

Profitability Report

		A	B	C	D = B + C	E = D/A	F	G = F/A	H	I = H/A	
Accident Year	Ending June 2006	Months of Development	Earned Premium	Included Loss Incl All Loss Adj Exp	Antic Dev of Loss and LAE	Ultimate Loss Incl All LAE	Loss Ratio	Underwriting Expenses	Expense Ratio	Underwriting Gain/Loss	Percent Gain/Loss
BI/PD LIABILITY EXPERIENCE											
	2004	39	624,448	294,493	5,488	299,981	48.00%	167,116	26.80%	157,351	25.20%
	2005	27	604,018	346,728	13,979	360,707	59.70%	164,681	27.30%	78,630	13.00%
	2006	15	626,555	555,357	47,961	603,318	96.30%	170,269	27.20%	(146,762)	-23.40%
	Total		1,855,021	1,196,578	67,428	1,264,006	68.10%	502,066	27.10%	89,219	4.80%
UNINSURED MOTORIST EXPERIENCE											
	2004	39	50,151	42,849	(299)	42,550	84.80%	13,438	26.80%	(5,837)	-11.60%
	2005	27	56,136	134,467	4,169	138,636	247.00%	16,245	28.90%	(98,745)	-175.90%
	2006	15	80,111	42,161	11,973	54,134	67.60%	22,492	28.10%	3,485	4.40%
	Total		186,398	219,477	15,843	235,320	126.20%	52,175	28.00%	(101,097)	-54.20%
MEDICAL PAYMENTS EXPERIENCE											
	2004	39	14,227	6,942	(104)	6,838	48.10%	3,777	26.50%	3,612	25.40%
	2005	27	18,950	49,552	(1,387)	48,165	254.20%	5,420	28.60%	(34,635)	-182.80%
	2006	15	23,979	45,312	272	45,584	190.10%	6,649	27.70%	(28,254)	-117.80%
	Total		57,156	101,806	(1,219)	100,587	176.00%	15,846	27.70%	(59,277)	-103.70%
COLLISION EXPERIENCE											
	2004	39	261,525	140,411	(983)	139,428	53.30%	70,099	26.80%	51,998	19.90%
	2005	27	261,393	148,731	(2,677)	146,054	55.90%	70,075	26.80%	45,264	17.30%
	2006	15	270,632	216,511	(16,671)	199,840	73.80%	71,720	26.50%	(928)	-0.30%
	Total		793,550	505,653	(20,331)	485,322	61.20%	211,894	26.70%	96,334	12.10%
COMPREHENSIVE EXPERIENCE											
	2004	39	86,635	53,157	(107)	53,050	61.20%	23,173	26.70%	10,412	12.00%
	2005	27	85,216	39,119	(117)	39,002	45.80%	22,920	26.90%	23,294	27.30%
	2006	15	88,991	53,980	(1,079)	52,901	59.40%	23,592	26.50%	12,498	14.00%
	Total		260,842	146,256	(1,303)	144,953	55.60%	69,685	26.70%	46,204	17.70%
ALL COVERAGES COMBINED											
	2004	39	1,036,986	537,852	3,995	541,847	52.30%	277,603	26.80%	217,536	21.00%
	2005	27	1,025,713	718,597	13,967	732,564	71.40%	279,341	27.20%	13,808	1.30%
	2006	15	1,090,268	913,321	42,456	955,777	87.70%	294,722	27.00%	(159,961)	-14.70%
	Total		3,152,967	2,169,770	60,418	2,230,188	70.70%	851,666	27.00%	71,383	2.30%