

FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e. 17.6.

	1 2008	2 2007	3 2006	4 2005	5 2004
Gross Premiums Written (Page 8, Part 1B, Columns 1, 2 and 3)					
1. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 18.1, 18.2, 19.1, 19.2 and 19.3, 19.4)					
2. Property lines (Lines 1, 2, 9, 12, 21 and 26)					
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 and 27)					
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 and 34)	88,201,601	100,787,312	116,933,418	99,534,322	90,959,054
5. Nonproportional reinsurance lines (Lines 31, 32 and 33)					
6. Total (Line 35)	88,201,601	100,787,312	116,933,418	99,534,322	90,959,054
Net Premiums Written (Page 8, Part 1B, Column 6)					
7. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 18.1, 18.2, 19.1, 19.2 and 19.3, 19.4)					
8. Property lines (Lines 1, 2, 9, 12, 21 and 26)					
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 and 27)					
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 and 34)	84,640,999	96,653,040	112,320,022	95,827,567	88,168,911
11. Nonproportional reinsurance lines (Line 31, 32 and 33)					
12. Total (Line 35)	84,640,999	96,653,040	112,320,022	95,827,567	88,168,911
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8)	98,997	4,622,641	8,421,248	10,373,870	6,271,360
14. Net investment gain (loss) (Line 11)	13,620,458	12,847,272	8,794,555	6,040,521	4,612,710
15. Total other income (Line 15)					
16. Dividends to policyholders (Line 17)					
17. Federal and foreign income taxes incurred (Line 19)	5,682,230	5,679,300	4,899,143	6,330,943	4,108,831
18. Net income (Line 20)	8,037,225	11,790,613	12,316,660	10,083,448	6,775,239
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 24, Column 3)	333,677,543	331,734,016	315,622,094	267,010,398	235,899,182
20. Premiums and considerations (Page 2, Column 3)					
20.1 In course of collection (Line 13.1)	19,803,581	21,185,284	32,118,126	23,092,252	19,666,197
20.2 Deferred and not yet due (Line 13.2)	4,230,193	7,079,615		7,000,112	6,115,665
20.3 Accrued retrospective premiums (Line 13.3)					
21. Total liabilities excluding protected cell business (Page 3, Line 24)	236,717,781	231,776,560	219,077,483	183,919,304	161,296,236
22. Losses (Page 3, Line 1)	191,882,821	186,957,185	173,416,126	140,204,687	125,860,381
23. Loss adjustment expenses (Page 3, Line 3)	25,716,407	24,460,043	22,647,488	18,522,598	16,630,514
24. Unearned premiums (Page 3, Line 9)	13,809,423	15,531,450	17,008,559	15,846,540	15,363,273
25. Capital paid up (Page 3, Line 28 and Line 29)	5,000,000	5,000,000	5,000,000	5,000,000	5,000,000
26. Surplus as regards policyholders (Page 3, Line 35)	96,959,759	99,957,456	96,544,612	83,091,092	74,602,944
Cash Flow (Page 5)					
27. Net cash from operations (Line 11)	18,545,309	24,858,434	49,244,662	27,455,548	32,550,958
Risk-Based Capital Analysis					
28. Total adjusted capital	96,959,759	99,957,456	96,544,612	83,091,092	74,602,944
29. Authorized control level risk-based capital	16,494,459	13,967,753	14,548,318	15,250,169	16,812,770
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Column 3) (Item divided by Page 2, Line 10, Column 3) x 100.0					
30. Bonds (Line 1)	55.6	52.0	57.5	70.4	69.7
31. Stocks (Line 2.1 and Line 2.2)	15.6	11.2	9.8	10.6	12.5
32. Mortgage loans on real estate (Line 3.1 and Line 3.2)	0.5	0.5	0.5	0.7	0.8
33. Real estate (Lines 4.1, 4.2 and 4.3)	2.3	2.3	0.9	1.0	1.2
34. Cash, cash equivalents and short-term investments (Line 5)	21.6	30.6	27.5	12.7	10.6
35. Contact loans (Line 6)					
36. Other invested assets (Line 7)	4.4	3.4	3.8	4.6	5.3
37. Receivables for securities (Line 8)					
38. Aggregate write-ins for invested assets (Line 9)					
39. Cash, cash equivalents and invested assets (Line 10)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
40. Affiliated bonds (Schedule D, Summary, Line 25, Column 1)					
41. Affiliated preferred stocks (Schedule D, Summary, Line 39, Column 1)					
42. Affiliated common stocks (Schedule D, Summary, Line 53, Column 1)	14,157,925	13,270,908	12,533,358	12,040,688	11,876,081
43. Affiliated short-term investments (Schedule DA Verification, Column 5, Line 10)					
44. Affiliated mortgage loans on real estate	1,434,430	1,466,380	1,496,927	1,526,132	1,554,054
45. All other affiliated	10,966,203	8,469,684	9,135,601	9,765,961	10,362,663
46. Total of above Line 40 through Line 45	26,558,558	23,206,972	23,165,886	23,332,781	23,792,798
47. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 46 above divided by Page 3, Column 1, Line 35 x 100.0)	27.4	24.6	24.0	28.1	31.9

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2008	2 2007	3 2006	4 2005	5 2004
Capital and Surplus Accounts (Page 4)					
48. Net unrealized capital gains (losses) (Line 24).....	(14,307,428)	(1,753,272)	2,797,749	(1,078,300)	1,840,573
49. Dividends to stockholders (Line 35).....	(5,000,000)	(6,000,000)	(1,250,000)	(1,780,000)	(2,750,000)
50. Change in surplus as regards policyholders for the year (Line 38).....	(2,997,697)	3,412,846	13,453,519	8,488,148	15,972,812
Gross Losses Paid (Page 9, Part 2, Columns 1 and 2)					
51. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 18.1, 18.2, 19.1, 19.2 and 19.3, 19.4).....					
52. Property lines (Lines 1, 2, 9, 12, 21 and 26).....					
53. Property and liability combined lines (Lines 3, 4, 5, 8, 22 and 27).....					
54. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 and 34).....	46,746,134	45,428,602	33,362,802	41,370,059	23,955,895
55. Nonproportional reinsurance lines (Lines 31, 32, and 33).....	6,242	9,262	98,514	33,528	62,699
56. Total (Line 35).....	46,752,376	45,437,864	33,461,316	41,403,587	24,018,594
Net Losses Paid (Page 9, Part 2, Column 4)					
57. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 18.1, 18.2, 19.1, 19.2 and 19.3, 19.4).....					
58. Property lines (Lines 1, 2, 9, 12, 21 and 26).....					
59. Property and liability combined lines (Lines 3, 4, 5, 8, 22 and 27).....					
60. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 and 34).....	46,543,653	44,884,700	30,745,816	36,164,801	22,622,100
61. Nonproportional reinsurance lines (Lines 31, 32, and 33).....	6,242	9,262	98,514	33,528	62,699
62. Total (Line 35).....	46,549,895	44,893,962	30,844,330	36,198,329	22,684,799
Operating Percentages (Page 4) (Item divided by Page 4, Line 1) x 100.0					
63. Premiums earned (Line 1).....	100.0	100.0	100.0	100.0	100.0
64. Losses incurred (Line 2).....	59.6	59.5	57.6	53.0	56.8
65. Loss expenses incurred (Line 3).....	9.4	8.5	8.1	7.7	8.1
66. Other underwriting expenses incurred (Line 4).....	30.9	27.3	26.7	28.5	28.0
67. Net underwriting gain (loss) (Line 8).....	0.1	4.7	7.6	10.9	7.2
Other Percentages					
68. Other underwriting expenses to net premiums written (Page 4, Line 4 plus Line 5 minus Line 15 divided by Page 8, Part 1B, Column 6, Line 35 x 100.0).....	31.5	27.7	26.4	28.3	27.7
69. Losses and loss expenses incurred to premiums earned (Page 4, Line 2 plus Line 3 divided by Page 4, Line 1 x 100.0).....	69.0	68.0	65.8	60.7	64.8
70. Net premiums written to policyholders' surplus (Page 8, Part 1B, Column 6, Line 35 divided by Page 3, Line 35, Column 1 x 100.0).....	87.3	96.7	116.3	115.3	118.2
One Year Loss Development (000 omitted)					
71. Development in estimated losses and loss expenses incurred prior to current year (Schedule P, Part 2 - Summary, Line 12, Column 11).....	(4,532)	2,189	4,475	(1,755)	(138)
72. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 71 above divided by Page 4, Line 21, Column 1 x 100.0).....	(4.5)	2.3	5.4	(2.4)	(0.2)
Two Year Loss Development (000 omitted)					
73. Development in estimated losses and loss expenses incurred 2 years before the current year and prior year (Schedule P, Part 2 - Summary, Line 12, Column 12).....	6,151	11,299	6,971	1,103	1,618
74. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior year end (Line 73 above divided by Page 4, Line 21, Column 2 x 100.0).....	6.4	13.6	9.3	1.9	3.0