NAIC IRIS Ratios
Property and Casualty

				Grs Prm to Surp	Net Prm to Surp	Chg in Writ	Surp Aid to Surp	2 Yr Op Ratio	Inv Yield	Chg in Surp	Net Chg Adj Surp	Liab to Liq Asst	Agt Bal to Surp	1 Yr ResDev	2 Yr ResDe	Current ResDev	Annual Statement ($Thousands) Surplus as Regards Policyholders	Net Written Premiums
				1	2	3	4	5	6	7	8	9	10	11	12	13		
		Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25		
		Unusual if Equal to or Under ==>				-33			3.0	-10	-10							
R	13686	360 INS CO	WY	83	73	43 *	2	80	2.7	9	9	52	28	-9	-11	1	33,588	24,628
R	11573	ACCIDENT INS CO INC	NM	85	32	-61 *	1	86	2.6	-8	-8	205 *	0	23 *	19	-39	29,907	9,486
R	10216	AMERICAN CONTRACTORS IND CO	CA	112	52	151 *	0	12	2.7	-15 *	-15 *	112 *	3	1	0	-156	106,711	54,977
R	40088	AMERICAN INTER FIDELITY EXCH	IN	126	116	73 *	0	87	3.7	4	4	73	29	-7	-21	-2	92,257	106,630
R	17565	AMHERST SPECIALTY INS CO	TX	256	7	999 *	23 *	5	4.2	318 *	-3	87	52 *	0	0	0	104,056	7,506
R	41394	BENCHMARK INS CO	KS	427	148	-11	30 *	98	1.9 *	2	2	91	0	-8	2	-29	217,652	323,077
R	26697	CASUALTY UNDERWRITERS INS CO	UT	7854*	3927*	39 *	0	113 *	5.3	-86 *	-117 *	123 *	0	77 *	1	582 *	459	18,038
	17355	CENTURY INS CO LTD	MP	958 *	508 *	-4	1	82	1.6 *	-39 *	-39 *	132 *	231 *	16	-1	26 *	1,194	6,067
	10783	CORNERSTONE NATL INS CO	MO	694	108	-79 *	27 *	126 *	2 *	-50 *	-70 *	93	37	1	-23	-16	2,474	2,670
R	17372	COWBELL SPECIALTY INS CO	NE	22	19	70 *	0	76	5.1	2	2	19	2	-1	0	0	25,064	4,734
R	12502	DB INS CO LTD (US BRANCH)	HI	221	170	33 *	2	117 *	3.6	-29 *	-38 *	77	0	6	28 *	-5	209,208	355,406
R	16894	EMPIRE IND INS CO RRG INC	HI	3516*	0	0	0	0	5.1	-4	-4	191 *	323 *	-2	0	0	1,342	
R	17584	FARMERS MUT INS ASSN OF BURNET	TX	340	268	51 *	0	78	3.8	48	48 *	90	67 *	-16	999 *	-19	2,981	7,998
R	33448	FARMERS MUT INS CO OF MI	MI	153	107	11	5	113 *	1 *	-6	-6	41	4	5	-1	10	1,498	1,601
M R	17175	FRIENDS COVE MUT INS CO	PA	44	34	5	0	94	3.3	5	5	24	0	-2	-1	0	9,645	3,267
R	36765	HUGO INS EXCH	MS	1	1	999 *	0	313 *	1.4 *	-3	-3	4	0	0	0	0	2,698	32
	17075	LAP COMMERCIAL INS CO INC RRG	AL	268	268	28	0	96	4.4	-6	-31 *	110 *	71 *	1	-80	-195	1,129	3,030
R	16922	LECOM HLTH RRG	SC	80	80	38 *	0	28	5	85 *	85 *	51	0	-6	-121	-30	11,635	9,319
R	17716	LOUISIANA CITIZENS PROP INS CO	LA	134	62	-32	0	51	3.6	99 *	99 *	72	1	-17	999 *	-3	386,338	239,235
R	29440	MOUNTAIN W FARM BUREAU MUT INS	WY	290	247	27	2	114 *	1.6 *	-34 *	-34 *	140 *	70 *	10	4	23	108,614	268,422
R	32832	MUTUAL INS CO OF AZ	AZ	11	10	7	0	79	3.3	4	4	31	0	-1	-3	0	862,596	85,743
R	36072	NATIONAL GUARDIAN RRG INC	HI	483	48	5	0	47	3.6	-5	-5	110 *	81 *	1	0	-17	6,721	3,244
R	16011	NATIONAL TRANSPORTATION INS CO	MT	124	124	84 *	0	80	4.7	47	26 *	98	0	-17	137 *	-15	19,058	23,568
R	17493	NAZARETH MUT INS CO	PA	116	77	19	0	109 *	0.9 *	-4	-4	53	5	-2	8	-5	10,802	8,291
R	35602	OBSIDIAN INS CO	OH	240	0	-100*	24 *	0	2.7	98 *	11	59	0	0	-13	0	75,123	

R: Revised Report   C: See MPCI footnote at the beginning of this section.   *: Values outside 'Usual Range'

M: Survivor of a Merger. IRIS results have been calculated based on data that is reflective of the merger.

NAIC IRIS Ratios
Property and Casualty

				Grs Prm to Surp 1	Net Prm to Surp 2	Chg in Writ 3	Surp Aid to Surp 4	2 Yr Op Ratio 5	Inv Yield 6	Chg in Surp 7	Net Chg Adj Surp 8	Liab to Liq Asst 9	Agt Bal to Surp 10	1 Yr ResDev 11	2 Yr ResDev 12	Current ResDev 13	Annual Statement ($Thousands) Surplus as Regards Policyholders	Net Written Premiums
		Unusual if Equal to or Over ==>		900	300	33	15	100	6.5	50	25	105	40	20	20	25		
		Unusual if Equal to or Under ==>				-33			3.0	-10	-10							
R	26395	OBSIDIAN PACIFIC INS CO	DE	40	0	-100 *	2	0	3.3	3	3	2	0	0	-13	0	33,112	
R	16871	OBSIDIAN SPECIALTY INS CO	DE	573	39	25	57 *	151 *	2.2	16	16	202 *	0	5	20 *	50 *	81,015	31,716
	11514	PHYSICIANS PROFESSIONAL LIAB R	VT	23	21	8	0	108 *	2.5	-3	2	44	5	-12	-23	-12	18,606	3,820
R	10997	PIE CAS INS CO	IL	329	77	23	23 *	108 *	6 *	-1	-1	98	5	8	20 *	21	41,131	31,744
R	15796	PLATINUM TRANSPORT INS RRG INC	HI	200	68	-8	0	79	0.1 *	7	7	106 *	33	53 *	72 *	135 *	6,083	4,139
R	15024	PREFERRED MUT INS CO	NY	146	123	23	2	95	3.4	2	2	60	0	0	-6	12	278,378	341,729
R	10214	ROCKINGHAM INS CO	VA	202	71	-28	5	122 *	2.1	-15 *	-15 *	100 *	17	13	15	-9	46,245	32,836
R	21733	RVOS FARM MUT INS CO	TX	2417 *	1627 *	7	0	126 *	2.1	-88 *	-88 *	202 *	447 *	-4	-1	29 *	3,551	57,794
R	31399	SAFECHOICE INS CO	NY	321	38	535 *	51 *	104 *	1.9 *	2	2	65	1	0	1	0	22,380	8,428
R	16265	STANDARD & PREFERRED INS CO	NY	134	134	11	29 *	83	4.5	25	25 *	87	18	-24	-47	-60	28,804	38,530
R	10476	STICO MUT INS CO RRG	VT	51	38	12	0	68	5	9	10	57	12	0	-15	-9	14,850	5,596
R	21857	THE PIE INS CO	OH	463	79	-25	20 *	111 *	4.2	-8	-8	74	5	-2	183 *	50 *	79,952	63,298
R	17990	TRI CENTURY INS CO	PA	625	31	1	0	86	4.5	1	1	66	0	6	7	-8	10,580	3,231
	11548	UNITED CENTRAL PA RRG	VT	8	8	12	0	0	3.7	8	8	52	0	0	-10	0	19,635	1,623
R	10656	UNITED STATES SURETY CO	MD	51	40	98 *	0	40	3.9	0	0	130 *	2	-1	-6	-111	58,367	23,448
R	24112	WESTFIELD INS CO	OH	212	134	20	0	94	3.9	5	5	97	10	-7	-9	2	1,265,768	1,691,542
R	12296	WHITECAP SURETY CO	MN	0	0	-100 *	0	95	4.6	0	0	15	0	0	0	0	1,139	

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NAIC IRIS Ratios
Life, Accident and Health

	Company	State	Net Chg C / S 1	Grs Chg C / S 2	Net to Inc 3	Adq Inv Inc 4	NonAdm Assets 5	R Es to C / S 6	Aff to C / S 7	Surplus Relief 8	Chg in Prem 9	Chg in Prod 10	Chg in Asset 11	Chg Rsv Ratio 12	Annual Statement ($Thousands) Capital and Surplus	Annual Statement ($Thousands) Net Written Premiums
	Unusual if Equal to or Over:		50	50		900	10	30	100	**	50	5.0	5.0	20		
	Unusual if Equal to or Under:		-10	-10	0	125					-10			-20		
R 61115	ATLANTIC COAST LIFE INS CO	SC	5	5	2	67 *	1	5	90	95 *	78 *	10.7 *	3.2	63 *	116,751	751,914
R 94250	BANNER LIFE INS CO	MD	-27 *	-11 *	1	153	2	16	41	128 *	-142 *	NR	0.1	0	564,341	-413,912
R 90859	CIGNA WORLDWIDE INS CO	DE	-52 *	163 *	-24 *	1165 *	1	0	1	0	999 *	NR	3.4	-213 *	86,758	54,638
R 56138	CSA FRATERNAL LIFE	IL	-73 *	-73 *	-8 *	102 *	1	0	0	77 *	-19 *	1.2	0.1	-12	794	12,130
R 66214	HEARTLAND NATL LIFE INS CO	IN	23	130 *	1	NR	1	0	47	95 *	65 *	13.3 *	2.4	0	15,008	33,159
R 77054	MAPFRE LIFE INS CO OF PR	PR	10	10	5	932 *	6	0	0	1	17	0.3	0.9	-2	35,681	55,713
57436	SPJST	TX	-34 *	-34 *	-12 *	127	1	15	0	0	39	5.3	0.1	20 *	8,093	32,301
R 69132	STATE MUT INS COMPANY	GA	-3	-3	-1 *	81 *	4	14	131 *	10	7	0.2	1.7	114 *	30,158	86,450
R 73814	TRIPLE S VIDA INC	PR	22	22	3	136	1	0	8	0	9	0.1	0.5	-73 *	84,898	281,097

R: Revised Report   M: Survivor of a merger. IRIS results have been calculated based on data that is reflective of the merger.

: Values outside 'Usual Range'   NR: No Result   U: Result automatically considered Unusual. **: 30 to -99 for over $5 million Unassigned Funds and Special Reserves, 10 to -10 for $5 million or less Unassigned Funds and Special Reserves.