

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	
RLI Insurance Group	*(1)	\$802,388	0	0	0	0	0	0	0	0	0	0	0	0	.000
Renaissance US Holding Group	*	\$6,368	0	0	0	0	0	0	0	0	0	0	0	0	.000
SOMPO JAPAN INS GRP	*(1)	\$212,500	0	0	0	0	0	0	0	0	0	0	0	0	.000
Scor Reinsurance Company	*(1)	\$58,163	0	0	0	0	0	0	0	0	0	0	0	0	.000
Swiss Reinsurance Group	*(1)	\$551,720	0	0	0	0	0	0	0	0	0	0	0	0	.000
THE Ins Co	(1)	\$139,499	0	0	0	0	0	0	0	0	0	0	0	0	.000
Transguard Ins Co Of Amer Inc	(1)	\$80,931	0	0	0	0	0	0	0	0	0	0	0	0	.000
Trentwick American Corp Group	*(1)	\$15,522	0	0	0	0	0	0	0	0	0	0	0	0	.000
Union Labor Group	*(1)	\$41,340	0	0	0	0	0	0	0	0	0	0	0	0	.000
United National group	*(1)	\$32,972	0	0	0	0	1	0	0	0	0	0	1	0	30.328
Van Enterprises Group	*(1)	\$1,868	0	0	0	0	0	0	0	0	0	0	0	0	.000
Western World Group	*(1)	\$990,543	0	0	0	0	0	0	0	0	0	0	0	0	.000
X L AMERICA	*(1)	\$994,671	0	0	0	0	1	0	0	0	0	0	1	0	1.005
TOTALS		\$16,319,917	1	0	0	0	5	0	0	0	0	0	6	0	

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