

AUTOMOBILE

EXHIBIT 3 **ALPHABETICAL** LISTING OF INSURANCE COMPANIES AND GROUPS OF INSURANCE COMPANIES WHOSE
AUTOMOBILE EARNED PREMIUMS WERE LESS THAN \$1,000,000.

COMPANY NAME		EARNED PREMIUM	UNDER- WRITING		MARKETING SALES		CLAIMS HANDLING		POLICY SERVICE		OTHER		TOTAL		RATIO COMPL/DP
			J	Q	J	Q	J	Q	J	Q	J	Q	J	Q	
PROTECTIVE INSURANCE GROUP	* (1)	\$2,519	0	0	0	0	0	0	0	0	0	0	0	0	.000
PUBLIC SERVICE GROUP	* (1)	\$28,835	0	0	0	0	0	0	0	0	0	0	0	0	.000
RLI INSURANCE GROUP	* (1)	\$232,899	0	0	0	0	0	0	0	0	0	0	0	0	.000
SOMPO JAPAN INS GRP	* (1)	\$224,605	0	0	0	0	0	0	0	0	0	0	0	0	.000
SCOR REINSURANCE COMPANY	* (1)	\$96,243	0	0	0	0	0	0	0	0	0	0	0	0	.000
SIRIUS AMER INS CO	(1)	\$52,068	0	0	0	0	0	0	0	0	0	0	0	0	.000
STAR INSURANCE GROUP	* (1)	\$19,643	0	0	0	0	0	0	0	0	0	0	0	0	.000
THE INS CO	(1)	\$150,484	0	0	0	0	0	0	0	0	0	0	0	0	.000
TRANSGUARD INS CO OF AMER INC	(1)	\$39,640	0	0	0	0	0	0	0	0	0	0	0	0	.000
TRENTWICK AMERICAN CORP GROUP	* (1)	\$8,550	0	0	0	0	0	0	0	0	0	0	0	0	.000
UNION LABOR GROUP	* (1)	\$11,418	0	0	0	0	0	0	0	0	0	0	0	0	.000
UNITED NATIONAL GROUP	* (1)	\$99,960	0	0	0	0	0	0	0	0	0	0	0	0	.000
VAN ENTERPRISES GROUP	* (1)	\$1,189	0	0	0	0	0	0	0	0	0	0	0	0	.000
VANLINER INS CO	(1)	\$889,685	0	0	0	0	0	0	0	0	0	0	0	0	.000
X L AMERICA	* (1)	\$980,025	0	0	0	0	0	0	0	0	0	0	0	0	.000
TOTALS		\$14,982,112	1	1	0	0	1	0	0	0	0	0	2	1	

* DENOTES GROUP OF INSURANCE COMPANIES
 (1) PRIMARILY INSURES COMMERCIAL VEHICLES
 (2) PRIMARILY INSURES RECREATIONAL VEHICLES AND MOTORCYCLES