

Market Competition in the NH Personal Auto Insurance Marketplace (2008)

Personal Automobile insurance is offered by many insurers in New Hampshire. This report will look at the NH personal automobile 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:

Personal Auto insurance is coverage purchased by individuals and families to cover their liability for autos owned or driven by them. It is actually a package policy of a type, with several different coverages and limits, and may provide protection against legal liability for bodily injury and property damage to others, injury to the insured(s) and any other occupant(s) of the vehicle and damage to the vehicle itself.

There are two characteristics of the NH Personal Auto insurance market that differentiate it from most other states; it is not required that drivers carry insurance (most states require drivers to carry personal auto liability insurance) and NH is a 'take-all-comers' state for Personal Auto insurance (insurers must provide Personal Auto insurance in some form to anyone who requests it.)

The Personal Auto Insurance Market in NH

There are approximately one-hundred thirty individual companies with some level of premiums written in either 2006 or 2007. We know that many individual insurance companies are parts of groups of affiliated insurers, and many of these groups have multiple companies that write personal auto insurance in NH. In fact, there are over fifty of these affiliated groups (many with multiple personal auto companies) representing almost 97% of the total personal auto premium in 2007. In total, the premiums written statewide were approximately \$720MM in 2006 and \$697MM in 2007.⁽¹⁾ The reduction is consistent with the rate activity in 2007, which reflected predominantly single digit percentage decreases. It is interesting to note that 2008 rate changes to date have tended to be small rate increases. This kind of minor rate adjustments year over year is one factor indicative of a competitive marketplace, as companies change their pricing regularly in response not only to their own costs but also to market conditions.

¹ See Exhibit I

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State Analysis:

In our look at Personal Auto insurers in NH, first we look at the concentration of business in the various companies and groups of companies. There are five companies with 5% or more of the market in 2007 (six in 2006.) These top five companies are shown in the table below:

<i>Written Premiums</i>	2007	2006
STATE FARM MUTUAL AUTOMOBILE INSURANCE CO	11.9%	12.0%
PROGRESSIVE NORTHERN INSURANCE COMPANY	7.4%	8.0%
LIBERTY MUTUAL FIRE INS COMPANY	6.7%	6.6%
GEICO GENERAL INSURANCE COMPANY	5.2%	5.0%
ALLSTATE INSURANCE COMPANY	5.1%	5.4%

This table shows just over one-third of the total premiums written are in these top five companies, with the remaining being split between the remaining 120+ companies. From a group standpoint, the top five groups of affiliated companies are shown in the table below; they represent more than fifty percent of the total premiums written. Note that the five individual companies with the highest premiums are each part of one of the five groups with the highest premiums.

<i>Written Premiums</i>	2007	2006
STATE FARM	13.6%	14.0%
LIBERTY MUTUAL	11.7%	11.8%
PROGRESSIVE	10.4%	10.9%
ALLSTATE	9.9%	9.9%
GEICO	9.4%	9.1%

While there is some concentration in these top five companies and groups, there are many smaller companies and groups that offer personal auto 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 Personal Auto in NH in 2007 is 420⁽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 735. 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 Personal Auto indicates an unconcentrated market. That indication is consistent with the total number of insurers writing Personal Auto business in the state.

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.

² See Exhibit I

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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	2,034,578	2,059,222	30.2%	29.3%	329
Maine	541,441	558,646	36.5%	36.9%	420
Massachusetts	3,161,954	3,313,036	81.4%	81.4%	2159
New Hampshire	697,388	720,683	36.1%	37.0%	420
Rhode Island	632,891	651,593	39.6%	38.2%	476
Vermont	304,191	311,537	33.1%	33.0%	359
New England	7,372,443	7,614,717	38.1%	38.4%	523

Connecticut and Massachusetts are the two biggest markets. All states show an unconcentrated Personal Auto market with the exception of MA – which only switched to a (managed) competition status within the last year.

- a) For CT, the top five companies are Allstate Insurance Company, GEICO General Insurance Company, Liberty Mutual Fire Insurance Company, Progressive Casualty Insurance Company and Nationwide Mutual Insurance Company.
- b) For ME, the top five companies are State Farm Mutual Automobile Insurance Company, Allstate Insurance Company, Liberty Mutual Fire Insurance Company, York Insurance Company of ME and Concord General Mutual Insurance Company.
- c) For RI, the top five companies are AMICA Mutual Insurance Company, Nationwide Mutual Insurance Company, Metropolitan Property & Casualty Insurance Company, Progressive Northern Insurance Company and Allstate Insurance Company.
- d) For VT, the top five companies are State Farm Mutual Automobile Insurance Company, Progressive Northern Insurance Company, Allstate Insurance Company, Concord General Mutual Insurance Company and Nationwide Mutual Insurance Company.

There is obviously a lot of overlap with the lists for these four states and New Hampshire. The outlier is MA (as noted above, not a competitive state until recently).

- a) For MA, the top five companies have been Commerce Insurance Company, Safety Insurance Company, Liberty Mutual Insurance Company, Metropolitan Property & Casualty Insurance Company and Plymouth Rock Assurance Corp.

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In addition to the regional (New England) exhibit, Exhibit III shows premium volume, market share and loss ratios countrywide for Personal Auto. Countrywide, State Farm Mutual Automobile Insurance Company is the largest writer, with just over 25% of the total premiums written. The next four largest writers (representing about 19% of the total CW written premium) are two Allstate companies and two GEICO companies. These percentages show that the countrywide Personal Auto premiums are a little more weighted to the top five insurers, and this is also consistent with a somewhat higher HHI of 895. However, there are over three hundred carriers overall with premiums in either 2006 & 2007 (or both.) Further, the HHI, while higher than most of the New England states, is still in the range to be considered an unconcentrated market.

Summary & Conclusions:

We have attached the exhibits referenced in this report, and have also attached exhibits from our online premium comparisons for Personal Auto. These comparisons show premiums for several representative risks for each of the top thirty-five (by 2007 premium volume) insurers writing in New Hampshire. After reviewing all of this material, we believe that they clearly demonstrate that there **is** a reasonable degree of competition in the NH Personal Auto insurance marketplace.

State Specific Competitive Information

Exhibit I

NAIC Code	Company Name	Group Code	Line of Business	State Specific									
				Product Mix *	HHI Index **	2007	2006	Mkt Share	Loss Ratio				
						DWP	DWP		Chg from PY	2007	2006		
33898	AEGIS SECURITY INSURANCE COMPANY	313	Personal Auto	12%		24,598	34,488	-28.7%	0.0%	0.0%	0.0%	2.4%	
34789	AIG CENTENNIAL INSURANCE COMPANY	12	Personal Auto	88%		1,092,220	153,462	611.7%	0.2%	0.0%	0.0%	49.9%	77.8%
43974	AIG INDEMNITY INSURANCE COMPANY	12	Personal Auto	100%		486,435	396,827	22.6%	0.1%	0.1%	0.1%	45.0%	23.7%
20796	AIG PREMIER INSURANCE COMPANY	12	Personal Auto	93%		63,541	224,225	-71.7%	0.0%	0.0%	0.0%	24.2%	72.0%
10212	ALLMERICA FINANCIAL ALLIANCE INSURANCE COMPANY	88	Personal Auto	99%		11,213	21,370	-47.5%	0.0%	0.0%	0.0%	18.2%	75.6%
41840	ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	88	Personal Auto	100%		5,123,423	963,149	431.9%	0.7%	0.1%	0.1%	66.3%	53.2%
19240	ALLSTATE INDEMNITY COMPANY	8	Personal Auto	39%		8,664,971	10,884,123	-20.4%	1.2%	1.5%	4.8%	48.6%	51.5%
19232	ALLSTATE INSURANCE COMPANY	8	Personal Auto	73%		35,269,456	38,653,703	-8.8%	5.1%	5.4%	3.9%	39.1%	42.3%
17230	ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY	8	Personal Auto	100%		20,519,313	17,204,174	19.3%	2.9%	2.4%	6.8%	68.0%	46.9%
10111	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	19	Personal Auto	5%		178,237	167,328	6.5%	0.0%	0.0%	1.7%	17.1%	27.1%
23337	AMERICAN EUROPEAN INSURANCE COMPANY	226	Personal Auto	7%		158,079	474,281	-66.7%	0.0%	0.1%	-0.2%	-7.9%	-7.9%
32220	AMERICAN INTERNATIONAL INSURANCE COMPANY	12	Personal Auto	18%		241,919	141,170	71.4%	0.0%	0.0%	-19.9%	-16.8%	-16.8%
23469	AMERICAN MODERN HOME INSURANCE COMPANY	127	Personal Auto	60%		1,221,389	1,152,507	6.0%	0.2%	0.2%	43.5%	75.5%	75.5%
19615	AMERICAN RELIABLE INSURANCE COMPANY	19	Personal Auto	6%		189,054	200,858	-5.9%	0.0%	0.0%	54.7%	54.7%	54.7%
35912	AMERICAN WESTERN HOME INSURANCE COMPANY	127	Personal Auto	0%		0	76	-100.0%	0.0%	0.0%	0.0%	0.0%	0.0%
19976	AMICA MUTUAL INSURANCE COMPANY	28	Personal Auto	70%		26,700,514	28,745,898	-7.1%	3.8%	4.0%	45.9%	48.8%	48.8%
19895	ATLANTIC MUTUAL INSURANCE COMPANY	24	Personal Auto	72%		2,327	1,734	34.2%	0.0%	0.0%	0.0%	24.2%	24.2%
27154	ATLANTIC SPECIALTY INSURANCE COMPANY	1129	Personal Auto	-2%		(679)	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
19658	BRISTOL WEST INSURANCE COMPANY	212	Personal Auto	100%		10,338,551	13,556,381	-23.7%	1.5%	1.9%	59.2%	60.1%	60.1%
20117	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	33	Personal Auto	94%		279,531	263,715	6.0%	0.0%	0.0%	41.0%	60.1%	60.1%
25550	CASCO INDEMNITY COMPANY	94%	Personal Auto	94%		3,748,825	4,022,177	-6.8%	0.5%	0.6%	54.4%	47.9%	47.9%
19909	CENTENNIAL INSURANCE COMPANY	24	Personal Auto	0%		0	(518)	-100.0%	0.0%	0.0%	0.0%	-247.1%	-247.1%
20230	CENTRAL MUTUAL INSURANCE COMPANY	36	Personal Auto	22%		1,405,403	1,145,949	22.6%	0.2%	0.2%	64.7%	33.8%	33.8%
25615	CHARTER OAK FIRE INSURANCE COMPANY, THE	3548	Personal Auto	0%		(351)	10,313	-103.4%	0.0%	0.0%	580.3%	102.3%	102.3%
10677	CINCINNATI INSURANCE COMPANY THE	244	Personal Auto	7%		736,983	877,224	-16.0%	0.1%	0.1%	27.3%	44.1%	44.1%
31534	CITIZENS INSURANCE COMPANY OF AMERICA	88	Personal Auto	13%		1,889,605	2,437,443	-22.5%	0.3%	0.3%	31.6%	32.9%	32.9%
34754	COMMERCE INSURANCE COMPANY	816	Personal Auto	65%		6,040,293	5,687,945	6.2%	0.9%	0.8%	72.0%	59.0%	59.0%
20672	CONCORD GENERAL MUTUAL INSURANCE COMPANY	45	Personal Auto	56%		32,663,279	36,023,425	-9.3%	4.7%	5.0%	59.1%	60.4%	60.4%
18686	CO-OPERATIVE INSURANCE COMPANIES	42%	Personal Auto	42%		3,676,299	3,401,388	8.1%	0.5%	0.5%	54.7%	50.1%	50.1%
10022	COUNTRYWAY INSURANCE COMPANY	542	Personal Auto	14%		20,943	25,681	-18.4%	0.0%	0.0%	12.7%	-1.8%	-1.8%
21261	ELECTRIC INSURANCE COMPANY	57	Personal Auto	41%		1,358,918	1,393,440	-2.5%	0.2%	0.2%	70.1%	48.0%	48.0%
21407	EMCASCO INSURANCE COMPANY	62	Personal Auto	76%		94,701	111,183	-14.8%	0.0%	0.0%	74.5%	74.0%	74.0%
20648	EMPLOYERS FIRE INSURANCE COMPANY	1129	Personal Auto	0%		(2,801)	192	-1558.9%	0.0%	0.0%	91.5%	-4095.1%	-4095.1%
21415	EMPLOYERS MUTUAL CASUALTY COMPANY	62	Personal Auto	46%		911,618	1,002,951	-9.1%	0.1%	0.1%	52.1%	40.5%	40.5%
15130	ENCOMPASS INDEMNITY COMPANY	8	Personal Auto	54%		2,881,862	2,788,871	3.3%	0.4%	0.4%	78.1%	56.7%	56.7%
10071	ENCOMPASS INSURANCE COMPANY OF AMERICA	8	Personal Auto	57%		1,702,418	2,153,819	-21.0%	0.2%	0.3%	96.3%	62.4%	62.4%
13803	FARM FAMILY CASUALTY INSURANCE COMPANY	408	Personal Auto	24%		4,056,306	4,534,657	-10.5%	0.6%	0.6%	31.2%	37.3%	37.3%
21652	FARMERS INSURANCE EXCHANGE	212	Personal Auto	54%		2,086,362	2,345,572	-11.1%	0.3%	0.3%	56.1%	64.6%	64.6%
20281	FEDERAL INSURANCE COMPANY	38	Personal Auto	3%		640,283	846,585	-24.4%	0.1%	0.1%	23.9%	20.4%	20.4%
16578	FIDELITY NATIONAL PROPERTY & CASUALTY INSURANCE COMPANY	670	Personal Auto	-1%		(7,216)	(4,023)	79.4%	0.0%	0.0%	0.0%	0.0%	0.0%
21873	FIREMAN'S FUND INSURANCE COMPANY	761	Personal Auto	1%		26,869	12,205	120.1%	0.0%	0.0%	-1.0%	-20.2%	-20.2%
33588	FIRST LIBERTY INSURANCE CORPORATION, THE	111	Personal Auto	23%		1,167,774	1,128,263	3.5%	0.2%	0.2%	62.2%	-70.9%	-70.9%
24724	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	163	Personal Auto	84%		906,074	982,320	-7.8%	0.1%	0.1%	64.5%	54.8%	54.8%
11185	FOREMOST INSURANCE COMPANY	212	Personal Auto	18%		1,615,234	1,716,400	-5.9%	0.2%	0.2%	45.0%	43.7%	43.7%
21253	GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY	200	Personal Auto	79%		544,317	198,586	174.1%	0.1%	0.0%	113.7%	86.7%	86.7%
41491	GEICO CASUALTY COMPANY	31	Personal Auto	100%		4,002,816	4,369,591	-8.4%	0.6%	0.6%	55.1%	51.0%	51.0%
35882	GEICO GENERAL INSURANCE COMPANY	31	Personal Auto	100%		36,188,977	36,194,956	0.0%	5.2%	5.0%	56.3%	59.9%	59.9%
22055	GEICO INDEMNITY COMPANY	31	Personal Auto	100%		14,328,586	13,633,567	5.1%	2.1%	1.9%	53.3%	56.8%	56.8%
24732	GENERAL INSURANCE COMPANY OF AMERICA	163	Personal Auto	34%		513,717	554,036	-7.3%	0.1%	0.1%	98.3%	117.5%	117.5%
22063	GOVERNMENT EMPLOYEES INSURANCE COMPANY	31	Personal Auto	97%		10,930,016	11,403,637	-4.2%	1.6%	1.6%	56.7%	57.8%	57.8%
25984	GRAPHIC ARTS MUTUAL INSURANCE COMPANY	201	Personal Auto	0%		(303)	1,820	-116.6%	0.0%	0.0%	25180.9%	-252.6%	-252.6%
26344	GREAT AMERICAN ASSURANCE COMPANY	84	Personal Auto	1%		17,864	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
16691	GREAT AMERICAN INSURANCE COMPANY	84	Personal Auto	0%		5,035	2,976	69.2%	0.0%	0.0%	0.0%	-21.2%	-21.2%
22136	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	84	Personal Auto	0%		(1,842)	81,284	-102.3%	0.0%	0.0%	1431.6%	11.6%	11.6%
20303	GREAT NORTHERN INSURANCE COMPANY	38	Personal Auto	20%		906,397	907,298	-0.1%	0.1%	0.1%	68.9%	52.7%	52.7%
20680	GREEN MOUNTAIN INSURANCE COMPANY INC	45	Personal Auto	65%		1,692,259	2,386,553	-29.1%	0.2%	0.3%	101.9%	39.4%	39.4%
36064	HANOVER AMERICAN INSURANCE COMPANY, THE	88	Personal Auto	90%		2,106,869	2,411,275	-12.6%	0.3%	0.3%	55.4%	60.5%	60.5%
22292	HANOVER INSURANCE COMPANY, THE	88	Personal Auto	2%		290,499	400,437	-27.5%	0.0%	0.1%	-7.4%	-30.7%	-30.7%
26182	HARLEYSVILLE WORCESTER INSURANCE COMPANY	253	Personal Auto	8%		743,421	556,343	33.6%	0.1%	0.1%	64.4%	64.4%	64.4%
22357	HARTFORD ACCIDENT AND INDEMNITY COMPANY	91	Personal Auto	74%		10,176,969	7,439,993	36.8%	1.5%	1.0%	83.4%	69.4%	69.4%
29424	HARTFORD CASUALTY INSURANCE COMPANY	91	Personal Auto	1%		184,297	246,262	-25.2%	0.0%	0.0%	57.6%	47.8%	47.8%
19682	HARTFORD FIRE INSURANCE COMPANY	91	Personal Auto	5%		496,503	133,930	270.7%	0.1%	0.0%	19.3%	62.5%	62.5%
37478	HARTFORD INSURANCE COMPANY OF THE MIDWEST	91	Personal Auto	8%		749,453	978,519	-23.4%	0.1%	0.1%	54.3%	41.5%	41.5%
30104	HARTFORD UNDERWRITERS INSURANCE COMPANY	91	Personal Auto	46%		7,820,042	8,693,542	-10.0%	1.1%	1.2%	64.8%	63.0%	63.0%
22578	HORACE MANN INSURANCE COMPANY	300	Personal Auto	68%		1,413,260	1,755,640	-19.5%	0.2%	0.2%	11.7%	46.5%	46.5%
29068	IDS PROPERTY CASUALTY INSURANCE COMPANY	4	Personal Auto	83%		41,315	505	8081.2%	0.0%	0.0%	18.0%	0.0%	0.0%
12599	INFINITY STANDARD INSURANCE COMPANY	3495	Personal Auto	100%		115,619	33,245	247.8%	0.0%	0.0%	9.2%	57.5%	57.5%
15598	INTERINSURANCE EXCHANGE OF THE AUTOMOBILE CLUB	1318	Personal Auto	82%		8,420,888	5,504,510	53.0%	1.2%	0.8%	85.8%	96.1%	96.1%
42404	LIBERTY INSURANCE CORPORATION	111	Personal Auto	20%		1,972,017	2,817,758	-30.0%	0.3%	0.4%	50.6%	12.3%	12.3%
23035	LIBERTY MUTUAL FIRE INS COMPANY	111	Personal Auto	57%		46,585,214	47,719,742	-2.4%	6.7%	6.6%	59.5%	53.0%	53.0%
29939	MAIN STREET AMERICA ASSURANCE COMPANY	311	Personal Auto	100%		3,552,627	4,314,935	-17.7%	0.5%	0.6%	58.5%	54.2%	54.2%
38970	MARKEL INSURANCE COMPANY	785	Personal Auto	41%		1,286,078	1,175,704	9.4%	0.2%	0.2%	55.8%	37.3%	37.3%
22306	MASSACHUSETTS BAY INSURANCE COMPANY	88	Personal Auto	4%		351,943	426,118	-17.4%	0.1%	0.1%	6.8%	35.2%	35.2%
31968	MERASTAR INSURANCE COMPANY	88	Personal Auto	92%		32,619	37,496	-13.0%	0.0%	0.0%	76.7%	44.0%	44.0%
23329	MERCHANTS MUTUAL INSURANCE COMPANY	226	Personal Auto	1%		101,848	106,263	-4.2%	0.0%	0.0%	-38.9%	20.6%	20.6%

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	
12901	MERCHANTS PREFERRED INSURANCE COMPANY	226	Personal Auto	8%	81,607	0		0.0%	0.0%	0.2%			
39950	METROPOLITAN GENERAL INSURANCE COMPANY	241	Personal Auto	100%	8,585,694	6,696,797	28.2%	1.2%	0.9%	62.4%	75.6%		
34339	METROPOLITAN GROUP PROPERTY AND CASUALTY INS. CO.	241	Personal Auto	77%	14,825,305	15,288,511	-3.0%	2.1%	2.1%	55.4%	63.8%		
26298	METROPOLITAN PROPERTY & CASUALTY INSURANCE COMPANY	241	Personal Auto	50%	7,890,093	9,731,716	-18.9%	1.1%	1.4%	44.7%	51.4%		
14532	MIDDLESEX MUTUAL ASSURANCE COMPANY	50	Personal Auto	22%	3,833,944	3,822,168	0.3%	0.5%	0.5%	66.0%	51.7%		
15997	MMG INSURANCE COMPANY		Personal Auto	42%	14,333,633	15,652,436	-8.4%	2.1%	2.2%	61.2%	57.0%		
43982	MT. WASHINGTON ASSURANCE CORPORATION	415	Personal Auto	78%	8,075,351	9,327,293	-13.4%	1.2%	1.3%	64.7%	32.8%		
23728	NATIONAL GENERAL INSURANCE COMPANY	79	Personal Auto	100%	1,848,749	2,180,997	-15.2%	0.3%	0.3%	51.7%	60.0%		
32620	NATIONAL INTERSTATE INSURANCE COMPANY	84	Personal Auto	9%	201,178	210,247	-4.3%	0.0%	0.0%	15.1%	2.3%		
19445	NATIONAL UNION FIRE INS. COMPANY OF PITTSBURG, PA.	12	Personal Auto	2%	(99,107)	99,107	-200.0%	0.0%	0.0%	6.0%	5.3%		
10723	NATIONWIDE ASSURANCE COMPANY	140	Personal Auto	100%	286,610	436,847	-34.4%	0.0%	0.1%	41.7%	44.8%		
23787	NATIONWIDE MUTUAL INSURANCE COMPANY	140	Personal Auto	76%	14,721,337	15,327,418	-4.0%	2.1%	2.1%	51.7%	54.8%		
37877	NATIONWIDE PROPERTY & CASUALTY INSURANCE COMPANY	140	Personal Auto	36%	2,035,132	1,874,811	8.6%	0.3%	0.3%	70.3%	79.1%		
24171	NETHERLANDS INSURANCE COMPANY THE	111	Personal Auto	4%	558,489	415,707	34.3%	0.1%	0.1%	25.9%	54.0%		
25852	NEW ENGLAND GUARANTY INSURANCE COMPANY INC	195	Personal Auto	30%	1,842,174	1,783,073	3.3%	0.3%	0.2%	63.7%	48.7%		
23833	NEW HAMPSHIRE INDEMNITY COMPANY,INC	12	Personal Auto	100%	3,126,319	630,638	395.7%	0.4%	0.1%	81.4%	79.4%		
14788	NGM INSURANCE COMPANY	311	Personal Auto	26%	8,718,578	10,534,157	-17.2%	1.3%	1.5%	55.3%	56.1%		
40231	OLD DOMINION INSURANCE COMPANY	311	Personal Auto	100%	96,819	0		0.0%	0.0%	91.2%			
20621	ONEBACON AMERICA INSURANCE COMPANY	1129	Personal Auto	0%	817	11,606	-93.0%	0.0%	0.0%	127.9%	1220.0%		
20346	PACIFIC INDEMNITY COMPANY	38	Personal Auto	6%	160,535	157,852	1.7%	0.0%	0.0%	27.1%	13.8%		
37850	PACIFIC SPECIALTY INSURANCE COMPANY	2898	Personal Auto	3%	921	999	-7.8%	0.0%	0.0%	0.0%	0.0%		
32069	PATRIOT INSURANCE COMPANY	1336	Personal Auto	54%	2,404,973	2,689,932	-10.9%	0.3%	0.4%	51.1%	39.7%		
24198	PEERLESS INSURANCE COMPANY	111	Personal Auto	32%	31,280,155	32,855,578	-4.9%	4.5%	4.6%	50.4%	51.7%		
21962	PENNSYLVANIA GENERAL INSURANCE COMPANY	1129	Personal Auto	86%	3,415,561	1,264,326	170.1%	0.5%	0.2%	57.0%	52.1%		
18058	PHILADELPHIA INDEMNITY INSURANCE COMPANY	677	Personal Auto	2%	197,927	43,880	351.1%	0.0%	0.0%	93.6%	17.9%		
24260	PROGRESSIVE CASUALTY INSURANCE COMPANY	155	Personal Auto	45%	391,337	536,311	-27.0%	0.1%	0.1%	124.2%	50.5%		
16322	PROGRESSIVE DIRECT INSURANCE COMPANY	155	Personal Auto	99%	20,515,348	20,344,243	0.8%	2.9%	2.8%	56.1%	46.9%		
38628	PROGRESSIVE NORTHERN INSURANCE COMPANY	155	Personal Auto	96%	51,300,000	57,862,486	-11.3%	7.4%	8.0%	61.3%	58.5%		
34690	PROP & CAS INSURANCE COMPANY OF HARTFORD	91	Personal Auto	30%	7,272	18,758	-61.2%	0.0%	0.0%	71.1%	33.9%		
15040	PROVIDENCE MUTUAL FIRE INSURANCE COMPANY	382	Personal Auto	4%	155,813	153,068	1.8%	0.0%	0.0%	56.3%	73.6%		
24740	SAFECO INSURANCE COMPANY OF AMERICA	163	Personal Auto	65%	3,257,387	3,357,166	-3.0%	0.5%	0.5%	85.0%	65.0%		
24902	SECURITY INSURANCE COMPANY OF HARTFORD	553	Personal Auto		0	1,255	-100.0%	0.0%	0.0%		13081.4%		
11000	SENTINEL INSURANCE COMPANY LTD	91	Personal Auto	96%	9,628	24,202	-60.2%	0.0%	0.0%	333.8%	25.2%		
24988	SENTRY INSURANCE A MUTUAL COMPANY	169	Personal Auto	5%	184,660	254,896	-27.6%	0.0%	0.0%	58.3%	102.5%		
25143	STATE FARM FIRE AND CASUALTY COMPANY	176	Personal Auto	25%	11,981,867	14,859,912	-19.4%	1.7%	2.1%	83.1%	71.4%		
25178	STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	176	Personal Auto	96%	82,645,108	86,281,846	-4.2%	11.9%	12.0%	65.2%	55.1%		
22683	TEACHERS INSURANCE COMPANY	300	Personal Auto	77%	4,437,186	4,570,462	-2.9%	0.6%	0.6%	63.7%	60.4%		
28188	TRAVCO INSURANCE COMPANY	3548	Personal Auto	98%	3,032,324	1,029,418	194.6%	0.4%	0.1%	53.2%	48.7%		
36170	TRAVELERS CASUALTY COMPANY OF CONNECTICUT	3548	Personal Auto	100%	(9,153)	580,818	-101.6%	0.0%	0.1%	22.1%	59.6%		
27998	TRAVELERS HOME AND MARINE INSURANCE COMPANY	3548	Personal Auto	94%	10,698,754	3,796,190	181.8%	1.5%	0.5%	63.0%	46.2%		
25666	TRAVELERS INDEMNITY COMPANY OF AMERICA, THE	3548	Personal Auto	0%	1,922	338,159	-99.4%	0.0%	0.0%	5.8%	64.2%		
25682	TRAVELERS INDEMNITY COMPANY OF CT, THE	3548	Personal Auto	0%	14,023	1,272,123	-98.9%	0.0%	0.2%	-45.5%	36.6%		
25658	TRAVELERS INDEMNITY COMPANY, THE	3548	Personal Auto	0%	(8,074)	4,029,115	-100.2%	0.0%	0.6%	6.2%	46.8%		
36145	TRAVELERS PERSONAL SECURITY INSURANCE COMPANY	3548	Personal Auto	-6%	(8,180)	2,314,237	-100.4%	0.0%	0.3%	73.5%	71.6%		
29459	TWIN CITY FIRE INSURANCE COMPANY	91	Personal Auto	40%	7,149,257	6,048,077	18.2%	1.0%	0.8%	73.1%	64.0%		
21423	UNION INSURANCE COMPANY OF PROVIDENCE	62	Personal Auto	71%	836,523	925,040	-9.6%	0.1%	0.1%	69.1%	71.0%		
25860	UNION MUTUAL FIRE INSURANCE COMPANY	195	Personal Auto	21%	2,233,442	2,094,148	6.7%	0.3%	0.3%	55.6%	54.6%		
25941	UNITED SERVICES AUTOMOBILE ASSOCIATION	200	Personal Auto	58%	13,811,265	14,009,710	-1.4%	2.0%	1.9%	81.8%	69.4%		
25909	UNITRIN PREFERRED INSURANCE COMPANY	215	Personal Auto	76%	227,719	160,084	42.2%	0.0%	0.0%	27.5%	60.4%		
25968	USAA CASUALTY INSURANCE COMPANY	200	Personal Auto	68%	11,296,126	11,618,091	-2.8%	1.6%	1.6%	72.0%	56.8%		
18600	USAA GENERAL INDEMNITY COMPANY	200	Personal Auto	72%	526,550	614,278	-14.3%	0.1%	0.1%	130.2%	61.5%		
25976	UTICA MUTUAL INSURANCE COMPANY	201	Personal Auto	0%	0	(1,275)	-100.0%	0.0%	0.0%		-256.0%		
13110	VERMONT ACCIDENT INSURANCE COMPANY INC	45	Personal Auto	100%	715,560	1,022,171	-30.0%	0.1%	0.1%	92.4%	41.6%		
26018	VERMONT MUTUAL INSURANCE COMPANY	234	Personal Auto	22%	6,166,001	6,336,434	-2.7%	0.9%	0.9%	51.5%	46.0%		
20397	VIGILANT INSURANCE COMPANY	38	Personal Auto	16%	769,408	803,835	-4.3%	0.1%	0.1%	1.3%	75.1%		
40827	VIRGINIA SURETY COMPANY, INC.	317	Personal Auto	0%	0	5,598	-100.0%	0.0%	0.0%	57.9%	30.7%		
31267	YORK INSURANCE COMPANY OF MAINE	1129	Personal Auto	4%	2,873,805	4,007,374	-28.3%	0.4%	0.6%	37.4%	76.1%		
26220	YOSEMITE INSURANCE COMPANY	12	Personal Auto	41%	18,809	0		0.0%	0.0%	14.4%			
TOTAL					420	697,387,574	720,683,433	-3.2%	100.0%	100.0%	59.0%	54.5%	

* 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 firms.
 An index below 1000 indicates an unconcentrated industry
 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 general expense figure, to be used for comparison purposes only and to develop a combined

State Specific Competitive Information

NAIC Code	Company Name	Group Code	Line of Business	Exp Ratio ***		Countrywide Combined Ratio		Underwriting Profit	
				2007	2006	2007	2006	2007	2006
				33898	AEGIS SECURITY INSURANCE COMPANY	313	Personal Auto	37.5%	38.3%
34789	AIG CENTENNIAL INSURANCE COMPANY	12	Personal Auto	33.7%	34.3%	83.6%	112.0%	Yes	No
43974	AIG INDEMNITY INSURANCE COMPANY	12	Personal Auto	32.5%	34.9%	77.4%	58.6%	Yes	Yes
20796	AIG PREMIER INSURANCE COMPANY	12	Personal Auto	32.5%	34.6%	56.7%	106.6%	Yes	No
10212	ALLMERICA FINANCIAL ALLIANCE INSURANCE COMPANY	88	Personal Auto	22.7%	24.3%	40.8%	99.9%	Yes	Yes
41840	ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	88	Personal Auto	32.1%	36.9%	98.4%	90.1%	Yes	Yes
19240	ALLSTATE INDEMNITY COMPANY	8	Personal Auto	21.4%	21.8%	70.0%	73.3%	Yes	Yes
19232	ALLSTATE INSURANCE COMPANY	8	Personal Auto	23.1%	23.7%	62.2%	66.0%	Yes	Yes
17230	ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY	8	Personal Auto	23.6%	24.5%	91.6%	71.5%	Yes	Yes
10111	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	19	Personal Auto	51.0%	55.8%	68.0%	82.9%	Yes	Yes
23337	AMERICAN EUROPEAN INSURANCE COMPANY	226	Personal Auto	37.6%	38.3%	37.4%	30.4%	Yes	Yes
32220	AMERICAN INTERNATIONAL INSURANCE COMPANY	12	Personal Auto	38.8%	39.9%	18.9%	23.1%	Yes	Yes
23469	AMERICAN MODERN HOME INSURANCE COMPANY	127	Personal Auto	44.8%	46.3%	88.3%	121.9%	Yes	No
19615	AMERICAN RELIABLE INSURANCE COMPANY	19	Personal Auto	46.6%	45.9%	78.6%	100.6%	Yes	No
35912	AMERICAN WESTERN HOME INSURANCE COMPANY	127	Personal Auto	n/a	48.3%	n/a	48.3%	Yes	Yes
19976	AMICA MUTUAL INSURANCE COMPANY	28	Personal Auto	20.0%	19.6%	65.9%	68.4%	Yes	Yes
19895	ATLANTIC MUTUAL INSURANCE COMPANY	24	Personal Auto	n/a	n/a	n/a	n/a	Yes	Yes
27154	ATLANTIC SPECIALTY INSURANCE COMPANY	1129	Personal Auto	10.5%	n/a	10.5%	n/a	Yes	No
19658	BRISTOL WEST INSURANCE COMPANY	212	Personal Auto	34.8%	49.0%	94.0%	105.7%	Yes	No
20117	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	33	Personal Auto	40.9%	40.1%	81.9%	100.2%	Yes	Yes
25550	CASCO INDEMNITY COMPANY	n/a	Personal Auto	17.2%	17.3%	71.5%	65.3%	Yes	Yes
19909	CENTENNIAL INSURANCE COMPANY	24	Personal Auto	n/a	37.2%	n/a	-209.9%	Yes	Yes
20230	CENTRAL MUTUAL INSURANCE COMPANY	36	Personal Auto	30.3%	31.2%	95.1%	65.0%	Yes	Yes
25615	CHARTER OAK FIRE INSURANCE COMPANY, THE	3548	Personal Auto	20.1%	19.1%	600.5%	121.4%	No	No
10677	CINCINNATI INSURANCE COMPANY THE	244	Personal Auto	31.1%	28.4%	58.4%	72.5%	Yes	Yes
31534	CITIZENS INSURANCE COMPANY OF AMERICA	88	Personal Auto	31.1%	34.1%	62.7%	67.0%	Yes	Yes
34754	COMMERCE INSURANCE COMPANY	816	Personal Auto	25.2%	25.6%	97.2%	84.5%	Yes	Yes
20672	CONCORD GENERAL MUTUAL INSURANCE COMPANY	45	Personal Auto	32.3%	34.1%	91.4%	94.5%	Yes	Yes
18686	CO-OPERATIVE INSURANCE COMPANIES	n/a	Personal Auto	18.5%	18.7%	73.2%	68.8%	Yes	Yes
10022	COUNTRYWAY INSURANCE COMPANY	542	Personal Auto	35.8%	34.7%	48.5%	32.9%	Yes	Yes
21261	ELECTRIC INSURANCE COMPANY	57	Personal Auto	17.0%	16.5%	87.1%	64.5%	Yes	Yes
21407	EMCASCO INSURANCE COMPANY	62	Personal Auto	33.2%	35.5%	107.7%	109.5%	No	No
20648	EMPLOYERS FIRE INSURANCE COMPANY	1129	Personal Auto	27.7%	n/a	119.1%	n/a	No	No
21415	EMPLOYERS MUTUAL CASUALTY COMPANY	62	Personal Auto	34.9%	39.9%	87.0%	80.4%	Yes	Yes
15130	ENCOMPASS INDEMNITY COMPANY	8	Personal Auto	28.9%	29.1%	107.0%	85.8%	No	Yes
10071	ENCOMPASS INSURANCE COMPANY OF AMERICA	8	Personal Auto	27.2%	27.4%	123.5%	89.8%	No	Yes
13803	FARM FAMILY CASUALTY INSURANCE COMPANY	408	Personal Auto	20.1%	19.2%	51.2%	56.5%	Yes	Yes
21652	FARMERS INSURANCE EXCHANGE	212	Personal Auto	37.1%	39.9%	93.1%	104.5%	Yes	No
20281	FEDERAL INSURANCE COMPANY	38	Personal Auto	27.5%	26.0%	51.4%	46.4%	Yes	Yes
16578	FIDELITY NATIONAL PROPERTY & CASUALTY INSURANCE COMPANY	670	Personal Auto	5.5%	5.3%	5.5%	5.3%	Yes	Yes
21873	FIREMAN'S FUND INSURANCE COMPANY	761	Personal Auto	35.4%	35.4%	34.4%	15.1%	Yes	Yes
33588	FIRST LIBERTY INSURANCE CORPORATION, THE	111	Personal Auto	23.3%	23.7%	85.5%	-47.2%	Yes	Yes
24724	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	163	Personal Auto	26.5%	25.0%	91.1%	79.7%	Yes	Yes
11185	FOREMOST INSURANCE COMPANY	212	Personal Auto	45.8%	45.2%	90.7%	88.9%	Yes	Yes
21253	GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY	200	Personal Auto	13.8%	13.7%	127.5%	100.4%	No	No
41491	GEICO CASUALTY COMPANY	31	Personal Auto	16.8%	17.3%	71.9%	68.3%	Yes	Yes
35882	GEICO GENERAL INSURANCE COMPANY	31	Personal Auto	16.7%	16.4%	73.0%	76.3%	Yes	Yes
22055	GEICO INDEMNITY COMPANY	31	Personal Auto	16.8%	16.6%	70.1%	73.4%	Yes	Yes
24732	GENERAL INSURANCE COMPANY OF AMERICA	163	Personal Auto	24.9%	25.8%	123.2%	143.3%	No	No
22063	GOVERNMENT EMPLOYEES INSURANCE COMPANY	31	Personal Auto	17.6%	16.8%	74.3%	74.6%	Yes	Yes
25984	GRAPHIC ARTS MUTUAL INSURANCE COMPANY	201	Personal Auto	n/a	15.8%	n/a	-236.8%	Yes	Yes
26344	GREAT AMERICAN ASSURANCE COMPANY	84	Personal Auto	20.9%	n/a	20.9%	n/a	Yes	Yes
16691	GREAT AMERICAN INSURANCE COMPANY	84	Personal Auto	22.6%	25.7%	22.6%	4.5%	Yes	Yes
22136	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	84	Personal Auto	n/a	46.4%	n/a	57.9%	Yes	Yes
20303	GREAT NORTHERN INSURANCE COMPANY	38	Personal Auto	28.7%	29.0%	97.6%	81.7%	Yes	Yes
20680	GREEN MOUNTAIN INSURANCE COMPANY INC	45	Personal Auto	28.4%	28.3%	130.3%	67.7%	No	Yes
36064	HANOVER AMERICAN INSURANCE COMPANY, THE	88	Personal Auto	30.5%	34.5%	85.9%	95.0%	Yes	Yes
22292	HANOVER INSURANCE COMPANY, THE	88	Personal Auto	37.5%	31.8%	30.0%	1.1%	Yes	Yes
26182	HARLEYSVILLE WORCESTER INSURANCE COMPANY	253	Personal Auto	30.5%	32.2%	79.1%	96.6%	Yes	Yes
22357	HARTFORD ACCIDENT AND INDEMNITY COMPANY	91	Personal Auto	16.4%	15.5%	99.8%	84.9%	Yes	Yes
29424	HARTFORD CASUALTY INSURANCE COMPANY	91	Personal Auto	31.0%	32.2%	88.6%	80.0%	Yes	Yes
19682	HARTFORD FIRE INSURANCE COMPANY	91	Personal Auto	17.1%	29.8%	36.4%	92.2%	Yes	Yes
37478	HARTFORD INSURANCE COMPANY OF THE MIDWEST	91	Personal Auto	30.2%	33.0%	84.6%	74.5%	Yes	Yes
30104	HARTFORD UNDERWRITERS INSURANCE COMPANY	91	Personal Auto	16.3%	15.0%	81.1%	78.1%	Yes	Yes
22578	HORACE MANN INSURANCE COMPANY	300	Personal Auto	22.0%	22.1%	33.7%	68.6%	Yes	Yes
29068	IDS PROPERTY CASUALTY INSURANCE COMPANY	4	Personal Auto	21.1%	16.6%	39.0%	16.6%	Yes	Yes
12598	INFINITY STANDARD INSURANCE COMPANY	3495	Personal Auto	41.4%	42.2%	50.6%	99.7%	Yes	Yes
15598	INTERINSURANCE EXCHANGE OF THE AUTOMOBILE CLUB	1318	Personal Auto	39.2%	33.2%	125.0%	129.4%	No	No
42404	LIBERTY INSURANCE CORPORATION	111	Personal Auto	22.9%	23.2%	73.4%	35.5%	Yes	Yes
23035	LIBERTY MUTUAL FIRE INS COMPANY	111	Personal Auto	24.9%	24.3%	84.4%	77.3%	Yes	Yes
29939	MAIN STREET AMERICA ASSURANCE COMPANY	311	Personal Auto	28.1%	28.8%	86.6%	83.0%	Yes	Yes
38970	MARKEL INSURANCE COMPANY	785	Personal Auto	20.3%	16.9%	76.1%	54.2%	Yes	Yes
22306	MASSACHUSETTS BAY INSURANCE COMPANY	88	Personal Auto	30.5%	33.8%	37.1%	69.0%	Yes	Yes
31968	MERASTAR INSURANCE COMPANY	n/a	Personal Auto	24.6%	19.9%	101.3%	63.9%	No	Yes
23329	MERCHANTS MUTUAL INSURANCE COMPANY	226	Personal Auto	37.5%	38.5%	-1.4%	59.1%	Yes	Yes

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
				12901	MERCHANTS PREFERRED INSURANCE COMPANY	226	Personal Auto	39.1%	n/a
39950	METROPOLITAN GENERAL INSURANCE COMPANY	241	Personal Auto	24.8%	26.3%	87.2%	101.9%	Yes	No
34339	METROPOLITAN GROUP PROPERTY AND CASUALTY INS. CO.	241	Personal Auto	21.8%	21.9%	77.2%	85.7%	Yes	Yes
26298	METROPOLITAN PROPERTY & CASUALTY INSURANCE COMPANY	241	Personal Auto	25.1%	27.1%	69.8%	78.4%	Yes	Yes
14532	MIDDLESEX MUTUAL ASSURANCE COMPANY	50	Personal Auto	34.9%	36.3%	100.9%	88.0%	No	Yes
15997	MMG INSURANCE COMPANY		Personal Auto	19.4%	19.6%	80.6%	76.5%	Yes	Yes
43982	MT. WASHINGTON ASSURANCE CORPORATION	415	Personal Auto	33.8%	29.7%	98.5%	62.5%	Yes	Yes
23728	NATIONAL GENERAL INSURANCE COMPANY	79	Personal Auto	21.4%	19.3%	73.0%	79.3%	Yes	Yes
32620	NATIONAL INTERSTATE INSURANCE COMPANY	84	Personal Auto	38.0%	39.9%	53.0%	42.3%	Yes	Yes
19445	NATIONAL UNION FIRE INS. COMPANY OF PITTSBURG, PA.	12	Personal Auto	-3.7%	12.7%		18.0%	Yes	Yes
10723	NATIONWIDE ASSURANCE COMPANY	140	Personal Auto	29.6%	26.9%	71.2%	71.7%	Yes	Yes
23787	NATIONWIDE MUTUAL INSURANCE COMPANY	140	Personal Auto	27.3%	27.9%	79.0%	82.6%	Yes	Yes
37877	NATIONWIDE PROPERTY & CASUALTY INSURANCE COMPANY	140	Personal Auto	28.3%	29.6%	98.6%	108.8%	Yes	No
24171	NETHERLANDS INSURANCE COMPANY THE	111	Personal Auto	36.7%	32.8%	62.5%	86.7%	Yes	Yes
25852	NEW ENGLAND GUARANTY INSURANCE COMPANY INC	195	Personal Auto	32.0%	32.6%	95.7%	81.3%	Yes	Yes
23833	NEW HAMPSHIRE INDEMNITY COMPANY, INC	12	Personal Auto	28.7%	27.8%	110.0%	107.2%	No	No
14788	NGM INSURANCE COMPANY	311	Personal Auto	29.4%	31.4%	84.7%	87.5%	Yes	Yes
40231	OLD DOMINION INSURANCE COMPANY	311	Personal Auto	29.1%	n/a	120.3%		No	No
20621	ONEBACON AMERICA INSURANCE COMPANY	1129	Personal Auto	39.8%	26.4%	167.7%	1246.4%	No	No
20346	PACIFIC INDEMNITY COMPANY	38	Personal Auto	32.2%	32.5%	59.3%	46.2%	Yes	Yes
37850	PACIFIC SPECIALTY INSURANCE COMPANY	2898	Personal Auto	45.8%	38.9%	45.8%	38.9%	Yes	Yes
32069	PATRIOT INSURANCE COMPANY	1336	Personal Auto	-18.7%	47.9%	32.4%	87.5%	Yes	Yes
24198	PEERLESS INSURANCE COMPANY	111	Personal Auto	40.4%	42.1%	90.7%	93.8%	Yes	Yes
21962	PENNSYLVANIA GENERAL INSURANCE COMPANY	1129	Personal Auto	28.8%	27.0%	85.7%	79.1%	Yes	Yes
18058	PHILADELPHIA INDEMNITY INSURANCE COMPANY	677	Personal Auto	26.2%	27.0%	119.7%	44.9%	No	Yes
24260	PROGRESSIVE CASUALTY INSURANCE COMPANY	155	Personal Auto	22.9%	19.7%	147.1%	70.2%	No	Yes
16322	PROGRESSIVE DIRECT INSURANCE COMPANY	155	Personal Auto	16.4%	15.4%	72.4%	62.3%	Yes	Yes
38628	PROGRESSIVE NORTHERN INSURANCE COMPANY	155	Personal Auto	25.7%	24.4%	87.0%	83.0%	Yes	Yes
34690	PROP & CAS INSURANCE COMPANY OF HARTFORD	91	Personal Auto	12.0%	14.1%	83.0%	48.0%	Yes	Yes
15040	PROVIDENCE MUTUAL FIRE INSURANCE COMPANY	382	Personal Auto	27.8%	28.9%	84.1%	102.5%	Yes	No
24740	SAFECO INSURANCE COMPANY OF AMERICA	163	Personal Auto	25.9%	24.1%	110.9%	89.1%	No	Yes
24902	SECURITY INSURANCE COMPANY OF HARTFORD	553	Personal Auto	n/a	n/a				
11000	SENTINEL INSURANCE COMPANY LTD	91	Personal Auto	27.6%	29.8%	361.4%	55.0%	No	Yes
24988	SENTRY INSURANCE A MUTUAL COMPANY	169	Personal Auto	18.4%	17.7%	76.7%	120.2%	Yes	No
25143	STATE FARM FIRE AND CASUALTY COMPANY	176	Personal Auto	23.7%	23.4%	106.8%	94.8%	No	Yes
25178	STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	176	Personal Auto	21.4%	20.9%	86.6%	76.0%	Yes	Yes
22683	TEACHERS INSURANCE COMPANY	300	Personal Auto	23.7%	23.2%	87.5%	83.6%	Yes	Yes
28188	TRAVCO INSURANCE COMPANY	3548	Personal Auto	24.7%	25.6%	77.9%	74.3%	Yes	Yes
36170	TRAVELERS CASUALTY COMPANY OF CONNECTICUT	3548	Personal Auto	33.5%	25.0%	55.6%	84.7%	Yes	Yes
27998	TRAVELERS HOME AND MARINE INSURANCE COMPANY	3548	Personal Auto	31.1%	30.9%	94.1%	77.1%	Yes	Yes
25666	TRAVELERS INDEMNITY COMPANY OF AMERICA, THE	3548	Personal Auto	11.0%	21.6%	16.9%	85.9%	Yes	Yes
25682	TRAVELERS INDEMNITY COMPANY OF CT, THE	3548	Personal Auto	13.3%	27.1%	-32.2%	63.7%	Yes	Yes
25658	TRAVELERS INDEMNITY COMPANY, THE	3548	Personal Auto	90.7%	31.5%	97.0%	78.4%	Yes	Yes
36145	TRAVELERS PERSONAL SECURITY INSURANCE COMPANY	3548	Personal Auto	65.0%	30.9%	138.5%	102.5%	No	No
29459	TWIN CITY FIRE INSURANCE COMPANY	91	Personal Auto	30.7%	31.0%	103.9%	95.0%	No	Yes
21423	UNION INSURANCE COMPANY OF PROVIDENCE	62	Personal Auto	31.0%	35.8%	100.0%	106.8%	No	No
25860	UNION MUTUAL FIRE INSURANCE COMPANY	195	Personal Auto	32.8%	33.7%	88.4%	88.4%	Yes	Yes
25941	UNITED SERVICES AUTOMOBILE ASSOCIATION	200	Personal Auto	13.6%	11.5%	95.5%	80.9%	Yes	Yes
25909	UNITRIN PREFERRED INSURANCE COMPANY	215	Personal Auto	30.5%	26.4%	58.0%	86.8%	Yes	Yes
25968	USAA CASUALTY INSURANCE COMPANY	200	Personal Auto	13.8%	11.5%	85.8%	68.3%	Yes	Yes
18600	USAA GENERAL INDEMNITY COMPANY	200	Personal Auto	14.0%	10.2%	144.2%	71.6%	No	Yes
25976	UTICA MUTUAL INSURANCE COMPANY	201	Personal Auto	n/a	-13.6%		-269.5%		Yes
13110	VERMONT ACCIDENT INSURANCE COMPANY INC	45	Personal Auto	27.8%	27.4%	120.2%	69.0%	No	Yes
26018	VERMONT MUTUAL INSURANCE COMPANY	234	Personal Auto	26.6%	28.7%	78.1%	74.7%	Yes	Yes
20397	VIGILANT INSURANCE COMPANY	38	Personal Auto	28.5%	28.3%	29.8%	103.3%	Yes	No
40827	VIRGINIA SURETY COMPANY, INC.	317	Personal Auto	n/a	31.4%		62.1%		Yes
31267	YORK INSURANCE COMPANY OF MAINE	1129	Personal Auto	30.3%	28.5%	67.7%	104.7%	Yes	No
26220	YOSEMITE INSURANCE COMPANY	12	Personal Auto	13.0%	n/a	27.4%		Yes	
TOTAL				24.3%	24.7%	83.4%	79.2%		

* 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 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

*** 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

				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
33898	AEGIS SECURITY INSURANCE COMPANY	313	Personal Auto		262,245,573	265,706,808	-1.3%	3.6%	3.5%	73.3%	56.6%
19402	AIG CASUALTY COMPANY	12	Personal Auto		0	201	-100.0%	0.0%	0.0%	-1969080.0%	412301.6%
34789	AIG CENTENNIAL INSURANCE COMPANY	12	Personal Auto		0	175	-100.0%	0.0%	0.0%		72505.1%
43974	AIG INDEMNITY INSURANCE COMPANY	12	Personal Auto		31,973,598	37,859,124	-15.5%	0.4%	0.5%	42.1%	43.4%
20796	AIG PREMIER INSURANCE COMPANY	12	Personal Auto		2,825	4,635	-39.1%	0.0%	0.0%	-9.2%	4.6%
19399	AIU INSURANCE COMPANY	12	Personal Auto		83,619,779	86,143,779	-2.9%	1.1%	1.1%	54.6%	56.2%
10212	ALLMERICA FINANCIAL ALLIANCE INSURANCE COMPANY	88	Personal Auto		5,861,014	6,404,984	-8.5%	0.1%	0.1%	39.0%	61.0%
41840	ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	88	Personal Auto		4,108,152	4,908,173	-16.3%	0.1%	0.1%	31.6%	61.7%
19240	ALLSTATE INDEMNITY COMPANY	8	Personal Auto		1,570,376	1,798,364	-12.7%	0.0%	0.0%	35.0%	36.6%
19232	ALLSTATE INSURANCE COMPANY	8	Personal Auto		12,267,722	14,194,773	-13.6%	0.2%	0.2%	39.5%	41.9%
17230	ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY	8	Personal Auto		0	0		0.0%	0.0%		
21849	AMERICAN AUTOMOBILE INSURANCE COMPANY	761	Personal Auto		161,404,506	172,636,896	-6.5%	2.2%	2.3%	40.2%	46.3%
10111	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	19	Personal Auto		486,435	396,827	22.6%	0.0%	0.0%	45.0%	23.7%
20427	AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	218	Personal Auto		7,323,589	6,231,393	17.5%	0.1%	0.1%	56.4%	6.1%
19941	AMERICAN COMMERCE INSURANCE COMPANY	816	Personal Auto		2,705,371	3,278,818	-17.5%	0.0%	0.0%	41.9%	57.1%
23337	AMERICAN EUROPEAN INSURANCE COMPANY	226	Personal Auto		9,870,249	13,730,757	-28.1%	0.1%	0.2%	53.6%	-27.9%
19380	AMERICAN HOME ASSURANCE COMPANY	12	Personal Auto		1,294,349,683	1,350,730,792	-4.2%	17.6%	17.7%	57.1%	53.1%
21857	AMERICAN INSURANCE COMPANY, THE	761	Personal Auto		9,945,752	8,213,111	21.1%	0.1%	0.1%	59.8%	54.9%
32220	AMERICAN INTERNATIONAL INSURANCE COMPANY	12	Personal Auto		7,702,143	5,533,684	39.2%	0.1%	0.1%	65.8%	47.2%
23795	AMERICAN INTERNATIONAL PACIFIC INSURANCE COMPANY	12	Personal Auto		808	35,425	-97.7%	0.0%	0.0%	1650.8%	257.5%
30562	AMERICAN MANUFACTURERS MUTUAL INSURANCE COMPANY	108	Personal Auto		2,813,001	2,981,664	-5.7%	0.0%	0.0%	57.2%	55.9%
23469	AMERICAN MODERN HOME INSURANCE COMPANY	127	Personal Auto		320,694,831	331,965,891	-3.4%	4.3%	4.4%	58.4%	29.8%
38652	AMERICAN MODERN SELECT INSURANCE COMPANY	127	Personal Auto		124,015,635	126,608,627	-2.0%	1.7%	1.7%	56.6%	59.5%
19615	AMERICAN RELIABLE INSURANCE COMPANY	19	Personal Auto		18,874,350	18,716,342	0.8%	0.3%	0.2%	56.3%	49.8%
35912	AMERICAN WESTERN HOME INSURANCE COMPANY	127	Personal Auto		6,625,807	9,147,416	-27.6%	0.1%	0.1%	50.3%	49.3%
27928	AMEX ASSURANCE COMPANY	4	Personal Auto		26,134,872	13,204,674	97.9%	0.4%	0.2%	64.1%	77.7%
19976	AMICA MUTUAL INSURANCE COMPANY	28	Personal Auto		18,155,339	17,318,687	4.8%	0.2%	0.2%	73.6%	50.9%
11150	ARCH INSURANCE COMPANY	1279	Personal Auto		285,119,356	314,676,447	-9.4%	3.9%	4.1%	46.2%	40.8%
24678	ARROWOOD INDEMNITY COMPANY	553	Personal Auto		1,852,158	1,575,019	17.6%	0.0%	0.0%	-167.3%	53.3%
21865	ASSOCIATED INDEMNITY CORPORATION	761	Personal Auto		1,653,259	1,722,952	-4.0%	0.0%	0.0%	40.5%	-12.2%
19305	ASSURANCE COMPANY OF AMERICA	212	Personal Auto		22,252,487	23,221,661	-4.2%	0.3%	0.3%	46.8%	54.3%
19895	ATLANTIC MUTUAL INSURANCE COMPANY	24	Personal Auto		1,899,769	1,058,781	79.4%	0.0%	0.0%	62.5%	68.7%
27154	ATLANTIC SPECIALTY INSURANCE COMPANY	1129	Personal Auto		95,839,777	90,093,093	6.4%	1.3%	1.2%	54.3%	53.7%
18279	BANKERS STANDARD INSURANCE COMPANY	626	Personal Auto		3,203,640	3,423,766	-6.4%	0.0%	0.0%	67.6%	74.0%
19658	BRISTOL WEST INSURANCE COMPANY	212	Personal Auto		26,803,031	25,498,875	5.1%	0.4%	0.3%	47.2%	55.7%
20117	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	33	Personal Auto		19,220,254	22,442,564	-14.4%	0.3%	0.3%	62.5%	51.5%
25950	CASCO INDEMNITY COMPANY	0	Personal Auto		11,155,297	10,967,915	1.7%	0.2%	0.1%	71.2%	69.1%
19909	CENTENNIAL INSURANCE COMPANY	24	Personal Auto		9,472,986	13,090,384	-27.6%	0.1%	0.2%	35.5%	53.3%
20230	CENTRAL MUTUAL INSURANCE COMPANY	36	Personal Auto		23,825,224	25,076,131	-5.0%	0.3%	0.3%	46.2%	49.5%
25615	CHARTER OAK FIRE INSURANCE COMPANY, THE	3548	Personal Auto		4,857	5,370	-9.6%	0.0%	0.0%	20.7%	-64.3%
10677	CINCINNATI INSURANCE COMPANY THE	244	Personal Auto		14,339,634	17,121,375	-16.2%	0.2%	0.2%	67.8%	49.3%
31534	CITIZENS INSURANCE COMPANY OF AMERICA	88	Personal Auto		462,453,157	478,174,944	-3.3%	6.3%	6.3%	58.2%	55.8%
20532	CLARENDON NATIONAL INSURANCE COMPANY	517	Personal Auto		23,510,385	29,301,750	-19.8%	0.3%	0.4%	54.1%	48.4%
19410	COMMERCE AND INDUSTRY INSURANCE COMPANY	12	Personal Auto		7,476	(47,827)	-115.6%	0.0%	0.0%	-129073.5%	151822.2%
34754	COMMERCE INSURANCE COMPANY	816	Personal Auto		291,171	308,912	-5.7%	0.0%	0.0%	-3.4%	46.6%
20672	CONCORD GENERAL MUTUAL INSURANCE COMPANY	45	Personal Auto		16,202,057	20,985,826	-22.8%	0.2%	0.3%	65.5%	5.9%
20443	CONTINENTAL CASUALTY COMPANY	218	Personal Auto		2,267,182	2,499,561	-9.3%	0.0%	0.0%	73.5%	67.7%
35289	CONTINENTAL INSURANCE COMPANY THE	218	Personal Auto		0	214	-100.0%	0.0%	0.0%		0.0%
18686	CO-OPERATIVE INSURANCE COMPANIES	0	Personal Auto		308,068	585,535	-47.4%	0.0%	0.0%	86.7%	47.0%
10022	COUNTRYWAY INSURANCE COMPANY	542	Personal Auto		110,642	404,186	-72.6%	0.0%	0.0%	27.7%	26.9%
10062	COVENANT INSURANCE COMPANY	586	Personal Auto		17,914,784	20,210,922	-11.4%	0.2%	0.3%	73.1%	72.0%
21164	DAIRYLAND INSURANCE COMPANY	169	Personal Auto		(989)	28,239	-103.5%	0.0%	0.0%	1245.6%	-242.0%
21261	ELECTRIC INSURANCE COMPANY	57	Personal Auto		26,233	0		0.0%	0.0%	-7.5%	

Regional (New England) Competitive Information

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
21407	EMCASCO INSURANCE COMPANY	62	Personal Auto		4,473	116,979	-96.2%	0.0%	0.0%	-238.6%	29.9%
20648	EMPLOYERS FIRE INSURANCE COMPANY	1129	Personal Auto		99,882,929	94,462,120	5.7%	1.4%	1.2%	63.9%	57.7%
21415	EMPLOYERS MUTUAL CASUALTY COMPANY	62	Personal Auto		(1,842)	87,355	-102.1%	0.0%	0.0%	1348.6%	10.6%
15130	ENCOMPASS INDEMNITY COMPANY	8	Personal Auto		771,424	1,075,486	-28.3%	0.0%	0.0%	53.4%	98.4%
10071	ENCOMPASS INSURANCE COMPANY OF AMERICA	8	Personal Auto		5,483,420	5,110,388	7.3%	0.1%	0.1%	22.6%	64.3%
13803	FARM FAMILY CASUALTY INSURANCE COMPANY	408	Personal Auto		1,412,305	1,311,823	7.7%	0.0%	0.0%	33.0%	8.1%
21652	FARMERS INSURANCE EXCHANGE	212	Personal Auto		29,833,673	31,776,671	-6.1%	0.4%	0.4%	59.2%	60.5%
20281	FEDERAL INSURANCE COMPANY	38	Personal Auto		5,759,560	7,043,355	-18.2%	0.1%	0.1%	63.3%	62.8%
16578	FIDELITY NATIONAL PROPERTY & CASUALTY INSURANCE COMP	670	Personal Auto		4,615,254	8,675,017	-46.8%	0.1%	0.1%	62.9%	51.7%
21873	FIREMAN'S FUND INSURANCE COMPANY	761	Personal Auto		12,515,594	10,542,023	18.7%	0.2%	0.1%	64.3%	71.4%
33588	FIRST LIBERTY INSURANCE CORPORATION, THE	111	Personal Auto		19,956,259	24,162,535	-17.4%	0.3%	0.3%	39.2%	47.0%
24724	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	163	Personal Auto		72,218,278	73,316,722	-1.5%	1.0%	1.0%	66.7%	60.0%
13943	FITCHBURG MUTUAL INSURANCE COMPANY	144	Personal Auto		13,955,807	22,113,449	-36.9%	0.2%	0.3%	96.6%	83.9%
11185	FOREMOST INSURANCE COMPANY	212	Personal Auto		147,193,683	157,605,558	-6.6%	2.0%	2.1%	61.6%	54.9%
11800	FOREMOST PROPERTY AND CASUALTY INSURANCE COMPANY	212	Personal Auto		2,140,435	1,986,191	7.8%	0.0%	0.0%	26.1%	26.9%
21253	GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY	200	Personal Auto		(5,815)	1,771,299	-100.3%	0.0%	0.0%	441.6%	115.5%
41491	GEICO CASUALTY COMPANY	31	Personal Auto		21,734,164	22,118,800	-1.7%	0.3%	0.3%	61.1%	43.5%
35882	GEICO GENERAL INSURANCE COMPANY	31	Personal Auto		10,575,803	9,598,992	10.2%	0.1%	0.1%	53.8%	40.3%
22055	GEICO INDEMNITY COMPANY	31	Personal Auto		4,012,010	4,660,137	-13.9%	0.1%	0.1%	37.0%	86.1%
24732	GENERAL INSURANCE COMPANY OF AMERICA	163	Personal Auto		41,393,866	44,250,101	-6.5%	0.6%	0.6%	58.8%	52.7%
22063	GOVERNMENT EMPLOYEES INSURANCE COMPANY	31	Personal Auto		53,777,374	57,877,111	-7.1%	0.7%	0.8%	66.5%	59.1%
23809	GRANITE STATE INSURANCE COMPANY	12	Personal Auto		2,529,102	2,658,249	-4.9%	0.0%	0.0%	43.6%	74.5%
25984	GRAPHIC ARTS MUTUAL INSURANCE COMPANY	201	Personal Auto		38,925,773	35,988,659	8.2%	0.5%	0.5%	57.9%	51.9%
26832	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	84	Personal Auto		16,346,452	18,288,706	-10.6%	0.2%	0.2%	46.2%	53.2%
26344	GREAT AMERICAN ASSURANCE COMPANY	84	Personal Auto		1,836,222	1,956,225	-6.1%	0.0%	0.0%	24.2%	75.4%
16691	GREAT AMERICAN INSURANCE COMPANY	84	Personal Auto		(1,274)	0		0.0%	0.0%	0.0%	
22136	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	84	Personal Auto		2,795,221	2,682,924	4.2%	0.0%	0.0%	30.6%	-43.2%
31135	GREAT AMERICAN SECURITY INSURANCE COMPANY	84	Personal Auto		(77)	(9,122)	-99.2%	0.0%	0.0%	1468.6%	-500.9%
20303	GREAT NORTHERN INSURANCE COMPANY	38	Personal Auto		5,298,434	6,451,929	-17.9%	0.1%	0.1%	37.6%	42.3%
20680	GREEN MOUNTAIN INSURANCE COMPANY INC	45	Personal Auto		72,385,158	72,554,358	-0.2%	1.0%	1.0%	54.2%	52.9%
36064	HANOVER AMERICAN INSURANCE COMPANY, THE	88	Personal Auto		121,538,263	76,690,564	58.5%	1.6%	1.0%	60.0%	64.8%
22292	HANOVER INSURANCE COMPANY, THE	88	Personal Auto		15,508,625	17,767,047	-12.7%	0.2%	0.2%	38.6%	68.7%
14168	HARLEYSVILLE MUTUAL INSURANCE COMPANY	253	Personal Auto		0	(412)	-100.0%	0.0%	0.0%		252490.3%
26182	HARLEYSVILLE WORCESTER INSURANCE COMPANY	253	Personal Auto		5,353	2,390	124.0%	0.0%	0.0%	83.3%	4.0%
22357	HARTFORD ACCIDENT AND INDEMNITY COMPANY	91	Personal Auto		8,405,195	2,688,076	212.7%	0.1%	0.0%	85.9%	49.5%
29424	HARTFORD CASUALTY INSURANCE COMPANY	91	Personal Auto		171,514,195	154,424,267	11.1%	2.3%	2.0%	67.0%	59.6%
19682	HARTFORD FIRE INSURANCE COMPANY	91	Personal Auto		28,462,474	30,776,256	-7.5%	0.4%	0.4%	54.9%	50.7%
37478	HARTFORD INSURANCE COMPANY OF THE MIDWEST	91	Personal Auto		15,909,993	12,236,668	30.0%	0.2%	0.2%	58.7%	68.7%
38261	HARTFORD INSURANCE COMPANY OF THE SOUTHEAST	91	Personal Auto		1,756,837	3,023,237	-41.9%	0.0%	0.0%	38.8%	46.7%
30104	HARTFORD UNDERWRITERS INSURANCE COMPANY	91	Personal Auto		33,426,748	33,646,741	-0.7%	0.5%	0.4%	78.4%	62.1%
14206	HOLYOKE MUTUAL INSURANCE COMPANY IN SALEM	50	Personal Auto		5,117,953	4,501,359	13.7%	0.1%	0.1%	33.1%	48.9%
22578	HORACE MANN INSURANCE COMPANY	300	Personal Auto		380,899	606,308	-37.2%	0.0%	0.0%	62.9%	43.0%
22756	HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY	300	Personal Auto		35,228,392	27,944,817	26.1%	0.5%	0.4%	79.4%	76.4%
29068	IDS PROPERTY CASUALTY INSURANCE COMPANY	4	Personal Auto		238,408,199	253,743,548	-6.0%	3.2%	3.3%	61.4%	62.9%
23817	ILLINOIS NATIONAL INSURANCE COMPANY	12	Personal Auto		1,619,244	1,619,948	0.0%	0.0%	0.0%	49.0%	40.1%
12599	INFINITY STANDARD INSURANCE COMPANY	3495	Personal Auto		(5,072)	26,187	-119.4%	0.0%	0.0%	840.4%	1724.6%
19429	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA, THE	12	Personal Auto		13,457,030	13,310,117	1.1%	0.2%	0.2%	54.6%	54.3%
29742	INTEGON NATIONAL INSURANCE COMPANY	79	Personal Auto		26,885,112	29,433,055	-8.7%	0.4%	0.4%	52.9%	48.5%
31488	INTEGON PREFERRED INSURANCE COMPANY	79	Personal Auto		17,415,868	22,033,210	-21.0%	0.2%	0.3%	65.3%	36.0%
15598	INTERINSURANCE EXCHANGE OF THE AUTOMOBILE CLUB	1318	Personal Auto		(846)	(2,917)	-71.0%	0.0%	0.0%	7108.3%	435.6%
42404	LIBERTY INSURANCE CORPORATION	111	Personal Auto		157,315	141,235	11.4%	0.0%	0.0%	37.1%	45.7%
23035	LIBERTY MUTUAL FIRE INS COMPANY	111	Personal Auto		266,861	430,819	-38.1%	0.0%	0.0%	9.7%	-58.9%
23043	LIBERTY MUTUAL INSURANCE COMPANY	111	Personal Auto		6,622	7,853	-15.7%	0.0%	0.0%	-2369.1%	343.2%

Regional (New England) Competitive Information

Exhibit II

				New England							
NAIC Code	Company Name	Group Code	Line of Business	HHI Index ****	2007	2006	Chg from PY	Mkt Share		Loss Ratio	
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33855	LINCOLN GENERAL INSURANCE COMPANY	1326	Personal Auto		43,042,073	45,332,287	-5.1%	0.6%	0.6%	98.1%	78.6%
32352	LM PROPERTY AND CASUALTY INSURANCE COMPANY	111	Personal Auto		758,843	975,601	-22.2%	0.0%	0.0%	-31.1%	-128.0%
29939	MAIN STREET AMERICA ASSURANCE COMPANY	311	Personal Auto		160,256,954	201,765,579	-20.6%	2.2%	2.6%	59.4%	56.5%
19321	MAINE BONDING AND CASUALTY COMPANY	212	Personal Auto		0	27,327	-100.0%	0.0%	0.0%		-88.3%
28932	MARKEL AMERICAN INSURANCE COMPANY	785	Personal Auto		21,029,613	25,579,472	-17.8%	0.3%	0.3%	35.8%	40.3%
38970	MARKEL INSURANCE COMPANY	785	Personal Auto		11,210,601	12,947,955	-13.4%	0.2%	0.2%	49.3%	49.2%
19356	MARYLAND CASUALTY COMPANY	212	Personal Auto		322,769	82,302	292.2%	0.0%	0.0%	42.8%	76.0%
22306	MASSACHUSETTS BAY INSURANCE COMPANY	88	Personal Auto		1,201,086	926,968	29.6%	0.0%	0.0%	40.2%	57.4%
31968	MERASTAR INSURANCE COMPANY	0	Personal Auto		512,550	954,226	-46.3%	0.0%	0.0%	56.1%	80.9%
23329	MERCHANTS MUTUAL INSURANCE COMPANY	226	Personal Auto		19,048,185	14,313,259	33.1%	0.3%	0.2%	76.8%	81.8%
39950	METROPOLITAN GENERAL INSURANCE COMPANY	241	Personal Auto		115,978,322	116,768,625	-0.7%	1.6%	1.5%	58.9%	57.5%
34339	METROPOLITAN GROUP PROPERTY AND CASUALTY INS. CO.	241	Personal Auto		81,607	0		0.0%	0.0%	0.2%	
26298	METROPOLITAN PROPERTY & CASUALTY INSURANCE COMPANY	241	Personal Auto		(5,153)	181,546	-102.8%	0.0%	0.0%	153.0%	232.2%
21687	MID-CENTURY INSURANCE COMPANY	212	Personal Auto		5,771,739	7,697,540	-25.0%	0.1%	0.1%	60.4%	49.6%
23434	MIDDLESEX INSURANCE COMPANY	169	Personal Auto		226,499,624	220,351,196	2.8%	3.1%	2.9%	58.4%	57.9%
14532	MIDDLESEX MUTUAL ASSURANCE COMPANY	50	Personal Auto		79,701	22,239	258.4%	0.0%	0.0%	119.8%	251.2%
15997	MMG INSURANCE COMPANY	0	Personal Auto		2,016,447	2,420,070	-16.7%	0.0%	0.0%	92.9%	58.7%
26522	MOUNT VERNON FIRE INSURANCE COMPANY	31	Personal Auto		921	999	-7.8%	0.0%	0.0%	0.0%	0.0%
43982	MT. WASHINGTON ASSURANCE CORPORATION	415	Personal Auto		26,865	10,687	151.4%	0.0%	0.0%	9.2%	14.0%
20478	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	218	Personal Auto		0	(4,090)	-100.0%	0.0%	0.0%		901.5%
23728	NATIONAL GENERAL INSURANCE COMPANY	79	Personal Auto		506,786	381,787	32.7%	0.0%	0.0%	39.4%	76.7%
32620	NATIONAL INTERSTATE INSURANCE COMPANY	84	Personal Auto		(763)	30,863	-102.5%	0.0%	0.0%	96.7%	-10.6%
21881	NATIONAL SURETY CORPORATION	761	Personal Auto		1,574,575	2,172,331	-27.5%	0.0%	0.0%	97.8%	65.0%
19445	NATIONAL UNION FIRE INS. COMPANY OF PITTSBURG, PA.	12	Personal Auto		1,501,672	1,710,640	-12.2%	0.0%	0.0%	76.0%	73.4%
26093	NATIONWIDE AFFINITY INSURANCE COMPANY OF AMERICA	140	Personal Auto		96,819	0		0.0%	0.0%	91.2%	
10723	NATIONWIDE ASSURANCE COMPANY	140	Personal Auto		11,213	21,370	-47.5%	0.0%	0.0%	18.2%	75.6%
23779	NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	140	Personal Auto		1,354	9,082	-85.1%	0.0%	0.0%	64355.8%	-29679.1%
23787	NATIONWIDE MUTUAL INSURANCE COMPANY	140	Personal Auto		8,142,096	6,246,047	30.4%	0.1%	0.1%	66.2%	58.9%
37877	NATIONWIDE PROPERTY & CASUALTY INSURANCE COMPANY	140	Personal Auto		15,943,418	17,884,012	-10.9%	0.2%	0.2%	64.2%	56.1%
24171	NETHERLANDS INSURANCE COMPANY THE	111	Personal Auto		172,423	243,810	-29.3%	0.0%	0.0%	-89.2%	-19.9%
25852	NEW ENGLAND GUARANTY INSURANCE COMPANY INC	195	Personal Auto		180,626,472	183,158,113	-1.4%	2.5%	2.4%	55.1%	49.7%
23833	NEW HAMPSHIRE INDEMNITY COMPANY, INC	12	Personal Auto		0	3,221	-100.0%	0.0%	0.0%	13234.5%	1493.1%
23841	NEW HAMPSHIRE INSURANCE COMPANY	12	Personal Auto		6,565,789	8,350,918	-21.4%	0.1%	0.1%	56.2%	57.1%
14788	NGM INSURANCE COMPANY	311	Personal Auto		4,904	3,062	60.2%	0.0%	0.0%	0.0%	0.0%
23965	NORFOLK AND DEDHAM MUTUAL FIRE INSURANCE COMPANY	144	Personal Auto		548,951	575,177	-4.6%	0.0%	0.0%	87.4%	87.7%
38369	NORTHERN ASSURANCE COMPANY OF AMERICA, THE	1129	Personal Auto		11,697,227	10,897,859	7.3%	0.2%	0.1%	71.6%	65.5%
40231	OLD DOMINION INSURANCE COMPANY	311	Personal Auto		4,227,612	4,065,831	4.0%	0.1%	0.1%	112.3%	83.7%
37060	OLD UNITED CASUALTY COMPANY	697	Personal Auto		5,673,009	12,216,954	-53.6%	0.1%	0.2%	57.0%	38.2%
20621	ONEBEACON AMERICA INSURANCE COMPANY	1129	Personal Auto		231,366,094	216,609,756	6.8%	3.1%	2.8%	59.2%	56.5%
21970	ONEBEACON INSURANCE COMPANY	1129	Personal Auto		43,203,820	46,726,134	-7.5%	0.6%	0.6%	66.5%	59.1%
20346	PACIFIC INDEMNITY COMPANY	38	Personal Auto		(7,216)	(4,023)	79.4%	0.0%	0.0%	0.0%	0.0%
37850	PACIFIC SPECIALTY INSURANCE COMPANY	2898	Personal Auto		6,029,335	7,148,659	-15.7%	0.1%	0.1%	65.3%	78.9%
32069	PATRIOT INSURANCE COMPANY	1336	Personal Auto		0	20,363	-100.0%	0.0%	0.0%		1554.1%
24198	PEERLESS INSURANCE COMPANY	111	Personal Auto		11,241,030	11,131,291	1.0%	0.2%	0.1%	50.4%	56.1%
21962	PENNSYLVANIA GENERAL INSURANCE COMPANY	1129	Personal Auto		3,848,860	4,425,230	-13.0%	0.1%	0.1%	23.9%	45.1%
13714	PHARMACISTS MUTUAL INSURANCE COMPANY	775	Personal Auto		3,577,300	4,175,959	-14.3%	0.0%	0.1%	65.9%	23.2%
18058	PHILADELPHIA INDEMNITY INSURANCE COMPANY	677	Personal Auto		19,496,225	25,636,120	-24.0%	0.3%	0.3%	69.6%	55.4%
25623	PHOENIX INSURANCE COMPANY, THE	3548	Personal Auto		6,504,656	9,744,150	-33.2%	0.1%	0.1%	79.0%	54.8%
14737	PLYMOUTH ROCK ASSURANCE CORP	415	Personal Auto		889,881	719,380	23.7%	0.0%	0.0%	69.4%	39.9%
24260	PROGRESSIVE CASUALTY INSURANCE COMPANY	155	Personal Auto		70,211,892	70,839,639	-0.9%	1.0%	0.9%	52.2%	51.3%
16322	PROGRESSIVE DIRECT INSURANCE COMPANY	155	Personal Auto		333	34,891	-99.0%	0.0%	0.0%	-123.3%	223.1%
24279	PROGRESSIVE MAX INSURANCE COMPANY	155	Personal Auto		400,538,352	421,025,627	-4.9%	5.4%	5.5%	52.2%	43.5%
38628	PROGRESSIVE NORTHERN INSURANCE COMPANY	155	Personal Auto		17,019,909	16,762,577	1.5%	0.2%	0.2%	49.2%	46.5%

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	
34690	PROP & CAS INSURANCE COMPANY OF HARTFORD	91	Personal Auto		11,281,392	10,959,718	2.9%	0.2%	0.1%	57.1%	74.0%	
15040	PROVIDENCE MUTUAL FIRE INSURANCE COMPANY	382	Personal Auto		(1,737)	5,409,919	-100.0%	0.0%	0.1%	-374.2%	61.8%	
24295	PROVIDENCE WASHINGTON INSURANCE COMPANY RUN-OFF	156	Personal Auto		1,155,937	1,460,630	-20.9%	0.0%	0.0%	61.5%	49.0%	
15067	QUINCY MUTUAL FIRE INSURANCE COMPANY	1275	Personal Auto		327,350,182	341,420,076	-4.1%	4.4%	4.5%	57.5%	53.7%	
24740	SAFECO INSURANCE COMPANY OF AMERICA	163	Personal Auto		2,523,649	2,471,536	2.1%	0.0%	0.0%	46.9%	37.9%	
39454	SAFETY INSURANCE COMPANY	188	Personal Auto		28,155	96,263	-70.8%	0.0%	0.0%	302.9%	12.0%	
40460	SAGAMORE INSURANCE COMPANY	867	Personal Auto		805,932	1,068,735	-24.6%	0.0%	0.0%	60.1%	-8.4%	
24902	SECURITY INSURANCE COMPANY OF HARTFORD	553	Personal Auto		8,075,351	9,327,293	-13.4%	0.1%	0.1%	64.7%	32.8%	
11000	SENTINEL INSURANCE COMPANY LTD	91	Personal Auto		5,123,423	963,149	431.9%	0.1%	0.0%	66.3%	53.2%	
24988	SENTRY INSURANCE A MUTUAL COMPANY	169	Personal Auto		0	14	-100.0%	0.0%	0.0%	-864106.3%	73793.3%	
11126	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	3219	Personal Auto		33,636,654	41,991,564	-19.9%	0.5%	0.6%	40.0%	40.9%	
19070	STANDARD FIRE INSURANCE COMPANY	3548	Personal Auto		7,877,122	6,299,062	25.1%	0.1%	0.1%	92.1%	33.8%	
25143	STATE FARM FIRE AND CASUALTY COMPANY	176	Personal Auto		10,531,170	11,543,290	-8.8%	0.1%	0.2%	57.7%	62.3%	
25178	STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	176	Personal Auto		393,638	400,803	-1.8%	0.0%	0.0%	21.4%	20.3%	
12901	T.H.E. INSURANCE COMPANY	0	Personal Auto		21,569,339	20,397,771	5.7%	0.3%	0.3%	66.4%	47.2%	
22683	TEACHERS INSURANCE COMPANY	300	Personal Auto		702,878	925,431	-24.0%	0.0%	0.0%	94.0%	-14.5%	
12904	TOKIO MARINE & NICHIDO FIRE INSURANCE CO., LTD.	3098	Personal Auto		403,041	922,328	-56.3%	0.0%	0.0%	29.0%	-13.0%	
20486	TRANSCONTINENTAL INSURANCE COMPANY	218	Personal Auto		11,070,336	11,424,849	-3.1%	0.2%	0.2%	49.5%	36.2%	
20494	TRANSPORTATION INSURANCE COMPANY	218	Personal Auto		101,391	65,437	54.9%	0.0%	0.0%	36.6%	75.6%	
28188	TRAVCO INSURANCE COMPANY	3548	Personal Auto		1,035,202	122,673	743.9%	0.0%	0.0%	36.0%	37.1%	
36170	TRAVELERS CASUALTY COMPANY OF CONNECTICUT	3548	Personal Auto		1,893,774	3,589,240	-47.2%	0.0%	0.0%	8.1%	33.0%	
27998	TRAVELERS HOME AND MARINE INSURANCE COMPANY	3548	Personal Auto		84,083	79,938	5.2%	0.0%	0.0%	46.9%	405.1%	
25666	TRAVELERS INDEMNITY COMPANY OF AMERICA, THE	3548	Personal Auto		12,255,886	13,341,921	-8.1%	0.2%	0.2%	52.3%	49.9%	
25682	TRAVELERS INDEMNITY COMPANY OF CT, THE	3548	Personal Auto		6,921,959	7,642,604	-9.4%	0.1%	0.1%	34.6%	37.8%	
25658	TRAVELERS INDEMNITY COMPANY, THE	3548	Personal Auto		984,738	835,586	17.8%	0.0%	0.0%	57.1%	57.4%	
36145	TRAVELERS PERSONAL SECURITY INSURANCE COMPANY	3548	Personal Auto		15,659,761	20,746,548	-24.5%	0.2%	0.3%	31.5%	42.1%	
21709	TRUCK INSURANCE EXCHANGE	212	Personal Auto		30,662,637	16,631,144	84.4%	0.4%	0.2%	81.7%	68.6%	
29459	TWIN CITY FIRE INSURANCE COMPANY	91	Personal Auto		76,974,561	70,910,174	8.6%	1.0%	0.9%	63.2%	53.4%	
21423	UNION INSURANCE COMPANY OF PROVIDENCE	62	Personal Auto		(5,230)	393,830	-101.3%	0.0%	0.0%	-33.4%	64.1%	
25860	UNION MUTUAL FIRE INSURANCE COMPANY	195	Personal Auto		25,804,616	28,395,394	-9.1%	0.4%	0.4%	65.3%	62.9%	
11770	UNITED FINANCIAL CASUALTY COMPANY	155	Personal Auto		18,996,206	22,985,372	-17.4%	0.3%	0.3%	97.6%	33.4%	
25941	UNITED SERVICES AUTOMOBILE ASSOCIATION	200	Personal Auto		6,393,302	5,703,036	12.1%	0.1%	0.1%	70.1%	64.8%	
25909	UNITRIN PREFERRED INSURANCE COMPANY	215	Personal Auto		1,375,421	5,376,747	-74.4%	0.0%	0.1%	53.4%	58.6%	
41181	UNIVERSAL UNDERWRITERS INSURANCE COMPANY	212	Personal Auto		2,319,870	3,272,269	-29.1%	0.0%	0.0%	56.1%	41.4%	
25968	USAA CASUALTY INSURANCE COMPANY	200	Personal Auto		174,902	589,006	-70.3%	0.0%	0.0%	21.7%	50.5%	
18600	USAA GENERAL INDEMNITY COMPANY	200	Personal Auto		14,868,654	14,736,966	0.9%	0.2%	0.2%	57.2%	59.6%	
25976	UTICA MUTUAL INSURANCE COMPANY	201	Personal Auto		89,093,151	97,935,989	-9.0%	1.2%	1.3%	59.2%	57.9%	
20508	VALLEY FORGE INSURANCE COMPANY	218	Personal Auto		1,819,011	342,157	431.6%	0.0%	0.0%	99.5%	88.6%	
13110	VERMONT ACCIDENT INSURANCE COMPANY INC	45	Personal Auto		14,997,467	18,427,689	-18.6%	0.2%	0.2%	62.7%	49.5%	
26018	VERMONT MUTUAL INSURANCE COMPANY	234	Personal Auto		(191)	1,898	-110.1%	0.0%	0.0%	-117399.5%	-10652.3%	
20397	VIGILANT INSURANCE COMPANY	38	Personal Auto		303,325	266,026	14.0%	0.0%	0.0%	3.9%	565.6%	
40827	VIRGINIA SURETY COMPANY, INC.	317	Personal Auto		0	24	-100.0%	0.0%	0.0%	-199187.5%	509895.8%	
31267	YORK INSURANCE COMPANY OF MAINE	1129	Personal Auto		72,855,025	76,443,770	-4.7%	1.0%	1.0%	54.6%	47.7%	
26220	YOSEMITE INSURANCE COMPANY	12	Personal Auto		8,248	15,098	-45.4%	0.0%	0.0%	-92.2%	2070.6%	
TOTAL				523	7,372,443,236	7,614,716,613	-3.2%	100.0%	100.0%	57.7%	52.1%	

** 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	
10022	COUNTRYWAY INSURANCE COMPANY	542	Personal Auto		25,083,060	30,570,866	-18.0%	0.0%	0.0%	67.5%	93.6%	
10062	COVENANT INSURANCE COMPANY	586	Personal Auto		37,748,700	37,432,684	0.8%	0.0%	0.0%	112.7%	99.6%	
10071	ENCOMPASS INSURANCE COMPANY OF AMERICA	8	Personal Auto		665,162,114	791,387,722	-15.9%	0.3%	0.4%	57.5%	48.0%	
10073	AMERICAN AMBASSADOR CASUALTY COMPANY	111	Personal Auto		70,956	332,416	-78.7%	0.0%	0.0%	-430.5%	-794.9%	
10111	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	19	Personal Auto		209,480,657	232,347,786	-9.8%	0.1%	0.1%	33.2%	33.8%	
10212	ALLMERICA FINANCIAL ALLIANCE INSURANCE COMPANY	88	Personal Auto		265,925,138	197,060,684	34.9%	0.1%	0.1%	89.3%	84.2%	
10219	QBE REINSURANCE CORPORATION	796	Personal Auto		0	(4,854)	-100.0%	0.0%	0.0%		-61.2%	
10243	NATIONAL CONTINENTAL INSURANCE COMPANY	155	Personal Auto		424,972	645,082	-34.1%	0.0%	0.0%	48.5%	125.5%	
10340	STONINGTON INSURANCE COMPANY	1331	Personal Auto		0	5,288	-100.0%	0.0%	0.0%		39.2%	
10677	CINCINNATI INSURANCE COMPANY THE	244	Personal Auto		671,489,042	723,655,882	-7.2%	0.3%	0.4%	59.6%	58.7%	
10723	NATIONWIDE ASSURANCE COMPANY	140	Personal Auto		299,337,105	414,613,378	-27.8%	0.1%	0.2%	51.8%	49.8%	
10804	CONTINENTAL WESTERN INSURANCE COMPANY	98	Personal Auto		5,094	3,226	57.9%	0.0%	0.0%	-4855.0%	-29871.0%	
10847	CUMIS INSURANCE SOCIETY INC	306	Personal Auto		51,374,204	38,980,412	31.8%	0.0%	0.0%	134.3%	72.4%	
11000	SENTINEL INSURANCE COMPANY LTD	91	Personal Auto		584,818,280	513,921,850	13.8%	0.3%	0.3%	70.8%	60.5%	
11045	EXCELSIOR INSURANCE COMPANY	111	Personal Auto		62,702	80,446	-22.1%	0.0%	0.0%	-431.1%	186.3%	
11126	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	3219	Personal Auto		188,595	2,267,568	-91.7%	0.0%	0.0%	-44.7%	46.5%	
11150	ARCH INSURANCE COMPANY	1279	Personal Auto		6,431,358	7,901,766	-18.6%	0.0%	0.0%	-23.3%	47.1%	
11185	FOREMOST INSURANCE COMPANY	212	Personal Auto		395,708,638	404,657,540	-2.2%	0.2%	0.2%	51.2%	45.3%	
11231	GENERALI - U.S. BRANCH	1169	Personal Auto		243,588	366,528	-33.5%	0.0%	0.0%	33.6%	-248.2%	
11312	GLOBE AMERICAN CASUALTY COMPANY	111	Personal Auto		11,287,010	59,897,488	-81.2%	0.0%	0.0%	41.3%	66.1%	
11705	HANOVER NEW JERSEY INSURANCE COMPANY	88	Personal Auto		93,640,196	132,373,670	-29.3%	0.0%	0.1%	138.2%	131.4%	
11770	UNITED FINANCIAL CASUALTY COMPANY	155	Personal Auto		34,898,888	38,190,136	-8.6%	0.0%	0.0%	48.0%	45.3%	
11800	FOREMOST PROPERTY AND CASUALTY INSURANCE COMPANY	212	Personal Auto		4,971,698	1,736,228	186.4%	0.0%	0.0%	66.4%	106.8%	
12157	COMPANION PROPERTY AND CASUALTY INSURANCE COMPANY	661	Personal Auto		1,776,208	1,510,234	17.6%	0.0%	0.0%	15.9%	26.9%	
12599	INFINITY STANDARD INSURANCE COMPANY	3495	Personal Auto		22,739,258	15,542,628	46.3%	0.0%	0.0%	73.5%	-74.3%	
12696	AMERICA FIRST INSURANCE COMPANY	111	Personal Auto		80,289,736	29,065,668	176.2%	0.0%	0.0%	76.6%	45.3%	
12777	CHUBB INDEMNITY INSURANCE COMPANY	38	Personal Auto		121,434,596	126,842,476	-4.3%	0.1%	0.1%	50.0%	56.8%	
12831	STATE NATIONAL INSURANCE COMPANY, INC	93	Personal Auto		58,493,350	69,722,741	-16.1%	0.0%	0.0%	44.5%	65.0%	
12901	T.H.E. INSURANCE COMPANY	0	Personal Auto		6,638,526	0		0.0%	0.0%	73.4%		
12904	TOKIO MARINE & NICHIDO FIRE INSURANCE CO., LTD.	3098	Personal Auto		40,020,881	42,070,512	-4.9%	0.0%	0.0%	43.6%	56.0%	
13056	RLI INSURANCE COMPANY	783	Personal Auto		4,234	11,000	-61.5%	0.0%	0.0%	180.0%	201.4%	
13110	VERMONT ACCIDENT INSURANCE COMPANY INC	45	Personal Auto		4,639,740	6,544,538	-29.1%	0.0%	0.0%	56.1%	41.4%	
13242	TITAN INDEMNITY COMPANY	140	Personal Auto		210,467,485	131,630,646	59.9%	0.1%	0.1%	76.1%	61.3%	
13331	AMERICAN HARDWARE MUTUAL INSURANCE COMPANY	291	Personal Auto		153,796	184,468	-16.6%	0.0%	0.0%	366.9%	-0.4%	
13528	BROTHERHOOD MUTUAL INSURANCE COMPANY	0	Personal Auto		0	(112,638)	-100.0%	0.0%	0.0%	-73027200.0%	193.1%	
13714	PHARMACISTS MUTUAL INSURANCE COMPANY	775	Personal Auto		25,223,538	26,157,290	-3.6%	0.0%	0.0%	67.0%	75.2%	
13803	FARM FAMILY CASUALTY INSURANCE COMPANY	408	Personal Auto		162,179,767	186,512,050	-13.0%	0.1%	0.1%	63.8%	61.9%	
13935	FEDERATED MUTUAL INSURANCE COMPANY	7	Personal Auto		6,987,970	156,218	4373.2%	0.0%	0.0%	135.0%	-370.2%	
13943	FITCHBURG MUTUAL INSURANCE COMPANY	144	Personal Auto		0	(8,180)	-100.0%	0.0%	0.0%		1801.8%	
13986	FRANKENMUTH MUTUAL INSURANCE COMPANY	1309	Personal Auto		178,547,507	153,966,302	16.0%	0.1%	0.1%	69.1%	61.3%	
14168	HARLEYSVILLE MUTUAL INSURANCE COMPANY	253	Personal Auto		40,658,512	38,675,876	5.1%	0.0%	0.0%	102.6%	119.2%	
14206	HOLYOKE MUTUAL INSURANCE COMPANY IN SALEM	50	Personal Auto		6,383,500	7,054,304	-9.5%	0.0%	0.0%	37.3%	-28.1%	
14532	MIDDLESEX MUTUAL ASSURANCE COMPANY	50	Personal Auto		144,436,556	146,633,444	-1.5%	0.1%	0.1%	66.7%	60.0%	
14737	PLYMOUTH ROCK ASSURANCE CORP	415	Personal Auto		476,816,398	507,487,096	-6.0%	0.2%	0.2%	61.4%	62.9%	
14788	NGM INSURANCE COMPANY	311	Personal Auto		318,715,376	349,570,100	-8.8%	0.2%	0.2%	61.4%	59.6%	
14958	PENINSULA INSURANCE COMPANY	250	Personal Auto		31,153,934	33,448,986	-6.9%	0.0%	0.0%	62.1%	61.4%	
15024	PREFERRED MUTUAL INSURANCE COMPANY	0	Personal Auto		103,305,216	106,962,798	-3.4%	0.1%	0.1%	134.6%	76.7%	
15032	GUIDEONE MUTUAL INSURANCE COMPANY	303	Personal Auto		29,774,904	38,579,722	-22.8%	0.0%	0.0%	39.4%	89.1%	
15040	PROVIDENCE MUTUAL FIRE INSURANCE COMPANY	382	Personal Auto		5,626,002	5,963,328	-5.7%	0.0%	0.0%	57.2%	55.9%	
15059	PUBLIC SERVICE MUTUAL INSURANCE COMPANY	853	Personal Auto		374,010	457,858	-18.3%	0.0%	0.0%	1109.4%	472.9%	
15067	QUINCY MUTUAL FIRE INSURANCE COMPANY	1275	Personal Auto		145,710,050	152,887,540	-4.7%	0.1%	0.1%	54.6%	47.7%	
15130	ENCOMPASS INDEMNITY COMPANY	8	Personal Auto		765,175,183	687,892,690	11.2%	0.4%	0.3%	67.0%	60.4%	
15598	INTERINSURANCE EXCHANGE OF THE AUTOMOBILE CLUB	1318	Personal Auto		3,683,644,116	3,807,566,732	-3.3%	1.8%	1.9%	58.5%	54.9%	
15997	MMG INSURANCE COMPANY	0	Personal Auto		83,322,626	88,500,202	-5.9%	0.0%	0.0%	58.9%	52.7%	
16187	AXA RE PROPERTY & CASUALTY INSURANCE COMPANY	968	Personal Auto		(900)	69,924	-101.3%	0.0%	0.0%	-110269.3%	4270.0%	
16217	NATIONAL FARMERS UNION PROPERTY AND CASUALTY COMPA	796	Personal Auto		166,018,130	175,205,902	-5.2%	0.1%	0.1%	48.1%	44.6%	
16322	PROGRESSIVE DIRECT INSURANCE COMPANY	155	Personal Auto		3,127,553,314	3,202,014,038	-2.3%	1.6%	1.6%	60.2%	54.2%	
16535	ZURICH AMERICAN INSURANCE COMPANY	212	Personal Auto		(344)	46,614	-100.7%	0.0%	0.0%	-66534.2%	-16577.9%	

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	
16578	FIDELITY NATIONAL PROPERTY & CASUALTY INSURANCE COMF	670	Personal Auto		5,940,788	8,711,180	-31.8%	0.0%	0.0%	67.0%	68.1%	
16691	GREAT AMERICAN INSURANCE COMPANY	84	Personal Auto		5,487,534	10,408,310	-47.3%	0.0%	0.0%	48.9%	65.0%	
17230	ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY	8	Personal Auto		7,702,168,136	7,189,753,022	7.1%	3.8%	3.5%	61.3%	56.9%	
18058	PHILADELPHIA INDEMNITY INSURANCE COMPANY	677	Personal Auto		66,038,661	8,591,912	668.6%	0.0%	0.0%	59.9%	71.5%	
18333	PEERLESS INDEMNITY INSURANCE COMPANY	111	Personal Auto		42,191,170	16,350,036	158.0%	0.0%	0.0%	83.8%	61.5%	
18600	USAA GENERAL INDEMNITY COMPANY	200	Personal Auto		385,207,297	316,317,427	21.8%	0.2%	0.2%	88.6%	72.7%	
18686	CO-OPERATIVE INSURANCE COMPANIES	0	Personal Auto		26,914,060	26,620,234	1.1%	0.0%	0.0%	54.6%	54.3%	
19062	AUTOMOBILE INS CO OF HARTFORD CONNECTICUT THE	3548	Personal Auto		192,081,173	236,584,872	-18.8%	0.1%	0.1%	46.3%	49.2%	
19070	STANDARD FIRE INSURANCE COMPANY	3548	Personal Auto		641,858,835	684,198,754	-6.2%	0.3%	0.3%	55.6%	54.8%	
19216	SOUTHERN INSURANCE COMPANY	3489	Personal Auto		7,536,364	7,262,372	3.8%	0.0%	0.0%	59.0%	45.7%	
19224	ST PAUL PROTECTIVE INSURANCE COMPANY	3548	Personal Auto		9,302	7,402	25.7%	0.0%	0.0%	-30583.8%	-48791.2%	
19232	ALLSTATE INSURANCE COMPANY	8	Personal Auto		14,689,843,682	16,099,313,697	-8.8%	7.3%	7.9%	51.7%	48.2%	
19240	ALLSTATE INDEMNITY COMPANY	8	Personal Auto		6,320,755,476	6,689,960,449	-5.5%	3.1%	3.3%	55.5%	52.9%	
19305	ASSURANCE COMPANY OF AMERICA	212	Personal Auto		129,566	254,912	-49.2%	0.0%	0.0%	57.8%	628.9%	
19321	MAINE BONDING AND CASUALTY COMPANY	212	Personal Auto		1,616	70,850	-97.7%	0.0%	0.0%	1650.7%	257.5%	
19356	MARYLAND CASUALTY COMPANY	212	Personal Auto		155,172	182,130	-14.8%	0.0%	0.0%	670.8%	3357.9%	
19372	NORTHERN INSURANCE COMPANY OF NEW YORK	212	Personal Auto		72,732	122,268	-40.5%	0.0%	0.0%	62.0%	549.0%	
19380	AMERICAN HOME ASSURANCE COMPANY	12	Personal Auto		700,944,754	772,462,221	-9.3%	0.3%	0.4%	54.1%	58.8%	
19399	AIU INSURANCE COMPANY	12	Personal Auto		1,178,352,456	1,305,514,718	-9.7%	0.6%	0.6%	57.2%	56.0%	
19402	AIG CASUALTY COMPANY	12	Personal Auto		222,143,026	208,858,828	6.4%	0.1%	0.1%	65.4%	69.4%	
19410	COMMERCE AND INDUSTRY INSURANCE COMPANY	12	Personal Auto		142,003,706	101,779,419	39.5%	0.1%	0.0%	51.8%	55.4%	
19429	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA,THE	12	Personal Auto		511,377,417	495,338,854	3.2%	0.3%	0.2%	64.3%	64.1%	
19445	NATIONAL UNION FIRE INS. COMPANY OF PITTSBURG, PA.	12	Personal Auto		97,130,874	414,179,824	-76.5%	0.0%	0.2%	118.7%	26.7%	
19488	AMERISURE INSURANCE COMPANY	124	Personal Auto		48	(78)	-161.5%	0.0%	0.0%	3505320.8%	-25220175.0%	
19615	AMERICAN RELIABLE INSURANCE COMPANY	19	Personal Auto		115,967,716	119,739,458	-3.1%	0.1%	0.1%	41.7%	37.1%	
19658	BRISTOL WEST INSURANCE COMPANY	212	Personal Auto		374,115,418	411,689,844	-9.1%	0.2%	0.2%	76.7%	72.2%	
19682	HARTFORD FIRE INSURANCE COMPANY	91	Personal Auto		94,774,700	126,466,370	-25.1%	0.0%	0.1%	168.6%	116.4%	
19690	AMERICAN ECONOMY INSURANCE COMPANY	163	Personal Auto		3,959,571	5,473,406	-27.7%	0.0%	0.0%	48.3%	58.7%	
19704	AMERICAN STATES INSURANCE COMPANY	163	Personal Auto		5,594,243	6,533,440	-14.4%	0.0%	0.0%	69.5%	24.0%	
19801	ARGONAUT INSURANCE COMPANY	457	Personal Auto		7,714	788,130	-99.0%	0.0%	0.0%	650.6%	-1768.4%	
19895	ATLANTIC MUTUAL INSURANCE COMPANY	24	Personal Auto		20,352,844	109,073,662	-81.3%	0.0%	0.1%	76.9%	51.0%	
19909	CENTENNIAL INSURANCE COMPANY	24	Personal Auto		2,360,736	20,257,694	-88.3%	0.0%	0.0%	128.5%	52.6%	
19941	AMERICAN COMMERCE INSURANCE COMPANY	816	Personal Auto		248,537,302	235,684,200	5.5%	0.1%	0.1%	69.2%	61.3%	
19976	AMICA MUTUAL INSURANCE COMPANY	28	Personal Auto		1,656,862,860	1,700,253,192	-2.6%	0.8%	0.8%	56.2%	55.9%	
20117	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	33	Personal Auto		425,286,838	482,265,236	-11.8%	0.2%	0.2%	60.2%	63.5%	
20230	CENTRAL MUTUAL INSURANCE COMPANY	36	Personal Auto		287,275,254	284,375,918	1.0%	0.1%	0.1%	58.9%	57.6%	
20281	FEDERAL INSURANCE COMPANY	38	Personal Auto		126,978,862	166,593,798	-23.8%	0.1%	0.1%	58.4%	54.8%	
20303	GREAT NORTHERN INSURANCE COMPANY	38	Personal Auto		259,426,454	278,819,832	-7.0%	0.1%	0.1%	47.1%	47.4%	
20346	PACIFIC INDEMNITY COMPANY	38	Personal Auto		123,897,628	138,690,276	-10.7%	0.1%	0.1%	54.6%	55.6%	
20397	VIGILANT INSURANCE COMPANY	38	Personal Auto		85,406,102	84,215,024	1.4%	0.0%	0.0%	33.7%	44.3%	
20427	AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	218	Personal Auto		(7,644)	50,066	-115.3%	0.0%	0.0%	12775.7%	6199.0%	
20443	CONTINENTAL CASUALTY COMPANY	218	Personal Auto		(394)	9,045	-104.4%	0.0%	0.0%	-19931.3%	22961.4%	
20478	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	218	Personal Auto		0	5,088	-100.0%	0.0%	0.0%	-7155.3%	3983.5%	
20486	TRANSCONTINENTAL INSURANCE COMPANY	218	Personal Auto		0	8,695	-100.0%	0.0%	0.0%		5968.0%	
20494	TRANSPORTATION INSURANCE COMPANY	218	Personal Auto		0	5,484	-100.0%	0.0%	0.0%	-202.4%	7754.1%	
20508	VALLEY FORGE INSURANCE COMPANY	218	Personal Auto		0	(9,343)	-100.0%	0.0%	0.0%	-128607.3%	139557.0%	
20532	CLARENDON NATIONAL INSURANCE COMPANY	517	Personal Auto		(2,215,685)	149,908,879	-101.5%	0.0%	0.1%	16.7%	55.5%	
20621	ONEBEACON AMERICA INSURANCE COMPANY	1129	Personal Auto		1,136,780	13,023,998	-91.3%	0.0%	0.0%	-100.0%	58.4%	
20648	EMPLOYERS FIRE INSURANCE COMPANY	1129	Personal Auto		21,807,050	100,091,714	-78.2%	0.0%	0.0%	34.7%	57.9%	
20672	CONCORD GENERAL MUTUAL INSURANCE COMPANY	45	Personal Auto		167,239,558	172,287,558	-2.9%	0.1%	0.1%	54.6%	56.2%	
20680	GREEN MOUNTAIN INSURANCE COMPANY INC	45	Personal Auto		11,543,478	15,395,080	-25.0%	0.0%	0.0%	60.4%	49.6%	
20699	ACE PROPERTY & CASUALTY INSURANCE COMPANY	626	Personal Auto		0	2,600	-100.0%	0.0%	0.0%	3359953.9%	15481.8%	
20710	CENTURY INDEMNITY COMPANY	626	Personal Auto		1,124	(1,240)	-190.6%	0.0%	0.0%	874393.2%	-1061274.5%	
20796	AIG PREMIER INSURANCE COMPANY	12	Personal Auto		104,136,566	110,283,696	-5.6%	0.1%	0.1%	48.3%	54.0%	
21105	NORTH RIVER INSURANCE COMPANY, THE	158	Personal Auto		1,909,872	102,246	1767.9%	0.0%	0.0%	277.0%	-2798.5%	
21113	UNITED STATES FIRE INSURANCE COMPANY	158	Personal Auto		17,293,752	3,750,316	361.1%	0.0%	0.0%	91.6%	11.2%	
21121	WESTCHESTER FIRE INSURANCE COMPANY	626	Personal Auto		0	768	-100.0%	0.0%	0.0%		-1096836.5%	
21164	DAIRYLAND INSURANCE COMPANY	169	Personal Auto		691,078,947	769,123,966	-10.1%	0.3%	0.4%	51.0%	53.0%	

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21180	SENTRY SELECT INSURANCE COMPANY	169	Personal Auto		22,446	68,078	-67.0%	0.0%	0.0%	86.2%	13.7%	
21202	AUTO CLUB INSURANCE ASSOCIATION	55	Personal Auto		596,463,359	634,282,162	-6.0%	0.3%	0.3%	79.0%	93.7%	
21253	GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY	200	Personal Auto		139,081,387	40,948,808	239.6%	0.1%	0.0%	97.8%	85.8%	
21261	ELECTRIC INSURANCE COMPANY	57	Personal Auto		229,627,154	232,260,962	-1.1%	0.1%	0.1%	60.3%	53.5%	
21326	EMPIRE FIRE AND MARINE INSURANCE COMPANY	212	Personal Auto		228,006	(135,716)	-268.0%	0.0%	0.0%	-0.5%	-146.4%	
21350	EMPIRE INSURANCE COMPANY VOLUNTARY LIQUIDATION	0	Personal Auto		103,856	1,158,920	-91.0%	0.0%	0.0%	236.4%	-279.4%	
21407	EMCASCO INSURANCE COMPANY	62	Personal Auto		41,491,850	42,382,992	-2.1%	0.0%	0.0%	56.8%	56.0%	
21415	EMPLOYERS MUTUAL CASUALTY COMPANY	62	Personal Auto		27,717,334	29,875,974	-7.2%	0.0%	0.0%	53.4%	51.2%	
21423	UNION INSURANCE COMPANY OF PROVIDENCE	62	Personal Auto		40,079,960	42,471,950	-5.6%	0.0%	0.0%	47.7%	43.7%	
21458	EMPLOYERS INSURANCE COMPANY OF WAUSAU	111	Personal Auto		(104)	(20)	420.0%	0.0%	0.0%	-68.8%	-760.0%	
21652	FARMERS INSURANCE EXCHANGE	212	Personal Auto		4,507,088,264	5,096,739,196	-11.6%	2.2%	2.5%	56.8%	61.2%	
21687	MID-CENTURY INSURANCE COMPANY	212	Personal Auto		3,343,357,050	2,555,370,584	30.8%	1.7%	1.2%	68.9%	65.1%	
21709	TRUCK INSURANCE EXCHANGE	212	Personal Auto		19,102,970	14,297,318	33.6%	0.0%	0.0%	62.6%	157.8%	
21784	FIREMEN'S INSURANCE CO OF WASHINGTON DC DBA BERKLEY	98	Personal Auto		5,971,224	3,847,346	55.2%	0.0%	0.0%	15.3%	25.7%	
21849	AMERICAN AUTOMOBILE INSURANCE COMPANY	761	Personal Auto		83,934,732	82,551,418	1.7%	0.0%	0.0%	79.2%	34.0%	
21857	AMERICAN INSURANCE COMPANY, THE	761	Personal Auto		25,300,250	27,237,494	-7.1%	0.0%	0.0%	63.2%	22.2%	
21865	ASSOCIATED INDEMNITY CORPORATION	761	Personal Auto		40,082,400	40,701,906	-1.5%	0.0%	0.0%	67.1%	23.6%	
21873	FIREMAN'S FUND INSURANCE COMPANY	761	Personal Auto		187,080,932	187,688,036	-0.3%	0.1%	0.1%	82.4%	32.0%	
21881	NATIONAL SURETY CORPORATION	761	Personal Auto		17,084,538	15,434,096	10.7%	0.0%	0.0%	85.5%	26.5%	
21946	CAMDEN FIRE INSURANCE ASSOCIATION (THE)	1129	Personal Auto		15,733,340	17,542,324	-10.3%	0.0%	0.0%	72.8%	-68.3%	
21962	PENNSYLVANIA GENERAL INSURANCE COMPANY	1129	Personal Auto		53,523,400	65,197,834	-17.9%	0.0%	0.0%	71.1%	82.0%	
21970	ONEBEACON INSURANCE COMPANY	1129	Personal Auto		4,420,850	60,811,964	-92.7%	0.0%	0.0%	79.6%	58.9%	
22004	CIM INSURANCE CORPORATION	79	Personal Auto		22,214,708	40,074,410	-44.6%	0.0%	0.0%	84.1%	67.6%	
22012	MOTORS INSURANCE CORPORATION	79	Personal Auto		91,361,700	105,397,158	-13.3%	0.0%	0.1%	103.2%	59.5%	
22055	GEICO INDEMNITY COMPANY	31	Personal Auto		5,716,817,712	5,155,300,976	10.9%	2.8%	2.5%	69.9%	65.1%	
22063	GOVERNMENT EMPLOYEES INSURANCE COMPANY	31	Personal Auto		7,008,461,260	6,696,631,246	4.7%	3.5%	3.3%	62.2%	60.8%	
22136	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	84	Personal Auto		3,870,760	6,656,135	-41.8%	0.0%	0.0%	88.5%	45.2%	
22187	GREATER NEW YORK MUTUAL INSURANCE COMPANY	222	Personal Auto		221,200	270,888	-18.3%	0.0%	0.0%	575.2%	21.3%	
22292	HANOVER INSURANCE COMPANY, THE	88	Personal Auto		427,021,391	416,196,529	2.6%	0.2%	0.2%	47.0%	47.4%	
22306	MASSACHUSETTS BAY INSURANCE COMPANY	88	Personal Auto		85,918,558	106,217,691	-19.1%	0.0%	0.1%	51.2%	46.4%	
22322	GREENWICH INSURANCE COMPANY	1285	Personal Auto		1,288,680	2,861,174	-55.0%	0.0%	0.0%	60.7%	195.7%	
22357	HARTFORD ACCIDENT AND INDEMNITY COMPANY	91	Personal Auto		122,012,338	148,129,024	-17.6%	0.1%	0.1%	31.4%	59.2%	
22578	HORACE MANN INSURANCE COMPANY	300	Personal Auto		298,112,673	317,656,880	-6.2%	0.1%	0.2%	61.1%	58.1%	
22608	NATIONAL SPECIALTY INSURANCE COMPANY	93	Personal Auto		(145,262)	13,374,366	-101.1%	0.0%	0.0%	-6020.3%	170.8%	
22667	ACE AMERICAN INSURANCE COMPANY	626	Personal Auto		116,694	170,146	-31.4%	0.0%	0.0%	-15894.3%	5572.2%	
22683	TEACHERS INSURANCE COMPANY	300	Personal Auto		269,248,082	282,012,231	-4.5%	0.1%	0.1%	58.9%	55.8%	
22713	INSURANCE COMPANY OF NORTH AMERICA	626	Personal Auto		10,994	32,432	-66.1%	0.0%	0.0%	793.2%	-67.9%	
22756	HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY	300	Personal Auto		168,318,576	142,713,996	17.9%	0.1%	0.1%	69.6%	61.2%	
22918	AMERICAN MOTORISTS INSURANCE COMPANY	108	Personal Auto		(1,694)	(5,186)	-67.3%	0.0%	0.0%	501690.6%	57267.2%	
22977	LUMBERMENS MUTUAL CASUALTY COMPANY RUN-OFF	108	Personal Auto		(1,598)	(5,752)	-72.2%	0.0%	0.0%	-434526.8%	-39685.0%	
22985	SEQUOIA INSURANCE COMPANY	9	Personal Auto		12,656,146	19,804,728	-36.1%	0.0%	0.0%	117.0%	125.7%	
23035	LIBERTY MUTUAL FIRE INS COMPANY	111	Personal Auto		5,557,399,208	5,573,586,222	-0.3%	2.8%	2.7%	55.3%	62.6%	
23043	LIBERTY MUTUAL INSURANCE COMPANY	111	Personal Auto		935,845,042	881,628,914	6.1%	0.5%	0.4%	63.2%	28.5%	
23248	OCCIDENTAL FIRE & CASUALTY COMPANY OF NO CAROLINA	225	Personal Auto		59,317,240	53,979,058	9.9%	0.0%	0.0%	67.1%	59.4%	
23329	MERCHANTS MUTUAL INSURANCE COMPANY	226	Personal Auto		6,272,232	6,964,298	-9.9%	0.0%	0.0%	60.4%	36.9%	
23337	AMERICAN EUROPEAN INSURANCE COMPANY	226	Personal Auto		19,678,400	31,569,064	-37.7%	0.0%	0.0%	36.2%	39.0%	
23388	SHELTER MUTUAL INSURANCE COMPANY	123	Personal Auto		996,412,186	1,010,360,755	-1.4%	0.5%	0.5%	61.5%	62.2%	
23396	AMERISURE MUTUAL INSURANCE COMPANY	124	Personal Auto		(48)	82	-158.5%	0.0%	0.0%	-33167308.7%	13686357.0%	
23434	MIDDLESEX INSURANCE COMPANY	169	Personal Auto		39,099,376	26,282,545	48.8%	0.0%	0.0%	38.9%	63.1%	
23469	AMERICAN MODERN HOME INSURANCE COMPANY	127	Personal Auto		275,143,078	275,253,336	0.0%	0.1%	0.1%	38.3%	38.7%	
23582	HARLEYSVILLE INSURANCE COMPANY	253	Personal Auto		17,424,650	15,626,184	11.5%	0.0%	0.0%	88.9%	47.5%	
23728	NATIONAL GENERAL INSURANCE COMPANY	79	Personal Auto		558,539,686	603,678,422	-7.5%	0.3%	0.3%	61.6%	61.5%	
23779	NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	140	Personal Auto		2,286,314,985	2,714,184,464	-15.8%	1.1%	1.3%	58.9%	54.8%	
23787	NATIONWIDE MUTUAL INSURANCE COMPANY	140	Personal Auto		6,045,714,821	6,857,723,156	-11.8%	3.0%	3.3%	54.5%	50.4%	
23795	AMERICAN INTERNATIONAL PACIFIC INSURANCE COMPANY	12	Personal Auto		51,240,188	66,438,286	-22.9%	0.0%	0.0%	84.9%	71.1%	
23809	GRANITE STATE INSURANCE COMPANY	12	Personal Auto		761,474,746	674,544,142	12.9%	0.4%	0.3%	68.4%	68.7%	
23817	ILLINOIS NATIONAL INSURANCE COMPANY	12	Personal Auto		205,882,606	238,650,920	-13.7%	0.1%	0.1%	56.3%	59.5%	
23833	NEW HAMPSHIRE INDEMNITY COMPANY,INC	12	Personal Auto		310,561,730	372,910,610	-16.7%	0.2%	0.2%	78.8%	73.7%	

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23841	NEW HAMPSHIRE INSURANCE COMPANY	12	Personal Auto		126,930,897	132,696,061	-4.3%	0.1%	0.1%	68.9%	51.4%	
23965	NORFOLK AND DEDHAM MUTUAL FIRE INSURANCE COMPANY	144	Personal Auto		77,851,546	71,977,318	8.2%	0.0%	0.0%	59.7%	53.4%	
24015	NORTHLAND INSURANCE COMPANY	3548	Personal Auto		65,810	95,176	-30.9%	0.0%	0.0%	-83.1%	-373.3%	
24074	OHIO CASUALTY INSURANCE COMPANY	148	Personal Auto		51,322,223	58,176,929	-11.8%	0.0%	0.0%	68.5%	65.9%	
24171	NETHERLANDS INSURANCE COMPANY THE	111	Personal Auto		3,427,372	11,467,896	-70.1%	0.0%	0.0%	37.3%	60.7%	
24198	PEERLESS INSURANCE COMPANY	111	Personal Auto		378,702,324	361,230,110	4.8%	0.2%	0.2%	51.6%	57.0%	
24260	PROGRESSIVE CASUALTY INSURANCE COMPANY	155	Personal Auto		1,264,956,930	1,861,185,206	-32.0%	0.6%	0.9%	59.1%	53.3%	
24279	PROGRESSIVE MAX INSURANCE COMPANY	155	Personal Auto		548,493,298	630,037,330	-12.9%	0.3%	0.3%	58.0%	56.4%	
24295	PROVIDENCE WASHINGTON INSURANCE COMPANY RUN-OFF	156	Personal Auto		48,274	446,784	-89.2%	0.0%	0.0%	342.2%	-874.0%	
24449	REGENT INSURANCE COMPANY	400	Personal Auto		70,492,651	79,827,366	-11.7%	0.0%	0.0%	55.1%	67.9%	
24503	BLUE RIDGE INSURANCE COMPANY	400	Personal Auto		1,454,762	2,185,270	-33.4%	0.0%	0.0%	-53.1%	151.5%	
24678	ARROWOOD INDEMNITY COMPANY	553	Personal Auto		(253,122)	706,019	-135.9%	0.0%	0.0%	-389.5%	556.9%	
24724	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	163	Personal Auto		152,199,883	194,457,524	-21.7%	0.1%	0.1%	65.4%	54.8%	
24732	GENERAL INSURANCE COMPANY OF AMERICA	163	Personal Auto		248,722,385	247,953,661	0.3%	0.1%	0.1%	64.3%	45.9%	
24740	SAFECO INSURANCE COMPANY OF AMERICA	163	Personal Auto		1,605,392,886	1,653,245,311	-2.9%	0.8%	0.8%	66.3%	55.9%	
24767	ST PAUL FIRE AND MARINE INSURANCE COMPANY	3548	Personal Auto		86,242	80,786	6.8%	0.0%	0.0%	-38.7%	-71606.1%	
24775	ST PAUL GUARDIAN INSURANCE COMPANY	3548	Personal Auto		2,266	5,984	-62.1%	0.0%	0.0%	83576.8%	-104940.9%	
24791	ST PAUL MERCURY INSURANCE COMPANY	3548	Personal Auto		3,988	4,128	-3.4%	0.0%	0.0%	-2859.7%	-39820.5%	
24813	BALBOA INSURANCE COMPANY	1330	Personal Auto		162,882,130	79,934,620	103.8%	0.1%	0.0%	62.4%	60.4%	
24899	ALEA NORTH AMERICA INSURANCE COMPANY	1325	Personal Auto		(6)	72	-108.3%	0.0%	0.0%	66.7%	422.2%	
24902	SECURITY INSURANCE COMPANY OF HARTFORD	553	Personal Auto		0	22,544,887	-100.0%	0.0%	0.0%	0.0%	70.8%	
24988	SENTRY INSURANCE A MUTUAL COMPANY	169	Personal Auto		94,606,270	107,155,345	-11.7%	0.0%	0.1%	24.0%	44.6%	
25054	HUDSON INSURANCE COMPANY	158	Personal Auto		103,123,674	155,391,664	-33.6%	0.1%	0.1%	80.3%	77.2%	
25143	STATE FARM FIRE AND CASUALTY COMPANY	176	Personal Auto		3,707,505,678	3,891,052,481	-4.7%	1.8%	1.9%	78.8%	69.8%	
25178	STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	176	Personal Auto		53,846,896,325	53,869,515,115	0.0%	26.7%	26.3%	69.0%	63.6%	
25180	FIDELITY NATIONAL INSURANCE COMPANY	670	Personal Auto		40,362,540	51,125,708	-21.1%	0.0%	0.0%	70.8%	75.2%	
25534	TIG INSURANCE COMPANY	158	Personal Auto		646	14,794	-95.6%	0.0%	0.0%	111243.4%	-2254.2%	
25615	CHARTER OAK FIRE INSURANCE COMPANY, THE	3548	Personal Auto		262,396,188	312,762,144	-16.1%	0.1%	0.2%	44.0%	45.5%	
25623	PHOENIX INSURANCE COMPANY, THE	3548	Personal Auto		452,595,320	550,283,632	-17.8%	0.2%	0.3%	42.0%	41.3%	
25658	TRAVELERS INDEMNITY COMPANY, THE	3548	Personal Auto		232,438,978	302,446,556	-23.1%	0.1%	0.1%	57.9%	47.5%	
25666	TRAVELERS INDEMNITY COMPANY OF AMERICA, THE	3548	Personal Auto		232,520,441	296,107,585	-21.5%	0.1%	0.1%	45.4%	49.1%	
25674	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	3548	Personal Auto		600,151,825	563,466,434	6.5%	0.3%	0.3%	56.3%	52.1%	
25682	TRAVELERS INDEMNITY COMPANY OF CT, THE	3548	Personal Auto		120,517,758	133,384,606	-9.6%	0.1%	0.1%	51.0%	48.3%	
25844	UNION INSURANCE COMPANY D/B/A BERKLEY PROPERTY AND	98	Personal Auto		(235,634)	27,436	-958.8%	0.0%	0.0%	61.7%	-915.3%	
25852	NEW ENGLAND GUARANTY INSURANCE COMPANY INC	195	Personal Auto		12,786,604	11,406,072	12.1%	0.0%	0.0%	70.1%	64.8%	
25860	UNION MUTUAL FIRE INSURANCE COMPANY	195	Personal Auto		23,394,454	21,795,718	7.3%	0.0%	0.0%	71.6%	65.5%	
25879	FIDELITY AND GUARANTY INSURANCE UNDERWRITERS INC	3548	Personal Auto		28	528	-94.7%	0.0%	0.0%	2059914.3%	156790.9%	
25887	UNITED STATES FIDELITY AND GUARANTY COMPANY	3548	Personal Auto		74	1,188	-93.8%	0.0%	0.0%	-17089402.7%	15664681.8%	
25909	UNITRIN PREFERRED INSURANCE COMPANY	215	Personal Auto		121,586,810	135,227,522	-10.1%	0.1%	0.1%	45.6%	44.0%	
25941	UNITED SERVICES AUTOMOBILE ASSOCIATION	200	Personal Auto		6,511,931,710	6,625,737,425	-1.7%	3.2%	3.2%	72.7%	68.3%	
25950	CASCO INDEMNITY COMPANY	0	Personal Auto		29,737,308	29,473,932	0.9%	0.0%	0.0%	57.2%	59.6%	
25968	USAA CASUALTY INSURANCE COMPANY	200	Personal Auto		4,243,784,614	4,312,025,918	-1.6%	2.1%	2.1%	68.9%	66.0%	
25976	UTICA MUTUAL INSURANCE COMPANY	201	Personal Auto		16,874,292	18,750,118	-10.0%	0.0%	0.0%	104.7%	85.1%	
25984	GRAPHIC ARTS MUTUAL INSURANCE COMPANY	201	Personal Auto		12,643,350	14,484,064	-12.7%	0.0%	0.0%	56.3%	38.3%	
26018	VERMONT MUTUAL INSURANCE COMPANY	234	Personal Auto		43,468,328	44,237,600	-1.7%	0.0%	0.0%	61.1%	43.5%	
26077	LANCER INSURANCE COMPANY	3636	Personal Auto		390,844	472,404	-17.3%	0.0%	0.0%	390.2%	-10.6%	
26093	NATIONWIDE AFFINITY INSURANCE COMPANY OF AMERICA	140	Personal Auto		331,926,873	215,290,664	54.2%	0.2%	0.1%	81.8%	77.2%	
26182	HARLEYSVILLE WORCESTER INSURANCE COMPANY	253	Personal Auto		7,266,384	8,429,508	-13.8%	0.0%	0.0%	33.9%	11.2%	
26220	YOSEMITE INSURANCE COMPANY	12	Personal Auto		23,056,842	19,575,988	17.8%	0.0%	0.0%	25.1%	25.6%	
26247	AMERICAN GUARANTEE & LIABILITY INSURANCE COMPANY	212	Personal Auto		0	2,378	-100.0%	0.0%	0.0%		-20.7%	
26298	METROPOLITAN PROPERTY & CASUALTY INSURANCE COMPAN	241	Personal Auto		1,255,415,668	1,288,198,100	-2.5%	0.6%	0.6%	52.2%	46.6%	
26344	GREAT AMERICAN ASSURANCE COMPANY	84	Personal Auto		13,255,358	454,556	2816.1%	0.0%	0.0%	7.9%	-25.6%	
26522	MOUNT VERNON FIRE INSURANCE COMPANY	31	Personal Auto		5,046,646	4,943,724	2.1%	0.0%	0.0%	53.6%	30.8%	
26565	OHIO INDEMNITY COMPANY	0	Personal Auto		0	307,046	-100.0%	0.0%	0.0%		0.0%	
26611	VALIANT INSURANCE COMPANY	212	Personal Auto		(352)	41,872	-100.8%	0.0%	0.0%	-163805.9%	-468.1%	
26832	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	84	Personal Auto		750,340	4,893,576	-84.7%	0.0%	0.0%	225.6%	114.2%	
27154	ATLANTIC SPECIALTY INSURANCE COMPANY	1129	Personal Auto		(16,462)	(14,630)	12.5%	0.0%	0.0%	-809.8%	820.3%	
27928	AMEX ASSURANCE COMPANY	4	Personal Auto		120,019,382	778,772,683	-84.6%	0.1%	0.4%	35.7%	66.8%	

Countrywide Competitive Information

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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	
27944	NAT'L CORP. AS A-I-F FOR THE SUBSCRIBERS OF THE NATIONAL	111	Personal Auto		740,968	4,113,216	-82.0%	0.0%	0.0%	-32.4%	57.8%	
27998	TRAVELERS HOME AND MARINE INSURANCE COMPANY	3548	Personal Auto		1,336,564,204	677,094,112	97.4%	0.7%	0.3%	63.4%	64.8%	
28188	TRAVCO INSURANCE COMPANY	3548	Personal Auto		276,853,233	285,581,546	-3.1%	0.1%	0.3%	50.2%	43.5%	
28401	AMERICAN NATIONAL PROPERTY & CASUALTY COMPANY	408	Personal Auto		603,452,658	618,873,452	-2.5%	0.3%	0.3%	67.3%	66.8%	
28665	CINCINNATI CASUALTY COMPANY (THE)	244	Personal Auto		(11,158)	1,938,360	-100.6%	0.0%	0.0%	-47.9%	45.1%	
28932	MARKEL AMERICAN INSURANCE COMPANY	785	Personal Auto		56,243,000	61,244,300	-8.2%	0.0%	0.0%	65.1%	71.8%	
29068	IDS PROPERTY CASUALTY INSURANCE COMPANY	4	Personal Auto		867,164,804	162,440,957	433.8%	0.4%	0.1%	84.1%	76.2%	
29424	HARTFORD CASUALTY INSURANCE COMPANY	91	Personal Auto		221,380,534	218,659,626	1.2%	0.1%	0.1%	82.4%	50.8%	
29459	TWIN CITY FIRE INSURANCE COMPANY	91	Personal Auto		328,492,286	297,158,368	10.5%	0.2%	0.1%	56.9%	61.4%	
29742	INTEGON NATIONAL INSURANCE COMPANY	79	Personal Auto		720,074,106	731,531,754	-1.6%	0.4%	0.4%	81.2%	76.4%	
29939	MAIN STREET AMERICA ASSURANCE COMPANY	311	Personal Auto		109,550,604	100,353,988	9.2%	0.1%	0.0%	59.7%	53.4%	
29980	FIRST COLONIAL INSURANCE COMPANY	8	Personal Auto		444,316	1,156,842	-61.6%	0.0%	0.0%	12.3%	16.0%	
30104	HARTFORD UNDERWRITERS INSURANCE COMPANY	91	Personal Auto		1,251,770,998	1,238,585,272	1.1%	0.6%	0.6%	60.1%	54.7%	
30562	AMERICAN MANUFACTURERS MUTUAL INSURANCE COMPANY	108	Personal Auto		326	66,192	-99.5%	0.0%	0.0%	-3862953.2%	-5016.0%	
30830	WESTERN DIVERSIFIED CASUALTY INSURANCE COMPANY	1279	Personal Auto		0	(1,212)	-100.0%	0.0%	0.0%	245.0%	386.5%	
31135	GREAT AMERICAN SECURITY INSURANCE COMPANY	84	Personal Auto		447,884	1,431,196	-68.7%	0.0%	0.0%	-32.2%	71.2%	
31267	YORK INSURANCE COMPANY OF MAINE	1129	Personal Auto		63,962,648	75,736,620	-15.5%	0.0%	0.0%	42.1%	43.4%	
31325	ACADIA INSURANCE COMPANY	98	Personal Auto		30	0	0.0%	0.0%	0.0%	-591746.7%		
31488	INTEGON PREFERRED INSURANCE COMPANY	79	Personal Auto		115,368,992	102,205,814	12.9%	0.1%	0.0%	71.2%	65.8%	
31534	CITIZENS INSURANCE COMPANY OF AMERICA	88	Personal Auto		762,514,350	940,646,576	-18.9%	0.4%	0.5%	56.4%	73.2%	
31968	MERASTAR INSURANCE COMPANY	0	Personal Auto		85,846,414	92,505,544	-7.2%	0.0%	0.0%	46.1%	54.7%	
32069	PATRIOT INSURANCE COMPANY	1336	Personal Auto		32,692,904	36,577,412	-10.6%	0.0%	0.0%	46.2%	53.2%	
32190	CONSTITUTION INSURANCE COMPANY	604	Personal Auto		(102)	20,104	-100.5%	0.0%	0.0%	855403.9%	-33517.2%	
32220	AMERICAN INTERNATIONAL INSURANCE COMPANY	12	Personal Auto		208,594,876	225,316,344	-7.4%	0.1%	0.1%	55.0%	47.8%	
32352	LM PROPERTY AND CASUALTY INSURANCE COMPANY	111	Personal Auto		5,404	(7,168)	-175.4%	0.0%	0.0%	135059.2%	-433283.5%	
32620	NATIONAL INTERSTATE INSURANCE COMPANY	84	Personal Auto		77,063,662	69,727,576	10.5%	0.0%	0.0%	58.5%	67.7%	
33588	FIRST LIBERTY INSURANCE CORPORATION, THE	111	Personal Auto		579,787,216	532,128,150	9.0%	0.3%	0.3%	66.8%	71.5%	
33855	LINCOLN GENERAL INSURANCE COMPANY	1326	Personal Auto		213,748,208	213,092,183	0.3%	0.1%	0.1%	89.1%	79.3%	
33898	AEGIS SECURITY INSURANCE COMPANY	313	Personal Auto		17,269,376	22,719,304	-24.0%	0.0%	0.0%	40.9%	40.3%	
34339	METROPOLITAN GROUP PROPERTY AND CASUALTY INS. CO.	241	Personal Auto		800,942,278	791,074,142	1.2%	0.4%	0.4%	54.5%	53.1%	
34495	DOCTORS' COMPANY, AN INTERINSURANCE EXCHANGE, THE	831	Personal Auto		375,010	173,036	116.7%	0.0%	0.0%	95.6%	14.6%	
34649	CENTRE INSURANCE COMPANY	212	Personal Auto		415,414	571,868	-27.4%	0.0%	0.0%	235.7%	0.3%	
34690	PROP & CAS INSURANCE COMPANY OF HARTFORD	91	Personal Auto		1,347,130,196	1,308,673,436	2.9%	0.7%	0.6%	69.1%	62.1%	
34754	COMMERCE INSURANCE COMPANY	816	Personal Auto		2,588,699,366	2,701,461,584	-4.2%	1.3%	1.3%	58.8%	53.1%	
34789	AIG CENTENNIAL INSURANCE COMPANY	12	Personal Auto		114,809,200	101,123,010	13.5%	0.1%	0.0%	54.7%	22.5%	
35181	EXECUTIVE RISK INDEMNITY INC.	38	Personal Auto		345,984	447,836	-22.7%	0.0%	0.0%	-7.9%	-121.5%	
35289	CONTINENTAL INSURANCE COMPANY THE	218	Personal Auto		(21,886)	(210,170)	-89.6%	0.0%	0.0%	-4266351.5%	-9136.5%	
35386	FIDELITY AND GUARANTY INSURANCE COMPANY	3548	Personal Auto		62	320	-80.6%	0.0%	0.0%	21063703.2%	591646.3%	
35408	DELOS INSURANCE COMPANY	4381	Personal Auto		37,741,194	38,374,826	-1.7%	0.0%	0.0%	56.5%	61.1%	
35696	HARLEYSVILLE PREFERRED INSURANCE COMPANY	253	Personal Auto		85,732,800	85,485,574	0.3%	0.0%	0.0%	62.8%	59.0%	
35769	LYNDON PROPERTY INSURANCE COMPANY	458	Personal Auto		(103,778)	37,036,359	-100.3%	0.0%	0.0%	10.3%	21.8%	
35882	GEICO GENERAL INSURANCE COMPANY	31	Personal Auto		9,620,341,671	9,110,538,665	5.6%	4.8%	4.4%	65.4%	62.8%	
35912	AMERICAN WESTERN HOME INSURANCE COMPANY	127	Personal Auto		28,898,666	28,857,760	0.1%	0.0%	0.0%	28.1%	38.7%	
36064	HANOVER AMERICAN INSURANCE COMPANY, THE	88	Personal Auto		96,984,925	74,225,809	30.7%	0.0%	0.0%	73.5%	56.9%	
36145	TRAVELERS PERSONAL SECURITY INSURANCE COMPANY	3548	Personal Auto		173,891,433	164,093,273	6.0%	0.1%	0.1%	61.9%	64.9%	
36170	TRAVELERS CASUALTY COMPANY OF CONNECTICUT	3548	Personal Auto		83,439,948	115,008,805	-27.4%	0.0%	0.1%	48.3%	55.6%	
36447	LM GENERAL INSURANCE COMPANY	111	Personal Auto		(1,996)	(18,850)	-89.4%	0.0%	0.0%	-674376.2%	-89777.0%	
36455	NORTHBROOK INDEMNITY COMPANY	8	Personal Auto		122,893,694	33,531,357	266.5%	0.1%	0.0%	60.6%	73.5%	
36463	DISCOVER PROPERTY & CASUALTY INSURANCE COMPANY	3548	Personal Auto		0	342	-100.0%	0.0%	0.0%	0.0%	0.0%	
37060	OLD UNITED CASUALTY COMPANY	697	Personal Auto		11,014	30,522	-63.9%	0.0%	0.0%	23.9%	2.1%	
37257	PRAETORIAN INSURANCE COMPANY	796	Personal Auto		87,075,531	37,405,280	132.8%	0.0%	0.0%	60.3%	110.7%	
37303	REDLAND INSURANCE COMPANY	517	Personal Auto		55,193,474	62,735,864	-12.0%	0.0%	0.0%	67.0%	96.1%	
37478	HARTFORD INSURANCE COMPANY OF THE MIDWEST	91	Personal Auto		1,017,751,338	1,103,267,608	-7.8%	0.5%	0.5%	55.0%	50.8%	
37540	BEAZLEY INSURANCE COMPANY, INC.	0	Personal Auto		60	(2,000)	-103.0%	0.0%	0.0%	904280.0%	-7688.2%	
37710	FIRST AMERICAN PROPERTY & CASUALTY INSURANCE COMPAN	70	Personal Auto		4,862	0	0.0%	0.0%	0.0%	0.0%	0.0%	
37850	PACIFIC SPECIALTY INSURANCE COMPANY	2898	Personal Auto		41,954,407	45,377,777	-7.5%	0.0%	0.0%	36.3%	29.3%	
37877	NATIONWIDE PROPERTY & CASUALTY INSURANCE COMPANY	140	Personal Auto		949,025,490	883,498,516	7.4%	0.5%	0.4%	67.5%	63.6%	
37907	DEERBROOK INSURANCE COMPANY	8	Personal Auto		100,260,522	150,891,615	-33.6%	0.0%	0.1%	64.9%	62.8%	

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NAIC Code	Company Name	Group Code	Line of Business	Countrywide								
				HHI Index ****	2007		2006		Mkt Share		Loss Ratio	
					DWP	DWP	Chg from PY	2007	2006	2007	2006	
38261	HARTFORD INSURANCE COMPANY OF THE SOUTHEAST	91	Personal Auto		52,321,086	24,939,308	109.8%	0.0%	0.0%	70.1%	73.2%	
38369	NORTHERN ASSURANCE COMPANY OF AMERICA, THE	1129	Personal Auto		13,202	24,718	-46.6%	0.0%	0.0%	-43925.1%	2996.2%	
38601	MIC PROPERTY AND CASUALTY INSURANCE CORPORATION	79	Personal Auto		16,864,018	31,805,324	-47.0%	0.0%	0.0%	117.3%	109.0%	
38628	PROGRESSIVE NORTHERN INSURANCE COMPANY	155	Personal Auto		2,203,756,920	2,266,857,092	-2.8%	1.1%	1.1%	60.2%	53.5%	
38652	AMERICAN MODERN SELECT INSURANCE COMPANY	127	Personal Auto		28,326,768	13,212,350	114.4%	0.0%	0.0%	67.6%	58.4%	
38970	MARKEL INSURANCE COMPANY	785	Personal Auto		4,983,772	5,160,500	-3.4%	0.0%	0.0%	43.6%	29.8%	
39217	QBE INSURANCE CORPORATION	796	Personal Auto		111,255,854	134,882,856	-17.5%	0.1%	0.1%	71.9%	68.1%	
39306	FIDELITY AND DEPOSIT COMPANY OF MARYLAND	212	Personal Auto		(66)	120	-155.0%	0.0%	0.0%	-492.6%	54.7%	
39454	SAFETY INSURANCE COMPANY	188	Personal Auto		924,906,314	956,349,888	-3.3%	0.5%	0.5%	116.4%	111.7%	
39950	METROPOLITAN GENERAL INSURANCE COMPANY	241	Personal Auto		93,378,284	108,771,736	-14.2%	0.0%	0.1%	46.9%	54.1%	
40045	STARNET INSURANCE COMPANY	98	Personal Auto		4,961,088	7,809,484	-36.5%	0.0%	0.0%	110.2%	-4.5%	
40142	AMERICAN ZURICH INSURANCE COMPANY	212	Personal Auto		0	266	-100.0%	0.0%	0.0%		-159.4%	
40231	OLD DOMINION INSURANCE COMPANY	311	Personal Auto		5,070,458	5,020,096	1.0%	0.0%	0.0%	60.8%	64.8%	
40258	AMERICAN INTERNATIONAL SOUTH INSURANCE COMPANY	12	Personal Auto		467,289,038	376,679,135	24.1%	0.2%	0.2%	74.2%	74.8%	
40460	SAGAMORE INSURANCE COMPANY	867	Personal Auto		47,205,342	67,927,120	-30.5%	0.0%	0.0%	59.9%	57.6%	
40827	VIRGINIA SURETY COMPANY, INC.	317	Personal Auto		4,443,675	4,867,904	-8.7%	0.0%	0.0%	59.7%	54.2%	
40843	UNIVERSAL UNDERWRITERS OF TEXAS INSURANCE COMPANY	212	Personal Auto		58	0		0.0%	0.0%	-1.2%		
41181	UNIVERSAL UNDERWRITERS INSURANCE COMPANY	212	Personal Auto		7,162,845	6,458,593	10.9%	0.0%	0.0%	23.1%	42.0%	
41211	TRITON INSURANCE COMPANY	41	Personal Auto		2,066,014	2,447,480	-15.6%	0.0%	0.0%	44.6%	35.5%	
41459	ARMED FORCES INSURANCE EXCHANGE	0	Personal Auto		5,720,432	5,974,900	-4.3%	0.0%	0.0%	81.5%	73.2%	
41483	FARMINGTON CASUALTY COMPANY	3548	Personal Auto		13,085,318	14,085,854	-7.1%	0.0%	0.0%	139.4%	119.6%	
41491	GEICO CASUALTY COMPANY	31	Personal Auto		1,110,418,038	1,241,577,438	-10.6%	0.6%	0.6%	59.2%	58.3%	
41840	ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	88	Personal Auto		138,846,912	73,530,918	88.8%	0.1%	0.0%	74.6%	68.4%	
41998	AMERICAN SOUTHERN HOME INSURANCE COMPANY	127	Personal Auto		78,088,154	68,663,464	13.7%	0.0%	0.0%	24.4%	28.0%	
42048	DIAMOND STATE INSURANCE COMPANY	920	Personal Auto		0	256	-100.0%	0.0%	0.0%		6758.0%	
42404	LIBERTY INSURANCE CORPORATION	111	Personal Auto		293,625,494	363,865,930	-19.3%	0.1%	0.2%	55.5%	61.6%	
42552	NOVA CASUALTY COMPANY	0	Personal Auto		3,766,104	9,740,880	-61.3%	0.0%	0.0%	3.2%	63.5%	
42986	STANDARD GUARANTY INSURANCE COMPANY	19	Personal Auto		891,352	380,270	134.4%	0.0%	0.0%	13.3%	62.5%	
43044	RESPONSE INSURANCE COMPANY	1234	Personal Auto		49,079,052	49,608,129	-1.1%	0.0%	0.0%	72.1%	73.5%	
43575	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	626	Personal Auto		90,598	122,384	-26.0%	0.0%	0.0%	-3830.6%	184.0%	
43974	AIG INDEMNITY INSURANCE COMPANY	12	Personal Auto		123,752,274	82,533,146	49.9%	0.1%	0.0%	81.2%	61.4%	
43982	MT. WASHINGTON ASSURANCE CORPORATION	415	Personal Auto		16,150,702	18,654,586	-13.4%	0.0%	0.0%	129.4%	65.6%	
44393	WEST AMERICAN INSURANCE COMPANY	148	Personal Auto		366,797,054	377,414,844	-2.8%	0.2%	0.2%	64.4%	63.7%	
TOTAL				895	201,538,116,520	204,992,059,217	-1.7%	100.0%	100.0%	63.5%	59.4%	

** 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

New Hampshire Personal Automobile Insurance Premiums

All examples include the following unless otherwise noted:

Coverages

Bodily Injury Liability:	\$100,000 per person, \$300,000 per occurrence (or \$300,000 CSL)
Property Damage Liability:	\$100,000
Medical Payments:	\$5,000
Uninsured Motorists:	\$100,000 per person, \$300,000 per occurrence
Comprehensive:	\$250 Deductible
Collision	\$500 Deductible

Territories	
Location	Zip Code
Berlin	03570
Concord	03301
Keene	03431
Lebanon	03766
Manchester	03102
Nashua	03063
Portsmouth	03801
North Rural	03846
South Rural	03070

Example 1:

Married couple, both age 44, home owners. Husband drives a 2004 Toyota Camry 4 Dr Sedan (VIN# 4T1BA32K&4) five miles each way to work, five days a week, 8,000 miles annually. Wife drives a 2003 Dodge Caravan SE (VIN# 1D4&P25B&3) ten miles each way to work, five days a week, 15,000 miles annually. Neither has had an accident or moving violation in the past three years. Their oldest of three children is a male, age 16, who just received his drivers' license. He has no tickets or accidents, has had an approved drivers' training course, has a 3.2 grade point average and drives both cars occasionally.

Example 2:

Married couple, both age 35, home owners. Husband drives a 2005 Ford Explorer XLT 4x4 (VIN# 1FM&U73E&5) twelve miles each way to work, five days a week, 12,000 miles annually. He has not had an accident in the past three years, but was cited ten months ago for speeding (70 in a 55 mph zone). Wife drives a 2001 Dodge Neon Sedan (VIN# 1B3ES46C&1) two miles each way to work, five days a week, 5,000 miles annually. She has not had an accident or moving violation in the past three years.

Example 3:

Single male, age 23. He drives a 2002 Ford F-150 Supercab XLT 4x4 (VIN# 1FT&X186&2) ten miles each way to work, five days a week, 20,000 miles annually. He has not had an accident or moving violation in the past three years. He was licensed at age 16, passed a driving training course and is a renter.

Example 4:

Married couple, home owners, the husband is 72 and the wife is 68. They drive a 2001 Buick Century Custom SE (VIN# 2G4WS52J&1) for pleasure and 6,000 miles annually. They have had no accidents or moving violations in the past three years.

Example 5:

Single female, age 19. She drives a 1999 Honda Civic DX Hatchback (VIN# 2HGEJ634&X) six miles each way to a post-secondary school, five days a week and works weekends at a local restaurant, located two miles from her apartment. Her annual mileage is 10,000. She maintains a 3.0 grade point average and has had no accidents or moving violations in the past three years. She received her license at age 16 and passed a driver's training course.

Example 6:

Single male, renter, age 30. He drives a 2002 Jeep Grand Cherokee Sport 4x4 (VIN# 1J4&W38N&2) five miles each way to work, five days a week, 15,000 miles annually. He has had two speeding tickets within the past two years (10 months ago, 45-mph in a 30-mph zone and 18 months ago, 80-mph in a 65-mph zone) and was cited 15 months ago for driving under the influence (DUI). He has had no other moving violations or any accidents. An SR-22 filing is needed, which provides proof of financial responsibility. He only wants to purchase 25/50 BI and 25 PD.

Example 7:

Single female, renter, age 35. She drives a 2006 Chrysler Sebring convertible (VIN# 1C3EL45R&6) eighteen miles each way to work, 5 days a week, 25,000 miles annually. She has not had an accident or moving violation in the past three years.

Notes:

- The premiums should be those that would be quoted for new business and paid in full.
- Assume that vehicles do not have anti-theft, anti-lock or other safety devices unless noted within VIN

*** All examples assume no credit deficiencies on the risks; i.e. a credit score will NOT keep the Insured from the best priced tier or company**

<u>Co Name</u>	<u>Notes</u>
Allstate Ins Co	All examples except #6 have Good Payer discount built in as well as the applicable SDIP level or points. Example #1 qualifies for Premier Plus Discount on both cars and Good Student discount on vehicle #1. Example #3 qualifies for Premier Plus Discount, Example #4 qualifies for Premier Plus Discount and 55 & Retired Discount, Example #5 qualifies for Premier Plus and Good Student & Example #7 qualifies for Premier Plus and New Car Discounts. Example #6 does not qualify for Allstate Property & Casualty Company due to 3 incidents in 3 years including 1 major violation. Quoted amounts for Example #6 only are in the Allstate Indemnity Company with Liability & Uninsured Motorists coverage 25/50, PD 25, Med Pay 5000 Comp 250 and Collision 500
Allstate Prop & Cas Ins Co	Level 4 Safe Driver Discount (Examples 1 veh #2, 2-5, 7), Good Payer Discount (Examples 2-5, 7), Premier Discount (Example 1 both veh, Example 2 veh #2, Example 3-5, 7), Good Student Discount (Example 1 veh #1, Example 5), Utility Discount (Example 3), 55 & Retired Discount (Example 4), New Car Discount (Example 7). Example 6 doesn't qualify for this company and is quoted in Allstate Indemnity Co with limits: Liab/UM \$25K/\$50K, PD \$25K, MP \$5K, Comp Ded \$250, Coll Ded \$500
Amica Mutual Ins Co	Example 6 - UM & Med Pay are required when the insured has Liability coverage.
Commerce Ins Co	The majority of the examples were rated in the preferred tier with the exception of Example 5 (standard) and Example 6 which was rated as non standard.
Concord General Mutual Ins Co	Rated in Facility; \$200 deductible comp.
Geico Ind Co	Examples 1 thru 5 and 7 are quoted in GEICO General Insurance Company
General Ins Co Of Amer	Example 6, \$25K/\$50K BI & UM, \$25K PD
Interinsurance Exchange of the Auto Club	Assume all insureds held 3 years of continuous insurance with immediate prior carrier, Homeowner insureds garage their cars, all insureds are AAA members. Example 6: UMBI limit lowered to equal BI limit of 25/50.
Liberty Mutual Fire Ins Co	Assume insureds had 4 year college degree to enable rating in best tier. The majority of LM Customers also receive an affinity discount which was also included in this rate.
MMG Ins Co	Example 1: Youthful floated as an occasional operator to vehicle 2004. Example 6: Quoted FACILITY
Nationwide Mutual Ins Co	Assume insured received quote at least 8 days before the policy effective date
NGM Ins Co	Example 6 is ineligible for this company. Facility rates are displayed
Peerless Ins Co	Example 6: Premiums are for the voluntary market, however, we would not write this risk in the voluntary market, it would go into the Facility program.
Pennsylvania General Ins Co	Used 3 years clean discount (not 5 years which is also available); did not use college education discount
Progressive Direct Ins Co	All examples except #5: Education Rating Factor 6 (College Degree); Example 5 Education Rating Factor 5 (in college); All examples have E-Sign Discount, Monthly Rating Factor of 1, no vehicles used for plowing snow or business use
Safeco Ins Co Of Amer	Example 6, \$25K/\$50K BI & UM, \$25K PD
Travelers Home & Marine Ins Co	Example 6: Risk does not meet eligibility criteria and would be ceded to the New Hampshire Automobile Reinsurance Facility (NHARF)
Twin City Fire Ins Co Co	Insureds who rent are given factor for under 5 years of residence, insureds who own are given factor for over 5 year of residence. Example 6 assumed to have all coverages with limit of \$25K/\$50K for BI, \$25K for PD
Vermont Mut Ins Co	Example #6 Premiums reflect the NH Assigned Risk Facility and includes \$1,000 Medical Payments.

New Hampshire Personal Auto Insurance Premiums

[Reported by Company by Zip Code/Territory]

Zip Code/Territory	Company Name (Effective Date)	1	2	3	4	5	6	7
03063 (Nashua)	ALLMERICA FIN BENEFIT INS CO (9/3/2007)	\$1,534	\$1,186	\$1,036	\$558	\$1,180	\$1,388	\$608
03063 (Nashua)	ALLSTATE IND CO (9/7/2007)						\$2,414	
03063 (Nashua)	ALLSTATE INS CO (2/25/2008)	\$3,069	\$1,661	\$2,138	\$802	\$1,660	\$2,414	\$1,452
03063 (Nashua)	ALLSTATE PROP & CAS INS CO (5/1/2008)	\$3,995	\$1,513	\$1,648	\$818	\$1,481	\$2,414	\$1,164
03063 (Nashua)	AMICA MUT INS CO (2/1/2008)	\$1,754	\$1,244	\$1,280	\$683	\$1,908	\$974	\$824
03063 (Nashua)	BRISTOL W INS CO (4/15/2008)	\$3,065	\$1,529	\$924	\$908	\$1,203	\$766	\$1,024
03063 (Nashua)	CASCO IND CO (7/1/2007)	\$2,285	\$1,326	\$1,940	\$808	\$3,578	\$1,524	\$1,316
03063 (Nashua)	CO OPERATIVE INS CO (1/1/2008)	\$2,200	\$1,349	\$1,538	\$629	\$2,383	\$2,498	\$1,035
03063 (Nashua)	COMMERCE INS CO (5/15/2007)	\$3,041	\$1,894	\$2,132	\$779	\$1,704	\$3,325	\$1,489
03063 (Nashua)	CONCORD GEN MUT INS CO (11/1/2007)	\$1,878	\$1,055	\$936	\$582	\$1,636	\$1,998	\$854
03063 (Nashua)	FARM FAMILY CAS INS CO (7/15/2008)	\$1,487	\$965	\$418	\$335	\$781	\$864	\$679
03063 (Nashua)	GEICO GEN INS CO (10/1/2007)	\$1,394	\$993	\$913	\$413	\$1,271		\$642
03063 (Nashua)	GEICO IND CO (10/1/2007)						\$1,826	
03063 (Nashua)	HARTFORD ACCIDENT & IND CO (2/1/2008)	\$2,499	\$1,861	\$1,901	\$805	\$1,386	\$2,713	\$1,050
03063 (Nashua)	INTERINS EXCH OF THE AUTOMOBILE CLUB (10/1/2007)	\$2,204	\$1,184	\$1,342	\$586	\$1,278	\$3,002	\$732
03063 (Nashua)	LIBERTY MUT FIRE INS CO (9/11/2007)	\$1,799	\$1,245	\$1,761	\$550	\$1,162	\$1,477	\$752
03063 (Nashua)	MAIN ST AMER ASSUR CO (8/4/2006)	\$3,344	\$1,846	\$2,219	\$942	\$2,897	\$1,854	\$1,470
03063 (Nashua)	METROPOLITAN GEN INS CO (4/30/2008)	\$1,372	\$1,020	\$1,076	\$502	\$1,022	\$1,264	\$680
03063 (Nashua)	METROPOLITAN GRP PROP & CAS INS CO (5/1/2008)	\$1,128	\$818	\$1,046	\$356	\$688	\$1,166	\$530
03063 (Nashua)	MIDDLESEX MUT ASSUR CO (11/8/2007)	\$3,414	\$1,960	\$1,412	\$954	\$3,434	\$943	\$1,283
03063 (Nashua)	MMG INS CO (8/1/2007)	\$2,282	\$1,418	\$2,001	\$666	\$2,381	\$1,889	\$1,103
03063 (Nashua)	MT WA ASSUR CORP (7/1/2008)	\$2,169	\$940	\$813	\$427	\$845	\$1,077	\$588
03063 (Nashua)	NATIONWIDE MUT INS CO (7/6/2007)	\$1,885	\$1,508	\$768	\$664	\$1,184	\$837	\$681
03063 (Nashua)	NEW HAMPSHIRE IND CO INC (7/12/2008)	\$5,005	\$1,882	\$1,848	\$1,141	\$1,949	\$1,112	\$1,305
03063 (Nashua)	NGM INS CO (8/4/2006)	\$3,716	\$2,055	\$2,467	\$1,047	\$3,218	\$1,988	\$1,634
03063 (Nashua)	PEERLESS INS CO (10/1/2007)	\$1,846	\$1,181	\$1,562	\$715	\$1,603	\$2,349	\$1,052
03063 (Nashua)	PENNSYLVANIA GENERAL INS CO (1/21/2008)	\$1,668	\$1,070	\$785	\$639	\$918	\$2,892	\$558
03063 (Nashua)	PROGRESSIVE DIRECT INS CO (12/14/2007)	\$2,085	\$860	\$895	\$493	\$1,064	\$418	\$628
03063 (Nashua)	PROGRESSIVE NORTHERN INS CO (6/15/2007)	\$1,997	\$1,056	\$919	\$549	\$863	\$591	\$685
03063 (Nashua)	SAFECO INS CO OF AMER (6/5/2008)	\$2,453	\$1,365	\$1,209	\$585	\$1,490	\$1,402	\$946
03063 (Nashua)	STATE FARM FIRE AND CAS CO (12/17/2007)	\$2,596	\$1,419	\$1,667	\$698	\$1,536		\$1,006
03063 (Nashua)	STATE FARM MUT AUTO INS CO (12/17/2007)	\$1,998	\$1,118	\$1,334	\$547	\$1,227		\$797
03063 (Nashua)	TRAVELERS HOME & MARINE INS CO (6/22/2008)	\$1,286	\$1,006	\$625	\$603	\$992		\$529
03063 (Nashua)	TWIN CITY FIRE INS CO CO (6/3/2008)	\$1,645	\$1,220	\$1,221	\$661	\$1,379	\$1,614	\$930
03063 (Nashua)	VERMONT MUT INS CO (1/1/2005)	\$2,357	\$1,452	\$1,922	\$707	\$1,975	\$1,342	\$1,222

* The companies included on this exhibit are selected based on premium volume for the most recently reported complete calendar year and are displayed in alphabetical order by company name.

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New Hampshire Personal Auto Insurance Premiums

[Reported by Company by Zip Code/Territory]

Zip Code/Territory	Company Name (Effective Date)	1	2	3	4	5	6	7
03070 (South Rural)	ALLMERICA FIN BENEFIT INS CO (9/3/2007)	\$1,392	\$1,080	\$940	\$484	\$1,060	\$1,258	\$556
03070 (South Rural)	ALLSTATE IND CO (9/7/2007)						\$2,200	
03070 (South Rural)	ALLSTATE INS CO (2/25/2008)		\$2,747	\$1,473	\$1,884	\$706	\$1,426	\$1,756
03070 (South Rural)	ALLSTATE PROP & CAS INS CO (5/1/2008)	\$3,614	\$1,380	\$1,472	\$712	\$1,289	\$2,200	\$1,067
03070 (South Rural)	AMICA MUT INS CO (2/1/2008)	\$1,509	\$1,081	\$1,098	\$582	\$1,626	\$786	\$715
03070 (South Rural)	BRISTOL W INS CO (4/15/2008)	\$2,833	\$1,416	\$849	\$818	\$1,113	\$643	\$979
03070 (South Rural)	CASCO IND CO (7/1/2007)	\$1,748	\$1,025	\$1,475	\$623	\$2,715	\$1,119	\$1,007
03070 (South Rural)	CO OPERATIVE INS CO (1/1/2008)	\$1,732	\$1,090	\$1,224	\$490	\$1,880	\$2,138	\$837
03070 (South Rural)	COMMERCE INS CO (5/15/2007)	\$2,300	\$1,447	\$1,607	\$581	\$1,281	\$2,845	\$1,141
03070 (South Rural)	CONCORD GEN MUT INS CO (11/1/2007)	\$1,598	\$916	\$804	\$491	\$1,392	\$1,842	\$744
03070 (South Rural)	FARM FAMILY CAS INS CO (7/15/2008)	\$1,487	\$971	\$417	\$337	\$780	\$865	\$689
03070 (South Rural)	GEICO GEN INS CO (10/1/2007)	\$1,365	\$974	\$894	\$405	\$1,243		\$631
03070 (South Rural)	GEICO IND CO (10/1/2007)						\$1,799	
03070 (South Rural)	HARTFORD ACCIDENT & IND CO (2/1/2008)	\$2,031	\$1,523	\$1,550	\$663	\$1,128	\$2,222	\$859
03070 (South Rural)	INTERINS EXCH OF THE AUTOMOBILE CLUB (10/1/2007)	\$1,934	\$1,032	\$1,176	\$516	\$1,118	\$2,652	\$644
03070 (South Rural)	LIBERTY MUT FIRE INS CO (9/11/2007)	\$1,630	\$1,145	\$1,578	\$491	\$1,038	\$1,386	\$684
03070 (South Rural)	MAIN ST AMER ASSUR CO (8/4/2006)	\$2,719	\$1,511	\$1,798	\$751	\$2,302	\$1,510	\$1,207
03070 (South Rural)	METROPOLITAN GEN INS CO (4/30/2008)	\$1,152	\$862	\$910	\$420	\$860	\$1,166	\$584
03070 (South Rural)	METROPOLITAN GRP PROP & CAS INS CO (5/1/2008)	\$1,078	\$776	\$1,000	\$334	\$652	\$1,142	\$508
03070 (South Rural)	MIDDLESEX MUT ASSUR CO (11/8/2007)	\$2,492	\$1,435	\$1,039	\$705	\$2,602	\$698	\$944
03070 (South Rural)	MMG INS CO (8/1/2007)							
03070 (South Rural)	MT WA ASSUR CORP (7/1/2008)	\$1,775	\$799	\$673	\$362	\$667	\$1,088	\$492
03070 (South Rural)	NATIONWIDE MUT INS CO (7/6/2007)	\$1,762	\$1,417	\$712	\$622	\$1,090	\$717	\$642
03070 (South Rural)	NEW HAMPSHIRE IND CO INC (7/12/2008)	\$4,698	\$1,784	\$1,760	\$1,046	\$1,806	\$945	\$1,237
03070 (South Rural)	NGM INS CO (8/4/2006)	\$3,022	\$1,680	\$1,998	\$835	\$2,557	\$1,605	\$1,342
03070 (South Rural)	PEERLESS INS CO (10/1/2007)	\$1,371	\$885	\$1,149	\$542	\$1,176	\$1,846	\$772
03070 (South Rural)	PENNSYLVANIA GENERAL INS CO (1/21/2008)	\$1,414	\$906	\$670	\$535	\$768	\$2,432	\$484
03070 (South Rural)	PROGRESSIVE DIRECT INS CO (12/14/2007)	\$1,871	\$777	\$803	\$434	\$936	\$347	\$586
03070 (South Rural)	PROGRESSIVE NORTHERN INS CO (6/15/2007)	\$1,874	\$979	\$863	\$501	\$792	\$492	\$658
03070 (South Rural)	SAFECO INS CO OF AMER (6/5/2008)	\$2,134	\$1,182	\$1,042	\$502	\$1,280	\$1,202	\$825
03070 (South Rural)	STATE FARM FIRE AND CAS CO (12/17/2007)	\$2,484	\$1,363	\$1,591	\$668	\$1,474		\$973
03070 (South Rural)	STATE FARM MUT AUTO INS CO (12/17/2007)	\$1,911	\$1,072	\$1,272	\$522	\$1,177		\$770
03070 (South Rural)	TRAVELERS HOME & MARINE INS CO (6/22/2008)	\$1,209	\$949	\$593	\$569	\$933		\$505
03070 (South Rural)	TWIN CITY FIRE INS CO CO (6/3/2008)	\$1,371	\$1,026	\$1,014	\$558	\$1,142	\$1,331	\$793
03070 (South Rural)	VERMONT MUT INS CO (1/1/2005)	\$1,939	\$1,200	\$1,577	\$574	\$1,600	\$1,211	\$1,014

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New Hampshire Personal Auto Insurance Premiums

[Reported by Company by Zip Code/Territory]

Zip Code/Territory	Company Name (Effective Date)	1	2	3	4	5	6	7
03102 (Manchester)	ALLMERICA FIN BENEFIT INS CO (9/3/2007)	\$2,546	\$1,924	\$1,710	\$920	\$1,964	\$2,334	\$998
03102 (Manchester)	ALLSTATE IND CO (9/7/2007)						\$2,890	
03102 (Manchester)	ALLSTATE INS CO (2/25/2008)	\$3,881	\$2,085	\$2,702	\$1,010	\$2,136	\$2,890	\$1,836
03102 (Manchester)	ALLSTATE PROP & CAS INS CO (5/1/2008)	\$5,396	\$2,015	\$2,225	\$1,090	\$2,002	\$2,890	\$1,571
03102 (Manchester)	AMICA MUT INS CO (2/1/2008)	\$2,225	\$1,561	\$1,619	\$859	\$2,408	\$1,284	\$1,034
03102 (Manchester)	BRISTOL W INS CO (4/15/2008)	\$3,702	\$1,844	\$1,117	\$1,107	\$1,465	\$935	\$1,231
03102 (Manchester)	CASCO IND CO (7/1/2007)	\$2,805	\$1,599	\$2,392	\$997	\$4,438	\$2,132	\$1,582
03102 (Manchester)	CO OPERATIVE INS CO (1/1/2008)	\$3,060	\$1,882	\$2,143	\$881	\$3,316	\$3,205	\$1,439
03102 (Manchester)	COMMERCE INS CO (5/15/2007)	\$3,420	\$2,152	\$2,390	\$889	\$1,919	\$3,558	\$1,686
03102 (Manchester)	CONCORD GEN MUT INS CO (11/1/2007)	\$2,471	\$1,379	\$1,228	\$761	\$2,158	\$3,042	\$1,117
03102 (Manchester)	FARM FAMILY CAS INS CO (7/15/2008)	\$1,720	\$1,116	\$486	\$386	\$906	\$997	\$778
03102 (Manchester)	GEICO GEN INS CO (10/1/2007)	\$1,572	\$1,112	\$1,027	\$465	\$1,436		\$718
03102 (Manchester)	GEICO IND CO (10/1/2007)						\$1,956	
03102 (Manchester)	HARTFORD ACCIDENT & IND CO (2/1/2008)	\$2,999	\$2,232	\$2,284	\$958	\$1,658	\$3,259	\$1,252
03102 (Manchester)	INTERINS EXCH OF THE AUTOMOBILE CLUB (10/1/2007)	\$2,684	\$1,436	\$1,646	\$732	\$1,556	\$3,752	\$880
03102 (Manchester)	LIBERTY MUT FIRE INS CO (9/11/2007)	\$2,091	\$1,425	\$2,063	\$644	\$1,364	\$1,641	\$868
03102 (Manchester)	MAIN ST AMER ASSUR CO (8/4/2006)	\$4,057	\$2,236	\$2,696	\$1,146	\$3,533	\$2,136	\$1,778
03102 (Manchester)	METROPOLITAN GEN INS CO (4/30/2008)	\$1,780	\$1,322	\$1,400	\$678	\$1,360	\$1,436	\$882
03102 (Manchester)	METROPOLITAN GRP PROP & CAS INS CO (5/1/2008)	\$1,146	\$826	\$1,056	\$358	\$692	\$1,172	\$536
03102 (Manchester)	MIDDLESEX MUT ASSUR CO (11/8/2007)	\$3,865	\$2,191	\$1,582	\$1,090	\$3,869	\$1,063	\$1,444
03102 (Manchester)	MMG INS CO (8/1/2007)							
03102 (Manchester)	MT WA ASSUR CORP (7/1/2008)	\$2,653	\$1,137	\$982	\$524	\$1,038	\$1,530	\$701
03102 (Manchester)	NATIONWIDE MUT INS CO (7/6/2007)	\$2,087	\$1,663	\$842	\$734	\$1,328	\$938	\$754
03102 (Manchester)	NEW HAMPSHIRE IND CO INC (7/12/2008)	\$6,077	\$2,277	\$2,226	\$1,388	\$2,374	\$1,367	\$1,562
03102 (Manchester)	NGM INS CO (8/4/2006)	\$4,508	\$2,487	\$2,997	\$1,273	\$3,927	\$2,301	\$1,976
03102 (Manchester)	PEERLESS INS CO (10/1/2007)	\$2,060	\$1,302	\$1,757	\$825	\$1,808	\$2,564	\$1,148
03102 (Manchester)	PENNSYLVANIA GENERAL INS CO (1/21/2008)	\$1,860	\$1,196	\$881	\$737	\$1,047	\$3,245	\$630
03102 (Manchester)	PROGRESSIVE DIRECT INS CO (12/14/2007)	\$2,529	\$1,036	\$1,086	\$593	\$1,291	\$491	\$759
03102 (Manchester)	PROGRESSIVE NORTHERN INS CO (6/15/2007)	\$2,294	\$1,208	\$1,052	\$631	\$988	\$681	\$782
03102 (Manchester)	SAFECO INS CO OF AMER (6/5/2008)	\$3,037	\$1,665	\$1,486	\$724	\$1,847	\$1,693	\$1,148
03102 (Manchester)	STATE FARM FIRE AND CAS CO (12/17/2007)	\$2,992	\$1,620	\$1,910	\$794	\$1,768		\$1,140
03102 (Manchester)	STATE FARM MUT AUTO INS CO (12/17/2007)	\$2,308	\$1,281	\$1,531	\$625	\$1,415		\$906
03102 (Manchester)	TRAVELERS HOME & MARINE INS CO (6/22/2008)	\$1,646	\$1,278	\$781	\$760	\$1,261		\$659
03102 (Manchester)	TWIN CITY FIRE INS CO CO (6/3/2008)	\$1,597	\$1,191	\$1,189	\$644	\$1,341	\$1,569	\$915
03102 (Manchester)	VERMONT MUT INS CO (1/1/2005)	\$3,011	\$1,876	\$2,449	\$930	\$2,520	\$1,788	\$1,561

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New Hampshire Personal Auto Insurance Premiums

[Reported by Company by Zip Code/Territory]

Zip Code/Territory	Company Name (Effective Date)	1	2	3	4	5	6	7
03301 (Concord)	ALLMERICA FIN BENEFIT INS CO (9/3/2007)	\$1,462	\$1,118	\$986	\$528	\$1,118	\$1,314	\$586
03301 (Concord)	ALLSTATE IND CO (9/7/2007)						\$2,102	
03301 (Concord)	ALLSTATE INS CO (2/25/2008)	\$2,687	\$1,449	\$1,842	\$706	\$1,458	\$2,102	\$1,250
03301 (Concord)	ALLSTATE PROP & CAS INS CO (5/1/2008)	\$3,596	\$1,361	\$1,474	\$739	\$1,331	\$2,102	\$1,042
03301 (Concord)	AMICA MUT INS CO (2/1/2008)	\$1,473	\$1,049	\$1,071	\$576	\$1,596	\$836	\$692
03301 (Concord)	BRISTOL W INS CO (4/15/2008)	\$2,753	\$1,371	\$830	\$804	\$1,082	\$663	\$932
03301 (Concord)	CASCO IND CO (7/1/2007)	\$1,751	\$1,030	\$1,483	\$624	\$2,735	\$1,137	\$1,011
03301 (Concord)	CO OPERATIVE INS CO (1/1/2008)	\$1,744	\$1,085	\$1,225	\$499	\$1,887	\$2,127	\$830
03301 (Concord)	COMMERCE INS CO (5/15/2007)	\$2,445	\$1,531	\$1,711	\$624	\$1,368	\$2,936	\$1,204
03301 (Concord)	CONCORD GEN MUT INS CO (11/1/2007)	\$1,620	\$921	\$811	\$501	\$1,410	\$1,863	\$745
03301 (Concord)	FARM FAMILY CAS INS CO (7/15/2008)	\$1,385	\$901	\$385	\$311	\$726	\$810	\$639
03301 (Concord)	GEICO GEN INS CO (10/1/2007)	\$1,244	\$890	\$813	\$370	\$1,129		\$575
03301 (Concord)	GEICO IND CO (10/1/2007)						\$1,693	
03301 (Concord)	HARTFORD ACCIDENT & IND CO (2/1/2008)	\$2,051	\$1,538	\$1,597	\$685	\$1,163	\$2,296	\$887
03301 (Concord)	INTERINS EXCH OF THE AUTOMOBILE CLUB (10/1/2007)	\$1,812	\$964	\$1,106	\$494	\$1,056	\$2,472	\$598
03301 (Concord)	LIBERTY MUT FIRE INS CO (9/11/2007)	\$1,525	\$1,076	\$1,477	\$467	\$975	\$1,320	\$639
03301 (Concord)	MAIN ST AMER ASSUR CO (8/4/2006)	\$2,668	\$1,467	\$1,754	\$744	\$2,280	\$1,574	\$1,167
03301 (Concord)	METROPOLITAN GEN INS CO (4/30/2008)	\$1,254	\$928	\$976	\$456	\$932	\$1,204	\$622
03301 (Concord)	METROPOLITAN GRP PROP & CAS INS CO (5/1/2008)	\$1,020	\$740	\$944	\$320	\$620	\$1,118	\$480
03301 (Concord)	MIDDLESEX MUT ASSUR CO (11/8/2007)	\$2,409	\$1,385	\$2,194	\$685	\$2,421	\$676	\$912
03301 (Concord)	MMG INS CO (8/1/2007)							
03301 (Concord)	MT WA ASSUR CORP (7/1/2008)	\$1,868	\$806	\$699	\$367	\$724	\$1,085	\$506
03301 (Concord)	NATIONWIDE MUT INS CO (7/6/2007)	\$1,574	\$1,267	\$641	\$567	\$966	\$651	\$580
03301 (Concord)	NEW HAMPSHIRE IND CO INC (7/12/2008)	\$4,542	\$1,726	\$1,690	\$1,031	\$1,765	\$972	\$1,205
03301 (Concord)	NGM INS CO (8/4/2006)	\$2,939	\$1,627	\$1,950	\$827	\$2,531	\$1,677	\$1,297
03301 (Concord)	PEERLESS INS CO (10/1/2007)	\$1,364	\$878	\$1,147	\$547	\$1,171	\$1,837	\$762
03301 (Concord)	PENNSYLVANIA GENERAL INS CO (1/21/2008)	\$1,440	\$924	\$672	\$550	\$794	\$2,470	\$484
03301 (Concord)	PROGRESSIVE DIRECT INS CO (12/14/2007)	\$1,744	\$726	\$752	\$412	\$885	\$342	\$539
03301 (Concord)	PROGRESSIVE NORTHERN INS CO (6/15/2007)	\$1,807	\$953	\$837	\$491	\$780	\$509	\$628
03301 (Concord)	SAFECO INS CO OF AMER (6/5/2008)	\$2,060	\$1,140	\$1,007	\$490	\$1,248	\$1,159	\$790
03301 (Concord)	STATE FARM FIRE AND CAS CO (12/17/2007)	\$2,326	\$1,281	\$1,487	\$629	\$1,380		\$912
03301 (Concord)	STATE FARM MUT AUTO INS CO (12/17/2007)	\$1,788	\$1,006	\$1,187	\$490	\$1,100		\$720
03301 (Concord)	TRAVELERS HOME & MARINE INS CO (6/22/2008)	\$1,116	\$881	\$550	\$531	\$864		\$468
03301 (Concord)	TWIN CITY FIRE INS CO CO (6/3/2008)	\$1,387	\$1,035	\$1,022	\$565	\$1,161	\$1,347	\$794
03301 (Concord)	VERMONT MUT INS CO (1/1/2005)	\$1,950	\$1,208	\$1,591	\$584	\$1,625	\$1,224	\$1,016

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New Hampshire Personal Auto Insurance Premiums

[Reported by Company by Zip Code/Territory]

Zip Code/Territory	Company Name (Effective Date)	1	2	3	4	5	6	7
03431 (Keene)	ALLMERICA FIN BENEFIT INS CO (9/3/2007)	\$1,320	\$1,014	\$880	\$478	\$1,010	\$1,174	\$526
03431 (Keene)	ALLSTATE IND CO (9/7/2007)						\$2,186	
03431 (Keene)	ALLSTATE INS CO (2/25/2008)	\$2,595	\$1,393	\$1,760	\$672	\$1,380	\$2,186	\$1,210
03431 (Keene)	ALLSTATE PROP & CAS INS CO (5/1/2008)	\$3,559	\$1,347	\$1,452	\$724	\$1,306	\$2,186	\$1,035
03431 (Keene)	AMICA MUT INS CO (2/1/2008)	\$1,433	\$1,012	\$1,033	\$560	\$1,539	\$830	\$673
03431 (Keene)	BRISTOL W INS CO (4/15/2008)	\$2,487	\$1,235	\$749	\$722	\$977	\$596	\$843
03431 (Keene)	CASCO IND CO (7/1/2007)	\$1,461	\$862	\$1,231	\$524	\$2,265	\$935	\$843
03431 (Keene)	CO OPERATIVE INS CO (1/1/2008)	\$1,495	\$935	\$1,053	\$428	\$1,618	\$1,922	\$720
03431 (Keene)	COMMERCE INS CO (5/15/2007)	\$1,959	\$1,234	\$1,368	\$499	\$1,091	\$2,620	\$971
03431 (Keene)	CONCORD GEN MUT INS CO (11/1/2007)	\$1,389	\$794	\$698	\$429	\$1,207	\$1,723	\$644
03431 (Keene)	FARM FAMILY CAS INS CO (7/15/2008)	\$1,314	\$854	\$364	\$295	\$691	\$773	\$614
03431 (Keene)	GEICO GEN INS CO (10/1/2007)	\$1,182	\$851	\$775	\$348	\$1,066		\$558
03431 (Keene)	GEICO IND CO (10/1/2007)						\$1,678	
03431 (Keene)	HARTFORD ACCIDENT & IND CO (2/1/2008)	\$1,831	\$1,375	\$1,399	\$611	\$1,026	\$2,002	\$787
03431 (Keene)	INTERINS EXCH OF THE AUTOMOBILE CLUB (10/1/2007)	\$1,616	\$856	\$980	\$438	\$942	\$2,148	\$530
03431 (Keene)	LIBERTY MUT FIRE INS CO (9/11/2007)	\$1,379	\$988	\$1,329	\$421	\$875	\$1,242	\$580
03431 (Keene)	MAIN ST AMER ASSUR CO (8/4/2006)	\$2,327	\$1,293	\$1,540	\$649	\$1,985	\$1,410	\$1,030
03431 (Keene)	METROPOLITAN GEN INS CO (4/30/2008)	\$1,068	\$798	\$818	\$386	\$788	\$1,116	\$524
03431 (Keene)	METROPOLITAN GRP PROP & CAS INS CO (5/1/2008)	\$1,024	\$742	\$946	\$314	\$620	\$1,118	\$482
03431 (Keene)	MIDDLESEX MUT ASSUR CO (11/8/2007)	\$2,163	\$1,249	\$1,974	\$617	\$2,174	\$610	\$822
03431 (Keene)	MMG INS CO (8/1/2007)							
03431 (Keene)	MT WA ASSUR CORP (7/1/2008)	\$1,740	\$750	\$652	\$341	\$672	\$1,011	\$473
03431 (Keene)	NATIONWIDE MUT INS CO (7/6/2007)	\$1,481	\$1,207	\$608	\$538	\$906	\$603	\$553
03431 (Keene)	NEW HAMPSHIRE IND CO INC (7/12/2008)	\$4,117	\$1,566	\$1,551	\$927	\$1,603	\$875	\$1,078
03431 (Keene)	NGM INS CO (8/4/2006)	\$2,584	\$1,436	\$1,711	\$722	\$2,205	\$1,495	\$1,144
03431 (Keene)	PEERLESS INS CO (10/1/2007)	\$1,175	\$761	\$978	\$471	\$1,001	\$1,634	\$656
03431 (Keene)	PENNSYLVANIA GENERAL INS CO (1/21/2008)	\$1,312	\$838	\$624	\$498	\$709	\$2,245	\$451
03431 (Keene)	PROGRESSIVE DIRECT INS CO (12/14/2007)	\$1,728	\$721	\$747	\$406	\$873	\$336	\$538
03431 (Keene)	PROGRESSIVE NORTHERN INS CO (6/15/2007)	\$1,635	\$861	\$758	\$441	\$703	\$458	\$569
03431 (Keene)	SAFECO INS CO OF AMER (6/5/2008)	\$1,930	\$1,073	\$944	\$456	\$1,163	\$1,092	\$749
03431 (Keene)	STATE FARM FIRE AND CAS CO (12/17/2007)	\$2,002	\$1,116	\$1,279	\$547	\$1,193		\$799
03431 (Keene)	STATE FARM MUT AUTO INS CO (12/17/2007)	\$1,535	\$872	\$1,018	\$424	\$948		\$629
03431 (Keene)	TRAVELERS HOME & MARINE INS CO (6/22/2008)	\$1,016	\$802	\$508	\$488	\$789		\$434
03431 (Keene)	TWIN CITY FIRE INS CO CO (6/3/2008)	\$1,248	\$937	\$916	\$519	\$1,046	\$1,206	\$716
03431 (Keene)	VERMONT MUT INS CO (1/1/2005)	\$1,732	\$1,073	\$1,406	\$514	\$1,426	\$1,123	\$906

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New Hampshire Personal Auto Insurance Premiums

[Reported by Company by Zip Code/Territory]

Zip Code/Territory	Company Name (Effective Date)	1	2	3	4	5	6	7
03570 (Berlin)	ALLMERICA FIN BENEFIT INS CO (9/3/2007)	\$1,466	\$1,136	\$992	\$502	\$1,114	\$1,344	\$586
03570 (Berlin)	ALLSTATE IND CO (9/7/2007)						\$2,164	
03570 (Berlin)	ALLSTATE INS CO (2/25/2008)	\$2,771	\$1,493	\$1,900	\$720	\$1,494	\$2,164	\$1,306
03570 (Berlin)	ALLSTATE PROP & CAS INS CO (5/1/2008)	\$3,643	\$1,381	\$1,493	\$739	\$1,335	\$2,164	\$1,060
03570 (Berlin)	AMICA MUT INS CO (2/1/2008)	\$1,643	\$1,172	\$1,196	\$641	\$1,778	\$699	\$779
03570 (Berlin)	BRISTOL W INS CO (4/15/2008)	\$2,991	\$1,490	\$900	\$872	\$1,176	\$692	\$1,030
03570 (Berlin)	CASCO IND CO (7/1/2007)	\$1,724	\$1,011	\$1,459	\$613	\$2,688	\$1,136	\$991
03570 (Berlin)	CO OPERATIVE INS CO (1/1/2008)	\$1,772	\$1,130	\$1,264	\$501	\$1,933	\$2,192	\$867
03570 (Berlin)	COMMERCE INS CO (5/15/2007)	\$2,377	\$1,490	\$1,658	\$602	\$1,322	\$2,892	\$1,174
03570 (Berlin)	CONCORD GEN MUT INS CO (11/1/2007)	\$1,524	\$875	\$770	\$471	\$1,330	\$1,951	\$713
03570 (Berlin)	FARM FAMILY CAS INS CO (7/15/2008)	\$1,313	\$866	\$368	\$298	\$699	\$772	\$620
03570 (Berlin)	GEICO GEN INS CO (10/1/2007)	\$1,368	\$974	\$895	\$407	\$1,247		\$631
03570 (Berlin)	GEICO IND CO (10/1/2007)						\$1,787	
03570 (Berlin)	HARTFORD ACCIDENT & IND CO (2/1/2008)	\$2,128	\$1,592	\$1,634	\$697	\$1,190	\$2,339	\$908
03570 (Berlin)	INTERINS EXCH OF THE AUTOMOBILE CLUB (10/1/2007)	\$1,988	\$1,062	\$1,210	\$536	\$1,154	\$2,712	\$656
03570 (Berlin)	LIBERTY MUT FIRE INS CO (9/11/2007)	\$1,627	\$1,142	\$1,580	\$494	\$1,041	\$1,380	\$682
03570 (Berlin)	MAIN ST AMER ASSUR CO (8/4/2006)	\$2,660	\$1,476	\$1,763	\$744	\$2,276	\$1,548	\$1,176
03570 (Berlin)	METROPOLITAN GEN INS CO (4/30/2008)	\$1,266	\$952	\$1,002	\$468	\$952	\$1,208	\$642
03570 (Berlin)	METROPOLITAN GRP PROP & CAS INS CO (5/1/2008)	\$996	\$730	\$922	\$310	\$608	\$1,114	\$474
03570 (Berlin)	MIDDLESEX MUT ASSUR CO (11/8/2007)	\$2,619	\$1,511	\$2,391	\$739	\$2,634	\$733	\$990
03570 (Berlin)	MMG INS CO (8/1/2007)							
03570 (Berlin)	MT WA ASSUR CORP (7/1/2008)	\$2,100	\$963	\$801	\$434	\$800	\$1,238	\$588
03570 (Berlin)	NATIONWIDE MUT INS CO (7/6/2007)	\$1,531	\$1,266	\$621	\$536	\$912	\$498	\$568
03570 (Berlin)	NEW HAMPSHIRE IND CO INC (7/12/2008)	\$4,900	\$1,879	\$1,831	\$1,105	\$1,892	\$1,012	\$1,295
03570 (Berlin)	NGM INS CO (8/4/2006)	\$2,955	\$1,640	\$1,959	\$825	\$2,529	\$1,647	\$1,306
03570 (Berlin)	PEERLESS INS CO (10/1/2007)	\$1,458	\$937	\$1,220	\$572	\$1,247	\$1,935	\$822
03570 (Berlin)	PENNSYLVANIA GENERAL INS CO (1/21/2008)	\$1,454	\$930	\$685	\$549	\$795	\$2,517	\$489
03570 (Berlin)	PROGRESSIVE DIRECT INS CO (12/14/2007)	\$2,038	\$861	\$873	\$475	\$1,029	\$372	\$640
03570 (Berlin)	PROGRESSIVE NORTHERN INS CO (6/15/2007)	\$1,960	\$1,048	\$911	\$533	\$864	\$533	\$690
03570 (Berlin)	SAFECO INS CO OF AMER (6/5/2008)	\$2,113	\$1,183	\$1,034	\$492	\$1,253	\$1,198	\$842
03570 (Berlin)	STATE FARM FIRE AND CAS CO (12/17/2007)	\$2,288	\$1,267	\$1,465	\$616	\$1,370		\$922
03570 (Berlin)	STATE FARM MUT AUTO INS CO (12/17/2007)	\$1,758	\$994	\$1,169	\$480	\$1,092		\$728
03570 (Berlin)	TRAVELERS HOME & MARINE INS CO (6/22/2008)	\$1,055	\$840	\$529	\$506	\$828		\$450
03570 (Berlin)	TWIN CITY FIRE INS CO CO (6/3/2008)	\$1,420	\$1,059	\$1,053	\$579	\$1,187	\$1,384	\$816
03570 (Berlin)	VERMONT MUT INS CO (1/1/2005)	\$1,831	\$1,138	\$1,491	\$544	\$1,517	\$1,259	\$958

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New Hampshire Personal Auto Insurance Premiums

[Reported by Company by Zip Code/Territory]

Zip Code/Territory	Company Name (Effective Date)	1	2	3	4	5	6	7
03766 (Lebanon)	ALLMERICA FIN BENEFIT INS CO (9/3/2007)	\$1,392	\$1,080	\$940	\$484	\$1,060	\$1,258	\$556
03766 (Lebanon)	ALLSTATE IND CO (9/7/2007)						\$2,200	
03766 (Lebanon)	ALLSTATE INS CO (2/25/2008)	\$2,747	\$1,473	\$1,884	\$706	\$1,426	\$2,200	\$1,312
03766 (Lebanon)	ALLSTATE PROP & CAS INS CO (5/1/2008)	\$3,614	\$1,380	\$1,472	\$712	\$1,289	\$2,200	\$1,067
03766 (Lebanon)	AMICA MUT INS CO (2/1/2008)	\$1,509	\$1,081	\$1,098	\$582	\$1,626	\$786	\$715
03766 (Lebanon)	BRISTOL W INS CO (4/15/2008)	\$2,833	\$1,416	\$849	\$818	\$1,113	\$643	\$979
03766 (Lebanon)	CASCO IND CO (7/1/2007)	\$1,748	\$1,025	\$1,475	\$623	\$2,715	\$1,119	\$1,007
03766 (Lebanon)	CO OPERATIVE INS CO (1/1/2008)	\$1,732	\$1,090	\$1,224	\$490	\$1,880	\$2,138	\$837
03766 (Lebanon)	COMMERCE INS CO (5/15/2007)	\$2,300	\$1,447	\$1,607	\$581	\$1,281	\$2,845	\$1,141
03766 (Lebanon)	CONCORD GEN MUT INS CO (11/1/2007)	\$1,598	\$916	\$804	\$491	\$1,392	\$1,842	\$744
03766 (Lebanon)	FARM FAMILY CAS INS CO (7/15/2008)	\$1,487	\$971	\$417	\$337	\$780	\$865	\$689
03766 (Lebanon)	GEICO GEN INS CO (10/1/2007)	\$1,344	\$961	\$880	\$396	\$1,218		\$628
03766 (Lebanon)	GEICO IND CO (10/1/2007)						\$1,794	
03766 (Lebanon)	HARTFORD ACCIDENT & IND CO (2/1/2008)	\$2,031	\$1,523	\$1,550	\$663	\$1,128	\$2,222	\$859
03766 (Lebanon)	INTERINS EXCH OF THE AUTOMOBILE CLUB (10/1/2007)	\$1,934	\$1,032	\$1,176	\$516	\$1,118	\$2,652	\$644
03766 (Lebanon)	LIBERTY MUT FIRE INS CO (9/11/2007)	\$1,630	\$1,145	\$1,578	\$491	\$1,038	\$1,386	\$684
03766 (Lebanon)	MAIN ST AMER ASSUR CO (8/4/2006)	\$2,719	\$1,511	\$1,798	\$751	\$2,302	\$1,510	\$1,207
03766 (Lebanon)	METROPOLITAN GEN INS CO (4/30/2008)	\$1,202	\$902	\$942	\$440	\$906	\$1,180	\$598
03766 (Lebanon)	METROPOLITAN GRP PROP & CAS INS CO (5/1/2008)	\$1,076	\$786	\$990	\$334	\$652	\$1,150	\$512
03766 (Lebanon)	MIDDLESEX MUT ASSUR CO (11/8/2007)	\$2,492	\$1,435	\$2,274	\$705	\$2,506	\$698	\$944
03766 (Lebanon)	MMG INS CO (8/1/2007)							
03766 (Lebanon)	MT WA ASSUR CORP (7/1/2008)	\$1,868	\$801	\$700	\$363	\$715	\$1,077	\$511
03766 (Lebanon)	NATIONWIDE MUT INS CO (7/6/2007)	\$1,492	\$1,225	\$607	\$531	\$895	\$520	\$555
03766 (Lebanon)	NEW HAMPSHIRE IND CO INC (7/12/2008)	\$4,698	\$1,784	\$1,760	\$1,046	\$1,806	\$945	\$1,237
03766 (Lebanon)	NGM INS CO (8/4/2006)	\$3,022	\$1,680	\$1,998	\$835	\$2,557	\$1,605	\$1,342
03766 (Lebanon)	PEERLESS INS CO (10/1/2007)	\$1,371	\$885	\$1,149	\$542	\$1,176	\$1,846	\$772
03766 (Lebanon)	PENNSYLVANIA GENERAL INS CO (1/21/2008)	\$1,408	\$902	\$668	\$529	\$763	\$2,419	\$482
03766 (Lebanon)	PROGRESSIVE DIRECT INS CO (12/14/2007)	\$1,871	\$777	\$803	\$434	\$936	\$347	\$586
03766 (Lebanon)	PROGRESSIVE NORTHERN INS CO (6/15/2007)	\$1,874	\$979	\$863	\$501	\$792	\$492	\$658
03766 (Lebanon)	SAFECO INS CO OF AMER (6/5/2008)	\$2,134	\$1,182	\$1,042	\$502	\$1,280	\$1,202	\$825
03766 (Lebanon)	STATE FARM FIRE AND CAS CO (12/17/2007)	\$2,038	\$1,134	\$1,311	\$559	\$1,211		\$815
03766 (Lebanon)	STATE FARM MUT AUTO INS CO (12/17/2007)	\$1,562	\$887	\$1,044	\$433	\$963		\$642
03766 (Lebanon)	TRAVELERS HOME & MARINE INS CO (6/22/2008)	\$1,237	\$975	\$611	\$583	\$959		\$517
03766 (Lebanon)	TWIN CITY FIRE INS CO CO (6/3/2008)	\$1,371	\$1,026	\$1,014	\$558	\$1,142	\$1,331	\$793
03766 (Lebanon)	VERMONT MUT INS CO (1/1/2005)	\$1,939	\$1,200	\$1,577	\$574	\$1,600	\$1,211	\$1,014

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New Hampshire Personal Auto Insurance Premiums

[Reported by Company by Zip Code/Territory]

Zip Code/Territory	Company Name (Effective Date)	1	2	3	4	5	6	7
03801 (Portsmouth)	ALLMERICA FIN BENEFIT INS CO (9/3/2007)	\$1,420	\$1,096	\$954	\$512	\$1,086	\$1,272	\$564
03801 (Portsmouth)	ALLSTATE IND CO (9/7/2007)						\$2,198	
03801 (Portsmouth)	ALLSTATE INS CO (2/25/2008)	\$2,799	\$1,509	\$1,914	\$730	\$1,506	\$2,198	\$1,324
03801 (Portsmouth)	ALLSTATE PROP & CAS INS CO (5/1/2008)	\$3,727	\$1,419	\$1,535	\$765	\$1,381	\$2,198	\$1,089
03801 (Portsmouth)	AMICA MUT INS CO (2/1/2008)	\$1,754	\$1,238	\$1,271	\$684	\$1,902	\$1,024	\$816
03801 (Portsmouth)	BRISTOL W INS CO (4/15/2008)	\$2,661	\$1,322	\$802	\$783	\$1,048	\$659	\$892
03801 (Portsmouth)	CASCO IND CO (7/1/2007)	\$1,828	\$1,063	\$1,544	\$650	\$2,845	\$1,260	\$1,045
03801 (Portsmouth)	CO OPERATIVE INS CO (1/1/2008)	\$2,003	\$1,238	\$1,407	\$573	\$2,171	\$2,342	\$949
03801 (Portsmouth)	COMMERCE INS CO (5/15/2007)	\$2,319	\$1,456	\$1,621	\$591	\$1,294	\$2,856	\$1,145
03801 (Portsmouth)	CONCORD GEN MUT INS CO (11/1/2007)	\$1,543	\$878	\$774	\$479	\$1,347	\$1,824	\$710
03801 (Portsmouth)	FARM FAMILY CAS INS CO (7/15/2008)	\$1,411	\$919	\$399	\$321	\$743	\$820	\$641
03801 (Portsmouth)	GEICO GEN INS CO (10/1/2007)	\$1,298	\$929	\$851	\$387	\$1,182		\$600
03801 (Portsmouth)	GEICO IND CO (10/1/2007)						\$1,741	
03801 (Portsmouth)	HARTFORD ACCIDENT & IND CO (2/1/2008)	\$2,231	\$1,669	\$1,719	\$736	\$1,253	\$2,464	\$951
03801 (Portsmouth)	INTERINS EXCH OF THE AUTOMOBILE CLUB (10/1/2007)	\$2,018	\$1,072	\$1,228	\$550	\$1,174	\$2,750	\$662
03801 (Portsmouth)	LIBERTY MUT FIRE INS CO (9/11/2007)	\$1,576	\$1,109	\$1,536	\$486	\$1,014	\$1,349	\$658
03801 (Portsmouth)	MAIN ST AMER ASSUR CO (8/4/2006)	\$2,773	\$1,536	\$1,838	\$781	\$2,393	\$1,633	\$1,221
03801 (Portsmouth)	METROPOLITAN GEN INS CO (4/30/2008)	\$1,320	\$988	\$1,042	\$478	\$980	\$1,240	\$666
03801 (Portsmouth)	METROPOLITAN GRP PROP & CAS INS CO (5/1/2008)	\$1,062	\$772	\$992	\$334	\$652	\$1,138	\$502
03801 (Portsmouth)	MIDDLESEX MUT ASSUR CO (11/8/2007)	\$2,735	\$1,566	\$1,133	\$776	\$2,747	\$763	\$1,032
03801 (Portsmouth)	MMG INS CO (8/1/2007)							
03801 (Portsmouth)	MT WA ASSUR CORP (7/1/2008)	\$1,885	\$810	\$702	\$371	\$733	\$1,092	\$505
03801 (Portsmouth)	NATIONWIDE MUT INS CO (7/6/2007)	\$1,572	\$1,276	\$650	\$571	\$978	\$698	\$583
03801 (Portsmouth)	NEW HAMPSHIRE IND CO INC (7/12/2008)	\$4,387	\$1,674	\$1,634	\$1,010	\$1,719	\$965	\$1,159
03801 (Portsmouth)	NGM INS CO (8/4/2006)	\$3,080	\$1,704	\$2,042	\$868	\$2,658	\$1,742	\$1,357
03801 (Portsmouth)	PEERLESS INS CO (10/1/2007)	\$1,519	\$975	\$1,284	\$608	\$1,319	\$1,997	\$852
03801 (Portsmouth)	PENNSYLVANIA GENERAL INS CO (1/21/2008)	\$1,410	\$908	\$669	\$546	\$785	\$2,453	\$479
03801 (Portsmouth)	PROGRESSIVE DIRECT INS CO (12/14/2007)	\$1,787	\$743	\$776	\$421	\$906	\$352	\$552
03801 (Portsmouth)	PROGRESSIVE NORTHERN INS CO (6/15/2007)	\$1,745	\$917	\$805	\$475	\$751	\$504	\$600
03801 (Portsmouth)	SAFECO INS CO OF AMER (6/5/2008)	\$2,085	\$1,153	\$1,020	\$498	\$1,269	\$1,173	\$798
03801 (Portsmouth)	STATE FARM FIRE AND CAS CO (12/17/2007)	\$2,509	\$1,374	\$1,621	\$680	\$1,488		\$972
03801 (Portsmouth)	STATE FARM MUT AUTO INS CO (12/17/2007)	\$1,930	\$1,081	\$1,296	\$532	\$1,188		\$769
03801 (Portsmouth)	TRAVELERS HOME & MARINE INS CO (6/22/2008)	\$1,119	\$878	\$551	\$531	\$866		\$468
03801 (Portsmouth)	TWIN CITY FIRE INS CO CO (6/3/2008)	\$1,299	\$982	\$951	\$536	\$1,090	\$1,257	\$749
03801 (Portsmouth)	VERMONT MUT INS CO (1/1/2005)	\$1,968	\$1,218	\$1,607	\$591	\$1,645	\$1,236	\$1,025

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New Hampshire Personal Auto Insurance Premiums

[Reported by Company by Zip Code/Territory]

Zip Code/Territory	Company Name (Effective Date)	1	2	3	4	5	6	7
03846 (North Rural)	ALLMERICA FIN BENEFIT INS CO (9/3/2007)	\$1,348	\$1,052	\$906	\$464	\$1,024	\$1,224	\$542
03846 (North Rural)	ALLSTATE IND CO (9/7/2007)						\$2,142	
03846 (North Rural)	ALLSTATE INS CO (2/25/2008)							
03846 (North Rural)	ALLSTATE PROP & CAS INS CO (5/1/2008)	\$3,486	\$1,353	\$1,431	\$672	\$1,214	\$2,142	\$1,044
03846 (North Rural)	AMICA MUT INS CO (2/1/2008)	\$1,539	\$1,108	\$1,131	\$593	\$1,664	\$784	\$735
03846 (North Rural)	BRISTOL W INS CO (4/15/2008)	\$2,793	\$1,386	\$837	\$784	\$1,095	\$581	\$995
03846 (North Rural)	CASCO IND CO (7/1/2007)	\$1,692	\$1,008	\$1,427	\$598	\$2,623	\$928	\$995
03846 (North Rural)	CO OPERATIVE INS CO (1/1/2008)	\$1,772	\$1,130	\$1,264	\$501	\$1,933	\$2,192	\$867
03846 (North Rural)	COMMERCE INS CO (5/15/2007)	\$2,375	\$1,500	\$1,654	\$587	\$1,311	\$2,896	\$1,189
03846 (North Rural)	CONCORD GEN MUT INS CO (11/1/2007)	\$1,348	\$776	\$679	\$419	\$1,176	\$1,854	\$628
03846 (North Rural)	FARM FAMILY CAS INS CO (7/15/2008)	\$1,284	\$847	\$355	\$288	\$678	\$745	\$606
03846 (North Rural)	GEICO GEN INS CO (10/1/2007)	\$1,337	\$961	\$879	\$392	\$1,214		\$628
03846 (North Rural)	GEICO IND CO (10/1/2007)						\$1,798	
03846 (North Rural)	HARTFORD ACCIDENT & IND CO (2/1/2008)	\$2,132	\$1,594	\$1,626	\$685	\$1,176	\$2,340	\$898
03846 (North Rural)	INTERINS EXCH OF THE AUTOMOBILE CLUB (10/1/2007)	\$1,920	\$1,022	\$1,162	\$514	\$1,114	\$2,586	\$636
03846 (North Rural)	LIBERTY MUT FIRE INS CO (9/11/2007)	\$1,627	\$1,144	\$1,571	\$487	\$1,030	\$1,382	\$681
03846 (North Rural)	MAIN ST AMER ASSUR CO (8/4/2006)	\$2,669	\$1,486	\$1,763	\$728	\$2,238	\$1,426	\$1,189
03846 (North Rural)	METROPOLITAN GEN INS CO (4/30/2008)	\$1,366	\$1,026	\$1,070	\$500	\$1,020	\$1,252	\$688
03846 (North Rural)	METROPOLITAN GRP PROP & CAS INS CO (5/1/2008)	\$1,184	\$862	\$1,092	\$366	\$716	\$1,192	\$560
03846 (North Rural)	MIDDLESEX MUT ASSUR CO (11/8/2007)	\$2,522	\$1,457	\$1,053	\$713	\$2,538	\$707	\$956
03846 (North Rural)	MMG INS CO (8/1/2007)							
03846 (North Rural)	MT WA ASSUR CORP (7/1/2008)	\$1,819	\$830	\$703	\$368	\$680	\$1,072	\$524
03846 (North Rural)	NATIONWIDE MUT INS CO (7/6/2007)	\$1,531	\$1,266	\$621	\$536	\$912	\$498	\$568
03846 (North Rural)	NEW HAMPSHIRE IND CO INC (7/12/2008)	\$4,629	\$1,791	\$1,783	\$1,021	\$1,766	\$852	\$1,246
03846 (North Rural)	NGM INS CO (8/4/2006)	\$2,964	\$1,650	\$1,959	\$809	\$2,486	\$1,511	\$1,322
03846 (North Rural)	PEERLESS INS CO (10/1/2007)	\$1,359	\$876	\$1,134	\$535	\$1,159	\$1,834	\$765
03846 (North Rural)	PENNSYLVANIA GENERAL INS CO (1/21/2008)	\$1,372	\$882	\$644	\$505	\$737	\$2,358	\$465
03846 (North Rural)	PROGRESSIVE DIRECT INS CO (12/14/2007)							
03846 (North Rural)	PROGRESSIVE NORTHERN INS CO (6/15/2007)	\$1,861	\$986	\$871	\$491	\$809	\$446	\$672
03846 (North Rural)	SAFECO INS CO OF AMER (6/5/2008)	\$2,113	\$1,183	\$1,034	\$492	\$1,253	\$1,198	\$842
03846 (North Rural)	STATE FARM FIRE AND CAS CO (12/17/2007)	\$2,288	\$1,267	\$1,465	\$616	\$1,370		\$922
03846 (North Rural)	STATE FARM MUT AUTO INS CO (12/17/2007)	\$1,758	\$994	\$1,169	\$480	\$1,092		\$728
03846 (North Rural)	TRAVELERS HOME & MARINE INS CO (6/22/2008)	\$1,264	\$997	\$628	\$592	\$990		\$526
03846 (North Rural)	TWIN CITY FIRE INS CO CO (6/3/2008)	\$1,313	\$995	\$979	\$537	\$1,093	\$1,276	\$786
03846 (North Rural)	VERMONT MUT INS CO (1/1/2005)	\$1,800	\$1,124	\$1,469	\$527	\$1,482	\$1,143	\$950

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