



**Texas Department
of Insurance**

**Quarterly Legislative Report
on Market Conditions**

*2nd Quarter
2008*

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

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

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

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

Terms

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Lines of Insurance

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

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

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

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

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

Summary of Four Quarters

CUMULATIVE TOTALS FOR FOUR QUARTERS ENDING JUNE 2008

	Number Of Groups/Companies	Number Of Policies Written	Premiums On Policies Written	Direct Written Premiums	Direct Losses Paid
PRODUCT LIABILITY	59 / 154	40,562	\$200,663,662	\$160,205,202	\$57,678,844
GENERAL LIABILITY - OTHER	143 / 338	1,002,832	\$1,998,026,343	\$2,266,343,665	\$1,031,729,528
COMMERCIAL FIRE & ALLIED	77 / 177	135,917	\$641,307,829	\$767,195,379	\$399,122,159
COMMERCIAL MULTIPLE PERIL	80 / 204	493,654	\$1,746,401,122	\$1,797,911,117	\$802,500,610
PRIVATE PASSENGER AUTO					
VOLUNTARY (VOL) LIABILITY	76 / 173	12,233,621	\$6,948,846,912	\$6,918,174,410	\$4,369,063,466
ASSIGNED RISK LIABILITY	14 / 14	16,881	\$10,117,916	\$6,723,663	\$4,909,548
PHYSICAL DAMAGE	73 / 170	9,497,706	\$5,571,073,546	\$5,411,240,678	\$3,449,822,016
TOTAL PPA	76 / 176	22,711,999	\$13,610,107,034	\$12,336,138,750	\$7,823,795,030
HOMEOWNERS MULTIPLE PERIL	65 / 110	5,393,960	\$5,620,476,320	\$5,173,906,978	\$2,398,118,580
WORKERS' COMPENSATION					
VOL PREMIUMS < \$5,000		104,385	\$170,629,103	**	**
VOL PREMIUMS \$5,000 - \$100,000		58,516	\$1,135,26,087	**	**
VOL PREMIUMS > \$100,000		5,178	\$1,283,363,296	**	**
TOTAL VOLUNTARY	88 / 224	168,079	\$2,589,258,486	\$2,873,766,884	\$831,600,289
RESIDUAL MARKET ***	1 / 1	123	\$5,064,791	\$5,000,476	\$3,090,610
TOTAL WC	88 / 224	168,548	\$2,607,450,836	\$2,878,767,360	\$834,690,899
BOILER & MACHINERY	38 / 95	46,717	\$65,890,613	\$92,540,534	\$29,549,356
COMMERCIAL CRIME	31 / 76	9,607	\$6,619,331	\$8,969,683	\$2,901,966
COMMERCIAL GLASS	3 / 3	312	\$57,706	\$12,080	\$3,733
MEDICAL PROFESSIONAL LIABILITY	33 / 42	65,191	\$239,706,495	\$252,368,770	\$94,538,594
MISC. PROFESSIONAL LIABILITY	30 / 57	24,979	\$342,932,888	\$342,764,553	\$81,169,615

** 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	
	2007	2008	2007	2008	2007	2008	2007	2008
Product Liability	50 / 131	54 / 139	53 / 132	57 / 137	58 / 145		71 / 158	
General Liability	124 / 286	136 / 302	133 / 290	136 / 308	128 / 292		133 / 293	
Commercial Fire & Allied	76 / 153	74 / 151	76 / 160	73 / 161	78 / 160		77 / 152	
Commercial Multiple Peril	75 / 181	74 / 182	75 / 178	76 / 188	77 / 179		75 / 182	
Private Passenger Auto	72 / 162	74 / 164	73 / 162	75 / 168	72 / 158		72 / 162	
Homeowners Multiple Peril	59 / 89	63 / 99	60 / 90	63 / 104	63 / 94		64 / 96	
Workers' Compensation	88 / 207	96 / 227	89 / 211	95 / 233	88 / 211		87 / 212	
Boiler & Machinery	38 / 85	39 / 88	37 / 75	37 / 88	38 / 77		39 / 79	
Commercial Crime	30 / 62	30 / 63	29 / 63	28 / 62	31 / 64		27 / 63	
Commercial Glass	5 / 7	4 / 7	6 / 8	5 / 8	5 / 7		6 / 10	
Medical Professional Liability	31 / 37	30 / 36	29 / 34	31 / 39	30 / 37		29 / 37	
Misc. Professional Liability	32 / 67	32 / 63	29 / 63	30 / 58	31 / 65		29 / 65	

Product Liability

There were 59 groups, 154 companies, that had direct written premium for Product Liability in the second quarter of 2008, as compared to 57 groups, 151 companies, in the second quarter of 2007.

The table below represents the top 25 groups for direct written premium based on a sum of the most recent four quarters. Also included is a comparison of direct written premium in the second quarter of 2008 to direct written premium in the second quarter of 2007 for the same groups.

DIRECT PREMIUMS WRITTEN MARKET SHARE FOR PRODUCT LIABILITY

4 Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 2nd Quarter 2008	% Change 2nd Quarter 2007 to 2008	4 Quarters Ending 2nd Qtr 2008	% Change 4 Qtrs Ending 2007 to 2008	Net Underwriting Profit or Loss 2nd Qtr 2008	Loss Ratio 2nd Qtr 2008
1	American Financial Group	13.55%	\$4,945,670	(26.81%)	\$21,712,198	(35.72%)	\$771,934	20.11
2	Liberty Mutual Group	10.37%	\$3,941,417	13.21%	\$16,607,268	(2.56%)	\$1,193,908	25.81
3	Travelers Group	9.16%	\$3,305,386	(1.86%)	\$14,672,611	(3.08%)	(\$33,544,442)	49.35
4	Zurich Insurance Group	8.64%	\$2,791,719	(2.75%)	\$13,846,660	(23.65%)	(\$38,816,205)	31.14
5	Hartford Fire & Casualty Group	7.32%	\$5,543,942	80.11%	\$11,733,882	20.77%	\$1,697,441	0.61
6	Chubb & Son Inc.	7.01%	\$2,750,696	19.14%	\$11,232,008	10.66%	\$1,018,531	0.64
7	Everest Reinsurance Holding Inc.	6.41%	\$10,373	*	\$10,267,461	*	\$9,771,085	**
8	United Fire & Casualty Group	2.48%	\$1,072,498	10.61%	\$3,972,032	18.94%	\$552,232	27.02
9	Sentry Insurance Group	2.44%	\$1,037,306	21.55%	\$3,911,820	6.08%	\$351,272	9.64
10	Old Republic Group	2.31%	\$1,086,298	36.21%	\$3,700,687	43.44%	(\$508,524)	5.92
11	Electric Insurance Group	2.19%	\$0	*	\$3,512,232	30.09%	(\$1,406,057)	**
12	ACE Ltd.	2.13%	\$864,597	(78.56%)	\$3,410,494	(70.41%)	\$2,625,887	78.00
13	Federated Mutual Group	2.10%	\$758,311	(0.29%)	\$3,358,476	(9.95%)	\$1,134,868	9.02
14	Central Mutual Insurance Company Ohio	1.98%	\$866,965	29.97%	\$3,179,049	30.73%	\$325,332	**
15	Companion Life Insurance Company	1.74%	\$995,053	*	\$2,785,445	*	\$60,073	**
16	Nationwide Corp.	1.42%	\$660,712	12.01%	\$2,276,160	19.92%	\$436,776	18.13
17	EMC Insurance Company	1.32%	\$562,249	(5.00%)	\$2,121,214	(4.47%)	\$1,278,569	1.98
18	Safeco Insurance Group	1.22%	\$498,594	30.31%	\$1,957,058	129.48%	\$59,402	22.67
19	National American Insurance Company	1.17%	\$519,190	(12.18%)	\$1,872,414	5.37%	\$434,692	**
20	21st Century Holding Group	1.17%	\$0	*	\$1,871,929	191.17%	+	**
21	American International Group	1.16%	\$594,766	(22.73%)	\$1,850,416	(26.71%)	\$6,866,092	(478.71)
22	Fairfax Financial	1.10%	\$487,040	137.48%	\$1,766,107	(31.24%)	\$2,734,536	149.22
23	Allstate Insurance Group	1.08%	\$84,542	8.30%	\$1,732,097	387.26%	\$1,783,464	103.28
24	Allianz Insurance Group	1.07%	\$638,048	(31.26%)	\$1,721,320	(20.15%)	\$4,029,687	3.06
25	Medmark Insurance Group	1.02%	\$493,302	*	\$1,635,976	(1.22%)	(\$262,184)	**
Top 25 Groups Total		91.57%	\$34,508,674	1.25%	\$146,707,014	(2.55%)	(\$37,411,631)	18.36
Total Market		100.00%	\$38,332,882	1.41%	\$160,205,202	(1.40%)	(\$35,428,828)	17.19

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

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

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

QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
2nd qtr 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	\$38,393,965	(\$6,845,806)
1st qtr 2006	\$55,267,387	\$43,417,571	\$16,986,885
2nd qtr 2006	\$53,027,882	\$34,740,247	\$26,098,985
3rd qtr 2006	\$65,733,209	\$41,416,463	\$7,433,214
4th qtr 2006	\$51,262,901	\$45,787,192	(\$3,974,498)
1st qtr 2007	\$47,342,222	\$37,478,153	\$14,484,977
2nd qtr 2007	\$47,598,755	\$37,800,664	\$19,155,579
3rd qtr 2007	\$61,495,456	\$35,879,061	\$19,519,822
4th qtr 2007	\$46,590,904	\$36,926,772	\$13,695,009
1st qtr 2008	\$49,255,919	\$49,066,487	\$17,872,762
2nd qtr 2008	\$43,321,383	\$38,332,882	\$6,591,250

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>
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%
2007	66.5%

General Liability

There were 145 groups, 338 companies, that had direct written premium for General Liability in the second quarter of 2008, as compared to 143 groups, 325 companies, in the second quarter of 2007.

The table below represents the top 25 groups for direct written premium based on a sum of the most recent four quarters. Also included is a comparison of direct written premium in the second quarter of 2008 to direct written premium in the second quarter of 2007 for the same groups.

DIRECT PREMIUMS WRITTEN MARKET SHARE FOR GENERAL LIABILITY

4 Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 2nd Quarter 2008	% Change 2nd Quarter 2007 to 2008	4 Quarters Ending 2nd Qtr 2008	% Change 4 Qtrs Ending 2007 to 2008	Net Underwriting Profit or Loss 2nd Qtr 2008	Loss Ratio 2nd Qtr 2008
1	American International Group	26.53%	\$199,302,900	63.12%	\$601,147,663	31.38%	(\$20,580,936)	42.92
2	Zurich Insurance Group	9.98%	\$59,313,759	(21.86%)	\$226,186,406	7.29%	(\$113,269,611)	57.37
3	Travelers Group	8.83%	\$53,880,766	4.56%	\$200,160,496	12.34%	\$11,983,369	25.74
4	ACE Ltd.	6.23%	\$36,537,242	(31.33%)	\$141,246,886	(36.11%)	\$29,684,991	106.42
5	Liberty Mutual Group	4.19%	\$24,979,743	3.85%	\$94,947,660	4.96%	\$5,919,532	17.71
6	Hartford Fire & Casualty Group	4.12%	\$40,690,385	223.38%	\$93,467,846	24.46%	(\$15,499,099)	39.24
7	American Financial Group	3.55%	\$20,469,829	(24.04%)	\$80,347,652	(17.16%)	\$1,773,924	23.69
8	Chubb & Son Inc.	2.66%	\$15,730,734	(4.97%)	\$60,382,955	6.04%	\$41,442,726	41.62
9	Dallas General Group	1.87%	\$11,912,140	(31.58%)	\$42,473,342	(24.92%)	\$2,009,561	13.23
10	CNA Insurance Group	1.86%	\$11,127,979	5.16%	\$42,097,033	(27.80%)	\$29,681,785	1.94
11	State Farm IL	1.67%	\$10,169,977	7.37%	\$37,740,965	10.31%	(\$7,027,086)	49.75
12	Alleghany Group	1.30%	\$6,009,327	(16.27%)	\$29,445,763	(13.80%)	(\$2,612,754)	**
13	Nationwide Corp.	1.29%	\$8,169,176	14.31%	\$29,288,052	25.94%	\$2,542,582	50.76
14	Caterpillar Group	1.27%	\$7,765,527	11.17%	\$28,884,998	67.11%	\$661,740	41.97
15	Texas Lawyers Insurance Exchange	1.20%	\$6,499,554	8.30%	\$27,116,421	(0.48%)	\$842,741	42.81
16	Arch Insurance Group	1.18%	\$6,178,973	3.47%	\$26,719,689	8.10%	\$2,175,991	14.54
17	Allianz Insurance Group	1.07%	\$6,407,239	39.60%	\$24,295,677	3.89%	\$6,300,514	2.37
18	National American Insurance Company	0.99%	\$1,522,681	(27.27%)	\$22,427,807	201.70%	\$710,184	31.80
19	Philadelphia Consolidated Holding Group	0.87%	\$5,706,741	(1.63%)	\$19,714,685	(5.34%)	\$65,006	32.19
20	AXIS Capital Group	0.76%	\$5,494,009	(2.57%)	\$17,280,602	7.96%	\$5,494,009	**
21	EMC Insurance Company	0.76%	\$3,922,017	(4.07%)	\$17,273,268	8.19%	\$5,508,572	18.40
22	XL American	0.72%	\$8,749,841	312.23%	\$16,299,711	114.04%	\$199,644	159.53
23	United Fire & Casualty Group	0.66%	\$3,904,545	(12.56%)	\$15,017,796	(2.43%)	\$2,204,035	22.47
24	Service Life Group	0.66%	\$1,908,446	(28.17%)	\$14,931,736	57.36%	(\$780,191)	138.57
25	Fairfax Financial	0.65%	\$3,901,153	12.84%	\$14,739,868	26.61%	(\$5,209,933)	35.77
Top 25 Groups Total		84.88%	\$560,254,683	14.66%	\$1,923,634,977	7.43%	(\$15,778,704)	43.57
Total Market		100.00%	\$654,904,378	12.95%	\$2,266,343,665	6.51%	(\$24,044,834)	41.62

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

QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
2nd qtr 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	\$333,263,272
1st qtr 2008	\$422,606,757	\$483,574,214	\$223,302,101
2nd qtr 2008	\$552,498,874	\$654,904,378	\$272,550,782

EARNED TO INCURRED LOSS RATIO BY YEAR

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

Year	Loss Ratio
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%
2007	45.9%

Commercial Fire & Allied

There were 77 groups, 177 companies, that had direct written premium for Commercial Fire & Allied in the second quarter of 2008, as compared to 82 groups, 181 companies, in the second quarter of 2007.

The table below represents the top 25 groups for direct written premium based on a sum of the most recent four quarters. Also included is a comparison of direct written premium in the second quarter of 2008 to direct written premium in the second quarter of 2007 for the same groups.

DIRECT PREMIUMS WRITTEN MARKET SHARE FOR COMMERCIAL FIRE & ALLIED

4 Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 2nd Quarter 2008	% Change 2nd Quarter 2007 to 2008	4 Quarters Ending 2nd Qtr 2008	% Change 4 Qtrs Ending 2007 to 2008	Net Underwriting Profit or Loss 2nd Qtr 2008	Loss Ratio 2nd Qtr 2008
1	FM Global Group	17.91%	\$37,862,910	15.85%	\$137,404,910	(0.33%)	(\$6,332,408)	52.10
2	Travelers Group	13.85%	\$23,112,345	(11.85%)	\$106,224,603	2.67%	(\$7,688,093)	61.35
3	Texas Windstorm Insurance Association	13.82%	\$30,042,686	(10.45%)	\$105,998,976	2.95%	(\$2,636,404)	1.95
4	Zurich Insurance Group	7.52%	\$18,669,074	16.70%	\$57,670,140	2.96%	\$121,698	47.11
5	Liberty Mutual Group	6.53%	\$15,495,966	(1.48%)	\$50,080,496	(14.03%)	(\$23,836,648)	64.01
6	American International Group	5.90%	\$20,693,917	13.58%	\$45,262,789	13.25%	\$9,386,561	3.91
7	Allianz Insurance Group	3.57%	\$6,270,123	(51.60%)	\$27,394,605	(26.32%)	(\$24,838)	5.91
8	CNA Insurance Group	2.52%	\$6,422,056	(27.59%)	\$19,362,315	(31.49%)	\$3,015,514	18.12
9	United Fire & Casualty Group	2.48%	\$4,896,480	(9.86%)	\$19,041,882	(5.17%)	\$1,107,125	62.22
10	Alleghany Group	2.06%	\$5,543,747	(13.98%)	\$15,837,518	(32.66%)	\$2,779,937	18.99
11	Sentry Insurance Group	1.52%	\$2,900,418	6.64%	\$11,698,834	14.12%	(\$3,091,690)	116.93
12	Fairfax Financial	1.40%	\$6,128,453	(61.16%)	\$10,721,319	(75.16%)	(\$144,280)	111.49
13	Safeco Insurance Group	1.32%	\$2,696,477	18.88%	\$10,111,899	6.81%	(\$758,566)	27.99
14	Amtrust Group	1.28%	\$3,498,940	41.51%	\$9,833,027	54.94%	(\$1,085,925)	57.59
15	Federated Mutual Group	1.21%	\$2,287,148	4.76%	\$9,272,761	(2.90%)	(\$126,435)	51.14
16	Swiss Re Group	1.12%	\$2,190,973	(41.77%)	\$8,555,939	(44.27%)	\$2,674,404	7.63
17	Texas Farm Bureau Mutual	1.07%	\$2,154,710	(1.12%)	\$8,177,525	6.64%	(\$792,022)	109.34
18	Arch Insurance Group	1.01%	\$1,317,248	(72.79%)	\$7,768,525	(8.54%)	\$1,979,097	11.43
19	Munich American Holding Corp.	0.99%	\$1,638,037	8.69%	\$7,596,790	7.92%	(\$628,673)	61.55
20	AXIS Capital Group	0.98%	\$2,158,170	(22.28%)	\$7,528,242	(11.96%)	\$1,309,180	39.34
21	ACE Ltd.	0.94%	\$1,402,463	(50.32%)	\$7,188,996	5.78%	\$91,593,719	38.02
22	WR Berkley Corp.	0.87%	\$3,399,243	157.53%	\$6,652,847	42.76%	(\$160,762)	81.01
23	EMC Insurance Company	0.77%	\$1,262,719	(9.76%)	\$5,942,570	26.00%	(\$416,134)	130.51
24	XL American	0.75%	\$3,909,559	20.33%	\$5,722,256	(77.94%)	\$134,435	17.17
25	Central Mutual Insurance Company of Ohio	0.72%	\$1,039,756	(29.79%)	\$5,491,078	6.49%	\$359,308	**
Top 25 Groups Total		92.09%	\$206,993,618	(8.76%)	\$706,540,842	(9.50%)	\$66,738,100	40.56
Total Market		100.00%	\$219,431,141	(9.22%)	\$767,195,379	(8.21%)	\$65,253,850	43.14

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

QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
2nd qtr 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
1st qtr 2008	\$147,324,596	\$177,795,150	\$133,072,713
2nd qtr 2008	\$180,585,883	\$219,431,141	\$94,664,096

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>
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%
2007	30.2%

Commercial Multiple Peril

There were 80 groups, 204 companies, that had direct written premium for Commercial Multiple Peril in the second quarter of 2008, as compared to 79 groups, 193 companies, in the second quarter of 2007.

The table below represents the top 25 groups for direct written premium based on a sum of the most recent four quarters. Also included is a comparison of direct written premium in the second quarter of 2008 to direct written premium in the second quarter of 2007 for the same groups.

DIRECT PREMIUMS WRITTEN MARKET SHARE FOR COMMERCIAL MULTIPLE PERIL

4 Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 2nd Quarter 2008	% Change 2nd Quarter 2007 to 2008	4 Quarters Ending 2nd Qtr 2008	% Change 4 Qtrs Ending 2007 to 2008	Net Underwriting Profit or Loss 2nd Qtr 2008	Loss Ratio 2nd Qtr 2008
1	Hartford Fire & Casualty Group	11.92%	\$87,167,963	103.88%	\$214,236,517	32.71%	(\$7,199,854)	44.83
2	Zurich Insurance Group	11.34%	\$52,470,309	(1.66%)	\$203,808,609	0.56%	(\$64,212,820)	49.81
3	Travelers Group	9.85%	\$44,383,315	(5.83%)	\$177,017,626	(5.75%)	(\$4,532,090)	42.04
4	Liberty Mutual Group	6.20%	\$32,032,863	13.34%	\$111,443,251	3.09%	\$5,394,146	85.13
5	Chubb & Son Inc.	5.14%	\$20,941,290	3.25%	\$92,328,893	4.11%	(\$2,003,634)	51.68
6	Nationwide Corp.	5.01%	\$24,981,894	15.85%	\$90,134,331	21.52%	\$1,938,538	46.99
7	ACE Ltd.	4.58%	\$31,418,701	8.42%	\$82,389,102	8.91%	(\$103,677,560)	140.59
8	CNA Insurance Group	4.46%	\$21,223,828	(3.39%)	\$80,160,684	(7.15%)	\$1,101,405	63.33
9	State Farm IL	3.97%	\$18,212,241	1.02%	\$71,309,442	0.59%	(\$5,273,467)	64.79
10	Safeco Insurance Group	3.92%	\$17,464,029	(6.88%)	\$70,465,894	(1.07%)	(\$15,002,331)	63.88
11	Allianz Insurance Group	3.50%	\$15,409,457	48.53%	\$62,936,527	14.17%	(\$749,688)	35.61
12	Church Mutual Insurance Company	3.06%	\$12,816,588	1.91%	\$55,093,833	5.66%	(\$5,630,696)	74.98
13	Philadelphia Consolidated Holding Group	3.00%	\$17,719,678	(17.88%)	\$54,006,362	(11.62%)	\$3,703,981	27.80
14	Delek Group	2.30%	\$11,521,055	6.43%	\$41,301,078	8.34%	\$2,480,973	21.73
15	WR Berkley Corp.	2.25%	\$10,488,136	2.29%	\$40,377,762	1.31%	(\$2,571,302)	58.86
16	Amerisure Company	1.80%	\$7,936,969	(2.34%)	\$32,444,037	4.99%	(\$126,328)	30.14
17	Allstate Insurance Group	1.72%	\$8,089,866	45.52%	\$30,937,783	24.48%	\$288,239	41.75
18	Central Mutual Insurance Company Ohio	1.40%	\$6,022,164	5.46%	\$25,158,853	1.41%	(\$1,376,925)	**
19	Guideone Insurance Group	1.36%	\$5,634,323	(4.65%)	\$24,400,696	(14.46%)	(\$3,059,946)	111.83
20	Old Republic Group	1.28%	\$5,463,646	5.11%	\$22,965,687	7.98%	\$802,293	13.30
21	American Financial Group	0.87%	\$4,981,592	2.37%	\$15,625,532	0.25%	(\$1,649,857)	27.29
22	The Hanover Insurance Group	0.79%	\$6,226,015	(32.57%)	\$14,246,073	(30.25%)	\$753,347	59.91
23	Hallmark Financial Services Group	0.75%	\$3,126,090	(10.07%)	\$13,513,977	(0.68%)	\$611,764	41.99
24	FM Global Group	0.70%	\$3,464,633	(5.80%)	\$12,643,406	2.01%	(\$1,660,669)	0.25
25	American International Group	0.70%	\$2,441,921	(13.63%)	\$12,579,748	(12.45%)	\$12,401,199	(288.80)
Top 25 Groups Total		91.86%	\$471,638,566	11.96%	\$1,651,525,703	4.52%	(\$189,251,282)	54.09
Total Market		100.00%	\$510,482,983	11.53%	\$1,797,911,117	5.05%	(\$192,785,657)	53.73

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

QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
2nd qtr 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	\$363,119,160	\$393,646,773	\$217,096,280
2nd qtr 2006	\$399,021,376	\$428,002,464	\$213,502,320
3rd qtr 2006	\$403,480,584	\$435,968,163	\$190,725,911
4th qtr 2006	\$385,264,510	\$404,899,288	\$192,586,790
1st qtr 2007	\$401,616,595	\$412,930,501	\$164,561,172
2nd qtr 2007	\$417,041,105	\$457,699,855	\$189,731,733
3rd qtr 2007	\$432,483,480	\$439,596,713	\$193,629,714
4th qtr 2007	\$413,972,803	\$410,636,084	\$162,029,369
1st qtr 2008	\$438,266,375	\$437,195,337	\$172,555,702
2nd qtr 2008	\$461,678,464	\$510,482,983	\$274,285,825

EARNED TO INCURRED LOSS RATIO BY YEAR

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

Year	Loss Ratio
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%
2007	36.4%

Private Passenger Auto (All Companies, All Coverages)

There were 76 groups, 176 companies, that had direct written premium for Private Passenger Auto in the second quarter of 2008, as compared to 78 groups, 169 companies, in the second quarter of 2007.

The table below represents the top 25 groups for direct written premium based on a sum of the most recent four quarters. Also included is a comparison of direct written premium in the second quarter of 2008 to direct written premium in the second quarter of 2007 for the same groups.

DIRECT PREMIUMS WRITTEN MARKET SHARE FOR PRIVATE PASSENGER AUTO

4 Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 2nd Quarter 2008	% Change 2nd Quarter 2007 to 2008	4 Quarters Ending 2nd Qtr 2008	% Change 4 Qtrs Ending 2007 to 2008	Net Underwriting Profit or Loss 2nd Qtr 2008	Loss Ratio 2nd Qtr 2008
1	State Farm IL	20.00%	\$611,987,627	5.79%	\$2,467,462,441	0.79%	(\$80,125,105)	77.60
2	Allstate Insurance Group	13.49%	\$397,352,997	(1.22%)	\$1,664,365,027	(0.92%)	\$41,940,147	62.93
3	Zurich Insurance Group	12.71%	\$391,596,075	6.93%	\$1,567,356,998	5.42%	(\$26,854,075)	67.06
4	Progressive Group	7.32%	\$233,122,091	8.03%	\$903,340,271	(0.72%)	\$25,456,464	64.93
5	Berkshire Hathaway	6.54%	\$201,769,850	12.86%	\$806,449,834	11.65%	(\$9,126,268)	66.77
6	United Services Automobile Assn. Group	5.47%	\$165,971,162	10.49%	\$675,292,395	7.63%	(\$33,156,971)	90.08
7	Old American County Mutual Fire Ins. Co.	3.49%	\$104,352,347	0.97%	\$430,949,857	1.31%	\$33,541,355	65.28
8	Nationwide Corp.	3.06%	\$93,893,949	5.45%	\$377,587,012	0.48%	\$15,443,994	65.63
9	Southern Farm Bureau Casualty	3.04%	\$88,033,881	(1.79%)	\$374,414,828	(2.10%)	(\$14,266,012)	85.39
10	Titus Group	2.63%	\$87,125,860	14.29%	\$324,251,330	12.82%	\$19,425,099	59.67
11	Home State Insurance Group	2.39%	\$69,159,422	(0.28%)	\$294,814,532	(2.93%)	\$261,695	67.81
12	Auto Club Enterprises Insurance Group	1.97%	\$159,931,437	537.44%	\$243,034,545	144.76%	(\$4,180,271)	60.43
13	Loya Group	1.93%	\$60,039,288	(1.18%)	\$237,612,268	0.95%	(\$648,064)	54.32
14	Liberty Mutual Group	1.56%	\$52,982,400	23.44%	\$192,751,992	18.08%	\$2,423,271	56.32
15	Safeco Insurance Group	1.55%	\$43,953,304	(13.53%)	\$191,344,803	(1.18%)	\$2,445,096	66.04
16	Delek Group	1.47%	\$48,394,309	17.23%	\$180,780,356	14.81%	(\$3,941,065)	57.11
17	Unitrin Group	1.33%	\$35,091,271	(0.33%)	\$163,507,709	(5.01%)	(\$2,015,770)	78.66
18	American International Group	1.22%	\$34,389,683	14.03%	\$149,939,292	51.46%	\$472,085	75.96
19	Metropolitan Group	0.70%	\$21,038,331	17.82%	\$86,172,907	21.21%	(\$1,566,977)	62.41
20	Germania Insurance Group	0.64%	\$22,169,637	26.21%	\$79,381,554	23.28%	\$385,815	52.62
21	Mercury General Group	0.61%	\$17,802,595	(6.15%)	\$75,671,274	(11.41%)	(\$1,987,641)	71.66
22	Amica Mutual Group	0.50%	\$16,285,623	13.15%	\$61,982,660	9.66%	(\$372,399)	57.03
23	Sentry Insurance Group	0.47%	\$16,352,289	9.75%	\$57,760,130	2.13%	(\$2,547,319)	53.62
24	Travelers Group	0.45%	\$13,176,062	(17.45%)	\$55,423,243	(18.80%)	(\$4,097,427)	67.32
25	Infinity Property & Casualty Ins. Group	0.43%	\$14,680,173	35.82%	\$52,970,486	23.86%	\$2,065,238	59.89
Top 25 Groups Total		94.96%	\$3,000,651,663	10.48%	\$11,714,617,744	4.46%	(\$41,025,105)	68.98
Total Market		100.00%	\$3,172,617,323	11.91%	\$12,336,138,750	5.75%	(\$36,706,424)	68.57

QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
2nd qtr 2003	\$2,915,066,323	\$2,741,087,516	\$2,100,450,246
3rd qtr 2003	\$3,102,915,237	\$2,926,507,123	\$1,688,801,960
4th qtr 2003	\$2,857,844,395	\$2,735,086,984	\$1,653,050,426
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	\$3,017,289,156	\$2,835,034,021	\$1,890,870,032
3rd qtr 2007	\$3,310,604,058	\$3,087,504,642	\$1,871,127,649
4th qtr 2007	\$3,122,225,377	\$2,867,905,133	\$1,902,666,895
1st qtr 2008	\$3,407,932,376	\$3,208,111,652	\$1,874,673,779
2nd qtr 2008	\$3,769,345,223	\$3,172,617,323	\$2,175,326,707

EARNED TO INCURRED LOSS RATIO BY YEAR

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

Year	Loss Ratio
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%
2007	64.0%

Private Passenger Auto (All Voluntary Liability)

There were 76 groups, 176 companies, that had voluntary liability (no assigned risk nor physical damage) direct written premium for Private Passenger Auto in the second quarter of 2008, as compared to 77 groups, 163 companies, in the second quarter of 2007.

The table below represents the top 25 groups for direct written premium based on a sum of the most recent four quarters. Also included is a comparison of direct written premium in the second quarter of 2008 to direct written premium in the second quarter of 2007 for the same groups.

DIRECT PREMIUMS WRITTEN MARKET SHARE FOR PRIVATE PASSENGER AUTO

4 Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 2nd Quarter 2008	% Change 2nd Quarter 2007 to 2008	4 Quarters Ending 2nd Qtr 2008	% Change 4 Qtrs Ending 2007 to 2008	Net Underwriting Profit or Loss 2nd Qtr 2008	Loss Ratio 2nd Qtr 2008
1	State Farm IL	20.01%	\$346,081,143	6.61%	\$1,384,297,617	3.70%	(\$6,436,800)	65.23
2	Allstate Insurance Group	13.14%	\$218,895,131	0.63%	\$908,902,399	(1.21%)	\$26,606,130	60.14
3	Zurich Insurance Group	12.37%	\$218,050,699	6.50%	\$855,931,003	1.25%	(\$11,748,971)	63.08
4	Progressive Group	6.82%	\$120,548,176	6.90%	\$471,565,905	(2.43%)	\$17,044,999	63.52
5	Berkshire Hathaway	6.47%	\$113,187,336	13.41%	\$447,892,487	11.75%	(\$9,126,268)	64.86
6	United Services Automobile Assn. Group	5.53%	\$93,714,505	10.81%	\$382,490,183	7.19%	(\$2,758,111)	77.11
7	Old American County Mutual Fire Ins. Co.	3.93%	\$68,769,736	0.30%	\$271,659,145	(0.66%)	\$8,865,335	67.25
8	Nationwide Corp.	3.03%	\$51,262,047	3.22%	\$209,520,126	0.86%	\$9,667,737	63.64
9	Southern Farm Bureau Casualty	2.88%	\$46,607,860	(2.73%)	\$199,151,064	(0.46%)	\$1,847,436	73.49
10	Auto Club Enterprises Insurance Group	2.72%	\$145,512,793	*	\$188,028,646	262.58%	(\$1,429,686)	60.14
11	Home State Insurance Group	2.41%	\$39,455,714	1.17%	\$166,991,754	(3.32%)	\$148,822	64.54
12	Titus Group	2.38%	\$43,924,802	11.65%	\$164,659,559	12.07%	\$6,834,861	56.50
13	Loya Group	2.32%	\$39,906,182	(4.55%)	\$160,162,903	(1.15%)	\$1,514,601	50.59
14	Liberty Mutual Group	1.53%	\$29,209,740	23.85%	\$105,767,730	17.19%	\$3,354,665	49.53
15	Delek Group	1.52%	\$28,172,155	16.02%	\$105,298,506	13.27%	(\$1,602,085)	52.36
16	Safeco Insurance Group	1.45%	\$23,183,332	(13.51%)	\$100,614,132	(2.32%)	\$2,394,091	66.89
17	Unitrin Group	1.33%	\$19,407,588	(0.44%)	\$92,135,235	(4.60%)	\$1,849,952	71.04
18	American International Group	1.24%	\$19,707,203	16.63%	\$85,499,449	54.65%	\$654,170	72.07
19	Metropolitan Group	0.69%	\$11,558,096	14.97%	\$47,882,595	19.05%	(\$323,554)	54.97
20	Mercury General Group	0.61%	\$9,777,716	(7.47%)	\$41,886,036	(12.49%)	(\$427,864)	68.18
21	Germania Insurance Group	0.58%	\$11,189,159	23.79%	\$40,333,735	20.74%	\$1,433,569	48.22
22	Amica Mutual Group	0.55%	\$9,976,716	12.77%	\$37,944,634	8.94%	\$1,031,966	48.06
23	Sentry Insurance Group	0.54%	\$10,118,495	6.13%	\$37,385,227	(1.03%)	(\$2,569,612)	59.11
24	American Century Casualty Company	0.52%	\$10,603,550	61.65%	\$36,020,257	44.16%	\$1,137,620	40.58
25	Travelers Group	0.45%	\$7,476,482	(17.78%)	\$31,275,063	(19.94%)	(\$3,410,695)	74.30
Top 25 Groups Total		95.01%	\$1,736,296,356	14.38%	\$6,573,295,390	5.14%	\$44,552,308	63.36
Total Market		100.00%	\$1,831,705,752	15.51%	\$6,918,174,410	6.18%	\$53,491,266	63.25

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

QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
2nd qtr 2003	\$1,635,077,300	\$1,545,253,717	\$940,713,777
3rd qtr 2003	\$1,745,031,420	\$1,646,201,715	\$950,369,572
4th qtr 2003	\$1,603,435,598	\$1,540,237,588	\$953,648,586
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	\$1,692,517,929	\$1,585,810,351	\$1,023,193,221
3rd qtr 2007	\$1,847,422,622	\$1,711,944,157	\$1,042,176,072
4th qtr 2007	\$1,747,177,141	\$1,586,761,768	\$1,102,702,176
1st qtr 2008	\$1,906,270,203	\$1,787,762,733	\$1,065,621,569
2nd qtr 2008	\$1,860,561,206	\$1,831,705,752	\$1,158,563,649

Private Passenger Auto (All Assigned Risk)

There were 14 groups, 14 companies, that had assigned risk (no voluntary liability nor physical damage) direct written premium for Private Passenger Auto in the second quarter of 2008, as compared to 13 groups, 15 companies, in the second quarter of 2007.

The table below represents the top groups for direct written premium based on a sum of the most recent four quarters. Also included is a comparison of direct written premium in the second quarter of 2008 to direct written premium in the second quarter of 2007 for the same groups.

DIRECT PREMIUMS WRITTEN MARKET SHARE FOR PRIVATE PASSENGER AUTO

4 Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 2nd Quarter 2008	% Change 2nd Quarter 2007 to 2008	4 Quarters Ending 2nd Qtr 2008	% Change 4 Qtrs Ending 2007 to 2008	Net Underwriting Profit or Loss 2nd Qtr 2008	Loss Ratio 2nd Qtr 2008
1	White Mountains Group	27.85%	\$429,248	(21.61%)	\$1,872,545	(3.29%)	(\$109,918)	92.76
2	State Farm IL	23.67%	\$265,641	(19.33%)	\$1,591,821	(27.32%)	(\$719,003)	122.10
3	Allstate Insurance Group	10.34%	\$190,184	(26.63%)	\$695,556	(43.63%)	\$6,000	70.05
4	Zurich Insurance Group	9.31%	\$190,045	(22.52%)	\$626,218	(43.27%)	\$117,069	65.33
5	Kingsway Group	7.19%	\$130,294	7605.14%	\$483,272	78.62%	\$16,166	29.91
6	Berkshire Hathaway	5.73%	\$110,466	104.01%	\$385,567	0.90%	+	2.46
7	Southern Farm Bureau Casualty	5.65%	\$67,628	(17.79%)	\$379,724	(17.68%)	\$22,320	201.38
8	Austin Indemnity Lloyds Insurance Company	3.64%	\$0	*	\$245,013	*	+	**
9	Nationwide Corp.	3.10%	\$18,048	(28.77%)	\$208,464	(14.34%)	\$31,599	104.73
10	American International Group	0.97%	\$3,846	(92.00%)	\$65,318	(84.90%)	(\$9,651)	264.53
11	Mercury General Group	0.97%	\$9,625	(66.78%)	\$65,263	(42.59%)	(\$13,730)	155.32
12	Liberty Mutual Group	0.93%	\$19,823	(38.34%)	\$62,560	(53.19%)	\$151,688	27.55
13	Travelers Group	0.62%	\$8,146	(48.30%)	\$42,006	(52.40%)	+	58.84
14	Imperial Fire and Casualty Ins. Company	0.03%	(\$91)	*	\$2,197	*	+	**
15	American Financial Group	(0.03%)	(\$1,861)	*	(\$1,861)	*	+	**

Top Groups Total	100.00%	\$1,441,042	(13.70%)	\$6,723,663	(22.30%)	(\$551,724)	38.02
Total Market	100.00%	\$1,441,042	(13.70%)	\$6,723,663	(22.30%)	(\$551,724)	38.02

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

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

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

QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
2nd qtr 2003	\$14,141,151	\$9,966,442	\$6,883,312
3rd qtr 2003	\$13,653,011	\$9,654,128	\$6,988,022
4th qtr 2003	\$12,533,193	\$8,767,404	\$6,105,485
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	\$2,637,407	\$1,669,765	\$1,589,771
3rd qtr 2007	\$2,617,971	\$1,780,198	\$1,598,411
4th qtr 2007	\$2,265,455	\$1,444,962	\$1,350,797
1st qtr 2008	\$3,061,600	\$2,057,461	\$1,412,406
2nd qtr 2008	\$2,177,559	\$1,441,042	\$547,934

Private Passenger Auto (All Physical Damage)

There were 73 groups, 170 companies, that had physical damage (no voluntary liability nor assigned risk) direct written premium for Private Passenger Auto in the second quarter of 2008, as compared to 72 groups, 156 companies, in the second quarter of 2007.

The table below represents the top 25 groups for direct written premium based on a sum of the most recent four quarters. Also included is a comparison of direct written premium in the second quarter of 2008 to direct written premium in the second quarter of 2007 for the same groups.

DIRECT PREMIUMS WRITTEN MARKET SHARE FOR PRIVATE PASSENGER AUTO

4 Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 2nd Quarter 2008	% Change 2nd Quarter 2007 to 2008	4 Quarters Ending 2nd Qtr 2008	% Change 4 Qtrs Ending 2007 to 2008	Net Underwriting Profit or Loss 2nd Qtr 2008	Loss Ratio 2nd Qtr 2008
1	State Farm IL	19.99%	\$265,640,843	4.77%	\$1,081,573,003	(2.65%)	(\$72,969,302)	93.68
2	Allstate Insurance Group	13.95%	\$178,267,682	(3.37%)	\$754,767,072	(0.50%)	\$15,328,017	66.34
3	Zurich Insurance Group	13.14%	\$173,355,331	7.53%	\$710,799,777	11.01%	(\$15,222,173)	72.07
4	Progressive Group	7.98%	\$112,573,915	9.27%	\$431,774,366	1.23%	\$8,411,465	66.44
5	Berkshire Hathaway	6.62%	\$88,472,048	12.09%	\$358,171,780	11.55%	+	69.29
6	United Services Automobile Assn. Group	5.41%	\$72,256,657	10.08%	\$292,802,212	8.20%	(\$30,365,022)	106.91
7	Southern Farm Bureau Casualty	3.23%	\$41,358,393	(0.67%)	\$174,884,040	(3.85%)	(\$16,135,768)	98.62
8	Nationwide Corp.	3.10%	\$42,613,854	8.30%	\$167,858,422	0.02%	\$5,744,658	68.01
9	Titus Group	2.95%	\$43,201,058	17.11%	\$159,591,771	13.60%	\$12,590,238	62.88
10	Old American County Mutual Fire Ins. Co.	2.94%	\$35,582,611	2.28%	\$159,290,712	4.86%	\$24,676,020	61.48
11	Home State Insurance Group	2.36%	\$29,703,708	(2.14%)	\$127,822,778	(2.40%)	\$112,873	72.14
12	Safeco Insurance Group	1.68%	\$20,769,972	(13.56%)	\$90,730,671	0.17%	\$51,005	65.06
13	Liberty Mutual Group	1.61%	\$23,752,837	23.03%	\$86,921,702	19.31%	(\$1,083,082)	64.69
14	Loya Group	1.43%	\$20,133,106	6.26%	\$77,449,365	5.58%	(\$2,162,665)	61.71
15	Delek Group	1.39%	\$20,222,154	18.95%	\$75,481,850	17.01%	(\$2,338,980)	63.71
16	Unitrin Group	1.32%	\$15,683,683	(0.20%)	\$71,372,474	(5.52%)	(\$3,865,722)	88.10
17	American International Group	1.19%	\$14,678,634	11.10%	\$64,374,525	48.75%	(\$172,434)	81.14
18	Auto Club Enterprises Insurance Group	1.02%	\$14,418,644	18.97%	\$55,005,899	15.96%	(\$2,750,585)	63.34
19	Germania Insurance Group	0.72%	\$10,980,478	28.77%	\$39,047,819	26.02%	(\$1,047,754)	57.11
20	Metropolitan Group	0.71%	\$9,480,235	21.48%	\$38,290,312	24.03%	(\$1,243,423)	71.49
21	Mercury General Group	0.62%	\$8,015,254	(4.27%)	\$33,719,975	(9.93%)	(\$1,546,047)	75.81
22	Infinity Property & Casualty Insurance Group	0.48%	\$6,929,631	26.96%	\$26,031,763	19.44%	\$1,714,311	55.64
23	Travelers Group	0.45%	\$5,691,434	(16.94%)	\$24,106,174	(17.18%)	(\$686,732)	58.15
24	Amica Mutual Group	0.44%	\$6,308,907	13.76%	\$24,038,026	10.80%	(\$1,404,365)	71.22
25	Sentry Insurance Group	0.38%	\$6,233,794	16.19%	\$20,374,903	8.48%	\$22,293	44.72
Top 25 Groups Total		95.10%	\$1,266,324,863	5.69%	\$5,146,281,391	3.77%	(\$84,343,174)	76.46
Total Market		100.00%	\$1,339,470,529	7.37%	\$5,411,240,678	5.26%	(\$89,645,971)	75.87

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

QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
2nd qtr 2003	\$1,265,847,872	\$1,185,867,357	\$1,152,853,157
3rd qtr 2003	\$1,344,230,806	\$1,270,651,280	\$731,444,366
4th qtr 2003	\$1,241,875,604	\$1,186,081,992	\$693,296,355
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	\$1,322,133,820	\$1,247,553,906	\$866,087,040
3rd qtr 2007	\$1,460,563,465	\$1,373,780,287	\$827,353,166
4th qtr 2007	\$1,372,782,781	\$1,279,698,403	\$798,613,922
1st qtr 2008	\$1,498,600,573	\$1,418,291,459	\$807,639,804
2nd qtr 2008	\$1,906,606,458	\$1,339,470,529	\$1,016,215,124

Homeowners Multiple Peril (All Companies)

There were 65 groups, 110 companies, that had premiums on policies written for Homeowners Multiple Peril (includes renters' insurance) in the second quarter of 2008, as compared to 65 groups, 100 companies, in the second quarter of 2007.

The table below represents the top 25 groups for premiums on policies written based on a sum of the most recent four quarters. Also included is a comparison of premiums on policies written in the second quarter of 2008 to premiums on policies written in the second quarter of 2007 for the same groups.

DIRECT PREMIUMS WRITTEN MARKET SHARE FOR HOMEOWNERS MULTIPLE PERIL

4 Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 2nd Quarter 2008	% Change 2nd Quarter 2007 to 2008	4 Quarters Ending 2nd Qtr 2008	% Change 4 Qtrs Ending 2007 to 2008	Net Underwriting Profit or Loss 2nd Qtr 2008	Loss Ratio 2nd Qtr 2008
1	State Farm IL	28.20%	\$409,390,008	2.51%	\$1,459,147,160	3.84%	(\$145,154,779)	74.94
2	Allstate Insurance Group	14.74%	\$215,312,916	3.28%	\$762,749,876	(2.26%)	(\$20,020,058)	68.44
3	Zurich Insurance Group	13.31%	\$197,788,200	5.54%	\$688,569,332	8.02%	(\$61,528,126)	62.29
4	United Services Automobile Assn. Group	7.75%	\$115,147,658	4.67%	\$400,781,485	5.69%	(\$35,159,877)	80.00
5	Travelers Group	5.35%	\$76,574,781	0.04%	\$276,898,413	(1.76%)	(\$23,484,641)	54.91
6	Nationwide Corp.	4.21%	\$61,712,338	6.05%	\$217,684,198	6.99%	(\$15,704,028)	75.49
7	Texas Farm Bureau Mutual	2.75%	\$40,475,905	6.13%	\$142,251,728	6.41%	(\$28,437,678)	108.22
8	Chubb & Son Inc.	2.23%	\$30,580,912	(1.59%)	\$115,566,807	(0.86%)	(\$5,829,917)	45.53
9	Hartford Fire & Casualty Group	2.22%	\$45,201,447	88.13%	\$114,779,138	33.83%	(\$8,803,949)	69.08
10	Liberty Mutual Group	2.13%	\$32,358,585	15.76%	\$110,308,895	13.22%	(\$9,141,287)	61.05
11	Delek Group	1.91%	\$20,794,758	(3.41%)	\$99,044,420	23.53%	(\$7,658,528)	82.42
12	Safeco Insurance Group	1.68%	\$22,784,172	(19.13%)	\$87,092,009	7.33%	(\$3,509,477)	56.75
13	Texas Fair Plan Association	1.05%	\$13,867,632	(14.17%)	\$54,379,774	(5.03%)	\$11,569,385	32.98
14	ARX Holding Corp. Group	1.02%	\$13,789,758	26.43%	\$53,016,263	3.17%	\$7,319,909	44.21
15	NLASCO	0.95%	\$13,232,396	(1.36%)	\$49,086,329	(2.03%)	(\$1,251,493)	55.29
16	Amica Mutual Group	0.84%	\$11,826,987	(3.57%)	\$43,536,887	(2.74%)	(\$2,061,159)	58.57
17	Auto Club Enterprises Insurane Group	0.84%	\$12,188,006	13.10%	\$43,221,543	10.60%	(\$3,699,661)	61.21
18	Cypress Holdings Group	0.69%	\$8,758,235	(5.34%)	\$35,846,025	(2.01%)	\$174,180	58.10
19	State National Group	0.62%	\$5,318,768	11.96%	\$32,021,097	4.79%	\$3,767,793	39.51
20	Unitrin Group	0.61%	\$8,570,348	(0.62%)	\$31,655,871	7.86%	(\$2,417,436)	73.83
21	Metropolitan Group	0.60%	\$7,911,014	7.28%	\$31,278,404	13.12%	(\$12,046,363)	129.45
22	Allianz Insurance Group	0.53%	\$7,626,896	7.27%	\$27,255,705	5.30%	(\$1,070,539)	72.77
23	American National Financial Group	0.47%	\$6,745,023	(9.14%)	\$24,320,732	(9.93%)	\$58	65.16
24	American International Group	0.44%	\$7,144,048	56.08%	\$22,882,335	51.34%	\$1,355,760	28.04
25	Balboa Insurance Group	0.42%	\$7,235,078	52.78%	\$21,903,170	39.16%	\$391,480	465.12
Top 25 Groups Total		95.58%	\$1,392,335,869	4.82%	\$4,945,277,596	4.49%	(\$362,400,431)	71.72
Total Market		100.00%	\$1,454,200,337	5.48%	\$5,173,906,978	4.61%	(\$361,029,494)	71.13

QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
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
1st qtr 2008	\$1,225,907,288	\$1,106,093,505	\$444,941,114
2nd qtr 2008	\$1,550,450,886	\$1,454,200,337	\$1,034,391,989

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>
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%
2007	36.5%

Workers' Compensation (All Companies)

There were 88 groups, 224 companies, that had direct written premium for Workers' Compensation in the second quarter of 2008, as compared to 98 groups, 243 companies, in the second quarter of 2007.

The table below represents the top 25 groups for direct written premium based on a sum of the most recent four quarters. Also included is a comparison of direct written premium in the second quarter of 2008 to direct written premium in the second quarter of 2007 for the same groups.

DIRECT PREMIUMS WRITTEN MARKET SHARE FOR WORKERS' COMPENSATION

Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 2nd Quarter 2008	% Change 2nd Quarter 2007 to 2008	4 Quarters Ending 2nd Qtr 2008	% Change 4 Qtrs Ending 2007 to 2008	Net Underwriting Profit or Loss 2nd Qtr 2008	Loss Ratio 2nd Qtr 2008
1	Texas Mutual Insurance Company	26.45%	\$186,404,989	2.68%	\$761,313,038	3.02%	(\$147,256,675)	33.76
2	American International Group	10.75%	\$76,874,707	(12.38%)	\$309,591,184	(29.32%)	\$37,806,854	34.40
3	Liberty Mutual Group	9.97%	\$56,504,343	16.22%	\$287,002,112	17.47%	\$6,315,787	43.79
4	ACE Ltd.	8.95%	\$19,450,031	(9.51%)	\$257,537,555	114.02%	\$35,954,430	36.10
5	Zurich Insurance Group	8.40%	\$48,750,537	1.08%	\$241,747,929	19.31%	(\$29,398,463)	33.33
6	Hartford Fire & Casualty Group	8.04%	\$92,803,717	101.35%	\$231,415,929	24.72%	\$44,474,984	25.55
7	Travelers Group	5.64%	\$39,597,354	(21.14%)	\$162,306,753	(4.13%)	\$3,873,881	30.69
8	CNA Insurance Group	2.85%	\$19,765,026	(9.69%)	\$82,081,590	11.06%	\$2,537,241	42.03
9	Chubb & Son Inc.	1.72%	\$12,158,432	(6.32%)	\$49,461,025	(3.61%)	\$4,396,533	21.55
10	Service Life Group	1.58%	\$11,033,254	4.97%	\$45,484,985	(0.14%)	(\$3,118,566)	36.07
11	Amerisure Company	1.53%	\$9,829,096	(5.71%)	\$44,171,573	5.45%	(\$201,981)	36.43
12	Old Republic Group	1.42%	\$8,602,043	(40.79%)	\$40,908,213	(25.62%)	\$819,330	59.00
13	Zenith National Insurance Group	1.12%	\$7,390,247	(17.41%)	\$32,154,326	(16.37%)	\$6,631,599	35.99
14	Delek Group	1.00%	\$7,205,626	22.67%	\$28,857,341	41.88%	\$1,003,727	24.11
15	Amcomp Group	0.84%	\$5,165,345	(20.97%)	\$24,322,602	(16.68%)	\$6,534,571	75.52
16	Sentry Insurance Group	0.72%	\$5,305,948	(16.32%)	\$20,775,276	2.34%	\$6,134,401	30.97
17	Seabright Insurance Company	0.51%	\$6,328,876	16.24%	\$14,751,929	54.87%	(\$234,803)	10.54
18	SUA Insurance Company	0.45%	\$282,035	(83.28%)	\$12,948,797	32.17%	\$3,881	390.66
19	Amerisafe Group	0.40%	\$4,040,705	(18.31%)	\$11,647,992	(40.76%)	\$2,326,514	25.28
20	Federated Mutual Group	0.40%	\$3,653,685	20.89%	\$11,572,756	(2.28%)	\$1,218,314	28.39
21	Utica National Insurance Group	0.38%	\$2,259,277	(24.97%)	\$10,820,656	(4.38%)	\$55,125	44.75
22	Fairfax Financial	0.38%	\$3,964,141	(21.55%)	\$10,799,006	(13.10%)	\$6,229,677	74.56
23	Amtrust Grp	0.37%	\$1,764,329	(47.84%)	\$10,569,163	(5.14%)	(\$1,461,026)	52.54
24	WR Berkley Corp.	0.34%	\$2,638,344	(27.87%)	\$9,900,778	0.11%	\$2,392,090	24.41
25	State Farm IL	0.32%	\$1,678,478	(27.52%)	\$9,301,382	1.21%	(\$4,602,279)	55.94
Top 25 Groups Total		94.54%	\$633,450,565	3.09%	\$2,721,443,890	5.49%	(\$17,564,854)	26.85
Total Market		100.00%	\$673,365,010	(0.11%)	\$2,878,767,360	4.01%	(\$6,439,603)	34.63

QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
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	\$730,176,496	\$236,193,314
2nd qtr 2007	\$666,425,131	\$674,123,103	\$272,979,125
3rd qtr 2007	\$644,431,956	\$640,434,637	\$243,811,718
4th qtr 2007	\$631,831,281	\$871,128,907	\$162,457,882
1st qtr 2008	\$708,987,131	\$693,838,806	\$194,482,353
2nd qtr 2008	\$622,200,468	\$673,365,010	\$233,938,946

EARNED TO INCURRED LOSS RATIO BY YEAR

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

Year	Loss Ratio
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%
2007	51.9%

Workers' Compensation (Voluntary Market)

There were 88 groups, 224 companies, that had voluntary direct written premium for Workers' Compensation in the second quarter of 2008, as compared to 98 groups, 243 companies, in the second quarter of 2007.

The table below represents the top 25 groups for direct written premium based on a sum of the most recent four quarters. Also included is a comparison of direct written premium in the second quarter of 2008 to direct written premium in the second quarter of 2007 for the same groups.

DIRECT PREMIUMS WRITTEN MARKET SHARE FOR WORKERS' COMPENSATION

Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 2nd Quarter 2008	% Change 2nd Quarter 2007 to 2008	4 Quarters Ending 2nd Qtr 2008	% Change 4 Qtrs Ending 2007 to 2008	Net Underwriting Profit or Loss 2nd Qtr 2008	Loss Ratio 2nd Qtr 2008
1	Texas Mutual Insurance Company	26.32%	\$186,218,933	3.13%	\$756,312,562	3.01%	(\$147,256,675)	33.41
2	American International Group	10.77%	\$76,874,707	(12.38%)	\$309,591,184	(29.32%)	\$37,806,854	34.40
3	Liberty Mutual Group	9.99%	\$56,504,343	16.22%	\$287,002,112	17.47%	\$6,315,787	43.77
4	ACE Ltd.	8.96%	\$19,450,031	(9.51%)	\$257,537,555	114.02%	\$35,954,430	36.10
5	Zurich Insurance Group	8.41%	\$48,750,537	1.08%	\$241,747,929	19.31%	(\$29,398,463)	33.33
6	Hartford Fire & Casualty Group	8.05%	\$92,803,717	101.35%	\$231,415,929	24.72%	\$44,474,984	25.55
7	Travelers Group	5.65%	\$39,597,354	(21.14%)	\$162,306,753	(4.13%)	\$3,873,881	30.69
8	CNA Insurance Group	2.86%	\$19,765,026	(9.69%)	\$82,081,590	11.06%	\$2,537,241	42.03
9	Chubb & Son Inc.	1.72%	\$12,158,432	(6.32%)	\$49,461,025	(3.61%)	\$4,396,533	21.55
10	Service Life Group	1.58%	\$11,033,254	4.97%	\$45,484,985	(0.14%)	(\$3,118,566)	36.07
11	Amerisure Company	1.54%	\$9,829,096	(5.71%)	\$44,171,573	5.45%	(\$201,981)	36.43
12	Old Republic Group	1.42%	\$8,602,043	(40.79%)	\$40,908,213	(25.62%)	\$819,330	59.00
13	Zenith National Insurance Group	1.12%	\$7,390,247	(17.41%)	\$32,154,326	(16.37%)	\$6,631,599	35.99
14	Delek Group	1.00%	\$7,205,626	22.67%	\$28,857,341	41.88%	\$1,003,727	24.11
15	Amcomp Group	0.85%	\$5,165,345	(20.97%)	\$24,322,602	(16.68%)	\$6,534,571	75.52
16	Sentry Insurance Group	0.72%	\$5,305,948	(16.32%)	\$20,775,276	2.34%	\$6,134,401	30.97
17	Seabright Insurance Company	0.51%	\$6,328,876	16.24%	\$14,751,929	54.87%	(\$234,803)	10.54
18	SUA Insurance Company	0.45%	\$282,035	(83.28%)	\$12,948,797	32.17%	\$3,881	390.66
19	Amerisafe Group	0.41%	\$4,040,705	(18.31%)	\$11,647,992	(40.76%)	\$2,326,514	25.28
20	Federated Mutual	0.40%	\$3,653,685	20.89%	\$11,572,756	(2.28%)	\$1,218,314	28.39
21	Utica National Insurance Group	0.38%	\$2,259,277	(24.97%)	\$10,820,656	(4.38%)	\$55,125	44.75
22	Fairfax Financial	0.38%	\$3,964,141	(21.55%)	\$10,799,006	(13.10%)	\$6,229,677	74.56
23	Amtrust Group	0.37%	\$1,764,329	(47.84%)	\$10,569,163	(5.14%)	(\$1,461,026)	52.54
24	WR Berkley Corp.	0.34%	\$2,638,344	(27.87%)	\$9,900,778	0.11%	\$2,392,090	24.41
25	State Farm IL	0.32%	\$1,678,478	(27.52%)	\$9,301,382	1.21%	(\$4,602,279)	55.94
Top 25 Groups Total		94.53%	\$633,264,509	3.22%	\$2,716,443,414	5.49%	(\$17,564,854)	34.16
Total Market		100.00%	\$673,178,954	0.01%	\$2,873,766,884	4.00%	(\$6,439,603)	34.63

QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
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	\$728,305,275	\$234,961,125
2nd qtr 2007	\$665,211,772	\$673,143,045	\$271,667,065
3rd qtr 2007	\$642,603,559	\$638,377,209	\$242,965,447
4th qtr 2007	\$630,948,753	\$869,996,088	\$161,631,613
1st qtr 2008	\$707,816,889	\$692,214,633	\$193,807,482
2nd qtr 2008	\$621,016,845	\$673,178,954	\$233,195,747

Workers' Compensation (Residual Market)

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

For the four quarters ending with the second quarter of 2008, the START program reported \$5,000,476 in direct premiums written. This accounted for 100% of all Residual Market experience reported and was an increase of 5.59% over the same period one year prior. Of this amount \$186,056 was written in the second quarter of 2008 which was a (81.02%) decrease from the second quarter of 2007.

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
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	\$1,232,189
2nd qtr 2007	\$1,213,359	\$980,058	\$1,312,060
3rd qtr 2007	\$1,828,397	\$2,057,428	\$846,271
4th qtr 2007	\$882,528	\$1,132,819	\$826,269
1st qtr 2008	\$1,170,242	\$1,624,173	\$674,871
2nd qtr 2008	\$1,183,624	\$186,056	\$743,199

QUARTERLY EXPERIENCE
Texas Mutual Insurance Company

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
2nd qtr 2003	\$7,398,883	\$6,594,934	\$1,904,942
3rd qtr 2003	\$6,617,416	\$3,646,246	\$2,186,906
4th qtr 2003	\$4,843,706	\$4,607,100	\$1,625,440
1st qtr 2004	\$9,321,304	\$8,501,414	\$1,856,570
2nd qtr 2004	\$4,590,300	\$5,184,676	\$2,205,266
3rd qtr 2004	\$2,944,082	\$1,206,271	\$2,068,334
4th qtr 2004	\$3,145,398	\$2,988,938	\$1,682,701
1st qtr 2005	\$3,190,362	\$2,241,229	\$1,916,106
2nd qtr 2005	\$3,161,087	\$1,550,292	\$1,504,557
3rd qtr 2005	\$1,649,532	\$1,920,420	\$1,356,660
4th qtr 2005	\$1,814,397	\$1,544,098	\$1,253,731
1st qtr 2006	\$2,273,188	\$2,184,046	\$1,092,585
2nd qtr 2006	\$2,412,623	\$2,200,493	\$968,681
3rd qtr 2006	\$1,001,792	\$1,508,225	\$1,201,165
4th qtr 2006	\$1,168,873	\$376,226	\$845,290
1st qtr 2007	\$2,298,285	\$1,871,221	\$763,651
2nd qtr 2007	\$1,212,375	\$980,058	\$707,542
3rd qtr 2007	\$1,828,397	\$2,057,428	\$757,347
4th qtr 2007	\$882,528	\$1,132,819	\$801,553
1st qtr 2008	\$1,170,242	\$1,624,173	\$647,299
2nd qtr 2008	\$1,183,624	\$186,056	\$713,560

Workers' Compensation (Deductible Plans)

There were 88 groups, 224 companies which wrote voluntary policies for Workers' Compensation in the second quarter of 2008, as compared to 98 groups, 243 companies in the second quarter of 2007.

The data contained in the following table represents direct policies written as new or renewal policies in the second quarter of 2008. The policies are adjusted to an annual basis (a six month policy is reported as 0.5). The premiums on direct policies written are total premiums (estimated if initial premium collected was a deposit or second installment premium).

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

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

WORKERS' COMPENSATION DEDUCTIBLE PLANS

	Policies Written 2nd Qtr 2008	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	80	\$373,614	\$382,902	-2.49%
Premium of \$10,000 - \$24,999	97	\$1,463,424	\$1,320,334	9.78%
Premium of \$25,000 - \$49,999	48	\$1,618,406	\$1,487,830	8.07%
Premium of \$50,000 - \$74,999	25	\$1,484,941	\$1,274,001	14.21%
Premium of \$75,000 - \$100,000	18	\$1,836,844	\$1,398,554	23.86%
Total Per Accident Plan	268	\$6,777,229	\$5,863,621	13.48%
Aggregate Deductible Plan				
Premium of \$5,000 - \$9,999	14	\$109,904	\$95,611	13.00%
Premium of \$10,000 - \$24,999	17	\$269,657	\$228,832	15.14%
Premium of \$25,000 - \$49,999	11	\$387,621	\$337,024	13.05%
Premium of \$50,000 - \$74,999	6	\$362,857	\$318,302	12.28%
Premium of \$75,000 - \$100,000	3	\$950,262	\$800,407	15.77%
Total Aggregate Plan	51	\$2,080,301	\$1,780,176	14.43%
Per Accident/Aggregate Combination Deductible Plan				
Premium of \$5,000 - \$9,999	10	\$65,977	\$39,956	39.44%
Premium of \$10,000 - \$24,999	15	\$228,362	\$207,678	9.06%
Premium of \$25,000 - \$49,999	1	\$48,379	\$44,820	7.36%
Premium of \$50,000 - \$74,999	3	\$171,397	\$154,806	9.68%
Premium of \$75,000 - \$100,000	5	\$1,196,308	\$164,366	86.26%
Total Combination Plan	34	\$1,710,423	\$611,626	64.24%
Negotiated Deductible Plan				
Premium Up To \$100,000	1,192	\$21,204,070	\$6,667,899	68.55%
Premium of \$100,001 - \$150,000	103	\$12,704,875	\$3,603,917	71.63%
Premium of \$150,001 - \$250,000	102	\$19,659,621	\$4,754,632	75.82%
Premium of \$250,001 - \$350,000	68	\$20,223,241	\$4,948,353	75.53%
Premium of \$350,001 - \$500,000	79	\$32,322,116	\$7,479,215	76.86%
Premium of \$500,001 - \$750,000	57	\$32,874,959	\$7,680,598	76.64%
Premium of \$750,001 - \$1,000,000	32	\$27,096,656	\$4,288,874	84.17%
Premium of \$1,000,001 - \$2,500,000	64	\$95,494,279	\$14,816,096	84.48%
Premium of \$2,500,001 - \$5,000,000	18	\$58,818,972	\$10,797,054	81.64%
Premium of \$5,000,001 and above	11	\$128,168,885	\$6,114,092	95.23%
Total Negotiated Plan	1,726	\$448,567,674	\$71,150,730	84.14%
No Deductible Plan				
Premium Less Than \$5,000	27,174	\$43,815,605	\$43,815,605	0.00%
Premium of \$5,000 - \$9,999	5,790	\$40,897,330	\$40,897,330	0.00%
Premium of \$10,000 - \$24,999	4,801	\$75,305,529	\$75,305,529	0.00%
Premium of \$25,000 - \$49,999	1,973	\$69,645,706	\$69,645,706	0.00%
Premium of \$50,000 - \$74,999	723	\$44,396,620	\$44,396,620	0.00%
Premium of \$75,000 - \$100,000	418	\$36,552,325	\$36,552,325	0.00%
Premium Greater Than \$100,000	882	\$230,997,576	\$230,997,576	0.00%
Total No Deductible Plan	41,761	\$541,610,692	\$541,610,692	0.00%
TOTAL	43,840	\$1,000,746,319	\$621,016,845	37.94%

Boiler & Machinery

There were 38 groups, 95 companies, that had direct written premium for Boiler & Machinery in the second quarter of 2008, as compared to 40 groups, 89 companies, in the second quarter of 2007.

The table below represents the top 25 groups for direct written premium based on a sum of the most recent four quarters. Also included is a comparison of direct written premium in the second quarter of 2008 to direct written premium in the second quarter of 2007 for the same groups.

DIRECT PREMIUMS WRITTEN MARKET SHARE FOR BOILER & MACHINERY

Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 2nd Quarter 2008	% Change 2nd Quarter 2007 to 2008	4 Quarters Ending 2nd Qtr 2008	% Change 4 Qtrs Ending 2007 to 2008	Net Underwriting Profit or Loss 2nd Qtr 2008	Loss Ratio 2nd Qtr 2008
1	FM Global Group	34.75%	\$5,144,219	(6.90%)	\$32,157,077	21.73%	\$6,883,377	26.84
2	American International Group	18.45%	\$6,892,965	30.49%	\$17,075,526	17.84%	\$5,194,585	131.80
3	Travelers Group	10.55%	\$2,249,986	(25.06%)	\$9,760,534	(6.64%)	(\$1,173,496)	33.42
4	Zurich Insurance Group	8.80%	\$1,925,029	13.56%	\$8,139,245	7.26%	(\$2,265,631)	122.61
5	Chubb & Son Inc.	6.92%	\$2,091,499	40.21%	\$6,400,517	4.86%	\$272,961	30.53
6	Liberty Mutual Group	5.02%	\$758,849	32.30%	\$4,645,102	(1.50%)	\$961,475	**
7	CNA Insurance Group	2.94%	\$1,119,815	(19.52%)	\$2,721,630	(39.15%)	(\$193,746)	5.53
8	Allianz Insurance Group	1.58%	\$398,734	(33.55%)	\$1,465,458	(11.26%)	(\$53,330)	**
9	Central Mutual Insurance Company of Ohio	1.54%	\$309,931	47.76%	\$1,421,195	25.04%	\$8,075	**
10	XL America	1.48%	\$417,271	147.72%	\$1,366,887	(25.12%)	\$17,799	**
11	Nationwide Corp.	1.45%	\$379,964	25.10%	\$1,337,347	30.16%	\$94,458	31.01
12	Federated Mutual Group	0.85%	\$198,093	1.70%	\$785,303	(3.54%)	\$87,299	3.96
13	American Financial Group	0.68%	\$152,318	(5.22%)	\$631,868	5.10%	\$66,708	29.54
14	EMC Insurance Company	0.61%	\$113,694	1.23%	\$563,661	3.92%	\$120,155	(2.10)
15	United Fire & Casualty Group	0.58%	\$168,148	133.26%	\$532,417	91.75%	\$123,695	0.24
16	Millea Holdings Inc	0.54%	\$0	(100.00%)	\$503,161	3.35%	+	**
17	Triangle Insurance Company Inc.	0.50%	\$14,603	22.92%	\$463,902	14.77%	(\$127,180)	236.95
18	Beazley Insurance Company, Inc.	0.46%	\$16,259	*	\$425,225	*	\$2,598	**
19	Swiss Re Group	0.28%	\$22,166	(81.32%)	\$259,108	(51.34%)	\$225,670	75.24
20	Safeco Insurance Group	0.26%	\$46,369	3.35%	\$244,109	36.39%	+	**
21	Allstate Insurance Group	0.24%	\$54,826	(13.10%)	\$225,107	(19.46%)	\$46,145	1.35
22	Hartford Fire & Casualty Group	0.24%	\$73,663	78.90%	\$221,607	31.42%	\$69,340	**
23	Bancinsure Inc.	0.20%	\$65,974	61.05%	\$183,900	18.17%	\$37,983	**
24	Hannover Group	0.20%	\$180,523	*	\$180,523	*	(\$297,504)	**
25	AXIS Capital Group	0.19%	\$39,548	(41.22%)	\$172,834	(28.55%)	\$39,548	**
Top 25 Groups Total		99.29%	\$22,834,446	7.54%	\$91,883,243	8.65%	\$10,140,984	63.50
Total Market		100.00%	\$23,025,834	7.51%	\$92,540,534	8.54%	\$10,273,043	62.97

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

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

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

QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
2nd qtr 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
1st qtr 2008	\$14,794,326	\$19,549,817	\$6,288,531
2nd qtr 2008	\$18,580,012	\$23,025,834	\$14,498,492

EARNED TO INCURRED LOSS RATIO BY YEAR

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

Year	Loss Ratio
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%
2007	14.3%

Commercial Crime

There were 31 groups, 76 companies, that had direct written premium for Commercial Crime in the second quarter of 2008, as compared to 30 groups, 70 companies, in the second quarter of 2007.

The table below represents the top 25 groups for direct written premium based on a sum of the most recent four quarters. Also included is a comparison of direct written premium in the second quarter of 2008 to direct written premium in the second quarter of 2007 for the same groups.

DIRECT PREMIUMS WRITTEN MARKET SHARE FOR COMMERCIAL CRIME

Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 2nd Quarter 2008	% Change 2nd Quarter 2007 to 2008	4 Quarters Ending 2nd Qtr 2008	% Change 4 Qtrs Ending 2007 to 2008	Net Underwriting Profit or Loss 2nd Qtr 2008	Loss Ratio 2nd Qtr 2008
1	Travelers Group	20.97%	\$434,448	(0.57%)	\$1,880,775	9.44%	\$153,867	19.58
2	Zurich Insurance Group	18.44%	\$350,142	(3.48%)	\$1,653,591	90.38%	\$402,415	25.57
3	Chubb & Son Inc.	17.30%	\$500,607	15.55%	\$1,551,832	3.89%	\$267,267	**
4	Hartford Fire & Casualty Group	11.55%	\$372,030	142.97%	\$1,035,935	21.25%	\$418,720	(0.02)
5	CNA Insurance Group	8.22%	\$167,796	2.79%	\$737,409	(3.88%)	\$192,665	1.65
6	American International Group	6.96%	\$5,685	(98.56%)	\$624,022	(28.16%)	\$3,504	**
7	ACE Ltd.	6.94%	\$28,490	503.09%	\$622,355	547.73%	\$11,789	**
8	Nationwide Corp.	3.24%	\$75,070	19.27%	\$290,480	68.21%	\$58,310	0.20
9	Sentry Insurance Group	1.27%	\$33,190	10.83%	\$114,272	10.10%	(\$226)	58.26
10	Federated Mutual	0.87%	\$15,914	4.70%	\$78,002	(5.19%)	\$11,340	**
11	United Fire & Casualty Group	0.76%	\$14,971	(1.60%)	\$67,863	(12.40%)	\$13,160	355.84
12	American Financial Group	0.66%	\$13,310	42.03%	\$59,623	22.21%	\$5,742	**
13	XL America	0.64%	\$16,581	85.14%	\$57,563	18.52%	\$627	**
14	Liberty Mutual Group	0.56%	\$6,368	(10.34%)	\$49,846	6.62%	\$5,415	7.85
15	IAT Reinsurance Company Group	0.26%	\$449	(39.16%)	\$23,650	3.26%	\$6,657	**
16	Allstate Insurance Group	0.22%	\$3,661	(38.65%)	\$20,065	(39.73%)	\$4,674	**
17	EMC Insurance Company	0.18%	\$5,477	207.01%	\$15,763	14.20%	\$3,036	**
18	Philadelphia Consolidated Holding Group	0.15%	\$6,753	191.20%	\$13,404	153.82%	\$1,921	**
19	Motorists Mutual	0.15%	\$986	*	\$13,335	74.66%	\$3,093	**
20	QBE Insurance Group, LTD.	0.14%	\$3,209	25.50%	\$12,424	(21.18%)	(\$7,474)	56.87
21	Safeco Insurance Group	0.11%	\$1,339	58.84%	\$9,450	(20.72%)	(\$126)	(212.55)
22	WR Berkley Corp.	0.07%	\$3,373	62.55%	\$6,460	(9.41%)	\$924	**
23	Daimlerchrysler Insurance Company	0.06%	\$3,630	6.39%	\$5,504	10.08%	\$902	**
24	Berkshire Hathaway	0.06%	\$2,929	*	\$5,447	*	+	**
25	Federated Rural Electric Insurance Exchange	0.05%	\$0	*	\$4,320	0.00%	\$924	**
Top 25 Groups Total		99.82%	\$2,066,408	(2.46%)	\$8,953,390	21.41%	\$1,559,126	12.08
Total Market		100.00%	\$2,070,054	(2.74%)	\$8,969,683	21.04%	\$1,537,917	11.97

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

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

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

QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premiums	Direct Losses Paid
2nd qtr 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	\$1,619,944	\$112,029
2nd qtr 2007	\$1,800,582	\$2,128,263	\$500,850
3rd qtr 2007	\$1,433,138	\$2,044,281	\$232,333
4th qtr 2007	\$1,863,618	\$2,286,243	\$1,902,214
1st qtr 2008	\$1,966,862	\$2,569,105	\$519,562
2nd qtr 2008	\$1,355,713	\$2,070,054	\$247,857

EARNED TO INCURRED LOSS RATIO BY YEAR

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

Year	Loss Ratio
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%
2007	30.5%

Commercial Glass

There were 3 groups, 3 companies, that had direct written premium for Commercial Glass in the second quarter of 2008, as compared to 6 groups, 8 companies, in the second quarter of 2007.

The table below represents the top groups for direct written premium based on a sum of the most recent four quarters. Also included is a comparison of direct written premium in the second quarter of 2008 to direct written premium in the second quarter of 2007 for the same groups.

DIRECT PREMIUMS WRITTEN MARKET SHARE FOR COMMERCIAL GLASS

Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 2nd Quarter 2008	% Change 2nd Quarter 2007 to 2008	4 Quarters Ending 2nd Qtr 2008	% Change 4 Qtrs Ending 2007 to 2008	Net Underwriting Profit or Loss 2nd Qtr 2008	Loss Ratio 2nd Qtr 2008
1	Liberty Mutual Group	68.44%	\$2,244	(27.28%)	\$8,267	(21.52%)	(\$318)	75.36
2	Federated Mutual Group	19.56%	\$115	(8.00%)	\$2,363	(62.09%)	\$821	**
3	State Farm IL	12.00%	\$535	*	\$1,450	*	\$153	**

Top Groups Total	100.00%	\$2,894	222.16%	\$12,080	(33.69%)	\$656	58.43
Total Market	100.00%	\$2,894	222.16%	\$12,080	(33.69%)	\$656	58.43

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

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

QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
2nd qtr 2003	\$81,840	\$62,094	\$13,141
3rd qtr 2003	\$76,628	\$50,084	\$14,061
4th qtr 2003	\$110,583	\$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
1st qtr 2008	\$7,152	\$4,408	\$0
2nd qtr 2008	\$21,074	\$2,894	\$1,691

EARNED TO INCURRED LOSS RATIO BY YEAR

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

Year	Loss Ratio
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%
2007	30.2%

* 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 33 groups, 42 companies, that had direct written premium for Medical Professional Liability (includes regulated and non-rate-regulated companies) in the second quarter of 2008, as compared to 31 groups, 38 companies, in the second quarter of 2007.

The table below represents the top 25 groups for direct written premium based on a sum of the most recent four quarters. Also included is a comparison of direct written premium in the second quarter of 2008 to direct written premium in the second quarter of 2007 for the same groups.

DIRECT PREMIUMS WRITTEN MARKET SHARE FOR MEDICAL PROFESSIONAL LIABILITY

Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 2nd Quarter 2008	% Change 2nd Quarter 2007 to 2008	4 Quarters Ending 2nd Qtr 2008	% Change 4 Qtrs Ending 2007 to 2008	Net Underwriting Profit or Loss 2nd Qtr 2008	Loss Ratio 2nd Qtr 2008
1	American Physicians Ins. Exchange	25.06%	\$14,606,053	(1.28%)	\$63,249,155	0.93%	\$10,147,618	16.21
2	Berkshire Hathaway	22.56%	\$10,553,471	(19.12%)	\$56,933,567	(14.74%)	\$2,340,617	30.49
3	Advocate, MD Ins. Of The Southwest Inc.	8.82%	\$4,566,234	2.49%	\$22,266,845	3.44%	\$987,211	16.96
4	Texas Medical Liability Underwriting Assoc.	6.36%	\$1,797,556	(18.29%)	\$16,042,142	(11.24%)	(\$261,245)	83.87
5	Doctors Company Group	6.32%	\$2,438,287	5.12%	\$15,941,918	71.37%	\$2,237,776	3.24
6	CNA Insurance Group	3.76%	\$2,258,116	689.58%	\$9,493,763	109.57%	\$1,393,615	76.24
7	Allianz Insurance Group	2.65%	\$1,105,095	(20.33%)	\$6,682,510	(1.47%)	(\$267,086)	122.30
8	Preferred Professional Insurance Company	2.50%	\$1,269,775	64.10%	\$6,319,797	(4.52%)	\$179,055	26.60
9	American International Group	2.10%	\$1,031,880	17.33%	\$5,291,649	3.48%	\$1,100,909	49.67
10	PICA Group	2.01%	\$498,250	3.10%	\$5,074,110	(9.19%)	(\$423,191)	68.28
11	Texas Hospital Insurance Exchange	1.96%	\$922,601	1.36%	\$4,954,644	(18.74%)	(\$49,358)	5.05
12	NCMIC Group	1.79%	\$1,111,744	3.69%	\$4,528,364	3.69%	\$350,409	19.34
13	Health Care Indemnity Inc.	1.76%	(\$227,208)	(121.29%)	\$4,443,286	(67.94%)	\$2,290,061	**
14	Texas Medical Liability Underwriting Assoc.	1.75%	\$620,111	7.56%	\$4,409,667	(1.99%)	\$217,000	46.02
15	National Group	1.63%	\$687,910	4.88%	\$4,120,211	7.53%	(\$89,276)	25.69
16	Medicus Insurance Company	1.56%	\$841,325	55.68%	\$3,936,994	175.03%	\$62,418	**
17	ACE Ltd.	1.12%	\$670,879	7.34%	\$2,829,848	(4.49%)	\$543,526	41.11
18	Everest Reinsurance Holding Inc.	1.06%	\$754,373	(5.18%)	\$2,675,319	(55.52%)	+	**
19	ProAssurance Corp. Group	0.90%	\$892,278	(46.54%)	\$2,269,310	(49.17%)	(\$1,438,963)	22.62
20	FPIC Insurance Group Inc.	0.77%	\$545,346	(32.42%)	\$1,944,831	(7.67%)	\$139,276	30.49
21	Alleghany Group	0.71%	\$419,818	3.28%	\$1,795,659	(16.23%)	\$447,038	**
22	Munich American Holding Corp.	0.68%	\$378,839	(19.26%)	\$1,727,805	4.13%	\$702,247	97.67
23	Medical Liability Ins. Company of America	0.53%	\$319,700	(39.91%)	\$1,330,504	(34.96%)	\$107,133	12.51
24	Fairfax Financial	0.47%	\$0	*	\$1,195,306	*	\$232	**
25	Zurich Insurance Group	0.30%	\$25,026	*	\$761,530	(33.25%)	\$160,630	**
Top 25 Groups Total		99.15%	\$48,087,459	(5.26%)	\$250,218,734	(5.08%)	\$20,877,652	49.56
Total Market		100.00%	\$49,192,357	(3.57%)	\$252,368,770	(4.79%)	\$22,245,133	50.07

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

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

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

QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
2nd qtr 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
1st qtr 2008	\$55,786,750	\$61,352,374	\$31,899,617
2nd qtr 2008	\$51,113,829	\$49,192,357	\$24,630,018

EARNED TO INCURRED LOSS RATIO BY YEAR

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

Year	Loss Ratio
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%
2007	(14.1%)*

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

Miscellaneous Professional Liability

There were 30 groups, 57 companies, that had direct written premium for Miscellaneous Professional Liability in the second quarter of 2008, as compared to 30 groups, 67 companies, in the second quarter of 2007.

The table below represents the top 25 groups for direct written premium based on a sum of the most recent four quarters. Also included is a comparison of direct written premium in the second quarter of 2008 to direct written premium in the second quarter of 2007 for the same groups.

DIRECT PREMIUMS WRITTEN MARKET SHARE FOR MISC. PROFESSIONAL LIABILITY

Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 2nd Quarter 2008	% Change 2nd Quarter 2007 to 2008	4 Quarters Ending 2nd Qtr 2008	% Change 4 Qtrs Ending 2007 to 2008	Net Underwriting Profit or Loss 2nd Qtr 2008	Loss Ratio 2nd Qtr 2008
1	Chubb & Son Inc.	25.56%	\$21,982,505	(6.54%)	\$87,623,158	(6.46%)	\$2,665,751	17.46
2	XL America	22.22%	\$15,191,497	(33.89%)	\$76,179,010	0.48%	\$205,940	34.72
3	HCC Insurance Holdings Group	9.29%	\$8,386,188	(14.68%)	\$31,851,157	(10.77%)	\$377,106	2.07
4	ACE Ltd.	8.42%	\$6,748,780	(19.91%)	\$28,844,673	3.34%	\$4,491,883	0.61
5	Travelers Group	7.55%	\$937,581	(91.79%)	\$25,875,127	(44.93%)	(\$810,680)	**
6	Hartford Fire & Casualty Group	7.11%	\$4,522,911	(64.25%)	\$24,383,698	(50.80%)	\$167,519	**
7	Swiss Re Group	4.24%	\$3,640,997	(20.37%)	\$14,534,237	(20.79%)	\$4,378,998	48.75
8	American Financial Group	2.75%	\$2,467,277	2.75%	\$9,418,015	127.91%	(\$1,117,708)	12.05
9	RLI Insurance Group	2.28%	\$2,127,577	(17.55%)	\$7,810,849	(39.04%)	\$1,228,422	2.85
10	Allianz Insurance Group	1.41%	\$1,128,450	3.23%	\$4,841,086	(0.51%)	\$483,826	32.21
11	Alleghany Grp	1.33%	\$415,913	(54.01%)	\$4,544,166	250.35%	\$2,059,991	**
12	Nationwide Corp.	0.99%	\$737,250	(28.42%)	\$3,403,726	(37.12%)	\$515,735	13.12
13	Beazley Insurance Company, Inc.	0.92%	\$786,802	(10.87%)	\$3,163,172	226.74%	\$82,614	**
14	Old Republic Group	0.85%	\$714,294	(37.14%)	\$2,929,752	(17.40%)	(\$1,396,802)	**
15	Berkshire Hathaway	0.78%	\$695,418	4.02%	\$2,688,669	0.88%	(\$62,353)	4.77
16	CNA Insurance Group	0.68%	\$0	(100.00%)	\$2,328,447	(54.81%)	+	**
17	Liberty Mutual Group	0.59%	\$465,476	(26.41%)	\$2,008,850	(15.36%)	\$187,584	5.20
18	Utica National Insurance Group	0.55%	\$750,354	89.71%	\$1,880,284	36.05%	\$364,340	1.99
19	Markel Corp. Group	0.46%	\$348,543	(24.35%)	\$1,560,982	(11.02%)	\$221,763	92.63
20	White Mountain Group	0.45%	\$193,660	160.44%	\$1,534,460	961.02%	\$130,808	37.03
21	AETNA	0.33%	\$0	*	\$1,135,683	(0.98%)	(\$835,325)	**
22	United National Group	0.29%	\$160,321	(24.83%)	\$1,000,168	(41.52%)	\$40,277	19.02
23	Safeco Insurance Group	0.23%	\$222,655	16.88%	\$772,671	43.13%	+	**
24	Navigators Group Inc.	0.17%	\$0	*	\$588,220	(30.58%)	+	**
25	State National Group	0.17%	\$151,614	(12.82%)	\$579,605	(15.29%)	\$74,107	**
Top 25 Groups Total		99.63%	\$72,776,063	(32.41%)	\$341,479,865	(14.51%)	\$13,453,796	18.21
Total Market		100.00%	\$72,944,061	(32.38%)	\$342,764,553	(14.83%)	\$13,247,012	18.19

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

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

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

QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
2nd qtr 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
1st qtr 2008	\$73,903,913	\$70,142,638	\$29,383,675
2nd qtr 2008	\$84,033,183	\$72,944,061	\$13,269,626

EARNED TO INCURRED LOSS RATIO BY YEAR

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

Year	Loss Ratio *
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%
2007	45.9%

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

Complaint Data

The following chart presents a comparison of written complaints received and closed by TDI in the second quarter of 2008 and the second quarter of 2007. Also included are the number of direct policies written and the percent of complaints per policy for each line of business.

Line of Business	2ND QUARTER 2008			2ND QUARTER 2007		
	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	8,460	0.00000%	0	8,429	0.00000%
General Liability - Other+	46	301,746	0.01524%	41	256,433	0.01599%
Fire & Allied Lines	9	33,466	0.02689%	20	36,311	0.05508%
Commercial Multiple Peril	37	146,585	0.02524%	43	113,533	0.03787%
Private Passenger Auto++	1,820	5,527,335	0.03293%	1,598	5,424,491	0.02946%
Homeowners	416	1,479,298	0.02812%	472	1,403,481	0.03363%
Workers' Compensation	1,063	43,870	2.42307%	642	41,524	1.54609%
Boiler & Machinery	**	**	**	**	**	**
Commercial Crime	**	**	**	**	**	**
Commercial Glass	**	**	**	**	**	**
Medical Professional Liability	0	16,454	0.00000%	0	9,108	0.00000%
Misc. Professional Liability	0	6,054	0.00000%	0	6,183	0.00000%

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

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

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

The number of complaints attributable to any one insurer was not significant, except for Private Passenger Auto and Homeowners. The complaint data for the top 25 groups (ranking based on number of policies written in the second quarter of 2008) for these two lines of insurance are presented on the next two pages.

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

2008 Policies Written Rank	Group Name	2ND QUARTER 2008			2ND QUARTER 2007		
		Number of Complaints	Number of Policies Written	Percent of Complaints per Policy	Number of Complaints	Number of Policies Written	Percent of Complaints per Policy
7	Old American County Mutual Fire Ins. Co.	287	202,516	0.14172%	208	229,769	0.09053%
9	Loya Group	96	87,180	0.11012%	94	121,306	0.07749%
19	Auto Club Enterprises Insurance Group	33	36,241	0.09106%	24	32,384	0.07411%
25	American Century Casualty Company	27	35,014	0.07711%	19	21,294	0.08923%
18	Unitrin Group	30	40,396	0.07426%	25	42,149	0.05931%
14	Home State Insurance Group	65	89,962	0.07225%	77	82,451	0.09339%
24	Travelers Group	13	18,423	0.07056%	13	22,160	0.05866%
16	Liberty Mutual Group	37	74,025	0.04998%	38	57,554	0.06602%
3	Allstate Insurance Group	200	473,793	0.04221%	146	634,942	0.02299%
15	American International Group	51	121,674	0.04192%	33	77,873	0.04238%
22	Metropolitan Group	10	30,258	0.03305%	13	26,425	0.04920%
13	Delek Group	34	103,418	0.03288%	20	92,388	0.02165%
23	Safeway Insurance Group	11	33,671	0.03267%	5	24,266	0.02060%
10	Nationwide Corp.	38	120,310	0.03159%	59	116,897	0.05047%
6	Berkshire Hathaway	70	252,882	0.02768%	68	231,856	0.02933%
11	Titus Group	31	123,466	0.02511%	26	112,430	0.02313%
5	United Services Automobile Assoc. Group	61	252,077	0.02420%	52	234,787	0.02215%
2	Zurich Insurance Group	158	851,236	0.01856%	179	834,463	0.02145%
17	Sentry Insurance Group	9	48,611	0.01851%	13	45,880	0.02833%
4	Progressive Group	87	495,696	0.01755%	73	451,989	0.01615%
20	Germania Insurance Group	5	34,679	0.01442%	4	28,447	0.01406%
12	Safeco Insurance Group	11	88,408	0.01244%	14	109,700	0.01276%
8	Southern Farm Bureau Casualty	16	138,220	0.01158%	22	152,642	0.01441%
1	State Farm IL	142	1,395,471	0.01018%	124	1,333,734	0.00930%
21	Austin Indemnity Lloyds Insurance Co.	2	20,142	0.00993%	1	27,827	0.00359%
	(All other licensed insurers)	296	359,566	0.08232%	248	278,878	0.08893%
	(No company identified)*	0			0		
TOTALS		1,820	5,527,335	0.03293%	1,598	5,424,491	0.02946%

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

Complaint Data

HOMEOWNERS SECOND QUARTER DATA LISTED BY PERCENT OF COMPLAINTS PER POLICY

2008 Policies Written Rank	Group Name	2ND QUARTER 2008			2ND QUARTER 2007		
		Number of Complaints	Number of Policies Written	Percent of Complaints per Policy	Number of Complaints	Number of Policies Written	Percent of Complaints per Policy
22	Metropolitan Group	7	8,195	0.11679%	1	6,439	0.01553%
21	Assurant Inc. Group	2	8,325	0.08542%	2	6,487	0.03083%
16	Balboa Insurance Group	2	11,545	0.05815%	5	7,219	0.06926%
14	ARX Holding Corp. Group	4	18,277	0.05213%	4	15,468	0.00000%
10	Liberty Mutual Group	13	32,009	0.04287%	9	24,015	0.03748%
9	Hartford Fire & Casualty Group	8	32,608	0.04061%	5	29,751	0.01681%
3	Zurich Insurance Group	84	228,879	0.03670%	59	224,916	0.02623%
4	United Services Automobile Assoc. Group	4	117,696	0.03297%	5	111,427	0.00449%
2	Allstate Insurance Group	65	242,088	0.02685%	89	239,693	0.03713%
8	Auto Club Enterprises Insurance Group	6	33,478	0.02453%	6	10,099	0.05941%
20	Amica Mutual Group	0	8,956	0.02402%	3	8,452	0.03549%
25	American National Financial Group	0	6,748	0.02317%	3	7,295	0.04112%
13	NLASCO	2	18,878	0.02189%	15	19,285	0.07778%
18	Munich American Holding Corp.	2	9,729	0.02162%	0	5,198	0.00000%
17	Cypress Holdings Group	6	10,318	0.02056%	7	10,634	0.06583%
5	Travelers Group	25	75,831	0.01911%	27	76,875	0.03512%
7	Texas Fair Plan Association	5	45,272	0.01792%	11	41,915	0.02624%
15	Texas Fair Plan Association	9	17,265	0.01732%	16	19,616	0.00000%
23	Unitrin Group	8	6,850	0.01470%	11	6,692	0.16438%
11	Delek Group	11	25,659	0.01323%	4	26,004	0.01538%
1	State Farm IL	45	346,870	0.01297%	46	334,554	0.01375%
6	Nationwide Corporation	12	62,809	0.01104%	12	59,899	0.02003%
12	Safeco Insurance Group	3	22,669	0.01059%	3	28,518	0.01052%
19	Wellington Insurance Company	2	9,249	0.00000%	2	7,922	0.02525%
24	Chubb & Son, Inc.	1	6,805	0.00000%	2	6,636	0.03014%
	(All other licensed insurers)	90	72,290	0.12450%	125	68,472	0.18256%
	(No company identified)*	0			0		
TOTALS		416	1,479,298	0.02812%	472	1,403,481	0.03363%

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

HOMEOWNERS RATE FILING EXHIBIT

Group Name	Company Name	Overall Rate Change 2nd Qtr	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	Overall Rate Change Previous 12 Months	Overall Rate Change Previous 24 Months	Overall Rate Change Previous 36 Months
ARMED FORCES INSURANCE EXCHANGE	ARMED FORCES INSURANCE EXCHANGE	0.00	6/30/2008	6/30/2008	Other	Revised Umbrella Base Rates			
U S LLOYDS INSURANCE COMPANY	U S LLOYDS INSURANCE COMPANY	(1.86)	6/1/2005	6/1/2005	Other	Territory 17 rate reduction submitted 8/23/06			(1.86)
ALLSTATE INS GROUP	ALLSTATE TEXAS LLOYD'S	(3.00)	6/2/2008	7/17/2008	Territory - Relativity change in excess of ±5% for some policyholders.		5.70	(5.10)	0.00
AMERICAN INTL GROUP	AIG ADVANTAGE INSURANCE COMPANY	3.00	5/8/2008	8/1/2008	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised HO property base rates, new territories, change in credits, rule changes			
LIBERTY MUTUAL GROUP	LIBERTY MUTUAL FIRE INSURANCE COMPANY	1.00	4/21/2008	5/26/2008	Other	State Review			
	PEERLESS INDEMNITY INSURANCE COMPANY	0.00	4/1/2008		Other	1% Wind/Hail Deductibles Revision			
	PEERLESS INDEMNITY INSURANCE COMPANY	1.00	4/21/2008	5/26/2008	Other	State Review			
	PEERLESS INDEMNITY INSURANCE COMPANY	0.00	5/1/2008		Other	1% Wind/Hail Deductibles Revision			
NATIONWIDE CORP GROUP	NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY	0.00	5/20/2007	5/20/2007	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate and territory relativity changes in Homeowner only.	0.00	0.00	0.00

HOMEOWNERS RATE FILING EXHIBIT

Group Name	Company Name	Overall Rate Change 2nd Qtr	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	Overall Rate Change Previous 12 Months	Overall Rate Change Previous 24 Months	Overall Rate Change Previous 36 Months
STATE FARM GROUP	STATE FARM LLOYDS	2.80	6/1/2008	8/1/2008	Territory - Relativity change in excess of $\pm 5\%$ for some policyholders.	Revised Wind/Hail deductible discounts. Introduced a new rating factor, Customer Rating Index (CRI), based on insurance risk models. Introduced new deductible options.			
UNITED SERV AUTOMOBILE ASSN GROUP	UNITED SERVICES AUTOMOBILE ASSOCIATION	0.00	5/1/2008	7/1/2008	Discounts – Revised existing discounts resulting in excess of $\pm 5\%$ change for some policyholders.	Revised Territory Relativities	0.00	(0.60)	(3.00)
ZURICH INS GROUP	TEXAS FARMERS INSURANCE COMPANY	8.00	5/16/2008	5/16/2008	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of $\pm 5\%$ change.		0.00	0.00	0.00
TEXAS FARM BUREAU MUTUAL GROUP	TEXAS FARM BUREAU UNDERWRITERS	(3.40)	4/1/2008	4/1/2008	Other	Change in WHH Exclusion Endorsement	0.00	11.50	(11.40)
	TEXAS FARM BUREAU MUTUAL INSURANCE COMPANY	(3.40)	4/1/2008	4/1/2008	Other	Change in WHH Exclusion Endorsement	0.00	0.00	0.00
GEOVERA HOLDINGS INC. GROUP	GEOVERA INSURANCE COMPANY	(15.00)	6/15/2008	8/19/2008	Tier factors - Revised tier factors resulting in excess of $\pm 5\%$ change for some policyholders.		(2.00)	0.00	0.00

PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT

Group Name	Company Name	Overall Rate Change 2nd Qtr	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	Overall Rate Change Previous 12 Months	Overall Rate Change Previous 24 Months	Overall Rate Change Previous 36 Months
AFFIRMATIVE INS GROUP	AFFIRMATIVE INSURANCE COMPANY	1.66	4/1/2008		Territory - Relativity change in excess of ±5% for some policyholders.	Increased in selected territories.	0.00	0.00	0.00
	AFFIRMATIVE INSURANCE COMPANY	1.48	4/1/2008		Territory - Relativity change in excess of ±5% for some policyholders.		0.00	0.00	0.00
	AFFIRMATIVE INSURANCE COMPANY	3.59	6/9/2008		Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Due to increase in losses.	0.00	0.00	0.00
	AFFIRMATIVE INSURANCE COMPANY	3.14	6/9/2008		Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Due to increase in losses.	0.00	0.00	0.00
ALLSTATE INS GROUP	ALLSTATE INSURANCE COMPANY	1.00	4/21/2008	6/5/2008	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	FLAT RATE CHANGE	4.50	0.00	0.00
	ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY	7.50	4/21/2008	6/5/2008	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	FLAT RATE CHANGE	(2.80)	(8.00)	0.00
	AIG CENTENNIAL INSURANCE COMPANY	6.00	4/7/2008	6/6/2008	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.				
	AMERICAN INTERNATIONAL SOUTH INSURANCE COMPANY	15.00	5/12/2008	7/11/2008	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.				
	AUDUBON INSURANCE COMPANY	15.00	5/12/2008	7/11/2008	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.				
	AUDUBON INSURANCE COMPANY	0.00	6/5/2006	8/8/2006	Other			0.00	
	NATIONAL UNION FIRE INSURANCE COMPANY OF LOUISIANA	57.00	5/12/2008	7/11/2008	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.				
	AMICA MUTUAL INSURANCE COMPANY	(0.30)	5/1/2008	5/1/2008	Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders.	Enhanced Multi-line discount	(0.30)	(0.30)	(0.30)
	AAA TEXAS COUNTY MUTUAL INSURANCE COMPANY	5.00	5/1/2008	5/1/2008	Surcharges - Revised existing surcharges resulting in excess of ±5% change for some policyholders.	Increase surcharges for driving record activities, and increase factors for selected UW tiers.	0.05		

PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT

Group Name	Company Name	Overall Rate Change 2nd Qtr	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	Overall Rate Change Previous 12 Months	Overall Rate Change Previous 24 Months	Overall Rate Change Previous 36 Months
BALBOA INS GROUP	MERITPLAN INSURANCE COMPANY	18.20	5/15/2008	5/15/2008	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	1. Revised Base Rates & 15. other rating variables_revised relativities (changed BI/PD, UMBI & UMPD limit factors in order to comply with the new regulations)			
	MERITPLAN INSURANCE COMPANY	22.80	5/15/2008	5/15/2008	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.				
BERKSHIRE HATHAWAY GROUP	GEICO INDEMNITY COMPANY	0.00	4/1/2008	4/1/2008	Other rating variables - Revised rating variable definition resulting in excess of ±5% change for some policyholders.	Adjusted Liability to meet new TX Financial Responsibility Law			
	GEICO INDEMNITY COMPANY	8.00	6/12/2008	7/28/2008	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Introduced new RV Product			
	GEICO INDEMNITY COMPANY	0.00	9/8/2006	11/6/2006	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Adjusted vehicle liability ratings		0.00	
	GOVERNMENT EMPLOYEES INSURANCE COMPANY	0.00	4/1/2008	4/1/2008	Other	New RV Program Introduced			
	GOVERNMENT EMPLOYEES INSURANCE COMPANY	0.00	4/3/2008	5/12/2008	Other	Updated Liability coverage to meet new TX Financial Responsibility law			
	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.00	4/1/2008	4/1/2008	Other	Revised base rate and other rating factors	0.00	0.00	0.00
	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	(14.20)	5/1/2008	5/1/2008	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised base rate and other rating factors	0.00	0.00	0.00
CENTRAL MUT INS CO GROUP	CENTRAL MUTUAL INSURANCE COMPANY	1.61	6/1/2008	6/1/2008	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.		(11.28)	(7.18)	0.00
	CENTRAL MUTUAL INSURANCE COMPANY	1.61	6/1/2008	6/1/2008	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.		(1.77)	2.19	0.00
COLONIAL SAVINGS GROUP	COLONIAL LLOYDS	0.03	4/1/2008	4/1/2008	Other	Extended Replacement Cost Endorsement	0.00	0.00	0.00
DELEK GROUP	SOUTHERN COUNTY MUTUAL INSURANCE COMPANY	0.00	4/1/2008	4/1/2008	Other	Dimensions, Grp HCG, Manual Sec. H; rates for new minimum limits	0.00	5.00	0.00
DIRECT GENERAL INSURANCE COMPANY	DIRECT GENERAL INSURANCE COMPANY	4.00	5/7/2008	6/21/2008	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.		4.00	9.00	0.00

PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT

Group Name	Company Name	Overall Rate Change 2nd Qtr	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	Overall Rate Change Previous 12 Months	Overall Rate Change Previous 24 Months	Overall Rate Change Previous 36 Months
DIRECT GENERAL INSURANCE COMPANY	DIRECT GENERAL INSURANCE COMPANY	6.00	5/7/2008	6/21/2008	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Overall Increase	5.00	4.00	15.00
ELECTRIC INS GROUP	ELECTRIC INSURANCE COMPANY	6.00	5/21/2008	6/25/2008	Other				
FIRST ACCEPTANCE INS GROUP	FIRST ACCEPTANCE INSURANCE COMPANY, INC.	(3.90)	6/1/2008	6/23/2008	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.				
GMAC INS HOLDING GROUP	NATIONAL GENERAL INSURANCE COMPANY	2.60	4/2/2008	6/1/2008	Class - Relativity change in excess of ±5% for some policyholders.	Revised tier factors resulting in change for some policyholders. Revised class factors based on loss results.	3.76	(1.46)	(1.46)
	NATIONAL GENERAL INSURANCE COMPANY	2.00	4/2/2008	6/1/2008	Class - Relativity change in excess of ±5% for some policyholders.		8.83	(6.40)	(6.40)
HARTFORD FIRE & CAS GROUP	HARTFORD ACCIDENT AND INDEMNITY COMPANY	0.00	4/1/2008	4/1/2008	Other	Texas Senate Bill 502, Section 601.072 of the Transportation Code, the change to the financial responsibility limits for Bodily Injury	0.00	0.00	0.00
	HARTFORD FIRE INSURANCE COMPANY	0.00	4/1/2008	4/1/2008	Other	Texas Senate Bill 502, Section 601.072 of the Transportation Code, the change to the financial responsibility limits for Bodily	0.00	0.00	0.00
	HARTFORD FIRE INSURANCE COMPANY	0.00	4/1/2008	4/1/2008	Other	Runoff rate page.	0.00	0.00	0.00
	HARTFORD UNDERWRITERS INSURANCE COMPANY	0.00	4/1/2008	4/1/2008	Other	Texas Senate Bill 502, Section 601.072 of the Transportation Code, the change to the financial responsibility limits for Bodily Injury	0.00	0.00	0.00
	TWIN CITY FIRE INSURANCE COMPANY	0.00	4/1/2008	4/4/2008	Other	Texas Senate Bill 502, Section 601.072 of the Transportation Code, the change to the financial responsibility limits for Bodily Injury	0.00	0.00	0.00
HOME STATE INS GROUP	HOME STATE COUNTY MUTUAL INSURANCE COMPANY	3.00	4/1/2008	4/1/2008	Other	Affiliated Spartan Insurance 'SIA II' (Increased Minimum Limits Filing)	0.00		
	HOME STATE COUNTY MUTUAL INSURANCE COMPANY	3.00	4/1/2008	4/1/2008	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.		0.00		
	HOME STATE COUNTY MUTUAL INSURANCE COMPANY	3.00	4/1/2008	4/1/2008	Other	Affiliated Spartan Insurance 'Direct Internet' (Increased Minimum Limits Filing)	0.00		
	HOME STATE COUNTY MUTUAL INSURANCE COMPANY	0.00	4/1/2008	4/1/2008	Other	Anchor General Insurance Agency of Texas, Inc.	0.00		
	HOME STATE COUNTY MUTUAL INSURANCE COMPANY	8.00	5/15/2008	6/1/2008	Other	Alternative Risk Consultants DBA Aggressive Direct 'Select'	0.00		

PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT

Group Name	Company Name	Overall Rate Change 2nd Qtr	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	Overall Rate Change Previous 12 Months	Overall Rate Change Previous 24 Months	Overall Rate Change Previous 36 Months
HOME STATE INS GROUP	HOME STATE COUNTY MUTUAL INSURANCE COMPANY	1.00	5/15/2008	6/1/2008	Other	Alternative Risk Consultants DBA Aggressive Direct 'Elite;	0.00		
	HOME STATE COUNTY MUTUAL INSURANCE COMPANY	(2.00)	5/22/2008	6/25/2008	Other	Coast National General Agency, Inc. 'Select 2.5'	0.00		
	HOME STATE COUNTY MUTUAL INSURANCE COMPANY	9.00	7/31/2008	8/31/2008	Other	Align General Agency, Inc.	0.00		
HORACE MANN GROUP	HORACE MANN INSURANCE COMPANY	0.00	4/1/2008	4/1/2008	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.		9.50	(0.70)	0.00
	HORACE MANN LLOYDS	5.30	4/1/2008	4/1/2008	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.		10.90	(0.70)	0.00
	HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY	4.90	4/1/2008	4/1/2008	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.		5.90	(0.70)	(2.50)
	TEACHERS INSURANCE COMPANY	1.60	4/1/2008	4/1/2008	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.		3.60	(0.70)	(1.50)
IMPERIAL FIRE AND CASUALTY INSURANCE COMPANY	IMPERIAL FIRE AND CASUALTY INSURANCE COMPANY	7.00	5/15/2008	6/4/2008	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate Change to OTC & COLL	0.00	9.00	0.00
	IMPERIAL FIRE AND CASUALTY INSURANCE COMPANY	23.00	5/15/2008	6/4/2008	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.		10.00	9.00	0.00
INFINITY PROP & CAS INS GROUP	INFINITY COUNTY MUTUAL INSURANCE COMPANY	5.00	5/19/2008	7/3/2008	Other	Minor changes to tier factors, discount matrix factors, model year factors, base rates, and territory	1.00		
	INFINITY COUNTY MUTUAL INSURANCE COMPANY	4.00	5/19/2008	7/3/2008	Other	Minor changes to tier factors, discount matrix factors, model year factors, base rates, and territory	2.00		
KINGSWAY GROUP	LINCOLN GENERAL INSURANCE COMPANY	116.00	4/1/2008	4/1/2008	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Motorcycle collision and comprehensive coverage.	0.00	0.00	0.00
	LINCOLN GENERAL INSURANCE COMPANY	1.08	4/1/2008	4/1/2008	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate change for private passenger auto motorcycle	0.00	0.00	0.00
LIBERTY MUT GROUP	AMERICA FIRST INSURANCE COMPANY	0.00	4/1/2008	4/1/2008	Other	Includes territory definition changes	7.60		

PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT

Group Name	Company Name	Overall Rate Change 2nd Qtr	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	Overall Rate Change Previous 12 Months	Overall Rate Change Previous 24 Months	Overall Rate Change Previous 36 Months
LOYA GROUP	LOYA INSURANCE COMPANY	(0.01)	4/15/2008	5/15/2008	Other	Added Option of Rental Reimbursement (523C) Coverage			
	LOYA INSURANCE COMPANY	0.00	6/11/2008		Other	OTC and Collision Rates adjusted in Hays County only			
	VISION INSURANCE COMPANY	0.00	5/19/2008	6/18/2008	Other	Amended Quarterly Payment Option deleting Policy and Service Fees			
MGA INSURANCE COMPANY, INC.	MGA INSURANCE COMPANY, INC.	10.40	4/1/2008	4/1/2008	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Used Progressive's Territory structure	23.00	33.00	33.00
	MGA INSURANCE COMPANY, INC.	3.10	6/2/2008	7/16/2008	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.		23.00	33.00	33.00
	MGA INSURANCE COMPANY, INC.	7.60	6/2/2008	7/16/2008	Territory - New territory definitions resulting in excess of ±5% change for some policyholders.	Used Progressive's Territory structure	17.00	18.00	18.00
NATIONAL UNITY INSURANCE COMPANY	NATIONAL UNITY INSURANCE COMPANY	1.17	4/1/2008		Other	Statutory Minimum Limits Increase	1.17	0.00	0.00
OLD AMERICAN COUNTY MUTUAL FIRE INSURANCE COMPANY	OLD AMERICAN COUNTY MUTUAL FIRE INSURANCE COMPANY	0.00	4/1/2008	4/1/2008	No significant impact – Rate change less than or equal to ±5% for all policyholders.	9212492797	0.00	0.00	(1.99)
	OLD AMERICAN COUNTY MUTUAL FIRE INSURANCE COMPANY	0.00	4/1/2008	4/1/2008	No significant impact – Rate change less than or equal to ±5% for all policyholders.	9212492200	0.00	0.00	0.00
	OLD AMERICAN COUNTY MUTUAL FIRE INSURANCE COMPANY	(0.00)	4/1/2008	4/1/2008	No significant impact – Rate change less than or equal to ±5% for all policyholders.	9212492751	0.00	0.00	0.00
	OLD AMERICAN COUNTY MUTUAL FIRE INSURANCE COMPANY	(0.00)	4/1/2008	4/1/2008	No significant impact – Rate change less than or equal to ±5% for all policyholders.	9212492742	0.00	(2.95)	0.00
	OLD AMERICAN COUNTY MUTUAL FIRE INSURANCE COMPANY	(0.00)	4/1/2008	4/1/2008	No significant impact – Rate change less than or equal to ±5% for all policyholders.	9212492790	0.00	(2.63)	0.00
	OLD AMERICAN COUNTY MUTUAL FIRE INSURANCE COMPANY	(0.00)	4/1/2008	4/1/2008	No significant impact – Rate change less than or equal to ±5% for all policyholders.	9212492750	3.63	6.65	(17.17)
	OLD AMERICAN COUNTY MUTUAL FIRE INSURANCE COMPANY	(0.00)	4/1/2008	4/1/2008	No significant impact – Rate change less than or equal to ±5% for all policyholders.	9212492794	0.00	8.68	(14.10)
	OLD AMERICAN COUNTY MUTUAL FIRE INSURANCE COMPANY	(0.00)	4/1/2008	4/1/2008	No significant impact – Rate change less than or equal to ±5% for all policyholders.	9212492793	0.00	0.00	0.00
	OLD AMERICAN COUNTY MUTUAL FIRE INSURANCE COMPANY	0.06	4/1/2008	4/1/2008	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	9212492795	0.00	0.00	6.80

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OLD AMERICAN COUNTY MUTUAL FIRE INSURANCE COMPANY	OLD AMERICAN COUNTY MUTUAL FIRE INSURANCE COMPANY	0.03	4/1/2008	4/1/2008	No significant impact – Rate change less than or equal to ±5% for all policyholders.	9212492791	16.50	5.04	7.50
	OLD AMERICAN COUNTY MUTUAL FIRE INSURANCE COMPANY	0.02	4/1/2008	4/1/2008	No significant impact – Rate change less than or equal to ±5% for all policyholders.	9212491616	0.26	1.32	(9.96)
	OLD AMERICAN COUNTY MUTUAL FIRE INSURANCE COMPANY	0.02	4/1/2008	4/1/2008	No significant impact – Rate change less than or equal to ±5% for all policyholders.	9212491614	2.79	(0.83)	(3.31)
	OLD AMERICAN COUNTY MUTUAL FIRE INSURANCE COMPANY	0.02	4/1/2008	4/1/2008	No significant impact – Rate change less than or equal to ±5% for all policyholders.	9212491613	6.49	1.32	(9.96)
	OLD AMERICAN COUNTY MUTUAL FIRE INSURANCE COMPANY	0.02	4/1/2008	4/1/2008	No significant impact – Rate change less than or equal to ±5% for all policyholders.	9212492141	0.00	0.00	0.00
	OLD AMERICAN COUNTY MUTUAL FIRE INSURANCE COMPANY	0.03	4/1/2008	4/1/2008	No significant impact – Rate change less than or equal to ±5% for all policyholders.	9212492492	0.67	0.00	0.00
	OLD AMERICAN COUNTY MUTUAL FIRE INSURANCE COMPANY	0.03	4/1/2008	4/1/2008	No significant impact – Rate change less than or equal to ±5% for all policyholders.	9212492491	(1.66)	(2.83)	0.00
	OLD AMERICAN COUNTY MUTUAL FIRE INSURANCE COMPANY	0.04	4/1/2008	4/1/2008	No significant impact – Rate change less than or equal to ±5% for all policyholders.	9212492505	(1.18)	(5.47)	(6.22)
	OLD AMERICAN COUNTY MUTUAL FIRE INSURANCE COMPANY	0.06	4/1/2008	4/1/2008	Introduction of new rating variable <describe> resulting in excess of ±5% change for some policyholders.	9212492504	0.36	(2.83)	0.00
	OLD AMERICAN COUNTY MUTUAL FIRE INSURANCE COMPANY	0.04	4/1/2008	4/1/2008	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	9212492792	0.00	(4.56)	0.00
	OLD AMERICAN COUNTY MUTUAL FIRE INSURANCE COMPANY	0.04	4/1/2008	4/1/2008	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	9212492789	0.00	(5.91)	(3.92)
	OLD AMERICAN COUNTY MUTUAL FIRE INSURANCE COMPANY	0.07	4/1/2008	4/1/2008	Introduction of new rating variable <describe> resulting in excess of ±5% change for some policyholders.	9212492753	0.00	0.00	0.00
	OLD AMERICAN COUNTY MUTUAL FIRE INSURANCE COMPANY	0.05	4/1/2008	4/1/2008	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	9212492508	3.40	(5.16)	(5.20)
	OLD AMERICAN COUNTY MUTUAL FIRE INSURANCE COMPANY	0.04	4/1/2008	4/1/2008	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	9212492398	(7.19)	0.00	0.00
	OLD AMERICAN COUNTY MUTUAL FIRE INSURANCE COMPANY	0.05	4/1/2008	4/1/2008	Introduction of new rating variable <describe> resulting in excess of ±5% change for some policyholders.	9212492509	3.40	(5.20)	(5.80)

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Group Name	Company Name	Overall Rate Change 2nd Qtr	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	Overall Rate Change Previous 12 Months	Overall Rate Change Previous 24 Months	Overall Rate Change Previous 36 Months
OLD AMERICAN COUNTY MUTUAL FIRE INSURANCE COMPANY	OLD AMERICAN COUNTY MUTUAL FIRE INSURANCE COMPANY	0.04	4/1/2008	4/1/2008	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	9212492397	(7.20)	0.00	0.00
	OLD AMERICAN COUNTY MUTUAL FIRE INSURANCE COMPANY	0.03	4/1/2008	4/1/2008	No significant impact – Rate change less than or equal to ±5% for all policyholders.	9212492507	0.00	0.00	0.00
	OLD AMERICAN COUNTY MUTUAL FIRE INSURANCE COMPANY	0.00	4/1/2008	4/1/2008	No significant impact – Rate change less than or equal to ±5% for all policyholders.	9212493760	0.00	0.00	0.00
	OLD AMERICAN COUNTY MUTUAL FIRE INSURANCE COMPANY	0.04	4/1/2008	4/1/2008	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	9212492144	0.00	0.00	0.00
	OLD AMERICAN COUNTY MUTUAL FIRE INSURANCE COMPANY	0.08	4/1/2008	4/1/2008	Introduction of new rating variable <describe> resulting in excess of ±5% change for some policyholders.	9212492143	0.00	0.00	0.00
	OLD AMERICAN COUNTY MUTUAL FIRE INSURANCE COMPANY	0.04	4/1/2008	4/1/2008	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	9212492201	13.70	8.00	(11.68)
	OLD AMERICAN COUNTY MUTUAL FIRE INSURANCE COMPANY	0.00	4/1/2008	4/1/2008	No significant impact – Rate change less than or equal to ±5% for all policyholders.	9212487552	0.00	0.00	0.00
	OLD AMERICAN COUNTY MUTUAL FIRE INSURANCE COMPANY	(0.05)	4/1/2008	4/1/2008	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	9212487551	(1.99)	5.51	0.00
	OLD AMERICAN COUNTY MUTUAL FIRE INSURANCE COMPANY	0.00	4/1/2008	4/1/2008	No significant impact – Rate change less than or equal to ±5% for all policyholders.	9212492114	0.00	0.00	0.00
	OLD AMERICAN COUNTY MUTUAL FIRE INSURANCE COMPANY	0.08	N/A	4/1/2008	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	9212492142	(0.80)	(10.90)	(16.85)
	OLD AMERICAN COUNTY MUTUAL FIRE INSURANCE COMPANY	0.00	4/1/2008	4/1/2008	No significant impact – Rate change less than or equal to ±5% for all policyholders.	9212492199	0.00	0.00	0.00
	OLD AMERICAN COUNTY MUTUAL FIRE INSURANCE COMPANY	0.05	4/1/2008	4/1/2008	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	9212492198	0.00	0.00	0.00
	OLD AMERICAN COUNTY MUTUAL FIRE INSURANCE COMPANY	0.02	4/1/2008	4/1/2008	No significant impact – Rate change less than or equal to ±5% for all policyholders.	9212492399	(1.55)	(17.71)	(6.13)
	OLD AMERICAN COUNTY MUTUAL FIRE INSURANCE COMPANY	0.00	4/1/2008	4/1/2008	No significant impact – Rate change less than or equal to ±5% for all policyholders.	9212492744	(8.55)	1.64	(9.31)

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OLD AMERICAN COUNTY MUTUAL FIRE INSURANCE COMPANY	OLD AMERICAN COUNTY MUTUAL FIRE INSURANCE COMPANY	0.00	4/10/2008	4/10/2008	No significant impact – Rate change less than or equal to ±5% for all policyholders.	9212493168	0.00	0.00	0.00
	OLD AMERICAN COUNTY MUTUAL FIRE INSURANCE COMPANY	0.00	4/15/2008	4/15/2008	No significant impact – Rate change less than or equal to ±5% for all policyholders.	9212493246	1.00	0.00	0.00
	OLD AMERICAN COUNTY MUTUAL FIRE INSURANCE COMPANY	0.21	5/1/2008	6/9/2008	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	9212493438	4.20	0.00	0.00
	OLD AMERICAN COUNTY MUTUAL FIRE INSURANCE COMPANY	(0.16)	5/1/2008	6/1/2008	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	9212493490	0.00	0.00	0.00
	OLD AMERICAN COUNTY MUTUAL FIRE INSURANCE COMPANY	0.00	5/1/2008	6/1/2008	No significant impact – Rate change less than or equal to ±5% for all policyholders.	9212493493	(0.33)	(6.70)	(12.33)
	OLD AMERICAN COUNTY MUTUAL FIRE INSURANCE COMPANY	0.04	5/7/2008	6/21/2008	No significant impact – Rate change less than or equal to ±5% for all policyholders.	9212493437	4.10	8.80	(12.10)
	OLD AMERICAN COUNTY MUTUAL FIRE INSURANCE COMPANY	0.03	5/12/2008	7/11/2008	No significant impact – Rate change less than or equal to ±5% for all policyholders.	9212493675	2.60	0.00	9.90
	OLD AMERICAN COUNTY MUTUAL FIRE INSURANCE COMPANY	0.00	5/15/2008	5/15/2008	No significant impact – Rate change less than or equal to ±5% for all policyholders.	9212493685	1.00	0.00	0.00
	OLD AMERICAN COUNTY MUTUAL FIRE INSURANCE COMPANY	(0.02)	5/15/2008	6/15/2008	Territory - Relativity change in excess of ±5% for some policyholders.	9212493761	0.00	(4.56)	0.00
	OLD AMERICAN COUNTY MUTUAL FIRE INSURANCE COMPANY	0.00	5/19/2008	7/3/2008	No significant impact – Rate change less than or equal to ±5% for all policyholders.	9212494345	0.00	0.00	0.00
	OLD AMERICAN COUNTY MUTUAL FIRE INSURANCE COMPANY	0.00	5/19/2008	7/3/2008	No significant impact – Rate change less than or equal to ±5% for all policyholders.	9212494344	3.63	6.65	(17.17)
	OLD AMERICAN COUNTY MUTUAL FIRE INSURANCE COMPANY	0.00	5/19/2008	7/3/2008	No significant impact – Rate change less than or equal to ±5% for all policyholders.	9212494343	0.00	(2.63)	0.00
	OLD AMERICAN COUNTY MUTUAL FIRE INSURANCE COMPANY	0.00	5/19/2008	7/3/2008	No significant impact – Rate change less than or equal to ±5% for all policyholders.	9212494340	0.00	(2.95)	0.00
	OLD AMERICAN COUNTY MUTUAL FIRE INSURANCE COMPANY	0.00	5/19/2008	7/3/2008	No significant impact – Rate change less than or equal to ±5% for all policyholders.	9212494337	0.00	0.00	0.00
	OLD AMERICAN COUNTY MUTUAL FIRE INSURANCE COMPANY	0.00	5/19/2008	7/3/2008	No significant impact – Rate change less than or equal to ±5% for all policyholders.	9212494336	0.00	8.68	(14.10)

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OLD AMERICAN COUNTY MUTUAL FIRE INSURANCE COMPANY	OLD AMERICAN COUNTY MUTUAL FIRE INSURANCE COMPANY	0.25	6/1/2008	7/1/2008	Territory - Relativity change in excess of ±5% for some policyholders.	9212493492	0.00	0.00	29.00
	OLD AMERICAN COUNTY MUTUAL FIRE INSURANCE COMPANY	(0.03)	6/1/2008	6/23/2008	No significant impact – Rate change less than or equal to ±5% for all policyholders.	9212494740	8.00	(5.55)	(1.00)
	OLD AMERICAN COUNTY MUTUAL FIRE INSURANCE COMPANY	(0.00)	6/1/2008	6/1/2008	No significant impact – Rate change less than or equal to ±5% for all policyholders.	9212494741	(2.63)	(22.40)	(8.97)
	OLD AMERICAN COUNTY MUTUAL FIRE INSURANCE COMPANY	(0.00)	6/9/2008	6/9/2008	No significant impact – Rate change less than or equal to ±5% for all policyholders.	9212494822	(1.55)	(17.71)	(6.13)
	OLD AMERICAN COUNTY MUTUAL FIRE INSURANCE COMPANY	0.25	N/A	6/9/2008	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	9212494825	(0.80)	(10.90)	(16.85)
	OLD AMERICAN COUNTY MUTUAL FIRE INSURANCE COMPANY	0.16	6/18/2008	7/18/2008	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	9212495250	16.50	5.04	7.50
PROGRESSIVE GROUP	PROGRESSIVE COUNTY MUTUAL INSURANCE COMPANY	2.80	5/28/2008	6/27/2008	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate Change / Minor Factor Adjustment			
	PROGRESSIVE COUNTY MUTUAL INSURANCE COMPANY	1.70	5/28/2008	6/27/2008	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.				
SAFECO INS GROUP	GENERAL INSURANCE COMPANY OF AMERICA	3.70	4/1/2008	4/1/2008	Other		0.00	2.86	0.00
	SAFECO INSURANCE COMPANY OF AMERICA	4.30	4/1/2008	4/1/2008	Other	The charge for the enhanced Safeco Optimum Property™ coverage is 1.065, a small increase over the Peak Property products. This increase recognizes the additional coverage included in the enhanced forms.The charge for the enhanced Safeco Optimum Property	8.10	(6.02)	0.00
	SAFECO INSURANCE COMPANY OF AMERICA	1.60	4/1/2008	4/1/2008	Other	The charge for the enhanced Safeco Optimum Property™ coverage is 1.065, a small increase over the Peak Property products. This increase recognizes the additional coverage included in the enhanced forms.The charge for the enhanced Safeco Optimum Property	8.10	(6.02)	0.00
	SAFECO INSURANCE COMPANY OF ILLINOIS	5.20	4/1/2008	4/1/2008	Other		5.40	1.00	0.00
SOUTHERN FARM BUREAU CAS GROUP	FARM BUREAU COUNTY MUTUAL INSURANCE COMPANY OF TEXAS	0.00	6/23/2008	6/23/2008	Other	Change to On-Time Pay factor	(2.57)		(6.08)

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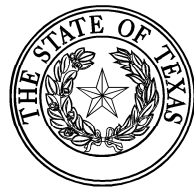
Group Name	Company Name	Overall Rate Change 2nd Qtr	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	Overall Rate Change Previous 12 Months	Overall Rate Change Previous 24 Months	Overall Rate Change Previous 36 Months
SOUTHERN FARM BUREAU CAS GROUP	SOUTHERN FARM BUREAU CASUALTY INSURANCE COMPANY	0.00	6/23/2008	6/23/2008	Other	Change in On-Time Pay factor	(3.15)		(8.02)
TITUS GROUP	CONSUMERS COUNTY MUTUAL INSURANCE COMPANY	0.35	4/18/2008	4/18/2008	Other	PP Physical Damage - Group SFI-TAP		6.21	
	CONSUMERS COUNTY MUTUAL INSURANCE COMPANY	4.91	4/18/2008	4/18/2008	Other	PP Physical Damage - Group SFI-TAP		(3.03)	
	CONSUMERS COUNTY MUTUAL INSURANCE COMPANY	7.82	5/28/2008	7/12/2008	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	PP Physical Damage - Group MIA-MSA 3.1	0.21		
	CONSUMERS COUNTY MUTUAL INSURANCE COMPANY	5.01	5/28/2008	7/12/2008	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	PP Liability - Group MIA-MSA 3.1	0.12		
	CONSUMERS COUNTY MUTUAL INSURANCE COMPANY	2.41	6/30/2008	6/30/2008	Other	PP Liability-Group SFI-Quantum	1.22	(0.15)	
	CONSUMERS COUNTY MUTUAL INSURANCE COMPANY	5.43	6/30/2008	6/30/2008	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	PP Physical Damage-Group SFI-Quantum	1.17	(0.10)	
TRAVELERS GROUP	CHARTER OAK FIRE INSURANCE COMPANY, THE	3.60	5/23/2008	5/23/2008	Other	2007-02-0019 Revising our Lost Cost Multipliers and Adopting ISO Loss Costs, Class Plan, Zone Rated Loss Costs and Zone Rated Manual Rules; and various rule revisions.			
	PHOENIX INSURANCE COMPANY, THE	3.60	5/23/2008	5/23/2008	Other	2007-02-0019 Revising our Lost Cost Multipliers and Adopting ISO Loss Costs, Class Plan, Zone Rated Loss Costs and Zone Rated Manual Rules; and various rule revisions.			
	TRAVELERS INDEMNITY COMPANY OF AMERICA, THE	3.60	5/23/2008	5/23/2008	Other	2007-02-0019 Revising our Lost Cost Multipliers and Adopting ISO Loss Costs, Class Plan, Zone Rated Loss Costs and Zone Rated Manual Rules; and various rule revisions.			
	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT, THE	3.60	5/23/2008	5/23/2008	Other	2007-02-0019 Revising our Lost Cost Multipliers and Adopting ISO Loss Costs, Class Plan, Zone Rated Loss Costs and Zone Rated Manual Rules; and various rule revisions.			
	TRAVELERS INDEMNITY COMPANY, THE	3.60	5/23/2008	5/23/2008	Other	2007-02-0019 Revising our Lost Cost Multipliers and Adopting ISO Loss Costs, Class Plan, Zone Rated Loss Costs and Zone Rated Manual Rules; and various rule revisions.			

PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT

Group Name	Company Name	Overall Rate Change 2nd Qtr	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	Overall Rate Change Previous 12 Months	Overall Rate Change Previous 24 Months	Overall Rate Change Previous 36 Months
TRAVELERS GROUP	TRAVELERS PERSONAL SECURITY INSURANCE COMPANY	3.60	5/23/2008	5/23/2008	Other	2008-04-0055 Legacy Auto +3.6 Base rate only. MIS #154013.			
UNITED SERV AUTOMOBILE ASSN GROUP	UNITED SERVICES AUTOMOBILE ASSOCIATION	3.90	5/19/2008	6/25/2008	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.		(0.30)	(12.30)	(3.00)
	UNITED SERVICES AUTOMOBILE ASSOCIATION	15.60	5/19/2008	6/25/2008	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised Territory Relativities	0.60	(17.00)	1.60
	USAA COUNTY MUTUAL INSURANCE COMPANY	4.20	5/19/2008	6/25/2008	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised territory relativities	(0.20)	(13.60)	3.10
	USAA COUNTY MUTUAL INSURANCE COMPANY	20.20	5/19/2008	6/25/2008	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.		(0.20)	(18.00)	1.50
UNITRIN GROUP	UNITRIN COUNTY MUTUAL INSURANCE COMPANY	0.00	4/1/2008	4/1/2008	Other	Filed for mandated change in minimum limits to 25/50/25	2.60	3.40	(9.60)
	UNITRIN COUNTY MUTUAL INSURANCE COMPANY	0.00	4/1/2008	4/1/2008	Other	Filed for mandated change in minimum limits to 25/50/25	2.90	0.00	8.20
	UNITRIN COUNTY MUTUAL INSURANCE COMPANY	0.00	4/1/2008	4/1/2008	Other	Filed for mandated change in minimum limits to 25/50/25	3.40	0.00	0.00
	UNITRIN COUNTY MUTUAL INSURANCE COMPANY	0.00	4/1/2008	4/1/2008	Other	Filed for mandated change in minimum limits to 25/50/25	0.00	0.00	7.60
	UNITRIN COUNTY MUTUAL INSURANCE COMPANY	0.00	4/1/2008	4/1/2008	Other	Filed for mandated change in minimum limits to 25/50/25	0.00	0.00	(4.80)
	UNITRIN COUNTY MUTUAL INSURANCE COMPANY	7.00	4/14/2008	6/12/2008	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.		6.30	6.00	(10.10)
	UNITRIN COUNTY MUTUAL INSURANCE COMPANY	3.20	6/14/2008	8/14/2008	Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders.	Beginning 5-1-08, no longer accepting NewBusiness in this program.	2.60	3.40	9.60
UNIVERSAL INS CO GROUP	UNIVERSAL NORTH AMERICA INSURANCE COMPANY	0.00	4/1/2009	4/1/2009	Other	Financial Responsibility			
ZURICH INS GROUP	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	(5.40)	6/1/2008	6/1/2008	Other	Adopt Revised ISO UM loss costs	1.90	(7.70)	24.10
	AMERICAN ZURICH INSURANCE COMPANY	(4.70)	6/1/2008	6/1/2008	Other	Adopt Revised ISO UM loss costs	2.50	(8.10)	12.30

PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT

Group Name	Company Name	Overall Rate Change 2nd Qtr	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	Overall Rate Change Previous 12 Months	Overall Rate Change Previous 24 Months	Overall Rate Change Previous 36 Months
ZURICH INS GROUP	BRISTOL WEST SPECIALTY INSURANCE COMPANY	(3.00)	5/22/2008	6/25/2008	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.		1.00	0.00	0.00
	BRISTOL WEST SPECIALTY INSURANCE COMPANY	(1.00)	5/22/2008	6/25/2008	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.		1.00	0.00	0.00
	COLONIAL AMERICAN CASUALTY AND SURETY COMPANY	(4.90)	6/1/2008	6/1/2008	Other	Adopt Revised ISO UM loss costs	1.00	(8.30)	4.00
	EMPIRE FIRE AND MARINE INSURANCE COMPANY	4.00	6/1/2008	6/1/2008	Other	Revise rates for rental liability	3.00	(12.10)	(1.50)
	EMPIRE FIRE AND MARINE INSURANCE COMPANY	48.40	6/1/2008	6/1/2008	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.		0.00	0.00	0.00
	FARMERS TEXAS COUNTY MUTUAL INSURANCE COMPANY	1.00	4/1/2008	4/1/2008	Other	Response to change in minimum required liability limits	1.00		
	FARMERS TEXAS COUNTY MUTUAL INSURANCE COMPANY	0.00	4/21/2008	4/21/2008	Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders.	Expand New Household Credit to include Condo policies	0.00		
	FARMERS TEXAS COUNTY MUTUAL INSURANCE COMPANY	0.00	5/1/2008	5/1/2008	Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders.	ESC Discount	0.00		
	FIDELITY AND DEPOSIT COMPANY OF MARYLAND	(3.70)	6/1/2008	6/1/2008	Other	Adopt Revised ISO UM loss costs	2.30	(8.20)	(1.80)
	MID-CENTURY INSURANCE COMPANY OF TEXAS	1.00	4/1/2008	4/1/2008	Other	Response to change in minimum required liability limits	1.00		
	MID-CENTURY INSURANCE COMPANY OF TEXAS	0.00	4/21/2008	4/21/2008	Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders.	Expand New household Credit to include Condo policies	0.00		
	MID-CENTURY INSURANCE COMPANY OF TEXAS	0.00	5/1/2008	5/1/2008	Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders.	Expand New household Credit to include Condo policies	0.00		
	MID-CENTURY INSURANCE COMPANY OF TEXAS	0.00	5/1/2008	5/1/2008	Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders.	ESC Discount	0.00		
	ZURICH AMERICAN INSURANCE COMPANY	(4.70)	6/1/2008	6/1/2008	Other	Adopt Revised ISO UM loss costs	3.00	(7.20)	11.20
	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	(5.10)	6/1/2008	6/1/2008	Other	Adopt Revised ISO UM loss costs	2.20	(7.70)	(18.00)



Texas Department of Insurance

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