

**Helpinsure.com Homeowners Insurance Company Information Chart  
July 2011**

Company's Full Name	Year Licensed in Texas	HO Complaint Index (2010)	A.M. Best Rating	No. of Texas HO Policies in Force (2010)	Texas HO Market Share	Loss Ratio	Group Name	Group's Texas Market Share	Group's Loss Ratio
Allied Property and Casualty Insurance Company	1985	0	A+	6,285	0.06%	55.35%	NATIONWIDE CORP GRP	3.38%	49.61%
Allstate Fire and Casualty Insurance Company	1980	1.06	A+	177,942	3.31%	49.47%	ALLSTATE INS GRP	11.83%	48.42%
Allstate Indemnity Company	1963	2.17	A+	27,254	0.23%	74.59%	ALLSTATE INS GRP	11.83%	48.42%
Allstate Insurance Company	1936	0.76	A+	109,520	0.28%	77.55%	ALLSTATE INS GRP	11.83%	48.42%
American Mercury Lloyd's Insurance Company	1986	0	A-		0.02%	33.58%	MERCURY GEN GRP	0.02%	33.58%
Amica Lloyd's of Texas	1998	1.04	A++	45,355	0.97%	34.90%	AMICA MUT GRP	0.97%	34.90%
Auto Club Indemnity Company	1999	0.22	A+	53,740	0.81%	46.89%	AUTO CLUB ENTERPRISES INS GRP	0.99%	48.69%
Chartis Property Casualty Company	1926	2.41	A	4,919	0.35%	53.10%	AMERICAN INTL GRP	0.35%	53.09%
Chubb Lloyds Insurance Company of Texas	1973	0	A	25,775	1.86%	56.25%	CHUBB & SON INC GRP	1.86%	44.79%
Consolidated Lloyds	1947	0	NR	60	0.00%	-508.75%	TITUS GRP	0.00%	-508.75%
Encompass Indemnity Company	2001	1.59	A+	7,443	0.10%	52.96%	ALLSTATE INS GRP	11.83%	48.42%
Farmers Insurance Exchange	1936	2.19	A	178,336	3.53%	43.36%	ZURICH INS GRP	11.73%	47.31%
Fire Insurance Exchange	1950	0.78	A	228,000	1.62%	45.18%	ZURICH INS GRP	11.73%	47.31%
Foremost Lloyds of Texas	1982	0.98	A	109,068	1.43%	71.21%	ZURICH INS GRP	11.73%	47.31%
Liberty Insurance Corporation	1989	0.35	A	33,327	0.65%	39.61%	LIBERTY MUT GRP	4.92%	39.73%
Liberty Lloyds of Texas Insurance Company	2000	0.93	A	50,887	0.81%	33.83%	LIBERTY MUT GRP	4.92%	39.73%
Liberty Mutual Fire Insurance Company	1919	1.10	A	32,424	0.70%	31.29%	LIBERTY MUT GRP	4.92%	39.73%
Metropolitan Lloyds Insurance Company of Texas	1993	1.93	A	42,961	0.73%	39.23%	METROPOLITAN GRP	0.73%	39.23%
National Surety Corporation	1972	0	A	9,412	0.29%	128.34%	ALLIANZ INS GRP	0.55%	82.91%
Nationwide Property and Casualty Insurance Company	1983	2.04	A+	104,426	2.09%	47.32%	NATIONWIDE CORP GRP	3.38%	49.61%
Safeco Insurance Company of Indiana	1972	0.78	A	122,121	2.04%	43.23%	LIBERTY MUT GRP	4.92%	39.73%
Sentinel Insurance Company, Ltd.	2000	2.56	A	32,466	0.66%	55.03%	HARTFORD FIRE & CAS GRP	1.68%	57.13%
State Farm Lloyds	1983	0.81	B++	1,248,079	27.20%	51.97%	STATE FARM GRP	27.34%	51.99%
Texas Fair Plan Association	2002	0.41	NR	85,984	0.86%	137.54%	TEXAS FAIR PLAN ASSOCIATION	0.86%	137.54%
Texas Farm Bureau Mutual Insurance Company	1950	0.64	A-	74,443	1.12%	64.35%	TEXAS FARM BUREAU MUT GRP	2.46%	62.86%
Texas Farmers Insurance Company	1967	1.05	A	280,421	5.15%	44.27%	ZURICH INS GRP	11.73%	47.31%
Texas Windstorm Insurance Association	1972	0.87	N/A	228,944	6.22%	152.68%	Texas Windstorm Insurance Association	6.22%	152.68%
Travelers Home and Marine Insurance Company, The	1993	1.04	A+	90,928	1.33%	55.43%	TRAVELERS GRP	4.56%	49.28%
United Services Automobile Association	1922	0.47	A++	248,056	3.71%	37.80%	UNITED SERV AUTOMOBILE ASSN GRP	7.26%	35.56%
Unitrin Direct Property & Casualty Company	1999	0	A-		0.52%	43.48%	UNITRIN GRP	0.52%	43.48%
Unitrin Safeguard Insurance Company	2006	1.16	A-	10,186	0.18%	60.60%	UNITRIN GRP	0.52%	43.48%
USAA Texas Lloyd's Company	2001	0.38	A++	250,110	3.54%	33.00%	UNITED SERV AUTOMOBILE ASSN GRP	7.26%	35.56%