

NEBRASKA DEPARTMENT OF INSURANCE
LOSS COST MULTIPLIERS IN EFFECT
as of May 1, 2012

<u>Company Name</u>	<u>NE</u>		<u>Date Approved</u>
	<u>Company Number</u>	<u>LCM</u>	
Acceptance Indemnity Inc	157	1.3000	03/27/2001
Accident Fund General Insurance Company	341048	1.7500	02/01/2012
Accident Fund Insurance Company of America	283128	1.4000	02/01/2012
Accident Fund National Insurance Company	341076	1.0500	02/01/2012
Ace American Insurance Company	11405	1.4410	02/01/2004
Ace Fire Underwriters Insurance Company	11403	1.2080	07/01/2010
Ace Indemnity Insurance Company	735	1.4410	02/01/2004
Ace Property & Casualty Insurance Company	11407	1.3420	07/01/2010
ACIG Insurance Company	6975	1.2500	02/01/2011
ACUITY	34960	1.4610	02/01/2011
Addison Insurance Company	292208	1.4500	02/01/2011
Advantage Workers Compensation Ins. Company	27372	1.4500	08/14/2002
AIG Casualty Company	10600	1.5000	03/01/2002
AIU Insurance Company	730	1.2750	03/01/2002
Alea North America Insurance Company	69150	1.4500	02/01/2005
Allianz Global Risks US	1235	1.3530	07/01/1995
Allstate Indemnity Company	1550	1.2620	07/01/1995
Allstate Insurance Company	1600	1.2620	07/01/1995
Amco Insurance Company	1900	1.2300	02/01/2012
American Alternative Insurance Corp	2337	1.5000	07/01/2010
American Automobile Insurance Company	2000	1.5780	02/01/2004
American Business & Personal Insurance Co	2350	1.4910	02/01/2011
American Casualty Company Reading, PA	2500	1.1000	11/01/2007
American Compensation Insurance Company	352085	1.4500	02/01/2010
American Economy Insurance Company	3000	1.2700	05/01/2011
American Employers Insurance Company	3200	1.0210	07/01/2000
American Family Mutual Insurance Company	3400	1.4000	07/01/2012
American Fire & Casualty	3651	1.2750	05/01/2012
American Fuji Fire & Marine Insurance Company	3927	1.5100	03/15/2005
American Guarantee and Liability.	4100	1.5060	02/01/2012
American Home Assurance Company	4500	1.5000	03/01/2002
American Insurance Company	4900	1.5780	02/01/2004
American International Insurance Company	5051	1.2850	07/01/1995
American International Pacific	3525	1.5000	03/01/2002
American International So. Insurance	4075	1.5000	03/01/2002
American Interstate Insurance Company	213493	1.2100	05/01/2005
American Manufacturers Mutual	5650	1.2440	02/01/2001
American Safety Casualty Insurance Company	7030	1.3490	04/01/2002
American States Insurance Company	7500	1.4600	05/01/2011
American States Insurance Company of TX	7525	1.3910	04/01/2002
American Zurich Insurance Company	8065	1.1610	02/01/2005
Amerisure Insurance Company	393418	1.2460	02/01/2011
Amerisure Mutual Insurance Company	45175	1.3740	02/01/2002
Arch Insurance Company	27925	1.5000	07/30/2003
Argonaut Great Central Insurance Company	32400	1.4700	02/01/2001
Argonaut Insurance Company	8200	1.2820	01/01/1997
Argonaut-Midwest Insurance Company	8250	1.0900	01/01/1997
Associated Indemnity Corp	8400	1.5780	02/01/2004
Assurance Company of America	8650	1.4510	02/01/2005
Athena Assurance Company	8725	1.1260	02/01/2006
Atlantic Mutual Insurance Company	8800	1.5000	03/13/2002

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Atlantic Specialty Insurance Company	222569	1.2370	11/01/2011
Atlantic States Insurance Company	400225	1.2200	04/01/2011
Auto-Owners Insurance Company	9100	1.5900	02/01/2011
AXIS Insurance Company	27710	1.0200	04/27/1998
BancInsure, Inc.	9359	1.4000	07/01/2011
Bankers Standard Fire & Marine	10050	1.4410	02/01/2004
Bankers Standard Insurance Co.	10075	1.7450	07/01/2010
Benchmark Insurance Company	10236	1.4800	02/01/2006
Berkley National Insurance Company	75741	1.2000	09/30/2010
Berkley Regional Insurance Company	50091	1.6200	09/30/2010
Berkshire Hathaway Homestate Insurance Co.	18390	1.4860	02/01/2012
Bituminous Casualty Corp.	10700	1.6670	02/01/2011
Bituminous Fire & Marine Insurance Company	10800	1.3330	02/01/2011
Brotherhood Mutual Insurance Company	11200	1.1700	02/01/2011
Builders' Mutual Casualty Company	365717	1.7900	07/01/2008
Camden Fire Association	11700	1.0710	01/01/1999
Carolina Casualty Insurance Company	12300	1.6000	08/01/2009
Centennial Insurance Company	13400	1.5000	03/13/2002
Centre Insurance Company	42025	1.0580	08/11/1997
Charter Oak Fire Insurance Company	14400	1.5480	02/01/2005
Chartis Casualty Company	4075	1.1250	05/01/2012
Chubb Indemnity Insurance Company	205623	1.2880	04/01/2011
Church Mutual insurance Company	14800	1.5710	02/01/2012
Cincinnati Casualty Company	15035	1.3400	02/01/2010
Cincinnati Indemnity Company	15037	1.5410	02/01/2010
Cincinnati Insurance Company	15040	1.2550	02/01/2010
Clarendon National Insurance Company	15525	1.2600	01/01/1999
Clermont Insurance Company	18325	1.1390	02/01/2001
Colonial American Casualty & Surety	204417	1.1610	02/01/2005
Columbia Mutual Insurance Company	16081	1.2000	05/01/2010
Columbia National Insurance Company	16084	1.4700	02/01/2004
Commerce & Industry Insurance Company	16200	1.7250	05/01/2012
Commercial Casualty Insurance Company	16215	1.4000	10/28/2002
Companion Commercial Insurance Company	328731	1.1800	08/15/2009
Companion Property & Casualty Insurance Co.	328732	1.3500	08/15/2009
Continental Casualty Company	18000	1.6000	11/15/2005
Continental Indemnity Company	18315	1.4350	02/01/2011
Continental Insurance Company	18250	1.0000	11/01/2007
Continental Insurance Company	18250	1.2000	09/01/2004
Continental Western Company	18375	1.6600	08/01/2012
Cooperative Mutual Insurance Company	18381	1.6440	06/01/2010
Coregis Insurance Company	48660	1.5000	05/09/2003
Crum & Forster Indemnity Company	27395	1.4780	08/01/2005
Cumis Insurance Society, Inc.	19300	1.3200	06/01/2007
DaimlerChrysler Insurance Company	14750	1.0300	01/01/1998
Dakota Truck Underwriters	203702	1.3700	06/01/2010
Dallas National Insurance Company	11440	1.5000	10/28/2002
Deerfield Insurance Company	28201	1.4500	02/01/2011
Depositors Insurance Company	19985	1.7590	02/01/2012
Diamond Insurance Company	279585	1.2000	08/14/2003
Diamond State Insurance Company	20027	1.3800	08/15/2010

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Discover Property & Casualty Insurance Company	55545	1.4070	09/01/2010
Donegal Mutual Insurance Company	346313	1.3500	02/01/2011
Electric Insurance Company	20795	1.0540	01/01/2004
EMC Property & Casualty	5200	1.0500	04/01/2011
Emcasco Insurance Company	20900	1.3500	04/01/2011
Employers Fire Insurance Company	21400	1.2370	02/01/2009
Employers Insurance Of Wausa	21450	1.8000	02/01/2011
Employers Mutual Casualty Company	21900	1.7500	04/01/2011
Employers Reinsurance Corporation	22201	1.3040	01/01/2008
Everest National Insurance Company	64235	1.4000	01/01/2003
Fairfield Insurance Company	23130	1.2780	12/09/1997
Fairmont Insurance Company	23140	1.1720	07/01/1995
Fairmont Premier Insurance Company	72428	1.3550	07/01/1995
Fairmont Specialty Insurance Company	64715	1.1500	02/01/1998
Farm Bureau Mutual	291479	1.1830	02/01/2010
Farm Bureau Property & Casualty Insurance Co.	291479	1.3200	02/01/2012
Farmers Insurance Exchange	24000	1.8000	04/01/2008
Farmington Casualty Company	25720	1.8290	02/01/2006
Farmland Mutual Insurance Company	25755	1.7060	06/01/2012
Federal Insurance Company	25800	1.7890	04/01/2011
Federated Mutual Insurance Company	26350	1.4830	07/01/2012
Federated Rural Electric Insurance	26385	1.2700	09/15/2009
Federated Service Insurance Company	26390	1.3350	07/01/2012
Fidelity & Guaranty Insurance Company	26675	1.2660	09/01/2010
Fidelity and Deposit Company of MD	26651	1.2340	02/01/2005
Fidelity and Guaranty Insurance Underwriters Inc.	26700	1.1260	09/01/2010
Fireman's Fund Insurance Company	27700	1.2630	02/01/2004
Firemen's Insurance Co. of Washington, DC	328064	1.6400	02/01/2009
First Dakota Indemnity Company	296070	1.2700	08/01/2009
First Liberty Insurance Corporation	28087	1.5940	02/01/2011
First National Insurance Company of America	28100	1.6100	04/01/2007
FirstComp Insurance Company	213158	1.4500	09/01/2009
Florist's Mutual Insurance Company	28225	1.3070	02/01/2012
Frank Winston Crum Insurance, Inc.	409316	1.4000	09/15/2011
Gateway Insurance Company	28825	1.2750	04/01/2007
General Casualty Company of Illinois	29025	1.4500	02/01/2011
General Casualty Company of WI	29100	1.6500	02/01/2011
General Insurance Company of America	29300	1.6000	05/01/2011
Genesis Insurance Company	29955	1.3200	03/26/2002
Grain Dealers Mutual Insurance Company	31600	1.3680	02/01/2001
Granite State Insurance Company	32000	1.5000	03/01/2002
Graphic Arts Mutual Insurance Company	32050	1.2480	07/01/1995
Great American Alliance Insurance Company	1925	1.1200	09/12/2005
Great American Assurance Company	550	1.3200	09/12/2005
Great American Insurance Company	32100	1.3200	09/12/2005
Great American Insurance Company of NY	6400	1.3200	09/12/2005
Great Divide Insurance Company	32525	1.3790	02/15/2005
Great Northern Insurance Company	32900	1.5200	01/01/2011
Great West Casualty Company	33100	1.4450	02/01/2011
Greater New York Mutual Insurance Company	32800	1.2500	07/01/1995
Greenwich Insurance Company	33125	1.6000	01/01/2008

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Grinnell Mutual Reinsurance Company	33200	1.4300	07/01/2011
GuideOne Elite Insurance Company	62670	1.1330	02/01/2012
GuideOne Mutual Insurance Company	62900	1.3320	02/01/2012
Hamilton Mutual Insurance Company	361173	1.8000	04/01/2011
Hanover Insurance Company	33800	1.2600	10/17/2005
Harco National Insurance Company	34050	1.5000	02/01/2011
Harleysville Insurance Company	47150	1.7800	02/01/2011
Harleysville Mutual Insurance Company	34250	1.4000	02/01/2011
Harleysville Preferred Insurance Company	340049	1.1600	02/01/2011
Harleysville Worcester Insurance Company	354119	1.5500	02/01/2011
Hartford Accident and Indemnity	34300	1.0000	02/01/2009
Hartford Casualty Insurance Company	34351	1.5270	02/01/2009
Hartford Fire Insurance Company	34400	1.1290	02/01/2009
Hartford Insurance Company of the Midwest	34425	1.1950	02/01/2009
Hartford Underwriters Insurance Company	34725	1.3940	02/01/2009
Hawkeye Security Insurance Company	72775	1.6500	05/01/2011
HDI-Gerling America Insurance Company	30055	1.2400	07/01/2011
Houston General Insurance Company	35931	1.3180	07/01/1995
Illinois National Insurance Company	36200	1.5000	03/01/2002
Imperial Casualty & Indemnity Insurance Comp.	36300	1.4800	04/01/2004
Imperium Insurance Company	69440	1.4480	07/01/2011
IMT Insurance Company (Mutual)	36450	1.2000	10/01/2002
Indemnity Insurance Company of North America	17195	1.2720	09/09/2003
Indiana Lumbermen's Mutual Insurance Company	36810	1.6000	01/01/2005
Ins Company of the State of Pennsylvania	37400	1.5000	03/01/2002
Insurance Company of North American	37300	1.4410	02/01/2004
Insurance Company of the Americas	37239	1.5000	02/01/2003
Insurance Company of the West	37515	1.4500	02/01/2003
Iowa American Insurance Company	38525	1.3140	05/01/2012
Iowa Mutual Insurance Company	38700	1.5460	05/01/2012
Kemper Casualty Insurance Company	745	1.4800	05/01/2003
Le Mars Insurance Company	40425	1.5000	02/01/2011
Liberty Insurance Corporation	40486	1.0620	02/01/2011
Liberty Mutual Fire Insurance Company	40600	1.3280	02/01/2011
Liberty Mutual Insurance Company	40700	1.8000	02/01/2011
Lincoln General Insurance Company	41250	1.2220	05/17/1996
LM Insurance Corporation	40060	1.0000	02/01/2011
Lumber Mutual Insurance Company	42725	1.2680	02/01/2001
Lumbermen's Mutual Casualty Company	42500	1.4630	02/01/2001
Lumbermen's Underwriting Alliance	42700	1.5520	02/01/2012
Manufacturers Alliance Insurance Company	266131	1.4640	10/15/2003
Markel Insurance Company	37240	1.6000	07/01/1995
Maryland Casualty Company	43800	1.5000	02/01/2005
Massachusetts Bay Insurance Company	44000	1.0700	07/01/1996
Medical Assurance Company	207902	1.2350	04/01/2001
MEDMARC Casualty Insurance Company	19960	1.2730	04/01/2001
Metlife Insurance Company of CT	74000	1.3000	02/01/2003
Michigan Millers Mutual Insurance Company	45100	1.8000	02/01/2009
Mid-Century Insurance Company	45400	1.3920	03/01/2010
Midwest Builders Casualty Mutual Company	365717	1.3000	01/01/2011
Midwest Employers Casualty Company	46010	1.2700	08/01/2009

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Midwest Family Mutual Insurance Company	218963	1.2000	07/01/2011
Midwestern Indemnity Company	46050	1.4500	05/01/2012
Millers First Insurance Company	46900	1.4160	01/01/1999
Milwaukee Casualty Insurance Company	47015	1.5500	02/01/2009
Milwaukee Guardian Insurance Inc	47015	1.2750	02/01/2003
Milwaukee Insurance Company	47027	1.6000	02/01/2005
Mitsui Sumitomo Insurance Company of America	277325	1.4620	02/01/2005
Mitsui Sumitomo Insurance USA Inc.	72438	1.5000	01/01/2003
Motorists Commercial Mutual Insurance	4200	1.3260	07/01/1995
National American Insurance Company	49900	1.3130	02/01/2004
National Farmers Union Property & Casualty Co	50901	1.4000	02/01/2004
National Fire Insurance Company of Hartford	51200	1.3000	11/15/2005
National Interstate Insurance Company	51815	1.2000	05/01/2011
National Liability Fire Insurance Company	51940	1.3000	07/01/1995
National Surety Corporation	52725	1.4210	02/01/2004
National Union Fire Company Of PA	52900	1.5000	03/01/2002
Nationwide Agribusiness Insurance Company	53175	1.6250	06/01/2012
Nationwide Mutual Insurance Company	53400	1.5310	02/01/2012
Netherlands Insurance Company/The	299557	1.2750	05/01/2012
New Hampshire Indemnity Insurance	54450	1.5000	03/01/2002
New Hampshire Insurance Company	54500	1.2750	03/01/2002
New York Marine & General Insurance Company	54675	1.4080	01/31/2011
Nipponkoa Insurance Company	305198	1.4070	02/01/2006
North American Elite Insurance Company	80075	1.7250	07/01/2007
North American Specialty Insurance	55515	1.5000	07/01/2007
North Pointe Insurance Company	295896	1.2900	08/01/2010
North River Insurance Company of NJ/ The	56350	1.0920	08/01/2005
Northern Insurance Company of New York	55900	1.3060	02/01/2005
Nova Casualty Company	42552	1.4090	02/01/2011
Oak River Insurance Company	56985	1.2980	02/01/2012
Ohio Casualty Insurance Company	57300	1.7500	05/01/2011
Ohio Farmers Insurance Company	57400	1.1830	08/24/1994
Ohio Security Insurance Company	57550	1.4500	05/01/2011
Old Republic General Insurance Corporation	37677	1.5200	10/01/2006
Old Republic Insurance Company	57900	1.4000	04/01/2005
OneBeacon America Insurance Company	16725	1.0470	02/01/2009
OneBeacon Insurance Company	28950	1.0470	02/01/2009
Owners Insurance Company	58558	1.4200	02/01/2011
Pacific Employers Insurance Company	58600	1.5440	07/01/2010
Pacific Indemnity Company	58800	1.4310	04/01/2011
Peerless Indemnity Insurance Company	8905	1.6500	05/01/2011
Peerless Insurance Company	59600	1.7500	05/01/2011
Penn Millers Insurance Company	307213	1.7730	02/01/2009
Penn National Mutual Casualty	60200	1.3640	07/01/2000
Penn-America Insurance Company	59660	1.3800	08/15/2010
Pennsylvania General Insurance Company	59800	1.1360	03/14/2000
Pennsylvania Manufacturers' Association Ins. Co.	60050	1.2730	05/15/1999
Pennsylvania Manufacturers' Indemnity Co.	266132	1.1460	10/15/2003
Petroleum Casualty Company	60650	1.1270	01/01/1996
Pharmacists Mutual Insurance Company	60663	1.3640	02/01/2010
Phoenix Insurance Company	61000	1.1260	02/01/2006

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Platte River Insurance Company	61395	1.0260	07/01/1999
Praetorian Insurance Company	37535	1.5000	08/01/2010
Preferred Professional Insurance Company	62775	1.4347	12/01/2006
Property and Casualty Insurance Company	205500	1.2620	02/01/2009
Protective Insurance Company	63400	1.2780	02/01/1995
QBE Insurance Corporation	44454	1.6800	08/01/2010
Quanta Indemnity Company	50950	1.1300	04/01/1994
Redland Insurance Company	64810	1.2600	02/01/2006
Redwood Fire and Casualty Insurance	64835	1.2380	02/01/2012
Regent Insurance Company	64850	1.2500	02/01/2011
Republic Indemnity Company of America	203452	1.2570	05/01/2003
Republic Indemnity Company of California	203451	1.4200	05/01/2003
Republic Western Insurance Company	65575	1.2500	07/01/1995
Riverport Insurance Company	211993	1.4100	04/25/2012
Royal Indemnity Company	66501	1.0480	02/15/2001
Safeco Insurance Company of America	67000	1.1200	03/21/2000
Safety First Insurance Company	279140	1.4200	02/01/2003
Safety National Casualty Corp.	67260	1.2800	02/01/2003
Samsung Fire & Marine Insurance Company	410703	1.4140	02/01/2012
SeaBright Insurance Company	261195	1.3450	04/01/2012
Security Insurance Company of Hartford	68500	1.4670	02/15/2001
Security National Insurance Company of KS	19879	1.3180	02/01/2009
Select Insurance Company	68850	1.2990	01/01/1998
Seneca Insurance Company	69015	1.3840	12/15/2009
Sentinel Insurance Company LTD	263943	1.0620	02/01/2009
Sentry Casualty Company	223965	1.2390	02/01/2012
Sentry Insurance Mutual Company	69050	1.4880	02/01/2012
Sentry Select Insurance Company	39481	1.6400	02/01/2012
Silver Oak Casualty	24698	1.3900	05/01/2005
Southern Insurance Company	69600	1.4500	06/01/2006
SPARTA Insurance Company	3200	1.5500	09/01/2010
St. Paul Fire and Marine Insurance Company	67400	1.4070	02/01/2006
St. Paul Guardian Insurance Company	67450	1.5480	02/01/2006
St. Paul Medical Liability Insurance Company	64670	1.5240	02/01/2004
St. Paul Mercury Insurance Company	67600	1.2660	02/01/2006
Standard Fire Insurance Company	70300	1.0000	02/01/2006
Star Insurance Company	70650	1.4000	05/01/2002
StarNet Insurance Company	65965	1.4500	08/01/2009
Starr Indemnity & Liability Company	65450	1.3600	09/15/2011
State Farm Fire & Casualty Company	70800	1.4711	02/01/2009
Stonebridge Insurance Company	49600	1.3330	07/20/1995
Stonington Insurance Company	54875	1.0500	03/01/2012
SUA Insurance Company	62605	1.5370	07/01/2008
T.H.E. Insurance Company	205026	1.3500	03/13/2002
Technology Insurance Company	207108	1.2900	09/11/2003
TIG Insurance Company	72427	1.3550	07/01/1995
TNUS Insurance Company	54850	1.0000	10/01/2008
Tokio Marine & Fire Insurance Company LTD	72750	1.3140	07/13/1995
Tower Insurance Company of NY	330834	1.2360	06/18/2009
Trans Pacific Insurance Company	73240	1.1170	10/01/2008
Transcontinental Insurance Company	73100	1.1500	11/15/2005

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Transguard Insurance Company of America, Inc.	28886	1.3640	02/01/2004
Transportation Insurance Company	73700	1.4500	11/15/2005
Travelers Casualty & Surety of America	225	1.8290	02/01/2005
Travelers Casualty and Surety Company	200	1.4070	02/01/2005
Travelers Casualty Company of CT	198	1.0340	08/14/1997
Travelers Casualty Insurance Company of America	230	1.8290	02/01/2005
Travelers Commercial Insurance Company	240	1.2160	08/14/1997
Travelers Indemnity Company	73900	1.0000	02/01/2006
Travelers Indemnity Company of America	73925	1.2660	02/01/2006
Travelers Indemnity Company of CT	73950	1.4070	02/01/2006
Travelers Property Casualty Company of America	73940	1.6880	02/01/2006
Trinity Universal Insurance Company of KS	15954	1.5500	02/01/2009
Tri-State Insurance Company of MN	74350	1.3250	02/01/2001
Truck Insurance Exchange Company	74500	1.6890	03/01/2010
Trumbull Insurance Company	74510	1.0000	02/01/2009
Twin City Fire Insurance Company	74601	1.3280	02/01/2009
U S Specialty Insurance Co	74760	1.2420	05/25/2000
Ulico Casualty Company	74657	1.4280	07/01/2004
Union Insurance Company	75250	1.5510	08/01/2012
Union Insurance Company of Providence	75260	1.0500	05/01/2012
United Fire and Casualty Company	76400	1.2800	02/01/2011
United National Casualty Insurance Company	296258	1.3800	08/15/2011
United National Specialty Insurance Company	275125	1.3800	08/15/2010
United Security Insurance Company	77000	1.0200	07/01/2000
United States Fidelity & Guaranty	77400	1.5480	09/01/2010
United States Fire Insurance Company	77500	1.2850	08/01/2005
United Wisconsin Insurance Company	77624	1.4300	02/01/2012
Universal Underwriters Insurance Company	78010	1.4920	04/01/2003
Utica Mutual Insurance Company	78200	1.3770	01/01/2012
Valiant Insurance Company	78250	1.1610	02/01/2005
Valley Forge Insurance Company	78300	1.1500	11/15/2005
Vanliner Insurance Company	78550	1.4890	02/01/2010
Vigilant Insurance Company	78800	1.7890	04/01/2011
Virginia Surety Company, Inc.	78910	1.2820	11/01/2002
Wadena Insurance Company	339027	1.0200	12/01/2008
Wausau Business Insurance Company	79823	1.0000	02/01/2011
Wausau Underwriters Insurance Company	79855	1.3280	02/01/2011
West American Insurance Company	205466	1.4500	05/01/2011
West Bend Mutual Insurance Company	382387	1.3600	02/01/2012
Western Agriculture Insurance Company	80065	1.3200	04/01/2012
Westfield Insurance Company	81030	1.1830	08/23/1994
Westport Insurance Corp.	79960	1.3040	05/09/2003
Williamsburg National Insurance	225475	1.5000	09/15/2002
Work First Casualty Company	48155	1.4720	02/01/2012
XL Insurance America	78500	1.0670	01/01/2008
XL Specialty Insurance Company	37687	1.3330	01/01/2008