$79,197,203	(13.76%)	(\$1,049,422)	63.24
20	Metropolitan Group	0.67%	\$20,412,518	26.42%	\$78,883,874	21.80%	(\$1,217,187)	51.60
21	Germania Insurance Group	0.60%	\$17,390,193	23.13%	\$70,722,231	15.90%	\$777,733	54.03
22	Travelers Group	0.52%	\$12,599,775	(21.92%)	\$61,705,656	(17.95%)	(\$6,920,084)	69.80
23	Amica Mutual Group	0.50%	\$13,594,812	6.77%	\$58,672,751	10.48%	\$1,459,591	69.85
24	Sentry Insurance Group	0.48%	\$12,444,028	1.11%	\$56,042,008	(4.48%)	\$2,815,809	63.88
25	Infinity Property & Casualty Ins. Group	0.38%	\$11,512,387	2.77%	\$44,861,944	24.69%	\$1,821,293	67.35
Top 25 Groups Total		95.67%	\$2,730,555,787	0.65%	\$11,284,036,390	0.78%	\$40,893,699	65.62
Total Market		100.00%	\$2,867,905,133	1.62%	\$11,794,773,918	1.38%	\$37,680,097	66.34

QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
4th qtr 2002	\$2,773,416,367	\$2,457,170,529	\$1,688,163,691
1st qtr 2003	\$3,100,617,381	\$2,924,121,925	\$1,602,582,885
2nd qtr 2003	\$2,916,379,355	\$2,741,087,516	\$2,098,762,515
3rd qtr 2003	\$3,087,789,849	\$2,926,507,123	\$1,682,022,598
4th qtr 2003	\$2,850,599,167	\$2,735,086,984	\$1,638,953,802
1st qtr 2004	\$3,144,326,853	\$3,007,086,941	\$1,804,166,491
2nd qtr 2004	\$2,947,729,931	\$2,792,861,085	\$1,606,658,907
3rd qtr 2004	\$3,119,399,801	\$2,956,845,728	\$1,604,332,880
4th qtr 2004	\$2,900,265,185	\$2,728,013,653	\$1,595,587,508
1st qtr 2005	\$3,103,271,206	\$2,974,668,675	\$1,563,989,740
2nd qtr 2005	\$2,936,532,493	\$2,765,341,841	\$1,884,963,993
3rd qtr 2005	\$3,105,148,346	\$2,989,589,211	\$1,675,759,014
4th qtr 2005	\$2,895,029,366	\$2,718,222,529	\$1,653,167,287
1st qtr 2006	\$3,237,304,011	\$2,994,701,190	\$1,685,075,447
2nd qtr 2006	\$3,010,331,321	\$2,813,716,206	\$1,819,021,713
3rd qtr 2006	\$3,204,799,983	\$3,003,761,280	\$1,675,272,115
4th qtr 2006	\$2,997,424,763	\$2,822,138,016	\$1,715,432,959
1st qtr 2007	\$3,189,044,551	\$3,004,175,363	\$1,741,312,826
2nd qtr 2007	\$3,017,723,657	\$2,835,034,021	\$1,890,870,032
3rd qtr 2007	\$3,310,776,833	\$3,087,659,401	\$1,871,143,351
4th qtr 2007	\$3,122,225,377	\$2,867,905,133	\$1,902,666,895

EARNED TO INCURRED LOSS RATIO BY YEAR

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

Year	Loss Ratio
1995	72.3%
1996	62.9%
1997	58.7%
1998	60.8%
1999	66.6%
2000	74.9%
2001	78.2%
2002	66.8%
2003	67.6%
2004	54.4%
2005	58.4%
2006	58.5%

Private Passenger Auto (All Voluntary Liability)

There were 74 groups, 168 companies, that had voluntary liability (no assigned risk nor physical damage) direct written premium for Private Passenger Auto in the fourth quarter of 2007, as compared to 68 groups, 162 companies, in the fourth quarter of 2006.

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 fourth quarter of 2007 to direct written premium in the fourth quarter of 2006 for the same groups.

DIRECT PREMIUMS WRITTEN MARKET SHARE FOR PRIVATE PASSENGER AUTO

4 Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 4th Quarter 2007	% Change 4th Quarter 2006 to 2007	4 Quarters Ending 4th Qtr 2007	% Change 4 Qtrs Ending 2006 to 2007	Net Underwriting Profit or Loss 4th Qtr 2007	Loss Ratio 4th Qtr 2007
1	State Farm IL	20.42%	\$325,893,460	3.17%	\$1,343,427,807	(1.24%)	(\$6,211,860)	70.01
2	Allstate Insurance Group	13.80%	\$223,123,883	(3.87%)	\$908,081,044	(2.23%)	(\$6,007,047)	60.16
3	Zurich Insurance Group	12.63%	\$193,429,981	(3.54%)	\$831,348,644	0.53%	(\$12,322,033)	67.24
4	Progressive Group	7.12%	\$107,825,252	(5.60%)	\$468,212,437	(6.99%)	\$18,709,331	73.18
5	Berkshire Hathaway	6.40%	\$101,012,362	10.66%	\$421,385,536	11.53%	(\$13,154,111)	70.98
6	United Services Automobile Assn. Group	5.55%	\$88,856,319	7.79%	\$364,972,997	0.51%	(\$34,184,674)	86.26
7	Old American County Mutual Fire Ins. Co.	4.12%	\$64,997,249	(0.28%)	\$271,010,840	(2.63%)	\$2,710,618	66.82
8	Nationwide Corp.	3.18%	\$50,839,501	3.38%	\$209,532,990	(1.41%)	\$8,978,042	67.89
9	Southern Farm Bureau Casualty	3.08%	\$49,589,683	2.06%	\$202,391,029	0.48%	\$2,594,334	79.04
10	Home State Insurance Group	2.54%	\$38,126,064	(7.43%)	\$167,344,667	(8.73%)	\$107,602	71.70
11	Loya Group	2.47%	\$39,664,612	(0.91%)	\$162,714,065	28.35%	\$4,550,000	57.39
12	Titus Group	2.37%	\$36,718,570	15.14%	\$155,833,742	13.24%	\$24,143,424	58.92
13	Safeco Insurance Group	1.59%	\$25,067,636	2.64%	\$104,477,701	0.29%	(\$1,000,155)	73.91
14	Delek Group	1.51%	\$26,098,826	13.54%	\$99,379,683	12.63%	(\$1,729,613)	51.02
15	Liberty Mutual Group	1.46%	\$23,125,183	12.85%	\$96,018,988	13.45%	\$238,485	58.71
16	Unitrin Group	1.42%	\$23,834,218	(8.76%)	\$93,734,738	(6.93%)	(\$1,526,100)	70.02
17	American International Group	1.18%	\$18,960,227	110.94%	\$77,615,148	67.14%	(\$2,118,381)	59.98
18	Auto Club Enterprises Insurance Group	0.82%	\$12,577,024	5.29%	\$53,782,639	10.47%	(\$3,050,558)	79.12
19	Metropolitan Group	0.67%	\$11,398,667	25.27%	\$44,394,431	20.54%	(\$1,708,814)	54.02
20	Mercury General Group	0.67%	\$10,039,645	(15.40%)	\$44,210,141	(14.36%)	(\$1,202,747)	65.69
21	Sentry Insurance Group	0.56%	\$8,383,050	(1.06%)	\$36,867,439	(9.05%)	\$2,030,354	64.04
22	Germania Insurance Group	0.55%	\$8,865,169	20.22%	\$36,273,975	13.28%	\$117,530	57.07
23	Amica Mutual Group	0.55%	\$8,331,869	6.12%	\$36,007,589	9.47%	\$1,781,242	67.09
24	Travelers Group	0.53%	\$6,924,446	(24.95%)	\$34,952,402	(19.06%)	(\$4,527,210)	78.54
25	American Century Casualty Company	0.44%	\$7,884,437	35.31%	\$28,676,957	30.79%	(\$49,781)	37.68
Top 25 Groups Total		95.64%	\$1,511,567,333	1.64%	\$6,292,647,629	0.97%	(\$22,832,122)	68.09
Total Market		100.00%	\$1,586,761,768	2.19%	\$6,579,794,194	1.33%	(\$28,592,374)	69.49

QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
4th qtr 2002	\$1,554,205,465	\$1,364,681,127	\$949,408,579
1st qtr 2003	\$1,748,560,932	\$1,649,198,567	\$930,288,533
2nd qtr 2003	\$1,635,686,421	\$1,545,253,717	\$940,676,080
3rd qtr 2003	\$1,736,176,675	\$1,646,201,715	\$947,133,974
4th qtr 2003	\$1,597,308,702	\$1,540,237,588	\$949,002,521
1st qtr 2004	\$1,778,736,180	\$1,694,026,366	\$1,170,500,420
2nd qtr 2004	\$1,657,819,149	\$1,568,037,833	\$927,789,409
3rd qtr 2004	\$1,751,591,077	\$1,657,373,307	\$934,579,333
4th qtr 2004	\$1,645,319,107	\$1,553,468,955	\$951,410,649
1st qtr 2005	\$1,766,455,541	\$1,686,982,703	\$923,428,190
2nd qtr 2005	\$1,638,765,846	\$1,563,745,477	\$1,124,509,875
3rd qtr 2005	\$1,747,242,711	\$1,656,707,946	\$978,989,204
4th qtr 2005	\$1,636,150,324	\$1,524,298,123	\$936,367,719
1st qtr 2006	\$1,851,687,384	\$1,684,045,515	\$975,584,216
2nd qtr 2006	\$1,691,843,890	\$1,574,483,210	\$963,181,981
3rd qtr 2006	\$1,813,421,088	\$1,681,781,813	\$846,252,294
4th qtr 2006	\$1,689,436,358	\$1,552,817,090	\$985,427,753
1st qtr 2007	\$1,791,480,568	\$1,695,277,918	\$995,340,812
2nd qtr 2007	\$1,692,811,541	\$1,585,810,351	\$1,023,193,221
3rd qtr 2007	\$1,847,422,622	\$1,711,944,157	\$1,042,176,072
4th qtr 2007	\$1,747,177,141	\$1,586,761,768	\$1,102,702,176

Private Passenger Auto (All Assigned Risk)

There were 13 groups, 13 companies, that had assigned risk (no voluntary liability nor physical damage) direct written premium for Private Passenger Auto in the fourth quarter of 2007, as compared to 15 groups, 16 companies, in the fourth quarter of 2006.

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 fourth quarter of 2007 to direct written premium in the fourth quarter of 2006 for the same groups.

DIRECT PREMIUMS WRITTEN MARKET SHARE FOR PRIVATE PASSENGER AUTO

4 Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 4th Quarter 2007	% Change 4th Quarter 2006 to 2007	4 Quarters Ending 4th Qtr 2007	% Change 4 Qtrs Ending 2006 to 2007	Net Underwriting Profit or Loss 4th Qtr 2007	Loss Ratio 4th Qtr 2007
1	White Mountains Group	27.96%	\$434,235	46.76%	\$2,142,043	(5.24%)	\$164,348	78.08
2	State Farm IL	22.65%	\$413,384	(20.79%)	\$1,735,200	(42.60%)	(\$554,249)	92.99
3	Allstate Insurance Group	12.27%	\$95,058	(61.01%)	\$940,216	(21.21%)	\$20,750	151.18
4	Zurich Insurance Group	12.02%	\$96,209	(47.18%)	\$921,050	(16.32%)	\$42,541	109.19
5	Kingsway Group	6.02%	\$146,578	259.93%	\$461,219	37.47%	+	28.76
6	Southern Farm Bureau Casualty	5.71%	\$89,931	(9.28%)	\$437,186	(29.70%)	\$56,792	105.56
7	Berkshire Hathaway	3.65%	\$55,954	(46.64%)	\$279,700	(41.59%)	+	33.52
8	Nationwide Corp.	3.16%	\$66,414	23.22%	\$241,707	(39.93%)	\$36,480	14.20
9	American Financial Group	2.02%	\$0	*	\$154,759	*	+	**
10	American International Group	1.39%	\$13,791	(90.78%)	\$106,763	(83.26%)	(\$1,142,707)	1095.52
11	Mercury General Group	1.35%	\$16,450	(43.25%)	\$103,328	(0.88%)	\$12,683	133.99
12	Liberty Mutual Group	1.29%	\$2,372	(92.29%)	\$99,085	(32.03%)	\$6,407,297	1474.54
13	Travelers Group	0.76%	\$13,874	(60.15%)	\$58,256	(64.21%)	+	2.49
14	Imperial Fire and Casualty Ins. Co.	0.01%	\$712	*	\$712	*	+	0.00
15	Home State Ins Group	(0.06%)	\$0	100.00%	(\$4,407)	(107.82%)	+	**
16	Safeco Insurance Group	(0.22%)	\$0	(100.00%)	(\$16,790)	(108.06%)	(\$6,099)	**

Top Groups Total	100.00%	\$1,444,962	(20.17%)	\$7,660,027	(28.62%)	\$5,023,066	93.48
Total Market	100.00%	\$1,444,962	(20.17%)	\$7,660,027	(28.62%)	\$5,023,066	93.48

* 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
4th qtr 2002	\$11,768,796	\$8,289,878	\$5,585,323
1st qtr 2003	\$13,353,726	\$10,175,717	\$6,003,752
2nd qtr 2003	\$13,825,070	\$9,966,442	\$6,648,031
3rd qtr 2003	\$13,653,011	\$9,654,128	\$6,201,386
4th qtr 2003	\$12,535,481	\$8,767,404	\$6,042,045
1st qtr 2004	\$14,161,892	\$9,411,287	\$5,871,602
2nd qtr 2004	\$10,987,812	\$6,444,568	\$5,541,173
3rd qtr 2004	\$9,995,822	\$5,583,538	\$6,672,840
4th qtr 2004	\$7,198,957	\$4,860,681	\$4,665,648
1st qtr 2005	\$8,862,413	\$5,933,005	\$4,635,125
2nd qtr 2005	\$6,826,404	\$3,728,229	\$2,971,067
3rd qtr 2005	\$6,106,080	\$3,497,978	\$3,717,430
4th qtr 2005	\$5,558,905	\$2,991,348	\$3,120,298
1st qtr 2006	\$5,259,122	\$3,849,816	\$3,109,521
2nd qtr 2006	\$3,881,898	\$2,509,235	\$2,414,931
3rd qtr 2006	\$4,001,003	\$2,562,838	\$2,276,877
4th qtr 2006	\$3,221,996	\$1,810,030	\$2,517,631
1st qtr 2007	\$3,440,605	\$2,610,343	\$1,887,998
2nd qtr 2007	\$2,637,315	\$1,669,765	\$1,589,771
3rd qtr 2007	\$2,790,746	\$1,934,957	\$1,614,113
4th qtr 2007	\$2,265,455	\$1,444,962	\$1,350,797

Private Passenger Auto (All Physical Damage)

There were 71 groups, 165 companies, that had physical damage (no voluntary liability nor assigned risk) direct written premium for Private Passenger Auto in the fourth quarter of 2007, as compared to 68 groups, 161 companies, in the fourth quarter of 2006.

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 fourth quarter of 2007 to direct written premium in the fourth quarter of 2006 for the same groups.

DIRECT PREMIUMS WRITTEN MARKET SHARE FOR PRIVATE PASSENGER AUTO

4 Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 4th Quarter 2007	% Change 4th Quarter 2006 to 2007	4 Quarters Ending 4th Qtr 2007	% Change 4 Qtrs Ending 2006 to 2007	Net Underwriting Profit or Loss 4th Qtr 2007	Loss Ratio 4th Qtr 2007
1	State Farm IL	20.80%	\$260,761,345	(3.27%)	\$1,083,157,696	(4.79%)	\$4,228,741	66.73
2	Allstate Insurance Group	14.65%	\$187,776,428	1.84%	\$762,908,763	(0.73%)	\$30,623,320	51.16
3	Zurich Insurance Group	12.93%	\$164,623,977	4.14%	\$673,148,825	6.14%	\$10,414,116	59.65
4	Progressive Group	8.11%	\$98,158,420	(1.67%)	\$422,415,622	(2.98%)	\$18,203,941	63.88
5	Berkshire Hathaway	6.49%	\$82,207,788	11.34%	\$338,111,675	13.08%	+	62.44
6	United Services Automobile Assn. Group	5.35%	\$68,111,739	10.01%	\$278,769,159	1.46%	(\$27,014,756)	87.02
7	Southern Farm Bureau Casualty	3.44%	\$43,477,919	(3.02%)	\$178,923,634	(2.45%)	\$6,636,237	68.47
8	Nationwide Corp.	3.13%	\$39,613,850	(4.49%)	\$162,775,144	(3.52%)	\$3,255,173	60.01
9	Old American County Mutual Fire Ins. Co.	3.02%	\$40,187,188	10.56%	\$157,056,299	8.11%	\$1,096,244	52.36
10	Titus Group	2.84%	\$36,305,344	15.56%	\$147,892,735	8.50%	\$11,831,761	58.06
11	Home State Insurance Group	2.48%	\$29,455,152	(3.59%)	\$128,921,334	(2.02%)	\$82,898	62.67
12	Safeco Insurance Group	1.81%	\$22,641,273	7.45%	\$94,370,385	11.82%	\$1,462,846	55.31
13	Liberty Mutual Group	1.51%	\$19,048,121	14.90%	\$78,811,012	18.02%	\$2,041,510	60.54
14	Loya Group	1.47%	\$19,327,295	8.30%	\$76,576,053	49.68%	(\$2,250,000)	74.73
15	Unitrin Group	1.40%	\$17,900,674	(10.37%)	\$73,145,921	(6.47%)	\$194,070	63.56
16	Delek Group	1.35%	\$18,699,783	17.89%	\$70,122,876	16.61%	(\$1,297,334)	52.56
17	Auto Club Enterprises Insurance Group	0.97%	\$12,069,080	10.77%	\$50,487,278	15.33%	(\$501,610)	66.77
18	Mercury General Group	0.67%	\$8,025,707	(12.04%)	\$34,883,734	(13.01%)	\$140,642	60.03
19	Metropolitan Group	0.66%	\$9,013,851	27.92%	\$34,489,443	23.47%	\$491,627	48.53
20	Germania Insurance Group	0.66%	\$8,525,024	26.31%	\$34,448,256	18.80%	\$660,203	50.88
21	Travelers Group	0.51%	\$5,661,455	(17.67%)	\$26,694,998	(16.22%)	(\$2,392,874)	59.29
22	Amica Mutual Group	0.44%	\$5,262,943	7.82%	\$22,665,162	12.12%	(\$321,651)	74.21
23	Infinity Property & Casualty Ins. Group	0.43%	\$5,697,671	(0.43%)	\$22,639,413	26.41%	\$1,425,039	62.88
24	American International Group	0.39%	\$13,581,733	(70.40%)	\$20,351,907	(73.22%)	(\$1,374,530)	74.33
25	Sentry Insurance Group	0.37%	\$4,060,978	5.88%	\$19,174,569	5.72%	\$785,455	63.54
Top 25 Groups Total		95.88%	\$1,220,194,738	(0.36%)	\$4,992,941,893	0.66%	\$58,421,068	62.33
Total Market		100.00%	\$1,279,698,403	0.96%	\$5,207,319,697	1.50%	\$61,249,405	62.41

+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
4th qtr 2002	\$1,207,442,106	\$1,084,199,524	\$733,169,789
1st qtr 2003	\$1,338,702,723	\$1,264,747,641	\$666,290,600
2nd qtr 2003	\$1,266,867,864	\$1,185,867,357	\$1,151,438,404
3rd qtr 2003	\$1,337,960,163	\$1,270,651,280	\$728,687,238
4th qtr 2003	\$1,240,754,984	\$1,186,081,992	\$683,909,236
1st qtr 2004	\$1,351,428,781	\$1,303,649,288	\$627,794,469
2nd qtr 2004	\$1,278,922,970	\$1,218,378,684	\$673,328,325
3rd qtr 2004	\$1,357,812,902	\$1,293,888,883	\$663,080,707
4th qtr 2004	\$1,247,747,121	\$1,169,684,017	\$639,511,211
1st qtr 2005	\$1,327,953,252	\$1,281,752,967	\$635,926,425
2nd qtr 2005	\$1,290,940,243	\$1,197,868,135	\$757,483,051
3rd qtr 2005	\$1,351,799,555	\$1,329,383,287	\$693,052,380
4th qtr 2005	\$1,253,320,137	\$1,190,933,058	\$713,679,270
1st qtr 2006	\$1,380,357,505	\$1,306,805,859	\$706,381,710
2nd qtr 2006	\$1,314,605,533	\$1,236,723,761	\$853,424,801
3rd qtr 2006	\$1,387,377,892	\$1,319,416,629	\$826,742,944
4th qtr 2006	\$1,304,766,409	\$1,267,510,896	\$727,487,575
1st qtr 2007	\$1,394,123,378	\$1,306,287,102	\$744,084,016
2nd qtr 2007	\$1,322,274,801	\$1,247,553,906	\$866,087,040
3rd qtr 2007	\$1,460,563,465	\$1,373,780,287	\$827,353,166
4th qtr 2007	\$1,372,782,781	\$1,279,698,403	\$798,613,922

Homeowners Multiple Peril (All Companies)

There were 67 groups, 106 companies, that had premiums on policies written for Homeowners Multiple Peril (includes renters' insurance) in the fourth quarter of 2007, as compared to 59 groups, 95 companies, in the fourth quarter of 2006.

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 fourth quarter of 2007 to premiums on policies written in the fourth quarter of 2006 for the same groups.

DIRECT PREMIUMS WRITTEN MARKET SHARE FOR HOMEOWNERS MULTIPLE PERIL

4 Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 4th Quarter 2007	% Change 4th Quarter 2006 to 2007	4 Quarters Ending 4th Qtr 2007	% Change 4 Qtrs Ending 2006 to 2007	Net Underwriting Profit or Loss 4th Qtr 2007	Loss Ratio 4th Qtr 2007
1	State Farm IL	28.48%	\$332,083,428	3.89%	\$1,438,557,375	5.60%	\$155,257,867	36.56
2	Allstate Insurance Group	14.99%	\$169,927,298	(5.44%)	\$757,204,119	(1.15%)	\$86,712,374	36.21
3	Zurich Insurance Group	13.19%	\$148,895,052	24.20%	\$666,390,104	11.54%	\$50,998,554	34.27
4	United Services Automobile Assn. Group	7.75%	\$89,191,413	5.97%	\$391,726,030	8.01%	\$31,285,655	38.62
5	Travelers Group	5.52%	\$61,877,776	(1.85%)	\$278,874,845	(0.51%)	\$6,871,410	25.13
6	Nationwide Corp.	4.20%	\$49,350,260	8.11%	\$211,932,277	9.73%	\$15,960,163	35.60
7	Texas Farm Bureau Mutual	2.75%	\$30,637,325	10.51%	\$138,971,813	8.12%	\$13,891,667	36.65
8	Chubb & Son Inc.	2.32%	\$29,396,140	1.28%	\$117,110,253	1.00%	\$13,612,303	37.79
9	Liberty Mutual Group	2.05%	\$24,401,365	10.45%	\$103,324,934	12.61%	\$9,966,215	31.19
10	Delek Group	1.88%	\$20,001,287	73.95%	\$95,176,945	34.38%	\$3,151,564	42.11
11	Hartford Fire & Casualty Group	1.82%	\$22,014,998	13.91%	\$92,017,758	20.13%	\$11,239,504	32.63
12	Safeco Insurance Group	1.77%	\$18,825,067	30.77%	\$89,517,359	42.25%	\$7,978,548	27.41
13	Texas Fair Plan Association	1.16%	\$12,109,558	6.33%	\$58,791,273	22.80%	\$18,726,971	24.41
14	NLASCO	0.99%	\$11,676,887	(3.31%)	\$49,984,616	(0.90%)	\$4,422,858	33.15
15	ARX Holding Corp. Group	0.96%	\$12,796,725	9.41%	\$48,408,885	2.65%	\$13,170,053	11.26
16	Amica Mutual Group	0.88%	\$9,742,685	(3.69%)	\$44,221,800	(2.73%)	\$6,582,497	32.41
17	Auto Club Enterprises Insurane Group	0.81%	\$9,657,491	7.99%	\$40,973,484	12.86%	\$4,327,993	26.05
18	Cypress Holdings Group	0.72%	\$8,218,070	(5.28%)	\$36,405,945	4.03%	\$2,547,447	31.67
19	Unitrin Group	0.64%	\$7,044,645	(2.43%)	\$32,375,329	(7.23%)	\$2,323,861	27.49
20	State National Group	0.60%	\$4,761,953	(25.12%)	\$30,399,055	4.19%	+	20.11
21	Metropolitan Group	0.60%	\$6,862,220	27.43%	\$30,094,381	20.31%	\$4,386,000	25.04
22	Allianz Insurance Group	0.52%	\$6,669,318	0.30%	\$26,301,441	3.84%	\$4,435,778	34.33
23	American National Financial Group	0.51%	\$5,527,559	(9.84%)	\$25,598,744	(10.47%)	\$4,706,280	29.85
24	Central Mutual Insurance Company of Ohio	0.37%	\$4,491,635	18.05%	\$18,550,940	14.51%	\$1,403,568	321.66
25	Kingsway Group	0.36%	\$1,946,190	(35.93%)	\$18,260,570	54.51%	+	81.92
Top 25 Groups Total		95.84%	\$1,098,106,345	5.83%	\$4,841,170,275	6.59%	\$473,959,130	35.82
Total Market		100.00%	\$1,147,156,412	6.25%	\$5,051,492,348	5.36%	\$488,524,421	35.85

+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
4th qtr 2002	\$1,069,629,533	\$866,207,429	\$780,590,201
1st qtr 2003	\$1,076,518,514	\$955,798,410	\$592,842,440
2nd qtr 2003	\$1,394,667,461	\$1,234,667,479	\$1,265,565,377
3rd qtr 2003	\$1,363,295,561	\$1,229,850,588	\$656,718,201
4th qtr 2003	\$1,127,403,509	\$992,576,934	\$417,580,410
1st qtr 2004	\$1,054,104,798	\$957,201,670	\$342,798,690
2nd qtr 2004	\$1,321,221,143	\$1,211,261,069	\$404,637,138
3rd qtr 2004	\$1,353,624,923	\$1,223,961,659	\$429,572,002
4th qtr 2004	\$1,148,310,976	\$1,062,604,303	\$284,080,246
1st qtr 2005	\$1,080,593,528	\$999,413,785	\$279,275,465
2nd qtr 2005	\$1,360,884,551	\$1,253,169,617	\$445,858,432
3rd qtr 2005	\$1,369,785,140	\$1,254,536,726	\$348,938,521
4th qtr 2005	\$1,174,051,166	\$1,084,214,908	\$1,219,355,935
1st qtr 2006	\$1,128,452,630	\$1,007,367,516	\$584,031,392
2nd qtr 2006	\$1,394,547,262	\$1,278,875,097	\$592,083,806
3rd qtr 2006	\$1,552,505,276	\$1,428,599,429	\$410,738,798
4th qtr 2006	\$1,195,376,889	\$1,079,625,873	\$318,620,906
1st qtr 2007	\$1,165,274,899	\$1,059,258,525	\$332,114,102
2nd qtr 2007	\$1,502,825,032	\$1,378,620,687	\$619,268,945
3rd qtr 2007	\$1,587,497,162	\$1,466,456,724	\$507,570,330
4th qtr 2007	\$1,256,620,984	\$1,147,156,412	\$411,215,147

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>
1995	92.6%
1996	59.4%
1997	45.3%
1998	45.4%
1999	50.7%
2000	82.4%
2001	115.4%
2002	108.7%
2003	58.7%
2004	27.8%
2005	56.8%
2006	34.0%

Workers' Compensation (All Companies)

There were 98 groups, 236 companies, that had direct written premium for Workers' Compensation in the fourth quarter of 2007, as compared to 91 groups, 223 companies, in the fourth quarter of 2006.

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 fourth quarter of 2007 to direct written premium in the fourth quarter of 2006 for the same groups.

DIRECT PREMIUMS WRITTEN MARKET SHARE FOR WORKERS' COMPENSATION

Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 4th Quarter 2007	% Change 4th Quarter 2006 to 2007	4 Quarters Ending 4th Qtr 2007	% Change 4 Qtrs Ending 2006 to 2007	Net Underwriting Profit or Loss 4th Qtr 2007	Loss Ratio 4th Qtr 2007
1	Texas Mutual Insurance Company	25.79%	\$188,464,656	5.21%	\$751,916,281	1.19%	\$5,568,071	34.53
2	American International Group	11.84%	\$80,694,416	(45.00%)	\$345,366,892	(25.52%)	\$70,977,987	38.57
3	ACE Ltd.	10.08%	\$207,040,726	739.72%	\$293,883,341	172.48%	\$76,343,370	3.01
4	Zurich Insurance Group	8.46%	\$84,472,327	95.96%	\$246,770,062	26.83%	(\$46,849,081)	**
5	Liberty Mutual Group	8.29%	\$70,772,797	(2.53%)	\$241,771,112	(14.90%)	\$21,692,235	30.24
6	Hartford Fire & Casualty Group	6.31%	\$45,819,804	(7.62%)	\$183,855,814	(3.52%)	\$14,667,558	34.48
7	Travelers Group	5.91%	\$39,086,552	(13.77%)	\$172,274,644	14.67%	(\$18,086,033)	29.96
8	CNA Insurance Group	2.88%	\$21,192,302	45.56%	\$83,963,256	4.07%	\$1,213,309	59.97
9	Chubb & Son Inc.	1.75%	\$11,649,064	(3.70%)	\$51,158,933	(0.44%)	\$3,603,830	20.99
10	Old Republic Group	1.72%	\$9,918,820	(25.23%)	\$50,045,524	(11.26%)	(\$1,162,841)	51.54
11	Service Life Group	1.56%	\$9,087,865	(0.16%)	\$45,417,321	(2.51%)	\$8,630,666	47.03
12	Amerisure Company	1.54%	\$12,994,605	9.43%	\$44,999,043	5.69%	\$559,719	27.55
13	Zenith National Insurance Group	1.20%	\$7,831,019	(22.52%)	\$34,953,127	(11.02%)	\$2,805,585	33.02
14	Amcomp Group	0.95%	\$5,807,184	(16.56%)	\$27,664,568	(3.75%)	\$3,806,020	104.17
15	Delek Group	0.92%	\$9,067,476	89.09%	\$26,739,388	67.82%	\$2,898,860	17.53
16	Atlantic American	0.81%	\$1,604,948	(36.18%)	\$23,575,000	164.85%	(\$9,861,467)	61.55
17	Sentry Insurance Group	0.75%	\$4,563,726	(15.18%)	\$21,805,224	18.89%	(\$2,099,409)	63.35
18	Amerisafe Group	0.46%	\$2,137,591	(67.11%)	\$13,279,740	(30.82%)	(\$2,170,739)	54.88
19	Seabright Insurance Company	0.45%	\$2,909,022	72.04%	\$13,107,239	85.69%	\$615,679	41.57
20	Fairfax Financial	0.43%	\$1,916,967	(45.51%)	\$12,620,170	(0.82%)	\$2,262,066	144.38
21	SUA Insurance Company	0.42%	\$9,649,004	331.49%	\$12,343,095	45.47%	\$154,770	0.00
22	Federated Mutual	0.40%	\$2,079,426	(16.92%)	\$11,795,923	(1.05%)	(\$595,246)	51.92
23	Utica National Insurance Group	0.39%	\$2,467,647	(6.86%)	\$11,236,317	(6.87%)	\$2,272,461	37.87
24	Unitrin Group	0.35%	\$1,780,865	(36.81%)	\$10,347,999	(0.36%)	\$111,771	14.31
25	WR Berkley Corp.	0.35%	\$1,760,166	(14.86%)	\$10,312,906	(8.58%)	\$264,227	42.48

Top 25 Groups Total **94.01%** **\$834,768,975** **23.53%** **\$2,741,202,919** **4.78%** **\$137,623,368** **17.13**

Total Market **100.00%** **\$871,128,907** **21.86%** **\$2,915,906,566** **4.45%** **\$139,308,502** **18.63**

**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
4th qtr 2002	\$679,826,862	\$651,098,886	\$431,854,746
1st qtr 2003	\$796,149,213	\$707,747,906	\$316,874,393
2nd qtr 2003	\$706,219,464	\$613,925,986	\$336,901,199
3rd qtr 2003	\$704,043,168	\$609,081,068	\$294,735,473
4th qtr 2003	\$707,896,917	\$660,639,744	\$243,790,651
1st qtr 2004	\$784,464,632	\$760,481,464	\$237,434,415
2nd qtr 2004	\$735,090,648	\$600,764,258	\$250,008,705
3rd qtr 2004	\$660,662,627	\$641,679,414	\$259,068,273
4th qtr 2004	\$677,655,366	\$637,502,857	\$208,172,067
1st qtr 2005	\$715,844,213	\$701,739,909	\$248,862,256
2nd qtr 2005	\$675,246,053	\$622,070,351	\$246,527,826
3rd qtr 2005	\$608,614,039	\$623,825,962	\$244,820,427
4th qtr 2005	\$653,492,954	\$706,051,732	\$213,953,112
1st qtr 2006	\$694,800,854	\$753,124,492	\$254,429,955
2nd qtr 2006	\$694,826,696	\$674,938,563	\$198,140,330
3rd qtr 2006	\$666,179,569	\$648,724,522	\$179,234,022
4th qtr 2006	\$670,753,243	\$714,860,599	\$201,918,096
1st qtr 2007	\$688,726,123	\$730,219,919	\$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	\$630,948,753	\$871,128,907	\$162,457,882

EARNED TO INCURRED LOSS RATIO BY YEAR

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

Year	Loss Ratio
1995	61.3%
1996	68.5%
1997	72.9%
1998	70.7%
1999	79.5%
2000	78.3%
2001	89.2%
2002	74.2%
2003	68.0%
2004	51.3%
2005	57.0%
2006	50.6%

Workers' Compensation (Voluntary Market)

There were 98 groups, 236 companies, that had voluntary direct written premium for Workers' Compensation in the fourth quarter of 2007, as compared to 91 groups, 223 companies, in the fourth quarter of 2006.

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 fourth quarter of 2007 to direct written premium in the fourth quarter of 2006 for the same groups.

DIRECT PREMIUMS WRITTEN MARKET SHARE FOR WORKERS' COMPENSATION

Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 4th Quarter 2007	% Change 4th Quarter 2006 to 2007	4 Quarters Ending 4th Qtr 2007	% Change 4 Qtrs Ending 2006 to 2007	Net Underwriting Profit or Loss 4th Qtr 2007	Loss Ratio 4th Qtr 2007
1	Texas Mutual Insurance Company	25.63%	\$187,331,837	4.80%	\$745,874,755	1.23%	\$5,568,071	34.31
2	American International Group	11.87%	\$80,694,416	(45.00%)	\$345,366,892	(25.52%)	\$70,977,987	38.57
3	ACE Ltd.	10.10%	\$207,040,726	739.72%	\$293,883,341	172.48%	\$76,343,370	3.01
4	Zurich Insurance Group	8.48%	\$84,472,327	95.96%	\$246,770,062	26.83%	(\$46,849,081)	**
5	Liberty Mutual Group	8.31%	\$70,772,797	(2.53%)	\$241,771,112	(14.90%)	\$21,692,235	30.22
6	Hartford Fire & Casualty Group	6.32%	\$45,819,804	(7.62%)	\$183,855,814	(3.52%)	\$14,667,558	34.48
7	Travelers Group	5.92%	\$39,086,552	(13.77%)	\$172,274,644	14.67%	(\$18,086,033)	29.96
8	CNA Insurance Group	2.89%	\$21,192,302	45.56%	\$83,963,256	4.07%	\$1,213,309	59.97
9	Chubb & Son Inc.	1.76%	\$11,649,064	(3.70%)	\$51,158,933	(0.44%)	\$3,603,830	20.99
10	Old Republic Group	1.72%	\$9,918,820	(25.23%)	\$50,045,524	(11.26%)	(\$1,162,841)	51.54
11	Service Life Group	1.56%	\$9,087,865	(0.16%)	\$45,417,321	(2.51%)	\$8,630,666	47.03
12	Amerisure Company	1.55%	\$12,994,605	9.43%	\$44,999,043	5.69%	\$559,719	27.55
13	Zenith National Insurance Group	1.20%	\$7,831,019	(22.52%)	\$34,953,127	(11.02%)	\$2,805,585	33.02
14	Amcomp Group	0.95%	\$5,807,184	(16.56%)	\$27,664,568	(3.75%)	\$3,806,020	104.17
15	Delek Group	0.92%	\$9,067,476	89.09%	\$26,739,388	67.82%	\$2,898,860	17.53
16	Atlantic American	0.81%	\$1,604,948	(36.18%)	\$23,575,000	164.85%	(\$9,861,467)	61.55
17	Sentry Insurance Group	0.75%	\$4,563,726	(15.18%)	\$21,805,224	18.89%	(\$2,099,409)	63.35
18	Amerisafe Group	0.46%	\$2,137,591	(67.11%)	\$13,279,740	(30.82%)	(\$2,170,739)	54.88
19	Seabright Insurance Company	0.45%	\$2,909,022	72.04%	\$13,107,239	85.69%	\$615,679	41.57
20	Fairfax Financial	0.43%	\$1,916,967	(45.51%)	\$12,620,170	(0.82%)	\$2,262,066	144.38
21	SUA Insurance Company	0.42%	\$9,649,004	331.49%	\$12,343,095	45.47%	\$154,770	0.00
22	Federated Mutual	0.41%	\$2,079,426	(16.92%)	\$11,795,923	(1.05%)	(\$595,246)	51.92
23	Utica National Insurance Group	0.39%	\$2,467,647	(6.86%)	\$11,236,317	(6.87%)	\$2,272,461	37.87
24	Unitrin Group	0.36%	\$1,780,865	(36.81%)	\$10,347,999	(0.36%)	\$111,771	14.31
25	WR Berkley Corp.	0.35%	\$1,760,166	(14.86%)	\$10,312,906	(8.58%)	\$264,227	42.48

Top 25 Groups Total **94.00%** **\$833,636,156** **23.43%** **\$2,735,161,393** **4.80%** **\$137,623,368** **17.05**

Total Market **100.00%** **\$869,996,088** **21.77%** **\$2,909,865,040** **4.47%** **\$139,308,502** **18.56**

**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
4th qtr 2002	\$672,090,898	\$644,287,382	\$422,738,235
1st qtr 2003	\$789,303,161	\$702,878,917	\$312,423,735
2nd qtr 2003	\$698,820,581	\$607,330,529	\$332,424,290
3rd qtr 2003	\$697,425,752	\$605,434,822	\$290,359,509
4th qtr 2003	\$703,053,211	\$656,032,121	\$237,963,992
1st qtr 2004	\$775,143,328	\$751,980,050	\$235,457,643
2nd qtr 2004	\$730,500,348	\$595,579,582	\$246,761,999
3rd qtr 2004	\$657,718,545	\$640,473,143	\$251,277,710
4th qtr 2004	\$674,509,968	\$634,513,919	\$208,914,706
1st qtr 2005	\$712,653,851	\$699,498,680	\$245,859,536
2nd qtr 2005	\$672,084,966	\$620,520,059	\$245,070,604
3rd qtr 2005	\$606,964,507	\$620,411,714	\$242,926,580
4th qtr 2005	\$651,678,557	\$704,507,634	\$206,376,037
1st qtr 2006	\$692,527,666	\$750,940,446	\$252,870,063
2nd qtr 2006	\$692,414,073	\$672,738,070	\$196,644,999
3rd qtr 2006	\$665,177,777	\$647,216,297	\$177,407,261
4th qtr 2006	\$669,584,370	\$714,484,373	\$200,007,661
1st qtr 2007	\$686,427,838	\$728,348,698	\$234,584,622
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

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 fourth quarter of 2007, the START program reported \$6,041,526 in direct premiums written. This accounted for 100% of all Residual Market experience reported and was a decrease of (3.63%) over the same period one year prior. Of this amount \$1,132,819 was written in the fourth quarter of 2007 which was a 201.10% increase from the fourth quarter of 2006.

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
4th qtr 2002	\$7,735,964	\$6,811,504	\$9,116,511
1st qtr 2003	\$6,846,052	\$4,868,989	\$4,450,658
2nd qtr 2003	\$7,398,883	\$6,595,457	\$4,476,909
3rd qtr 2003	\$6,617,416	\$3,646,246	\$4,375,964
4th qtr 2003	\$4,843,706	\$4,607,623	\$5,826,659
1st qtr 2004	\$9,321,304	\$8,501,414	\$1,976,772
2nd qtr 2004	\$4,590,300	\$5,184,676	\$3,246,706
3rd qtr 2004	\$2,944,082	\$1,206,271	\$7,790,563
4th qtr 2004	\$3,145,398	\$2,988,938	(\$742,639)
1st qtr 2005	\$3,190,362	\$2,241,229	\$3,002,720
2nd qtr 2005	\$3,161,087	\$1,550,292	\$1,457,222
3rd qtr 2005	\$1,649,532	\$3,414,248	\$1,893,847
4th qtr 2005	\$1,814,397	\$1,544,098	\$7,577,075
1st qtr 2006	\$2,273,188	\$2,184,046	\$1,559,892
2nd qtr 2006	\$2,412,623	\$2,200,493	\$1,495,331
3rd qtr 2006	\$1,001,792	\$1,508,225	\$1,826,761
4th qtr 2006	\$1,168,873	\$376,226	\$1,910,435
1st qtr 2007	\$2,298,285	\$1,871,221	\$1,608,692
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	\$882,582	\$1,132,819	\$826,269

QUARTERLY EXPERIENCE
Texas Mutual Insurance Company

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
4th qtr 2002	\$7,735,964	\$6,597,702	\$1,904,944
1st qtr 2003	\$6,846,052	\$4,852,376	\$1,607,940
2nd qtr 2003	\$7,398,883	\$6,594,934	\$1,465,267
3rd qtr 2003	\$6,617,416	\$3,646,246	\$1,663,833
4th qtr 2003	\$4,843,706	\$4,607,100	\$1,440,169
1st qtr 2004	\$9,321,304	\$8,501,414	\$1,332,155
2nd qtr 2004	\$4,590,300	\$5,184,676	\$1,130,990
3rd qtr 2004	\$2,944,082	\$1,206,271	\$1,028,397
4th qtr 2004	\$3,145,398	\$2,988,938	\$1,046,307
1st qtr 2005	\$3,190,362	\$2,241,229	\$848,612
2nd qtr 2005	\$3,161,087	\$1,550,292	\$982,492
3rd qtr 2005	\$1,649,532	\$1,920,420	\$1,169,864
4th qtr 2005	\$1,814,397	\$1,544,098	\$1,217,504
1st qtr 2006	\$2,273,188	\$2,184,046	\$1,479,063
2nd qtr 2006	\$2,412,623	\$2,200,493	\$2,001,118
3rd qtr 2006	\$1,001,792	\$1,508,225	\$1,844,449
4th qtr 2006	\$1,168,873	\$376,226	\$2,346,245
1st qtr 2007	\$2,298,285	\$1,871,221	\$2,079,484
2nd qtr 2007	\$1,212,375	\$980,058	\$1,622,476
3rd qtr 2007	\$1,828,397	\$2,057,428	\$2,084,985
4th qtr 2007	\$882,582	\$1,132,819	\$2,093,003

Workers' Compensation (Deductible Plans)

There were 98 groups, 236 companies which wrote voluntary policies for Workers' Compensation in the fourth quarter of 2007, as compared to 91 groups, 223 companies in the fourth quarter of 2006.

The data contained in the following table represents direct policies written as new or renewal policies in the fourth quarter of 2007. 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 fourth 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 4th Qtr 2007	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	105	\$477,716	\$622,174	-30.24%
Premium of \$10,000 - \$24,999	74	\$1,234,724	\$1,077,174	12.76%
Premium of \$25,000 - \$49,999	53	\$1,777,663	\$1,628,177	8.41%
Premium of \$50,000 - \$74,999	22	\$1,370,440	\$1,160,334	15.33%
Premium of \$75,000 - \$100,000	14	\$1,301,579	\$1,050,056	19.32%
Total Per Accident Plan	268	\$6,162,122	\$5,537,915	10.13%
Aggregate Deductible Plan				
Premium of \$5,000 - \$9,999	16	\$122,888	\$104,720	14.78%
Premium of \$10,000 - \$24,999	20	\$293,700	\$253,912	13.55%
Premium of \$25,000 - \$49,999	20	\$708,047	\$574,911	18.80%
Premium of \$50,000 - \$74,999	3	\$192,431	\$176,647	8.20%
Premium of \$75,000 - \$100,000	4	\$490,962	\$414,797	15.51%
Total Aggregate Plan	63	\$1,808,028	\$1,524,987	15.65%
Per Accident/Aggregate Combination Deductible Plan				
Premium of \$5,000 - \$9,999	7	\$45,844	\$40,019	12.71%
Premium of \$10,000 - \$24,999	6	\$94,526	\$82,710	12.50%
Premium of \$25,000 - \$49,999	2	\$70,224	\$59,599	15.13%
Premium of \$50,000 - \$74,999	2	\$110,962	\$98,987	10.79%
Premium of \$75,000 - \$100,000	1	\$79,174	\$4,746	94.01%
Total Combination Plan	18	\$400,730	\$286,061	28.62%
Negotiated Deductible Plan				
Premium Up To \$100,000	701	\$15,776,852	\$4,775,207	69.73%
Premium of \$100,001 - \$150,000	80	\$11,007,286	\$3,378,238	69.31%
Premium of \$150,001 - \$250,000	126	\$24,512,383	\$6,214,014	74.65%
Premium of \$250,001 - \$350,000	73	\$21,488,687	\$5,377,169	74.98%
Premium of \$350,001 - \$500,000	74	\$32,111,571	\$6,792,924	78.85%
Premium of \$500,001 - \$750,000	59	\$36,775,273	\$6,063,770	83.51%
Premium of \$750,001 - \$1,000,000	45	\$39,479,116	\$7,667,172	80.58%
Premium of \$1,000,001 - \$2,500,000	72	\$111,580,052	\$16,628,734	85.10%
Premium of \$2,500,001 - \$5,000,000	29	\$97,659,261	\$17,369,144	82.21%
Premium of \$5,000,001 and above	4	\$22,504,911	\$1,419,361	93.69%
Total Negotiated Plan	1,263	\$412,895,392	\$75,685,733	81.67%
No Deductible Plan				
Premium Less Than \$5,000	24,845	\$40,914,180	\$40,914,180	0.00%
Premium of \$5,000 - \$9,999	5,476	\$38,722,505	\$38,722,505	0.00%
Premium of \$10,000 - \$24,999	4,585	\$72,455,053	\$72,455,053	0.00%
Premium of \$25,000 - \$49,999	1,942	\$68,046,533	\$68,046,533	0.00%
Premium of \$50,000 - \$74,999	778	\$46,994,423	\$46,994,423	0.00%
Premium of \$75,000 - \$100,000	386	\$33,374,501	\$33,374,501	0.00%
Premium Greater Than \$100,000	938	\$247,406,862	\$247,406,862	0.00%
Total No Deductible Plan	38,950	\$547,914,057	\$547,914,057	0.00%
TOTAL	40,562	\$969,180,329	\$630,948,753	34.90%

Boiler & Machinery

There were 39 groups, 93 companies, that had direct written premium for Boiler & Machinery in the fourth quarter of 2007, as compared to 40 groups, 90 companies, in the fourth quarter of 2006.

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 fourth quarter of 2007 to direct written premium in the fourth quarter of 2006 for the same groups.

DIRECT PREMIUMS WRITTEN MARKET SHARE FOR BOILER & MACHINERY

Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 4th Quarter 2007	% Change 4th Quarter 2006 to 2007	4 Quarters Ending 4th Qtr 2007	% Change 4 Qtrs Ending 2006 to 2007	Net Underwriting Profit or Loss 4th Qtr 2007	Loss Ratio 4th Qtr 2007
1	FM Global Group	32.95%	\$3,021,848	(31.21%)	\$29,973,490	20.47%	\$5,013,094	60.70
2	American International Group	18.18%	\$3,244,634	5.08%	\$16,536,783	37.88%	\$6,393,860	26.57
3	Travelers Group	11.74%	\$3,116,520	8.18%	\$10,679,180	(3.04%)	(\$324,020)	17.36
4	Zurich Insurance Group	9.00%	\$3,270,706	80.57%	\$8,189,321	11.14%	\$4,318,055	**
5	Chubb & Son Inc.	6.26%	\$1,196,590	(2.10%)	\$5,692,091	(13.95%)	\$801,467	16.26
6	Liberty Mutual Group	4.41%	\$865,772	(42.77%)	\$4,009,848	(12.15%)	\$1,031,245	0.00
7	CNA Insurance Group	3.46%	(\$282,017)	(135.79%)	\$3,147,416	(17.57%)	(\$179,209)	**
8	XL America	3.14%	\$346,735	153.24%	\$2,854,751	*	\$14,158	0.00
9	Allianz Insurance Group	1.95%	\$307,300	68.14%	\$1,769,893	13.38%	\$11,159	0.00
10	Nationwide Corp.	1.32%	\$327,487	31.32%	\$1,198,700	43.15%	\$14,325	60.14
11	Central Mutual Insurance Company of Ohio	1.30%	\$370,348	14.63%	\$1,184,279	5.89%	(\$67,102)	69.08
12	Federated Mutual	0.89%	\$175,935	5.04%	\$807,761	(1.42%)	\$97,103	4.25
13	American Financial Group	0.75%	(\$155,166)	(636.24%)	\$686,528	35.85%	\$104,927	**
14	EMC Insurance Company	0.62%	\$159,381	17.64%	\$562,089	7.92%	\$7,219	5.32
15	Millea Holdings Inc	0.56%	\$257,373	19.08%	\$504,878	7.95%	\$199,933	0.00
16	Triangle Insurance Company Inc.	0.50%	\$21,772	2.62%	\$450,461	7.75%	(\$15,450)	192.67
17	Swiss Re Group	0.47%	\$67,349	(28.61%)	\$428,928	(35.21%)	\$105,218	0.00
18	Beazley Insurance Company, Inc.	0.41%	\$18,276	*	\$376,266	*	+	0.00
19	United Fire & Casualty Group	0.38%	\$153,528	134.96%	\$349,562	34.89%	\$75,119	0.00
20	Allstate Insurance Group	0.28%	\$58,082	(19.17%)	\$252,090	(12.76%)	\$46,856	0.00
21	Safeco Insurance Group	0.24%	\$61,348	33.69%	\$218,028	55.90%	+	0.00
22	Hartford Fire & Casualty Group	0.21%	\$53,290	15.39%	\$191,132	4.96%	\$26,598	0.00
23	Bancinsure Inc.	0.17%	\$29,402	30.02%	\$153,208	8.03%	\$45,911	0.00
24	QBE Insurance Group, Ltd.	0.16%	\$15,004	(74.04%)	\$141,582	60.79%	+	19.77
25	AXIS Capital Group	0.15%	\$60,499	(59.88%)	\$135,810	(32.77%)	\$60,499	0.00
Top 25 Groups Total		99.49%	\$16,761,996	(0.96%)	\$90,494,075	15.16%	\$17,780,965	20.20
Total Market		100.00%	\$16,875,301	(1.42%)	\$90,961,373	15.04%	\$17,840,448	20.06

* 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
4th qtr 2002	\$33,136,501	\$18,433,282	\$7,566,513
1st qtr 2003	\$17,637,255	\$19,160,434	\$2,609,649
2nd qtr 2003	\$18,174,135	\$19,667,485	\$2,628,907
3rd qtr 2003	\$16,781,415	\$18,589,775	\$21,170,824
4th qtr 2003	\$16,973,598	\$18,739,582	\$4,007,116
1st qtr 2004	\$15,243,995	\$16,259,983	\$1,988,536
2nd qtr 2004	\$15,247,946	\$16,327,909	\$17,676,387
3rd qtr 2004	\$16,318,317	\$19,417,778	\$4,121,378
4th qtr 2004	\$17,604,771	\$14,452,601	\$15,415,284
1st qtr 2005	\$14,222,180	\$15,291,463	\$1,454,857
2nd qtr 2005	\$14,320,385	\$16,667,555	\$4,596,582
3rd qtr 2005	\$15,899,068	\$20,779,919	\$1,553,656
4th qtr 2005	\$14,395,254	\$18,108,727	\$2,876,379
1st qtr 2006	\$14,240,688	\$16,389,717	\$2,942,034
2nd qtr 2006	\$15,116,521	\$18,416,711	\$2,632,101
3rd qtr 2006	\$16,244,874	\$27,145,816	\$4,561,400
4th qtr 2006	\$15,565,571	\$17,118,656	\$42,723,542
1st qtr 2007	\$14,685,122	\$19,578,161	\$2,055,206
2nd qtr 2007	\$19,517,531	\$21,418,329	\$17,694,738
3rd qtr 2007	\$16,494,602	\$33,089,582	\$5,377,035
4th qtr 2007	\$16,021,673	\$16,875,301	\$3,385,298

EARNED TO INCURRED LOSS RATIO BY YEAR

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

Year	Loss Ratio
1995	43.4%
1996	71.1%
1997	74.2%
1998	39.2%
1999	186.8%
2000	53.4%
2001	66.9%
2002	12.3%
2003	65.8%
2004	5.6%
2005	31.8%
2006	107.3%

Commercial Crime

There were 31 groups, 80 companies, that had direct written premium for Commercial Crime in the fourth quarter of 2007, as compared to 32 groups, 75 companies, in the fourth quarter of 2006.

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 fourth quarter of 2007 to direct written premium in the fourth quarter of 2006 for the same groups.

DIRECT PREMIUMS WRITTEN MARKET SHARE FOR COMMERCIAL CRIME

Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 4th Quarter 2007	% Change 4th Quarter 2006 to 2007	4 Quarters Ending 4th Qtr 2007	% Change 4 Qtrs Ending 2006 to 2007	Net Underwriting Profit or Loss 4th Qtr 2007	Loss Ratio 4th Qtr 2007
1	Travelers Group	23.10%	\$506,558	25.91%	\$1,868,037	13.15%	(\$145,456)	331.50
2	Chubb & Son Inc.	18.66%	\$358,153	(1.12%)	\$1,509,468	2.29%	\$289,461	2.49
3	Zurich Insurance Group	12.17%	\$236,462	114.68%	\$983,986	(13.27%)	\$394,334	57.88
4	Hartford Fire & Casualty Group	9.71%	\$189,986	20.94%	\$784,999	(15.57%)	\$102,169	**
5	American International Group	9.48%	\$110,546	(53.01%)	\$767,047	(18.48%)	\$164,631	0.00
6	CNA Insurance Group	9.43%	\$141,767	(3.20%)	\$762,396	9.39%	\$36,272	(0.10)
7	ACE Ltd.	7.41%	\$554,330	979.58%	\$598,963	567.17%	\$31,739	0.00
8	Nationwide Corp.	2.98%	\$63,684	15.27%	\$240,776	60.06%	(\$35,239)	118.96
9	Sentry Insurance Group	1.31%	\$21,976	3.34%	\$105,824	8.16%	\$22,769	0.00
10	Federated Mutual	0.93%	\$14,223	5.77%	\$75,433	(13.32%)	\$6,152	26.17
11	United Fire & Casualty Group	0.78%	\$14,640	7.43%	\$62,922	(31.31%)	(\$81,363)	2.24
12	Liberty Mutual Group	0.73%	\$14,471	37.17%	\$58,711	21.71%	\$90,916	0.00
13	American Financial Group	0.72%	\$11,626	(10.04%)	\$58,455	55.02%	\$10,229	0.00
14	X L America	0.52%	\$11,123	(49.24%)	\$42,347	(22.06%)	\$589	0.00
15	Allstate Insurance Group	0.31%	\$5,819	(37.20%)	\$25,050	(31.46%)	\$251,329	0.00
16	IAT Reinsurance Company Group	0.26%	\$3,584	(19.44%)	\$21,306	(14.40%)	\$4,062	10.16
17	Benchmark Insurance Company	0.21%	\$0	(100.00%)	\$17,384	(48.96%)	+	**
18	Central Mutual Insurance Company of Ohio	0.20%	\$1,808	181.18%	\$16,165	82.00%	\$1,583	0.00
19	North Pointe Holdings Corp. Group	0.18%	\$2,884	*	\$14,864	126.48%	\$0	0.00
20	Motorists Mutual	0.15%	\$11,975	56.84%	\$11,975	54.26%	\$852	0.00
21	EMC Insurance Company	0.14%	\$3,342	(7.98%)	\$11,220	(23.06%)	\$1,306	0.00
22	The Hanover Insurance Group	0.10%	\$742	(44.38%)	\$8,455	139.86%	+	0.00
23	Safeco Insurance Group	0.10%	\$3,789	(40.80%)	\$8,259	(35.95%)	\$1,325	0.00
24	Philadelphia Consolidated Holding Group	0.09%	\$1,755	(30.82%)	\$7,517	196.29%	+	0.00
25	WR Berkley Corp.	0.07%	\$1,084	88.52%	\$5,364	(37.87%)	\$551	0.00
Top 25 Groups Total		99.75%	\$2,286,327	37.79%	\$8,066,923	5.50%	\$1,148,211	83.32
Total Market		100.00%	\$2,286,243	39.35%	\$8,087,423	5.51%	\$1,152,394	83.20

* 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 Premiums	Direct Losses Paid
4th qtr 2002	\$1,616,520	\$1,782,790	\$419,686
1st qtr 2003	\$1,428,028	\$1,478,357	\$220,185
2nd qtr 2003	\$1,811,097	\$1,968,234	\$77,561
3rd qtr 2003	\$1,455,764	\$1,970,424	\$201,681
4th qtr 2003	\$1,485,574	\$1,867,930	\$424,135
1st qtr 2004	\$3,342,749	\$1,749,368	\$376,949
2nd qtr 2004	\$1,898,917	\$2,170,364	\$48,845
3rd qtr 2004	\$1,415,602	\$2,690,230	\$368,517
4th qtr 2004	\$1,836,630	\$2,046,419	\$15,145
1st qtr 2005	\$1,442,287	\$1,808,358	\$866,393
2nd qtr 2005	\$1,853,047	\$1,575,124	\$92,132
3rd qtr 2005	\$1,338,039	\$1,915,433	\$1,290,472
4th qtr 2005	\$1,468,162	\$1,793,090	\$364,705
1st qtr 2006	\$1,510,779	\$1,783,082	\$145,432
2nd qtr 2006	\$1,871,268	\$2,219,675	\$176,223
3rd qtr 2006	\$1,408,410	\$2,021,389	\$273,795
4th qtr 2006	\$1,279,076	\$1,640,653	\$130,086
1st qtr 2007	\$1,189,270	\$1,628,636	\$112,029
2nd qtr 2007	\$1,800,582	\$2,128,263	\$500,850
3rd qtr 2007	\$1,433,138	\$2,044,281	\$232,333
4th qtr 2007	\$1,863,618	\$2,286,243	\$1,902,214

EARNED TO INCURRED LOSS RATIO BY YEAR

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

Year	Loss Ratio
1995	16.1%
1996	19.4%
1997	13.2%
1998	13.3%
1999	19.6%
2000	21.2%
2001	34.7%
2002	16.3%
2003	27.1%
2004	20.4%
2005	15.3%
2006	16.9%

Commercial Glass

There were 4 groups, 6 companies, that had direct written premium for Commercial Glass in the fourth quarter of 2007, as compared to 7 groups, 8 companies, in the fourth quarter of 2006.

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 fourth quarter of 2007 to direct written premium in the fourth quarter of 2006 for the same groups.

DIRECT PREMIUMS WRITTEN MARKET SHARE FOR COMMERCIAL GLASS

Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 4th Quarter 2007	% Change 4th Quarter 2006 to 2007	4 Quarters Ending 4th Qtr 2007	% Change 4 Qtrs Ending 2006 to 2007	Net Underwriting Profit or Loss 4th Qtr 2007	Loss Ratio 4th Qtr 2007
1	Ohio Casualty Group	72.85%	\$3,282	(1.82%)	\$10,215	(0.55%)	\$1,485	19.62
2	Federated Mutual	16.81%	\$1,276	(48.69%)	\$2,357	(62.98%)	(\$308)	84.33
3	State Farm IL	10.34%	\$520	0.00%	\$1,450	0.00%	\$243	**
4	Zurich Insurance Group	0.00%	(\$5,027)	(51.78%)	(\$18,554)	(222.20%)	(\$3,687)	**
5	North Pointe Group	0.00%	\$0	*	(\$43)	(101.10%)	+	**
6	United Fire & Casualty Group	0.00%	\$0	(100.00%)	\$0	(100.00%)	\$42	**
7	Liberty Mutual Group	0.00%	\$0	*	\$1	(99.98%)	+	**

Top 25 Groups Total	100.00%	\$51	(99.65%)	(\$4,574)	(107.94%)	(\$2,225)	4003.92
Total Market	100.00%	\$51	(99.65%)	(\$4,574)	(107.94%)	(\$2,225)	4003.92

* 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
4th qtr 2002	\$118,781	\$87,929	\$17,945
1st qtr 2003	\$94,109	\$65,760	\$8,488
2nd qtr 2003	\$81,840	\$62,094	\$13,141
3rd qtr 2003	\$76,628	\$50,084	\$14,061
4th qtr 2003	\$112,205	\$55,552	\$7,445
1st qtr 2004	\$97,082	\$52,661	\$20,377
2nd qtr 2004	\$523,945	\$478,848	\$4,143
3rd qtr 2004	\$81,140	\$41,301	\$3,214
4th qtr 2004	\$81,385	\$32,903	\$6,261
1st qtr 2005	\$70,950	\$31,593	\$2,910
2nd qtr 2005	\$21,527	\$29,140	\$1,326
3rd qtr 2005	\$11,819	\$16,019	(\$1,360)
4th qtr 2005	\$18,836	\$14,753	\$1,334
1st qtr 2006	\$29,364	\$19,549	\$349
2nd qtr 2006	\$19,311	\$11,128	\$330
3rd qtr 2006	\$16,290	\$12,377	\$3,903
4th qtr 2006	\$22,315	\$14,547	\$0
1st qtr 2007	\$9,400	\$1,342	\$734
2nd qtr 2007	\$12,873	(\$2,369)	\$2,833
3rd qtr 2007	\$7,831	(\$3,598)	\$0
4th qtr 2007	\$21,649	\$51	\$2,042

EARNED TO INCURRED LOSS RATIO BY YEAR

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

Year	Loss Ratio
1995	32.9%
1996	23.7%
1997	31.2%*
1998	56.3%
1999	60.9%
2000	98.9%
2001	155.0%
2002	63.6%
2003	59.5%
2004	40.7%
2005	56.7%
2006	42.4%

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

Medical Professional Liability

There were 32 groups, 40 companies, that had direct written premium for Medical Professional Liability (includes regulated and non-rate-regulated companies) in the fourth quarter of 2007, as compared to 32 groups, 40 companies, in the fourth quarter of 2006.

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 fourth quarter of 2007 to direct written premium in the fourth quarter of 2006 for the same groups.

DIRECT PREMIUMS WRITTEN MARKET SHARE FOR MEDICAL PROFESSIONAL LIABILITY

Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 4th Quarter 2007	% Change 4th Quarter 2006 to 2007	4 Quarters Ending 4th Qtr 2007	% Change 4 Qtrs Ending 2006 to 2007	Net Underwriting Profit or Loss 4th Qtr 2007	Loss Ratio 4th Qtr 2007
1	American Physicians Ins. Exchange	24.38%	\$12,665,979	8.50%	\$64,798,774	0.20%	\$10,582,857	94.24
2	Berkshire Hathaway	22.91%	\$10,137,714	(14.66%)	\$60,897,171	(17.42%)	(\$1,287,664)	25.27
3	Advocate, MD Ins. Of The Southwest Inc.	8.32%	\$5,706,871	40.17%	\$22,105,273	1.49%	\$1,532,840	7.34
4	Doctors Company Group	6.24%	\$1,782,692	114.03%	\$16,596,829	3.65%	\$1,217,932	88.35
5	Texas Medical Liability Underwriting Assoc.	6.22%	\$4,455,319	(5.61%)	\$16,538,921	(26.94%)	\$1,365,063	62.22
6	Health Care Indemnity Inc.	4.52%	\$1,239,747	(69.49%)	\$12,023,115	(85.50%)	\$28,441,496	321.90
7	CNA Insurance Group	2.81%	\$2,414,289	*	\$7,455,898	36.79%	\$1,657,977	22.65
8	Allianz Insurance Group	2.66%	\$2,591,919	0.25%	\$7,079,472	11.12%	\$3,128,872	37.73
9	Preferred Professional Insurance Company	2.27%	\$762,587	(12.57%)	\$6,035,249	(16.20%)	\$3,441,938	65.57
10	PICA Group	1.95%	\$277,214	(59.28%)	\$5,174,523	(8.59%)	\$419,641	(162.59)
11	American International Group	1.93%	\$1,671,040	18.44%	\$5,122,761	(14.53%)	(\$1,318,048)	3.98
12	Texas Hospital Insurance Exchange	1.91%	\$804,949	(36.27%)	\$5,064,676	(34.21%)	(\$451,941)	10.48
13	Everest Reinsurance Holding Inc.	1.84%	\$1,955,651	(34.81%)	\$4,890,877	(29.49%)	(\$675,229)	**
14	NCMIC Group	1.70%	\$939,191	(0.97%)	\$4,506,396	2.31%	\$1,444,883	31.97
15	Texas Medical Insurance Company	1.64%	\$609,898	(18.53%)	\$4,355,122	0.39%	\$502,818	30.43
16	National Group	1.52%	\$866,592	6.61%	\$4,034,400	14.22%	(\$600,226)	21.00
17	Medicus Insurance Company	1.24%	\$867,026	*	\$3,302,203	#DIV/0!	\$50,174	**
18	ACE Ltd.	1.06%	\$631,274	(10.48%)	\$2,817,081	(6.71%)	(\$15,032,544)	(54.38)
19	ProAssurance Corp. Group	0.94%	\$51,078	(96.92%)	\$2,502,363	(56.63%)	\$8,230,091	301.72
20	FPIC Insurance Group Inc.	0.85%	\$421,178	61.50%	\$2,253,989	(27.97%)	\$421,178	**
21	Alleghany Group	0.67%	\$395,204	(19.52%)	\$1,791,238	(34.84%)	\$267,122	4.81
22	Medical Liability Insurance Co. of America	0.63%	\$289,972	(23.04%)	\$1,677,230	(44.77%)	\$448,358	3.10
23	Munich American Holding Corp.	0.60%	\$509,597	(7.75%)	\$1,600,511	6.01%	(\$2,034,961)	**
24	Fairfax Financial	0.45%	\$1,195,306	*	\$1,195,306	*	\$1,576,291	(31.87)
25	Zurich Insurance Group	0.21%	\$0	(100.00%)	\$550,310	(52.70%)	\$87,628	*
Top 25 Groups Total		99.47%	\$53,242,287	28.70%	\$264,369,688	(26.51%)	\$43,416,546	47.15
Total Market		100.00%	\$53,842,291	28.52%	\$265,773,358	(26.40%)	\$45,790,506	48.32

* 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
4th qtr 2002	\$85,911,427	\$79,470,653	\$95,769,104
1st qtr 2003	\$227,003,710	\$244,370,356	\$45,576,971
2nd qtr 2003	\$93,947,674	\$88,666,548	\$55,106,913
3rd qtr 2003	\$126,579,512	\$135,323,248	\$57,388,785
4th qtr 2003	\$71,752,834	\$82,927,387	\$93,075,549
1st qtr 2004	\$193,451,843	\$205,340,648	\$41,830,082
2nd qtr 2004	\$82,158,142	\$72,023,021	\$49,479,085
3rd qtr 2004	\$115,940,146	\$103,495,609	\$64,828,248
4th qtr 2004	\$74,360,976	\$64,923,197	\$72,244,880
1st qtr 2005	\$167,300,880	\$177,538,015	\$42,747,053
2nd qtr 2005	\$67,243,302	\$76,862,860	\$41,556,716
3rd qtr 2005	\$103,894,380	\$106,955,899	\$40,278,667
4th qtr 2005	\$60,662,829	\$69,326,700	\$38,064,317
1st qtr 2006	\$150,569,921	\$151,061,293	\$29,286,855
2nd qtr 2006	\$59,661,846	\$68,936,624	\$34,070,598
3rd qtr 2006	\$81,786,940	\$99,218,773	\$26,284,732
4th qtr 2006	\$48,930,307	\$41,894,807	\$21,096,372
1st qtr 2007	\$68,656,804	\$72,935,402	\$20,225,813
2nd qtr 2007	\$51,293,751	\$51,013,917	\$25,873,857
3rd qtr 2007	\$83,584,889	\$87,981,748	\$20,504,170
4th qtr 2007	\$49,221,027	\$53,842,291	\$17,504,789

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>
1995	87.7%
1996	80.1%
1997	69.2%
1998	90.5%
1999	98.1%
2000	98.3%
2001	91.2%
2002	79.1%
2003	80.3%
2004	44.8%
2005	31.0%
2006	20.3%

Miscellaneous Professional Liability

There were 31 groups, 67 companies, that had direct written premium for Miscellaneous Professional Liability in the fourth quarter of 2007, as compared to 25 groups, 62 companies, in the fourth quarter of 2006.

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 fourth quarter of 2007 to direct written premium in the fourth quarter of 2006 for the same groups.

DIRECT PREMIUMS WRITTEN MARKET SHARE FOR MISC. PROFESSIONAL LIABILITY

Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 4th Quarter 2007	% Change 4th Quarter 2006 to 2007	4 Quarters Ending 4th Qtr 2007	% Change 4 Qtrs Ending 2006 to 2007	Net Underwriting Profit or Loss 4th Qtr 2007	Loss Ratio 4th Qtr 2007
1	Chubb & Son Inc.	23.21%	\$21,981,479	(9.80%)	\$90,430,180	(0.48%)	(\$6,867,415)	34.12
2	XL America	20.71%	\$20,303,819	29.86%	\$80,678,613	3.60%	\$306,011	50.60
3	Travelers Group	11.96%	\$11,632,917	(11.78%)	\$46,609,213	(5.24%)	\$5,749,897	12.25
4	Hartford Fire & Casualty Group	9.15%	\$4,326,711	(74.31%)	\$35,641,775	(28.78%)	\$511,456	0.00
5	HCC Insurance Holdings Group	8.59%	\$10,956,612	(5.96%)	\$33,453,295	(4.81%)	\$2,257	7.45
6	ACE Ltd.	7.92%	\$8,487,620	(0.98%)	\$30,847,159	20.08%	+	0.36
7	Swiss Re Group	4.14%	\$3,704,158	(27.67%)	\$16,122,234	88.94%	\$5,626,721	5.11
8	American Financial Group	2.28%	\$2,395,518	*	\$8,881,464	*	\$1,567,373	17.49
9	RLI Insurance Group	2.27%	\$1,568,447	(60.25%)	\$8,849,255	(34.53%)	\$1,786,611	577.07
10	Allianz Insurance Group	1.20%	\$2,127,292	(14.50%)	\$4,663,785	25.39%	\$3,487,169	5.22
11	Alleghany Group	0.98%	\$1,946,506	649.52%	\$3,827,448	*	\$33,241	**
12	CNA Insurance Group	0.98%	\$0	(100.00%)	\$3,820,789	23.83%	+	**
13	Old Republic Group	0.95%	\$872,812	24.79%	\$3,700,644	(6.41%)	+	0.00
14	Nationwide Corp.	0.93%	\$82,688	(96.15%)	\$3,606,026	(24.63%)	\$668,079	110.08
15	Beazley Insurance Company, Inc.	0.70%	\$868,434	*	\$2,709,587	*	\$91,186	0.00
16	Berkshire Hathaway	0.68%	\$604,566	(0.10%)	\$2,665,154	(10.29%)	\$247,443	18.56
17	Liberty Mutual Group	0.58%	\$684,633	(6.24%)	\$2,258,775	(16.00%)	(\$3,687,187)	11.42
18	United National Group	0.54%	\$292,646	26.69%	\$2,096,811	135.76%	(\$213,021)	0.00
19	Markel Corp. Group	0.45%	\$314,460	(1.08%)	\$1,752,483	(5.27%)	\$37,872	51.36
20	Utica National Insurance Group	0.40%	\$328,450	(7.62%)	\$1,561,653	27.69%	\$297,400	14.77
21	White Mountain Group	0.32%	\$977,971	*	\$1,250,010	*	(\$1,372,891)	**
22	AETNA	0.29%	\$0	*	\$1,146,921	4.95%	\$285,741	**
23	Safeco Insurance Group	0.21%	\$283,792	47.93%	\$815,118	324.90%	+	**
24	State National Group	0.16%	\$128,169	(36.01%)	\$608,938	107.36%	+	**
25	Navigators Group Inc.	0.15%	\$0	*	\$588,220	(30.58%)	+	**
Top 25 Groups Total		99.74%	\$94,869,700	(13.54%)	\$388,585,550	2.61%	\$8,557,943	32.13
Total Market		100.00%	\$95,165,524	(13.42%)	\$389,602,054	1.90%	\$8,095,825	32.03

* 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
4th qtr 2002	\$39,794,746	\$40,468,853	\$24,789,968
1st qtr 2003	\$65,301,029	\$64,300,341	\$23,052,586
2nd qtr 2003	\$72,527,779	\$84,367,349	\$41,720,752
3rd qtr 2003	\$78,673,242	\$80,572,101	\$73,006,385
4th qtr 2003	\$72,099,487	\$78,115,601	\$15,837,639
1st qtr 2004	\$78,583,973	\$78,663,654	\$19,091,166
2nd qtr 2004	\$79,027,029	\$80,952,491	\$25,411,999
3rd qtr 2004	\$88,221,507	\$84,958,945	\$12,873,254
4th qtr 2004	\$70,978,554	\$75,843,090	\$1,731,964
1st qtr 2005	\$62,933,404	\$65,015,052	\$112,729,581
2nd qtr 2005	\$105,738,944	\$102,001,411	\$29,708,476
3rd qtr 2005	\$109,824,539	\$108,786,798	\$19,339,409
4th qtr 2005	\$92,079,636	\$96,843,121	\$52,554,252
1st qtr 2006	\$70,353,199	\$71,955,149	\$31,408,641
2nd qtr 2006	\$96,823,182	\$97,849,485	\$39,078,539
3rd qtr 2006	\$99,908,322	\$102,616,161	\$20,323,311
4th qtr 2006	\$100,416,498	\$109,913,338	\$24,733,858
1st qtr 2007	\$75,659,007	\$82,048,748	\$41,244,494
2nd qtr 2007	\$102,749,144	\$107,875,452	\$15,542,821
3rd qtr 2007	\$98,728,623	\$104,512,330	\$8,034,372
4th qtr 2007	\$86,267,169	\$95,165,524	\$30,481,942

EARNED TO INCURRED LOSS RATIO BY YEAR

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

Year	Loss Ratio *
1995	96.7%
1996	99.0%
1997	51.8%
1998	58.6%
1999	63.8%
2000	74.1%
2001	74.4%
2002	114.5%
2003	77.0%
2004	74.8%
2005	77.6%
2006	52.3%

* 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 fourth quarter of 2007 and the fourth quarter of 2006. Also included are the number of direct policies written and the percent of complaints per policy for each line of business.

Line of Business	4TH QUARTER 2007			4TH QUARTER 2006		
	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	8,648	0.00000%	0	12,619	0.00000%
General Liability - Other	50	213,359	0.02343%	38	199,370	0.01906%
Fire & Allied Lines	11	33,622	0.03272%	17	30,882	0.05505%
Commercial Multiple Peril	33	106,437	0.03100%	40	92,398	0.04329%
Private Passenger Auto ⁺⁺	1,574	5,735,591	0.02744%	1,641	5,231,518	0.03137%
Homeowners	377	1,212,112	0.03110%	497	1,132,636	0.04388%
Workers' Compensation ⁺⁺⁺	799	40,562	1.96984%	478	37,107	1.28817%
Boiler & Machinery	**	**	**	**	**	**
Commercial Crime	**	**	**	**	**	**
Commercial Glass	**	**	**	**	**	**
Medical Professional Liability	2	14,780	0.01353%	5	8,451	0.05916%
Misc. Professional Liability	2	6,188	0.03232%	6	4,434	0.13532%

⁺⁺ 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 fourth quarter of 2007) for these two lines of insurance are presented on the next two pages.

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

2007 Policies Written Rank	Group Name	4TH QUARTER 2007			4TH QUARTER 2006		
		Number of Complaints	Number of Policies Written	Percent of Complaints per Policy	Number of Complaints	Number of Policies Written	Percent of Complaints per Policy
20	Auto Club Enterprises Insurance Group	34	31,541	0.10780%	16	32,663	0.04899%
8	Old American County Mutual Fire Ins. Co.	219	219,133	0.09994%	272	261,080	0.10418%
24	Infinity Property & Casualty Ins. Group	19	20,055	0.09474%	17	19,783	0.08593%
25	Mercury General Group	17	19,411	0.08758%	29	22,456	0.12914%
23	American Century Casualty Company	22	26,870	0.08188%	19	23,651	0.08033%
14	Home State Ins Grp	66	91,640	0.07202%	67	92,208	0.07266%
16	Liberty Mutual Group	34	58,963	0.05766%	29	49,541	0.05854%
17	Unitrin Group	24	48,579	0.04940%	41	55,523	0.07384%
21	Metropolitan Group	12	27,255	0.04403%	12	21,731	0.05522%
19	Sentry Insurance Group	13	31,682	0.04103%	8	32,325	0.02475%
13	Delek Group	37	98,203	0.03768%	19	99,636	0.01907%
10	Nationwide Corp.	44	117,728	0.03737%	53	119,594	0.04432%
11	Titus Group	38	107,307	0.03541%	24	92,067	0.02607%
7	Berkshire Hathaway	68	233,212	0.02916%	56	209,971	0.02667%
6	United Services Automobile Assoc. Group	68	243,169	0.02796%	34	220,044	0.01545%
3	Allstate Insurance Group	157	581,120	0.02702%	164	653,893	0.02508%
15	American International Group	24	90,430	0.02654%	31	48,762	0.06357%
5	Progressive Group	76	416,470	0.01825%	110	405,635	0.02712%
2	Zurich Insurance Group	147	812,057	0.01810%	176	872,249	0.02018%
4	Loya Group	76	498,722	0.01524%	90	86,806	0.10368%
12	Safeco Insurance Group	14	103,973	0.01347%	28	59,520	0.04704%
9	Southern Farm Bureau Casualty	18	148,057	0.01216%	20	155,495	0.01286%
22	Germania Insurance Group	3	26,919	0.01114%	6	22,788	0.02633%
18	Safeway Insurance Group	3	32,820	0.00914%	3	17,915	0.01675%
1	State Farm IL	114	1,352,940	0.00843%	119	1,305,848	0.00911%
	(All other licensed insurers)	227	297,335	0.07634%	198	250,334	0.07909%
	(No company identified)*	0			0		
TOTALS		1,574	5,735,591	0.02744%	1,641	5,231,518	0.03137%

* 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 FOURTH QUARTER DATA LISTED BY PERCENT OF COMPLAINTS PER POLICY

2007 Policies Written		4TH QUARTER 2007			4TH QUARTER 2006		
Rank	Group Name	Number of Complaints	Number of Policies Written	Percent of Complaints per Policy	Number of Complaints	Number of Policies Written	Percent of Complaints per Policy
12	ARX Holding Corp. Group	6	16,338	0.10712%	2	16,119	0.01241%
13	Texas Fair Plan Association	17	15,870	0.07013%	14	15,870	0.08822%
20	State National Group	2	6,905	0.04627%	2	4,966	0.04027%
16	Cypress Holdings Group	1	9,963	0.04125%	6	10,072	0.05957%
4	United Services Automobile Assoc. Group	11	94,760	0.03770%	6	87,836	0.00683%
11	Safeco Insurance Group	2	18,647	0.03672%	2	19,068	0.01049%
9	Delek Group	4	22,378	0.03654%	9	19,937	0.04514%
3	Zurich Insurance Group	61	180,318	0.03383%	50	148,900	0.03358%
21	Assurant Inc. Group	3	6,483	0.03139%	4	5,579	0.07170%
19	Balboa Insurance Group	2	7,025	0.02896%	3	4,613	0.06503%
18	Amica Mutual Group	1	7,592	0.02847%	2	7,355	0.02719%
2	Allstate Insurance Group	55	216,399	0.02542%	70	221,163	0.03165%
25	American Modern Insurance Group	0	5,725	0.02341%	1	2,936	0.03406%
5	Travelers Group	24	63,668	0.02029%	24	64,111	0.03744%
8	Hartford Fire & Casualty Group	5	28,381	0.01787%	7	24,318	0.02879%
7	Texas Farm Bureau Mutual	4	34,078	0.01762%	3	30,655	0.00979%
22	Metropolitan Group	2	6,371	0.01651%	3	4,889	0.06136%
17	Auto Club Enterprises Insurance Group	4	9,698	0.01317%	1	9,604	0.01041%
1	State Farm IL	34	282,397	0.01204%	44	273,201	0.01611%
6	Nationwide Corporation	11	54,216	0.01174%	11	49,327	0.02230%
10	Liberty Mutual Group	8	21,893	0.01073%	3	19,742	0.01520%
15	Glencoe US Holdings Inc.	0	11,994	0.01004%	2	1,005	0.00000%
14	NLASCO	11	15,685	0.00000%	8	16,730	0.00000%
23	Wellington Insurance Company	1	6,057	0.00000%	4	5,159	0.07753%
24	Chubb & Son Inc.	0	5,999	0.00000%	0	5,927	0.00000%
(All other licensed insurers)		108	63,272	0.17069%	216	63,554	0.33987%
(No company identified)*		0			0		
TOTALS		377	1,212,112	0.03110%	497	1,132,636	0.04388%

* 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	Rate Period	Rate Change Percent	Effective Date New Policies	Effective Date Renewal Policies	Description of Rate Filing and Significant Impact to Policyholders
Homeowners of America Insurance Company	Homeowners of America Insurance Company	Current Quarter	(2.20)	11/15/2007	1/1/2008	Changes in credit-based discounts varying from -5% to -16.7%. -15% base rate decrease for certain NE Tx counties.
		Previous 12 Months	(1.00)	8/1/2007	9/6/2007	
		Previous 12 Months	3.50	4/1/2007	4/1/2007	
		Previous 24 Months	0.00	9/1/2006	9/1/2006	
		Previous 24 Months	(5.00)	6/9/2006	6/9/2006	
		Previous 24 Months	0.00	5/1/2006	6/9/2006	
US Lloyds Insurance Company	US Lloyds Insurance Company	Current Quarter	1.00	11/5/2007	11/5/2007	Filing of rates for new water damage endorsement.
		Previous 24 Months	(3.90)	9/1/2006	9/1/2006	
		Previous 36 Months	(1.86)	6/1/2005	6/1/2005	
		Previous 36 Months	0.20	12/8/2004	12/8/2004	
		Previous 36 Months	(0.03)	12/8/2004	12/8/2004	
Wellington Insurance Company	Wellington Insurance Company	Current Quarter	(0.10)	10/1/2007	11/1/2007	Rate changes by territory, varying from +14% (S Harris county) to -7% (Tarrant county)
		Previous 12 Months	(6.50)	4/15/2006	5/15/2006	
Amica Mutual Grp	Amica Lloyd's of Texas	Current Quarter	(7.50)	10/1/2007	10/1/2007	Rate changes by territory, varying from +20% (Galveston County) to -25% (central Texas). Changes in credit scoring relativities ranging from -6.3% to +11.1%.
Universal Ins Co Grp	Universal Insurance Company of Texas	Current Quarter	(0.50)	12/1/2007	12/1/2007	25% reduction for Montgomery county, changes in wind exclusion credits.
Liberty Mutual Grp	America First Lloyd's Insurance Company	Current Quarter	0.00	10/1/2007		Implementation of our Custom Protector Program for TX
	Peerless Indemnity Insurance Company	Current Quarter	0.00	10/1/2007		Implementation of our Custom Protector Program for TX

HOMEOWNERS RATE FILING EXHIBIT

Group Name	Company Name	Rate Period	Rate Change Percent	Effective Date New Policies	Effective Date Renewal Policies	Description of Rate Filing and Significant Impact to Policyholders
American Modern Ins Grp	American Modern Lloyd's Insurance Company	Current Quarter	25.00	11/1/2007	11/1/2007	Uniform 25% increase for mobile homeowners.
United Services Automobile Association Grp	USAA Texas Lloyd's Company	Current Quarter	17.80	12/1/2007	12/1/2007	Renters change only. Changes in contents base rates (+10%), AOI factors (+22.8% to -27.5%) and territory factors (-10% to +14.7%).
		Previous 12 Months	(0.20)	4/2/2007	6/2/2007	
		Previous 12 Months	(7.40)	1/31/2007	3/31/2007	
		Previous 12 Months	0.00	1/31/2007	4/1/2007	
		Previous 24 Months	(4.00)	7/15/2006	9/15/2006	
	United Services Automobile Association	Current Quarter	9.40	12/1/2007	12/1/2007	Renters change only. Changes in contents base rates (+10%), AOI factors (+38.2% to -5.1%) and territory factors (-10% to +14.7%).
		Previous 12 Months	(10.20)	1/31/2007	3/31/2007	
		Previous 12 Months	(0.60)	4/2/2007	6/2/2007	
		Previous 12 Months	0.00	1/31/2007	4/1/2007	
		Previous 24 Months	(3.00)	7/15/2006	9/15/2006	
American National Financial Grp	American National Lloyds Insurance Company	Current Quarter	0.70	12/19/2007	12/19/2007	Filing for territory zone changes- five counties were moved to new Territory 13.
Balboa Ins Grp	Newport E&S Insurance Company	Current Quarter	(1.20)	11/20/2007	1/15/2008	Reductions for Tarrant county ranging from -20% to -30%. Reduction in Collin county of -7.8%.
		Previous 12 Months	(19.80)	4/19/2007	6/15/2007	
		Previous 36 Months	(14.40)	6/15/2005	7/15/2005	

HOMEOWNERS RATE FILING EXHIBIT

Group Name	Company Name	Rate Period	Rate Change Percent	Effective Date New Policies	Effective Date Renewal Policies	Description of Rate Filing and Significant Impact to Policyholders
Balboa Ins Grp	Balboa Insurance Company	Current Quarter	(1.20)	11/20/2007	1/15/2008	Reductions for Tarrant county ranging from -20% to -30%. Reduction in Collin county of -7.8%.
		Previous 12 Months	(19.80)	4/19/2007	6/15/2007	
		Previous 36 Months	(14.40)	6/15/2005	7/15/2005	
Glencoe US Holdings Inc	Stonington Lloyds Insurance Company	Current Quarter	(12.00)	11/1/2007	11/1/2007	Changes to age of home/builder credit ranging from -40% to 0%.
		Previous 12 Months	5.00	12/1/2006	12/1/2006	
		Previous 12 Months	5.20	12/1/2006	12/1/2006	
		Previous 36 Months	(0.50)	6/15/2005	6/15/2005	
Arx Holding Corp Grp	ASI Lloyds	Current Quarter	(2.70)	12/14/2007	2/14/2008	Changes in certain territorial base rates, contents limit factors, age of home factor for new home (-10% change).
		Current Quarter	(11.60)	11/15/2007	1/15/2008	HO-3 product: territory base rate changes ranging from -35% to +13.2%; protection class factor change ranging from -25% to +11.1%.
		Previous 12 Months	(9.80)	7/27/2007	9/27/2007	
		Previous 12 Months	1.80	3/1/2007	5/1/2007	
		Previous 12 Months	(3.40)	3/1/2007	5/1/2007	
		Previous 24 Months	(1.90)	5/1/2006	7/1/2006	
		Previous 24 Months	(1.80)	5/1/2006	2/1/2007	
		Previous 24 Months	(0.20)	12/1/2006	1/1/2007	
		Previous 24 Months	(2.90)	12/1/2006	7/1/2006	
		Previous 36 Months	(2.70)	5/1/2005	7/1/2005	

HOMEOWNERS RATE FILING EXHIBIT

Group Name	Company Name	Rate Period	Rate Change Percent	Effective Date New Policies	Effective Date Renewal Policies	Description of Rate Filing and Significant Impact to Policyholders
Arx Holding Corp Grp	ASI Lloyds	Previous 36 Months	(2.70)	5/1/2005	7/1/2005	
		Previous 36 Months	(1.25)	12/1/2005	2/1/2006	
		Previous 36 Months	(1.25)	12/1/2005	2/1/2006	
Cypress Holdings Grp	Cypress Texas Lloyds	Current Quarter	(2.40)	12/4/2007	1/28/2008	Dwelling Fire only. Changes in Certified Property Managers factor and year of construction factor. Less than 9% of policyholders receiving more than +10% rate change.
Delek Grp	Southern Insurance Company	Current Quarter	(3.30)	12/1/2007	2/1/2008	Changes to new home credit range from -15% to 0%.
		Previous 12 Months	0.00	2/1/2007	2/1/2007	
		Previous 12 Months	0.00	2/1/2007	2/1/2007	
Travelers Grp	Travelers Personal Security Insurance Company	Current Quarter	0.00	10/21/2007	12/10/2007	New special hurricane deductible endorsements. No rate impact.
	Travelers Lloyds of Texas Insurance Company	Current Quarter	0.00	10/21/2007	12/10/2007	New special hurricane deductible endorsements. No rate impact.
Geovera Holdings Inc Grp	Geovera Insurance Company	Current Quarter	(2.70)	10/1/2007	10/1/2007	Reduction for Tarrant County base rate of -12% and changes in new home credits varying from -4% to -8%.

PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT

Group Name	Company Name	Rate Period	Rate Change Percent	Effective Date New Policies	Effective Date Renewal Policies	Description of Rate Filing and Significant Impact to Policyholders
Old American County Mutual Fire Insurance Company	Old American County Mutual Fire Insurance Company	Current Quarter	3.10	12/15/2007	2/1/2008	MGA Agency Program. Modified model year factors, base rates, driver classes, territories and point charges
		Current Quarter	2.60	12/17/2007	2/15/2008	AIG Marketing Program. Base rate change only.
		Current Quarter	16.00		12/30/2007	AIG Agency Auto Program. Adjusted underwriting assignments, base rates, driver class, age/point and symbol factors.
		Current Quarter	0.01	10/1/2007	10/1/2007	Hawkeye Ins Services. Minor changes, no significant impacts.
		Previous 12 Months	(0.83)	1/16/2006	1/16/2006	
		Previous 12 Months	(17.17)	1/16/2006	3/2/2006	
		Previous 12 Months	(14.10)	1/16/2006	1/31/2006	
		Previous 12 Months	(9.30)	1/18/2006	3/4/2006	
		Previous 12 Months	0.01	2/1/2006	3/1/2006	
		Previous 12 Months	(15.00)	2/15/2006	3/15/2006	
		Previous 12 Months	8.00	2/15/2006	3/15/2006	
		Previous 12 Months	29.00	3/1/2006	5/1/2006	
		Previous 12 Months	(2.10)	3/1/2006	4/1/2006	
		Previous 12 Months	2.20	3/1/2006	4/15/2006	
		Previous 12 Months	3.70	3/15/2006	3/15/2006	
		Previous 12 Months	18.30	3/17/2006	4/16/2006	
		Previous 12 Months	(4.36)	3/20/2006	4/20/2006	
		Previous 12 Months	(2.81)	4/1/2006	5/1/2006	
		Previous 12 Months	(2.81)	4/1/2006	5/1/2006	
		Previous 12 Months	(5.56)	4/1/2006	4/1/2006	
		Previous 12 Months	5.74	4/15/2006	4/15/2006	

PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT

Group Name	Company Name	Rate Period	Rate Change Percent	Effective Date New Policies	Effective Date Renewal Policies	Description of Rate Filing and Significant Impact to Policyholders
Old American County Mutual Fire Insurance Company	Old American County Mutual Fire Insurance Company	Previous 12 Months	(6.06)	5/1/2006	6/1/2006	
		Previous 12 Months	10.90	5/1/2006	5/1/2006	
		Previous 12 Months	(4.78)	5/15/2006	6/15/2006	
		Previous 12 Months	2.00	6/1/2006	7/15/2006	
		Previous 12 Months	1.53	6/1/2006	7/1/2006	
		Previous 12 Months	0.51	6/1/2006	7/1/2006	
		Previous 12 Months	(5.20)	6/1/2006	7/1/2006	
		Previous 12 Months	(5.16)	6/1/2006	7/1/2006	
		Previous 12 Months	(7.41)	6/8/2006	6/8/2006	
		Previous 12 Months	(0.01)	6/10/2006	6/10/2006	
		Previous 12 Months	(9.00)	6/15/2006	7/15/2006	
		Previous 12 Months	(2.71)	6/19/2006	7/19/2006	
		Previous 12 Months	(9.40)	6/23/2006	8/7/2006	
		Previous 12 Months	(2.45)	7/1/2006	7/15/2006	
		Previous 12 Months	2.63	7/5/2006	8/19/2006	
		Previous 12 Months	3.68	7/5/2006	8/19/2006	
		Previous 12 Months	(9.50)	7/21/2006	8/21/2006	
		Previous 12 Months	(0.23)	8/1/2006	9/1/2006	
		Previous 12 Months	5.00	8/8/2006	9/8/2006	
		Previous 12 Months	11.90	8/15/2006	9/15/2006	
		Previous 12 Months	(0.69)	8/15/2006	9/15/2006	

PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT

Group Name	Company Name	Rate Period	Rate Change Percent	Effective Date New Policies	Effective Date Renewal Policies	Description of Rate Filing and Significant Impact to Policyholders
Old American County Mutual Fire Insurance Company	Old American County Mutual Fire Insurance Company	Previous 12 Months	(0.02)	8/15/2006	9/15/2006	
		Previous 12 Months	(0.02)	8/15/2006	9/15/2006	
		Previous 12 Months	(0.05)	9/15/2006	10/7/2006	
		Previous 12 Months	(2.70)	9/22/2006	10/22/2006	
		Previous 12 Months	(9.43)	10/1/2006	10/1/2006	
		Previous 12 Months	1.50	10/1/2006	10/1/2006	
		Previous 12 Months	(5.50)	10/15/2006	11/7/2006	
		Previous 12 Months	(1.50)	10/18/2006	12/2/2006	
		Previous 12 Months	5.70	10/20/2006	11/20/2006	
		Previous 12 Months	0.04	12/20/2006	1/20/2007	
		Previous 24 Months	(0.26)	1/1/2005	2/1/2005	
		Previous 24 Months	0.19	1/1/2005	2/1/2005	
		Previous 24 Months	(3.85)	1/1/2005	2/1/2005	
		Previous 24 Months	(0.28)	1/15/2005	2/15/2005	
		Previous 24 Months	1.62	1/15/2005	2/15/2005	
		Previous 24 Months	0.05	2/1/2005	3/1/2005	
		Previous 24 Months	(0.65)	2/1/2005	3/1/2005	
		Previous 24 Months	2.52	2/15/2005	2/15/2005	
		Previous 24 Months	4.00	2/21/2005	3/15/2005	
		Previous 24 Months	(2.43)	3/15/2005	4/15/2005	
		Previous 24 Months	(8.60)	3/15/2005	5/1/2005	

PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT

Group Name	Company Name	Rate Period	Rate Change Percent	Effective Date New Policies	Effective Date Renewal Policies	Description of Rate Filing and Significant Impact to Policyholders
Old American County Mutual Fire Insurance Company	Old American County Mutual Fire Insurance Company	Previous 24 Months	(0.14)	3/15/2005	4/15/2005	
		Previous 24 Months	0.46	3/15/2005	4/15/2005	
		Previous 24 Months	(4.73)	3/15/2005	9/15/2005	
		Previous 24 Months	(0.10)	3/15/2005	6/1/2005	
		Previous 24 Months	(5.00)	4/1/2005	5/1/2005	
		Previous 24 Months	(5.00)	4/1/2005	5/1/2005	
		Previous 24 Months	(5.00)	4/1/2005	5/1/2005	
		Previous 24 Months	4.60	4/6/2005	5/6/2005	
		Previous 24 Months	3.70	4/8/2005	5/6/2005	
		Previous 24 Months	(5.00)	4/15/2005	5/15/2005	
		Previous 24 Months	(10.00)	4/15/2005	4/5/2005	
		Previous 24 Months	0.80	4/15/2005	5/15/2005	
		Previous 24 Months	(0.52)	4/15/2005	5/15/2005	
		Previous 24 Months	(8.20)	5/1/2005	5/1/2005	
		Previous 24 Months	(5.20)	5/8/2005	6/8/2005	
		Previous 24 Months	(5.80)	5/15/2005	6/15/2005	
		Previous 24 Months	(1.99)	5/16/2005	6/15/2005	
		Previous 24 Months	(4.33)	6/10/2005	7/10/2005	
		Previous 24 Months	(4.75)	6/15/2005	7/15/2005	
		Previous 24 Months	(0.17)	6/29/2005	7/29/2005	
		Previous 24 Months	(8.90)	7/1/2005	8/15/2005	

PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT

Group Name	Company Name	Rate Period	Rate Change Percent	Effective Date New Policies	Effective Date Renewal Policies	Description of Rate Filing and Significant Impact to Policyholders
Old American County Mutual Fire Insurance Company	Old American County Mutual Fire Insurance Company	Previous 24 Months	(2.08)	7/1/2005	7/1/2005	
		Previous 24 Months	(0.06)	7/13/2005	7/13/2005	
		Previous 24 Months	(12.33)	7/15/2005	7/15/2005	
		Previous 24 Months	(4.70)	7/15/2005	8/15/2005	
		Previous 24 Months	(14.80)	7/15/2005	7/15/2005	
		Previous 24 Months	(7.55)	7/19/2005	10/22/2005	
		Previous 24 Months	(5.10)	7/21/2005	8/21/2005	
		Previous 24 Months	(1.10)	7/28/2005	8/27/2005	
		Previous 24 Months	(0.04)	8/2/2005	9/1/2005	
		Previous 24 Months	(1.61)	8/15/2005	8/15/2005	
		Previous 24 Months	(1.00)	8/15/2005	8/15/2005	
		Previous 24 Months	(5.13)	8/17/2005	8/17/2005	
		Previous 24 Months	(1.99)	8/22/2005	10/22/2005	
		Previous 24 Months	(1.03)	8/25/2005	9/24/2005	
		Previous 24 Months	(3.92)	9/1/2005	10/1/2005	
		Previous 24 Months	(8.97)	9/1/2005	9/1/2005	
		Previous 24 Months	(4.97)	9/15/2005	10/15/2005	
		Previous 24 Months	(4.97)	9/15/2005	10/15/2005	
		Previous 24 Months	(3.54)	9/15/2005	10/15/2005	
		Previous 24 Months	(6.05)	9/19/2005	10/19/2005	
		Previous 24 Months	(3.77)	9/19/2005	10/19/2005	

PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT

Group Name	Company Name	Rate Period	Rate Change Percent	Effective Date New Policies	Effective Date Renewal Policies	Description of Rate Filing and Significant Impact to Policyholders			
Old American County Mutual Fire Insurance Company	Old American County Mutual Fire Insurance Company	Previous 24 Months	(1.00)	9/19/2005	10/19/2005				
		Previous 24 Months	0.90	9/21/2005	10/21/2005				
		Previous 24 Months	(3.26)	10/1/2005	10/1/2005				
		Previous 24 Months	(3.91)	10/13/2005	11/13/2005				
		Previous 24 Months	(3.81)	10/13/2005	11/13/2005				
		Previous 24 Months	(4.19)	10/15/2005	10/15/2005				
		Previous 24 Months	(0.35)	10/15/2005	11/15/2005				
		Previous 24 Months	(8.44)	10/15/2005	11/15/2005				
		Previous 24 Months	(4.98)	11/15/2005	1/1/2006				
		Previous 24 Months	3.46	11/15/2005	12/15/2005				
		Previous 24 Months	(4.98)	11/15/2005	12/15/2005				
		Previous 24 Months	3.10	11/26/2005	11/26/2005				
		Previous 24 Months	9.90	12/5/2005	2/3/2006				
		Previous 24 Months	(1.52)	12/15/2005	1/15/2006				
		Previous 24 Months	(4.94)	12/15/2005	1/15/2006				
		Previous 24 Months	(4.94)	12/15/2005	1/15/2006				
		Previous 24 Months	(4.92)	12/15/2005	1/15/2006				
		Previous 24 Months	(12.10)	12/16/2005	1/15/2006				
		Allstate Ins Grp	Allstate Indemnity Company	Current Quarter	1.80		12/17/2007	1/31/2008	Rate change uniform across all territories.
				Previous 12 Months	2.00		4/23/2007	6/7/2007	
		Previous 24 Months	(3.00)	5/15/2006	6/29/2006				

PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT

Group Name	Company Name	Rate Period	Rate Change Percent	Effective Date New Policies	Effective Date Renewal Policies	Description of Rate Filing and Significant Impact to Policyholders	
Allstate Ins Grp	Allstate County Mutual Insurance Company	Current Quarter	1.00	12/17/2007	1/31/2008	Classic Program. Rate change uniform across all territories.	
		Previous 12 Months	9.80	4/23/2007	6/7/2007		
		Previous 12 Months	3.90	4/23/2007	6/7/2007		
		Previous 24 Months	(9.00)	5/1/2006	6/15/2006		
American Intrnl Grp	21st Century Insurance Company of The Southwest	Current Quarter	12.80	10/24/2007	10/24/2007	Revised territory, gender/marital status, tier and usage factors	
		Previous 12 Months	(3.20)	12/22/2006	12/22/2006		
		Previous 12 Months	8.10	5/24/2007	5/24/2007		
		Previous 24 Months	1.10	12/19/2005	1/8/2006		
		Previous 24 Months	8.00	9/24/2006	9/24/2006		
		Previous 36 Months	(1.30)	8/3/2005	8/13/2005		
	Audubon Insurance Company	Current Quarter	5.30	11/5/2007	1/4/2008	Base rates increased an average of 10.1%, varying by territory. Homeowner companion policy discount also increased from 10 to 15%.	
		Current Quarter	(0.10)	12/17/2007	2/15/2008		Revised territory definitions.
		Previous 12 Months	5.00	4/2/2007	6/1/2007		
		Previous 24 Months	0.00	6/5/2006	8/4/2006		
	National Union Fire Insurance Company of Louisiana	Current Quarter	4.10	11/5/2007	1/4/2008	Base rates increased an average of 8.1%, varies by territory. Homeowner companion policy discount also increased from 10 to 15%	
		Current Quarter	(0.10)	12/17/2007	2/15/2008		Revised Territory definitions.
		Previous 12 Months	6.60	4/2/2007	4/2/2007		
		Previous 24 Months	0.00	6/5/2006	6/5/2006		
	American International South Insurance Company	Current Quarter	8.40	11/5/2007	1/4/2008	Base rates increased an average of 12.2%, varying by territory. Homeowner companion policy discount also increased from 10 to 15%.	
		Current Quarter	0.00	12/17/2007	2/15/2008		Revised territory definitions.

PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT

Group Name	Company Name	Rate Period	Rate Change Percent	Effective Date New Policies	Effective Date Renewal Policies	Description of Rate Filing and Significant Impact to Policyholders
American Intrnl Grp	American International South Insurance Company	Previous 12 Months	4.20	4/2/2007	6/1/2007	
		Previous 24 Months	0.00	6/5/2006	8/4/2006	
		Previous 36 Months	(4.00)	1/9/2006	3/10/2006	
Berkshire Hathaway	Geico Indemnity Company	Current Quarter	8.00	11/29/2007	1/14/2008	Revised Bodily Injury and Uninsured Motorists increased limits. Introduction of a 30/60 limit. Rate revision of 9.2% for Physical Damage and 7.3% for Liability.
		Previous 12 Months	(1.60)	1/18/2007	4/9/2007	
		Previous 12 Months	0.00	3/15/2007	5/1/2007	
		Previous 12 Months	0.00	8/2/2007	8/2/2007	
		Previous 12 Months	0.00	8/9/2007	10/8/2007	
		Previous 12 Months	6.30	9/6/2007	11/19/2007	
	Government Employees Insurance Company	Current Quarter	(0.10)	11/29/2007	1/1/2008	Revised Bodily Injury and Uninsured Motorists increased limits. Introduction of a 30/60 limit
		Previous 12 Months	(1.40)	1/18/2007	4/9/2007	
		Previous 12 Months	0.00	3/15/2007	5/1/2007	
		Previous 12 Months	0.00	8/2/2007	8/2/2007	
		Previous 12 Months	0.00	8/9/2007	10/8/2007	
GMAC Ins Holding	National General Insurance Company	Current Quarter	4.00	12/21/2007	2/28/2008	Updates to underwriting tiers and credit factors, new symbol assignments and introduction of the Advance Quote discount. Rate revision of 6.7% for Physical Damage.
		Previous 24 Months	(8.50)	9/29/2006	11/29/2006	
Progressive Grp	Progressive County Mutual Insurance Company	Current Quarter	3.80	12/21/2007	1/20/2008	New credit model and territory rating variables for policies in the ProPricing Rating Class. Rate revision of 8.5% for Property Damage and 6.5% for PIP.

PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT

Group Name	Company Name	Rate Period	Rate Change Percent	Effective Date New Policies	Effective Date Renewal Policies	Description of Rate Filing and Significant Impact to Policyholders
Progressive Grp	Progressive County Mutual Insurance Company	Current Quarter	0.00	12/27/2007	1/20/2008	New credit model and territory rating variables for policies in the Agent Classic, Advantage, & Supersaver Rating Classes. Rate revision of -5.9% for Other Physical Damage.
		Previous 12 Months	(3.00)	2/9/2007	3/11/2007	
		Previous 12 Months	(1.50)	3/16/2007	4/15/2007	
		Previous 12 Months	(3.00)	5/23/2007	6/22/2007	
		Previous 12 Months	(0.10)	7/31/2007	8/30/2007	
		Previous 12 Months	(2.70)	8/9/2007	9/8/2007	
		Previous 12 Months	0.00		1/7/2007	
		Previous 24 Months	0.00	12/27/2005	1/26/2006	
		Previous 24 Months	2.90	6/6/2006	7/6/2006	
		Previous 24 Months	0.00	8/21/2006	9/20/2006	
		Previous 36 Months	(1.50)	10/27/2004	11/26/2004	
		Previous 36 Months	(4.50)	6/15/2005	7/15/2005	
State Farm	State Farm Fire And Casualty Company	Current Quarter	1.40	12/31/2007	12/31/2007	
	State Farm Mutual Automobile Insurance Company	Current Quarter	0.00	12/31/2007	12/31/2007	Territory definition changes for Dallas, Bexar and Tarrant Counties. Base rate changes by coverage and territory. No significant impact.
	State Farm County Mutual Insurance Company of Texas	Current Quarter	5.10	12/31/2007	12/31/2007	Territory definition changes for Dallas, Bexar and Tarrant Counties. Base rate increases by coverage and territory; driving record tier rate increases; motorcycle rate decreases.

PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT

Group Name	Company Name	Rate Period	Rate Change Percent	Effective Date New Policies	Effective Date Renewal Policies	Description of Rate Filing and Significant Impact to Policyholders
Titus Grp	Consumers County Mutual Insurance Company	Current Quarter	0.00	11/18/2007	11/18/2007	Minor revisions to base rates by coverage, insurance scores, and model years; no significant impact.
		Current Quarter	1.00	12/1/2007	12/1/2007	Base rate increase in three territories for AMH-mobileowners policies.
		Current Quarter	0.00	12/28/2007	2/13/2008	Minor revisions to base rates by coverage, increased limits factors, and territory factors; no significant impact.
		Previous 12 Months	0.00	11/8/2006	12/23/2006	
		Previous 12 Months	0.00	11/8/2006	12/23/2006	
		Previous 12 Months	6.00	11/29/2006	11/29/2006	
		Previous 12 Months	(3.00)	11/29/2006	11/29/2006	
		Previous 12 Months	0.00	3/9/2007	3/9/2007	
		Previous 12 Months	0.00	3/9/2007	3/9/2007	
		Previous 12 Months	0.00	5/23/2007	7/7/2007	
		Previous 12 Months	0.00	5/23/2007	7/7/2007	
		Previous 12 Months	0.00	6/1/2007	7/1/2007	
		Previous 12 Months	(1.00)	7/20/2007	7/20/2007	
		Previous 12 Months	(1.00)	7/20/2007	7/20/2007	
		Previous 24 Months	0.00	9/28/2005	11/12/2005	
		Previous 24 Months	0.00	9/28/2005	11/12/2005	
		Previous 24 Months	0.00	9/28/2005	11/12/2005	
		Previous 24 Months	0.00	9/28/2005	11/12/2005	
		Previous 24 Months	0.00	4/12/2006	5/27/2006	
		Previous 24 Months	0.00	4/12/2006	5/27/2006	
		Previous 24 Months	0.00	6/1/2006	6/1/2006	

PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT

Group Name	Company Name	Rate Period	Rate Change Percent	Effective Date New Policies	Effective Date Renewal Policies	Description of Rate Filing and Significant Impact to Policyholders
Titus Grp	Consumers County Mutual Insurance Company	Previous 24 Months	0.00	7/2/2006	7/2/2006	
		Previous 24 Months	0.00	8/1/2006	8/1/2006	
		Previous 24 Months	0.00	8/1/2006	8/1/2006	
		Previous 24 Months	0.00	10/1/2006	10/1/2006	
		Previous 36 Months	1.00	3/1/2005	3/1/2005	
		Previous 36 Months	1.00	3/1/2005	3/1/2005	
		Previous 36 Months	2.00	3/20/2005	3/20/2005	
		Previous 36 Months	(4.00)	3/20/2005	3/20/2005	
		Previous 36 Months	0.00	3/20/2005	5/14/2005	
		Previous 36 Months	0.00	3/20/2005	5/14/2005	
Zurich Ins Grp	Farmers Texas County Mutual Insurance Company	Current Quarter	0.00	10/1/2007	10/1/2007	Revised accident forgiveness threshold from \$400 to \$800.
		Current Quarter	0.00	11/19/2007	11/19/2007	Expand Affinity Discount of 5% to Retirees
		Current Quarter	0.00		12/1/2007	Modify renewal rate capping rules.
		Previous 12 Months	0.00	11/1/2006	11/1/2006	
		Previous 12 Months	0.00	2/1/2007	2/1/2007	
		Previous 12 Months	5.50	2/1/2007	2/1/2007	
		Previous 12 Months	0.00	2/26/2007	2/26/2007	
		Previous 12 Months	3.30	6/1/2007	6/1/2007	
		Previous 12 Months	0.00	10/23/2007		
		Previous 12 Months	0.00		5/1/2007	
Previous 24 Months	0.00	10/24/2005	10/24/2005			
Previous 24 Months	0.00	1/29/2006	1/29/2006			

PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT

Group Name	Company Name	Rate Period	Rate Change Percent	Effective Date New Policies	Effective Date Renewal Policies	Description of Rate Filing and Significant Impact to Policyholders
Zurich Ins Grp	Farmers Texas County Mutual Insurance Company	Previous 24 Months	0.00	2/26/2006		
		Previous 24 Months	0.00	6/26/2006	6/26/2006	
		Previous 24 Months	5.10	7/1/2006	7/1/2006	
		Previous 24 Months	0.40	8/1/2006	8/1/2006	
		Previous 24 Months	0.00	9/23/2006		
		Previous 36 Months	(0.15)	4/1/2005	4/1/2005	
		Previous 36 Months	(0.46)	7/23/2005	7/23/2005	
		Previous 36 Months	0.00	10/1/2005	10/1/2005	
Unitrin Grp	Unitrin Direct Property & Casualty Company	Current Quarter	6.00	11/16/2007	12/26/2007	Revised point surcharge and base rate change. Rate revisions of 10% for Bodily Injury, 12.1% for Property Damage , and 6.2% for Collision.
		Previous 24 Months	6.50	4/1/2006	5/11/2006	
		Previous 36 Months	(10.00)	4/29/2005	6/8/2005	
General Agents Grp	MGA Insurance Company, Inc.	Current Quarter	4.50	12/20/2007	2/6/2008	Changes to base rates and introduction of new discounts and rating factors.
		Previous 12 Months	0.00	1/1/2007	1/1/2007	
		Previous 12 Months	5.00	3/1/2007	4/15/2007	
		Previous 12 Months	3.80	6/15/2007	8/1/2007	
Auto Club Enterprises Ins Grp	Aaa Texas County Mutual Insurance Company	Current Quarter	0.00	12/1/2007	12/1/2007	Revised rating by insurance score level and introduced a Prior Insurance rating factor for new business.
		Previous 12 Months	5.00	5/1/2007	5/1/2007	
		Previous 36 Months	(8.70)	2/1/2005	3/14/2005	
Home State Ins Grp	Home State County Mutual Insurance Company	Current Quarter	0.00	10/1/2007	11/15/2007	Aggressive Direct "Elite" program. No significant rate impact.
		Current Quarter	0.00	10/1/2007	11/15/2007	Aggressive Direct "Select" program. No significant rate impact.

PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT

Group Name	Company Name	Rate Period	Rate Change Percent	Effective Date New Policies	Effective Date Renewal Policies	Description of Rate Filing and Significant Impact to Policyholders
Home State Ins Grp	Home State County Mutual Insurance Company	Current Quarter	0.00	10/4/2007	10/4/2007	Safeco "SNAP" prgm. Adding new discount - Safeco Youthful Program Discount.
		Current Quarter	13.38	11/1/2007	12/1/2007	Direct prgm. Liability base rates increased by 14.5% for entire state.
		Current Quarter	0.00	11/1/2007	12/1/2007	TX State Low Cost, LTD prgm. Added Electronic Funds Transfer discount.
		Current Quarter	4.90	12/6/2007	1/25/2008	Esurance program. Changes to base rates, model year factors and vehicle symbols
		Previous 12 Months	0.00	1/3/2007	1/3/2007	
		Previous 12 Months	(3.00)	1/5/2007	2/6/2007	
		Previous 12 Months	5.00	2/15/2007	3/21/2007	
		Previous 12 Months	0.00	2/19/2007	2/19/2007	
		Previous 12 Months	0.00	2/19/2007	2/19/2007	
		Previous 12 Months	0.00	4/1/2007		
		Previous 12 Months	0.00	4/1/2007		
		Previous 12 Months	0.00	4/1/2007	5/15/2007	
		Previous 12 Months	4.33	4/1/2007	5/1/2007	
		Previous 12 Months	0.00	4/6/2007	5/10/2007	
		Previous 12 Months	(0.40)	5/1/2007	6/1/2007	
		Previous 12 Months	2.90	5/3/2007	6/22/2007	
		Previous 12 Months	6.60	5/31/2007	7/5/2007	
		Previous 12 Months	(0.80)	6/1/2007	5/15/2007	
		Previous 12 Months	(4.95)	6/1/2007	7/1/2007	
		Previous 12 Months	0.33	6/1/2007	6/1/2007	
		Previous 12 Months	17.60	6/4/2007	7/7/2007	
		Previous 12 Months	4.90	6/14/2007	8/1/2007	

PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT

Group Name	Company Name	Rate Period	Rate Change Percent	Effective Date New Policies	Effective Date Renewal Policies	Description of Rate Filing and Significant Impact to Policyholders
Home State Ins Grp	Home State County Mutual Insurance Company	Previous 12 Months	5.90	6/27/2007	7/31/2007	
		Previous 12 Months	0.00	7/1/2007	8/15/2007	
		Previous 12 Months	0.00	7/1/2007	8/15/2007	
		Previous 12 Months	8.60	7/1/2007	8/1/2007	
		Previous 12 Months	0.06	7/1/2007	8/15/2007	
		Previous 12 Months	(3.85)	7/1/2007	8/1/2007	
		Previous 12 Months	(2.68)	7/15/2007	8/15/2007	
		Previous 12 Months	(4.60)	7/23/2007	9/23/2007	
		Previous 12 Months	(1.00)	7/23/2007	9/23/2007	
		Previous 12 Months	3.40	8/1/2007	8/1/2007	
		Previous 12 Months	0.00	8/14/2007	9/14/2007	
		Previous 12 Months	0.00	8/21/2007		
		Previous 12 Months	4.80		5/31/2007	
		Previous 24 Months	0.00	1/10/2006	1/10/2006	
		Previous 24 Months	(12.69)	1/12/2006	2/14/2006	
		Previous 24 Months	7.87	3/20/2006	5/20/2006	
		Previous 24 Months	4.44	3/20/2006	5/20/2006	
		Previous 24 Months	3.00	4/12/2006	5/12/2006	
		Previous 24 Months	6.00	4/13/2006	5/18/2006	
		Previous 24 Months	0.00	4/13/2006	5/13/2006	
		Previous 24 Months	(5.79)	5/1/2006	6/1/2006	
		Previous 24 Months	4.90	5/12/2006	7/1/2006	

PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT

Group Name	Company Name	Rate Period	Rate Change Percent	Effective Date New Policies	Effective Date Renewal Policies	Description of Rate Filing and Significant Impact to Policyholders
Home State Ins Grp	Home State County Mutual Insurance Company	Previous 24 Months	(1.68)	6/1/2006	7/3/2006	
		Previous 24 Months	0.00	6/7/2006		
		Previous 24 Months	(8.00)	6/15/2006	7/17/2006	
		Previous 24 Months	(13.97)	6/15/2006	6/15/2006	
		Previous 24 Months	0.00	7/12/2006	8/12/2006	
		Previous 24 Months	0.00	7/17/2006	7/31/2006	
		Previous 24 Months	(10.00)	7/24/2006	9/22/2006	
		Previous 24 Months	(5.49)	8/1/2006	9/1/2006	
		Previous 24 Months	0.00	8/15/2006	9/14/2006	
		Previous 24 Months	0.06	8/17/2006	9/21/2006	
		Previous 24 Months	0.20	9/4/2006	11/3/2007	
		Previous 24 Months	4.50	9/10/2006	11/10/2006	
		Previous 24 Months	3.20	9/10/2006	11/10/2006	
		Previous 24 Months	0.00	10/1/2006		
		Previous 24 Months	4.90	10/1/2006	11/19/2006	
		Previous 24 Months	(7.53)	10/1/2006	11/1/2006	
		Previous 24 Months	(15.17)	10/1/2006	11/1/2006	
		Previous 24 Months	8.00	10/4/2006	10/4/2006	
		Previous 24 Months	(2.00)	11/9/2006	12/14/2006	
		Previous 24 Months	(9.30)	11/10/2006	1/9/2007	
		Previous 24 Months	0.00	11/13/2006		
		Previous 24 Months	10.00	11/15/2006	12/17/2006	

PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT

Group Name	Company Name	Rate Period	Rate Change Percent	Effective Date New Policies	Effective Date Renewal Policies	Description of Rate Filing and Significant Impact to Policyholders
Home State Ins Grp	Home State County Mutual Insurance Company	Previous 24 Months	6.00	11/15/2006	12/15/2006	
		Previous 24 Months	(1.40)	12/14/2006	1/18/2007	
		Previous 24 Months	3.00	6/1/2007	7/1/2007	
		Previous 24 Months	0.00		8/2/2006	
		Previous 36 Months	0.00	1/8/2004	1/8/2004	
		Previous 36 Months	15.00	1/15/2004	2/19/2004	
		Previous 36 Months	0.00	3/1/2004	3/1/2004	
		Previous 36 Months	0.00	3/1/2004	3/1/2004	
		Previous 36 Months	0.00	3/1/2004	3/1/2004	
		Previous 36 Months	(10.30)	3/1/2004	3/1/2004	
		Previous 36 Months	(10.30)	3/15/2004	3/15/2004	
		Previous 36 Months	(0.29)	6/3/2004	8/3/2004	
		Previous 36 Months	3.01	7/8/2004	7/8/2004	
		Previous 36 Months	(20.22)	7/12/2004	9/12/2004	
		Previous 36 Months	0.00	8/2/2004	8/2/2004	
		Previous 36 Months	4.86	8/2/2004	12/17/2005	
		Previous 36 Months	0.00	8/2/2004	8/2/2004	
		Previous 36 Months	9.54	8/2/2004	12/17/2005	
		Previous 36 Months	(3.48)	1/1/2005	2/1/2005	
		Previous 36 Months	3.01	1/6/2005	2/10/2005	
		Previous 36 Months	4.00	1/14/2005	2/13/2005	
		Previous 36 Months	0.00	1/24/2005	2/8/2005	

PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT

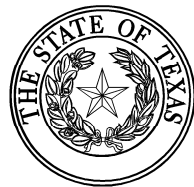
Group Name	Company Name	Rate Period	Rate Change Percent	Effective Date New Policies	Effective Date Renewal Policies	Description of Rate Filing and Significant Impact to Policyholders
Home State Ins Grp	Home State County Mutual Insurance Company	Previous 36 Months	0.00	2/1/2005	2/1/2005	
		Previous 36 Months	0.00	2/15/2005	2/15/2005	
		Previous 36 Months	0.00	2/15/2005	2/15/2005	
		Previous 36 Months	0.00	3/15/2005	3/15/2005	
		Previous 36 Months	(5.30)	4/1/2005	5/1/2005	
		Previous 36 Months	(1.32)	4/1/2005	5/1/2005	
		Previous 36 Months	0.01	4/1/2005	5/1/2005	
		Previous 36 Months	(7.73)	4/18/2005	5/18/2005	
		Previous 36 Months	(1.20)	4/25/2005	5/9/2005	
		Previous 36 Months	(3.23)	4/30/2005	5/30/2005	
		Previous 36 Months	0.00	5/1/2005	5/1/2005	
		Previous 36 Months	3.74	5/2/2005	6/16/2005	
		Previous 36 Months	(10.30)	5/15/2005	6/1/2005	
		Previous 36 Months	(2.38)	6/1/2005	6/1/2005	
		Previous 36 Months	(8.40)	6/1/2005	6/15/2005	
		Previous 36 Months	0.00	7/21/2005	7/21/2005	
		Previous 36 Months	0.00	8/1/2005	9/1/2005	
		Previous 36 Months	0.00	8/19/2005	9/19/2005	
		Previous 36 Months	(8.91)	9/1/2005	10/1/2005	
		Previous 36 Months	0.18	9/5/2005	11/5/2005	
		Previous 36 Months	7.90	9/5/2005	11/5/2005	
		Previous 36 Months	(6.73)	10/1/2005	11/1/2005	

PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT

Group Name	Company Name	Rate Period	Rate Change Percent	Effective Date New Policies	Effective Date Renewal Policies	Description of Rate Filing and Significant Impact to Policyholders
Home State Ins Grp	Home State County Mutual Insurance Company	Previous 36 Months	0.00	11/3/2005	11/3/2005	
		Previous 36 Months	0.00	11/21/2005	11/21/2005	
		Previous 36 Months	9.31	11/28/2005	1/12/2006	
		Previous 36 Months	(8.00)	12/1/2005	12/10/2005	
		Previous 36 Months	(2.25)	12/1/2005	12/10/2005	
		Previous 36 Months	0.88	12/1/2005	1/1/2006	
The Kernan Grp	Reinsurance Company of America, Inc.	Current Quarter	0.00	10/5/2007	11/5/2007	Rates and rules for new company to Texas.
Delek Grp	Southern County Mutual Insurance Company	Current Quarter	5.80	12/4/2007	1/21/2008	AARP program. Revised class factors
		Current Quarter	0.00	12/31/2007	12/31/2007	Original filing for Newport MGA for use with Texas Limited Personal Auto Policy
		Previous 12 Months	0.00	9/1/2007	9/1/2007	
		Previous 12 Months	0.00	1/3/2007	1/3/2007	
		Previous 24 Months	(1.00)	1/20/2006	2/20/2006	
		Previous 24 Months	10.00	2/15/2006	3/15/2006	
		Previous 24 Months	(5.80)	4/15/2006	6/1/2006	
		Previous 24 Months	3.10	7/6/2006	9/3/2006	
		Previous 24 Months	0.00	9/1/2006	10/21/2006	
		Previous 24 Months	(3.60)	12/1/2006	1/15/2007	
		Previous 24 Months	(0.30)	12/15/2006	2/3/2007	
		Previous 36 Months	0.40	2/1/2005	3/21/2005	
		Previous 36 Months	(2.80)	3/15/2005	5/1/2005	
		Previous 36 Months	10.00	4/1/2005	5/1/2005	
		Previous 36 Months	(5.00)	6/15/2005	7/15/2005	
Delek Grp	Southern County Mutual Insurance Company	Previous 36 Months	0.00	12/15/2005	2/3/2006	

PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT

Group Name	Company Name	Rate Period	Rate Change Percent	Effective Date New Policies	Effective Date Renewal Policies	Description of Rate Filing and Significant Impact to Policyholders
Infinity Prop & Cas Ins Grp	Infinity County Mutual Insurance Company	Current Quarter	2.41	12/6/2007	1/20/2008	Low Cost Auto program. Minor changes to tier factors and physical damage base rates.
		Previous 12 Months	0.00	1/23/2007		
		Previous 12 Months	0.06	6/19/2007	8/3/2007	
		Previous 12 Months	(0.59)	9/25/2007	11/9/2007	



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