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Connecticut Lawsuit Among First

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2010 SUPER REGIONAL P/C INSURERS™

**Demotech Inc. Reveals
Leading Multi-State
P/C Carriers**



2010 SUPER REGIONAL P/C INSURERS™

Demotech Inc. Reveals Leading Multi-State P/C Carriers

By Joseph Petrelli and Barry Koestler



The original criteria and objective definition for Super Regional P/C Insurers™ was established in the Feb. 12, 2007 issue of *Insurance Journal*. Prior to the establishment of an industry-wide definition, a number of property/casualty insurers had referred to themselves as Super Regionals. Demotech Inc., the official research partner of *Insurance Journal*, examined the criteria, made changes to the composition of that criteria and updated the list of Super Regionals. To continue the discussion on the subject of what constitutes a Super Regional and to give definition to this important group of insurers, Demotech, a financial analysis firm based in Columbus, Ohio, analyzed year-end 2009 data. This data was utilized to classify and stratify the insurers reporting data to the National Association of Insurance Commissioners (NAIC).

Company Classification System

The experts at Demotech have refined

their classification system for property/casualty insurance companies. The Demotech Company Classification System categorizes all property/casualty insurers into one of 11 categories based on an analysis of data reported by the companies to the NAIC.

The 11 categories that comprise the system are Nationals, Near Nationals, Super Regionals, Regionals, State Specialists, Coverage Specialists, Strategic Subsidiaries, Risk Retention Groups, Surplus Lines Carriers, Reinsurers and companies with less than \$1 million in direct premium written.

A company cannot be assigned to more than one category. Therefore, a company not designated as a Super Regional is given another classification, perhaps Near National, Regional, or State Specialist.

Super Regional Criteria and Thresholds

To select the companies for the Super Regional Property/Casualty Insurers™ list, Demotech used these specific, objective

qualifying criteria and thresholds:

- Active, individual companies not under regulatory supervision at Dec. 31, 2009;
- Reporting data to the National Association of Insurance Commissioners using the Property/Casualty annual statement format;
- At least \$1 million of direct premium written in each of two to 34 states at Dec. 31, 2009;
- Less than 90 percent of Dec. 31, 2009, direct premium written in any one state;
- Less than 90 percent of Dec. 31, 2009, direct premium written in any one line of business;
- Policyholders surplus of at least \$100 million at Dec. 31, 2009;
- Net premium written of at least \$50 million at Dec. 31, 2009;
- Direct premium written of at least \$25 million at Dec. 31, 2009.

In general, a Super Regional Property/Casualty Insurer™ is an individual company

writing multiple lines of insurance in multiple states. Risk retention groups, surplus lines insurers and reinsurers are not eligible for the Super Regional category.

The 2010 Super Regional Property/Casualty Insurers™

Utilizing these quantitative criteria, Demotech identified 165 Super Regional Property/Casualty Insurers™ for 2010, based upon year-end 2009 annual statement data. They are presented in this exclusive *Insurance Journal* Special Report both alphabetically and by size as ranked by direct premium written as of Dec. 31, 2009.

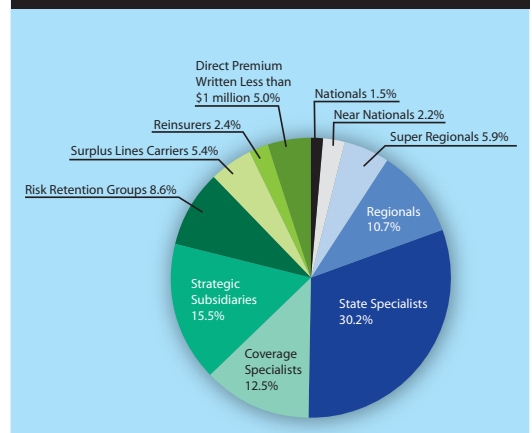
Also included in this report are the

24 companies that are new to the Super Regional list, as well as 8 insurers that are no longer classified as Super Regionals, but have been reclassified into another one of Demotech's categories based on year-end 2009 information.

"Super Regional insurers are critically important to the insurance industry and to their agents, producers and insureds," said Joseph Petrelli, president, Demotech. "These companies are strong, stable markets that have been working hard for their agents and insureds. This is why *Insurance Journal* expressed interest in quantifying and identifying what criteria can be used to define an insurer as a Super Regional."

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2010 Property & Casualty Insurance Cos. - Demotech Company Classifications



2010 Super Regional Property/Casualty Insurers™

Alphabetical listing

Acuity a Mutual Insurance Co.
 AIU Insurance Co.
 Alaska National Insurance Co.
 All America Insurance Co.
 American Commerce Insurance Co.
 American Family Home Insurance Co.
 American Family Mutual Insurance Co.
 American Hallmark Insurance Co. of TX
 American Hardware Mutual Insurance Co.
 American Mercury Insurance Co.
 American Road Insurance Co.
 Amerisure Insurance Co.
 Amerisure Mutual Insurance Co.
 Atlantic States Insurance Co.
 Auto Club Insurance Assn.
 Auto Owners Insurance Co.
 Automobile Insurance Co. of Hartford CT
 Bankers Standard Insurance Co.
 Berkley Insurance Co.
 Berkley Regional Insurance Co.
 Bituminous Casualty Corp.
 Bituminous Fire & Marine Insurance Co.
 Brethren Mutual Insurance Co.
 Brotherhood Mutual Insurance Co.
 Builders Mutual Insurance Co.
 California Casualty Indemnity Exchange
 Cambridge Mutual Fire Insurance Co.
 Canal Insurance Co.
 Capitol Indemnity Corp.
 CastlePoint Insurance Co.
 CastlePoint National Insurance Co.
 Central Mutual Insurance Co.
 Century-National Insurance Co.
 Chartis Property Casualty Co.
 Cherokee Insurance Co.
 Chrysler Insurance Co.
 Citizens Insurance Co. of America
 Columbia Mutual Insurance Co.
 Companion Property & Casualty Insurance Co.
 Concord General Mutual Insurance Co.
 Contractors Bonding & Insurance Co.
 Cornhusker Casualty Co.
 Country Mutual Insurance Co.
 Courtesy Insurance Co.
 Cumberland Mutual Fire Insurance Co.
 Cypress Insurance Co.
 Darwin National Assurance Co.
 Delos Insurance Co.
 Donegal Mutual Insurance Co.
 Endurance American Insurance Co.
 Erie Insurance Co.
 Erie Insurance Exchange
 Farm Bureau Mutual Insurance Co.
 Farm Family Casualty Insurance Co.
 Farmers Alliance Mutual Insurance Co.

Farmers Automobile Insurance Assn.
 Farmers Mutual Hail Insurance Co. of IA
 Farmers Mutual Insurance Co. of NE
 Farmington Casualty Co.
 Farmland Mutual Insurance Co.
 FCCI Insurance Co.
 Federated Rural Electric Insurance Exchange
 Federated Service Insurance Co.
 Fidelity National Insurance Co.
 Fire Insurance Exchange
 First Colonial Insurance Co.
 Frankenthuth Mutual Insurance Co.
 General Casualty Co. of WI
 Grange Insurance Assn
 Grange Mutual Casualty Co.
 Gray Insurance Co.
 Guideone Mutual Insurance Co.
 Harco National Insurance Co.
 Harford Mutual Insurance Co.
 Harleysville Mutual Insurance Co.
 Harleysville Preferred Insurance Co.
 Harleysville Worcester Insurance Co.
 Hartford Insurance Co. of IL
 Hartford Steam Boil Inspection & Insurance Co.
 Hastings Mutual Insurance Co.
 Health Care Indemnity Inc.
 Horace Mann Insurance Co.
 Hudson Insurance Co.
 IMT Insurance Co. Mutual
 Indiana Insurance Co.
 Insurance Co. of North America
 Insurance Co. of the West
 Jewelers Mutual Insurance Co.
 Keystone Insurance Co.
 Lightning Rod Mutual Insurance Co.
 Lititz Mutual Insurance Co.
 Markel American Insurance Co.
 Memberselect Insurance Co.
 Merchants Mutual Insurance Co.
 Mercury Casualty Co.
 Meritplan Insurance Co.
 Merrimack Mutual Fire Insurance Co.
 MHA Insurance Co.
 Mid-Century Insurance Co.
 Mid-Continent Casualty Co.
 Middlesex Insurance Co.
 Milbank Insurance Co.
 Mitsui Sumitomo Insurance Co. of America
 Motorists Mutual Insurance Co.
 Motors Insurance Corp.
 Mountain West Farm Bureau Mutual Insurance Co.
 Mutual of Enumclaw Insurance Co.
 National Indemnity Co.
 National Liability & Fire Insurance Co.
 Nationwide Mutual Fire Insurance Co.

Netherlands Insurance Co.
 New York Marine & General Insurance Co.
 NGM Insurance Co.
 North River Insurance Co.
 North Star Mutual Insurance Co.
 Occidental Fire & Casualty Co. of NC
 Old Republic General Insurance Corp.
 Old United Casualty Co.
 OneBeacon Insurance Co.
 Owners Insurance Co.
 Pacific Specialty Insurance Co.
 Peerless Insurance Co.
 Penn National Security Insurance Co.
 Pennsylvania General Insurance Co.
 Pennsylvania Lumbermens Mutual Insurance
 Pennsylvania Manufacturers Assn. Insurance
 Pennsylvania National Mutual Casualty Insurance
 Preferred Mutual Insurance Co.
 Preferred Professional Insurance Co.
 Progressive Gulf Insurance Co.
 Protective Insurance Co.
 Providence Mutual Fire Insurance Co.
 Public Service Mutual Insurance Co.
 Quincy Mutual Fire Insurance Co.
 Republic Indemnity Co. of America
 Republic Underwriters Insurance Co.
 Safeco Insurance Co. of IL
 Secura Insurance a Mutual Co.
 Selective Insurance Co. of America
 Selective Way Insurance Co.
 Seneca Insurance Co. Inc
 Shelter Mutual Insurance Co.
 Sompo Japan Insurance Co. of America
 Sparta Insurance Co.
 St. Paul Protective Insurance Co.
 Starr Indemnity & Liability Co.
 State Auto Property & Casualty Insurance Co.
 State Automobile Mutual Insurance Co.
 Stonebridge Casualty Insurance Co.
 Technology Insurance Co. Inc
 Tower Insurance Co. of NY
 Trinity Universal Insurance Co.
 Triton Insurance Co.
 Unigard Insurance Co.
 United Fire & Casualty Co.
 US Fidelity & Guaranty Co.
 Utica Mutual Insurance Co.
 Vanliner Insurance Co.
 Vermont Mutual Insurance Co.
 Virginia Surety Co. Inc
 West Bend Mutual Insurance Co.
 Western National Mutual Insurance Co.
 Westfield Insurance Co.
 Westfield National Insurance Co.
 Yosemite Insurance Co.

Special Report Salute to Super Regionals

Super Regionals, continued from page N13


Insurance Journal and Demotech want this year's report to continue the discussion on the role of Super Regionals, as well as the definition and criteria used in determining the classification, so that future reports can continue to refine an industry definition of Super Regional Property/Casualty Insurers™.

"Insurers and interested readers are encouraged to examine the selection criteria and thresholds used to determine the list of 2010 Super Regionals. Our selection criteria are quantitative and transparent. We remain

committed to setting benchmarks at levels that accurately categorize the industry," comments Barry J Koestler II, CFA, senior financial analyst and chief ratings officer, Demotech.

The authors stress that this is an objective stratification of the companies that comprise the industry, not ratings of the individual insurers. Inclusion on the list of Super Regionals is not meant to suggest that a company is superior to companies not categorized as Super Regionals.

Future issues of *Insurance Journal* will report on other categories from the Demotech Company Classification System.

Since 1985, Demotech Inc. has been providing independent Financial Stability Ratings® of property/casualty insurers and title insurance underwriters. Its services also include consulting and financial analysis. For more information, visit www.demotech.com. Send suggestions or comments to Joseph Petrelli at jpetrelli@demotech.com or Andrew Simpson at asimpson@insurancejournal.com. 

RECLASSIFIED 2009 Super Regionals

Company Name	2010 Demotech Company Classification	2009 Demotech Company Classification	2008 Demotech Company Classification	2007 Demotech Company Classification	Reason not 2010 Super Regional
AIG Centennial Insurance Co.	Coverage Specialist	Super Regional	Super Regional	Super Regional	LOB > 90%
AIG Premier Insurance Co.	Strategic Subsidiary	Super Regional	Super Regional	Super Regional	NPW
American International Insurance Co.	Near National	Super Regional	Super Regional	Super Regional	States > 34
Chicago Insurance Co.	Regional	Super Regional	Super Regional	Super Regional	PHS
General Fidelity Insurance Co.	Strategic Subsidiary	Super Regional	Super Regional	Coverage Specialist	DPW
Lyndon Property Insurance Co.	Regional	Super Regional	Super Regional	Super Regional	NPW
Progressive Northwestern Insurance Co.	Coverage Specialist	Super Regional	Super Regional	Super Regional	LOB > 90%
Toyota Motor Insurance Co.	Regional	Super Regional	Regional	Regional	NPW

PHS = Policyholders' Surplus; LOB = Line of Business; NPW = Net Premium Written; DPW = Direct Premium Written

NEW 2010 Super Regionals

Company Name	2010 Demotech Company Classification	2009 Demotech Company Classification	2008 Demotech Company Classification	2007 Demotech Company Classification
American Hallmark Insurance Co. of TX	Super Regional	Regional	Regional	Regional
Berkley Insurance Co.	Super Regional	Strategic Subsidiary	Strategic Subsidiary	Strategic Subsidiary
Brethren Mutual Insurance Co.	Super Regional	Regional	Regional	Regional
CastlePoint Insurance Co.	Super Regional	Regional	Regional	N/A
CastlePoint National Insurance Co.	Super Regional	Regional	Regional	Regional
Chartis Property Casualty Co.	Super Regional	Near National	Near National	Super Regional
Cherokee Insurance Co.	Super Regional	Regional	Regional	Regional
Contractors Bonding & Insurance Co.	Super Regional	Regional	Regional	Regional
Endurance American Insurance Co.	Super Regional	Strategic Subsidiary	Strategic Subsidiary	Strategic Subsidiary
Federated Rural Electric Insurance Exchange	Super Regional	Regional	Regional	Regional
Gray Insurance Co.	Super Regional	Regional	Coverage Specialist	Coverage Specialist
Hartford Steam Boil Inspection & Insurance Co.	Super Regional	Coverage Specialist	Super Regional	Near National
Health Care Indemnity Inc.	Super Regional	Coverage Specialist	Coverage Specialist	Coverage Specialist
Horace Mann Insurance Co.	Super Regional	Near National	Near National	Near National
Markel American Insurance Co.	Super Regional	Regional	Near National	Regional
Meritplan Insurance Co.	Super Regional	Regional	Regional	Strategic Subsidiary
National Indemnity Co.	Super Regional	Near National	Near National	Near National
National Liability & Fire Insurance Co.	Super Regional	Near National	Super Regional	Super Regional
Pennsylvania Lumbermens Mutual Insurance	Super Regional	Regional	Super Regional	Regional
Providence Mutual Fire Insurance Co.	Super Regional	Regional	Super Regional	Regional
Sparta Insurance Co.	Super Regional	Regional	State Specialist	Strategic Subsidiary
St Paul Protective Insurance Co.	Super Regional	Strategic Subsidiary	Strategic Subsidiary	Coverage Specialist
Starr Indemnity & Liability Co.	Super Regional	State Specialist	DPW < \$1MM	Strategic Subsidiary
US Fidelity & Guaranty Co.	Super Regional	Coverage Specialist	Super Regional	Near National

2010 Super Regional P/C Insurers™

As developed by Demotech Inc. for Insurance Journal. Ranked by Direct Premium Written as of 12/31/2009.

Company	12/31/2009 DPW 000s omitted	Group Name	State of Domicile	Number/States with Greater than \$1 Million DPW 12/31/2009
1 American Family Mutual Insurance Co.	5,181,532	American Family Insurance Group	WI	18 - AZ,CO,ID,IL,IN,IA,KS,MN,MO,NE,NV,ND,OH,OR,SD,UT,VA,WI
2 Erie Insurance Exchange	3,185,091	Erie Insurance Group	PA	11 - DC,IL,IN,MD,NC,OH,PA,TN,VA,WV,WI
3 AIU Insurance Co.	2,659,236	American Intl Group	NY	16 - AL,CA,CO,CT,DE,LA,ME,MD,MI,NJ,OH,OR,PA,VT,VA,WA
4 Mid-Century Insurance Co.	2,566,809	Zurich Insurance Group	CA	30 - AL,AZ,AR,CA,CO,ID,IL,IN,IA,KS,MI,MN,MO,MT,NE,NV,NM,ND,OH,OK,OR,SD,TN,TX,UT,VT,VA,WA,WI,WY
5 Nationwide Mutual Fire Insurance Co.	2,182,198	Nationwide Corp Group	OH	31 - AL,AZ,AR,CA,CT,DE,DC,FL,GA,IL,IN,KY,ME,MD,MI,MS,NH,NY,NC,OH,OK,OR,PA,RI,SC,TN,TX,VT,VA,WA,WV
6 Auto Owners Insurance Co.	2,014,858	Auto Owners Group	MI	25 - AL,AZ,AR,CO,FL,GA,IL,IN,IA,KS,KY,MI,MN,MO,NE,NC,ND,OH,SC,SD,TN,UT,VA,WI
7 Fire Insurance Exchange	1,673,104	Zurich Insurance Group	CA	16 - AL,CA,CO,MI,MN,MO,MT,NE,NV,ND,SD,TX,UT,VA,WI,WY
8 Owners Insurance Co.	1,274,970	Auto Owners Group	OH	24 - AL,AZ,AR,CO,FL,GA,IL,IN,IA,KS,KY,MN,MO,NE,NC,ND,OH,SC,SD,TN,UT,VA,WI
9 Safeco Insurance Co. of IL	1,182,440	Liberty Mutual Insurance Group	IL	29 - AL,AK,AR,CA,CT,FL,GA,IL,IN,KY,MD,MI,MN,MS,MO,MT,NE,NV,OH,OR,PA,TN,TX,UT,VA,WA,WI,WY
10 Westfield Insurance Co.	1,127,910	Westfield Group	OH	25 - AL,AZ,CO,DE,FL,GA,IL,IN,IA,KY,MD,MI,MN,MO,NM,NC,OH,OK,PA,SC,TN,TX,VA,WV,WI
11 Country Mutual Insurance Co.	1,121,255	Country Insurance & Financial Services	IL	14 - AK,AZ,CO,IL,IA,KS,MN,MO,NV,ND,OK,OR,VA,WI
12 Peerless Insurance Co.	1,082,927	Liberty Mutual Insurance Group	NH	31 - AR,CA,CT,DE,DC,GA,IL,IN,KS,KY,LA,ME,MD,MA,MI,MN,MO,NE,NH,NY,NC,OH,OK,PA,RI,SC,TN,TX,VT,VA,WI
13 Shelter Mutual Insurance Co.	987,044	Shelter Insurance Group	MO	13 - AR,CO,IL,IN,IA,KS,KY,LA,MS,MO,NE,OK,TN
14 Citizens Insurance Co. of America	923,381	The Hanover Insurance Group	MI	18 - CT,GA,IL,IN,KS,ME,MA,MI,MN,MO,NH,NJ,NY,OH,PA,RI,VA,WI
15 Farm Bureau Mutual Insurance Co.	839,181	Iowa Farm Bureau Group	IA	8 - AZ,IA,KS,MN,NE,NM,SD,UT
16 Netherlands Insurance Co.	781,081	Liberty Mutual Insurance Group	NH	32 - AR,CA,CT,DE,DC,GA,IL,IN,IA,KS,KY,LA,ME,MD,MA,MI,MN,MO,NE,NH,NJ,NY,NC,OH,OK,PA,RI,SC,TN,TX,VT,VA,WI
17 Acuity a Mutual Insurance Co.	744,710	N/A	WI	18 - AZ,CO,ID,IL,IN,IA,KS,KY,MI,MN,MO,NE,ND,OH,SD,TN,UT,WI
18 Mercury Casualty Co.	703,467	Mercury General Group	CA	5 - AZ,CA,NV,NY,VA
19 Grange Mutual Casualty Co.	669,367	Grange Mutual Cas Group	OH	7 - GA,IL,IN,KY,OH,PA,TN
20 West Bend Mutual Insurance Co.	649,335	West Bend Mutual Group	WI	8 - IL,IN,IA,MI,MN,MO,OH,WI
21 Meritplan Insurance Co.	637,604	Bankamerica Corp Group	CA	27 - AL,CA,CO,GA,IL,IN,IA,KY,LA,MD,MI,MN,MS,MO,NV,NM,NY,NC,OH,OK,OR,SC,TN,TX,UT,VA,WI
22 State Auto Property & Casualty Insurance Co.	631,237	State Auto Mutual Group	IA	26 - AL,AZ,AR,FL,GA,IL,IN,KS,KY,MD,MI,MN,MS,MO,NC,ND,OH,OK,PA,SC,TN,TX,UT,VA,WV,WI
23 Automobile Insurance Co. of Hartford CT	618,000	Travelers Group	CT	34 - AL,AZ,AR,CO,CT,DC,GA,IL,IN,KS,KY,LA,ME,MD,MI,MN,MS,MO,MT,NV,NH,NY,NC,OH,OK,OR,PA,SC,TN,UT,VA,WA,WI
24 NGM Insurance Co.	584,881	Main Street Amer Group	FL	18 - AZ,CT,DE,FL,ME,MD,MA,NV,NH,NY,NC,PA,RI,SC,TN,TX,VT,VA
25 Membersselect Insurance Co.	541,290	Automobile Club MI Group	MI	8 - IL,IN,IA,MI,MN,NE,ND,OH
26 Central Mutual Insurance Co.	529,150	Central Mutual Insurance Co Group	OH	19 - AZ,CO,CT,GA,IL,IN,MA,MI,NH,NJ,NM,NY,NC,OH,OK,SC,TN,TX,VA
27 Tower Insurance Co. of NY	502,694	Tower Group	NY	22 - AZ,CA,CO,CT,FL,GA,IL,IN,LA,MA,MI,MN,NV,NJ,NY,PA,RI,SC,TN,TX,UT,VA
28 Selective Way Insurance Co.	464,453	Selective Insurance Group	NJ	10 - DE,DC,GA,MD,MI,NJ,NY,PA,SC,VA
29 Farmers Mutual Hail Insurance Co. of IA	459,428	Farmers Mutual Hail Insurance Group	IA	15 - AR,CO,IL,IN,IA,KS,MI,MN,MO,NE,ND,OH,OK,SD,WI
30 Pennsylvania National Mutual Casualty Insurance	434,733	Pennsylvania Natl Insurance Group	PA	11 - AL,DE,MD,NJ,NY,NC,PA,SC,TN,TX,VA
31 State Automobile Mutual Insurance Co.	424,816	State Auto Mutual Group	OH	24 - AL,AZ,AR,CO,GA,IL,IN,IA,KS,KY,MD,MI,MN,MS,MO,NC,OH,PA,SC,TN,TX,VA,WV,WI
32 Motorists Mutual Insurance Co.	412,764	Motorists Mutual Group	OH	6 - IN,KY,MI,OH,PA,WV
33 Erie Insurance Co.	405,409	Erie Insurance Group	PA	10 - IL,IN,MD,NY,NC,OH,PA,TN,VA,WI
34 Frankenmuth Mutual Insurance Co.	405,136	Frankenmuth Group	MI	10 - GA,IL,IN,ME,MI,NC,OH,SC,TN,WI
35 Virginia Surety Co. Inc.	398,267	The Warranty Group	IL	24 - CA,CO,DE,DC,FL,GA,IL,IN,MD,MI,MN,MO,NE,NJ,NC,OH,OK,OR,SC,TN,TX,VA,WA,WI
36 Selective Insurance Co. of America	386,651	Selective Insurance Group	NJ	18 - CA,CT,DE,DC,GA,HI,IA,MD,NJ,NY,NC,OH,PA,SC,TN,VA,WA,WI
37 Harleysville Mutual Insurance Co.	377,505	Harleysville Group	PA	21 - AL,AR,CA,CT,DE,DC,FL,GA,LA,MD,MA,MS,NJ,NC,OH,PA,RI,SC,TN,TX,VA
38 Hudson Insurance Co.	373,268	Fairfax Financial Group	DE	34 - AL,AZ,AR,CA,CO,CT,DC,FL,GA,HI,IL,IN,IA,KY,LA,MD,MA,MI,MN,MO,NV,NJ,NY,NC,OH,OR,PA,SC,TN,TX,UT,VA,WA
39 Farm Family Casualty Insurance Co.	366,408	American Natl Financial Group	NY	10 - CT,DE,ME,MA,NH,NJ,NY,RI,VT,WV
40 Pennsylvania Manufacturers Assn. Insurance	361,590	Pennsylvania Manufacturers Group	PA	34 - AL,AZ,AR,CA,CO,CT,DE,FL,GA,IL,IN,IA,KS,KY,LA,MD,MA,MI,MN,MS,MO,NH,NJ,NY,NC,OH,OK,PA,SC,TN,TX,VT,VA,WI
41 General Casualty Co. of WI	356,811	QBE Insurance Group	WI	19 - AR,CT,IL,IN,IA,KS,KY,MA,MI,MN,MO,NE,NY,ND,OH,PA,SD,TX,WI
42 Delos Insurance Co.	336,674	Lightyear Delos Group	DE	30 - AL,AZ,AR,CA,CT,DE,DC,FL,GA,HI,IL,IN,IA,MD,MI,MN,MS,MO,NV,NJ,NY,NC,OH,PA,RI,SC,TX,VA,WA,WI

Special Report Salute to Super Regionals

Company	12/31/2009 DPW 000s omitted	Group Name	State of Domicile	Number/States with Greater than \$1 Million DPW 12/31/2009
43 Technology Insurance Co. Inc.	330,138	Amtrust Group	NE	28 - AL,AZ,AR,CT,DE,FL,GA,IL,IN,IA,KS,KY,LA,MD,MA,MN,MS,MO,MT,NH,NY,NC,PA,SC,TN,TX,VA,VT,WA
44 Mutual of Enumclaw Insurance Co.	315,832	Mutual of Enumclaw Group	WA	4 - ID,OR,UT,WA
45 Hastings Mutual Insurance Co.	308,421	N/A	MI	5 - IL,IN,MI,OH,WI
46 Indiana Insurance Co.	297,802	Liberty Mutual Insurance Group	IN	8 - IL,IN,KY,MI,NJ,OH,TN,WI
47 Companion Property & Casualty Insurance Co.	294,500	BCBS of SC Group	SC	19 - AL,FL,GA,IL,IN,KY,LA,MD,MN,MS,NJ,NC,PA,SC,TN,TX,VA,WV,WI
48 Amerisure Mutual Insurance Co.	292,257	Amerisure Co Group	MI	22 - AL,AZ,AR,CA,FL,GA,IL,IN,KS,KY,LA,MI,MS,MO,NC,OK,PA,SC,TN,TX,VA,WI
49 United Fire & Casualty Co.	289,233	United Fire & Casualty Group	IA	22 - AL,AR,CO,FL,ID,IL,IN,IA,KS,LA,MN,MS,MO,NE,NM,ND,SD,TN,TX,UT,WI,WY
50 Auto Club Insurance Assn.	281,705	Automobile Club MI Group	MI	6 - IL,MI,MN,NE,ND,WI
51 Farmington Casualty Co.	276,734	Travelers Group	CT	29 - AL,AZ,CA,CO,CT,DE,DC,GA,IL,IN,KS,KY,LA,MD,MI,MN,MS,MO,NH,NM,NY,NC,OK,OR,PA,SC,SD,TN,TX
52 Merrimack Mutual Fire Insurance Co.	275,971	Andover Group	MA	8 - CT,IL,ME,MA,NH,NJ,NY,RI
53 Progressive Gulf Insurance Co.	272,766	Progressive Group	MS	3 - GA,MS,VA
54 Bituminous Casualty Corp.	272,322	Old Republic Group	IL	30 - AZ,AR,CO,FL,GA,IL,IN,IA,KS,KY,LA,MI,MN,MS,MO,MT,NE,NM,NC,ND,OK,OR,PA,SC,TN,TX,UT,VA,WA,WY
55 Westfield National Insurance Co.	264,531	Westfield Group	OH	9 - IL,IN,IA,KY,MN,NC,OH,PA,TN
56 Harleysville Worcester Insurance Co.	264,285	Harleysville Group	PA	13 - AL,AR,CT,GA,ME,MA,MN,NH,NY,PA,RI,TN,VT
57 Guideone Mutual Insurance Co.	261,885	Guideone Insurance Group	IA	34 - AL,AK,CA,CO,CT,DC,FL,GA,IL,IN,IA,KS,KY,LA,MD,MI,MN,MS,MO,NE,NJ,NY,NC,ND,OH,OK,OR,PA,SC,TN,TX,VA,WA,WI
58 Chartis Property Casualty Co.	259,773	American Intl Group	PA	32 - AL,AZ,CA,CO,CT,DC,FL,GA,IL,IN,IA,KY,LA,MA,MI,MN,MO,MT,NV,NJ,NY,NC,OH,PA,RI,SC,TX,UT,VA,WA,WV,WI
59 Quincy Mutual Fire Insurance Co.	254,717	Quincy Mutual Group	MA	5 - CT,MA,NJ,NY,RI
60 National Liability & Fire Insurance Co.	249,874	Berkshire Hathaway Group	CT	32 - AL,AZ,AR,CA,CO,CT,FL,GA,IL,IN,KY,LA,MD,MA,MI,MN,MS,MO,NV,NJ,NY,NC,OH,OK,OR,PA,TN,TX,VA,WA,WV,WI
61 Unigard Insurance Co.	247,890	QBE Insurance Group	WA	8 - AZ,CA,ID,MT,NV,OR,UT,WA
62 California Casualty Indemnity Exchange	244,294	California Casualty Mgmt Group	CA	23 - AL,AZ,CA,CO,CT,DE,GA,IL,IN,IA,KS,LA,MD,MN,NV,NM,OK,PA,TN,TX,VA,WA
63 Amerisure Insurance Co.	238,642	Amerisure Co Group	MI	17 - AL,AZ,AR,FL,GA,IL,IN,KS,KY,MI,MS,MO,NC,SC,TN,TX,WI
64 Insurance Co. of the West	238,623	American Assets Group	CA	13 - AK,AZ,CA,CO,FL,MS,MO,NV,OR,TN,TX,UT,WA
65 Secura Insurance a Mutual Co.	238,533	Secura Insurance Group	WI	12 - AZ,CO,IL,IN,IA,KS,KY,MI,MN,MO,ND,WI
66 American Commerce Insurance Co.	232,489	Commerce Inc Group	OH	15 - AZ,CT,ID,IL,IN,KY,LA,NJ,NY,OH,OR,PA,RI,TN,WA
67 Vermont Mutual Insurance Co.	232,103	Vermont Mutual Group	VT	7 - CT,ME,MA,NH,NY,RI,VT
68 Old Republic General Insurance Corp.	226,781	Old Republic Group	IL	23 - AZ,CA,CO,CT,FL,GA,HI,IL,IN,MD,MA,MO,NV,NH,NJ,NY,NC,PA,RI,TX,UT,VA,WV
69 Motors Insurance Corp.	223,266	GMAC Insurance Holding Group	MI	22 - AL,CA,CO,FL,GA,IL,IN,IA,KS,LA,MI,MN,MO,NE,NJ,NY,NC,OH,OK,PA,TN,TX
70 Farmers Automobile Insurance Assn.	219,364	Pekin Insurance Group	IL	4 - IL,IN,IA,WI
71 Horace Mann Insurance Co.	218,277	Horace Mann Group	IL	34 - AK,AZ,CA,CO,CT,DE,FL,GA,IL,IN,IA,ME,MD,MA,MI,MN,MT,NV,NH,NM,NC,OK,OR,PA,RI,SC,TN,TX,UT,VT,VA,WA,WV
72 Preferred Mutual Insurance Co.	216,169	N/A	NY	4 - MA,NH,NJ,NY
73 Brotherhood Mutual Insurance Co.	214,032	N/A	IN	27 - AZ,AR,CA,CO,GA,IL,IN,IA,KS,KY,MD,MI,MS,MO,NM,NY,NC,OH,OK,OR,PA,SC,TN,VA,WA,WV,WI
74 Farmers Mutual Insurance Co. of NE	209,883	N/A	NE	2 - NE,SD
75 Utica Mutual Insurance Co.	208,148	Utica Group	NY	27 - CA,CO,CT,DE,FL,GA,IL,IN,KY,MD,MA,MI,MN,MO,NH,NJ,NY,NC,OH,OR,PA,SC,TN,TX,VA,WA,WI
76 Western National Mutual Insurance Co.	199,876	Western Natl Mutual	MN	5 - IA,MN,ND,SD,WI
77 Donegal Mutual Insurance Co.	199,717	Donegal Group	PA	6 - DE,GA,MD,OH,PA,VA
78 American Family Home Insurance Co.	192,832	Munich Re Group	FL	33 - AL,AZ,AR,CA,CO,FL,GA,IL,IN,KS,KY,LA,MD,MI,MN,MS,MO,NV,NJ,NM,NY,NC,OH,OK,OR,PA,RI,SC,SD,TN,VA,WA,WI
79 CastlePoint Insurance Co.	191,944	Tower Group	NY	2 - NJ,NY
80 FCCI Insurance Co.	191,176	FCCI Mutual Insurance Group	FL	10 - AL,FL,GA,IL,IN,KY,MI,NC,SC,TN
81 North Star Mutual Insurance Co.	189,702	North Star Co Group	MN	5 - MN,NE,ND,OK,SD
82 Bankers Standard Insurance Co.	183,567	Ace Ltd Group	PA	16 - CA,CT,FL,GA,IL,KS,MD,MA,MN,MO,NJ,NY,PA,TN,TX,VA
83 Mitsui Sumitomo Insurance Co. of America	180,320	Mitsui Sumitomo Insurance Group	NY	29 - AL,AZ,CA,CO,CT,FL,GA,HI,IL,IN,IA,KY,LA,MA,MI,MO,NV,NJ,NY,NC,OH,OR,PA,RI,SC,TN,TX,VA,WA
84 Vanliner Insurance Co.	179,368	N/A	MO	33 - AL,AK,AZ,CA,CO,CT,FL,GA,IL,IN,KS,KY,LA,MD,MA,MI,MN,MS,MO,MT,NV,NJ,NY,NC,OH,OR,PA,SC,TN,TX,VA,WA,WI
85 Sampo Japan Insurance Co. of America	169,816	Sampo Japan Insurance Group	NY	32 - AL,AR,CA,CO,CT,FL,GA,IL,IN,IA,KY,LA,MD,MA,MI,MN,MS,MO,NH,NJ,NY,NC,OH,OK,OR,PA,SC,TN,TX,VA,WA,WI
86 Alaska National Insurance Co.	165,378	N/A	AK	5 - AK,CA,ID,OR,WA
87 North River Insurance Co.	164,226	Fairfax Financial Group	NJ	26 - AL,AZ,CA,CT,FL,GA,HI,IL,IN,KY,LA,MD,MA,MI,MN,MO,NJ,NY,NC,OH,OR,PA,SC,TN,TX,VA
88 Protective Insurance Co.	160,322	Baldwin & Lyons Group	IN	21 - CA,CO,FL,GA,IL,IN,MD,MI,MO,NJ,NY,NC,OH,OR,PA,TN,TX,UT,VA,WA,WI
89 Pennsylvania Lumbermens Mutual Insurance	160,277	N/A	PA	31 - AL,AZ,AR,CO,CT,FL,GA,IL,IN,KY,LA,ME,MD,MA,MI,MN,MS,MO,NJ,NY,NC,OH,OK,OR,PA,SC,TN,TX,VA,WA,WI
90 Courtesy Insurance Co.	159,857	JM Family Group	FL	17 - AL,CA,CO,FL,GA,IL,ME,MD,MO,NC,OH,OR,PA,SC,TN,VA,WI
91 Harleysville Preferred Insurance Co.	155,606	Harleysville Group	PA	16 - AL,CT,DE,GA,IL,IN,MD,MA,MI,NJ,NC,PA,RI,SC,TN,VA
92 New York Marine & General Insurance Co.	150,810	New York Marine & General Group	NY	25 - AL,CA,CO,CT,FL,GA,IL,KS,KY,LA,MA,MS,NV,NJ,NM,NY,NC,OH,OK,PA,SC,TN,TX,VA,WA

Company	12/31/2009 DPW 000s omitted	Group Name	State of Domicile	Number/States with Greater than \$1 Million DPW 12/31/2009
93 Mid-Continent Casualty Co.	150,427	American Financial Group	OH	12 - AR,CO,FL,KS,MI,MO,MT,ND,OK,TX,UT,WY
94 Canal Insurance Co.	149,203	Canal Group	SC	28 - AL,AZ,AR,CO,CT,DE,FL,GA,IL,IN,KY,ME,MD,MS,MO,NV,NC,OH,OK,OR,PA,RI,SC,TN,UT,VA,WA,WV
95 Occidental Fire & Casualty Co. of NC	148,931	IAT Reins Co Group	NC	21 - AL,AZ,CA,FL,GA,IL,IN,KY,LA,MD,MA,MN,NV,NJ,NY,OH,PA,SC,TN,TX,VA
96 Century-National Insurance Co.	144,632	N/A	CA	4 - AZ,CA,IL,NV
97 Concord General Mutual Insurance Co.	141,561	Concord Group	NH	3 - ME,NH,VT
98 Hartford Insurance Co. of IL	141,269	Hartford Fire & Casualty Group	IL	3 - IL,NY,PA
99 Starr Indemnity & Liability Co.	139,839	Starr Group	TX	25 - AL,AK,AZ,CA,DE,FL,GA,IL,IN,LA,MA,MI,MS,MO,NV,NJ,NY,NC,OH,OR,PA,TN,TX,VA,WA
100 Federated Rural Electric Insurance Exchange	139,784	N/A	KS	33 - AL,AZ,AR,CO,FL,GA,IL,IN,IA,KS,KY,LA,MD,MI,MN,MS,MO,MT,NE,NM,NC,ND,OH,OK,OR,PA,SC,SD,TN,VA,WA,WI
101 Merchants Mutual Insurance Co.	139,167	Merchants Mutual Group	NY	9 - MA,MI,NH,NJ,NY,OH,PA,RI,VT
102 Markel American Insurance Co.	138,185	Markel Corporation Group	VA	34 - AL,AK,AZ,AR,CA,CO,DE,FL,GA,IL,IN,KY,LA,MD,MA,MI,MN,MS,MO,NJ,NY,NC,OH,OK,OR,PA,RI,SC,TN,TX,UT,VA,WA,WI
103 American Road Insurance Co.	137,198	American Road Group	MI	22 - AL,CA,CO,FL,GA,IL,IN,KS,LA,MA,MI,MO,NE,NJ,NY,NC,OH,OK,PA,TN,TX,WI
104 Trinity Universal Insurance Co.	137,158	Unitrin Group	TX	7 - AL,AR,ID,MT,OK,TX,UT
105 Pacific Specialty Insurance Co.	133,452	Western Service Contract Group	CA	6 - AZ,CA,CO,CT,GA,TX
106 CastlePoint National Insurance Co.	129,412	N/A	IL	16 - AZ,CA,FL,GA,IL,LA,MI,MS,NJ,NY,OK,PA,SC,TN,TX,VA
107 US Fidelity & Guaranty Co.	129,348	Travelers Group	CT	25 - AL,AK,AZ,CA,FL,GA,IL,IN,IA,ME,MD,MA,MN,MO,NH,NJ,NY,OH,OR,PA,TN,TX,VT,VA,WI
108 Sparta Insurance Co.	127,028	N/A	CT	25 - AL,CA,FL,GA,IL,IN,IA,KY,MD,MA,MI,MN,MO,NE,NJ,NY,NC,OK,PA,SC,TN,TX,VA,WI
109 Public Service Mutual Insurance Co.	125,331	Public Service Group	NY	13 - AZ,CA,CO,CT,IL,MA,NJ,NY,OR,PA,RI,TX,WA
110 Stonebridge Casualty Insurance Co.	123,847	Aegon US Holding Group	OH	28 - AZ,CA,CO,CT,FL,GA,IL,IN,IA,LA,MD,MA,MI,MO,NV,NH,NJ,NY,NC,OH,OR,PA,SC,TN,TX,VA,WA,WI
111 Darwin National Assurance Co.	123,424	Allied World Assur Holding Group	DE	25 - AZ,CA,CO,CT,FL,GA,IL,IN,KY,MD,MA,MI,MN,NJ,NY,NC,OH,OK,OR,PA,TN,TX,VA,WA,WI
112 Cypress Insurance Co.	122,823	Berkshire Hathaway Group	CA	3 - AR,CA,GA
113 Preferred Professional Insurance Co.	122,324	N/A	NE	21 - CA,CO,FL,IL,IN,IA,KS,KY,LA,MD,MO,MT,NE,NJ,NM,NY,OH,PA,TX,VA,WI
114 Mountain West Farm Bureau Mutual Insurance Co.	121,129	Mountain West Farm Group	WY	2 - MT,WY
115 Cherokee Insurance Co.	117,816	N/A	MI	10 - AR,FL,MI,MS,MO,PA,SC,TN,TX,VA
116 Jewelers Mutual Insurance Co.	117,416	N/A	WI	29 - AL,AZ,AR,CA,CO,CT,FL,GA,HI,IL,LA,MD,MA,MI,MN,MO,NV,NJ,NY,NC,OH,OK,PA,SC,TN,TX,VA,WA,WI
117 Grange Insurance Assn.	114,124	Grange Insurance Group	WA	6 - CA,CO,ID,OR,WA,WY
118 National Indemnity Co.	111,399	Berkshire Hathaway Group	NE	31 - AK,AZ,AR,CA,CO,CT,DE,DC,GA,IL,IN,KS,KY,MD,MI,MO,MT,NV,NH,NJ,NM,NC,OH,PA,TX,UT,VA,WA,WI,WY
119 Cambridge Mutual Fire Insurance Co.	108,050	Andover Group	MA	8 - CT,IL,ME,MA,NH,NJ,NY,RI
120 American Mercury Insurance Co.	107,161	Mercury General Group	OK	6 - CA,CO,FL,GA,OK,TX
121 OneBeacon Insurance Co.	106,633	White Mountain Group	PA	27 - AR,CA,CO,CT,DC,GA,IL,IN,IA,KS,KY,LA,MA,MI,MN,MS,MO,NJ,NY,OH,OK,PA,SC,TX,VA,WA,WI
122 Farmers Alliance Mutual Insurance Co.	106,402	Alliance Insurance Group	KS	9 - CO,ID,KS,MO,MT,NE,ND,OK,SD
123 Atlantic States Insurance Co.	105,092	Donegal Group	PA	7 - DE,GA,MD,NY,OH,PA,VA
124 Republic Indemnity Co. of America	100,855	American Financial Group	CA	10 - AK,AZ,CA,CO,GA,IL,NV,NM,OH,TX
125 Brethren Mutual Insurance Co.	100,394	N/A	MD	3 - MD,PA,VA
126 Cumberland Mutual Fire Insurance Co.	98,776	Cumberland Group	NJ	4 - DE,MD,NJ,PA
127 Columbia Mutual Insurance Co.	98,599	Columbia Insurance Group	MO	8 - AR,IL,IA,KS,MO,NE,OK,SD
128 Hartford Steam Boil Inspection & Insurance Co.	97,921	Munich Re Group	CT	29 - AL,AR,CA,CT,FL,GA,IL,IN,KY,LA,MD,MA,MI,MN,MS,MO,NJ,NM,NY,NC,OH,PA,SC,TN,TX,UT,VA,WA,WI
129 Seneca Insurance Co. Inc.	97,873	Fairfax Financial Group	NY	17 - AZ,CA,CO,CT,FL,IL,KY,MD,MA,MI,NV,NJ,NY,NC,OH,PA,VA
130 Builders Mutual Insurance Co.	91,668	Builders Group	NC	4 - NC,SC,TN,VA
131 Old United Casualty Co.	87,634	Van Enterprises Group	KS	6 - AZ,CA,FL,KS,MI,TX
132 IMT Insurance Co. Mutual	85,230	IMT Mutual Holding Group	IA	5 - IL,IA,NE,SD,WI
133 Federated Service Insurance Co.	82,441	Federated Mutual Group	MN	29 - AL,AZ,AR,CA,CO,GA,IL,IN,IA,KS,KY,MI,MN,MO,NE,NV,NM,NC,ND,OH,OK,PA,SC,SD,TN,TX,VA,WA,WI
134 Milbank Insurance Co.	82,308	State Auto Mutual Group	SD	7 - AZ,CO,IN,MN,ND,SD,UT
135 American Hallmark Insurance Co. of TX	81,482	Hallmark Financial Service Group	TX	7 - ID,MT,NM,OK,OR,TX,WA
136 MHA Insurance Co.	81,452	Promutal Group	MI	8 - IA,KY,MI,MN,ND,OH,SD,WI
137 American Hardware Mutual Insurance Co.	80,090	Motorists Mutual Group	OH	21 - AZ,CA,CO,CT,ID,IL,IA,KY,MA,MI,MN,NV,NH,NJ,NY,OH,OR,PA,TX,VA,WI
138 Triton Insurance Co.	79,864	Citigroup Group	TX	15 - CA,FL,GA,HI,MN,NJ,NM,NC,OH,PA,SC,TX,VA,WV,WI
139 Farmland Mutual Insurance Co.	78,830	Nationwide Corp Group	IA	22 - AL,AR,CO,GA,IL,IN,IA,KS,MN,MO,NE,NC,ND,OH,OK,SD,TN,TX,VA,WI,WY
140 Harford Mutual Insurance Co.	77,058	Harford Group	MD	7 - DE,DC,MD,NC,PA,TN,VA

Special Report Salute to Super Regionals

Company	12/31/2009 DPW 000s omitted	Group Name	State of Domicile	Number/States with Greater than \$1 Million DPW 12/31/2009
141 Fidelity National Insurance Co.	76,002	Fidelity Natl Financial Group	CA	10 - AZ,CA,FL,LA,MO,NE,NV,NY,SC,WA
142 Gray Insurance Co.	72,864	Gray Insurance Group	LA	6 - AL,FL,LA,MS,OK,TX
143 First Colonial Insurance Co.	71,716	Allstate Insurance Group	FL	18 - CO,IL,IN,IA,KS,LA,MD,MA,MO,NE,NJ,NC,OH,OK,PA,TX,UT,WA
144 Lightning Rod Mutual Insurance Co.	70,336	Western Reserve	OH	2 - IN,OH
145 Contractors Bonding & Insurance Co.	67,725	N/A	WA	9 - AK,AZ,CA,FL,MT,NV,NM,OR,WA
146 Harco National Insurance Co.	67,237	IAT Reins Co Group	IL	20 - AZ,CA,FL,GA,IN,IA,MI,MN,NE,NV,NJ,NY,NC,OH,OR,PA,TX,UT,WA,WI
147 Health Care Indemnity Inc.	64,013	N/A	CO	7 - FL,KS,LA,NV,TN,TX,VA
148 Insurance Co. of North America	63,430	Ace Ltd Group	PA	4 - CA,FL,MA,NY
149 Providence Mutual Fire Insurance Co.	62,818	Providence Group	RI	7 - CT,ME,MA,NH,NJ,NY,RI
150 Capitol Indemnity Corp.	61,959	Alleghany Group	WI	19 - AZ,CO,IL,IN,KY,MI,MN,MO,MT,NV,NY,ND,OH,OK,OR,PA,SD,WA,WI
151 Keystone Insurance Co.	61,059	AAA Mid Atlantic Insurance Group	PA	5 - DE,MD,NJ,PA,VA
152 Penn National Security Insurance Co.	59,854	Pennsylvania Natl Insurance Group	PA	8 - AL,DE,MD,NC,PA,SC,TN,VA
153 All America Insurance Co.	58,427	Central Mutual Insurance Co Group	OH	15 - AZ,CT,GA,IL,IN,MA,MI,NJ,NY,NC,OH,OK,SC,TN,VA
154 Middlesex Insurance Co.	57,183	Sentry Insurance Group	WI	11 - CA,CO,CT,FL,GA,IN,MN,MO,NJ,TX,WI
155 Berkley Regional Insurance Co.	55,585	WR Berkley Corp Group	DE	14 - AZ,FL,GA,IL,ME,MD,MA,NH,NJ,NY,TN,TX,VA,WA
156 Berkley Insurance Co.	53,280	WR Berkley Corp Group	DE	9 - CA,IL,MI,MN,NJ,NY,PA,TX,WA
157 Litz Mutual Insurance Co.	51,383	Litz Mutual Group	PA	9 - DE,KS,MD,MO,NC,PA,SC,VA,WV
158 Chrysler Insurance Co.	50,757	N/A	MI	15 - AL,CA,FL,GA,IL,IN,LA,MI,MN,MO,NY,OK,PA,TX,WA
159 Endurance American Insurance Co.	50,160	Endurance Group	DE	8 - GA,IL,MI,NJ,NY,OH,PA,TX
160 Cornhusker Casualty Co.	49,525	Berkshire Hathaway Group	NE	13 - AK,AR,CO,ID,IA,KS,NE,NC,OK,SC,TX,VA,WA
161 Republic Underwriters Insurance Co.	47,198	Delek Group	TX	6 - AR,LA,MS,NM,OK,TX
162 Bituminous Fire & Marine Insurance Co.	38,666	Old Republic Group	IL	11 - FL,IL,IA,LA,MO,NE,NC,PA,TX,VA,WI
163 Pennsylvania General Insurance Co.	37,018	White Mountain Group	PA	2 - CT,RI
164 Yosemite Insurance Co.	32,935	American Intl Group	IN	11 - CA,FL,GA,IL,IN,KY,NC,OH,PA,SC,WI
165 St. Paul Protective Insurance Co.	26,828	Travelers Group	IL	9 - GA,IL,IN,KS,MI,MN,MO,NC,OH

Data Source: The National Association of Insurance Commissioners, Kansas City, Missouri, by permission. Information derived from a Highline Data product. The NAIC and Highline Data do not endorse any analysis or conclusion based upon the use of its data.

INSURING THE CHILDREN PROGRAM PRESENTS ANNUAL EDUCATIONAL FORUM “Forecasting the Future”:

The Insurance Industry Charitable Foundation’s Insuring the Children Program will be holding its annual educational forum and luncheon on Wednesday, June 30, 2010 at the Bowers Museum in Santa Ana, California from 10:00 am to 1:00 pm. Presentations will be in the form of a panel discussion. Janet Frank, President & CEO of Zenith Insurance has already been confirmed as a participant on the panel.

Topics will address the future of the insurance industry from the perspective of industry leaders and will provide attendees with 2 CE units. Proceeds from the event will directly benefit local nonprofit agencies targeting child abuse prevention.

The **Insuring the Children Program** is dedicated to raising awareness of child abuse and neglect in the Southern California region. The program is a partnership of individuals and companies in the life, health, title and property/casualty insurance industry and those associated with the industry. Efforts support prevention programs, emergency care and other assistance to all children in the local community.

The **Insurance Industry Charitable Foundation**, founded in California in 1994, seeks to help communities and enrich lives by combining the collective strengths of the industry to provide grants, volunteer service and leadership. To-date, the Foundation has awarded over \$15 M in community grants and provided over 120,000 hours of volunteer service for deserving nonprofit organizations. Visit their website at www.icf.org.