

Market Competition in the NH CMP Insurance Marketplace (2008)

Commercial Multi-Peril (CMP) insurance is offered by many insurers in New Hampshire. This report will look at the NH CMP market here in the state and confirm whether we believe it to be a competitive or non-competitive one, as well as discuss any issues of particular interest to our consumers.

General Information:

CMP insurance is a package policy that includes some combination of property, liability, equipment breakdown, crime and other commercial insurance coverages. Different insurers have different requirements for what coverage parts must be included to constitute a CMP (or package) policy. However, in general, commercial auto and workers' compensation are both written separately from the CMP policy, although the fact that they are written by the insurer writing the CMP policy may generate some additional package credits for the insured. All of the coverage parts of the CMP policy can also be written on a monoline basis when appropriate.

There aren't really any characteristics of the NH CMP insurance market that differentiate it in any significant way from most other states. While there are no true standard policy forms for the coverages included in the CMP policy, there are many similarities in the core group of coverages offered; companies modify them (within existing statutes and regulations) to meet their own business model. Different insurers may specialize in particular areas or industries, and many insurers offer enhancement endorsements that improve the core group of coverages or limits, or special programs for various different types of businesses.

The CMP Insurance Market in NH

There are approximately one-hundred seventy-five individual companies with some level of premiums written in either 2006 or 2007 here in the state. We know that many individual insurance companies are parts of groups of affiliated insurers, and many of these groups have multiple companies that write CMP insurance in NH. In fact, there are over eighty-five of these affiliated groups (some with multiple CMP companies) representing approximately 95% of the total CMP premium in 2007. In total, the premiums written statewide were approximately \$201MM in 2007 and \$207MM in 2006.⁽¹⁾

While we don't keep statistics on the overall rate levels of CMP insurers, the consensus of the industry is that most commercial lines have been experiencing a relatively soft market over the last few years. The small reduction in total CMP premiums in the state may reflect this soft market, as insurers offer stable or falling premium levels to their insureds in order to keep the business they want to keep. This is only a speculation on our part, but one born out from experience in prior soft markets over time.

¹ See Exhibit I

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State Analysis:

In our look at CMP insurers in NH, first we look at the concentration of business in the various companies and groups of companies. There are four companies with 4% or more of the market in 2007 (five in 2006.) These top five companies are shown in the table below:

Written Premiums - NH	2007	2006
PEERLESS INSURANCE COMPANY	7.3%	8.2%
ACADIA INSURANCE COMPANY	5.2%	6.9%
VERMONT MUTUAL INSURANCE COMPANY	4.5%	4.5%
NETHERLANDS INSURANCE COMPANY	4.5%	4.3%
MIDDLESEX MUTUAL ASSURANCE COMPANY	3.7%	4.0%

This table shows just over one-quarter of the total premiums written are in these top five companies, with the remaining being split between the remaining 170+ companies. From a group standpoint, the top five groups of affiliated companies are shown in the table below; they represent about 42% percent of the total premiums written.

Written Premiums	2007	2006
AMERISURE	14.8%	15.4%
ACADIA	10.3%	111.4%
THE HARTFORD	6.0%	5.1%
ST PAUL/TRAVELERS	5.9%	5.7%
VERMONT MUTUAL	5.4%	5.4%

While there is some concentration into these top five companies and groups, there are obviously a great number of smaller companies and groups that offer CMP insurance in NH and each have a small percentage of the business. We look at a ratio called the Herfindahl-Hirschman Index (HHI) that measures the size of firms in relationship to the industry and is an indicator of the amount of competition among firms. The HHI for the individual companies writing CMP in NH in 2007 is 257⁽²⁾. If we calculate the HHI with companies that are part of groups assigned to those groups and standalone companies as they are, then the HHI is 565. An index below 1000 indicates an unconcentrated market, an index from 1000 to 1800 indicates moderate concentration and an index above 1800 indicates high concentration. Thus, whether we look at companies individually or in groups of affiliated companies, the HHI for CMP indicates an unconcentrated market. That indication is consistent with the total number of insurers writing CMP business in the state.

It is important to note that, unlike some of the other lines of business that we review where the basic coverages are pretty consistent between insurers, CMP is likely to reflect a much higher variability in what and who is covered. As mentioned above, CMP policies may have similar core coverages, but are amended and enhanced to fit the insurers' business goals and underwriting appetites. Further, different insurers may target different types of insureds or industries, meaning that it is difficult to make meaningful analytical comparisons between different company's books of business. These different business models do help explain the relatively high number of companies (and affiliated groups) reflected in our analysis as well as the low concentration.

² See Exhibit I

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In addition to the premium information on Exhibit I, there are also loss ratios (including incurred losses and ALE costs) for each of the two years. The Expense Ratios shown on the exhibit comprise state/LOB specific Commissions and Taxes, Licenses and Fees and countrywide General Expense figures. They have been shown simply for comparative purposes and to allow the calculation of a proxy for combined ratio at the state/LOB level (again, for comparison purposes.) The final columns show, if a combined ratio proxy can be determined, whether the company shows a pure underwriting profit or not.

Please note that, while there are a few companies showing estimated combined ratios above 100% in one or both years, a large majority of the insurers show an estimated pure underwriting profit for both of the years we examined. This is true not only in general, but also for the largest volume companies and groups (shown in the tables above.)

Regional and Countrywide Comparison

We looked at market share and concentration for New England as a whole and also by state within New England. This table shows the results:

	Written Premium (000s)		Top 5 Cos		HHI
	2007	2006	2007	2006	2007
Connecticut	497,024	507,392	29.6%	28.9%	294
Maine	183,964	199,264	36.8%	38.2%	438
Massachusetts	932,245	956,252	22.4%	22.8%	222
New Hampshire	200,620	207,134	25.2%	28.0%	257
Rhode Island	128,332	132,011	26.0%	24.5%	280
Vermont	108,730	108,449	37.7%	38.6%	418
New England	2,050,915	2,110,503	24.1%	24.1%	199

Connecticut and Massachusetts are the two biggest markets (as with other lines we have reviewed and consistent with population density), and all states and the New England region as a whole show an unconcentrated CMP market. The tables below show the top five insurers by premium volume for the New England states other than NH:

Written Prem - CT	2007	2006
HARTFORD CASUALTY INSURANCE COMPANY	8.3%	8.3%
HARTFORD FIRE INSURANCE COMPANY	6.6%	7.3%
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	5.7%	4.7%
PHILADELPHIA INDEMNITY INSURANCE COMPANY	4.9%	4.4%
FEDERAL INSURANCE COMPANY	4.1%	4.1%
Written Prem - ME	2007	2006
ONEBEACON AMERICA INSURANCE COMPANY	10.5%	9.4%
ACADIA INSURANCE COMPANY	8.4%	9.0%
MIDDLESEX MUTUAL ASSURANCE COMPANY	6.4%	6.2%
PEERLESS INSURANCE COMPANY	6.2%	7.4%
EMPLOYERS FIRE INSURANCE COMPANY	5.3%	6.2%

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<i>Written Prem - MA</i>	2007	2006
EMPLOYERS FIRE INSURANCE COMPANY	5.1%	4.8%
FEDERAL INSURANCE COMPANY	4.8%	4.8%
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	4.6%	4.4%
PHILADELPHIA INDEMNITY INSURANCE COMPANY	4.3%	4.8%
CHARTER OAK FIRE INSURANCE COMPANY, THE	3.6%	3.9%
<i>Written Prem - RI</i>	2007	2006
EMPLOYERS FIRE INSURANCE COMPANY	6.0%	5.7%
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	5.6%	5.9%
PHILADELPHIA INDEMNITY INSURANCE COMPANY	5.4%	5.2%
HARLEYSVILLE WORCESTER INSURANCE COMPANY	4.6%	3.4%
NGM INSURANCE COMPANY	4.4%	4.4%
<i>Written Prem - VT</i>	2007	2006
ACADIA INSURANCE COMPANY	11.4%	12.6%
VERMONT MUTUAL INSURANCE COMPANY	8.5%	8.2%
PEERLESS INSURANCE COMPANY	7.0%	8.0%
UNION MUTUAL FIRE INSURANCE COMPANY	5.5%	5.0%
CINCINNATI INSURANCE COMPANY THE	5.3%	4.8%

While there is some overlap with the lists for the various New England states, it is less pronounced than in some of the other lines we have reviewed. This is in line with our earlier comments about the variability of the coverages offered and target markets of different insurers offering CMP coverage. We do note there is a relatively high level of overlap between the top five companies in NH, ME and VT, with all three having Acadia and Peerless in their top five and a couple of others in two of the three states.

In addition to the regional (New England) exhibit, Exhibit III shows premium volume, market share and loss ratios countrywide for CMP. Countrywide, Travelers Property Casualty Company of America is the largest writer, with only 5.3% of the total premiums written – another indicator of the broad spread of insurers writing some form of CMP insurance. The next four largest writers (representing about 16.5% of the total CW written premium) are State Farm Fire & Casualty, Federal Insurance Company, Hartford Casualty Insurance Company and Cincinnati Insurance Company. The HHI countrywide is only 178, about as low a value as we have seen in any analysis so far, again consistent with the unconcentrated nature of the market as illustrated by the relatively low premium volume in any one company and the large number of companies writing in the market. We recognize that the population of companies offering insurance to a particular market segment may well be smaller than the total population, but because there are so many insurers involved in this market, most insureds will have plenty of choice when looking to get coverage. Further, if an insured has a problem finding the right combination of coverages under a CMP policy, they may still have the option of purchasing monoline coverage for one or more of the desired lines, potentially opening the market up even more.

Summary & Conclusions:

We have attached the exhibits referenced in this report. After reviewing all of this material, we believe that we have clearly demonstrated that there **is** a reasonable degree of competition in the NH CMP insurance marketplace.

State Specific Competitive Information

Exhibit I

NAIC Code	Company Name	Group Code	Line of Business	Product Mix *	HHI Index **	State Specific							
						2007		2006		Mkt Share		Loss Ratio	
						DWP	DWP	Chg from PY	2007	2006	2007	2006	
31325	ACADIA INSURANCE COMPANY	98	CMP	21%		10,417,164	14,328,710	-27.3%	5.2%	6.9%	28.7%	95.7%	
22667	ACE AMERICAN INSURANCE COMPANY	626	CMP	22%		1,746,544	2,187,367	-20.2%	0.9%	1.1%	35.9%	250.9%	
20702	ACE FIRE UNDERWRITERS INSURANCE COMPANY	626	CMP	2%		20,553	27,334	-24.8%	0.0%	0.0%	101.0%	-140.5%	
20699	ACE PROPERTY & CASUALTY INSURANCE COMPANY	626	CMP	3%		88,374	121,915	-27.5%	0.0%	0.1%	31.4%	5.6%	
10014	AFFILIATED F M INSURANCE COMPANY	65	CMP	11%		107,401	102,161	5.1%	0.1%	0.0%	0.0%	0.0%	
24899	ALEA NORTH AMERICA INSURANCE COMPANY	1325	CMP	67%		1,558	36,495	-95.7%	0.0%	0.0%	-1259.7%	47.8%	
19240	ALLSTATE INDEMNITY COMPANY	8	CMP	0%		967	580	66.7%	0.0%	0.0%	187.3%	314.2%	
19232	ALLSTATE INSURANCE COMPANY	8	CMP	1%		649,677	607,212	7.0%	0.3%	0.3%	26.0%	62.9%	
19720	AMERICAN ALTERNATIVE INSURANCE CORPORATION	361	CMP	8%		159,843	151,669	5.4%	0.1%	0.1%	49.4%	284.9%	
21849	AMERICAN AUTOMOBILE INSURANCE COMPANY	761	CMP	13%		74,790	31,826	135.0%	0.0%	0.0%	-18.7%	118.8%	
20427	AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	218	CMP	6%		122,558	359,119	-65.9%	0.1%	0.2%	-65.3%	-79.4%	
19690	AMERICAN ECONOMY INSURANCE COMPANY	163	CMP	63%		342,765	387,618	-11.6%	0.2%	0.2%	51.9%	-8.3%	
23337	AMERICAN EUROPEAN INSURANCE COMPANY	226	CMP	33%		698,175	1,252,261	-44.2%	0.3%	0.6%	35.3%	-17.5%	
26247	AMERICAN GUARANTEE & LIABILITY INSURANCE COMPANY	212	CMP	0%		3,594	1,212	196.5%	0.0%	0.0%	-69.6%	34.1%	
13331	AMERICAN HARDWARE MUTUAL INSURANCE COMPANY	291	CMP	18%		192,005	232,005	-17.2%	0.1%	0.1%	93.5%	30.0%	
19380	AMERICAN HOME ASSURANCE COMPANY	12	CMP	-6%		(1,043,935)	(1,674,621)	-37.7%	-0.5%	-0.8%	20.1%	79.3%	
21857	AMERICAN INSURANCE COMPANY, THE	761	CMP	25%		398,979	259,560	53.7%	0.2%	0.1%	7.1%	95.9%	
19704	AMERICAN STATES INSURANCE COMPANY	163	CMP	34%		477,716	526,281	-9.2%	0.2%	0.3%	56.5%	52.5%	
40142	AMERICAN ZURICH INSURANCE COMPANY	212	CMP	1%		39,202	154,966	-74.7%	0.0%	0.1%	50.0%	-3.1%	
23396	AMERISURE MUTUAL INSURANCE COMPANY	124	CMP	28%		2,909	1,166	149.5%	0.0%	0.0%	370.8%	-827.2%	
11150	ARCH INSURANCE COMPANY	1279	CMP	-16%		358,345	390,798	-8.3%	0.2%	0.2%	28.2%	170.5%	
19801	ARGONAUT INSURANCE COMPANY	457	CMP	3%		69,841	0	0.0%	0.0%	0.0%	24.2%	0.0%	
21865	ASSOCIATED INDEMNITY CORPORATION	761	CMP	42%		32,956	263,744	-87.5%	0.0%	0.1%	192.7%	166.7%	
19305	ASSURANCE COMPANY OF AMERICA	212	CMP	3%		33,440	(712)	-4796.6%	0.0%	0.0%	-9322.7%	178.9%	
27154	ATLANTIC SPECIALTY INSURANCE COMPANY	1129	CMP	6%		1,879	60,779	-96.9%	0.0%	0.0%	-57.7%	2.5%	
19771	CAMBRIDGE MUTUAL FIRE INSURANCE COMPANY	22	CMP	8%		1,039,439	1,082,598	-4.0%	0.5%	0.5%	92.9%	103.6%	
20230	CENTRAL MUTUAL INSURANCE COMPANY	36	CMP	20%		1,275,453	1,157,664	10.2%	0.6%	0.2%	-20.7%	45.5%	
25615	CHARTER OAK FIRE INSURANCE COMPANY, THE	3548	CMP	35%		1,943,105	2,401,455	-19.1%	1.0%	1.2%	158.3%	28.2%	
18767	CHURCH MUTUAL INSURANCE COMPANY		CMP	38%		1,004,253	1,035,464	-3.0%	0.5%	0.6%	64.4%	79.6%	
10677	CINCINNATI INSURANCE COMPANY THE	244	CMP	28%		3,036,516	3,339,146	-9.1%	1.5%	1.6%	72.3%	8.2%	
31534	CITIZENS INSURANCE COMPANY OF AMERICA	88	CMP	39%		5,535,032	3,414,358	62.1%	2.8%	1.6%	39.7%	63.4%	
10220	COMMONWEALTH INSURANCE COMPANY OF AMERICA	158	CMP	13%		449	38,200	-98.8%	0.0%	0.0%	-308.9%	929.6%	
20672	CONCORD GENERAL MUTUAL INSURANCE COMPANY	45	CMP	3%		1,944,618	1,913,897	1.6%	1.0%	0.9%	61.8%	44.0%	
20443	CONTINENTAL CASUALTY COMPANY	218	CMP	11%		1,769,658	1,580,486	12.0%	0.9%	0.8%	-8.6%	77.2%	
35289	CONTINENTAL INSURANCE COMPANY THE	218	CMP	6%		116,380	0	0.1%	0.0%	0.0%	293.0%	0.0%	
10804	CONTINENTAL WESTERN INSURANCE COMPANY	98	CMP	44%		2,287,575	3,684,434	-37.9%	1.1%	1.8%	61.4%	39.0%	
18686	CO-OPERATIVE INSURANCE COMPANIES		CMP	10%		857,030	742,198	15.5%	0.4%	0.4%	19.0%	150.1%	
10847	CUMIS INSURANCE SOCIETY INC	306	CMP	24%		324,938	323,929	0.3%	0.2%	0.2%	-75.0%	52.2%	
42048	DIAMOND STATE INSURANCE COMPANY	920	CMP	28%		122,750	136,605	-10.1%	0.1%	0.1%	19.5%	-6.0%	
36463	DISCOVER PROPERTY & CASUALTY INSURANCE COMPANY	3548	CMP	2%		34,446	53,927	-36.1%	0.0%	0.0%	-45.3%	29.1%	
21326	EMPIRE FIRE AND MARINE INSURANCE COMPANY	212	CMP	18%		859,386	718,031	19.7%	0.4%	0.3%	2.7%	-15.1%	
20648	EMPLOYERS FIRE INSURANCE COMPANY	1129	CMP	57%		6,497,294	7,060,859	-8.0%	3.2%	3.4%	65.6%	42.9%	
21458	EMPLOYERS INSURANCE COMPANY OF WAUSAU	111	CMP	6%		80,199	409,514	-80.4%	0.0%	0.2%	111.1%	-16.8%	
21415	EMPLOYERS MUTUAL CASUALTY COMPANY	62	CMP	3%		69,075	59,963	15.2%	0.0%	0.0%	21.9%	21.6%	
15130	ENCOMPASS INDEMNITY COMPANY	8	CMP	0%		1,303	857	0.0%	0.0%	0.0%	41.4%	48.2%	
10071	ENCOMPASS INSURANCE COMPANY OF AMERICA	8	CMP	0%		1,267	1,191	6.4%	0.0%	0.0%	41.4%	47.9%	
10120	EVEREST NATIONAL INSURANCE COMPANY	1120	CMP	23%		73,134	83,750	-12.7%	0.0%	0.0%	52.8%	49.4%	
11045	EXCELSIOR INSURANCE COMPANY	111	CMP	35%		3,357,482	3,467,322	-3.2%	1.7%	1.7%	27.0%	19.5%	
24384	FAIRMONT SPECIALTY INSURANCE COMPANY	158	CMP	-2%		(354)	55,461	-100.6%	0.0%	0.0%	-166.7%	-5.8%	
13803	FARM FAMILY CASUALTY INSURANCE COMPANY	408	CMP	8%		1,363,977	1,315,810	3.7%	0.7%	0.6%	60.2%	-8.3%	
20281	FEDERAL INSURANCE COMPANY	38	CMP	20%		4,005,373	4,427,563	-9.5%	2.0%	2.1%	3.2%	26.7%	
13935	FEDERATED MUTUAL INSURANCE COMPANY	7	CMP	5%		3,952	1,083	264.9%	0.0%	0.0%	0.0%	-4.0%	
39306	FIDELITY AND DEPOSIT COMPANY OF MARYLAND	212	CMP	12%		104,453	113,217	-7.7%	0.1%	0.1%	4.7%	133.9%	
35386	FIDELITY AND GUARANTY INSURANCE COMPANY	3548	CMP	0%		160	9,261	-98.3%	0.0%	0.0%	-6993.5%	861.7%	
25879	FIDELITY AND GUARANTY INSURANCE UNDERWRITERS INC	3548	CMP	-13%		383	8,330	-95.4%	0.0%	0.0%	-15917.8%	3014.6%	
21873	FIREMAN'S FUND INSURANCE COMPANY	761	CMP	40%		960,056	764,965	25.5%	0.5%	0.4%	14.6%	38.2%	
21784	FIREMEN'S INSURANCE CO OF WASHINGTON DC DBA BERKLEY UNDERWRITERS	98	CMP	33%		3,781,678	4,262,712	-11.3%	1.9%	2.1%	38.1%	41.4%	
13978	FLORISTS MUTUAL INSURANCE COMPANY	349	CMP	30%		148,494	182,945	-18.8%	0.1%	0.1%	7.2%	52.1%	
24732	GENERAL INSURANCE COMPANY OF AMERICA	163	CMP	7%		109,733	95,454	15.0%	0.1%	0.0%	46.8%	96.5%	
23809	GRANITE STATE INSURANCE COMPANY	12	CMP	51%		1,124,712	843,986	33.3%	0.6%	0.4%	13.7%	143.8%	
25984	GRAPHIC ARTS MUTUAL INSURANCE COMPANY	201	CMP	56%		1,536,299	1,113,296	38.0%	0.8%	0.5%	34.1%	25.7%	
26832	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	84	CMP	1%		325	327	-0.6%	0.0%	0.0%	-33.2%	86.2%	
26344	GREAT AMERICAN ASSURANCE COMPANY	84	CMP	34%		611,242	764,299	-20.0%	0.3%	0.4%	48.9%	-0.1%	
16691	GREAT AMERICAN INSURANCE COMPANY	84	CMP	3%		66,809	419,667	-84.1%	0.0%	0.2%	-75.5%	-46.4%	
22136	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	84	CMP	6%		74,068	(5,477)	-1452.3%	0.0%	0.0%	-32.5%	-715.3%	
25224	GREAT DIVIDE INSURANCE COMPANY	98	CMP	10%		2,527	24,653	-89.7%	0.0%	0.0%	268.7%	-279.3%	
20303	GREAT NORTHERN INSURANCE COMPANY	38	CMP	10%		460,393	222,962	106.5%	0.2%	0.1%	14.7%	30.3%	
22187	GREATER NEW YORK MUTUAL INSURANCE COMPANY	222	CMP	94%		320,010	326,854	-2.1%	0.2%	0.2%	49.8%	0.1%	
15032	GUIDEONE MUTUAL INSURANCE COMPANY	303	CMP	57%		140,807	142,249	-1.0%	0.1%	0.1%	61.4%	198.3%	
22292	HANOVER INSURANCE COMPANY, THE	88	CMP	25%		3,135,703	3,383,877	-7.3%	1.6%	1.6%	7.3%	37.6%	
26182	HARLEYSVILLE WORCESTER INSURANCE COMPANY	253	CMP	36%		3,937,942	3,944,456	-13.9%	1.7%	1.9%	54.2%	64.2%	
22357	HARTFORD ACCIDENT AND INDEMNITY COMPANY	91	CMP	0%		49,916	0	-108.7%	0.0%	0.0%	499.0%	60.3%	
29424	HARTFORD CASUALTY INSURANCE COMPANY	91	CMP	46%		5,780,759	5,697,316	1.5%	2.9%	2.8%	28.7%	66.1%	
19682	HARTFORD FIRE INSURANCE COMPANY	91	CMP	29%		3,055,959	3,556,632	-14.1%	1.5%	1.7%	111.9%	56.5%	
37478	HARTFORD INSURANCE COMPANY OF THE MIDWEST	91	CMP	1%		136,697	95,115	43.7%	0.1%	0.0%	-67.3%	95.8%	

State Specific Competitive Information

Exhibit I

NAIC Code	Company Name	Group Code	Line of Business	Product Mix *	HHI Index **	State Specific							
						2007		2006		Mkt Share		Loss Ratio	
						DWP	DWP	Chg from PY	2007	2006	2007	2006	
11452	HARTFORD STEAM BOILER INSPECTION AND INSURANCE CO	12	CMP	3%	11,885	605,370	-98.0%	0.0%	0.3%	135.2%	540.0%		
30104	HARTFORD UNDERWRITERS INSURANCE COMPANY	91	CMP	1%	146,212	124,591	17.4%	0.1%	0.1%	-377.2%	35.8%		
14192	HINGHAM MUTUAL FIRE INSURANCE COMPANY	1229	CMP	12%	420,688	215,406	95.3%	0.2%	0.1%	548.7%	44.6%		
14206	HOLYOKE MUTUAL INSURANCE COMPANY IN SALEM	50	CMP	100%	245,380	231,840	5.8%	0.1%	0.1%	41.7%	52.3%		
23817	ILLINOIS NATIONAL INSURANCE COMPANY	12	CMP	1%	9,250	4,582	101.9%	0.0%	0.0%	-90.1%	-20.6%		
43575	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	626	CMP	10%	213,068	0	0.0%	0.1%	0.0%	54.8%	0.0%		
14354	JEWELERS MUTUAL INSURANCE COMPANY	12	CMP	19%	82,315	77,417	6.3%	0.0%	0.0%	-31.8%	32.7%		
42404	LIBERTY INSURANCE CORPORATION	111	CMP	1%	62,137	248,766	-75.0%	0.0%	0.1%	2.0%	114.2%		
19917	LIBERTY INSURANCE UNDERWRITERS INC.	111	CMP	12%	129,444	144,929	-10.7%	0.1%	0.1%	-123.7%	27.6%		
23035	LIBERTY MUTUAL FIRE INS COMPANY	111	CMP	0%	248,204	541,444	-54.2%	0.1%	0.3%	-81.6%	83.9%		
23043	LIBERTY MUTUAL INSURANCE COMPANY	111	CMP	6%	513,997	552,703	-7.0%	0.3%	0.3%	114.0%	602.6%		
22977	LUMBERMENS MUTUAL CASUALTY COMPANY RUN-OFF	108	CMP	2%	(4,610)	(48,997)	-90.6%	0.0%	0.0%	-524.5%	62.8%		
28932	MARKEL AMERICAN INSURANCE COMPANY	785	CMP	0%	108	95	13.7%	0.0%	0.0%	27.3%	132.4%		
38970	MARKEL INSURANCE COMPANY	785	CMP	29%	899,438	897,382	0.2%	0.4%	0.2%	27.5%	17.4%		
19356	MARYLAND CASUALTY COMPANY	212	CMP	65%	3,248,768	4,213,502	-22.9%	1.6%	2.0%	40.0%	80.0%		
22306	MASSACHUSETTS BAY INSURANCE COMPANY	88	CMP	40%	3,432,651	3,802,006	-9.7%	1.7%	1.8%	38.2%	35.2%		
23329	MERCHANTS MUTUAL INSURANCE COMPANY	226	CMP	39%	3,674,689	3,817,542	-3.7%	1.8%	1.8%	71.0%	32.1%		
12901	MERCHANTS PREFERRED INSURANCE COMPANY	226	CMP	34%	355,337	0	0.0%	0.2%	0.0%	0.0%	0.0%		
19798	MERRIMACK MUTUAL FIRE INSURANCE COMPANY	22	CMP	8%	565,471	619,993	-8.8%	0.3%	0.3%	21.4%	19.7%		
14532	MIDDLESEX MUTUAL ASSURANCE COMPANY	50	CMP	43%	7,507,218	8,332,772	-9.9%	3.7%	4.0%	42.9%	31.1%		
20362	MITSUBI SUMITOMO INSURANCE COMPANY OF AMERICA	2978	CMP	38%	94,400	90,652	4.1%	0.0%	0.0%	-45.3%	-111.6%		
22551	MITSUBI SUMITOMO INSURANCE USA INC.	2978	CMP	28%	64,274	12,458	415.9%	0.0%	0.0%	11.0%	31.0%		
15897	MMG INSURANCE COMPANY	13	CMP	13%	4,515,414	3,989,777	13.2%	2.3%	1.9%	36.9%	42.6%		
10205	MOUNTAIN VALLEY INDEMNITY COMPANY	26	CMP	7%	260,300	334,474	-22.2%	0.1%	0.2%	331.3%	6.0%		
11991	NATIONAL CASUALTY COMPANY	140	CMP	0%	6,459	23,518	-72.5%	0.0%	0.0%	7.1%	27.1%		
20478	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	218	CMP	42%	1,288,838	971,735	32.6%	0.6%	0.5%	-39.0%	77.0%		
21881	NATIONAL SURETY CORPORATION	761	CMP	71%	350,373	372,125	-5.8%	0.2%	0.2%	16.5%	90.8%		
19445	NATIONAL UNION FIRE INS. COMPANY OF PITTSBURG, PA.	12	CMP	-2%	90,505	105,161	-13.9%	0.0%	0.1%	-1034.3%	1217.2%		
23779	NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	140	CMP	14%	1,184,779	1,462,416	-19.0%	0.6%	0.7%	51.9%	103.4%		
23787	NATIONWIDE MUTUAL INSURANCE COMPANY	140	CMP	16%	3,063,398	3,121,261	-1.9%	1.5%	1.5%	34.5%	19.1%		
37877	NATIONWIDE PROPERTY & CASUALTY INSURANCE COMPANY	140	CMP	11%	629,822	540,362	16.6%	0.3%	0.3%	12.9%	47.1%		
24171	NETHERLANDS INSURANCE COMPANY THE	111	CMP	61%	9,036,126	8,978,283	0.6%	4.5%	4.3%	68.3%	43.3%		
25852	NEW ENGLAND GUARANTY INSURANCE COMPANY INC	195	CMP	11%	691,123	764,147	-9.6%	0.3%	0.4%	11.9%	38.4%		
23841	NEW HAMPSHIRE INSURANCE COMPANY	12	CMP	7%	430,170	(582,107)	-173.9%	0.2%	-0.3%	745.6%	-10.9%		
14788	NGM INSURANCE COMPANY	311	CMP	22%	7,355,269	7,460,638	-1.4%	3.7%	3.6%	51.7%	80.6%		
23965	NORFOLK AND DEDHAM MUTUAL FIRE INSURANCE COMPANY	144	CMP	66%	610,799	547,629	11.5%	0.3%	0.3%	16.3%	76.1%		
19372	NORTHERN INSURANCE COMPANY OF NEW YORK	212	CMP	2%	17,465	19,579	-10.8%	0.0%	0.0%	12083.1%	-17.2%		
25992	NORTHERN SECURITY INSURANCE COMPANY INC	234	CMP	46%	1,713,092	1,842,958	-7.0%	0.9%	0.9%	32.8%	57.5%		
24015	NORTHLAND INSURANCE COMPANY	3548	CMP	1%	13,930	8,790	58.5%	0.0%	0.0%	61.3%	16.1%		
24074	OHIO CASUALTY INSURANCE COMPANY	148	CMP	18%	112,474	16,804	569.3%	0.1%	0.0%	341.8%	-16.6%		
20621	ONEBEACON AMERICA INSURANCE COMPANY	1129	CMP	34%	3,633,489	3,379,706	7.5%	1.8%	1.6%	67.7%	54.4%		
21970	ONEBEACON INSURANCE COMPANY	1129	CMP	527%	(275,089)	926,601	-129.7%	-0.1%	0.4%	134.9%	73.0%		
20346	PACIFIC INDEMNITY COMPANY	38	CMP	6%	153,863	229,507	-33.0%	0.1%	0.1%	26.6%	63.3%		
18333	PEERLESS INDEMNITY INSURANCE COMPANY	111	CMP	98%	1,426,495	434,265	228.5%	0.7%	0.2%	191.1%	15.4%		
24198	PEERLESS INSURANCE COMPANY	111	CMP	15%	14,572,473	16,883,158	-13.7%	7.3%	8.2%	9.2%	36.4%		
14958	PENINSULA INSURANCE COMPANY	250	CMP	7%	143,759	154,643	-7.0%	0.1%	0.1%	161.2%	214.7%		
21962	PENNSYLVANIA GENERAL INSURANCE COMPANY	1129	CMP	0%	17,773	85,623	-79.2%	0.0%	0.0%	869.3%	429.1%		
12262	PENNSYLVANIA MANUFACTURERS ASSOCIATION INSURANCE COMPANY	767	CMP	1%	16,805	37	45318.9%	0.0%	0.0%	30.0%	-1705.4%		
23175	PHENIX MUTUAL FIRE INSURANCE COMPANY	140	CMP	22%	1,673,246	1,764,115	-5.2%	0.8%	0.9%	72.9%	70.3%		
18058	PHILADELPHIA INDEMNITY INSURANCE COMPANY	677	CMP	57%	6,078,033	5,731,061	6.1%	3.0%	2.8%	32.5%	-179.6%		
25623	PHOENIX INSURANCE COMPANY, THE	3548	CMP	10%	187,421	102,374	83.1%	0.1%	0.0%	77.0%	1016.2%		
37257	PRAETORIAN INSURANCE COMPANY	796	CMP	8%	370,060	383,822	-3.6%	0.2%	0.2%	149.2%	31.3%		
15024	PREFERRER MUTUAL INSURANCE COMPANY	26	CMP	27%	893,951	914,022	-2.2%	0.4%	0.4%	75.7%	-24.5%		
15586	PRESERVER INSURANCE COMPANY	91	CMP	71%	555,466	819,879	-32.3%	0.3%	0.4%	-1.2%	43.7%		
34690	PROP & CAS INSURANCE COMPANY OF HARTFORD	91	CMP	68%	16,532	19,409	-14.8%	0.0%	0.0%	30.4%	54.4%		
15040	PROVIDENCE MUTUAL FIRE INSURANCE COMPANY	382	CMP	15%	540,455	675,456	-20.0%	0.3%	0.3%	25.5%	52.5%		
15059	PUBLIC SERVICE MUTUAL INSURANCE COMPANY	853	CMP	42%	179,191	150,732	18.9%	0.1%	0.1%	71.8%	56.4%		
39217	QBE INSURANCE CORPORATION	796	CMP	64%	1,591,462	1,867,240	-14.8%	0.8%	0.9%	20.9%	42.8%		
15067	QUINCY MUTUAL FIRE INSURANCE COMPANY	1275	CMP	4%	24,661	41,986	-41.3%	0.0%	0.0%	-45.8%	-8.1%		
24449	REGENT INSURANCE COMPANY	400	CMP	30%	10,905	2,740	298.0%	0.0%	0.0%	605.0%	-20.0%		
13056	RLI INSURANCE COMPANY	783	CMP	4%	23,626	20,973	12.6%	0.0%	0.0%	-68.6%	-3.9%		
24740	SAFECO INSURANCE COMPANY OF AMERICA	163	CMP	3%	159,661	127,807	24.9%	0.1%	0.1%	4.3%	39.1%		
10936	SENECA INSURANCE COMPANY INC.	158	CMP	45%	124,891	127,004	-1.7%	0.1%	0.1%	-1.4%	22.8%		
24988	SENTRY INSURANCE A MUTUAL COMPANY	169	CMP	3%	98,079	117,652	-16.6%	0.0%	0.1%	3.3%	0.2%		
11126	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	3219	CMP	83%	2,071,256	901,231	129.8%	1.0%	0.4%	11.2%	-13.8%		
24767	ST PAUL FIRE AND MARINE INSURANCE COMPANY	3548	CMP	0%	86,302	85,205	1.3%	0.0%	0.0%	-18.9%	82.5%		
24775	ST PAUL GUARDIAN INSURANCE COMPANY	3548	CMP	0%	0	3	-100.0%	0.0%	0.0%	0.0%	88300.0%		
24791	ST PAUL MERCURY INSURANCE COMPANY	3548	CMP	1%	14,244	10,705	33.1%	0.0%	0.0%	-28.1%	0.0%		
19224	ST PAUL PROTECTIVE INSURANCE COMPANY	3548	CMP	6%	2,083	0	0.0%	0.0%	0.0%	-61.7%	-275.6%		
18023	STAR INSURANCE COMPANY	748	CMP	4%	107,733	72,672	48.2%	0.1%	0.0%	45.3%	2.7%		
40045	STARNET INSURANCE COMPANY	98	CMP	46%	149,750	106,770	40.3%	0.1%	0.1%	46.3%	51.2%		
25143	STATE FARM FIRE AND CASUALTY COMPANY	176	CMP	7%	3,153,210	3,065,129	2.9%	1.6%	1.5%	24.8%	12.4%		
12831	STATE NATIONAL INSURANCE COMPANY, INC	93	CMP	21%	230,227	219,084	5.1%	0.1%	0.1%	57.0%	0.0%		
10340	STONINGTON INSURANCE COMPANY	1331	CMP	19%	31,533	176,128	-82.1%	0.0%	0.1%	13.3%	27.8%		
11024	STRATHMORE INSURANCE COMPANY	222	CMP	100%	465,200	9,644	4723.7%	0.2%	0.0%	1.8%	0.0%		

State Specific Competitive Information

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NAIC Code	Company Name	Group Code	Line of Business	Product Mix *	HHI Index **	State Specific								
						2007		2006		Mkt Share		Loss Ratio		
						DWP	DWP	Chg from PY	2007	2006	2007	2006		
12866	T.H.E. INSURANCE COMPANY		CMP	0%		0	10,143	-100.0%	0.0%	0.0%				
12904	TOKIO MARINE & NICHIDO FIRE INSURANCE CO., LTD.	3098	CMP	2%		17,063	8,992	89.8%	0.0%	0.0%	61.8%	-38.9%		
43702	TOWER NATIOAL INSURANCE COMPANY	3703	CMP	92%		52,627	0		0.0%	0.0%	51.0%	44.7%		
20486	TRANSCONTINENTAL INSURANCE COMPANY	218	CMP			0	260,520	-100.0%	0.0%	0.1%		-49.8%		
20494	TRANSPORTATION INSURANCE COMPANY	218	CMP	11%		167,095	354,145	-52.8%	0.1%	0.2%	-26.1%	76.1%		
19046	TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA	3548	CMP	100%		356,211	0		0.2%	0.0%	-54.4%			
25666	TRAVELERS INDEMNITY COMPANY OF AMERICA, THE	3548	CMP	39%		1,746,893	2,007,165	-13.0%	0.9%	1.0%	105.1%	85.0%		
25682	TRAVELERS INDEMNITY COMPANY OF CT, THE	3548	CMP	37%		1,573,533	2,095,790	-24.9%	0.8%	1.0%	11.6%	57.2%		
25658	TRAVELERS INDEMNITY COMPANY, THE	3548	CMP	7%		1,351,837	1,547,432	-12.6%	0.7%	0.7%	47.6%	77.0%		
25674	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	3548	CMP	39%		4,447,918	3,520,176	26.4%	2.2%	1.7%	48.6%	36.9%		
37982	TUDOR INSURANCE COMPANY	866	CMP	1%		6,982	7,530	-7.3%	0.0%	0.0%	-24.5%	22.9%		
29459	TWIN CITY FIRE INSURANCE COMPANY	91	CMP	1%		91,529	356,691	-74.3%	0.0%	0.2%	-86.9%	70.5%		
25844	UNION INSURANCE COMPANY D/B/A BERKLEY PROPERTY AND CASUALTY INS CO	98	CMP	61%		4,001,650	1,126,471	255.2%	2.0%	0.5%	114.3%	41.1%		
25860	UNION MUTUAL FIRE INSURANCE COMPANY	195	CMP	47%		4,955,180	4,602,145	7.7%	2.5%	2.2%	48.2%	12.3%		
25887	UNITED STATES FIDELITY AND GUARANTY COMPANY	3548	CMP	1%		11,606	43,479	-73.3%	0.0%	0.0%	-1.9%	55.7%		
21113	UNITED STATES FIRE INSURANCE COMPANY	158	CMP	10%		286,652	54,870	422.4%	0.1%	0.0%	34.9%	-394.7%		
25976	UTICA MUTUAL INSURANCE COMPANY	201	CMP	21%		337,539	320,121	5.4%	0.2%	0.2%	4.1%	-17.1%		
20508	VALLEY FORGE INSURANCE COMPANY	218	CMP	29%		828,578	760,965	8.9%	0.4%	0.4%	50.7%	-219.7%		
26018	VERMONT MUTUAL INSURANCE COMPANY	234	CMP	33%		9,046,379	9,398,756	-3.7%	4.5%	4.5%	58.5%	44.7%		
20397	VIGILANT INSURANCE COMPANY	38	CMP	9%		461,022	479,958	-3.9%	0.2%	0.2%	-11.1%	-7.0%		
26069	WAUSAU BUSINESS INSURANCE COMPANY	111	CMP	2%		90,695	79,758	13.7%	0.0%	0.0%	-159.0%	950.7%		
26042	WAUSAU UNDERWRITERS INSURANCE COMPANY	111	CMP	7%		112,380	113,490	-1.0%	0.1%	0.1%	-79.2%	139.2%		
44393	WEST AMERICAN INSURANCE COMPANY	148	CMP	1%		123	123	0.0%	0.0%	0.0%	-6.5%	0.0%		
13196	WESTERN WORLD INSURANCE COMPANY	866	CMP	16%		608,418	478,908	27.0%	0.3%	0.2%	20.3%	77.7%		
34207	WESTPORT INSURANCE CORPORATION	350	CMP	26%		427,264	410,027	4.2%	0.2%	0.2%	242.2%	18.8%		
31267	YORK INSURANCE COMPANY OF MAINE	1129	CMP	0%		(10,178)	371,954	-102.7%	0.0%	0.2%	-4704.5%	28.9%		
16535	ZURICH AMERICAN INSURANCE COMPANY	212	CMP	2%		285,461	323,897	-11.9%	0.1%	0.2%	-17.3%	27.0%		
TOTAL							257	200,619,676	207,134,114	-3.1%	100.0%	100.0%	42.5%	47.3%

* Product Mix is percent of companies total business in this Line of Business in NH in the current yr

** The Herfindahl-Hirschman Index (HHI) is a measure of the size of firms in relationship to the industry and an indicator of the amount of competition among the
 An index below 1000 indicates an unconcentrated inde
 An index between 1000 and 1800 indicates moderate concentratio
 An index above 1800 indicates high concentratio

*** Expense Ratio is made up of a state & line specific Commission & Brokerage figure and Taxes, Licenses & Fees figure and a countrywide companywide general expense figure, to be used for comparison purposes only and to develop a combined

State Specific Competitive Information

Exhibit I

NAIC Code	Company Name	Group Code	Line of Business	Exp Ratio ***		Countrywide Combined Ratio		Underwriting Profit	
				2007	2006	2007	2006	2007	2006
				31325	ACADIA INSURANCE COMPANY	98	CMP	28.3%	27.5%
22667	ACE AMERICAN INSURANCE COMPANY	626	CMP	17.3%	11.8%	53.3%	262.7%	Yes	No
20702	ACE FIRE UNDERWRITERS INSURANCE COMPANY	626	CMP	26.6%	22.2%	127.7%	-118.3%	No	Yes
20699	ACE PROPERTY & CASUALTY INSURANCE COMPANY	626	CMP	23.3%	26.1%	54.7%	31.7%	Yes	Yes
10014	AFFILIATED F M INSURANCE COMPANY	65	CMP	12.1%	12.4%	12.1%	12.4%	Yes	Yes
24899	ALEA NORTH AMERICA INSURANCE COMPANY	1325	CMP	n/a	n/a				
19240	ALLSTATE INDEMNITY COMPANY	8	CMP	24.3%	26.5%	211.6%	340.7%	No	No
19232	ALLSTATE INSURANCE COMPANY	8	CMP	23.4%	24.3%	49.5%	87.3%	Yes	Yes
19720	AMERICAN ALTERNATIVE INSURANCE CORPORATION	361	CMP	27.8%	27.8%	77.2%	312.7%	Yes	No
21849	AMERICAN AUTOMOBILE INSURANCE COMPANY	761	CMP	30.3%	25.1%	11.6%	143.9%	Yes	No
20427	AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	218	CMP	6.3%	20.8%	-59.0%	-58.6%	Yes	Yes
19690	AMERICAN ECONOMY INSURANCE COMPANY	163	CMP	30.0%	29.7%	81.9%	21.4%	Yes	Yes
23337	AMERICAN EUROPEAN INSURANCE COMPANY	226	CMP	38.3%	39.0%	73.6%	21.5%	Yes	Yes
26247	AMERICAN GUARANTEE & LIABILITY INSURANCE COMPANY	212	CMP	33.7%	33.5%	-35.9%	67.6%	Yes	Yes
13331	AMERICAN HARDWARE MUTUAL INSURANCE COMPANY	291	CMP	0.0%	1.3%	93.5%	31.3%	Yes	Yes
19380	AMERICAN HOME ASSURANCE COMPANY	12	CMP	33.9%	31.2%	54.0%	110.6%	Yes	No
21857	AMERICAN INSURANCE COMPANY, THE	761	CMP	29.8%	29.9%	36.9%	125.8%	Yes	No
19704	AMERICAN STATES INSURANCE COMPANY	163	CMP	34.4%	33.4%	90.9%	85.9%	Yes	Yes
40142	AMERICAN ZURICH INSURANCE COMPANY	212	CMP	39.8%	36.1%	89.8%	-33.0%	Yes	Yes
23396	AMERISURE MUTUAL INSURANCE COMPANY	124	CMP	24.4%	61.7%	404.2%	-765.5%	No	Yes
11150	ARCH INSURANCE COMPANY	1279	CMP	16.2%	40.0%	44.4%	210.5%	Yes	No
19801	ARGONAUT INSURANCE COMPANY	457	CMP	21.2%	n/a	45.4%		Yes	
21865	ASSOCIATED INDEMNITY CORPORATION	761	CMP	32.3%	32.3%	225.0%	199.0%	No	No
19305	ASSURANCE COMPANY OF AMERICA	212	CMP	36.2%	37.6%	-93196.4%	216.4%	Yes	No
27154	ATLANTIC SPECIALTY INSURANCE COMPANY	1129	CMP	-62.5%	32.1%	-120.2%	34.6%	Yes	Yes
19771	CAMBRIDGE MUTUAL FIRE INSURANCE COMPANY	22	CMP	24.5%	24.8%	117.4%	128.4%	No	No
20230	CENTRAL MUTUAL INSURANCE COMPANY	36	CMP	31.8%	32.4%	11.1%	77.9%	Yes	Yes
25615	CHARTER OAK FIRE INSURANCE COMPANY, THE	3548	CMP	32.8%	32.7%	191.1%	60.9%	No	Yes
18767	CHURCH MUTUAL INSURANCE COMPANY		CMP	1.4%	2.2%	65.8%	81.8%	Yes	Yes
10677	CINCINNATI INSURANCE COMPANY THE	244	CMP	31.3%	31.3%	103.6%	39.5%	No	Yes
31534	CITIZENS INSURANCE COMPANY OF AMERICA	88	CMP	37.2%	37.6%	76.9%	101.0%	Yes	No
10220	COMMONWEALTH INSURANCE COMPANY OF AMERICA	158	CMP	37.0%	25.2%	-271.9%	954.9%	Yes	No
20672	CONCORD GENERAL MUTUAL INSURANCE COMPANY	45	CMP	32.3%	34.1%	94.1%	78.1%	Yes	Yes
20443	CONTINENTAL CASUALTY COMPANY	218	CMP	21.1%	28.1%	12.5%	105.4%	Yes	No
35289	CONTINENTAL INSURANCE COMPANY THE	218	CMP	16.9%	n/a	309.8%		No	
10804	CONTINENTAL WESTERN INSURANCE COMPANY	98	CMP	29.1%	26.1%	90.5%	65.0%	Yes	Yes
18686	CO-OPERATIVE INSURANCE COMPANIES		CMP	18.5%	18.7%	37.6%	168.7%	Yes	No
10847	CUMIS INSURANCE SOCIETY INC	306	CMP	2.4%	0.8%	-72.6%	53.0%	Yes	Yes
42048	DIAMOND STATE INSURANCE COMPANY	920	CMP	34.5%	35.7%	54.1%	29.7%	Yes	Yes
36463	DISCOVER PROPERTY & CASUALTY INSURANCE COMPANY	3548	CMP	30.7%	31.6%	-14.6%	60.7%	Yes	Yes
21326	EMPIRE FIRE AND MARINE INSURANCE COMPANY	212	CMP	71.1%	68.7%	73.8%	53.6%	Yes	Yes
20648	EMPLOYERS FIRE INSURANCE COMPANY	1129	CMP	33.0%	31.4%	98.6%	74.3%	Yes	Yes
21458	EMPLOYERS INSURANCE COMPANY OF WAUSAU	111	CMP	35.8%	38.3%	146.9%	21.5%	No	Yes
21415	EMPLOYERS MUTUAL CASUALTY COMPANY	62	CMP	37.4%	41.8%	59.3%	63.4%	Yes	Yes
15130	ENCOMPASS INDEMNITY COMPANY	8	CMP	28.0%	27.9%	69.4%	76.1%	Yes	Yes
10071	ENCOMPASS INSURANCE COMPANY OF AMERICA	8	CMP	25.7%	27.5%	67.1%	75.4%	Yes	Yes
10120	EVEREST NATIONAL INSURANCE COMPANY	1120	CMP	6.5%	23.8%	59.3%	73.2%	Yes	Yes
11045	EXCELSIOR INSURANCE COMPANY	111	CMP	42.3%	42.1%	69.3%	61.6%	Yes	Yes
24384	FAIRMONT SPECIALTY INSURANCE COMPANY	158	CMP	9.9%	18.0%	-156.9%	12.2%	Yes	Yes
13803	FARM FAMILY CASUALTY INSURANCE COMPANY	408	CMP	30.2%	30.6%	90.4%	22.3%	Yes	Yes
20281	FEDERAL INSURANCE COMPANY	38	CMP	29.7%	28.4%	32.9%	55.1%	Yes	Yes
13935	FEDERATED MUTUAL INSURANCE COMPANY	7	CMP	11.0%	15.0%	11.1%	11.0%	Yes	Yes
39306	FIDELITY AND DEPOSIT COMPANY OF MARYLAND	212	CMP	34.3%	34.6%	39.0%	168.4%	Yes	No
35386	FIDELITY AND GUARANTY INSURANCE COMPANY	3548	CMP	50.9%	31.5%	-6942.6%	893.2%	Yes	No
25879	FIDELITY AND GUARANTY INSURANCE UNDERWRITERS INC	3548	CMP	64.6%	30.9%	-15853.2%	3045.5%	Yes	No
21873	FIREMAN'S FUND INSURANCE COMPANY	761	CMP	33.2%	33.9%	47.8%	72.1%	Yes	Yes
21784	FIREMEN'S INSURANCE CO OF WASHINGTON DC DBA BERKLEY UNDERWRITERS	98	CMP	23.9%	24.5%	62.1%	65.9%	Yes	Yes
13978	FLORISTS MUTUAL INSURANCE COMPANY	349	CMP	2.3%	2.5%	9.6%	54.6%	Yes	Yes
24732	GENERAL INSURANCE COMPANY OF AMERICA	163	CMP	38.7%	34.2%	85.5%	130.7%	Yes	No
23809	GRANITE STATE INSURANCE COMPANY	12	CMP	36.4%	35.2%	50.1%	179.0%	Yes	No
25984	GRAPHIC ARTS MUTUAL INSURANCE COMPANY	201	CMP	37.3%	38.3%	71.4%	64.0%	Yes	Yes
26832	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	84	CMP	25.5%	21.5%	-7.8%	107.7%	Yes	No
26344	GREAT AMERICAN ASSURANCE COMPANY	84	CMP	44.8%	44.7%	93.7%	44.6%	Yes	Yes
16691	GREAT AMERICAN INSURANCE COMPANY	84	CMP	61.8%	41.0%	-13.7%	-5.4%	Yes	Yes
22136	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	84	CMP	37.1%	n/a	4.6%		Yes	
25224	GREAT DIVIDE INSURANCE COMPANY	98	CMP	19.0%	18.5%	287.7%	-260.7%	No	Yes
20303	GREAT NORTHERN INSURANCE COMPANY	38	CMP	30.2%	31.8%	44.9%	62.0%	Yes	Yes
22187	GREATER NEW YORK MUTUAL INSURANCE COMPANY	222	CMP	18.4%	18.6%	68.1%	18.7%	Yes	Yes
15032	GUIDEONE MUTUAL INSURANCE COMPANY	303	CMP	15.5%	14.4%	76.9%	212.7%	Yes	No
22292	HANOVER INSURANCE COMPANY, THE	88	CMP	36.0%	38.1%	43.3%	75.7%	Yes	Yes
26182	HARLEYSVILLE WORCESTER INSURANCE COMPANY	253	CMP	34.6%	37.0%	70.5%	91.2%	Yes	Yes
22357	HARTFORD ACCIDENT AND INDEMNITY COMPANY	91	CMP	n/a	68.0%		129.3%	No	
29424	HARTFORD CASUALTY INSURANCE COMPANY	91	CMP	32.6%	33.0%	61.3%	99.1%	Yes	Yes
19682	HARTFORD FIRE INSURANCE COMPANY	91	CMP	30.9%	29.8%	142.8%	86.2%	No	Yes
37478	HARTFORD INSURANCE COMPANY OF THE MIDWEST	91	CMP	31.9%	38.3%	-35.4%	134.0%	Yes	No

State Specific Competitive Information

Exhibit I

NAIC Code	Company Name	Group Code	Line of Business	Countrywide					
				Exp Ratio ***		Combined Ratio		Underwriting Profit	
				2007	2006	2007	2006	2007	2006
11452	HARTFORD STEAM BOILER INSPECTION AND INSURANCE CO	12	CMP	34.5%	25.1%	169.8%	565.1%	No	No
30104	HARTFORD UNDERWRITERS INSURANCE COMPANY	91	CMP	31.5%	35.2%	-345.7%	71.0%	Yes	Yes
14192	HINGHAM MUTUAL FIRE INSURANCE COMPANY	1229	CMP	26.3%	26.4%	575.0%	71.1%	No	Yes
14206	HOLYOKE MUTUAL INSURANCE COMPANY IN SALEM	50	CMP	40.4%	49.1%	82.2%	101.3%	Yes	No
23817	ILLINOIS NATIONAL INSURANCE COMPANY	12	CMP	30.1%	34.4%	-59.9%	13.8%	Yes	Yes
43575	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	626	CMP	2.9%	n/a	57.7%		Yes	
14354	JEWELERS MUTUAL INSURANCE COMPANY		CMP	25.7%	16.8%	-6.1%	49.5%	Yes	Yes
42404	LIBERTY INSURANCE CORPORATION	111	CMP	22.6%	22.8%	24.6%	137.1%	Yes	No
19917	LIBERTY INSURANCE UNDERWRITERS INC.	111	CMP	36.8%	36.7%	-86.9%	64.4%	Yes	Yes
23035	LIBERTY MUTUAL FIRE INS COMPANY	111	CMP	22.6%	22.9%	-59.0%	106.8%	Yes	No
23043	LIBERTY MUTUAL INSURANCE COMPANY	111	CMP	28.5%	30.8%	142.5%	633.5%	No	No
22977	LUMBERMENS MUTUAL CASUALTY COMPANY RUN-OFF	108	CMP	9.7%	2.7%	-514.8%	65.5%	Yes	Yes
28932	MARKEL AMERICAN INSURANCE COMPANY	785	CMP	32.8%	31.4%	60.1%	163.7%	Yes	No
38970	MARKEL INSURANCE COMPANY	785	CMP	30.5%	28.4%	58.0%	45.8%	Yes	Yes
19356	MARYLAND CASUALTY COMPANY	212	CMP	35.8%	37.3%	75.8%	117.3%	Yes	No
22306	MASSACHUSETTS BAY INSURANCE COMPANY	88	CMP	36.0%	37.5%	74.2%	72.7%	Yes	Yes
23329	MERCHANTS MUTUAL INSURANCE COMPANY	226	CMP	39.2%	40.4%	110.2%	72.4%	No	Yes
12901	MERCHANTS PREFERRED INSURANCE COMPANY	226	CMP	39.1%	n/a	39.1%			
19798	MERRIMACK MUTUAL FIRE INSURANCE COMPANY	22	CMP	29.6%	28.8%	51.0%	48.4%	Yes	Yes
14532	MIDDLESEX MUTUAL ASSURANCE COMPANY	50	CMP	38.3%	39.3%	81.2%	70.4%	Yes	Yes
20362	MIITSUI SUMITOMO INSURANCE COMPANY OF AMERICA	2978	CMP	32.6%	37.7%	-12.7%	-73.9%	Yes	Yes
22551	MIITSUI SUMITOMO INSURANCE USA INC.	2978	CMP	0.4%	19.4%	11.4%	50.4%	Yes	Yes
15897	MMG INSURANCE COMPANY		CMP	24.2%	24.8%	61.1%	67.4%	Yes	Yes
10205	MOUNTAIN VALLEY INDEMNITY COMPANY	26	CMP	19.3%	18.3%	350.6%	24.3%	No	Yes
11991	NATIONAL CASUALTY COMPANY	140	CMP	36.7%	37.1%	43.8%	64.2%	Yes	Yes
20478	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	218	CMP	13.0%	18.2%	-26.0%	95.1%	Yes	Yes
21881	NATIONAL SURETY CORPORATION	761	CMP	29.4%	30.7%	45.9%	121.6%	Yes	No
19445	NATIONAL UNION FIRE INS. COMPANY OF PITTSBURG, PA.	12	CMP	30.9%	31.6%	-1003.4%	1248.8%	Yes	No
23779	NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	140	CMP	31.5%	31.2%	83.5%	134.6%	Yes	No
23787	NATIONWIDE MUTUAL INSURANCE COMPANY	140	CMP	31.2%	32.1%	65.7%	51.2%	Yes	Yes
37877	NATIONWIDE PROPERTY & CASUALTY INSURANCE COMPANY	140	CMP	31.3%	31.6%	44.2%	78.7%	Yes	Yes
24171	NETHERLANDS INSURANCE COMPANY THE	111	CMP	39.0%	39.3%	107.3%	82.6%	No	Yes
25852	NEW ENGLAND GUARANTY INSURANCE COMPANY INC	195	CMP	39.5%	40.3%	51.4%	78.7%	Yes	Yes
23841	NEW HAMPSHIRE INSURANCE COMPANY	12	CMP	33.7%	22.4%	779.2%	11.6%	No	Yes
14788	NGM INSURANCE COMPANY	311	CMP	32.3%	35.0%	84.1%	115.5%	Yes	No
23965	NORFOLK AND DEDHAM MUTUAL FIRE INSURANCE COMPANY	144	CMP	22.7%	27.7%	38.9%	103.8%	Yes	No
19372	NORTHERN INSURANCE COMPANY OF NEW YORK	212	CMP	36.2%	23.7%	12119.4%	6.4%	No	Yes
25992	NORTHERN SECURITY INSURANCE COMPANY INC	234	CMP	30.2%	31.2%	63.0%	88.7%	Yes	Yes
24015	NORTHLAND INSURANCE COMPANY	3548	CMP	50.0%	37.6%	111.3%	53.7%	No	Yes
24074	OHIO CASUALTY INSURANCE COMPANY	148	CMP	14.9%	18.3%	356.7%	1.6%	No	Yes
20621	ONEBEACON AMERICA INSURANCE COMPANY	1129	CMP	33.3%	31.5%	100.9%	85.9%	No	Yes
21970	ONEBEACON INSURANCE COMPANY	1129	CMP	22.0%	29.5%	156.9%	102.5%	No	No
20346	PACIFIC INDEMNITY COMPANY	38	CMP	35.4%	31.4%	62.0%	94.7%	Yes	Yes
18333	PEERLESS INDEMNITY INSURANCE COMPANY	111	CMP	42.5%	42.7%	233.5%	58.2%	No	Yes
24198	PEERLESS INSURANCE COMPANY	111	CMP	48.8%	46.9%	58.0%	83.4%	Yes	Yes
14958	PENINSULA INSURANCE COMPANY	250	CMP	17.2%	18.4%	178.3%	233.1%	No	No
21962	PENNSYLVANIA GENERAL INSURANCE COMPANY	1129	CMP	43.8%	28.8%	913.1%	457.9%	No	No
12262	PENNSYLVANIA MANUFACTURERS ASSOCIATION INSURANCE COMPANY	767	CMP	4.3%	2.7%	34.3%	-1702.7%	Yes	Yes
23175	PHENIX MUTUAL FIRE INSURANCE COMPANY		CMP	24.8%	26.0%	97.7%	96.3%	Yes	Yes
18058	PHILADELPHIA INDEMNITY INSURANCE COMPANY	677	CMP	26.3%	26.9%	58.8%	-152.7%	Yes	Yes
25623	PHOENIX INSURANCE COMPANY, THE	3548	CMP	35.0%	35.7%	112.0%	1051.9%	No	No
37257	PRAETORIAN INSURANCE COMPANY	796	CMP	18.3%	16.6%	167.6%	47.9%	No	Yes
15024	PREFERRED MUTUAL INSURANCE COMPANY		CMP	24.6%	24.8%	100.2%	0.3%	No	Yes
15586	PRESERVER INSURANCE COMPANY	26	CMP	20.7%	23.2%	19.4%	67.0%	Yes	Yes
34690	PROP & CAS INSURANCE COMPANY OF HARTFORD	91	CMP	28.3%	25.7%	58.7%	80.1%	Yes	Yes
15040	PROVIDENCE MUTUAL FIRE INSURANCE COMPANY	382	CMP	32.8%	33.9%	58.3%	86.4%	Yes	Yes
15059	PUBLIC SERVICE MUTUAL INSURANCE COMPANY	853	CMP	22.3%	21.9%	94.2%	78.3%	Yes	Yes
39217	QBE INSURANCE CORPORATION	796	CMP	33.0%	32.6%	53.9%	75.4%	Yes	Yes
15067	QUINCY MUTUAL FIRE INSURANCE COMPANY	1275	CMP	17.1%	21.9%	-28.7%	13.8%	Yes	Yes
24449	REGENT INSURANCE COMPANY	400	CMP	44.4%	23.7%	649.4%	3.8%	No	Yes
13056	RLI INSURANCE COMPANY	783	CMP	20.2%	20.0%	-48.4%	16.1%	Yes	Yes
24740	SAFECO INSURANCE COMPANY OF AMERICA	163	CMP	48.6%	51.3%	53.0%	90.4%	Yes	Yes
10936	SENECA INSURANCE COMPANY INC.	158	CMP	20.6%	19.9%	19.2%	42.7%	Yes	Yes
24988	SENTRY INSURANCE A MUTUAL COMPANY	169	CMP	18.4%	17.6%	21.7%	17.8%	Yes	Yes
11126	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	3219	CMP	10.6%	10.8%	21.8%	-3.0%	Yes	Yes
24767	ST PAUL FIRE AND MARINE INSURANCE COMPANY	3548	CMP	33.1%	12.3%	14.2%	94.8%	Yes	Yes
24775	ST PAUL GUARDIAN INSURANCE COMPANY	3548	CMP	n/a	n/a				
24791	ST PAUL MERCURY INSURANCE COMPANY	3548	CMP	30.9%	18.4%	2.7%	-257.2%	Yes	Yes
19224	ST PAUL PROTECTIVE INSURANCE COMPANY	3548	CMP	30.3%	n/a	-31.4%		Yes	
18023	STAR INSURANCE COMPANY	748	CMP	24.1%	23.1%	39.4%	26.8%	Yes	Yes
40045	STARNET INSURANCE COMPANY	98	CMP	22.7%	23.1%	69.0%	74.3%	Yes	Yes
25143	STATE FARM FIRE AND CASUALTY COMPANY	176	CMP	25.4%	26.0%	58.0%	38.4%	Yes	Yes
12831	STATE NATIONAL INSURANCE COMPANY, INC	93	CMP	23.6%	26.6%	80.5%	26.6%	Yes	Yes
10340	STONINGTON INSURANCE COMPANY	1331	CMP	83.9%	34.1%	97.2%	61.9%	Yes	Yes
11024	STRATHMORE INSURANCE COMPANY	222	CMP	18.4%	17.9%	20.1%	17.9%	Yes	Yes

State Specific Competitive Information

Exhibit I

NAIC Code	Company Name	Group Code	Line of Business	Countrywide						
				Exp Ratio ***		Combined Ratio		Underwriting Profit		
				2007	2006	2007	2006	2007	2006	
12866	T.H.E. INSURANCE COMPANY		CMP	n/a	19.3%		-19.6%		Yes	Yes
12904	TOKIO MARINE & NICHIDO FIRE INSURANCE CO., LTD.	3098	CMP	19.8%	45.2%	81.6%	89.9%	Yes	Yes	Yes
43702	TOWER NATIONAL INSURANCE COMPANY	3703	CMP	26.6%	n/a	77.7%		Yes		
20486	TRANSCONTINENTAL INSURANCE COMPANY	218	CMP	n/a	25.1%		-24.7%			Yes
20494	TRANSPORTATION INSURANCE COMPANY	218	CMP	3.9%	20.9%	-22.3%	97.1%	Yes	Yes	Yes
19046	TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA	3548	CMP	34.9%	n/a	-19.6%		Yes		
25666	TRAVELERS INDEMNITY COMPANY OF AMERICA, THE	3548	CMP	33.3%	33.3%	138.4%	118.2%	No	No	No
25682	TRAVELERS INDEMNITY COMPANY OF CT, THE	3548	CMP	33.4%	31.4%	45.0%	88.6%	Yes	Yes	Yes
25658	TRAVELERS INDEMNITY COMPANY, THE	3548	CMP	33.1%	33.1%	80.7%	110.0%	Yes	No	No
25674	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	3548	CMP	32.0%	31.7%	80.7%	68.6%	Yes	Yes	Yes
37982	TUDOR INSURANCE COMPANY	866	CMP	24.2%	24.3%	-0.2%	47.3%	Yes	Yes	Yes
29459	TWIN CITY FIRE INSURANCE COMPANY	91	CMP	34.6%	34.3%	-52.2%	104.8%	Yes	No	No
25844	UNION INSURANCE COMPANY D/B/A BERKLEY PROPERTY AND CASUALTY INS CO	98	CMP	23.2%	23.6%	137.5%	64.8%	No	Yes	Yes
25860	UNION MUTUAL FIRE INSURANCE COMPANY	195	CMP	37.4%	38.5%	85.5%	50.8%	Yes	Yes	Yes
25887	UNITED STATES FIDELITY AND GUARANTY COMPANY	3548	CMP	35.1%	33.1%	33.2%	88.8%	Yes	Yes	Yes
21113	UNITED STATES FIRE INSURANCE COMPANY	158	CMP	16.9%	11.4%	51.7%	-383.3%	Yes	Yes	Yes
25976	UTICA MUTUAL INSURANCE COMPANY	201	CMP	36.1%	41.9%	40.2%	24.8%	Yes	Yes	Yes
20508	VALLEY FORGE INSURANCE COMPANY	218	CMP	15.6%	20.1%	66.4%	-199.7%	Yes	Yes	Yes
26018	VERMONT MUTUAL INSURANCE COMPANY	234	CMP	32.3%	34.3%	90.8%	79.0%	Yes	Yes	Yes
20397	VIGILANT INSURANCE COMPANY	38	CMP	30.9%	30.8%	19.9%	23.8%	Yes	Yes	Yes
26069	WAUSAU BUSINESS INSURANCE COMPANY	111	CMP	35.1%	34.3%	-123.9%	985.0%	Yes	No	No
26042	WAUSAU UNDERWRITERS INSURANCE COMPANY	111	CMP	31.1%	33.1%	-48.1%	172.2%	Yes	Yes	Yes
44393	WEST AMERICAN INSURANCE COMPANY	148	CMP	n/a	n/a					
13196	WESTERN WORLD INSURANCE COMPANY	866	CMP	26.2%	27.1%	46.5%	104.8%	Yes	No	No
34207	WESTPORT INSURANCE CORPORATION	350	CMP	10.0%	23.5%	252.2%	42.3%	No	Yes	Yes
31267	YORK INSURANCE COMPANY OF MAINE	1129	CMP	28.0%	38.1%	-4676.5%	67.0%	Yes	Yes	Yes
16535	ZURICH AMERICAN INSURANCE COMPANY	212	CMP	32.9%	39.8%	15.5%	66.8%	Yes	Yes	Yes
TOTAL				32.5%	33.1%	75.0%	80.4%			

* Product Mix is percent of companies total business in this Line of Business in NH in the current yr

** The Herfindahl-Hirschman Index (HHI) is a measure of the size of firms in relationship to the industry and an indicator of the amount of competition among it
 An index below 1000 indicates an unconcentrated index
 An index between 1000 and 1800 indicates moderate concentration
 An index above 1800 indicates high concentration

*** Expense Ratio is made up of a state & line specific Commission & Brokerage figure and Taxes, Licenses & Fees figure and a countrywide companywide figure

Regional (New England) Competitive Information

Exhibit II

NAIC Code	Company Name	Group Code	Line of Business	New England								
				HHI Index ****	2007		2006		Mkt Share		Loss Ratio	
					DWP	DWP	Chg from PY	2007	2006	2007	2006	
31325	ACADIA INSURANCE COMPANY	98	CMP		62,904,141	69,845,375	-9.9%	3.1%	3.3%			
22667	ACE AMERICAN INSURANCE COMPANY	626	CMP		16,743,183	25,372,020	-34.0%	0.8%	1.2%	104.7%		
20702	ACE FIRE UNDERWRITERS INSURANCE COMPANY	626	CMP		632,232	463,225	36.5%	0.0%	0.0%	30.1%	35.4%	
20699	ACE PROPERTY & CASUALTY INSURANCE COMPANY	626	CMP		1,137,757	1,353,303	-15.9%	0.1%	0.1%	102.9%	36.0%	
10014	AFFILIATED F M INSURANCE COMPANY	65	CMP		497,800	397,745	25.2%	0.0%	0.0%	46.3%	57.6%	
24899	ALEA NORTH AMERICA INSURANCE COMPANY	1325	CMP		(641)	150,415	-100.4%	0.0%	0.0%	44.6%	39.8%	
19240	ALLSTATE INDEMNITY COMPANY	8	CMP		314,521	9,711	3138.8%	0.0%	0.0%	34.1%	14.2%	
19232	ALLSTATE INSURANCE COMPANY	8	CMP		8,136,712	7,783,494	4.5%	0.4%	0.4%	29.2%	9.5%	
19720	AMERICAN ALTERNATIVE INSURANCE CORPORATION	361	CMP		4,657,009	4,197,829	10.9%	0.2%	0.2%	46.6%	51.4%	
21849	AMERICAN AUTOMOBILE INSURANCE COMPANY	761	CMP		1,366,003	1,533,594	-10.9%	0.1%	0.1%	38.3%	28.4%	
20427	AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	218	CMP		7,498,351	8,370,921	-10.4%	0.4%	0.4%	45.4%	149.4%	
19690	AMERICAN ECONOMY INSURANCE COMPANY	163	CMP		10,209,490	10,589,571	-3.6%	0.5%	0.5%	162.5%	176.1%	
23337	AMERICAN EUROPEAN INSURANCE COMPANY	226	CMP		1,767,044	2,282,908	-22.6%	0.1%	0.1%	167.8%	-0.6%	
26247	AMERICAN GUARANTEE & LIABILITY INSURANCE COMPANY	212	CMP		379,732	203,816	86.3%	0.0%	0.0%			
13331	AMERICAN HARDWARE MUTUAL INSURANCE COMPANY	291	CMP		1,066,493	1,196,325	-10.9%	0.1%	0.1%	40.3%	34.0%	
19380	AMERICAN HOME ASSURANCE COMPANY	12	CMP		(1,497,623)	1,638,248	-191.4%	-0.1%	0.1%	143.8%	96.2%	
21857	AMERICAN INSURANCE COMPANY, THE	761	CMP		5,660,397	5,369,030	5.4%	0.3%	0.3%	45.8%	30.8%	
23795	AMERICAN INTERNATIONAL PACIFIC INSURANCE COMPANY	12	CMP		4,235	15,872	-73.3%	0.0%	0.0%	-1.2%	43.7%	
19704	AMERICAN STATES INSURANCE COMPANY	163	CMP		4,761,462	5,376,668	-11.4%	0.2%	0.3%	24.3%	30.8%	
35912	AMERICAN WESTERN HOME INSURANCE COMPANY	127	CMP		180,419	201,822	-10.6%	0.0%	0.0%			
40142	AMERICAN ZURICH INSURANCE COMPANY	212	CMP		1,464,171	3,500,239	-58.2%	0.1%	0.2%			
19488	AMERISURE INSURANCE COMPANY	124	CMP		2,665	3,670	-27.4%	0.0%	0.0%	44.9%	55.6%	
23396	AMERISURE MUTUAL INSURANCE COMPANY	124	CMP		17,465	18,744	-6.8%	0.0%	0.0%	49.8%	27.6%	
41360	ARBELLA PROTECTION INSURANCE COMPANY, INC.	586	CMP		9,394,695	9,289,231	1.1%	0.5%	0.4%	-230.0%	68.3%	
11150	ARCH INSURANCE COMPANY	1279	CMP		2,943,985	3,052,316	-3.5%	0.1%	0.1%	186.7%	0.8%	
19801	ARGONAUT INSURANCE COMPANY	457	CMP		1,350,525	634,510	112.8%	0.1%	0.0%	26.4%	79.7%	
24678	ARROWOOD INDEMNITY COMPANY	553	CMP		(34,390)	57,354	-160.0%	0.0%	0.0%	-18.9%	112.4%	
21865	ASSOCIATED INDEMNITY CORPORATION	761	CMP		1,800,696	2,104,298	-14.4%	0.1%	0.1%	93.2%		
19305	ASSURANCE COMPANY OF AMERICA	212	CMP		6,311,753	8,437,956	-25.2%	0.3%	0.4%	43.2%	32.0%	
19895	ATLANTIC MUTUAL INSURANCE COMPANY	24	CMP		0	283	-100.0%	0.0%	0.0%	46.1%	63.0%	
27154	ATLANTIC SPECIALTY INSURANCE COMPANY	1129	CMP		49,722	4,109,490	-98.8%	0.0%	0.2%			
33022	AXA INSURANCE COMPANY	968	CMP		0	1	-100.0%	0.0%	0.0%			
24813	BALBOA INSURANCE COMPANY	1330	CMP		(1,540)	291	-629.2%	0.0%	0.0%	27.4%	38.2%	
19771	CAMBRIDGE MUTUAL FIRE INSURANCE COMPANY	22	CMP		6,989,942	7,712,460	-9.4%	0.3%	0.4%	45.0%	42.8%	
21946	CAMDEN FIRE INSURANCE ASSOCIATION (THE)	1129	CMP		780,088	710,903	9.7%	0.0%	0.0%	105.7%	-24.9%	
10472	CAPITOL INDEMNITY CORPORATION	501	CMP		1,386	0		0.0%	0.0%	63.4%	-9.4%	
19909	CENTENNIAL INSURANCE COMPANY	24	CMP		0	(4,814)	-100.0%	0.0%	0.0%	-44.4%	132.7%	
20230	CENTRAL MUTUAL INSURANCE COMPANY	36	CMP		8,612,591	8,240,335	4.5%	0.4%	0.4%	16.2%	90.6%	
25615	CHARTER OAK FIRE INSURANCE COMPANY, THE	3548	CMP		53,156,878	59,233,505	-10.3%	2.6%	2.8%	57.7%		
12777	CHUBB INDEMNITY INSURANCE COMPANY	38	CMP		14,459	13,136	10.1%	0.0%	0.0%	38.2%	41.0%	
18767	CHURCH MUTUAL INSURANCE COMPANY	0	CMP		9,708,624	9,000,030	7.9%	0.5%	0.4%	-1374.0%	-166.3%	
10677	CINCINNATI INSURANCE COMPANY THE	244	CMP		9,153,529	8,713,363	5.1%	0.4%	0.4%	12.2%	187.7%	
31534	CITIZENS INSURANCE COMPANY OF AMERICA	88	CMP		30,690,535	22,571,628	36.0%	1.5%	1.1%			
34754	COMMERCE INSURANCE COMPANY	816	CMP		20,414,025	21,484,401	-5.0%	1.0%	1.0%			
10220	COMMONWEALTH INSURANCE COMPANY OF AMERICA	158	CMP		185,924	288,309	-35.5%	0.0%	0.0%	25.2%	226.8%	
20672	CONCORD GENERAL MUTUAL INSURANCE COMPANY	45	CMP		3,996,807	3,855,109	3.7%	0.2%	0.2%	39.5%	19.2%	
20443	CONTINENTAL CASUALTY COMPANY	218	CMP		13,055,693	18,141,084	-28.0%	0.6%	0.9%	-19.7%	-28.8%	
35289	CONTINENTAL INSURANCE COMPANY THE	218	CMP		4,975,013	(20,557)	-24301.1%	0.2%	0.0%			
10804	CONTINENTAL WESTERN INSURANCE COMPANY	98	CMP		8,374,765	7,425,479	12.8%	0.4%	0.4%	70.1%	71.6%	
18686	CO-OPERATIVE INSURANCE COMPANIES	0	CMP		4,749,604	4,534,945	4.7%	0.2%	0.2%	-1043.8%	-152.0%	
10022	COUNTRYWAY INSURANCE COMPANY	542	CMP		10,720	11,286	-5.0%	0.0%	0.0%	55.0%	48.9%	
10847	CUMIS INSURANCE SOCIETY INC	306	CMP		2,913,266	3,040,216	-4.2%	0.1%	0.1%	105.4%	-17.7%	
37346	DANBURY INSURANCE COMPANY	1229	CMP		272,960	218,404	25.0%	0.0%	0.0%			

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Exhibit II

				New England							
NAIC Code	Company Name	Group Code	Line of Business	HHI Index ****	2007	2006	Chg from PY	Mkt Share		Loss Ratio	
					DWP	DWP		2007	2006	2007	2006
42048	DIAMOND STATE INSURANCE COMPANY	920	CMP		649,475	623,079	4.2%	0.0%	0.0%	44.0%	33.4%
36463	DISCOVER PROPERTY & CASUALTY INSURANCE COMPANY	3548	CMP		233,581	265,899	-12.2%	0.0%	0.0%		
21326	EMPIRE FIRE AND MARINE INSURANCE COMPANY	212	CMP		12,891,684	7,924,012	62.7%	0.6%	0.4%	39.4%	43.3%
20648	EMPLOYERS FIRE INSURANCE COMPANY	1129	CMP		76,225,675	76,911,315	-0.9%	3.7%	3.6%	59.4%	41.5%
21458	EMPLOYERS INSURANCE COMPANY OF WAUSAU	111	CMP		918,535	2,199,224	-58.2%	0.0%	0.1%	-5.5%	-59.1%
21415	EMPLOYERS MUTUAL CASUALTY COMPANY	62	CMP		3,259,518	2,911,245	12.0%	0.2%	0.1%	278.0%	47.4%
15130	ENCOMPASS INDEMNITY COMPANY	8	CMP		14,682	15,951	-8.0%	0.0%	0.0%	54.4%	55.3%
10071	ENCOMPASS INSURANCE COMPANY OF AMERICA	8	CMP		20,239	22,562	-10.3%	0.0%	0.0%	163.6%	127.0%
10120	EVEREST NATIONAL INSURANCE COMPANY	1120	CMP		581,362	197,926	193.7%	0.0%	0.0%	0.0%	0.0%
26921	EVEREST REINSURANCE COMPANY	1120	CMP		17,589	21,103	-16.7%	0.0%	0.0%		
11045	EXCELSIOR INSURANCE COMPANY	111	CMP		18,939,138	19,762,400	-4.2%	0.9%	0.9%	24.0%	10.1%
24384	FAIRMONT SPECIALTY INSURANCE COMPANY	158	CMP		2,082	877,348	-99.8%	0.0%	0.0%	18.0%	23.0%
13803	FARM FAMILY CASUALTY INSURANCE COMPANY	408	CMP		10,525,140	10,472,358	0.5%	0.5%	0.5%	74.5%	29.0%
20281	FEDERAL INSURANCE COMPANY	38	CMP		78,325,910	79,534,575	-1.5%	3.8%	3.8%	39.6%	29.0%
13935	FEDERATED MUTUAL INSURANCE COMPANY	7	CMP		1,920,136	1,848,121	3.9%	0.1%	0.1%	40.2%	27.6%
39306	FIDELITY AND DEPOSIT COMPANY OF MARYLAND	212	CMP		2,049,148	2,372,224	-13.6%	0.1%	0.1%		
35386	FIDELITY AND GUARANTY INSURANCE COMPANY	3548	CMP		4,209	112,714	-96.3%	0.0%	0.0%		
25879	FIDELITY AND GUARANTY INSURANCE UNDERWRITERS INC	3548	CMP		9,493	91,129	-89.6%	0.0%	0.0%	40.2%	22.9%
21873	FIREMAN'S FUND INSURANCE COMPANY	761	CMP		6,955,514	7,184,914	-3.2%	0.3%	0.3%	50.0%	51.8%
21784	FIREMEN'S INSURANCE CO OF WASHINGTON DC DBA BERKLEY I	98	CMP		30,709,540	34,023,905	-9.7%	1.5%	1.6%	46.6%	59.7%
37710	FIRST AMERICAN PROPERTY & CASUALTY INSURANCE COMPAN	70	CMP		247,087	138,239	78.7%	0.0%	0.0%		
11177	FIRST FINANCIAL INSURANCE COMPANY	479	CMP		240,096	233,899	2.6%	0.0%	0.0%	73.8%	32.8%
33588	FIRST LIBERTY INSURANCE CORPORATION, THE	111	CMP		486,230	4,050	11905.7%	0.0%	0.0%		
24724	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	163	CMP		1,766,456	1,592,414	10.9%	0.1%	0.1%	-77.3%	1041.7%
13978	FLORISTS MUTUAL INSURANCE COMPANY	349	CMP		2,140,486	2,186,901	-2.1%	0.1%	0.1%	53.1%	40.0%
24732	GENERAL INSURANCE COMPANY OF AMERICA	163	CMP		1,796,466	1,810,897	-0.8%	0.1%	0.1%	-57.7%	529.0%
14095	GRANITE MUTUAL INSURANCE COMPANY	234	CMP		1,841,588	1,861,211	-1.1%	0.1%	0.1%	57.3%	66.6%
23809	GRANITE STATE INSURANCE COMPANY	12	CMP		9,879,447	9,530,759	3.7%	0.5%	0.5%	43.5%	71.8%
25984	GRAPHIC ARTS MUTUAL INSURANCE COMPANY	201	CMP		8,493,882	6,314,274	34.5%	0.4%	0.3%		
26832	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	84	CMP		588,608	349,271	68.5%	0.0%	0.0%		
26344	GREAT AMERICAN ASSURANCE COMPANY	84	CMP		4,972,215	5,239,910	-5.1%	0.2%	0.2%		
16691	GREAT AMERICAN INSURANCE COMPANY	84	CMP		1,516,385	2,141,416	-29.2%	0.1%	0.1%	133.2%	195.8%
22136	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	84	CMP		4,174,398	1,916,962	117.8%	0.2%	0.1%	30.1%	111.1%
25224	GREAT DIVIDE INSURANCE COMPANY	98	CMP		54,024	171,811	-68.6%	0.0%	0.0%	31.8%	20.1%
20303	GREAT NORTHERN INSURANCE COMPANY	38	CMP		14,502,853	12,251,125	18.4%	0.7%	0.6%	16.3%	44.4%
22187	GREATER NEW YORK MUTUAL INSURANCE COMPANY	222	CMP		14,243,061	14,446,150	-1.4%	0.7%	0.7%	-1165.0%	
22322	GREENWICH INSURANCE COMPANY	1285	CMP		188,239	204,239	-7.8%	0.0%	0.0%	42.5%	46.5%
15032	GUIDEONE MUTUAL INSURANCE COMPANY	303	CMP		1,469,729	1,581,932	-7.1%	0.1%	0.1%	-38.2%	32.7%
22292	HANOVER INSURANCE COMPANY, THE	88	CMP		27,644,116	29,367,876	-5.9%	1.3%	1.4%		1308.0%
35696	HARLEYSVILLE PREFERRED INSURANCE COMPANY	253	CMP		3,268,852	1,731,232	88.8%	0.2%	0.1%		
26182	HARLEYSVILLE WORCESTER INSURANCE COMPANY	253	CMP		50,060,922	49,967,331	0.2%	2.4%	2.4%		
22357	HARTFORD ACCIDENT AND INDEMNITY COMPANY	91	CMP		3,474,546	2,956,823	17.5%	0.2%	0.1%	10.5%	34.6%
29424	HARTFORD CASUALTY INSURANCE COMPANY	91	CMP		66,586,672	66,048,661	0.8%	3.2%	3.1%		
19682	HARTFORD FIRE INSURANCE COMPANY	91	CMP		72,101,541	82,410,902	-12.5%	3.5%	3.9%	-2.4%	-3.4%
37478	HARTFORD INSURANCE COMPANY OF THE MIDWEST	91	CMP		5,642,754	4,821,454	17.0%	0.3%	0.2%		
11452	HARTFORD STEAM BOILER INSPECTION AND INSURANCE CO	12	CMP		203,114	6,616,170	-96.9%	0.0%	0.3%	19.3%	-72.7%
30104	HARTFORD UNDERWRITERS INSURANCE COMPANY	91	CMP		4,516,208	3,506,984	28.8%	0.2%	0.2%		
14192	HINGHAM MUTUAL FIRE INSURANCE COMPANY	1229	CMP		4,140,290	3,811,500	8.6%	0.2%	0.2%	58.8%	61.9%
14206	HOLYOKE MUTUAL INSURANCE COMPANY IN SALEM	50	CMP		10,484,118	9,978,473	5.1%	0.5%	0.5%	10.5%	20.5%
23817	ILLINOIS NATIONAL INSURANCE COMPANY	12	CMP		150,270	117,161	28.3%	0.0%	0.0%	30.0%	49.9%
43575	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	626	CMP		3,715,995	0		0.2%	0.0%	45.2%	107.9%
14354	JEWELERS MUTUAL INSURANCE COMPANY	0	CMP		1,187,046	1,142,575	3.9%	0.1%	0.1%	59.1%	27.3%
42404	LIBERTY INSURANCE CORPORATION	111	CMP		859,938	1,378,953	-37.6%	0.0%	0.1%	25.2%	137.9%

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				HHI Index ****	2007		2006		Mkt Share		Loss Ratio	
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19917	LIBERTY INSURANCE UNDERWRITERS INC.	111	CMP		1,098,330	1,313,130	-16.4%	0.1%	0.1%	425.3%	81.2%	
23035	LIBERTY MUTUAL FIRE INS COMPANY	111	CMP		2,260,061	5,693,716	-60.3%	0.1%	0.3%	161.2%	214.7%	
23043	LIBERTY MUTUAL INSURANCE COMPANY	111	CMP		3,438,763	6,255,134	-45.0%	0.2%	0.3%	99.9%	-40.2%	
10725	LIBERTY SURPLUS INSURANCE CORPORATION	111	CMP		306,885	185,625	65.3%	0.0%	0.0%	-6.0%	23.3%	
33855	LINCOLN GENERAL INSURANCE COMPANY	1326	CMP		(125)	2,469	-105.1%	0.0%	0.0%			
22977	LUMBERMENS MUTUAL CASUALTY COMPANY RUN-OFF	108	CMP		(35,887)	(381,809)	-90.6%	0.0%	0.0%	91.6%	30.6%	
28932	MARKEL AMERICAN INSURANCE COMPANY	785	CMP		129,652	111,602	16.2%	0.0%	0.0%			
38970	MARKEL INSURANCE COMPANY	785	CMP		5,673,121	5,979,033	-5.1%	0.3%	0.3%			
19356	MARYLAND CASUALTY COMPANY	212	CMP		38,333,733	40,893,493	-6.3%	1.9%	1.9%	26.8%	26.9%	
22306	MASSACHUSETTS BAY INSURANCE COMPANY	88	CMP		33,378,683	35,628,599	-6.3%	1.6%	1.7%	242.0%	126.5%	
23329	MERCHANTS MUTUAL INSURANCE COMPANY	226	CMP		8,026,904	7,742,647	3.7%	0.4%	0.4%	-76.8%	77.9%	
19798	MERRIMACK MUTUAL FIRE INSURANCE COMPANY	22	CMP		23,602,403	24,773,733	-4.7%	1.2%	1.2%	52.4%	104.3%	
21687	MID-CENTURY INSURANCE COMPANY	212	CMP		258	0		0.0%	0.0%	-4.3%	106.9%	
23434	MIDDLESEX INSURANCE COMPANY	169	CMP		39,354	49,143	-19.9%	0.0%	0.0%	41.4%	17.7%	
14532	MIDDLESEX MUTUAL ASSURANCE COMPANY	50	CMP		52,595,794	55,475,164	-5.2%	2.6%	2.6%	117.4%	5143.0%	
20362	MITSUMI SUMITOMO INSURANCE COMPANY OF AMERICA	2978	CMP		1,722,056	962,302	79.0%	0.1%	0.0%	52.1%		
22551	MITSUMI SUMITOMO INSURANCE USA INC.	2978	CMP		122,577	24,595	398.4%	0.0%	0.0%	17.7%	-37.5%	
15997	MMG INSURANCE COMPANY	0	CMP		16,735,154	14,999,994	11.6%	0.8%	0.7%	395.8%	-50.2%	
10205	MOUNTAIN VALLEY INDEMNITY COMPANY	26	CMP		1,159,385	1,022,466	13.4%	0.1%	0.0%	-1612.2%	45.5%	
11991	NATIONAL CASUALTY COMPANY	140	CMP		185,883	91,261	103.7%	0.0%	0.0%	62.7%	67.1%	
20478	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	218	CMP		22,203,020	18,590,231	19.4%	1.1%	0.9%	-29.2%	94.9%	
21881	NATIONAL SURETY CORPORATION	761	CMP		3,829,927	4,411,809	-13.2%	0.2%	0.2%	11.6%	23.9%	
19445	NATIONAL UNION FIRE INS. COMPANY OF PITTSBURG, PA.	12	CMP		1,117,885	988,157	13.1%	0.1%	0.0%	44.8%	-36.2%	
23779	NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	140	CMP		6,344,663	7,013,847	-9.5%	0.3%	0.3%	52.6%	38.6%	
23787	NATIONWIDE MUTUAL INSURANCE COMPANY	140	CMP		20,896,643	21,931,860	-4.7%	1.0%	1.0%	46.8%	51.4%	
37877	NATIONWIDE PROPERTY & CASUALTY INSURANCE COMPANY	140	CMP		6,756,840	6,940,218	-2.6%	0.3%	0.3%			
42307	NAVIGATORS INSURANCE COMPANY	510	CMP		39,516	0		0.0%	0.0%	-0.6%	49.4%	
24171	NETHERLANDS INSURANCE COMPANY THE	111	CMP		49,088,924	46,411,199	5.8%	2.4%	2.2%	-6.4%	35.6%	
25852	NEW ENGLAND GUARANTY INSURANCE COMPANY INC	195	CMP		2,869,912	3,163,081	-9.3%	0.1%	0.1%	67.0%	76.7%	
23841	NEW HAMPSHIRE INSURANCE COMPANY	12	CMP		11,515,575	12,911,788	-10.8%	0.6%	0.6%		12897.0%	
14788	NGM INSURANCE COMPANY	311	CMP		66,071,430	66,908,423	-1.3%	3.2%	3.2%	35.8%	40.6%	
23965	NORFOLK AND DEDHAM MUTUAL FIRE INSURANCE COMPANY	144	CMP		24,594,220	21,483,106	14.5%	1.2%	1.0%	60.7%	54.6%	
29700	NORTH AMERICAN ELITE INSURANCE COMPANY	181	CMP		33,551	28,303	18.5%	0.0%	0.0%			
21105	NORTH RIVER INSURANCE COMPANY, THE	158	CMP		108,037	0		0.0%	0.0%	235.6%	-965.5%	
38369	NORTHERN ASSURANCE COMPANY OF AMERICA, THE	1129	CMP		0	(8,815)	-100.0%	0.0%	0.0%			
19372	NORTHERN INSURANCE COMPANY OF NEW YORK	212	CMP		1,116,777	1,273,366	-12.3%	0.1%	0.1%	15.4%	72.2%	
25992	NORTHERN SECURITY INSURANCE COMPANY INC	234	CMP		17,061,792	17,790,558	-4.1%	0.8%	0.8%			
24031	NORTHLAND CASUALTY COMPANY	3548	CMP		115,818	90,353	28.2%	0.0%	0.0%	30.3%	28.3%	
24015	NORTHLAND INSURANCE COMPANY	3548	CMP		95,683	79,791	19.9%	0.0%	0.0%	23.2%	45.6%	
42552	NOVA CASUALTY COMPANY	0	CMP		8,646	0		0.0%	0.0%	22.0%	70.2%	
24074	OHIO CASUALTY INSURANCE COMPANY	148	CMP		7,105,021	8,653,161	-17.9%	0.3%	0.4%	94.0%	60.6%	
20621	ONEBEACON AMERICA INSURANCE COMPANY	1129	CMP		42,230,112	40,841,680	3.4%	2.1%	1.9%	42.6%	13.0%	
21970	ONEBEACON INSURANCE COMPANY	1129	CMP		(318,813)	2,656,117	-112.0%	0.0%	0.1%	39.6%	12.5%	
20346	PACIFIC INDEMNITY COMPANY	38	CMP		3,048,948	3,416,095	-10.7%	0.1%	0.2%	26.1%	12.2%	
32069	PATRIOT INSURANCE COMPANY	1336	CMP		751,918	0		0.0%	0.0%			
18333	PEERLESS INDEMNITY INSURANCE COMPANY	111	CMP		8,032,658	2,589,817	210.2%	0.4%	0.1%	-35.6%	129.3%	
24198	PEERLESS INSURANCE COMPANY	111	CMP		54,543,099	63,846,431	-14.6%	2.7%	3.0%	103.5%	44.2%	
14958	PENINSULA INSURANCE COMPANY	250	CMP		143,759	154,643	-7.0%	0.0%	0.0%	4.9%	37.0%	
14982	PENN MILLERS INSURANCE COMPANY	125	CMP		3,228,211	3,089,439	4.5%	0.2%	0.1%	-7.5%	12.6%	
21962	PENNSYLVANIA GENERAL INSURANCE COMPANY	1129	CMP		(17,580)	1,210,060	-101.5%	0.0%	0.1%	44.1%	52.6%	
12262	PENNSYLVANIA MANUFACTURERS ASSOCIATION INSURANCE CO	767	CMP		256,005	(265,373)	-196.5%	0.0%	0.0%	83.8%	58.8%	
13714	PHARMACISTS MUTUAL INSURANCE COMPANY	775	CMP		1,042,587	920,453	13.3%	0.1%	0.0%		-11829.6%	
23175	PHENIX MUTUAL FIRE INSURANCE COMPANY	0	CMP		4,663,641	5,031,576	-7.3%	0.2%	0.2%	478.0%	61.8%	

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18058	PHILADELPHIA INDEMNITY INSURANCE COMPANY	677	CMP		85,850,310	90,452,595	-5.1%	4.2%	4.3%	21.4%	17.0%	
25623	PHOENIX INSURANCE COMPANY, THE	3548	CMP		15,133,414	11,780,791	28.5%	0.7%	0.6%	-47.5%	51.1%	
37257	PRAETORIAN INSURANCE COMPANY	796	CMP		3,904,116	3,882,981	0.5%	0.2%	0.2%			
15024	PREFERRED MUTUAL INSURANCE COMPANY	0	CMP		5,228,060	5,694,109	-8.2%	0.3%	0.3%	19.0%	10.2%	
15586	PRESERVER INSURANCE COMPANY	26	CMP		555,466	819,879	-32.3%	0.0%	0.0%	37.2%	65.0%	
34690	PROP & CAS INSURANCE COMPANY OF HARTFORD	91	CMP		1,249,146	1,138,120	9.8%	0.1%	0.1%			
15040	PROVIDENCE MUTUAL FIRE INSURANCE COMPANY	382	CMP		7,818,443	7,905,213	-1.1%	0.4%	0.4%	123.4%	-11.6%	
24295	PROVIDENCE WASHINGTON INSURANCE COMPANY RUN-OFF	156	CMP		0	2,572	-100.0%	0.0%	0.0%	58.1%	51.8%	
15059	PUBLIC SERVICE MUTUAL INSURANCE COMPANY	853	CMP		14,898,552	15,419,998	-3.4%	0.7%	0.7%	43.5%	41.8%	
39217	QBE INSURANCE CORPORATION	796	CMP		18,099,726	18,862,315	-4.0%	0.9%	0.9%			
15067	QUINCY MUTUAL FIRE INSURANCE COMPANY	1275	CMP		23,341,401	24,769,154	-5.8%	1.1%	1.2%	129.4%	-0.6%	
24449	REGENT INSURANCE COMPANY	400	CMP		2,730,262	2,397,234	13.9%	0.1%	0.1%	71.3%		
13056	RLI INSURANCE COMPANY	783	CMP		290,464	277,983	4.5%	0.0%	0.0%	-70.5%	43.8%	
24740	SAFECO INSURANCE COMPANY OF AMERICA	163	CMP		918,642	1,091,670	-15.8%	0.0%	0.1%	192.5%	1314.2%	
33618	SAFETY INDEMNITY INSURANCE COMPANY	188	CMP		1,488,759	814,373	82.8%	0.1%	0.0%			
39454	SAFETY INSURANCE COMPANY	188	CMP		10,992,309	8,389,370	31.0%	0.5%	0.4%			
10936	SENECA INSURANCE COMPANY INC.	158	CMP		3,955,261	3,263,360	21.2%	0.2%	0.2%	37.1%	53.1%	
11000	SENTINEL INSURANCE COMPANY LTD	91	CMP		520,772	0		0.0%	0.0%	5.1%	-0.4%	
24988	SENTRY INSURANCE A MUTUAL COMPANY	169	CMP		250,738	311,829	-19.6%	0.0%	0.0%		-48.9%	
11126	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	3219	CMP		5,859,330	6,360,228	-7.9%	0.3%	0.3%	44.9%	44.9%	
24767	ST PAUL FIRE AND MARINE INSURANCE COMPANY	3548	CMP		1,266,147	2,606,320	-51.4%	0.1%	0.1%	101.0%	4.7%	
24775	ST PAUL GUARDIAN INSURANCE COMPANY	3548	CMP		20,947	1,615	1197.0%	0.0%	0.0%	97.8%	61.1%	
24791	ST PAUL MERCURY INSURANCE COMPANY	3548	CMP		117,883	92,003	28.1%	0.0%	0.0%	66.5%	34.2%	
19224	ST PAUL PROTECTIVE INSURANCE COMPANY	3548	CMP		18,108	5,438	233.0%	0.0%	0.0%	84.6%	44.0%	
18023	STAR INSURANCE COMPANY	748	CMP		258,306	118,383	118.2%	0.0%	0.0%	73.8%	51.1%	
40045	STARNET INSURANCE COMPANY	98	CMP		1,870,585	1,705,948	9.7%	0.1%	0.1%			
25143	STATE FARM FIRE AND CASUALTY COMPANY	176	CMP		15,322,669	14,050,492	9.1%	0.7%	0.7%	-13988.9%		
12831	STATE NATIONAL INSURANCE COMPANY, INC	93	CMP		7,096,106	7,536,528	-5.8%	0.3%	0.4%	12745.9%	-10518.9%	
10340	STONINGTON INSURANCE COMPANY	1331	CMP		1,003,259	2,894,678	-65.3%	0.0%	0.1%	49.1%	74.6%	
11024	STRATHMORE INSURANCE COMPANY	222	CMP		4,599,661	1,152,358	299.2%	0.2%	0.1%	15.7%	46.9%	
12866	T.H.E. INSURANCE COMPANY	0	CMP		0	3,096	-100.0%	0.0%	0.0%	24.3%	42.8%	
12901	T.H.E. INSURANCE COMPANY	0	CMP		355,337	0		0.0%	0.0%	-94.7%	169.1%	
25534	TIG INSURANCE COMPANY	158	CMP		(33)	0		0.0%	0.0%	31.9%	11.9%	
12904	TOKIO MARINE & NICHIDO FIRE INSURANCE CO., LTD.	3098	CMP		590,702	221,777	166.3%	0.0%	0.0%		9041.5%	
44300	TOWER INSURANCE COMPANY OF NEW YORK	3703	CMP		2,198,837	260,721	743.4%	0.1%	0.0%	207.6%	-10.0%	
43702	TOWER NATIOAL INSURANCE COMPANY	3703	CMP		1,821,519	199,805	811.6%	0.1%	0.0%	41.9%	40.2%	
20486	TRANSCONTINENTAL INSURANCE COMPANY	218	CMP		0	7,744,221	-100.0%	0.0%	0.4%	16.7%	15.6%	
20494	TRANSPORTATION INSURANCE COMPANY	218	CMP		6,455,607	6,356,372	1.6%	0.3%	0.3%	50.9%	-22.7%	
19046	TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA	3548	CMP		1,580,351	0		0.1%	0.0%	31.7%	50.5%	
25666	TRAVELERS INDEMNITY COMPANY OF AMERICA, THE	3548	CMP		39,050,143	38,366,941	1.8%	1.9%	1.8%	42.8%	39.9%	
25682	TRAVELERS INDEMNITY COMPANY OF CT, THE	3548	CMP		47,944,889	58,896,533	-18.6%	2.3%	2.8%	40.5%	36.0%	
25658	TRAVELERS INDEMNITY COMPANY, THE	3548	CMP		32,774,707	34,902,496	-6.1%	1.6%	1.7%	-442.5%		
25674	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	3548	CMP		88,432,108	82,346,995	7.4%	4.3%	3.9%	21.6%	13.9%	
37982	TUDOR INSURANCE COMPANY	866	CMP		135,819	14,792	818.2%	0.0%	0.0%			
29459	TWIN CITY FIRE INSURANCE COMPANY	91	CMP		6,366,025	8,237,878	-22.7%	0.3%	0.4%			
25844	UNION INSURANCE COMPANY D/B/A BERKLEY PROPERTY AND C	98	CMP		4,002,154	1,126,471	255.3%	0.2%	0.1%	23.6%	35.0%	
25860	UNION MUTUAL FIRE INSURANCE COMPANY	195	CMP		20,011,255	18,504,130	8.1%	1.0%	0.9%	114.3%	41.1%	
41335	UNITED NATIONAL SPECIALTY INSURANCE COMPANY	920	CMP		(197)	3,695	-105.3%	0.0%	0.0%			
25887	UNITED STATES FIDELITY AND GUARANTY COMPANY	3548	CMP		372,845	2,066,818	-82.0%	0.0%	0.1%	15.6%	-85078.9%	
21113	UNITED STATES FIRE INSURANCE COMPANY	158	CMP		1,085,015	226,361	379.3%	0.1%	0.0%	58.0%	30.8%	
25976	UTICA MUTUAL INSURANCE COMPANY	201	CMP		5,513,527	6,058,821	-9.0%	0.3%	0.3%			
20508	VALLEY FORGE INSURANCE COMPANY	218	CMP		14,733,531	13,947,494	5.6%	0.7%	0.7%	0.0%	0.0%	
26018	VERMONT MUTUAL INSURANCE COMPANY	234	CMP		60,058,514	60,844,568	-1.3%	2.9%	2.9%			

Regional (New England) Competitive Information

Exhibit II

NAIC Code	Company Name	Group Code	Line of Business	New England							Loss Ratio	
				HHI Index ****	2007		2006		Mkt Share		2007	2006
					DWP	DWP	Chg from PY	2007	2006	2007	2006	
20397	VIGILANT INSURANCE COMPANY	38	CMP		10,910,488	14,725,861	-25.9%	0.5%	0.7%	26.3%	17.5%	
26069	WAUSAU BUSINESS INSURANCE COMPANY	111	CMP		2,076,418	2,007,986	3.4%	0.1%	0.1%			
26042	WAUSAU UNDERWRITERS INSURANCE COMPANY	111	CMP		1,343,880	1,253,434	7.2%	0.1%	0.1%			
44393	WEST AMERICAN INSURANCE COMPANY	148	CMP		9,605,983	12,266,991	-21.7%	0.5%	0.6%	-247.4%	39.8%	
13196	WESTERN WORLD INSURANCE COMPANY	866	CMP		7,790,552	8,157,930	-4.5%	0.4%	0.4%		-5765800.0%	
34207	WESTPORT INSURANCE CORPORATION	350	CMP		2,019,438	1,543,424	30.8%	0.1%	0.1%			
31267	YORK INSURANCE COMPANY OF MAINE	1129	CMP		(27,237)	2,302,530	-101.2%	0.0%	0.1%			
16535	ZURICH AMERICAN INSURANCE COMPANY	212	CMP		7,037,314	5,210,180	35.1%	0.3%	0.2%	43.3%	36.4%	
TOTAL				199	2,050,915,297	2,110,502,585	-2.8%	100.0%	100.0%	42.2%	40.8%	

** The Herfindahl-Hirschman Index (HHI) is a measure of the size of firms in relationship to the industry and an indicator of the amount of competition among them.

An index below 1000 indicates an unconcentrated index

An index between 1000 and 1800 indicates moderate concentration

An index above 1800 indicates high concentration

Countrywide Competitive Information

Exhibit III

NAIC Code	Company Name	Group Code	Line of Business	HHI Index ****	Countrywide							
					2007		2006		Mkt Share		Loss Ratio	
					DWP	DWP	Chg from PY	2007	2006	2007	2006	
31325	ACADIA INSURANCE COMPANY	98	CMP		174,405,760	176,224,164	-1.0%	0.3%	0.3%	46.1%	66.3%	
22667	ACE AMERICAN INSURANCE COMPANY	626	CMP		1,037,705,526	1,063,072,172	-2.4%	2.0%	2.0%	49.8%	62.8%	
20702	ACE FIRE UNDERWRITERS INSURANCE COMPANY	626	CMP		12,846,010	18,747,690	-31.5%	0.0%	0.0%	134.7%	108.8%	
20699	ACE PROPERTY & CASUALTY INSURANCE COMPANY	626	CMP		22,911,602	33,373,026	-31.3%	0.0%	0.1%	74.7%	145.0%	
10014	AFFILIATED F M INSURANCE COMPANY	65	CMP		138,528,687	139,900,558	-1.0%	0.3%	0.3%	28.1%	36.9%	
19399	AIU INSURANCE COMPANY	12	CMP		8,013,378	17,892,608	-55.2%	0.0%	0.0%	28.9%	61.9%	
24899	ALEA NORTH AMERICA INSURANCE COMPANY	1325	CMP		314,842	(2,878,702)	-110.9%	0.0%	0.0%	5846.0%	64.0%	
35300	ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	761	CMP		51,138,590	57,647,032	-11.3%	0.1%	0.1%	28.1%	46.8%	
41840	ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	88	CMP		11,833,528	53,654	21955.3%	0.0%	0.0%	94.5%	27746.4%	
19240	ALLSTATE INDEMNITY COMPANY	8	CMP		244,498,628	158,791,121	54.0%	0.5%	0.3%	70.6%	66.7%	
19232	ALLSTATE INSURANCE COMPANY	8	CMP		992,922,448	1,094,740,062	-9.3%	2.0%	2.1%	47.5%	39.5%	
17230	ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY	8	CMP		45,376	48,070	-5.6%	0.0%	0.0%	111.5%	2319.3%	
12696	AMERICA FIRST INSURANCE COMPANY	111	CMP		14,335,992	16,442,450	-12.8%	0.0%	0.0%	29.2%	38.1%	
19720	AMERICAN ALTERNATIVE INSURANCE CORPORATION	361	CMP		239,616,474	235,023,512	2.0%	0.5%	0.5%	40.5%	39.0%	
21849	AMERICAN AUTOMOBILE INSURANCE COMPANY	761	CMP		267,423,190	278,097,960	-3.8%	0.5%	0.5%	38.9%	72.9%	
10111	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	19	CMP		994,166	35,222	2722.6%	0.0%	0.0%	53.8%	56700.0%	
20427	AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	218	CMP		338,382,128	339,030,337	-0.2%	0.7%	0.7%	29.9%	30.8%	
19690	AMERICAN ECONOMY INSURANCE COMPANY	163	CMP		602,932,089	580,991,872	3.8%	1.2%	1.1%	68.8%	48.3%	
23337	AMERICAN EUROPEAN INSURANCE COMPANY	226	CMP		20,736,454	25,413,694	-18.4%	0.0%	0.0%	16.4%	22.8%	
26247	AMERICAN GUARANTEE & LIABILITY INSURANCE COMPANY	212	CMP		53,678,102	69,719,003	-23.0%	0.1%	0.1%	65.6%	61.8%	
13331	AMERICAN HARDWARE MUTUAL INSURANCE COMPANY	291	CMP		31,480,754	32,729,582	-3.8%	0.1%	0.1%	69.0%	54.5%	
19380	AMERICAN HOME ASSURANCE COMPANY	12	CMP		202,040,786	169,076,533	19.5%	0.4%	0.3%	37.7%	48.9%	
21857	AMERICAN INSURANCE COMPANY, THE	761	CMP		550,729,182	565,977,074	-2.7%	1.1%	1.1%	34.7%	76.5%	
23795	AMERICAN INTERNATIONAL PACIFIC INSURANCE COMPANY	12	CMP		8,470	72,458	-88.3%	0.0%	0.0%	171.4%	25.6%	
40258	AMERICAN INTERNATIONAL SOUTH INSURANCE COMPANY	12	CMP		206,443	476,745	-56.7%	0.0%	0.0%	800.2%	-186.9%	
30562	AMERICAN MANUFACTURERS MUTUAL INSURANCE COMPANY	108	CMP		(4,364)	11,360	-138.4%	0.0%	0.0%	202794.2%	-10433.1%	
38652	AMERICAN MODERN SELECT INSURANCE COMPANY	127	CMP		1,755,188	2,050,600	-14.4%	0.0%	0.0%	90.9%	211.0%	
22918	AMERICAN MOTORISTS INSURANCE COMPANY	108	CMP		(31,358)	137,100	-122.9%	0.0%	0.0%	-31632.0%	-13449.5%	
28401	AMERICAN NATIONAL PROPERTY & CASUALTY COMPANY	408	CMP		17,253,234	29,921,284	-42.3%	0.0%	0.1%	57.2%	42.5%	
19615	AMERICAN RELIABLE INSURANCE COMPANY	19	CMP		736,084	731,888	0.6%	0.0%	0.0%	-56.8%	142.6%	
19704	AMERICAN STATES INSURANCE COMPANY	163	CMP		337,952,884	362,439,968	-6.8%	0.7%	0.7%	59.9%	41.0%	
35912	AMERICAN WESTERN HOME INSURANCE COMPANY	127	CMP		56,926,398	53,490,908	6.4%	0.1%	0.1%	68.2%	62.1%	
40142	AMERICAN ZURICH INSURANCE COMPANY	212	CMP		178,338,282	215,702,110	-17.3%	0.4%	0.4%	77.8%	103.7%	
19488	AMERISURE INSURANCE COMPANY	124	CMP		81,188,548	67,676,802	20.0%	0.2%	0.1%	76.5%	63.7%	
23396	AMERISURE MUTUAL INSURANCE COMPANY	124	CMP		174,505,894	183,621,902	-5.0%	0.3%	0.4%	56.0%	46.8%	
41360	ARBELLA PROTECTION INSURANCE COMPANY, INC.	586	CMP		18,789,390	18,578,462	1.1%	0.0%	0.0%	62.7%	67.1%	
11150	ARCH INSURANCE COMPANY	1279	CMP		170,638,346	185,857,178	-8.2%	0.3%	0.4%	46.0%	55.9%	
19801	ARGONAUT INSURANCE COMPANY	457	CMP		54,581,958	64,522,986	-15.4%	0.1%	0.1%	41.8%	43.6%	
24678	ARROWOOD INDEMNITY COMPANY	553	CMP		(152,081)	(1,242,676)	-87.8%	0.0%	0.0%	28901.2%	5533.6%	
21865	ASSOCIATED INDEMNITY CORPORATION	761	CMP		171,705,650	165,032,270	4.0%	0.3%	0.3%	15.2%	70.3%	
19305	ASSURANCE COMPANY OF AMERICA	212	CMP		70,832,136	76,328,690	-7.2%	0.1%	0.1%	71.0%	380.9%	
19895	ATLANTIC MUTUAL INSURANCE COMPANY	24	CMP		(13,448)	(236,892)	-94.3%	0.0%	0.0%	-761315.4%	-5127.0%	
27154	ATLANTIC SPECIALTY INSURANCE COMPANY	1129	CMP		30,862,932	223,516,772	-86.2%	0.1%	0.4%	45.5%	52.0%	
33022	AXA INSURANCE COMPANY	968	CMP		1,381,220	18,876	7217.3%	0.0%	0.0%	-147.9%	-11317.7%	
24813	BALBOA INSURANCE COMPANY	1330	CMP		3,462	11,082	-68.8%	0.0%	0.0%	-10690.4%	109.2%	
18279	BANKERS STANDARD INSURANCE COMPANY	626	CMP		3,164	64,490	-95.1%	0.0%	0.0%	36576.7%	-934.1%	
19763	BAY STATE INSURANCE COMPANY	22	CMP		2,102,616	2,216,736	-5.1%	0.0%	0.0%	49.8%	332.2%	
29580	BERKLEY REGIONAL INSURANCE COMPANY	98	CMP		0	153,160	-100.0%	0.0%	0.0%	13.3%	-2.7%	
31295	BERKLEY REGIONAL SPECIALTY INSURANCE COMPANY	98	CMP		9,122,950	4,061,588	124.6%	0.0%	0.0%	52.6%	70.4%	
24503	BLUE RIDGE INSURANCE COMPANY	400	CMP		0	(252,432)	-100.0%	0.0%	0.0%		-396.7%	
13528	BROTHERHOOD MUTUAL INSURANCE COMPANY	0	CMP		290,584,471	277,572,570	4.7%	0.6%	0.5%	51.7%	66.8%	
19771	CAMBRIDGE MUTUAL FIRE INSURANCE COMPANY	22	CMP		58,140,936	41,341,296	40.6%	0.1%	0.1%	43.8%	34.9%	
21946	CAMDEN FIRE INSURANCE ASSOCIATION (THE)	1129	CMP		30,910,684	23,576,708	31.1%	0.1%	0.0%	68.1%	57.4%	
10472	CAPITOL INDEMNITY CORPORATION	501	CMP		118,187,404	143,319,846	-17.5%	0.2%	0.3%	50.7%	46.5%	
19909	CENTENNIAL INSURANCE COMPANY	24	CMP		(1,144)	(20,804)	-94.5%	0.0%	0.0%	-68851.4%	-136698.2%	
20230	CENTRAL MUTUAL INSURANCE COMPANY	36	CMP		189,808,752	157,360,610	20.6%	0.4%	0.3%	55.0%	41.7%	
25615	CHARTER OAK FIRE INSURANCE COMPANY, THE	3548	CMP		623,310,592	656,125,276	-5.0%	1.2%	1.3%	36.1%	38.0%	
22810	CHICAGO INSURANCE COMPANY	761	CMP		1,253,830	8,983,498	-86.0%	0.0%	0.0%	-200.2%	152.7%	

Countrywide Competitive Information

Exhibit III

NAIC Code	Company Name	Group Code	Line of Business	HHI Index ****	Countrywide							
					2007		2006		Mkt Share		Loss Ratio	
					DWP	DWP	Chg from PY	2007	2006	2007	2006	
12777	CHUBB INDEMNITY INSURANCE COMPANY	38	CMP		51,824	49,842	4.0%	0.0%	0.0%	-679.7%	-334.5%	
18767	CHURCH MUTUAL INSURANCE COMPANY	0	CMP		832,902,169	821,886,424	1.3%	1.6%	1.6%	57.1%	56.4%	
28665	CINCINNATI CASUALTY COMPANY (THE)	244	CMP		(6,080)	16,276	-137.4%	0.0%	0.0%	-3133.4%	-1064.3%	
10677	CINCINNATI INSURANCE COMPANY THE	244	CMP		1,807,010,948	1,785,935,458	1.2%	3.6%	3.4%	50.0%	57.1%	
31534	CITIZENS INSURANCE COMPANY OF AMERICA	88	CMP		230,386,758	239,770,374	-3.9%	0.5%	0.5%	53.6%	50.6%	
20532	CLARENDON NATIONAL INSURANCE COMPANY	517	CMP		1,375,864	43,359,614	-96.8%	0.0%	0.1%	-168.8%	64.2%	
19410	COMMERCE AND INDUSTRY INSURANCE COMPANY	12	CMP		1,818	18,634	-90.2%	0.0%	0.0%	339141.6%	4873.8%	
34754	COMMERCE INSURANCE COMPANY	816	CMP		40,828,050	42,968,802	-5.0%	0.1%	0.1%	20.9%	20.5%	
10220	COMMONWEALTH INSURANCE COMPANY OF AMERICA	158	CMP		33,672,030	47,522,416	-29.1%	0.1%	0.1%	42.6%	46.8%	
12157	COMPANION PROPERTY AND CASUALTY INSURANCE COMPANY	661	CMP		41,051,944	42,404,158	-3.2%	0.1%	0.1%	39.9%	34.9%	
20672	CONCORD GENERAL MUTUAL INSURANCE COMPANY	45	CMP		7,993,614	7,710,218	3.7%	0.0%	0.0%	59.1%	27.3%	
20443	CONTINENTAL CASUALTY COMPANY	218	CMP		465,397,404	517,242,153	-10.0%	0.9%	1.0%	64.3%	75.1%	
35289	CONTINENTAL INSURANCE COMPANY THE	218	CMP		175,403,588	(4,545,680)	-3958.7%	0.3%	0.0%	73.3%	-2526.5%	
10804	CONTINENTAL WESTERN INSURANCE COMPANY	98	CMP		469,483,932	463,762,838	1.2%	0.9%	0.9%	50.7%	51.1%	
37206	CONTRACTORS BONDING AND INSURANCE COMPANY	0	CMP		116,754,226	119,012,840	-1.9%	0.2%	0.2%	33.1%	26.0%	
18686	CO-OPERATIVE INSURANCE COMPANIES	0	CMP		9,499,208	9,069,890	4.7%	0.0%	0.0%	35.8%	40.6%	
10022	COUNTRYWAY INSURANCE COMPANY	542	CMP		78,534	118,806	-33.9%	0.0%	0.0%	-55.3%	-234.3%	
10847	CUMIS INSURANCE SOCIETY INC	306	CMP		125,321,248	122,771,734	2.1%	0.2%	0.2%	30.6%	35.6%	
37346	DANBURY INSURANCE COMPANY	1229	CMP		545,920	436,808	25.0%	0.0%	0.0%	-14.9%	25.2%	
35408	DELOS INSURANCE COMPANY	4381	CMP		104,338,146	100,159,820	4.2%	0.2%	0.2%	44.6%	32.2%	
42048	DIAMOND STATE INSURANCE COMPANY	920	CMP		72,722,701	83,489,873	-12.9%	0.1%	0.2%	40.9%	31.7%	
36463	DISCOVER PROPERTY & CASUALTY INSURANCE COMPANY	3548	CMP		9,554,960	11,694,168	-18.3%	0.0%	0.0%	-30.6%	94.7%	
21407	EMCASCO INSURANCE COMPANY	62	CMP		9,695,882	5,669,358	71.0%	0.0%	0.0%	38.8%	68.5%	
21326	EMPIRE FIRE AND MARINE INSURANCE COMPANY	212	CMP		401,707,014	279,360,275	43.8%	0.8%	0.5%	15.7%	35.3%	
20648	EMPLOYERS FIRE INSURANCE COMPANY	1129	CMP		365,629,560	247,310,032	47.8%	0.7%	0.5%	48.8%	50.9%	
21458	EMPLOYERS INSURANCE COMPANY OF WAUSAU	111	CMP		29,425,886	91,261,000	-67.8%	0.1%	0.2%	-131.3%	91.7%	
21415	EMPLOYERS MUTUAL CASUALTY COMPANY	62	CMP		57,356,666	56,669,698	1.2%	0.1%	0.1%	54.1%	53.3%	
15130	ENCOMPASS INDEMNITY COMPANY	8	CMP		504,654	452,688	11.5%	0.0%	0.0%	-207.2%	-129.9%	
10071	ENCOMPASS INSURANCE COMPANY OF AMERICA	8	CMP		680,714	706,287	-3.6%	0.0%	0.0%	73.3%	161.9%	
10120	EVEREST NATIONAL INSURANCE COMPANY	1120	CMP		108,745,664	70,490,757	54.3%	0.2%	0.1%	108.4%	54.1%	
26921	EVEREST REINSURANCE COMPANY	1120	CMP		6,563,930	8,971,262	-26.8%	0.0%	0.0%	14.5%	16.5%	
12750	EVERGREEN NATIONAL INDEMNITY COMPANY	3592	CMP		8,760	0		0.0%	0.0%	-4936.5%		
11045	EXCELSIOR INSURANCE COMPANY	111	CMP		154,247,904	166,128,116	-7.2%	0.3%	0.3%	55.1%	55.0%	
24384	FAIRMONT SPECIALTY INSURANCE COMPANY	158	CMP		(759,174)	57,492,946	-101.3%	0.0%	0.1%	88.1%	86.6%	
13803	FARM FAMILY CASUALTY INSURANCE COMPANY	408	CMP		75,213,321	74,468,240	1.0%	0.1%	0.1%	96.8%	73.8%	
21652	FARMERS INSURANCE EXCHANGE	212	CMP		942,730,862	916,110,372	2.9%	1.9%	1.8%	44.9%	40.5%	
20281	FEDERAL INSURANCE COMPANY	38	CMP		2,279,846,118	2,355,507,268	-3.2%	4.5%	4.5%	42.3%	24.3%	
13935	FEDERATED MUTUAL INSURANCE COMPANY	7	CMP		179,681,120	191,292,588	-6.1%	0.4%	0.4%	52.2%	43.3%	
39306	FIDELITY AND DEPOSIT COMPANY OF MARYLAND	212	CMP		92,933,925	115,450,447	-19.5%	0.2%	0.2%	80.6%	163.6%	
35386	FIDELITY AND GUARANTY INSURANCE COMPANY	3548	CMP		927,774	5,438,602	-82.9%	0.0%	0.0%	-230.0%	61.9%	
25879	FIDELITY AND GUARANTY INSURANCE UNDERWRITERS INC	3548	CMP		1,235,528	10,480,334	-88.2%	0.0%	0.0%	-188.9%	8.2%	
25180	FIDELITY NATIONAL INSURANCE COMPANY	670	CMP		1,710,962	2,796,418	-38.8%	0.0%	0.0%	107.8%	70.9%	
21660	FIRE INSURANCE EXCHANGE	212	CMP		413,547,104	381,935,420	8.3%	0.8%	0.7%	52.0%	41.6%	
21873	FIREMAN'S FUND INSURANCE COMPANY	761	CMP		662,467,374	634,374,676	4.4%	1.3%	1.2%	56.7%	83.0%	
21784	FIREMEN'S INSURANCE CO OF WASHINGTON DC DBA BERKLEY	98	CMP		183,972,488	211,406,864	-13.0%	0.4%	0.4%	51.8%	46.8%	
37710	FIRST AMERICAN PROPERTY & CASUALTY INSURANCE COMPAN	70	CMP		8,351,229	7,071,084	18.1%	0.0%	0.0%	17.9%	24.9%	
11177	FIRST FINANCIAL INSURANCE COMPANY	479	CMP		3,642,318	3,586,198	1.6%	0.0%	0.0%	95.7%	84.1%	
33588	FIRST LIBERTY INSURANCE CORPORATION, THE	111	CMP		1,496,986	305,994	389.2%	0.0%	0.0%	424.7%	51.1%	
24724	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	163	CMP		155,246,764	149,594,261	3.8%	0.3%	0.3%	30.5%	41.6%	
13943	FITCHBURG MUTUAL INSURANCE COMPANY	144	CMP		8,373,626	7,427,038	12.7%	0.0%	0.0%	174.2%	1.2%	
13978	FLORISTS MUTUAL INSURANCE COMPANY	349	CMP		40,289,554	45,435,296	-11.3%	0.1%	0.1%	60.2%	40.6%	
38776	FOLKSAMERICA REINSURANCE COMPANY	1129	CMP		5,297,518	12,323,588	-57.0%	0.0%	0.0%	43.4%	12.7%	
13986	FRANKENMUTH MUTUAL INSURANCE COMPANY	1309	CMP		125,613,669	128,442,369	-2.2%	0.2%	0.2%	50.8%	39.7%	
34266	FRONTIER INSURANCE COMPANY REHABILITATION	961	CMP		0	(17,232)	-100.0%	0.0%	0.0%		6747.8%	
24732	GENERAL INSURANCE COMPANY OF AMERICA	163	CMP		147,408,037	145,616,863	1.2%	0.3%	0.3%	14.1%	44.7%	
11231	GENERALI - U.S. BRANCH	1169	CMP		726,658	0		0.0%	0.0%	-178.4%		
14095	GRANITE MUTUAL INSURANCE COMPANY	234	CMP		3,683,176	3,722,422	-1.1%	0.0%	0.0%	211.7%	43.3%	
23809	GRANITE STATE INSURANCE COMPANY	12	CMP		274,632,861	261,994,064	4.8%	0.5%	0.5%	23.5%	71.4%	

Countrywide Competitive Information

NAIC Code	Company Name	Group Code	Line of Business	HHI Index ****	Countrywide							
					2007		2006		Mkt Share		Loss Ratio	
					DWP	DWP	Chg from PY	2007	2006	2007	2006	
25984	GRAPHIC ARTS MUTUAL INSURANCE COMPANY	201	CMP		174,015,694	176,637,576	-1.5%	0.3%	0.3%	43.0%	36.7%	
26832	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	84	CMP		24,043,634	18,199,488	32.1%	0.0%	0.0%	109.3%	94.7%	
26344	GREAT AMERICAN ASSURANCE COMPANY	84	CMP		141,005,428	159,222,541	-11.4%	0.3%	0.3%	65.3%	12.2%	
16691	GREAT AMERICAN INSURANCE COMPANY	84	CMP		77,724,728	77,361,466	0.5%	0.2%	0.1%	41.5%	18.9%	
22136	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	84	CMP		222,108,098	189,349,422	17.3%	0.4%	0.4%	76.6%	74.7%	
25224	GREAT DIVIDE INSURANCE COMPANY	98	CMP		17,117,002	14,159,964	20.9%	0.0%	0.0%	63.7%	57.2%	
20303	GREAT NORTHERN INSURANCE COMPANY	38	CMP		550,396,122	512,760,664	7.3%	1.1%	1.0%	44.2%	26.1%	
22187	GREATER NEW YORK MUTUAL INSURANCE COMPANY	222	CMP		379,842,610	400,122,030	-5.1%	0.7%	0.8%	44.7%	42.1%	
22322	GREENWICH INSURANCE COMPANY	1285	CMP		14,301,497	11,870,320	20.5%	0.0%	0.0%	58.5%	7.8%	
15032	GUIDEONE MUTUAL INSURANCE COMPANY	303	CMP		240,874,974	254,095,552	-5.2%	0.5%	0.5%	66.9%	46.0%	
36064	HANOVER AMERICAN INSURANCE COMPANY, THE	88	CMP		17,737,224	13,110,620	35.3%	0.0%	0.0%	71.7%	38.7%	
22292	HANOVER INSURANCE COMPANY, THE	88	CMP		275,605,032	289,330,784	-4.7%	0.5%	0.6%	47.1%	64.8%	
26433	HARCO NATIONAL INSURANCE COMPANY	225	CMP		1,870,140	1,871,900	-0.1%	0.0%	0.0%	75.7%	-42.2%	
23582	HARLEYSVILLE INSURANCE COMPANY	253	CMP		30,944,438	28,271,322	9.5%	0.1%	0.1%	39.5%	42.4%	
14168	HARLEYSVILLE MUTUAL INSURANCE COMPANY	253	CMP		296,824,788	310,616,334	-4.4%	0.6%	0.6%	46.2%	51.6%	
35696	HARLEYSVILLE PREFERRED INSURANCE COMPANY	253	CMP		15,575,626	8,763,598	77.7%	0.0%	0.0%	38.9%	31.6%	
26182	HARLEYSVILLE WORCESTER INSURANCE COMPANY	253	CMP		280,312,320	272,076,222	3.0%	0.6%	0.5%	58.0%	54.5%	
22357	HARTFORD ACCIDENT AND INDEMNITY COMPANY	91	CMP		63,012,520	63,068,024	-0.1%	0.1%	0.1%	13.3%	51.1%	
29424	HARTFORD CASUALTY INSURANCE COMPANY	91	CMP		2,012,465,740	1,986,686,090	1.3%	4.0%	3.8%	54.2%	70.2%	
19682	HARTFORD FIRE INSURANCE COMPANY	91	CMP		1,261,429,526	1,382,123,224	-8.7%	2.5%	2.7%	51.3%	41.9%	
37478	HARTFORD INSURANCE COMPANY OF THE MIDWEST	91	CMP		261,271,532	261,804,316	-0.2%	0.5%	0.5%	40.4%	104.1%	
38261	HARTFORD INSURANCE COMPANY OF THE SOUTHEAST	91	CMP		31,181,098	44,414,524	-29.8%	0.1%	0.1%	52.5%	22.0%	
11452	HARTFORD STEAM BOILER INSPECTION AND INSURANCE CO	12	CMP		31,260,923	162,404,696	-80.8%	0.1%	0.3%	166.8%	40.4%	
30104	HARTFORD UNDERWRITERS INSURANCE COMPANY	91	CMP		90,064,418	78,027,508	15.4%	0.2%	0.2%	49.7%	99.2%	
14192	HINGHAM MUTUAL FIRE INSURANCE COMPANY	1229	CMP		8,280,580	7,623,000	8.6%	0.0%	0.0%	39.6%	29.0%	
14206	HOLYOKE MUTUAL INSURANCE COMPANY IN SALEM	50	CMP		28,734,464	21,453,902	33.9%	0.1%	0.0%	30.8%	61.5%	
10069	HOUSING AUTHORITY PROPERTY INSURANCE, A MUTUAL COM	0	CMP		64,938	1,548,784	-95.8%	0.0%	0.0%	2.5%	81.2%	
25054	HUDSON INSURANCE COMPANY	158	CMP		3,631,222	1,951,652	86.1%	0.0%	0.0%	383.8%	342.8%	
23817	ILLINOIS NATIONAL INSURANCE COMPANY	12	CMP		36,367,325	34,813,812	4.5%	0.1%	0.1%	50.2%	43.7%	
43575	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	626	CMP		122,875,428	41,133,696	198.7%	0.2%	0.1%	54.2%	8.0%	
14265	INDIANA LUMBERMENS MUTUAL INSURANCE COMPANY	246	CMP		36,085,756	42,277,614	-14.6%	0.1%	0.1%	34.3%	76.9%	
22713	INSURANCE COMPANY OF NORTH AMERICA	626	CMP		523,472	132,212	295.9%	0.0%	0.0%	5132.2%	26002.7%	
14354	JEWELERS MUTUAL INSURANCE COMPANY	0	CMP		40,727,594	36,910,995	10.3%	0.1%	0.1%	34.8%	28.9%	
42404	LIBERTY INSURANCE CORPORATION	111	CMP		14,379,206	18,069,926	-20.4%	0.0%	0.0%	115.3%	244.6%	
19917	LIBERTY INSURANCE UNDERWRITERS INC.	111	CMP		40,643,998	42,049,882	-3.3%	0.1%	0.1%	-73.9%	52.9%	
23035	LIBERTY MUTUAL FIRE INS COMPANY	111	CMP		65,667,698	77,499,690	-15.3%	0.1%	0.1%	-18.5%	190.7%	
23043	LIBERTY MUTUAL INSURANCE COMPANY	111	CMP		230,599,030	303,199,422	-23.9%	0.5%	0.6%	58.2%	43.6%	
10725	LIBERTY SURPLUS INSURANCE CORPORATION	111	CMP		8,288,952	15,623,914	-46.9%	0.0%	0.0%	-183.9%	92.0%	
33855	LINCOLN GENERAL INSURANCE COMPANY	1326	CMP		1,661,344	2,278,638	-27.1%	0.0%	0.0%	10.0%	-10.1%	
33600	LM INSURANCE CORPORATION	111	CMP		2,949,490	1,443,248	104.4%	0.0%	0.0%	51.6%	50.4%	
22977	LUMBERMENS MUTUAL CASUALTY COMPANY RUN-OFF	108	CMP		(729,156)	(7,713,088)	-90.5%	0.0%	0.0%	-183.8%	89.3%	
29939	MAIN STREET AMERICA ASSURANCE COMPANY	311	CMP		1,484	0		0.0%	0.0%	0.0%		
28932	MARKEL AMERICAN INSURANCE COMPANY	785	CMP		54,434,476	56,232,288	-3.2%	0.1%	0.1%	59.0%	65.7%	
38970	MARKEL INSURANCE COMPANY	785	CMP		160,007,322	168,457,734	-5.0%	0.3%	0.3%	51.7%	27.1%	
19356	MARYLAND CASUALTY COMPANY	212	CMP		1,008,340,997	1,062,710,214	-5.1%	2.0%	2.0%	60.7%	17.7%	
22306	MASSACHUSETTS BAY INSURANCE COMPANY	88	CMP		259,801,104	255,120,569	1.8%	0.5%	0.5%	53.1%	43.5%	
23329	MERCHANTS MUTUAL INSURANCE COMPANY	226	CMP		114,225,862	109,698,466	4.1%	0.2%	0.2%	49.9%	55.0%	
19798	MERRIMACK MUTUAL FIRE INSURANCE COMPANY	22	CMP		131,315,371	163,338,538	-19.6%	0.3%	0.3%	44.1%	25.1%	
21687	MID-CENTURY INSURANCE COMPANY	212	CMP		212,936,524	186,340,144	14.3%	0.4%	0.4%	34.9%	81.4%	
23434	MIDDLESEX INSURANCE COMPANY	169	CMP		1,844,574	2,522,712	-26.9%	0.0%	0.0%	307.8%	116.2%	
14532	MIDDLESEX MUTUAL ASSURANCE COMPANY	50	CMP		207,919,996	221,945,938	-6.3%	0.4%	0.4%	53.8%	53.5%	
23612	MIDWEST EMPLOYERS CASUALTY COMPANY	98	CMP		3,379,830	3,130,410	8.0%	0.0%	0.0%	46.5%	34.0%	
20362	MITSUMI SUMITOMO INSURANCE COMPANY OF AMERICA	2978	CMP		126,330,994	144,715,618	-12.7%	0.2%	0.3%	35.4%	24.2%	
22551	MITSUMI SUMITOMO INSURANCE USA INC.	2978	CMP		50,633,656	55,586,152	-8.9%	0.1%	0.1%	34.1%	45.0%	
15997	MMG INSURANCE COMPANY	0	CMP		33,883,506	30,001,044	12.9%	0.1%	0.1%	39.4%	43.3%	
22012	MOTORS INSURANCE CORPORATION	79	CMP		0	1,900,000	-100.0%	0.0%	0.0%		0.0%	
10205	MOUNTAIN VALLEY INDEMNITY COMPANY	26	CMP		5,833,498	3,909,656	49.2%	0.0%	0.0%	730.7%	14.5%	
10227	MUNICH REINSURANCE AMERICA, INC.	361	CMP		(16,256)	353,702	-104.6%	0.0%	0.0%	-11005.0%	-18371.6%	

Countrywide Competitive Information

NAIC Code	Company Name	Group Code	Line of Business	HHI Index ****	Countrywide							
					2007		2006		Mkt Share		Loss Ratio	
					DWP	DWP	Chg from PY	2007	2006	2007	2006	
11991	NATIONAL CASUALTY COMPANY	140	CMP		15,802,784	16,122,204	-2.0%	0.0%	0.0%	36.1%	28.8%	
16217	NATIONAL FARMERS UNION PROPERTY AND CASUALTY COMPA	796	CMP		5,847,376	6,192,732	-5.6%	0.0%	0.0%	60.8%	18.7%	
20478	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	218	CMP		571,235,252	563,180,243	1.4%	1.1%	1.1%	67.0%	62.1%	
20087	NATIONAL INDEMNITY COMPANY	31	CMP		1,354,786	9,140,538	-85.2%	0.0%	0.0%	-55.1%	38.3%	
32620	NATIONAL INTERSTATE INSURANCE COMPANY	84	CMP		2,821,270	2,317,712	21.7%	0.0%	0.0%	61.8%	59.2%	
20052	NATIONAL LIABILITY AND FIRE INSURANCE COMPANY	31	CMP		2,578,564	3,177,330	-18.8%	0.0%	0.0%	-104.0%	468.5%	
22608	NATIONAL SPECIALTY INSURANCE COMPANY	93	CMP		62,317,470	80,080,998	-22.2%	0.1%	0.2%	17.1%	75.4%	
21881	NATIONAL SURETY CORPORATION	761	CMP		513,160,488	529,330,644	-3.1%	1.0%	1.0%	36.2%	78.6%	
19445	NATIONAL UNION FIRE INS. COMPANY OF PITTSBURG, PA.	12	CMP		228,069,637	198,987,780	14.6%	0.4%	0.4%	50.4%	57.9%	
23779	NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	140	CMP		326,201,701	395,275,940	-17.5%	0.6%	0.8%	47.8%	35.2%	
23787	NATIONWIDE MUTUAL INSURANCE COMPANY	140	CMP		710,261,576	753,523,576	-5.7%	1.4%	1.4%	46.3%	47.5%	
37877	NATIONWIDE PROPERTY & CASUALTY INSURANCE COMPANY	140	CMP		250,452,891	223,250,632	12.2%	0.5%	0.4%	60.9%	53.8%	
42307	NAVIGATORS INSURANCE COMPANY	510	CMP		60,068,488	28,304,846	112.2%	0.1%	0.1%	77.4%	27.3%	
24171	NETHERLANDS INSURANCE COMPANY THE	111	CMP		745,083,244	674,558,094	10.5%	1.5%	1.3%	60.5%	66.5%	
25852	NEW ENGLAND GUARANTY INSURANCE COMPANY INC	195	CMP		5,739,824	6,326,162	-9.3%	0.0%	0.0%	11.6%	23.9%	
23841	NEW HAMPSHIRE INSURANCE COMPANY	12	CMP		466,835,953	421,350,140	10.8%	0.9%	0.8%	54.2%	31.5%	
14788	NGM INSURANCE COMPANY	311	CMP		374,335,278	366,352,792	2.2%	0.7%	0.7%	53.2%	57.6%	
23965	NORFOLK AND DEDHAM MUTUAL FIRE INSURANCE COMPANY	144	CMP		49,704,898	43,654,452	13.9%	0.1%	0.1%	31.8%	5.4%	
29700	NORTH AMERICAN ELITE INSURANCE COMPANY	181	CMP		23,989,522	22,415,118	7.0%	0.0%	0.0%	38.8%	11.3%	
29874	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	181	CMP		(9,926,706)	13,349,444	-174.4%	0.0%	0.0%	57.6%	-22.4%	
27740	NORTH POINTE INSURANCE COMPANY	1141	CMP		146,704	5,235,140	-97.2%	0.0%	0.0%	814.1%	124.1%	
21105	NORTH RIVER INSURANCE COMPANY, THE	158	CMP		9,389,558	35,502	26348.0%	0.0%	0.0%	49.2%	-6211.7%	
38369	NORTHERN ASSURANCE COMPANY OF AMERICA, THE	1129	CMP		3,524	(7,668)	-146.0%	0.0%	0.0%	42138.3%	372304.0%	
19372	NORTHERN INSURANCE COMPANY OF NEW YORK	212	CMP		25,999,468	153,289,966	-83.0%	0.1%	0.3%	99.0%	120.6%	
25992	NORTHERN SECURITY INSURANCE COMPANY INC	234	CMP		37,098,384	39,075,122	-5.1%	0.1%	0.1%	41.5%	44.0%	
24031	NORTHLAND CASUALTY COMPANY	3548	CMP		254,522	202,008	26.0%	0.0%	0.0%	19.1%	32.2%	
24015	NORTHLAND INSURANCE COMPANY	3548	CMP		11,674,195	11,903,785	-1.9%	0.0%	0.0%	46.1%	39.1%	
42552	NOVA CASUALTY COMPANY	0	CMP		61,711,442	57,911,926	6.6%	0.1%	0.1%	48.0%	64.9%	
23248	OCCIDENTAL FIRE & CASUALTY COMPANY OF NO CAROLINA	225	CMP		11,000,724	13,582,600	-19.0%	0.0%	0.0%	19.6%	42.5%	
24074	OHIO CASUALTY INSURANCE COMPANY	148	CMP		215,662,695	234,983,256	-8.2%	0.4%	0.5%	33.3%	46.1%	
40231	OLD DOMINION INSURANCE COMPANY	311	CMP		129,038,230	123,328,814	4.6%	0.3%	0.2%	38.5%	44.9%	
20621	ONEBEACON AMERICA INSURANCE COMPANY	1129	CMP		287,054,683	167,063,446	71.8%	0.6%	0.3%	57.7%	75.8%	
21970	ONEBEACON INSURANCE COMPANY	1129	CMP		(40,458)	15,066,500	-100.3%	0.0%	0.0%	840.7%	-144.6%	
20346	PACIFIC INDEMNITY COMPANY	38	CMP		84,762,990	95,968,832	-11.7%	0.2%	0.2%	36.7%	40.1%	
37850	PACIFIC SPECIALTY INSURANCE COMPANY	2898	CMP		4,682,100	5,340,588	-12.3%	0.0%	0.0%	55.8%	-12.3%	
32069	PATRIOT INSURANCE COMPANY	1336	CMP		1,503,836	0		0.0%	0.0%	109.4%		
18333	PEERLESS INDEMNITY INSURANCE COMPANY	111	CMP		80,999,686	33,819,534	139.5%	0.2%	0.1%	74.0%	46.0%	
24198	PEERLESS INSURANCE COMPANY	111	CMP		583,820,556	654,782,602	-10.8%	1.1%	1.3%	40.4%	38.8%	
14958	PENINSULA INSURANCE COMPANY	250	CMP		6,209,898	5,859,976	6.0%	0.0%	0.0%	48.9%	63.8%	
14982	PENN MILLERS INSURANCE COMPANY	125	CMP		25,975,340	24,788,954	4.8%	0.1%	0.0%	116.1%	47.8%	
21962	PENNSYLVANIA GENERAL INSURANCE COMPANY	1129	CMP		(21,374)	3,234,116	-100.7%	0.0%	0.0%	13420.0%	476.4%	
12262	PENNSYLVANIA MANUFACTURERS ASSOCIATION INSURANCE C	767	CMP		12,892,038	14,552,588	-11.4%	0.0%	0.0%	-5.1%	93.6%	
13714	PHARMACISTS MUTUAL INSURANCE COMPANY	775	CMP		75,634,632	74,641,026	1.3%	0.1%	0.1%	55.2%	75.8%	
23175	PHENIX MUTUAL FIRE INSURANCE COMPANY	0	CMP		10,640,900	11,653,302	-8.7%	0.0%	0.0%	42.2%	27.7%	
18058	PHILADELPHIA INDEMNITY INSURANCE COMPANY	677	CMP		1,692,616,799	1,857,337,649	-8.9%	3.3%	3.6%	50.0%	34.2%	
25623	PHOENIX INSURANCE COMPANY, THE	3548	CMP		379,475,631	278,992,488	36.0%	0.7%	0.5%	49.9%	53.0%	
37257	PRAETORIAN INSURANCE COMPANY	796	CMP		211,109,420	233,492,935	-9.6%	0.4%	0.4%	53.6%	36.2%	
15024	PREFERRED MUTUAL INSURANCE COMPANY	0	CMP		62,065,907	62,940,001	-1.4%	0.1%	0.1%	66.7%	64.0%	
15586	PRESERVER INSURANCE COMPANY	26	CMP		32,454,358	36,679,772	-11.5%	0.1%	0.1%	32.6%	45.8%	
34690	PROP & CAS INSURANCE COMPANY OF HARTFORD	91	CMP		45,458,140	42,014,742	8.2%	0.1%	0.1%	73.0%	101.4%	
15040	PROVIDENCE MUTUAL FIRE INSURANCE COMPANY	382	CMP		21,692,816	22,096,732	-1.8%	0.0%	0.0%	41.5%	41.6%	
24295	PROVIDENCE WASHINGTON INSURANCE COMPANY RUN-OFF	156	CMP		0	(61,200)	-100.0%	0.0%	0.0%		-21806.3%	
15059	PUBLIC SERVICE MUTUAL INSURANCE COMPANY	853	CMP		184,910,122	201,975,334	-8.4%	0.4%	0.4%	58.8%	54.5%	
39217	QBE INSURANCE CORPORATION	796	CMP		508,308,760	716,287,830	-29.0%	1.0%	1.4%	51.4%	54.7%	
15067	QUINCY MUTUAL FIRE INSURANCE COMPANY	1275	CMP		93,211,188	122,197,648	-23.7%	0.2%	0.2%	47.3%	60.7%	
37303	REDLAND INSURANCE COMPANY	517	CMP		3,706,800	5,338,219	-30.6%	0.0%	0.0%	109.7%	-313.2%	
24449	REGENT INSURANCE COMPANY	400	CMP		123,102,097	121,927,113	1.0%	0.2%	0.2%	73.9%	53.7%	
28860	RLI INDEMNITY COMPANY	783	CMP		8,842	75,110	-88.2%	0.0%	0.0%	0.0%	0.0%	

Countrywide Competitive Information

Exhibit III

NAIC Code	Company Name	Group Code	Line of Business	HHI Index ****	Countrywide							
					2007		2006		Mkt Share		Loss Ratio	
					DWP	DWP	Chg from PY	2007	2006	2007	2006	
13056	RLI INSURANCE COMPANY	783	CMP		9,763,836	7,890,356	23.7%	0.0%	0.0%	42.5%	104.8%	
24740	SAFECO INSURANCE COMPANY OF AMERICA	163	CMP		71,368,579	69,958,580	2.0%	0.1%	0.1%	-74.3%	25.1%	
33618	SAFETY INDEMNITY INSURANCE COMPANY	188	CMP		2,977,518	1,628,746	82.8%	0.0%	0.0%	207.0%	88.3%	
39454	SAFETY INSURANCE COMPANY	188	CMP		21,984,618	16,778,740	31.0%	0.0%	0.0%	116.2%	103.6%	
15105	SAFETY NATIONAL CASUALTY CORPORATION	74	CMP		281,420	269,148	4.6%	0.0%	0.0%	10822.7%	7552.8%	
24902	SECURITY INSURANCE COMPANY OF HARTFORD	553	CMP		0	(389,953)	-100.0%	0.0%	0.0%		-25879.1%	
10936	SENECA INSURANCE COMPANY INC.	158	CMP		108,034,476	105,131,768	2.8%	0.2%	0.2%	37.3%	36.7%	
11000	SENTINEL INSURANCE COMPANY LTD	91	CMP		11,374,998	224	5078024.1%	0.0%	0.0%	51.1%	-74476.2%	
24988	SENTRY INSURANCE A MUTUAL COMPANY	169	CMP		26,854,189	31,607,362	-15.0%	0.1%	0.1%	48.4%	46.4%	
22985	SEQUOIA INSURANCE COMPANY	9	CMP		145,308,772	124,275,026	16.9%	0.3%	0.2%	39.0%	37.0%	
23388	SHELTER MUTUAL INSURANCE COMPANY	123	CMP		51,386,197	57,261,199	-10.3%	0.1%	0.1%	28.7%	83.2%	
11126	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	3219	CMP		127,907,056	129,607,933	-1.3%	0.3%	0.2%	55.0%	64.1%	
19216	SOUTHERN INSURANCE COMPANY	3489	CMP		6,833,858	7,483,774	-8.7%	0.0%	0.0%	-1.9%	21.8%	
24767	ST PAUL FIRE AND MARINE INSURANCE COMPANY	3548	CMP		41,386,975	51,756,652	-20.0%	0.1%	0.1%	-32.6%	61.1%	
24775	ST PAUL GUARDIAN INSURANCE COMPANY	3548	CMP		1,348,286	793,478	69.9%	0.0%	0.0%	-591.4%	-1608.7%	
24791	ST PAUL MERCURY INSURANCE COMPANY	3548	CMP		5,352,874	4,770,682	12.2%	0.0%	0.0%	5.4%	108.7%	
19224	ST PAUL PROTECTIVE INSURANCE COMPANY	3548	CMP		1,266,480	565,680	123.9%	0.0%	0.0%	348.2%	-277.2%	
19070	STANDARD FIRE INSURANCE COMPANY	3548	CMP		258,976	318,470	-18.7%	0.0%	0.0%	1009.2%	1401.3%	
18023	STAR INSURANCE COMPANY	748	CMP		130,217,400	55,181,472	136.0%	0.3%	0.1%	50.5%	62.9%	
40045	STARNET INSURANCE COMPANY	98	CMP		65,665,172	74,716,514	-12.1%	0.1%	0.1%	67.4%	52.5%	
25143	STATE FARM FIRE AND CASUALTY COMPANY	176	CMP		2,281,484,456	2,243,151,952	1.7%	4.5%	4.3%	62.5%	70.1%	
25151	STATE FARM GENERAL INSURANCE COMPANY	176	CMP		707,301,407	678,351,556	4.3%	1.4%	1.3%	50.5%	41.0%	
12831	STATE NATIONAL INSURANCE COMPANY, INC	93	CMP		93,810,412	101,634,629	-7.7%	0.2%	0.2%	41.5%	67.0%	
10340	STONINGTON INSURANCE COMPANY	1331	CMP		107,491,852	150,578,681	-28.6%	0.2%	0.3%	51.2%	60.9%	
11024	STRATHMORE INSURANCE COMPANY	222	CMP		37,589,912	12,628,296	197.7%	0.1%	0.0%	47.7%	14.6%	
12866	T.H.E. INSURANCE COMPANY	0	CMP		0	101,856	-100.0%	0.0%	0.0%		68.9%	
12901	T.H.E. INSURANCE COMPANY	0	CMP		6,450,928	0		0.0%	0.0%	48.9%		
25534	TIG INSURANCE COMPANY	158	CMP		2,402	(28,156)	-108.5%	0.0%	0.0%	-3906.4%	-212016.3%	
12904	TOKIO MARINE & NICHIDO FIRE INSURANCE CO., LTD.	3098	CMP		114,298,553	87,043,444	31.3%	0.2%	0.2%	59.4%	89.0%	
44300	TOWER INSURANCE COMPANY OF NEW YORK	3703	CMP		348,835,797	334,895,094	4.2%	0.7%	0.6%	46.3%	51.3%	
43702	TOWER NATIOAL INSURANCE COMPANY	3703	CMP		48,654,754	15,708,942	209.7%	0.1%	0.0%	43.8%	50.5%	
20486	TRANSCONTINENTAL INSURANCE COMPANY	218	CMP		0	287,045,204	-100.0%	0.0%	0.6%		51.6%	
20494	TRANSPORTATION INSURANCE COMPANY	218	CMP		213,021,151	264,992,380	-19.6%	0.4%	0.5%	54.2%	83.8%	
19038	TRAVELERS CASUALTY & SURETY COMPANY	3548	CMP		333,644	315,678	5.7%	0.0%	0.0%	-7007.7%	22527.3%	
19046	TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA	3548	CMP		78,956,784	930,450	8385.9%	0.2%	0.0%	-14.5%	41442.4%	
25666	TRAVELERS INDEMNITY COMPANY OF AMERICA, THE	3548	CMP		688,765,352	668,581,062	3.0%	1.4%	1.3%	47.3%	50.6%	
25682	TRAVELERS INDEMNITY COMPANY OF CT, THE	3548	CMP		909,309,431	975,597,088	-6.8%	1.8%	1.9%	27.6%	34.8%	
25658	TRAVELERS INDEMNITY COMPANY, THE	3548	CMP		526,977,548	569,337,721	-7.4%	1.0%	1.1%	38.7%	66.9%	
25674	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	3548	CMP		2,714,461,610	2,763,613,500	-1.8%	5.3%	5.3%	36.4%	24.5%	
21709	TRUCK INSURANCE EXCHANGE	212	CMP		763,397,606	714,495,016	6.8%	1.5%	1.4%	51.1%	55.9%	
37982	TUDOR INSURANCE COMPANY	866	CMP		17,357,844	11,032,522	57.3%	0.0%	0.0%	49.2%	35.0%	
29459	TWIN CITY FIRE INSURANCE COMPANY	91	CMP		194,172,404	237,424,752	-18.2%	0.4%	0.5%	46.9%	74.3%	
25844	UNION INSURANCE COMPANY D/B/A BERKLEY PROPERTY AND	98	CMP		157,040,214	137,521,820	14.2%	0.3%	0.3%	50.5%	51.3%	
25860	UNION MUTUAL FIRE INSURANCE COMPANY	195	CMP		40,022,510	37,008,260	8.1%	0.1%	0.1%	40.2%	22.9%	
41335	UNITED NATIONAL SPECIALTY INSURANCE COMPANY	920	CMP		26,168,446	56,149,943	-53.4%	0.1%	0.1%	50.1%	51.3%	
25887	UNITED STATES FIDELITY AND GUARANTY COMPANY	3548	CMP		8,072,044	65,153,880	-87.6%	0.0%	0.1%	64.0%	123.0%	
21113	UNITED STATES FIRE INSURANCE COMPANY	158	CMP		49,971,324	16,067,044	211.0%	0.1%	0.0%	62.6%	-254.3%	
29599	US SPECIALTY INSURANCE COMPANY	984	CMP		8,182,346	2,099,656	289.7%	0.0%	0.0%	60.1%	74.6%	
25976	UTICA MUTUAL INSURANCE COMPANY	201	CMP		69,490,018	73,588,298	-5.6%	0.1%	0.1%	43.8%	52.9%	
26611	VALIANT INSURANCE COMPANY	212	CMP		0	(36,398)	-100.0%	0.0%	0.0%	2392393.2%	-22030.4%	
20508	VALLEY FORGE INSURANCE COMPANY	218	CMP		475,890,334	503,364,081	-5.5%	0.9%	1.0%	58.4%	56.2%	
26018	VERMONT MUTUAL INSURANCE COMPANY	234	CMP		131,069,738	134,755,756	-2.7%	0.3%	0.3%	44.1%	36.1%	
20397	VIGILANT INSURANCE COMPANY	38	CMP		255,552,100	280,987,058	-9.1%	0.5%	0.5%	18.8%	25.1%	
40827	VIRGINIA SURETY COMPANY, INC.	317	CMP		(339,184)	25,619,628	-101.3%	0.0%	0.0%	-5.6%	44.3%	
26069	WAUSAU BUSINESS INSURANCE COMPANY	111	CMP		89,379,248	77,342,474	15.6%	0.2%	0.1%	64.4%	40.2%	
26042	WAUSAU UNDERWRITERS INSURANCE COMPANY	111	CMP		74,809,374	73,017,656	2.5%	0.1%	0.1%	54.0%	61.9%	
44393	WEST AMERICAN INSURANCE COMPANY	148	CMP		311,360,074	361,683,750	-13.9%	0.6%	0.7%	33.3%	53.4%	
21121	WESTCHESTER FIRE INSURANCE COMPANY	626	CMP		86,500	131,204	-34.1%	0.0%	0.0%	-27432.7%	-20075.0%	

Countrywide Competitive Information

Exhibit III

		Countrywide											
NAIC Code	Company Name	Group Code	Line of Business	HHI Index ****	2007			2006		Mkt Share		Loss Ratio	
					DWP	DWP	Chg from PY	2007	2006	2007	2006		
13196	WESTERN WORLD INSURANCE COMPANY	866	CMP		44,498,578	49,719,878	-10.5%	0.1%	0.1%	39.5%	56.2%		
34207	WESTPORT INSURANCE CORPORATION	350	CMP		55,378,974	44,316,420	25.0%	0.1%	0.1%	110.4%	43.8%		
24554	XL INSURANCE AMERICA INC	1285	CMP		0	5,092	-100.0%	0.0%	0.0%		1068320.9%		
31267	YORK INSURANCE COMPANY OF MAINE	1129	CMP		(54,474)	4,605,960	-101.2%	0.0%	0.0%	-247.7%	39.8%		
16535	ZURICH AMERICAN INSURANCE COMPANY	212	CMP		441,884,648	421,043,496	4.9%	0.9%	0.8%	73.0%	35.2%		
TOTAL				178	50,879,075,632	51,985,790,976	-2.1%	100.0%	100.0%	49.0%	51.6%		

** The Herfindahl-Hirschman Index (HHI) is a measure of the size of firms in relationship to the industry and an indicator of the amount of competition among them.
 An index below 1000 indicates an unconcentrated index
 An index between 1000 and 1800 indicates moderate concentration
 An index above 1800 indicates high concentration