

State of Oregon
Office of Insurance Commissioner

2004 Oregon Market Share and Loss Ratio

All Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Auto: Private Passenger Auto Physical Damage

All Dollars in Thousands

Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
21st Century Ins Co	12963	CA	\$455	0.07%	\$477	\$305	63.96%
Ace American Ins Co	22667	PA	\$162	0.02%	\$92	(\$9)	(9.80)%
AIG Centennial Ins Co	34789	PA	\$57	0.01%	\$63	\$22	34.35%
AIG Ind Ins Co	43974	PA	\$331	0.05%	\$357	\$151	42.33%
AIG Natl Ins Co Inc	36587	NY	\$2,447	0.37%	\$1,869	\$1,056	56.52%
AIG Preferred Ins Co	22225	PA	\$915	0.14%	\$956	\$677	70.77%
AIG Premier Ins Co	20796	PA	\$651	0.10%	\$679	\$322	47.35%
AIU Ins Co	19399	NY	\$762	0.11%	\$820	\$444	54.12%
Allied Prop & Cas Ins Co	42579	IA	\$227	0.03%	\$238	\$58	24.32%
Allstate Ind Co	19240	IL	\$6,375	0.96%	\$6,566	\$2,543	38.74%
Allstate Ins Co	19232	IL	\$42,467	6.37%	\$42,971	\$18,700	43.52%
Allstate Prop & Cas Ins Co	17230	IL	\$15,514	2.33%	\$14,305	\$7,134	49.87%
Amco Ins Co	19100	IA	\$2,274	0.34%	\$2,316	\$1,070	46.19%
American Automobile Ins Co	21849	MO	\$0	0.00%	\$0	\$0	(9.52)%
American Bankers Ins Co Of FL	10111	FL	\$431	0.06%	\$416	\$159	38.09%
American Commerce Ins Co	19941	OH	\$4,878	0.73%	\$4,856	\$2,104	43.33%
American Economy Ins Co	19690	IN	\$0	0.00%	\$0	(\$10)	(43656.52)%
American Family Home Ins Co	23450	FL	\$790	0.12%	\$941	\$477	50.64%
American Family Mut Ins Co	19275	WI	\$22,845	3.43%	\$22,283	\$12,195	54.73%
American Federation Ins Co	43699	FL	\$257	0.04%	\$253	\$201	79.65%
American Fire & Cas Co	24066	OH	\$58	0.01%	\$62	\$19	29.99%
American Home Assur Co	19380	NY	\$1,393	0.21%	\$1,497	\$750	50.11%
American Ins Co	21857	NE	\$323	0.05%	\$333	\$88	26.37%
American Intl South Ins Co	40258	PA	\$134	0.02%	\$167	\$60	35.85%
American Manufacturers Mut Ins Co	30562	IL	\$7	0.00%	\$115	\$26	23.08%
American Modern Home Ins Co	23469	OH	\$1,099	0.16%	\$1,172	\$636	54.33%
American Motorists Ins Co	22918	IL	\$0	0.00%	\$3	(\$2)	(65.64)%
American Natl General Ins Co	39942	MO	\$73	0.01%	\$83	\$32	38.46%
American Natl Prop & Cas Co	28401	MO	\$1,287	0.19%	\$1,289	\$936	72.58%
American Premier Ins Co	37001	IN	\$0	0.00%	\$0	(\$1)	0.00%
American Reliable Ins Co	19615	AZ	\$321	0.05%	\$338	\$82	24.30%
American Security Ins Co	42978	DE	\$3	0.00%	\$56	\$4	7.17%
American States Ins Co	19704	IN	\$0	0.00%	\$0	(\$7)	0.00%
American States Ins Co Of TX	19712	TX	\$0	0.00%	\$0	\$0	0.00%
American States Preferred Ins Co	37214	IN	\$0	0.00%	\$0	(\$38)	0.00%
American Std Ins Co Of WI	19283	WI	\$6,625	0.99%	\$7,025	\$4,078	58.05%
Amex Assur Co	27928	IL	\$4,197	0.63%	\$4,007	\$2,386	59.54%
Amica Mut Ins Co	19976	RI	\$3,012	0.45%	\$3,048	\$1,248	40.94%
Associated Ind Corp	21865	CA	\$0	0.00%	\$0	\$0	0.00%
Assurance Co Of Amer	19305	NY	\$0	0.00%	\$0	\$0	0.00%
Atlanta Cas Co	21792	OH	\$0	0.00%	\$0	(\$5)	0.00%

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Atlanta Specialty Ins Co	31925	OH	\$0	0.00%	\$0	(\$7)	0.00%
Atlantic Mut Ins Co	19895	NY	\$2	0.00%	\$2	\$0	1.26%
Austin Mut Ins Co	13412	MN	\$411	0.06%	\$411	\$203	49.55%
Automobile Ins Co Of Hartford CT	19062	CT	\$391	0.06%	\$227	\$124	54.72%
Avomark Ins Co	10792	IN	\$0	0.00%	\$1	(\$8)	(633.92)%
Bankers Standard Ins Co	18279	PA	\$0	0.00%	\$0	\$2	0.00%
Birmingham Fire Ins Co Of PA	19402	PA	\$662	0.10%	\$567	\$354	62.54%
California Cas & Fire Ins Co	27464	CA	\$0	0.00%	\$0	(\$5)	0.00%
California Cas Ind Exch	20117	CA	\$6,142	0.92%	\$6,551	\$3,601	54.97%
Cascade Natl Ins Co	10175	WA	\$0	0.00%	\$1	(\$17)	(1485.48)%
Century Ind Co	20710	PA	\$0	0.00%	\$0	(\$3)	0.00%
Charter Oak Fire Ins Co	25615	CT	\$776	0.12%	\$792	\$587	74.07%
Cincinnati Ins Co	10677	OH	\$0	0.00%	\$1	\$0	0.00%
Civil Svc Employees Ins Co	10693	CA	\$39	0.01%	\$40	\$4	10.68%
Clarendon Natl Ins Co	20532	NJ	(\$1)	0.00%	(\$1)	(\$10)	1196.69%
Coast Natl Ins Co	25089	CA	\$1	0.00%	\$0	\$0	6.45%
Commerce West Ins Co	13161	CA	\$951	0.14%	\$1,026	\$496	48.32%
Continental Ins Co	35289	SC	\$0	0.00%	\$0	(\$3)	0.00%
Country Cas Ins Co	20982	IL	\$932	0.14%	\$930	\$448	48.19%
Country Mut Ins Co	20990	IL	\$15,276	2.29%	\$14,833	\$7,372	49.70%
Country Pref Ins Co	21008	IL	\$6,452	0.97%	\$6,000	\$2,773	46.22%
CSE Safeguard Ins Co	18953	CA	\$0	0.00%	\$0	\$27	23274.78%
Dairyland Ins Co	21164	WI	\$784	0.12%	\$856	\$405	47.24%
Deerbrook Ins Co	37907	IL	\$442	0.07%	\$429	\$270	63.07%
Depositors Ins Co	42587	IA	\$1,509	0.23%	\$1,516	\$628	41.40%
Economy Premier Assur Co	40649	IL	\$2,154	0.32%	\$2,145	\$762	35.50%
Electric Ins Co	21261	MA	\$200	0.03%	\$212	\$137	64.57%
Employers Fire Ins Co	20648	MA	\$0	0.00%	\$0	(\$19)	0.00%
Encompass Ind Co	15130	IL	\$911	0.14%	\$660	\$314	47.59%
Encompass Ins Co Of America	10071	IL	\$1,540	0.23%	\$1,466	\$768	52.39%
Enumclaw Prop & Cas Ins Co	11232	WA	\$1,138	0.17%	\$0	\$466	0.00%
Farmers Ins Co Of OR	21636	OR	\$98,683	14.80%	\$97,890	\$51,460	52.57%
Federal Ins Co	20281	IN	\$303	0.05%	\$306	\$87	28.35%
Fidelity & Guaranty Ins Underwriters	25879	WI	\$0	0.00%	\$0	\$0	0.00%
Fidelity Natl Prop and Cas Ins Co	16578	NY	\$162	0.02%	\$142	\$59	41.50%
Financial Ind Co	19852	CA	\$2,759	0.41%	\$2,847	\$1,152	40.46%
Firemans Fund Ins Co	21873	CA	\$0	0.00%	\$0	\$0	0.00%
Firemans Fund Ins Co Of NE	38474	NE	\$0	0.00%	\$0	(\$31)	(89145.71)%
First Liberty Ins Corp	33588	IA	\$191	0.03%	\$167	\$72	43.08%
First Natl Ins Co Of Amer	24724	WA	\$0	0.00%	\$0	(\$6)	0.00%
Foremost Ins Co	11185	MI	\$2,156	0.32%	\$2,117	\$1,097	51.83%

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Foremost Property & Cas Ins Co	11800	MI	\$0	0.00%	\$0	(\$31)	0.00%
Geico Cas Co	41491	MD	\$782	0.12%	\$787	\$195	24.84%
<u>Geico General Ins Co</u>	<u>35882</u>	<u>MD</u>	<u>\$10,325</u>	<u>1.55%</u>	<u>\$9,856</u>	<u>\$6,146</u>	<u>62.35%</u>
Geico Ind Co	22055	MD	\$2,836	0.43%	\$2,669	\$1,118	41.89%
General Ins Co Of Amer	24732	WA	\$0	0.00%	\$0	(\$34)	0.00%
Generali Us Branch	11231	NY	\$0	0.00%	\$0	(\$54)	0.00%
Glens Falls Ins Co	34622	DE	(\$2)	0.00%	\$397	(\$15)	(3.77)%
GMAC Ins Co Online Inc	11044	MO	\$6	0.00%	\$8	\$14	176.50%
<u>Government Employees Ins Co</u>	<u>22063</u>	<u>MD</u>	<u>\$4,094</u>	<u>0.61%</u>	<u>\$3,989</u>	<u>\$2,207</u>	<u>55.32%</u>
Grange Ins Assn	22101	WA	\$834	0.13%	\$836	\$368	44.00%
Granite State Ins Co	23809	PA	\$0	0.00%	\$0	\$0	0.00%
<u>Great American Assur Co</u>	<u>26344</u>	<u>OH</u>	<u>\$0</u>	<u>0.00%</u>	<u>\$0</u>	<u>\$0</u>	<u>0.00%</u>
Great American Ins Co	16691	OH	\$190	0.03%	\$182	\$138	75.91%
Great American Ins Co of NY	22136	NY	\$0	0.00%	\$0	\$0	(16.36)%
<u>Great American Security Ins Co</u>	<u>31135</u>	<u>OH</u>	<u>\$6</u>	<u>0.00%</u>	<u>\$18</u>	<u>\$27</u>	<u>151.66%</u>
Great American Spirit Ins Co	33723	IN	\$0	0.00%	\$1	(\$2)	(114.26)%
Great Northern Ins Co	20303	MN	\$10	0.00%	\$11	\$1	13.39%
Guaranty Natl Ins Co	11401	CO	\$93	0.01%	\$108	\$35	31.99%
Guideone America Ins Co	42331	IA	\$90	0.01%	\$86	\$41	48.03%
Guideone Elite Ins Co	42803	IA	\$167	0.03%	\$163	\$108	66.43%
<u>Guideone Mut Ins Co</u>	<u>15032</u>	<u>IA</u>	<u>\$201</u>	<u>0.03%</u>	<u>\$204</u>	<u>\$132</u>	<u>64.75%</u>
Guideone Specialty Mut Ins Co	14559	IA	\$0	0.00%	\$0	(\$3)	(100000.00)%
Hanover Ins Co	22292	NH	\$0	0.00%	\$0	\$2	0.00%
<u>Hartford Accid & Ind Co</u>	<u>22357</u>	<u>CT</u>	<u>\$636</u>	<u>0.10%</u>	<u>\$702</u>	<u>\$257</u>	<u>36.64%</u>
Hartford Cas Ins Co	29424	IN	\$105	0.02%	\$108	\$29	27.16%
Hartford Fire In Co	19682	CT	\$197	0.03%	\$212	\$78	36.95%
<u>Hartford Ins Co Of The Midwest</u>	<u>37478</u>	<u>IN</u>	<u>\$7,080</u>	<u>1.06%</u>	<u>\$7,249</u>	<u>\$2,928</u>	<u>40.39%</u>
Hartford Underwriters Ins Co	30104	CT	\$7	0.00%	\$9	\$3	30.40%
Horace Mann Ins Co	22578	IL	\$396	0.06%	\$409	\$157	38.41%
<u>Horace Mann Prop & Cas Ins Co</u>	<u>22756</u>	<u>CA</u>	<u>\$138</u>	<u>0.02%</u>	<u>\$135</u>	<u>\$69</u>	<u>51.27%</u>
Illinois Natl Ins Co	23817	IL	\$504	0.08%	\$704	\$385	54.76%
Infinity Ins Co	22268	IN	\$7	0.00%	\$10	\$26	254.22%
<u>Insurance Co Of The State Of PA</u>	<u>19429</u>	<u>PA</u>	<u>\$1,343</u>	<u>0.20%</u>	<u>\$1,052</u>	<u>\$745</u>	<u>70.82%</u>
Integon Ind Corp	22772	NC	\$0	0.00%	\$1	(\$7)	(609.68)%
Kansas City Fire & Marine Ins Co	20885	SC	\$2	0.00%	\$52	(\$41)	(78.45)%
<u>Kemper Independence Ins Co</u>	<u>10914</u>	<u>IL</u>	<u>\$1,915</u>	<u>0.29%</u>	<u>\$1,744</u>	<u>\$939</u>	<u>53.87%</u>
Leader Ins Co	11738	OH	\$26	0.00%	\$35	\$79	223.15%
Liberty Ins Corp	42404	IL	\$576	0.09%	\$591	\$329	55.70%
<u>Liberty Mut Fire Ins Co</u>	<u>23035</u>	<u>MA</u>	<u>\$10,578</u>	<u>1.59%</u>	<u>\$10,168</u>	<u>\$4,692</u>	<u>46.15%</u>
Liberty Mut Ins Co	23043	MA	\$0	0.00%	\$0	\$0	0.00%
Lincoln General Ins Co	33855	PA	\$37	0.01%	\$83	\$69	82.52%

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LM General Ins Co	36447	DE	\$8	0.00%	\$19	(\$4)	(18.81)%
LM Personal Ins Co	36439	DE	\$0	0.00%	\$0	\$1	0.00%
<u>LM Property and Casualty Ins. Co.</u>	<u>32352</u>	<u>IN</u>	<u>\$171</u>	<u>0.03%</u>	<u>\$325</u>	<u>\$177</u>	<u>54.44%</u>
Lumbermens Mut Cas Co	22977	IL	\$0	0.00%	\$1	\$64	5174.80%
Markel American Ins Co	28932	VA	\$221	0.03%	\$185	\$107	57.59%
Maryland Cas Co	19356	MD	\$0	0.00%	\$0	(\$1)	(1787.50)%
Massachusetts Bay Ins Co	22306	NH	\$0	0.00%	\$1	\$10	1077.64%
Mendota Ins Co	33650	MN	\$213	0.03%	\$206	(\$75)	(36.67)%
Merastar Ins Co	31968	TN	\$25	0.00%	\$22	\$2	7.84%
Metropolitan Cas Ins Co	40169	RI	\$70	0.01%	\$72	\$25	34.07%
Metropolitan Drt Prop & Cas Ins Co	25321	RI	\$2,050	0.31%	\$2,030	\$983	48.41%
<u>Metropolitan General Ins Co</u>	<u>39950</u>	<u>RI</u>	<u>\$307</u>	<u>0.05%</u>	<u>\$326</u>	<u>\$121</u>	<u>37.16%</u>
Metropolitan Property & Cas Ins Co	26298	RI	\$3,358	0.50%	\$3,294	\$1,356	41.16%
Mid-Century Ins Co	21687	CA	\$12,826	1.92%	\$13,120	\$6,573	50.10%
<u>Mutual Of Enumclaw Ins Co</u>	<u>14761</u>	<u>WA</u>	<u>\$7,251</u>	<u>1.09%</u>	<u>\$7,691</u>	<u>\$3,988</u>	<u>51.86%</u>
National Alliance Ins Co	30945	MO	\$0	0.00%	\$0	\$15	0.00%
National American Ins Co Of CA	23671	CA	\$0	0.00%	\$0	(\$1)	0.00%
National General Assur Co	42447	MO	\$4,516	0.68%	\$4,720	\$2,234	47.33%
National General Ins Co	23728	MO	\$943	0.14%	\$976	\$464	47.57%
National Interstate Ins Co	32620	OH	\$880	0.13%	\$667	\$129	19.37%
National Merit Ins Co	39004	WA	\$56	0.01%	\$80	\$36	45.44%
National Union Fire Ins Co Of Pitts	19445	PA	\$485	0.07%	\$388	\$223	57.59%
Nationwide Assur Co	10723	WI	\$1,259	0.19%	\$1,357	\$665	49.03%
Nationwide Ins Co Of Amer	25453	WI	\$0	0.00%	\$0	(\$1)	0.00%
Nationwide Mut Fire Ins Co	23779	OH	\$253	0.04%	\$417	\$50	12.02%
Nationwide Mut Ins Co	23787	OH	\$14,286	2.14%	\$14,174	\$6,928	48.88%
<u>Nationwide Prop & Cas Ins Co</u>	<u>37877</u>	<u>OH</u>	<u>\$886</u>	<u>0.13%</u>	<u>\$849</u>	<u>\$484</u>	<u>57.04%</u>
Niagara Fire Ins Co	35106	DE	\$0	0.00%	\$0	\$0	0.00%
North Pacific Ins Co	23892	OR	\$9,808	1.47%	\$9,735	\$3,936	40.43%
Northbrook Ind Co	36455	IL	\$254	0.04%	\$313	\$152	48.56%
Northern Ins Co Of NY	19372	NY	\$0	0.00%	\$0	\$0	0.00%
Northland Cas Co	24031	MN	\$0	0.00%	\$0	(\$1)	0.00%
Northland Ins Co	24015	MN	\$0	0.00%	\$0	(\$1)	0.00%
Northwestern Pacific Ind Co	20338	OR	\$1,054	0.16%	\$1,000	\$391	39.08%
Ohio Cas Ins Co	24074	OH	\$44	0.01%	\$47	\$3	6.49%
Old United Cas Co	37060	KS	\$1	0.00%	\$1	\$0	0.00%
Omaha Prop & Cas Ins Co	37540	NE	(\$1)	0.00%	\$47	\$62	133.52%
Omni Ins Co	39098	IL	\$111	0.02%	\$136	\$79	58.14%
OneBeacon America Ins Co	20621	MA	\$0	0.00%	\$0	(\$7)	0.00%
OneBeacon Ins Co	21970	PA	\$0	0.00%	\$0	\$0	(3.81)%
Oregon Automobile Ins Co	23922	OR	\$108	0.02%	\$118	\$55	46.96%

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Oregon Mut Ins Co	14907	OR	\$4,770	0.72%	\$5,074	\$2,559	50.44%
Pacific Ind Co	20346	WI	\$12	0.00%	\$12	\$11	92.26%
Peak Prop & Cas Ins Corp	18139	CO	\$624	0.09%	\$686	\$353	51.47%
Pharmacists Mut Ins Co	13714	IA	\$27	0.00%	\$26	\$22	83.32%
Phoenix Ins Co	25623	CT	\$300	0.04%	\$313	\$187	59.72%
Progressive Cas Ins Co	24260	OH	\$1,475	0.22%	\$453	\$311	68.56%
Progressive Classic Ins Co	42994	WI	\$1,007	0.15%	\$1,129	\$735	65.14%
Progressive Halcyon Ins Co	16322	OH	\$18,713	2.81%	\$18,170	\$9,814	54.01%
Progressive Home Ins Co	11851	OH	\$0	0.00%	\$0	\$0	0.00%
Progressive Northern Ins Co	38628	WI	\$22,615	3.39%	\$21,556	\$10,522	48.81%
Progressive Northwestern Ins Co	42919	OH	\$504	0.08%	\$2,474	\$1,176	47.52%
Progressive Preferred Ins Co	37834	OH	\$2,030	0.30%	\$2,321	\$1,227	52.84%
Progressive Specialty Ins Co	32786	OH	\$184	0.03%	\$186	\$75	40.27%
Progressive West Ins Co	27804	OH	\$1,242	0.19%	\$1,424	\$757	53.12%
Property & Cas Ins Co Of Hartford	34690	IN	\$4,778	0.72%	\$4,067	\$2,229	54.79%
Providence Washington Ins Co	24295	RI	\$0	0.00%	\$0	(\$1)	0.00%
QBE Ins Corp	39217	PA	\$142	0.02%	\$225	\$156	69.19%
Redland Ins Co	37303	NJ	\$244	0.04%	\$263	(\$54)	(20.45)%
Regal Ins Co	38873	IN	\$37	0.01%	\$47	\$14	29.13%
Response Ins Co	43044	DE	\$0	0.00%	\$0	(\$2)	0.00%
Response Worldwide Ins Co	26050	OH	\$78	0.01%	\$72	\$25	35.07%
Rocky Mountain Fire & Cas Co	22128	WA	\$1,146	0.17%	\$1,172	\$680	58.00%
Royal Ind Co	24678	DE	\$86	0.01%	\$578	\$369	63.93%
Safeco Ins Co Of Amer	24740	WA	\$83	0.01%	\$87	\$28	31.81%
Safeco Ins Co Of IL	39012	IL	\$0	0.00%	\$0	\$69	0.00%
Safeco Ins Co of OR	11071	OR	\$44,114	6.62%	\$43,133	\$25,348	58.77%
Safeco Natl Ins Co	24759	MO	\$0	0.00%	\$0	(\$1)	0.00%
Sagamore Ins Co	40460	IN	\$32	0.00%	\$65	\$30	45.57%
Seaton Ins Co	25763	RI	\$0	0.00%	\$0	\$0	0.00%
Security Ins Co Of Hartford	24902	CT	\$0	0.00%	\$0	(\$10)	0.00%
Security Natl Ins Co	19879	TX	\$383	0.06%	\$400	\$125	31.16%
Sentinel Ins Co Ltd	11000	CT	\$926	0.14%	\$733	\$395	53.83%
Sentry Ins A Mut Co	24988	WI	\$26	0.00%	\$27	\$0	1.78%
Sompo Japan Ins Co of Amer	11126	NY	\$0	0.00%	\$0	\$0	(15.06)%
St Paul Guardian Ins Co	24775	MN	\$0	0.00%	\$0	(\$6)	0.00%
St Paul Mercury Ins Co	24791	MN	\$0	0.00%	\$0	\$0	0.00%
St. Paul Protective Ins Co	19224	IL	\$0	0.00%	\$0	\$7	0.00%
Standard Fire Ins Co	19070	CT	\$524	0.08%	\$274	\$145	52.75%
State Farm Fire And Cas Co	25143	IL	\$9,585	1.44%	\$9,857	\$5,823	59.08%
State Farm Mut Auto Ins Co	25178	IL	\$133,754	20.06%	\$133,258	\$73,723	55.32%
State Natl Ins Co Inc	12831	TX	\$1,805	0.27%	\$1,208	\$328	27.16%

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All Dollars in Thousands

Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
Sublimity Ins Co	26824	OR	\$1,415	0.21%	\$1,391	\$529	38.01%
Teachers Ins Co	22683	IL	\$754	0.11%	\$766	\$326	42.58%
TIG Ins Co	25534	CA	\$0	0.00%	\$0	(\$8)	0.00%
Tokio Marine & Nichido Fire Ins Co	12904	NY	\$106	0.02%	\$99	\$26	26.42%
Travelers Ind Co	25658	CT	\$122	0.02%	\$135	\$37	27.76%
Travelers Ind Co Of Amer	25666	CT	\$2,130	0.32%	\$2,217	\$1,004	45.30%
Travelers Ind Co Of CT	25682	CT	\$127	0.02%	\$134	\$68	50.37%
Travelers Property Cas Co Of Amer	25674	CT	\$0	0.00%	\$0	(\$1)	0.00%
Trinity Universal Ins Co	19887	TX	\$17	0.00%	\$17	\$17	102.87%
Trinity Universal Ins Co Of KS	15954	KS	\$124	0.02%	\$140	\$55	39.17%
Trumbull Ins Co	27120	CT	\$146	0.02%	\$169	\$100	59.20%
Twin City Fire Ins Co Co	29459	IN	\$1,003	0.15%	\$1,059	\$423	39.92%
Uniqard Ind Co	25798	WA	\$121	0.02%	\$158	\$55	34.92%
Uniqard Ins Co	25747	WA	\$3,204	0.48%	\$3,165	\$1,289	40.72%
United Services Auto Assoc	25941	TX	\$10,808	1.62%	\$10,849	\$5,334	49.17%
United States Fire Ins Co	21113	DE	\$0	0.00%	\$0	\$0	0.00%
Unitrin Auto & Home Ins Co	16063	NY	\$58	0.01%	\$42	\$39	92.95%
Unitrin Direct Property & Cas Co	10915	IL	\$456	0.07%	\$515	\$239	46.43%
Universal Underwriters Ins Co	41181	KS	\$29	0.00%	\$28	(\$21)	(73.79)%
USAA Cas Ins Co	25968	TX	\$11,362	1.70%	\$11,310	\$5,406	47.80%
USAA General Ind Co	18600	TX	\$782	0.12%	\$892	\$302	33.84%
Valley Ins Co	14133	CA	(\$1)	0.00%	(\$1)	\$5	(949.81)%
Valley Prop & Cas Ins Co	10698	OR	\$5,150	0.77%	\$5,779	\$2,569	44.45%
Viking Ins Co Of WI	13137	CO	\$35	0.01%	\$37	\$3	8.69%
Virginia Surety Co Inc	40827	IL	\$2	0.00%	\$0	\$0	0.00%
Voyager Property & Cas Ins Co	35971	SC	\$277	0.04%	\$296	\$112	37.91%
Warner Ins Co	26085	IL	\$16	0.00%	\$23	(\$10)	(44.57)%
Wawanesa General Ins Co	10683	CA	\$1,256	0.19%	\$1,058	\$791	74.73%
West American Ins Co	44393	IN	\$904	0.14%	\$925	\$366	39.51%
Western Natl Assur Co	24465	WA	\$18	0.00%	\$16	\$2	9.95%
Western Protectors Ins Co	30961	OR	\$3,745	0.56%	\$3,867	\$1,839	47.56%
Western United Ins Co	37770	CA	\$960	0.14%	\$677	\$401	59.20%
Windsor Ins Co	12599	IN	\$41	0.01%	\$54	\$24	44.46%
Workmens Auto Ins Co	13250	CA	\$426	0.06%	\$482	\$142	29.41%
Totals (Loss Ratio is average)			\$666,796	100.00%	\$662,277	\$340,427	51.40%

(1)Excluding all Loss Adjustment Expenses (LAE)