

**An Analysis of the Impact of Legislation Enacted During the
2005 Legislative Session on Homeowners Insurance Rates and
Availability in the State.**



View from Pearl S. Buck birthplace: Hillsboro, Pocahontas County, West Virginia

Provided by the West Virginia Offices of the Insurance Commissioner

January, 2010

Executive Summary

As required by §33-17A-4c, this study analyzes the impact of the 2005 legislation on homeowners insurance rates and availability in the State. The legislation in consideration amended the historical statutory reasons for which a homeowners insurance policy in West Virginia could be non-renewed and created a new alternative method that an insurance company could instead elect to employ to non-renew policies for “underwriting reasons” so long as the insurer had placed those reasons on file with the insurance commissioner and provided that the carrier did not non-renew more than 1% of its policies overall, or more than 1% of its policies within any given county within the State, in a year. Finally, the 2005 legislation required insurers who had elected to non-renew under this new method to file a detailed report of their non-renewal activity with the insurance commissioner annually.

This study proceeds to identify the statutes in consideration, and makes note of the particular 2005 legislative changes. It identifies the 12 companies who have elected to non-renew for underwriting reasons, and finds that the same hold approximately one third of the homeowners insurance market in West Virginia in terms of written premium volume. The study finds that since the 2005 legislation; competition can be measured to have increased, homeowners insurance rate filings have reduced rates below the 2005 level, and the number of homeowners insured in the residual market (*market of last resort*) has since decreased every year.

The study examines the individual policy level impacts of the legislation and finds that, not only is the relationship of non-renewed policies to all in force policies actually less than 1% for the underwriting reasons group (*as is required by the statute*), but in fact this relationship has only averaged 0.17% overall since the passage of the 2005 legislation (*about 6 times lower than the statutorily imposed threshold*). As required by §33-17A-4c, this study provides statistics reflecting the rate history of insurers conducting homeowners insurance business in the State between July 01, 2005 and July 01, 2009. It proceeds to aggregate those rate level changes for each ensuing fiscal year to find the overall change per year. It finds that homeowners insurance rates are shown to have decreased in the aggregate since the 2005 legislation has passed.

Finally, the study finds that availability of homeowners insurance in West Virginia has improved due to the passage of the 2005 legislation, as measured by the increase in competition within the marketplace, the decline in residual market policies, and the general decrease in the percentage of policies which are being non-renewed by all insurers in our marketplace, all as having occurred subsequent to the passage of this particular legislation.

Preface

As insurance is a contract between an individual (*insured*) and an insurance company, and is only intended to be in effect for the duration of a predetermined future time period, the terms of the contract itself will govern how that contract is to be carried out, the duties of each party to the contract and under what conditions the contract may cease. Accordingly, the terms under which a homeowners insurance policy may be cancelled or non-renewed by the issuing insurer (*or by the insured*) will also be specified within the language of the policy. Historically, in West Virginia those policy terms were found to mirror our applicable statutes governing policy cancellation or non-renewal. This is still true today for the policies of companies which utilize the statutory reasons for non-renewal, and is true for all companies for cancellation.

The cessation of the insurance contract during the course of its normal term is known as a policy “cancellation.” Similarly, the absence of an agreement to issue a subsequent future term for a policy after the current set expiration date (*i.e. subsequent to the current term*) constitutes a “non-renewal” of a policy. §33-17A-3 of the West Virginia Code distinctly defines the terms “**renewal**” and “**termination**” for the purposes of our homeowners insurance statutes which serve to regulate cancellation or non-renewal of homeowners insurance policies in our state. Specifically:

*(c) “**Renewal**” or “to renew” means the issuance and delivery by an insurer at the end of a policy period of a policy superseding a policy previously issued and delivered by the same insurer, or the issuance and delivery of a certificate or notice extending the term of an existing policy beyond its policy period or term..*

*(d) “**Termination**” means either a cancellation or nonrenewal of property insurance coverage in whole or in part. A cancellation occurs during the policy term. A nonrenewal occurs at the end of the policy term as set forth in subsection (c) of this section. For purposes of this article, the transfer of a policyholder between companies within the same insurance group is not considered a termination, if such transfer is based upon any valid underwriting reason which involves a substantial increase in the risk*

Note that while the terms “cancellation” and “non-renewal” do not have separate statutory definitions themselves, those concepts are alluded to as part of the “Termination” definition. As only the practice of homeowner policy non-renewal was amended by the 2005 legislation, i.e. a “termination” at the end of the policy term, this report will focus solely upon homeowners insurance non-renewal issues, whereas:

§33-17A-4c. Report to the Legislature.

By the first day of January, two thousand ten, the Commissioner shall submit a report to the Legislature. The report shall contain the following:

(1) An analysis of the impact of legislation enacted during the two thousand five legislative session upon rates and insurance availability in the state; and

(2) Statistics reflecting the rate history of insurers conducting business in West Virginia from the first day of July, two thousand five, until the first day of July, two thousand nine.

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Historical Treatment

Prior to July 1, 2005, an insurance company writing a policy of homeowners insurance in West Virginia could only choose to non-renew such a policy under certain circumstances set forth in statute. At that time, there were only two different treatments permitted and the two were differentiated solely by the length of time which the insured had maintained a policy with the insurer. Specifically, an insured who had maintained a policy with an insurer for less than four years could be non-renewed by that insurer for any reason so long as that reason was not one which was prohibited under §33-17A-6 (*as the Code contains language regarding prohibited termination practices in general*). Conversely, an insured who had maintained a policy with an insurer for four years or longer could only be non-renewed by their insurer for the reasons specified by §33-17A-5 or for other valid underwriting reasons which involved a substantial increase in the risk. The statute regulating homeowners insurance policy non-renewals provided that (§33-17A-4(c)): (in part) ...*no insurer shall fail to renew an outstanding property insurance policy which has been in existence for four years or longer except for the reasons as set forth in section five of this article; or for other valid underwriting reasons which involve a substantial increase in the risk.*

For your reference, the prohibited terminations statute, as well as the acting historical non-renewal statute provided as follows:

§33-17A-6. Discriminatory terminations and declinations prohibited.

No insurer may decline to issue or terminate a policy of insurance subject to this article if the declination or termination is:

- (a) Based upon the race, religion, nationality, ethnic group, age, sex or marital status of the applicant or named insured;*
- (b) Based solely upon the lawful occupation or profession of the applicant or named insured, unless the decision is for a business purpose that is not a mere pretext for unfair discrimination: Provided, That this provision does not apply to any insurer, agent or broker that limits its market to one lawful occupation or profession or to several related lawful occupations or professions;*
- (c) Based upon the age or location of the residence of the applicant or named insured unless the decision is for a business purpose that is not a mere pretext for unfair discrimination or unless the age or location materially affects the risk;*
- (d) Based upon the fact that another insurer previously declined to insure the applicant or terminated an existing policy in which the applicant was the named insured;*
- (e) Based upon the fact that the applicant or named insured previously obtained insurance coverage through a residual market insurance mechanism;*
- (f) Based upon the fact that the applicant has not previously been insured;*
- (g) Based upon the fact that the applicant did not have insurance coverage for a period of time prior to the application; or*
- (h) Based solely upon an adverse credit report or adverse credit scoring.*

As indicated above, the cancellation statute also functions as the non-renewal statute after the 4th policy year, with the “substantial increase in the risk” reason functioning as an 11th item as follows:

§33-17A-5. Permissible cancellations.

After coverage has been in effect for more than sixty days or after the effective date of a renewal policy, a notice of cancellation may not be issued unless it is based on at least one of the following reasons:

- (a) Nonpayment of premium;*
- (b) Conviction of the insured of any crime having as one of its necessary elements an act increasing any hazard insured against;*
- (c) Discovery of fraud or material misrepresentation made by or with the knowledge of the named insured in obtaining the policy, continuing the policy or in presenting a claim under the policy;*
- (d) Discovery of willful or reckless acts or omissions on the part of the named insured which increase any hazard insured against;*
- (e) The occurrence of a change in the risk which substantially increases any hazard insured against after insurance coverage has been issued or renewed;*
- (f) A violation of any local fire, health, safety, building or construction regulation or ordinance with respect to any insured property or the occupancy thereof which substantially increases any hazard insured against;*
- (g) A determination by the commissioner that the continuation of the policy would place the insurer in violation of the insurance laws of this state;*
- (h) Real property taxes owing on the insured property have been delinquent for two or more years and continue delinquent at the time notice of cancellation is issued;*
- (i) The insurer which issues said policy of insurance ceases writing the particular type or line of insurance coverage contained in said policy throughout the state or should such insurer discontinue operations within the state; or*
- (j) Substantial breach of the provisions of the policy.*

2005 Legislation

The subject legislation enacted during 2005 added an additional reason to the historical statutory reasons under which a homeowners insurance policy could be non-renewed by an insurer, and additionally created a completely new alternative method that an insurance company could instead elect to employ in place of adhering to the reasons specified within the otherwise controlling statutes. Accordingly, every insurance company who wrote homeowners insurance was required to make an affirmative election to utilize just one of the two methods. After making their election, they were required to adhere to that method for a period of five years, beyond which they would have to make a new election between the methods. The requirement of the election itself was also set forth in a new statute, §33-17A-4b which stipulated that:

§33-17A-4b. Manner of making election relating to nonrenewals.

a) Each insurer licensed to write property insurance policies in this state as of the first day of July, two thousand five, may elect to issue all nonrenewal notices either pursuant to subsection (c), section four of this article or section four-a of this article. Each insurer must notify the Commissioner of its election on or before the first day of July, two thousand five, and shall remain bound by the election for a period of five years. For each subsequent five-year period, each insurer shall notify the Commissioner of its election to issue all nonrenewal notices either pursuant to subsection (c), section four of this article or section four-a of this article. The failure of an insurer to notify the Commissioner of its election by the first day of July, two thousand five, will be considered to be an election by the insurer to issue all nonrenewal notices pursuant to subsection (c), section four of this article and the insurer will be bound by the election for a period of five years.

(b) An insurer that is not licensed to write property insurance policies in this state as of the first day of July, two thousand five, but which becomes licensed to write property insurance policies after that date shall, no later than four years after the date the insurer becomes licensed to write the policies, make an election to issue all nonrenewal notices either pursuant to subsection (c), section four of this article or section four-a of this article and shall notify the Commissioner of its election. If the insurer elects to issue all nonrenewal notices pursuant to section four-a of this article, the total number of nonrenewals may not exceed the percentage limitations set forth in that section. An insurer first becoming licensed to issue property insurance policies in this state after the first day of July, two thousand five, shall be bound by its election for a period of five years and for each subsequent five-year period shall notify the Commissioner of its election to issue all nonrenewal notices either pursuant to subsection (c), section four of this article or section four-a of this article.

(c) An insurer that elects to issue nonrenewals pursuant to subsection (c), section four of this article may include as a permitted reason for nonrenewal of a policy, in addition to the reasons enumerated in section five of this article, two or more paid claims under a policy within a period of thirty-six months, each of which occurs after the first day of July, two thousand five.

Note that in accordance with the preceding statute, after July, 1 2005 the occurrence of two or more paid claims occurring within a period of thirty-six months could also be utilized as a permissible non-renewal reason for those insurers who had decided to effectively continue to utilize the historical method for non-renewal of homeowners policies in West Virginia.

The specific requirements of the new alternative method for non-renewal were set forth in a new statute, §33-17A-4a which provided:

§33-17A-4a. Alternative method for nonrenewal for property insurance.

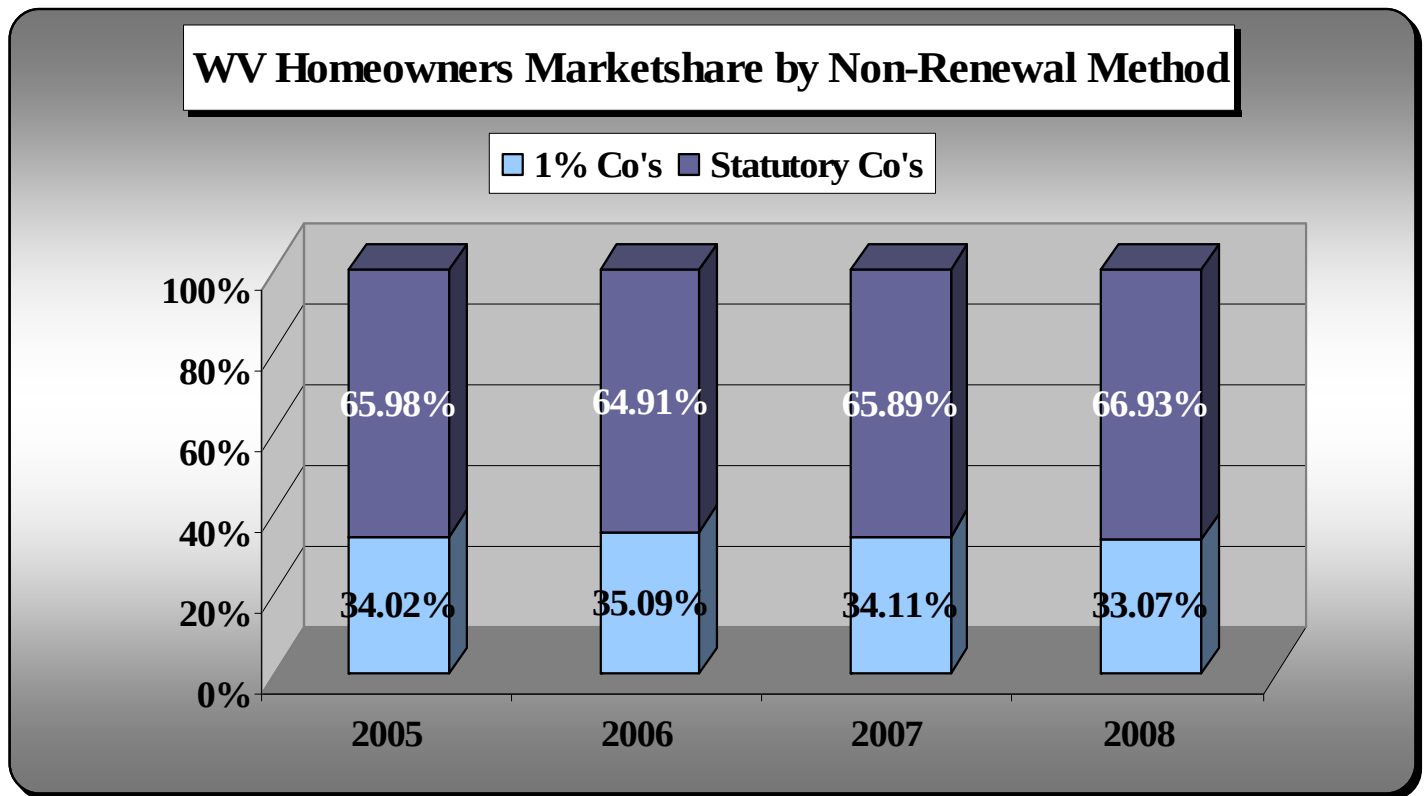
- (a) On or after the first day of July, two thousand five, an insurer may nonrenew a property insurance policy for any reason that is consistent with its underwriting standards.
- (b) Notwithstanding any other provisions in this section, race, religion, nationality, ethnic group, age, sex, marital status or other reason prohibited by the provisions of this chapter may not be considered as a reason for nonrenewal.
- (c) Notwithstanding the provisions of subsection (c), section four of this article, a nonrenewal may only be issued pursuant to the provisions of this section upon notice to the named insured at least thirty days before the end of the policy period of the insurer's election not to renew the policy.
- (d) Commencing the first day of July, two thousand five, the total number of nonrenewal notices issued by the insurer each year pursuant to this section that result in nonrenewals may not exceed one percent per year of the total number of the policies of the insurer in force at the end of the previous calendar year in this state: Provided, That the total number of such nonrenewal notices issued each year to insureds within any given county in this state that result in nonrenewals may not exceed one percent per year of the total number of policies in force in that county at the end of the previous calendar year: Provided, however, That an insurer may nonrenew one policy per year in any county if the applicable percentage limitation results in less than one policy.
- (e) A notice issued pursuant to this section shall state the specific reason or reasons for refusal to renew and shall advise the named insured that nonrenewal of the policy for any reason is subject to a hearing and review as provided in section seven of this article: Provided, That the hearing shall relate to whether the nonrenewal of the policy was issued for a discriminatory reason, was based upon inadequate notice, was based on an underwriting standard found by the Commissioner to be in violation of this chapter or causes the insurer to exceed the percentage limitations, or percentage limitations by county, of nonrenewal notices set forth in this section. The notice shall also advise the insured of possible eligibility for coverage through the West Virginia Essential Property Insurance Association.
- (f) Each insurer licensed to write property insurance policies in this state shall file with the Commissioner a copy of its underwriting standards, including any amendments or supplements. The Commissioner shall review and examine the underwriting standards to ensure that they are consistent with generally accepted underwriting principles. The underwriting standards filed with the Commissioner shall be considered confidential by law and privileged, are exempt from disclosure pursuant to chapter twenty-nine-b of this code, are not open to public inspection, are not subject to subpoena, are not subject to discovery or admissible in evidence in any criminal, civil or administrative action and are not subject to production pursuant to court order. The Commissioner may promulgate legislative rules pursuant to chapter twenty-nine-a of this code to implement the provisions of this section.
- (g) Each insurer that has elected to issue nonrenewal notices pursuant to the percentage limitations provided in this section shall report to the Commissioner, on or before the thirtieth day of September of each year, the total number of nonrenewal notices issued in this state and in each county of this state for the preceding year and the specific reason or reasons for the nonrenewals by county.

The rule required pursuant to §33-17A-4a(f) above was introduced as a new rule, 114CSR74, in 2006.

Impacts of the 2005 Legislation

With the 2005 legislation requiring an affirmative election to be made by all homeowners insurance companies concerning which method would be employed by them for the future, and through the examination of the reports submitted by the underwriting reasons companies as required by §33-17A-4a(g), we can consider the impact that this new alternative method has had on our market place.

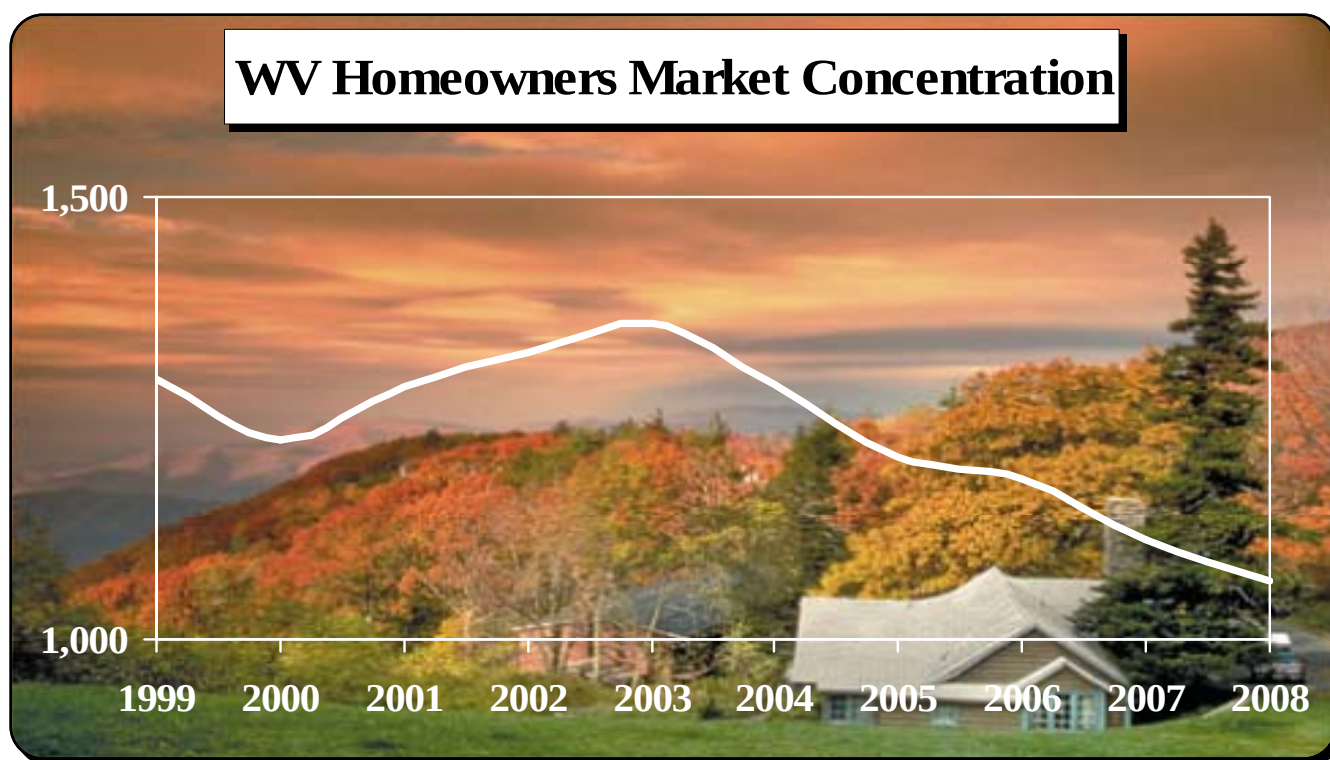
To date, **176** insurance companies have made an affirmative election in accordance with §33-17A-4b. Of these companies, **164** of them have made an election to continue with the new enumerated reasons set forth in the statute §33-17A-5 (*i.e. the historically permitted reasons with the addition of 2 or more paid claims within 36 months*), and only **12** companies elected to non-renew for their own underwriting reasons (*limited to 1%*) under the new alternative method, §33-17A-4a. In contrast to the similar change to non-renewal law for personal auto insurance which occurred in 2004, where also only a small proportion of insurance companies elected the new 1% non-renewal method, but where those few companies held a majority of admitted market share, a much smaller market share is held by the 1% non-renewal homeowners insurance companies, demonstrated as follows:



Noting the relatively stable proportions between the combined market share held by the 1% non-renewal companies and the statutory companies, it is reasonable to presume that the 2005 legislation has not produced any sort of proportional advantage/disadvantage in terms of gaining or retaining market position.

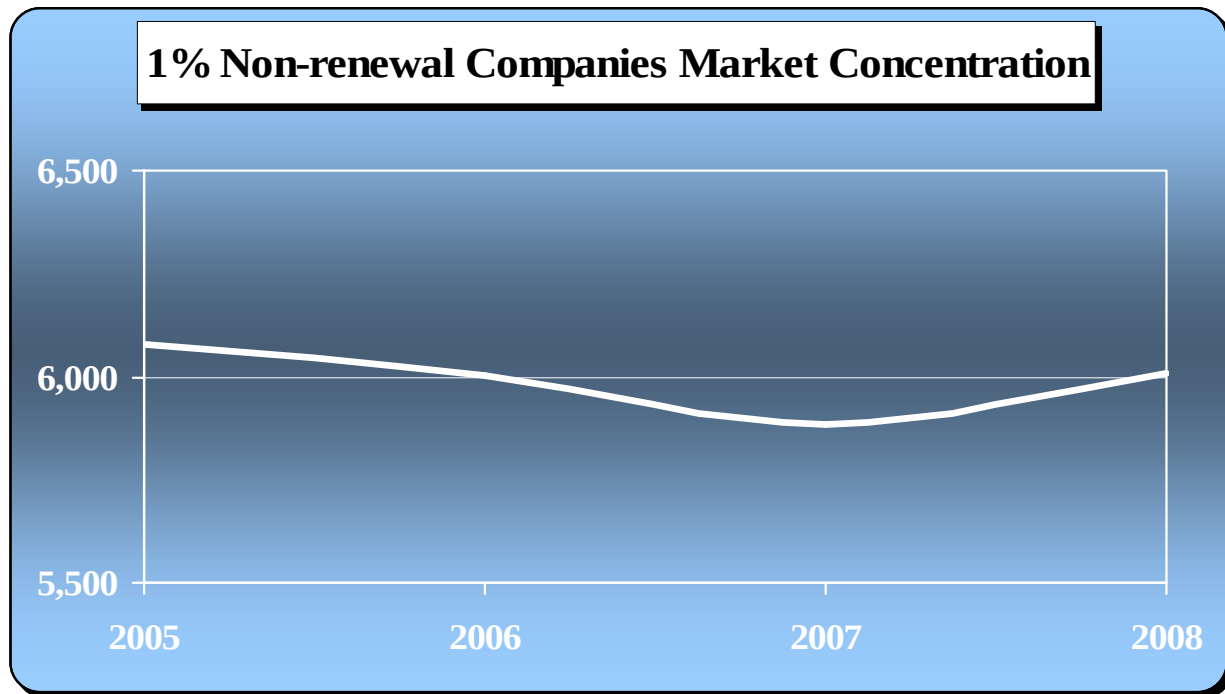
To measure competition within our homeowners insurance marketplace, a consistent mathematical model method can be employed by calculating the **HHI** of the market for every calendar year, and then by examining any year to year changes. "**HHI**" means the **Herfindahl-Hirschman Index**, a metric named for its originators, which is a commonly accepted measure of market concentration. It is calculated by squaring the market share of each firm competing in the market and then summing the resulting numbers. For example, for a market consisting of four firms with shares of thirty, thirty, twenty and twenty percent, the HHI is 2,600 ($30^2 + 30^2 + 20^2 + 20^2 = 2,600$). The **HHI** takes into account the relative size and distribution of the firms in a market and approaches zero when a market consists of a large number of firms of relatively equal size. The **HHI** increases both as the number of firms in the market decreases and as the disparity in size between those firms increases. Markets in which the **HHI** is between 1,000 and 1,800 points are considered to be moderately concentrated (*i.e. moderately competitive*) and those in which the **HHI** is in excess of 1,800 points are considered to be concentrated (*i.e. non-competitive*). A market having only a single firm with a market share of 100% would be found to be 10,000 or (100^2) in what is otherwise known as a monopoly. So the general rule is, the lower the number, the more competitive the market place can be adjudged to be.

By employing this technique for our homeowners market over the past 10 years, the following information is found for the West Virginia homeowners market as a whole:

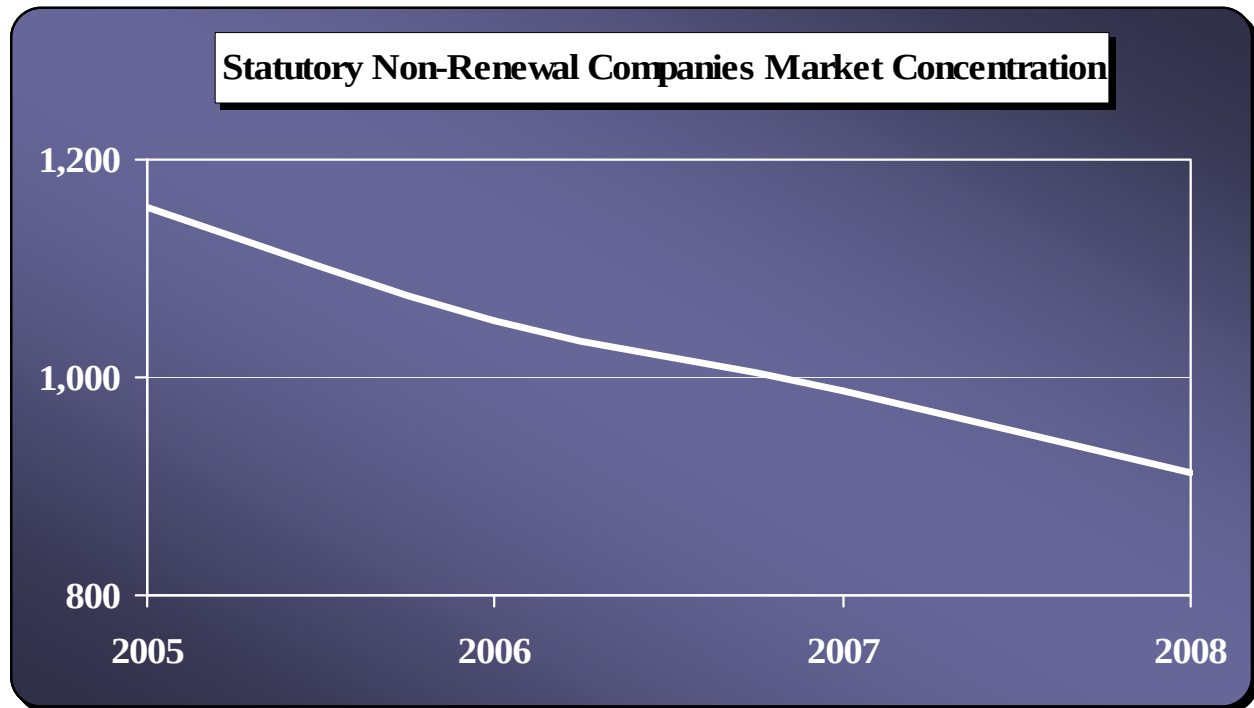


As you can determine from the scale on the left hand side of the graph (1,000 to 1,500), even though West Virginia is a small state, we do have a moderately competitive homeowners insurance market. Importantly, the competitiveness of our market is shown to be improving over time, and notably so since 2003.

Now, for only those few insurers who elected to utilize Underwriting Reasons, subject to no more than **1%** of business: (Importantly, note that the 1% companies average only 5 companies per year reporting any market share, and therefore are limited in terms of data credibility).



Finally, for all of those insurers electing to employ the revised statutory reasons for non-renewal:

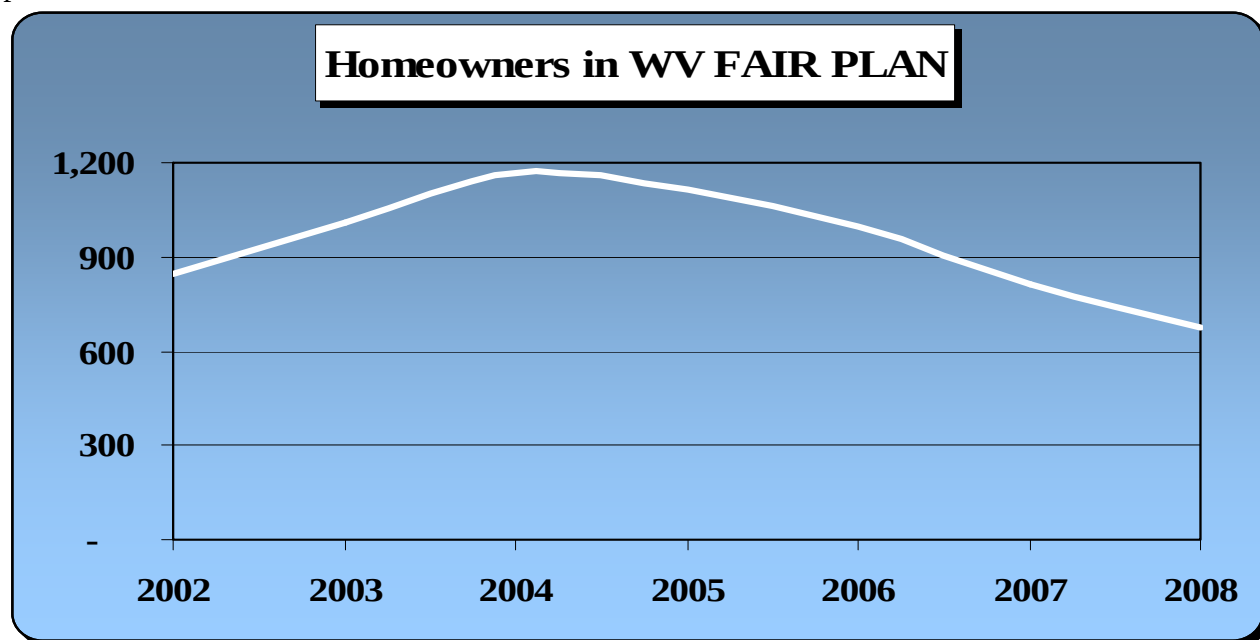


As the preceding graphs demonstrate, a clear pattern of improved competitiveness within the market as a whole can be shown to have occurred between 2005 and 2008. Such increased competitiveness within our marketplace is undoubtedly favorable.

As insurance companies writing homeowners insurance in West Virginia are permitted by statute to cancel or non-renew a policy of homeowners insurance, we employ a residual market mechanism (*i.e. a market of last resort*) to guarantee that the citizens of the state will always have access to homeowners insurance if they are unable to obtain the same within the voluntary market. The mechanism employed in West Virginia is a non-profit legal entity named the *West Virginia Essential Property Insurance Association*, commonly known as the **FAIR PLAN**. For further information on our **FAIR PLAN**, refer to article 20A of the Insurance Code, Chapter 33.

If a resident is unable to obtain homeowners insurance coverage in the admitted marketplace, they can apply for coverage through the **FAIR PLAN**. As the **FAIR PLAN** is intended to be our market of last resort, rates under this plan are generally higher than those which can be obtained in the voluntary market. However, unlike our residual market mechanism for auto insurance where coverage applied for with the plan is ultimately assigned to an insurance company within the voluntary market, the **FAIR PLAN** itself actually bears the risk of loss for property insurance coverage in West Virginia, in addition to handling claims, issuing policies, etc. Further, the **FAIR PLAN** is required by statute to utilize rates that are self-supporting in accordance with §33-20A-5(b)(6).

For the purposes of our study, we can examine the number of homeowners policies issued by the **FAIR PLAN** over the period in question to gauge whether the legislation enacted during 2005 caused our residents to have any more or less trouble obtaining coverage within the voluntary market. For example, if more residents obtained coverage in the residual market after the 2005 legislation due to more of them having been non-renewed by their insurance carriers (*which makes obtaining any voluntary coverage more difficult*), then we could assume that some portion of that impact may be due to the 2005 legislation. Note as the **FAIR PLAN** does not write “homeowners” policies per se, the policy counts below are for owner-occupied habitation risks, which most closely correspond to a typical homeowners risk.



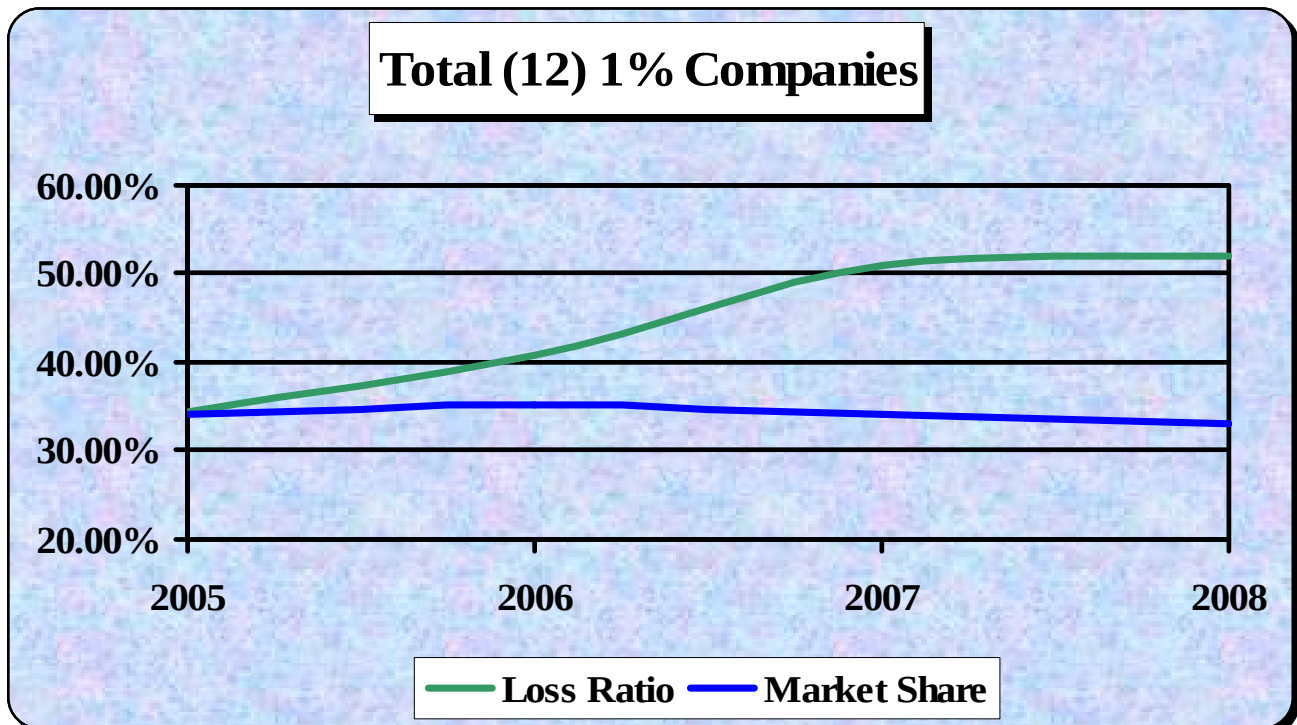
Again, it is clear that no adverse impact occurred due to the 2005 legislation, and in fact a favorable impact can be demonstrated to have occurred. While a slight decline in the number of residual market policies between 2004 and 2005 had already occurred, that decline is shown to have steepened sharply after 2005. Again, this is a very favorable indicator demonstrating that voluntary coverage has become more readily available than it had been prior to the legislative changes.

1% (Underwriting Reasons) Companies

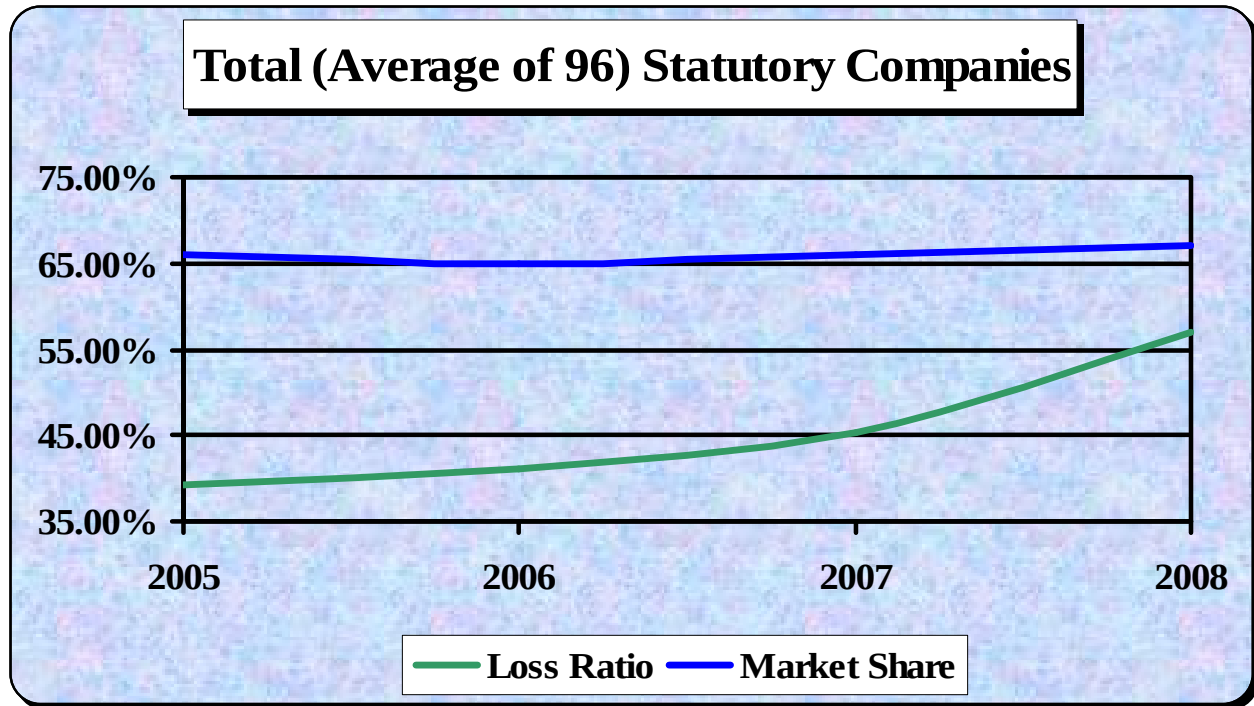
Now we will consider the market share and loss ratio history (*since 2005*) of those companies which elected to non-renew under the new alternative underwriting reasons (1%) methodology.

	2005		2006		2007		2008	
Company Name	Mktsh	L/R	Mktsh	L/R	Mktsh	L/R	Mktsh	L/R
Allstate Indemnity Co	0.27%	-3.42%	0.48%	71.55%	0.60%	45.59%	0.66%	52.45%
Allstate Ins Co	5.87%	36.38%	5.90%	30.43%	5.66%	46.16%	4.83%	46.31%
First Liberty Ins Corp	0.00%	0%	n/a	n/a	0.00%	5.29%	0.00%	-6.40%
Liberty Ins Corp	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Liberty Mutual Fire Ins Co	2.10%	43.11%	2.27%	76.22%	2.43%	32.11%	2.56%	57.79%
Liberty Mutual Ins Co	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
LM Ins Corp	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Savers Prop & Cas Ins Co	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Star Ins Co	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
State Farm Fire & Cas Co	25.78%	33.50%	26.43%	39.71%	25.41%	53.93%	25.03%	52.54%
TIG Ins Co	0.00%	0%	n/a	n/a	n/a	n/a	n/a	n/a
Williamsburg Nat'l Ins Co	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
(12) Co's Combined	34.02%	34.33%	35.09%	40.76%	34.11%	51.02%	33.07%	51.95%

While the market share for this group is still fairly large (*with about 1/3 of the market written by just these 12 companies*) this is demonstrated to have declined slightly over time. Further, the experience (*loss ratio*) for this group has also somewhat deteriorated over this same period.



We can also compare the experience of the 1% group to that of all other companies (*statutory reasons for non-renewal*) over this same period.



As you may note, the change in market share appears less significant for this group (*although the increase here is commensurate with the decrease occurring in the 1% companies*), and the experience (*loss ratio*) of this group as a whole has performed similarly to the 1% group. Specifically, the loss ratio of the 1% group in 2005 was 34.33% and it had declined to 51.95% as of 2008; a net change of 51.32%. However, the experience of the statutory company group has declined from 39.19% in 2005 to 56.94% in 2008; a net change of only 45.28%.

Policy Level Impacts

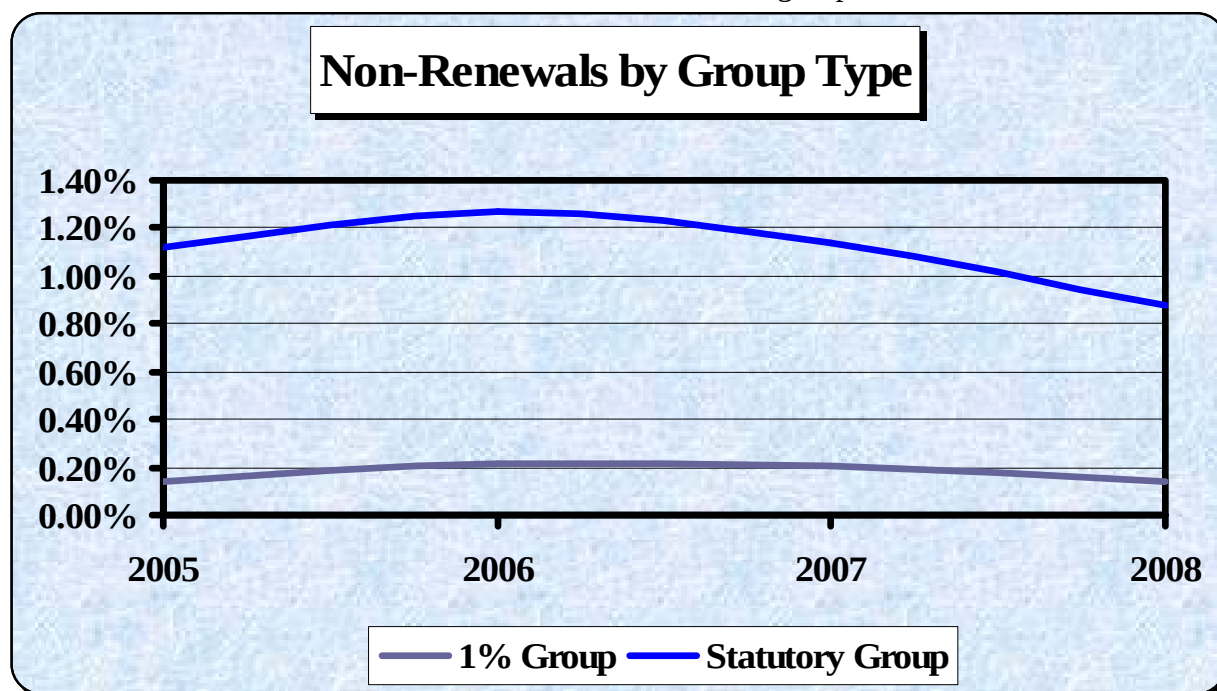
Now let's consider the policy level impact of the changes to the non-renewal laws in 2005. Being that all companies submitting their non-renewal activity reports as required by §33-17A-4a(g) cited the confidentiality of such data as being proprietary/trade secret information as it contains not only total policy counts, but also policy counts by county for each company reporting, we will include only aggregated data in this section of the report. By examination of the required reports for the 1% group then, we find the following:

1% Group	2005	2006	2007	2008
Actual Policies in Force	137,353	140,993	147,957	149,069
<i>Permissible 1% Non-renewals</i>	1,374	1,410	1,480	1,491
Actual Non-renewals processed	188	304	298	206
Actual Percent	0.14%	0.22%	0.20%	0.14%

Note the difference in the number of actual non-renewals processed by year as compared to the number of non-renewals that would be permitted under the applicable statute. As you can see, the actual number of non-renewals by year for this group is substantially smaller than that which would be permissible. As a basis of comparison, let us now consider these same metrics for the statutory reasons group.

Statutory Reasons Group (96 Co's Avg.)	2005	2006	2007	2008
Total Policies in-force	279,399	318,949	307,583	336,069
Non-renewals processed	3,122	4,035	3,515	2,951
Total N/R %	1.12%	1.27%	1.14%	0.88%

By comparing this table (*Statutory Reasons Companies*) to the preceding table (*1% Companies*), you can clearly determine that this group non-renewed policyholders at a rate that was on average 6 times higher than that which was realized within the 1% non-renewal group.



Rate History Statistics

As required by §33-17A-4C(2), the following statistics were collected reflecting the rate history of homeowners insurers conducting business in West Virginia from the first day of July, 2005, until the first day of July, 2009.

A detailed rate filing history for the fiscal year 2006:

Co Name	Filing #	Eff Date	Change	Prem (000)	Impact (000)	Policies
Westfield Ins Co	50504008	7/1/2005	-6.0%	\$4,043	(\$243)	4,719
Westfield Ins Co	50504009	7/1/2005	-6.0%	\$8,463	(\$508)	13,717
Nationwide Mutual Fire Ins Co	50210002	8/6/2005	-2.3%	\$76,703	(\$1,764)	84,542
Nationwide P & C Ins Co	50210002	8/6/2005	-2.3%	incl above	\$0	incl above
American Assoc of Ins Services	41110031	9/1/2005	19.8%	\$0	\$0	0
Allstate Ins Co	51017005	11/1/2005	0.0%	\$68,295	\$0	28,093
Horace Mann Ins Co	50523001	11/1/2005	-3.0%	\$1,712	(\$51)	3,851
Teachers Ins Co	50523001	11/1/2005	-3.0%	incl above	\$0	incl above
Lititz Mutual Ins Co	50711000	12/1/2005	12.0%	\$2,271	\$273	1,874
Shelby Casualty Ins Co	50725016	12/1/2005	2.5%	\$6,036	\$151	12,170
United Services Auto Assoc	50829007	12/1/2005	0.0%	\$3,140	\$0	6,950
USAA Casualty Ins Co	50829007	12/1/2005	0.0%	\$1,315	\$0	incl above
American Bankers Ins Co of Fla	50708019	1/1/2006	7.4%	\$895	\$66	926
American Natl General Ins Co	50824018	1/1/2006	0.0%	\$72	\$0	173
Amica Mutual Ins Co	50517013	1/1/2006	-10.5%	\$1,265	(\$133)	703
Erie Ins P & C Co	51007015	1/1/2006	-14.5%	\$29,283	(\$4,246)	53,846
Motorists Mutual Ins Co	51014014	1/1/2006	-0.7%	\$2,541	(\$18)	5,006
First Liberty Ins Corp	51026024	2/14/2006	5.0%	\$648	\$32	2,526
Liberty Mutual Fire Ins Co	51026024	2/14/2006	5.0%	incl above	\$0	incl above
Cincinnati Indemnity Co	51024014	3/1/2006	9.8%	\$555	\$54	1,250
Cincinnati Ins Co.	51024014	3/1/2006	9.8%	\$0	\$0	0
Erie Ins P & C Co	51116022	3/1/2006	-0.1%	\$33,831	(\$34)	53,846
State Farm Fire and Cas Co	51005005	3/1/2006	0.0%	\$246,975	\$0	101,740
Ins Services Office, Inc	50830000	4/1/2006	5.1%	\$0	\$0	125,509
American Reliable Ins Co	60329009	6/1/2006	10.3%	\$592	\$61	1,463
Nationwide Mutual Fire Ins Co	51219008	6/3/2006	0.0%	\$51,633	\$0	83,680
Nationwide P & C Ins Co	51219008	6/3/2006	0.0%	\$51,633	\$0	83,680
State Auto P & C Ins Co	60301020	6/15/2006	-3.8%	\$2,931	(\$111)	5,981

KEY

	§33-17A-4A Company
	Filing made/revised due to the civil justice reforms passed in 2005
	Filing required by §33-20-4a

Form & Rule Filings	13		
Form Filings	108		
Rule Filings	85	Rate Filings	28
Disapproved Filings	2	Disapproved Rate Filings	2
Amended/Revised Filings	19	Amended/Revised Rate Filings	13

A detailed rate filing history for the fiscal year 2007:

Co Name	Filing #	Eff Date	Change	Prem (000)	Impact (000)	Policies
Motorists Mutual Ins Co	60131008	7/1/2006	7.3%	\$2,200	\$161	5,006
Erie Ins P & C Co	60330024	7/1/2006	0.0%	\$30,037	\$0	54,205
Westfield Ins Co	60421015	7/1/2006	-3.8%	\$8,529	(\$324)	13,183
Westfield Ins Co	60421016	7/1/2006	-5.9%	\$3,870	(\$228)	4,691
Allstate Ins Co	60202011	7/3/2006	0.0%	\$15,350	\$0	28,093
American Assoc of Ins Services	60118041	8/1/2006	-4.6%	\$0	\$0	10,907
First Liberty Ins Corp	60314036	8/14/2006	9.2%	\$6,534	\$601	5,964
Liberty Mutual Fire Ins Co	60314036	8/14/2006	9.2%	incl above	\$0	incl above
Celina Mutual Ins Co	60725025	9/1/2006	5.2%	\$36	\$2	46
State Farm Fire and Cas Co	60328010	10/1/2006	-5.0%	\$64,601	(\$3,230)	101,740
United Services Auto Assoc	60516030	11/1/2006	0.0%	\$5,181	\$0	7,407
Garrison P & C Ins Co	60516030	11/1/2006	0.0%	incl above	\$0	incl above
USAA Casualty Ins Co	60516030	11/1/2006	0.0%	incl above	\$0	incl above
USAA General Indemnity Co	60516030	11/1/2006	0.0%	incl above	\$0	incl above
Allstate Ins Co	60803017	11/6/2006	0.0%	\$15,350	\$0	28,093
MutualAid Exchange	60906037	12/1/2006	4.6%	\$74	\$3	126
Armed Forces Ins Exchange	60906035	12/4/2006	0.9%	\$148	\$1	244
Erie Ins P & C Co	61003024	1/1/2007	-3.3%	\$36,596	(\$1,208)	54,205
Nationwide Mutual Fire Ins Co	60731004	1/13/2007	-0.2%	\$39,136	(\$78)	60,507
Nationwide P & C Ins Co	60731004	1/13/2007	-0.2%	\$8,698	(\$17)	8,097
Safeco Ins Co of America	60830015	2/2/2007	6.8%	\$3,672	\$250	6,033
Ins Services Office, Inc	60901018	3/1/2007	-42.9%	\$0	\$0	0
Cincinnati Indemnity Co	60919017	3/1/2007	-1.7%	\$812	(\$14)	1,190
Cincinnati Ins Co.	60919017	3/1/2007	-1.7%	\$812	(\$14)	1,190
American National P & C Co	61017003	3/8/2007	5.8%	\$1,714	\$99	3,276
American Natl General Ins Co	61017004	3/8/2007	11.6%	\$127	\$15	197
Ins Services Office, Inc	60906032	4/1/2007	-9.9%	\$0	\$0	0
Lititz Mutual Ins Co	61213004	4/1/2007	7.0%	\$1,114	\$78	1,852
Sentinel Ins Co, Ltd	70125006	4/3/2007	-8.0%	\$113	(\$9)	131
Garrison P & C Ins Co	61211021		-4.2%	\$5,181	(\$218)	7,407
United Services Auto Assoc	61211021		-4.2%	incl above	\$0	incl above
USAA Casualty Ins Co	61211021		-4.2%	incl above	\$0	incl above
USAA General Indemnity Co	61211021		-4.2%	incl above	\$0	incl above
State Farm Fire and Cas Co	70126019	5/1/2007	-3.3%	\$64,983	(\$2,144)	102,094
Amica Mututal Ins Co	70228003	6/1/2007	-5.2%	\$600	(\$31)	711
Allstate P & C Ins Co	70208019	6/18/2007	-12.0%	\$0	\$0	0

KEY

§33-17A-4A Company

Filing required by §33-20-4a

Form & Rule Filings	16		
Form Filings	34		
Rule Filings	97	Rate Filings	36
Withdrawn Filings	4	Withdrawn Rate Filings	4
Amended/Revised Filings	14	Amended/Revised Rate Filings	6

A detailed rate filing history for the fiscal year 2008:

Co Name	Filing #	Eff Date	Change	Prem (000)	Impact (000)	Policies
Erie Ins P & C Co	70403046	7/1/2007	-4.1%	\$34,429	(\$1,412)	57,498
Motorists Mutual Ins Co	70208004	7/1/2007	9.5%	\$3,020	\$287	5,243
Nationwide Mutual Fire Ins Co	70403030	7/1/2007	0.0%	\$39,136	\$0	60,507
Nationwide P & C Ins Co	70403030	7/1/2007	0.0%	\$8,698	\$0	8,097
State Farm Fire and Cas Co	70328021	7/1/2007	-7.2%	\$66,211	(\$4,767)	102,094
Homesite Ins Co of the Midwest	70110001	7/28/2007	0.0%	\$363	\$0	659
State Auto P & C Ins Co	70502017	7/30/2007	-5.1%	\$3,232	(\$165)	8,015
Merastar Ins Co	61129012	8/1/2007	0.0%	\$7	\$0	12
First Liberty Ins Corp	70530020	8/27/2007	0.9%	\$7,099	\$64	10,821
Liberty Mutual Fire Ins Co	70530020	8/27/2007	0.9%	\$0	\$0	0
Fidelity and Deposit Ins of MD	60321027	9/1/2007	0.0%	\$49	\$0	44
P & C Ins Co of Hartford	70504015	9/5/2007	3.4%	\$2,543	\$86	4,544
Westfield Ins Co	70419018	9/10/2007	-5.7%	\$77	(\$4)	93
Westfield Ins Co	70419019	9/10/2007	-5.6%	\$4,652	(\$261)	6,043
Westfield Ins Co	70417014	9/10/2007	-3.9%	\$8,592	(\$335)	13,302
Fidelity National Ins Co	70516012	9/18/2007	25.0%	\$176	\$44	237
State Auto P & C Ins Co	70522035	9/19/2007	0.0%	\$4,928	\$0	8,015
Safeco Ins Co of America	61212017	9/20/2007	-0.1%	\$3,951	(\$4)	6,033
First Liberty Ins Corp	70726012	9/24/2007	1.0%	\$71	\$1	123
Liberty Mutual Fire Ins Co	70726012	9/24/2007	1.0%	incl above	\$0	incl above
Westfield Ins Co	70530019	10/15/2007	-0.3%	\$13,412	(\$40)	13,302
Westfield Ins Co	70530018	10/15/2007	-0.3%	incl above	\$0	6,043
Economy Premier Assurance Co	70522032	10/31/2007	0.0%	\$611	\$0	744
Metropolitan P & C Ins Co	70522032	10/31/2007	0.0%	\$1,413	\$0	2,355
Allstate Ins Co	70202014	11/5/2007	-10.0%	\$16,451	(\$1,645)	26,649
Erie Ins P & C Co	70912025	1/1/2008	-2.2%	\$31,542	(\$694)	57,498
State Farm Fire and Cas Co	71119022	1/1/2008	0.0%	\$69,908	\$0	104,995
American Assoc of Ins Services	70718006	2/1/2008	-6.1%	\$0	\$0	11,579
Westfield Ins Co	71119014	2/1/2008	0.0%	\$13,412	\$0	6,043
Nationwide Mutual Fire Ins Co	70910012	2/3/2008	0.0%	\$35,705	\$0	54,709
Nationwide P & C Ins Co	70910012	2/3/2008	0.0%	incl above	\$0	14,511
Allstate Ins Co	80128007	2/5/2008	0.0%	\$15,888	\$0	26,901
Westfield Ins Co	71116002	2/18/2008	0.0%	\$13,412	\$0	13,302
Safeco Ins Co of America	71115004	2/21/2008	4.9%	\$4,240	\$208	5,621
Cincinnati Ins Co.	71011008	3/1/2008	-6.0%	\$896	(\$54)	1,079
Erie Ins P & C Co	71128013	3/1/2008	0.0%	\$33,017	\$0	57,498
Ins Services Office, Inc	70920007	4/1/2008	-13.6%	\$0	\$0	0
Westfield Ins Co	80225034	5/19/2008	-1.9%	\$8,364	(\$159)	12,774
Westfield Ins Co	80226013	5/19/2008	-1.4%	\$4,523	(\$63)	5,894
Westfield Ins Co	80226014	5/19/2008	-1.3%	\$493	(\$6)	638
State Auto P & C Ins Co	80226049	6/15/2008	-0.3%	\$4,589	(\$14)	8,015
Encompass Indemnity Co	80327009	6/30/2008	12.7%	\$5,916	\$751	7,684
Encompass Ins Co of America	80327013	6/30/2008	12.7%	\$6,345	\$806	6,917

2008 Continued

KEY

§33-17A-4A Company

Filing required by §33-20-4a

Form & Rule Filings	10		
Form Filings	51		
Rule Filings	61	Rate Filings	44
Disapproved/Withdrawn Filings	2	Withdrawn Rate Filings	2
Amended/Revised Filings	13	Amended/Revised Rate Filings	16

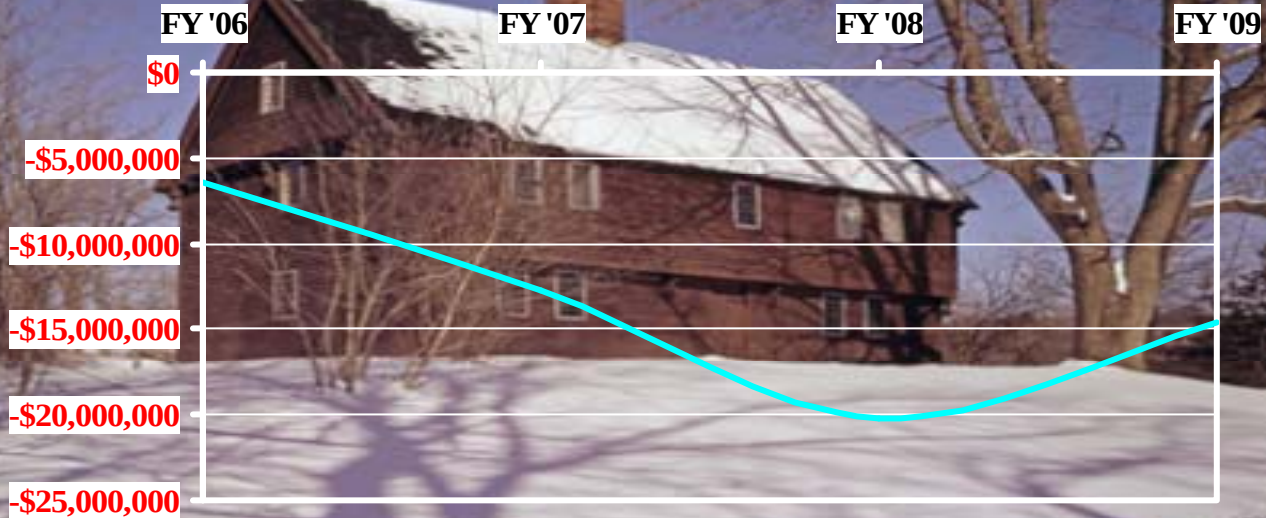
A detailed rate filing history for the fiscal year 2009:

Co Name	Filing #	Eff Date	Change	Prem (000)	Impact (000)	Policies
Amica Mututal Ins Co	80214020	7/1/2008	-1.1%	\$526	(\$6)	691
Erie Ins P & C Co	80306037	7/1/2008	-2.2%	\$31,980	(\$704)	60,042
Motorists Mutual Ins Co	80226033	7/1/2008	0.0%	\$3,397	\$0	5,424
Motorists Mutual Ins Co	80226034	7/1/2008	2.1%	\$3,397	\$71	5,424
Nationwide Mutual Fire Ins Co	80213024	7/5/2008	2.0%	\$35,705	\$714	24,709
Nationwide P & C Ins Co	80213024	7/5/2008	2.0%	incl above	\$0	14,511
State Farm Fire and Cas Co	80410034	8/1/2008	3.8%	\$67,779	\$2,576	107,772
Liberty Mutual Fire Ins Co	80819034	11/17/2008	4.0%	\$7,153	\$286	10,243
Liberty Ins Corp	80819034	11/17/2008	4.0%	\$0	\$0	0
Garrison P & C Ins Co	80806001	11/30/2008	19.9%	\$69	\$14	126
United Services Auto Assoc	80806001	11/30/2008	19.9%	\$4,279	\$852	6,194
USAA Casualty Ins Co	80806001	11/30/2008	19.9%	\$1,998	\$398	2,736
USAA General Indemnity Co	80806001	11/30/2008	19.9%	\$37	\$7	79
Erie Ins P & C Co	80924035	1/1/2009	-1.9%	\$32,074	(\$609)	64,000
State Farm Fire and Cas Co	81201022	2/1/2009	0.0%	\$67,779	\$0	107,772
Sentinel Ins Co, Ltd	80930026	2/7/2009	5.0%	\$492	\$25	646
Westfield Ins Co	81222008	2/25/2009	5.4%	\$618	\$33	12,715
Westfield Ins Co	81222009	2/25/2009	5.6%	\$4,514	\$253	12,977
Westfield Ins Co	81222010	2/25/2009	5.6%	\$8,225	\$461	13,511
Allstate Ins Co	90128012	3/6/2009	0.0%	\$13,725	\$0	24,430
Ins Services Office, Inc	80926008	4/1/2009	-2.3%	\$0	\$0	0
ACA Ins Co	90113014	4/11/2009	-40.0%	\$0	\$0	0
Economy Premier Assurance Co	81218002	4/30/2009	8.0%	\$507	\$41	585
Metropolitan Direct P & C Ins Co	81218002	4/30/2009	8.0%	\$1,799	\$144	2,850
Auto Club Property-Cas Ins Co	90306017	5/4/2009	-9.9%	\$93	(\$9)	177
Safeco Ins Co of America	90128022	5/28/2009	11.4%	\$4,500	\$513	6,232
American National P & C Co	90109021	6/10/2009	9.9%	\$4,357	\$431	6,479
American Natl General Ins Co	90109019	6/10/2009	-24.3%	\$156	(\$38)	1,089
American Assoc of Ins Services	81217014	7/1/2009	0.1%	\$0	\$0	0
Erie Ins P & C Co	90309036	7/1/2009	0.0%	\$32,138	\$0	62,223
Motorists Mutual Ins Co	90206029	7/1/2009	2.8%	\$4,131	\$116	5,424

KEY

	§33-17A-4A Company
	Filing required by §33-20-4a
Form & Rule Filings	11
Form Filings	50
Rule Filings	65
Withdrawn Filings	1
Amended/Revised Filings	3
	Rate Filings
	Amended/Revised Rate Filings
	31
	10

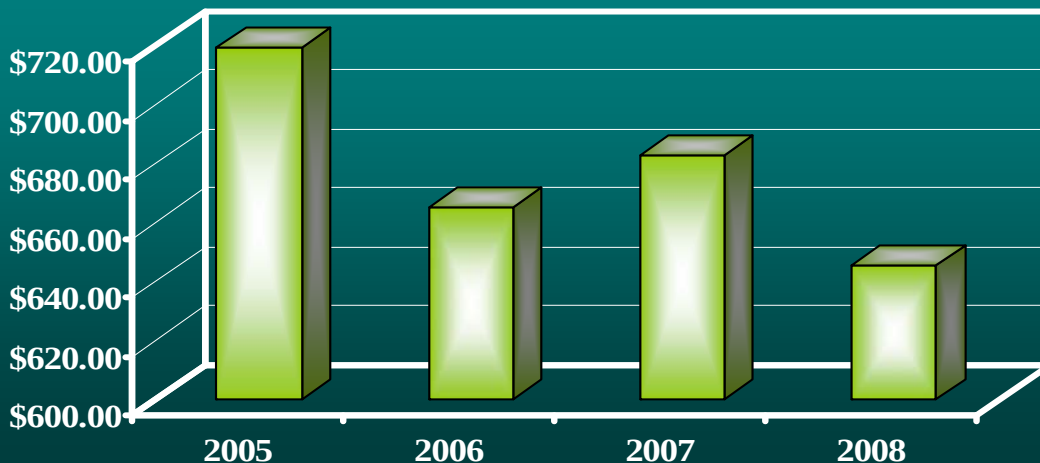
Cumulative Homeowners Rate Filings Impact: July 1, 2005 to July 1, 2009



The overall impact of these aggregated rate level changes can be shown by comparing total homeowners insurance premiums written per year (*from the NAIC database*) to the number of owner occupied habitation policies issued per year over the same periods (*from NAIC Market Conduct Annual Statement data*). Specifically:

Policies in Force	2005	2006	2007	2008
Total Policies	417,869	460,939	456,351	485,812
Annual Written Premium	\$300,689,029	\$306,684,107	\$311,610,667	\$313,698,794
Cost Per Policy	\$719.58	\$665.35	\$682.83	\$645.72

Cost Per Homeowners Policy



Conclusion

Through examination of data provided directly to us by the “underwriting reasons” companies pursuant to §33-17A-4a(g), historical state level premium and loss data available to us through the **National Association of Insurance Commissioners (NAIC)** database, and West Virginia specific information obtained from the **FAIR PLAN**, a fairly clear picture of improvement within our homeowners insurance market can be noted as having occurred between 2005 and the present.

We have demonstrated that **increased competition has occurred** (*as measured by continually declining **HHI** figures*) in our entire marketplace for every year in this time period. We have noted that the number of our residents having to seek homeowners insurance coverage from our **residual market mechanism has decreased** in every year in this time period as well and more steeply so than prior to this statutory change. Finally, we have shown through aggregation of rate filing data and other methods, that **homeowners insurance rates have declined** overall in West Virginia since 2005, which is rather remarkable when considering the general rate of inflation over this same time period.

Accordingly, it is reasonable to infer that the availability of homeowners insurance in West Virginia has improved due to the passage of the 2005 legislation. Measuring this by the increase in competition within the marketplace, the decline in residual market property policies, and the general decrease in the percentage of policies which are being non-renewed by all homeowners insurance companies, all having occurred subsequent to the passage of this particular legislation.

Finally, it may also be reasonable to assume that this legislation has also had a favorable effect, or minimally a stabilizing one, on homeowners insurance rates in West Virginia as well. Although insurance rates are inevitably loss driven, it is reasonable to assume that the 2005 legislation maintained downward pressure on homeowners insurance rates in general by resulting in fewer non-renewals overall being processed than had been the case historically, which would have the effect of having fewer insureds having to obtain coverage in the residual market where the costs of insurance are much higher.

APPENDIX

2005 -Company Name	Prem Written	Mkt Share	Prem Earned	Loss Incrd	Loss Ratio
State Farm Fire And Cas Co	77,510,539	25.78%	76,121,751	25,500,389	33.50%
Nationwide Mut Fire Ins Co	49,136,319	16.34%	51,010,590	17,455,420	34.22%
Erie Ins Prop & Cas Co	38,163,263	12.69%	38,698,315	12,096,417	31.26%
Allstate Ins Co	17,647,895	5.87%	17,383,998	6,324,962	36.38%
Westfield Ins Co	12,567,279	4.18%	10,251,890	4,485,611	43.75%
Nationwide Prop & Cas Ins Co	9,247,981	3.08%	6,385,067	3,259,978	51.06%
Farmers Mech Mut Fire Ins Of WV	9,208,427	3.06%	9,236,172	2,636,788	28.55%
Municipal Mut Ins Co	8,745,901	2.91%	8,743,335	4,812,924	55.05%
Wva Ins Co	8,200,571	2.73%	8,193,126	4,188,727	51.12%
Encompass Ins Co Of America	6,778,332	2.25%	6,654,709	3,560,898	53.51%
Liberty Mut Fire Ins Co	6,326,578	2.10%	6,004,103	2,588,328	43.11%
Shelby Cas Ins Comp	6,183,642	2.06%	6,505,342	2,138,784	32.88%
Foremost Ins Co Grand Rapids MI	4,644,221	1.54%	4,305,230	1,653,671	38.41%
Farm Family Cas Ins Co	3,846,454	1.28%	4,068,203	3,142,357	77.24%
Safeco Ins Co Of Amer	3,653,848	1.22%	3,578,751	2,116,659	59.15%
United Services Auto Assoc	3,650,164	1.21%	3,456,305	1,982,915	57.37%
State Auto Prop & Cas Ins Co	3,588,157	1.19%	3,231,887	985,950	30.51%
Motorists Mut Ins Co	3,081,525	1.02%	2,880,008	1,677,829	58.26%
Encompass Ind Co	2,927,332	0.97%	2,261,304	415,047	18.35%
Farmers Mut Ins Co	2,204,508	0.73%	2,200,614	418,618	19.02%
Property & Cas Ins Co Of Hartford	2,111,709	0.70%	1,811,618	521,575	28.79%
American Natl Prop & Cas Co	1,770,685	0.59%	1,486,738	992,748	66.77%
USAA Cas Ins Co	1,710,731	0.57%	1,559,955	828,493	53.11%
Pan Handle Farmers Mut Ins Co of WV	1,685,866	0.56%	1,576,608	666,982	42.30%
Hartford Ins Co Of The Midwest	1,293,721	0.43%	1,313,249	421,030	32.06%
Metropolitan Property & Cas Ins Co	1,217,795	0.41%	1,069,200	137,199	12.83%
Horace Mann Ins Co	1,196,444	0.40%	1,179,555	113,836	9.65%
Foremost Property & Cas Ins Co	1,129,249	0.38%	1,015,266	476,742	46.96%
Standard Fire Ins Co	1,121,375	0.37%	1,150,511	217,309	18.89%
Lititz Mut Ins Co	1,114,411	0.37%	1,029,189	601,053	58.40%
Teachers Ins Co	1,098,900	0.37%	1,019,181	486,909	47.77%
Cincinnati Ins Co	900,747	0.30%	845,945	152,009	17.97%
Allstate Ind Co	807,266	0.27%	664,004	-22,697	-3.42%
American Bankers Ins Co Of FL	768,096	0.26%	933,211	492,164	52.74%
Aegis Security Ins Co	664,475	0.22%	597,584	41,031	6.87%
Economy Premier Assur Co	649,920	0.22%	669,621	241,727	36.10%
Federal Ins Co	611,594	0.20%	583,041	1,068,950	183.34%
Vigilant Ins Co	605,732	0.20%	556,284	169,665	30.50%
American Reliable Ins Co	602,914	0.20%	617,485	658,692	106.67%
Amica Mut Ins Co	556,730	0.19%	510,480	-193,324	-37.87%
Homesite Ins Co Of The Midwest	417,901	0.14%	241,336	531,305	220.15%
Empire Fire & Marine Ins Co	211,246	0.07%	162,529	5,224	3.21%
Armed Forces Ins Exchange	154,310	0.05%	148,065	19,049	12.87%
American Intl Ins Co	140,948	0.05%	148,958	-356	-0.24%
2005 -Company Name	Prem Written	Mkt Share	Prem Earned	Loss Incrd	Loss Ratio

2005 -Company Name	Prem Written	Mkt Share	Prem Earned	Loss Incrd	Loss Ratio
American Natl General Ins Co	126,912	0.04%	114,965	-87,163	-75.82%
American Security Ins Co	117,309	0.04%	51,864	8,250	15.91%
Balboa Ins Co	107,741	0.04%	105,481	13,660	12.95%
Travelers Ind Co Of Amer	91,370	0.03%	90,912	1,648	1.81%
MutualAid eXchange	75,211	0.03%	75,152	11,586	15.42%
Church Mut Ins Co	63,353	0.02%	63,473	9,049	14.26%
Standard Guaranty Ins Co	62,596	0.02%	41,426	11,503	27.77%
Great Northern Ins Co	55,031	0.02%	49,572	1,391	2.81%
Zurich American Ins Co	48,583	0.02%	1,456	0	0%
American Ins Co	43,886	0.01%	37,525	1,923	5.12%
American Family Home Ins Co	41,442	0.01%	42,912	156,362	364.38%
Fidelity Natl Ins Co	39,063	0.01%	14,505	2,146	14.79%
Electric Ins Co	26,399	0.01%	25,757	3,771	14.64%
Sentry Ins A Mut Co	10,095	0.00%	9,946	26,706	268.51%
California Cas Ind Exch	8,018	0.00%	6,637	-10,129	-152.61%
Automobile Ins Co Of Hartford CT	7,590	0.00%	7,863	7,933	100.89%
Hartford Fire In Co	7,083	0.00%	7,024	-14	-0.20%
Merastar Ins Co	6,793	0.00%	5,393	551	10.22%
Centennial Ins Co	1,107	0.00%	7,616	-637	-8.36%
NGM Ins Co	554	0.00%	569	2	0.35%
Erie Ins Exch	550	0.00%	1,380	-194	-14.06%
Hartford Underwriters Ins Co	539	0.00%	1,918	-11	-0.57%
American Motorists Ins Co	344	0.00%	401	0	0%
American Modern Home Ins Co	187	0.00%	18,070	-464	-2.57%
Harleysville Mut Ins Co	165	0.00%	167	0	0%
First Natl Ins Co Of Amer	0	0%	0	41,407	0%
General Ins Co Of Amer	0	0%	0	-6,191	0%
State Farm General Ins Co	0	0%	0	-177,917	0%
Maryland Cas Co	0	0%	0	-675	0%
Northern Ins Co Of NY	0	0%	0	-278	0%
TIG Ins Co	0	0%	1,744	0	0%
Providence Washington Ins Co	0	0%	0	-1	0%
West American Ins Co	0	0%	0	-28	0%
Ohio Cas Ins Co	0	0%	0	-202	0%
Nationwide Mut Ins Co	0	0%	0	1,435,748	0%
Lumbermens Mut Cas Co	0	0%	593	0	0%
Hanover Ins Co	0	0%	174	1	0.57%
National General Ins Co	0	0%	67	0	0%
Atlantic Mut Ins Co	0	0%	0	1,886	0%
Federated Mut Ins Co	0	0%	0	-31	0%
Fidelity & Guaranty Ins Co	0	0%	0	-823	0%
West Virginia Fire & Cas Co	0	0%	0	800	0%
US Fidelity & Guaranty Co	0	0%	0	-576	0%
Travelers Ind Co	0	0%	0	-6	0%
2005 -Company Name	Prem Written	Mkt Share	Prem Earned	Loss Incrd	Loss Ratio

2005 -Company Name	Prem Written	Mkt Share	Prem Earned	Loss Incrd	Loss Ratio
Northern Assur Co Of Amer	0	0%	0	-10	0%
OneBeacon Ins Co	0	0%	0	-2,287	0%
Pennsylvania General Ins Co	0	0%	0	-2,664	0%
Employers Fire Ins Co	0	0%	0	-21	0%
OneBeacon America Ins Co	0	0%	0	-14	0%
American Employers Ins Co	0	0%	0	-2	0%
Firemans Fund Ins Co	0	0%	0	-7	0%
Philadelphia Ind Ins Co	0	0%	0	390	0%
Fidelity & Deposit Co Of MD	0	0%	0	-980	0%
Erie Ins Co	0	0%	0	-2,395	0%
Valley Forge Ins Co	0	0%	0	2,421	0%
Royal Ind Co	0	0%	0	-110	0%
Republic Western Ins Co	0	0%	0	-17	0%
Century Ind Co	0	0%	0	-11	0%
Insurance Co Of North Amer	0	0%	0	93	0%
Pacific Employers Ins Co	0	0%	0	145	0%
Kentucky Natl Ins Co	-87	0%	22	2,441	11095.45%
Boston Old Colony Ins Co	-89	0%	-89	22,345	-25106.74%
First Liberty Ins Corp	-89	0%	-89	0	0%
Massachusetts Bay Ins Co	-123	0%	413	0	0%
Horace Mann Prop & Cas Ins Co	-204	0.00%	-204	0	0%
Kansas City Fire & Marine Ins Co	-363	0.00%	5,178	-110,000	-2124.37%
LM Property and Casualty Ins. Co.	-1,703	0.00%	11,260	-148,689	-1320.51%
Centre Ins Co	-3,049	0.00%	43,787	-14,434	-32.96%
American Commerce Ins Co	-3,494	0.00%	77,050	18,010	23.37%
Glens Falls Ins Co	-19,409	-0.01%	183,897	-1,167,157	-634.68%
Ohio Farmers Ins Co	-79,983	-0.03%	2,323,966	826,799	35.58%
115 Companies in Report	300,689,029	100%	295,490,066	110,944,416	37.55%

KEY:

1% Non-renewal Company

WV Farm Mutual (not subject to non-renewal statutes)

2006 -Company Name	Prem Written	Mkt Share	Prem Earned	Loss Incrd	Loss Ratio
State Farm Fire And Cas Co	81,061,249	26.43%	79,295,796	31,492,260	39.71%
Nationwide Mut Fire Ins Co	45,666,967	14.89%	47,287,063	16,781,986	35.49%
Erie Ins Prop & Cas Co	35,440,006	11.56%	36,766,206	13,298,980	36.17%
Allstate Ins Co	18,107,671	5.90%	17,876,835	5,439,795	30.43%
Nationwide Prop & Cas Ins Co	13,835,742	4.51%	11,428,735	6,354,032	55.60%
Westfield Ins Co	13,412,261	4.37%	12,959,275	6,016,611	46.43%
Farmers Mech Mut Fire Ins Of WV	10,594,726	3.45%	9,774,288	2,989,278	30.58%
Municipal Mut Ins Co	8,630,912	2.81%	8,690,818	3,408,622	39.22%
Wva Ins Co	8,233,397	2.68%	8,212,639	3,939,267	47.97%
Liberty Mut Fire Ins Co	6,974,453	2.27%	6,577,193	5,013,282	76.22%
Encompass Ins Co Of America	6,262,131	2.04%	6,506,350	2,717,134	41.76%
State Auto Prop & Cas Ins Co	4,928,412	1.61%	4,176,090	2,329,102	55.77%
Encompass Ind Co	4,889,430	1.59%	3,901,618	2,310,144	59.21%
Foremost Ins Co Grand Rapids MI	4,849,716	1.58%	4,759,417	1,743,771	36.64%
USAA	4,064,555	1.33%	3,829,218	1,903,108	49.70%
Safeco Ins Co Of Amer	3,758,955	1.23%	3,678,370	1,211,657	32.94%
American Natl Prop & Cas Co	3,494,663	1.14%	2,522,168	1,128,777	44.75%
Motorists Mut Ins Co	3,396,664	1.11%	3,201,028	1,654,114	51.67%
Property & Cas Ins Co Of Hartford	2,739,615	0.89%	2,365,292	1,864,976	78.85%
Farmers Mut Ins Co	2,015,240	0.66%	2,061,386	1,121,586	54.41%
USAA Cas Ins Co	1,914,574	0.62%	1,809,707	1,313,158	72.56%
Safe Ins Co	1,886,034	0.62%	1,890,247	473,032	25.02%
Pan Handle Farmers Mut Ins Co of WV	1,739,513	0.57%	1,708,736	558,451	32.68%
Allstate Ind Co	1,461,988	0.48%	1,120,520	801,718	71.55%
Metropolitan Property & Cas Ins Co	1,399,006	0.46%	1,302,697	617,678	47.42%
Foremost Property & Cas Ins Co	1,267,045	0.41%	1,195,431	415,698	34.77%
Hartford Ins Co Of The Midwest	1,251,155	0.41%	1,274,975	135,224	10.61%
Horace Mann Ins Co	1,208,794	0.39%	1,204,888	100,687	8.36%
Teachers Ins Co	1,196,779	0.39%	1,147,573	671,099	58.48%
Lititz Mut Ins Co	1,173,346	0.38%	1,144,809	769,263	67.20%
Standard Fire Ins Co	1,048,531	0.34%	1,110,872	194,087	17.47%
Cincinnati Ins Co	926,307	0.30%	919,365	143,136	15.57%
American Bankers Ins Co Of FL	920,110	0.30%	973,908	187,892	19.29%
Vigilant Ins Co	731,299	0.24%	665,471	42,418	6.37%
Aegis Security Ins Co	723,896	0.24%	689,321	177,053	25.69%
Economy Premier Assur Co	594,786	0.19%	624,046	94,367	15.12%
American Reliable Ins Co	577,770	0.19%	571,213	644,952	112.91%
Homesite Ins Co Of The Midwest	565,992	0.18%	486,571	81,501	16.75%
Amica Mut Ins Co	561,903	0.18%	554,347	62,007	11.19%
Farm Family Cas Ins Co	555,276	0.18%	2,400,359	940,659	39.19%
Federal Ins Co	545,135	0.18%	572,817	22,292	3.89%
American Natl General Ins Co	283,405	0.09%	188,126	37,449	19.91%
Empire Fire & Marine Ins Co	275,920	0.09%	247,507	33,841	13.67%
American Security Ins Co	261,567	0.09%	187,095	238,707	127.59%
2006 -Company Name	Prem Written	Mkt Share	Prem Earned	Loss Incrd	Loss Ratio

2006 -Company Name	Prem Written	Mkt Share	Prem Earned	Loss Incrd	Loss Ratio
American Intl Ins Co	187,308	0.06%	160,887	38,669	24.03%
Fidelity Natl Ins Co	168,242	0.05%	110,259	20,355	18.46%
Armed Forces Ins Exchange	161,196	0.05%	156,516	936,429	598.30%
Balboa Ins Co	122,030	0.04%	114,167	17,848	15.63%
Sentinel Ins Co Ltd	93,352	0.03%	17,614	3,360	19.08%
Travelers Ind Co Of Amer	84,016	0.03%	87,259	34,508	39.55%
Standard Guaranty Ins Co	83,893	0.03%	72,165	6,058	8.39%
Fidelity & Deposit Co Of MD	83,254	0.03%	42,944	0	0%
MutualAid eXchange	73,991	0.02%	74,956	280,273	373.92%
Church Mut Ins Co	59,627	0.02%	61,110	5,730	9.38%
Great Northern Ins Co	58,880	0.02%	64,061	11,725	18.30%
American Ins Co	50,466	0.02%	45,356	305	0.67%
American Family Home Ins Co	27,736	0.01%	32,721	-53,240	-162.71%
Electric Ins Co	26,022	0.01%	25,373	5,478	21.59%
Garrison Property and Cas Ins Co	19,257	0.01%	3,070	248	8.08%
California Cas Ind Exch	16,322	0.01%	13,489	413	3.06%
Sentry Ins A Mut Co	9,432	0.00%	10,033	-5,888	-58.69%
Merastar Ins Co	7,406	0.00%	6,952	184,658	2656.19%
Hartford Fire In Co	7,046	0.00%	7,034	-230	-3.27%
Automobile Ins Co Of Hartford CT	6,932	0.00%	7,026	-9,176	-130.60%
USAA General Ind Co	5,645	0.00%	1,018	366	35.95%
Hartford Underwriters Ins Co	1,962	0.00%	1,937	-6	-0.31%
NGM Ins Co	586	0.00%	569	-5	-0.88%
Firemans Fund Ins Co	415	0.00%	329	50	15.20%
Erie Ins Exch	16	0%	85	-357	-420%
American Modern Home Ins Co	6	0%	6	0	0%
Atlantic Mut Ins Co	0	0%	0	-887	0%
Fidelity & Guaranty Ins Co	0	0%	0	606	0%
American Motorists Ins Co	0	0%	155	0	0%
Ohio Cas Ins Co	0	0%	0	-112	0%
West American Ins Co	0	0%	0	-3	0%
First Natl Ins Co Of Amer	0	0%	0	83	0%
General Ins Co Of Amer	0	0%	0	1,864	0%
State Farm General Ins Co	0	0%	0	11,501	0%
Maryland Cas Co	0	0%	0	-473	0%
Northern Ins Co Of NY	0	0%	0	-329	0%
Erie Ins Co	0	0%	0	5,355	0%
Valley Forge Ins Co	0	0%	0	2,021	0%
Royal Ind Co	0	0%	0	-8	0%
Republic Western Ins Co	0	0%	0	-2	0%
Century Ind Co	0	0%	0	-1	0%
Insurance Co Of North Amer	0	0%	0	-2,285	0%
Pacific Employers Ins Co	0	0%	0	-301	0%
Philadelphia Ind Ins Co	0	0%	0	-1,689	0%
2006 -Company Name	Prem Written	Mkt Share	Prem Earned	Loss Incrd	Loss Ratio

2006 -Company Name	Prem Written	Mkt Share	Prem Earned	Loss Incrd	Loss Ratio
OneBeacon America Ins Co	0	0%	0	-1	0%
Employers Fire Ins Co	0	0%	0	-5	0%
Pennsylvania General Ins Co	0	0%	0	-565	0%
OneBeacon Ins Co	0	0%	0	-1,100	0%
Northern Assur Co Of Amer	0	0%	0	-3	0%
Travelers Ind Co	0	0%	0	2	0%
US Fidelity & Guaranty Co	0	0%	0	371	0%
Centennial Ins Co	0	0%	271	-728	-268.63%
American Commerce Ins Co	-41	0%	-41	-4,998	12190.24%
Continental Ins Co	-378	0.00%	-378	-24,336	6438.10%
Harleysville Mut Ins Co	-510	0.00%	-510	0	0%
Ohio Farmers Ins Co	-1,605	0.00%	-1,605	40,271	-2509.10%
LM Property and Casualty Ins. Co.	-1,734	0.00%	-1,734	50,560	-2915.80%
Nationwide Mut Ins Co	-44,976	-0.01%	-44,976	410,237	-912.12%
Zurich American Ins Co	-48,583	-0.02%	-1,456	0	0%
103 Companies in Report	306,684,107	100%	300,927,048	123,437,467	41.02%

KEY:

1% Non-renewal Company

WV Farm Mutual (not subject to non-renewal statutes)

2007 -Company Name	Prem Written	Mkt Share	Prem Earned	Loss Incrd	Loss Ratio
State Farm Fire And Cas Co	79,192,902	25.41%	80,958,648	43,659,488	53.93%
Nationwide Mut Fire Ins Co	43,396,055	13.93%	44,576,900	15,624,903	35.05%
Erie Ins Prop & Cas Co	36,464,530	11.70%	36,277,835	16,363,341	45.11%
Allstate Ins Co	17,626,956	5.66%	18,048,702	8,330,496	46.16%
Nationwide Prop & Cas Ins Co	16,782,015	5.39%	15,427,001	7,895,088	51.18%
Westfield Ins Co	13,709,732	4.40%	13,470,864	7,463,357	55.40%
Farmers Mech Mut Fire Ins of WV	10,493,683	3.37%	10,570,784	2,529,404	23.93%
Municipal Mut Ins Co	8,394,646	2.69%	8,489,722	3,133,856	36.91%
Wva Ins Co	8,172,852	2.62%	8,223,160	4,117,088	50.07%
Liberty Mut Fire Ins Co	7,576,558	2.43%	7,305,263	2,345,533	32.11%
Encompass Ins Co Of Amer	5,681,866	1.82%	5,971,127	2,140,197	35.84%
Encompass Ind Co	5,565,290	1.79%	5,255,489	4,342,600	82.63%
State Auto Prop & Cas Ins Co	5,561,295	1.78%	5,229,848	2,393,585	45.77%
Foremost Ins Co Grand Rapids MI	5,061,020	1.62%	4,979,356	2,112,095	42.42%
USAA	4,433,885	1.42%	4,262,049	2,194,913	51.50%
Safeco Ins Co Of Amer	4,185,531	1.34%	3,973,483	2,175,375	54.75%
American Natl Prop & Cas Co	3,927,665	1.26%	3,830,830	2,243,281	58.56%
Motorists Mut Ins Co	3,686,443	1.18%	3,534,532	2,135,218	60.41%
Property & Cas Ins Co Of Hartford	3,439,146	1.10%	3,102,756	685,849	22.10%
USAA Cas Ins Co	2,099,669	0.67%	2,005,366	2,058,950	102.67%
Farmers Mut Ins Co	2,022,225	0.65%	2,029,870	434,199	21.39%
Allstate Ind Co	1,877,651	0.60%	1,693,153	771,990	45.59%
Safe Ins Co	1,828,108	0.59%	1,846,423	512,112	27.74%
Pan Handle Farmers Mut Ins Co of WV	1,757,678	0.56%	1,737,349	456,903	26.30%
Metropolitan Prop & Cas Ins Co	1,603,904	0.51%	1,505,973	1,337,699	88.83%
Foremost Prop & Cas Ins Co	1,386,388	0.44%	1,333,214	263,110	19.74%
Teachers Ins Co	1,244,834	0.40%	1,225,640	214,382	17.49%
Hartford Ins Co Of The Midwest	1,208,455	0.39%	1,231,781	672,206	54.57%
Horace Mann Ins Co	1,197,841	0.38%	1,203,731	513,653	42.67%
Lititz Mut Ins Co	1,120,865	0.36%	1,142,519	847,237	74.16%
Standard Fire Ins Co	1,009,998	0.32%	1,028,827	-23,258	-2.26%
American Bankers Ins Co Of FL	975,183	0.31%	1,010,023	243,071	24.07%
Allstate Prop & Cas Ins Co	874,378	0.28%	239,974	65,060	27.11%
Cincinnati Ins Co	856,303	0.27%	899,780	489,333	54.38%
Aegis Security Ins Co	782,435	0.25%	751,597	131,535	17.50%
Vigilant Ins Co	747,041	0.24%	731,174	202,327	27.67%
Homesite Ins Co Of The Midwest	735,171	0.24%	648,464	130,735	20.16%
Federal Ins Co	601,764	0.19%	580,695	480,924	82.82%
American Reliable Ins Co	576,348	0.19%	575,694	458,589	79.66%
Economy Premier Assur Co	558,817	0.18%	583,706	294,686	50.49%
Amica Mut Ins Co	526,317	0.17%	550,417	333,392	60.57%
Sentinel Ins Co Ltd	360,428	0.12%	231,000	78,389	33.93%
American Security Ins Co	337,458	0.11%	306,384	146,738	47.89%
Empire Fire & Marine Ins Co	323,017	0.10%	296,020	-14,340	-4.84%
2007 -Company Name	Prem Written	Mkt Share	Prem Earned	Loss Incrd	Loss Ratio

2007 -Company Name	Prem Written	Mkt Share	Prem Earned	Loss Incrd	Loss Ratio
American Natl Gen Ins Co	300,962	0.10%	310,608	300,151	96.63%
American Intl Ins Co	223,108	0.07%	198,283	-41,072	-20.71%
Fidelity Natl Ins Co	151,423	0.05%	168,986	608,814	360.27%
Armed Forces Ins Exch	145,902	0.05%	155,857	-403,492	-258.89%
Standard Guaranty Ins Co	115,433	0.04%	99,523	695,707	699.04%
Balboa Ins Co	97,351	0.03%	112,608	336,771	299.06%
Travelers Ind Co Of Amer	96,508	0.03%	90,598	18,367	20.27%
Garrison Prop & Cas Ins Co	80,680	0.03%	53,075	24,393	45.96%
MutualAid eXchange	78,133	0.03%	76,884	14,956	19.45%
Church Mut Ins Co	61,885	0.02%	61,248	3,261	5.32%
Fidelity & Deposit Co Of MD	61,570	0.02%	58,520	1,003	1.71%
American Ins Co	52,761	0.02%	52,858	2,462	4.66%
USAA General Ind Co	50,406	0.02%	26,108	161,665	619.22%
Great Northern Ins Co	49,926	0.02%	50,739	3,861	7.61%
California Cas Ind Exch	24,840	0.01%	21,574	2,129	9.87%
Electric Ins Co	22,034	0.01%	24,190	8,317	34.38%
Merastar Ins Co	10,715	0.00%	8,392	-65,981	-786.24%
Sentry Ins A Mut Co	9,935	0.00%	9,490	7,635	80.45%
Hartford Fire In Co	7,631	0.00%	7,495	0	0%
Automobile Ins Co Of Hartford CT	6,213	0.00%	6,078	5,594	92.04%
First Liberty Ins Corp	2,007	0.00%	1,398	74	5.29%
Hartford Underwriters Ins Co	1,779	0.00%	1,905	0	0%
NGM Ins Co	605	0.00%	595	0	0%
Horace Mann Prop & Cas Ins Co	213	0.00%	213	0	0%
Harleysville Mut Ins Co	165	0.00%	165	0	0%
Celina Mut Ins Co	0	0%	0	24,550	0%
Fidelity & Guar Ins Co	0	0%	0	914	0%
LM Prop & Cas Ins Co	0	0%	0	-48,843	0%
Nationwide Mut Ins Co	0	0%	0	1,668,981	0%
First Natl Ins Co Of Amer	0	0%	0	-97	0%
General Ins Co Of Amer	0	0%	0	-239	0%
State Farm General Ins Co	0	0%	0	20,000	0%
Maryland Cas Co	0	0%	-13	101	-776.92%
Northern Ins Co Of NY	0	0%	0	79	0%
Erie Ins Co	0	0%	0	-914	0%
Valley Forge Ins Co	0	0%	0	1,592	0%
Continental Ins Co	0	0%	0	928,387	0%
Arrowood Ind Co	0	0%	0	-2	0%
Insurance Co of N Amer	0	0%	0	-596	0%
Pacific Employers Ins Co	0	0%	0	-669	0%
Firemans Fund Ins Co	0	0%	86	-27	-31.40%
American Commerce Ins Co	0	0%	0	30	0%
Travelers Ind Co	0	0%	0	-20	0%
US Fidelity & Guaranty Co	0	0%	0	707	0%
2007 -Company Name	Prem Written	Mkt Share	Prem Earned	Loss Incrd	Loss Ratio

2007 -Company Name	Prem Written	Mkt Share	Prem Earned	Loss Incrd	Loss Ratio
Ohio Cas Ins Co	0	0%	0	-13	0%
American Family Home Ins Co	-1,449	0.00%	8,903	6,008	67.48%
Ohio Farmers Ins Co	-1,613	0.00%	-1,613	65,207	-4042.59%
Farm Family Cas Ins Co	-2,802	0.00%	79,199	-279,582	-353.01%
92 Companies in Report	311,610,667	100%	310,561,075	147,055,458	47.35%

KEY:

1% Non-renewal Company

WV Farm Mutual (not subject to non-renewal statutes)

2008 -Company Name	Prem Written	Mkt Share	Prem Earned	Loss Incrd	Loss Ratio
State Farm Fire And Cas Co	78,527,647	25.03%	78,086,322	41,024,999	52.54%
Nationwide Mut Fire Ins Co	40,678,270	12.97%	41,880,571	22,550,321	53.84%
Erie Ins Prop & Cas Co	36,465,871	11.62%	36,457,213	19,867,654	54.50%
Nationwide Prop & Cas Ins Co	19,087,164	6.08%	17,810,812	15,046,568	84.48%
Allstate Ins Co	15,139,994	4.83%	16,403,819	7,596,453	46.31%
Westfield Ins Co	13,884,635	4.43%	13,796,831	7,844,913	56.86%
Farmers Mech Mut Fire Ins of WV	9,997,040	3.19%	10,282,068	5,076,036	49.37%
Municipal Mut Ins Co	8,081,068	2.58%	8,192,239	4,024,354	49.12%
Liberty Mut Fire Ins Co	8,025,184	2.56%	7,811,271	4,514,432	57.79%
Wva Ins Co	8,002,657	2.55%	8,091,270	5,443,284	67.27%
State Auto Prop & Cas Ins Co	6,471,747	2.06%	6,004,495	2,883,759	48.03%
Encompass Ind Co	5,619,878	1.79%	5,630,868	1,846,918	32.80%
Encompass Ins Co Of Amer	5,251,401	1.67%	5,429,391	2,670,077	49.18%
Foremost Ins Co Grand Rapids MI	5,061,415	1.61%	5,022,336	2,035,002	40.52%
USAA	4,689,642	1.50%	4,560,636	4,073,314	89.31%
Safeco Ins Co Of Amer	4,395,163	1.40%	4,263,406	4,911,815	115.21%
American Natl Prop & Cas Co	3,969,461	1.27%	3,720,721	1,735,063	46.63%
Property & Cas Ins Co Of Hartford	3,851,869	1.23%	3,659,995	1,440,283	39.35%
Motorists Mut Ins Co	3,723,922	1.19%	3,734,418	2,282,694	61.13%
Allstate Prop & Cas Ins Co	2,483,930	0.79%	1,686,563	618,244	36.66%
USAA Cas Ins Co	2,189,987	0.70%	2,145,867	732,929	34.16%
Allstate Ind Co	2,057,698	0.66%	1,931,362	1,012,958	52.45%
Farmers Mut Ins Co	2,011,377	0.64%	2,022,822	1,097,309	54.25%
Metropolitan Prop & Cas Ins Co	1,827,247	0.58%	1,716,576	1,794,660	104.55%
Safe Ins Co	1,764,921	0.56%	1,789,431	355,922	19.89%
Pan Handle Farmers Mut Ins Co of WV	1,762,487	0.56%	1,727,847	695,781	40.27%
American Modern Home Ins Co	1,544,560	0.49%	765,121	150,415	19.66%
Foremost Prop & Cas Ins Co	1,486,887	0.47%	1,438,137	319,235	22.20%
Teachers Ins Co	1,310,575	0.42%	1,279,577	873,415	68.26%
Horace Mann Ins Co	1,200,394	0.38%	1,193,881	1,026,728	86.00%
Hartford Ins Co Of The Midwest	1,146,386	0.37%	1,183,064	391,779	33.12%
American Bankers Ins Co Of FL	1,007,857	0.32%	1,007,626	117,867	11.70%
Lititz Mut Ins Co	972,949	0.31%	1,067,469	689,471	64.59%
Standard Fire Ins Co	940,925	0.30%	972,274	234,444	24.11%
American Family Home Ins Co	916,279	0.29%	360,665	269,695	74.78%
Homesite Ins Co Of The Midwest	878,276	0.28%	816,279	1,041,474	127.59%
Aegis Security Ins Co	801,431	0.26%	797,707	245,909	30.83%
Vigilant Ins Co	720,575	0.23%	744,232	-27,567	-3.70%
Cincinnati Ins Co	682,698	0.22%	758,160	625,289	82.47%
Federal Ins Co	631,939	0.20%	628,917	181,416	28.85%
Sentinel Ins Co Ltd	543,545	0.17%	445,385	293,804	65.97%
Amica Mut Ins Co	502,635	0.16%	510,925	217,337	42.54%
Economy Premier Assur Co	480,902	0.15%	515,529	-44,026	-8.54%
American Reliable Ins Co	478,186	0.15%	517,970	360,928	69.68%
2008 -Company Name	Prem Written	Mkt Share	Prem Earned	Loss Incrd	Loss Ratio

2008 -Company Name	Prem Written	Mkt Share	Prem Earned	Loss Incrd	Loss Ratio
Empire Fire & Marine Ins Co	337,995	0.11%	333,941	52,833	15.82%
American Security Ins Co	330,147	0.11%	325,569	746,187	229.19%
American Intl Ins Co	312,146	0.10%	278,467	13,188	4.74%
American Natl Gen Ins Co	216,678	0.07%	251,951	29,384	11.66%
Armed Forces Ins Exch	146,000	0.05%	146,242	46,330	31.68%
Garrison Prop & Cas Ins Co	129,777	0.04%	103,389	28,247	27.32%
Fidelity Natl Ins Co	115,479	0.04%	131,574	-3,154	-2.40%
USAA General Ind Co	114,176	0.04%	76,900	-81,423	-105.88%
Auto Club Prop Cas Ins Co	97,557	0.03%	36,752	27,393	74.53%
Travelers Ind Co Of Amer	94,654	0.03%	94,375	21,194	22.46%
Standard Guaranty Ins Co	86,314	0.03%	92,957	553,575	595.52%
MutualAid eXchange	78,229	0.02%	76,203	27,317	35.85%
Church Mut Ins Co	61,308	0.02%	61,586	16,624	26.99%
American Ins Co	54,224	0.02%	54,071	2,590	4.79%
Encompass Home & Auto Ins Co	42,990	0.01%	2,950	184	6.24%
Great Northern Ins Co	42,738	0.01%	44,537	54,977	123.44%
Fidelity & Deposit Co Of MD	41,223	0.01%	38,293	3,847	10.05%
Balboa Ins Co	38,840	0.01%	60,784	-84,921	-139.71%
California Cas Ind Exch	30,605	0.01%	28,184	6,396	22.69%
Electric Ins Co	22,070	0.01%	21,928	6,876	31.36%
Merastar Ins Co	10,174	0.00%	10,788	4,677	43.35%
Sentry Ins A Mut Co	9,336	0.00%	9,729	7,921	81.42%
Automobile Ins Co Of Hartford CT	7,485	0.00%	6,285	620	9.86%
Hartford Fire In Co	7,233	0.00%	7,362	0	0%
Hartford Underwriters Ins Co	1,849	0.00%	1,827	0	0%
NGM Ins Co	624	0.00%	614	20	3.26%
ACA Ins Co	440	0.00%	111	15	13.51%
Harleysville Mut Ins Co	165	0.00%	165	0	0%
Erie Ins Exch	11	0%	11	12	109.09%
Atlantic Mut Ins Co	0	0%	0	-1,000	0%
Fidelity & Guar Ins Co	0	0%	0	446	0%
First Liberty Ins Corp	0	0%	609	-39	-6.40%
Nationwide Mut Ins Co	0	0%	0	551,335	0%
State Farm General Ins Co	0	0%	0	7,600	0%
Maryland Cas Co	0	0%	0	-654	0%
Northern Ins Co Of NY	0	0%	0	-449	0%
Erie Ins Co	0	0%	0	-103	0%
Valley Forge Ins Co	0	0%	0	1,129	0%
Continental Ins Co	0	0%	0	-103,755	0%
Farm Family Cas Ins Co	0	0%	0	-18,509	0%
Bankers Standard Ins Co	0	0%	0	-1	0%
Ace Amer Ins Co	0	0%	0	-6	0%
Insurance Co of N Amer	0	0%	0	450	0%
Pacific Employers Ins Co	0	0%	0	-398	0%
2008 -Company Name	Prem Written	Mkt Share	Prem Earned	Loss Incrd	Loss Ratio

2008 -Company Name	Prem Written	Mkt Share	Prem Earned	Loss Incrd	Loss Ratio
Firemans Fund Ins Co	0	0%	0	-14	0%
Travelers Ind Co	0	0%	0	-6	0%
US Fidelity & Guaranty Co	0	0%	0	391	0%
LM Prop & Cas Ins Co	0	0%	0	-19,998	0%
Ohio Farmers Ins Co	-347	0.00%	-347	-65,882	18986.17%
93 Companies in Report	313,698,794	100%	311,159,875	171,974,801	55.27%

KEY:

1% Non-renewal Company

WV Farm Mutual (not subject to non-renewal statutes)