



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

COMPANY NAME	EARNED PREMIUM	UNDER-		MARKETING		CLAIMS		POLICY		OTHER		TOTAL		RATIO COMPL/EP
		WRITING		SALES		HANDLING		SERVICE						
		J	Q	J	Q	J	Q	J	Q	J	Q	J	Q	
Argonaut Grp	* 94,760	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Aegis Grp	*(1) 533,144	0	0	0	0	0	0	0	0	0	1	0	1	1.876
Commerce Grp Inc	*(1) 467,344	0	0	0	0	0	1	0	0	0	0	0	1	2.140
<b>TOTALS</b>	<b>12,522,524</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>2</b>	

\* Denotes a group of insurance companies

(1) Primarily insures commercial vehicles

(2) Primarily insures recreational vehicles and motorcycles

Note: A ratio of 0.000 indicates no questionable and no justified complaints for this company for this time period