ALABAMA INSURANCE UNDERWRITING ASSOCIATION 315 EAST LAUREL AVENUE, SUITE 216 D FOLEY AL 36535

RONALD E. HANNA SECRETARY/MANAGER

MEMBERSHIP LIST AND STATEMENT OF PARTICIPATION 1999 Association Year

MEMBER COMPANY OR GROUP

PARTICIPATION PERCENTAGE

ACCELERATION NATIONAL INSURANCE COMPANY ACCEPTANCE INSURANCE COMPANY AEGIS SECURITY INSURANCE CO. AEGIS AEGIS AEGIS AREA INSURANCE CO. ACCEPTANCE INSURANCE INSURANCE CO. ACCEPTANCE INSURANCE INSU	ACCELEDATION MATIONAL INCLIDANCE COMPANY	0.00169/
AEGIS SECURITY INSURANCE CO. 0.2796%	ACCELERATION NATIONAL INSURANCE COMPANY	0.001076
	ACCEPTANCE INSURANCE COMPANY	0.0037%
AEEILIATED EM INCLIDANCE CO	AEGIS SECURITY INSURANCE CO.	0.2796%
AFFILIATED FININGURANCE CO. 0.2070%	AFFILIATED FM INSURANCE CO.	0.2070%
ALFA INSURANCE GROUP 0.6474%	ALFA INSURANCE GROUP	0.6474%
ALLENDALE MUTUAL INSURANCE COMPANY (NKA FACTORY MUTUAL) 1.2336%	ALLENDALE MUTUAL INSURANCE COMPANY (NKA FACTORY MUTUAL)	1.2336%
ALLIANZ INSURANCE COMPANY 1.8916%	ALLIANZ INSURANCE COMPANY	1.8916%
AMERICAN BANKERS INS. CO OF FL 0.1072%	AMERICAN BANKERS INS. CO OF FL	0.1072%
AMERICAN FAMILY HOME INS. CO. 0.0099%	AMERICAN FAMILY HOME INS. CO.	0.0099%
AMERICAN GENERAL PROPERTY INS. CO. 2.3198%	AMERICAN GENERAL PROPERTY INS. CO.	2.3198%
AMERICAN GUARANTEE & LIABILITY 0.3089%	AMERICAN GUARANTEE & LIABILITY	0.3089%
AMERICAN HARDWARE MUTUAL INS. CO. 0.0001%	AMERICAN HARDWARE MUTUAL INS. CO.	0.0001%
AMERICAN INDEMNITY GROUP 0.4711%	AMERICAN INDEMNITY GROUP	0.4711%
AMERICAN INTERNATIONAL GROUP, INC. 0.3786%	AMERICAN INTERNATIONAL GROUP, INC.	0.3786%
AMERICAN INTERNATIONAL INS. CO. 0.0028%	AMERICAN INTERNATIONAL INS. CO.	0.0028%
AMERICAN MODERN HOME INS. CO. 0.3297%	AMERICAN MODERN HOME INS. CO.	0.3297%
AMERICAN NATIONAL GENERAL INS. CO. 0.0558%	AMERICAN NATIONAL GENERAL INS. CO.	0.0558%
AMERICAN RESOURCES INS. CO. 0.2886%	AMERICAN RESOURCES INS. CO.	0.2886%
AMERICAN SECURITY INS. CO. 0.9033%	AMERICAN SECURITY INS. CO.	0.9033%
AMERICAN STATES INSURANCE COMPANIES 1.1316%	AMERICAN STATES INSURANCE COMPANIES	1.1316%
AMERISURE INSURANCE COMPANY 0.7072%	AMERISURE INSURANCE COMPANY	0.7072%
AMEX ASSURANCE CO. 0.0119%	AMEX ASSURANCE CO.	0.0119%
ARGONAUT GREAT CENTRAL INS. CO. 0.1428%	ARGONAUT GREAT CENTRAL INS. CO.	0.1428%
ARKWRIGHT MUTUAL INSURANCE COMPANY (NKA FACTORY MUTUAL) 0.7571%	ARKWRIGHT MUTUAL INSURANCE COMPANY (NKA FACTORY MUTUAL)	0.7571%
ASSOCIATES INSURANCE COMPANY 0.1529%	ASSOCIATES INSURANCE COMPANY	0.1529%
ATLANTIC MUTUAL COMPANIES 0.2275%	ATLANTIC MUTUAL COMPANIES	0.2275%
AUDUBON INSURANCE COMPANY 0.3725%	AUDUBON INSURANCE COMPANY	0.3725%
AUTOMOBILE CLUB INSURANCE COMPANY (NKA AMERICAN COMMERCE) 0.0362%	AUTOMOBILE CLUB INSURANCE COMPANY (NKA AMERICAN COMMERCE)	0.0362%
AUTO-OWNERS GROUP 5.4773%		5.4773%
AXA GLOBAL RISKS US INSURANCE (NKA AXA CORPORATE SOLUTIONS) 0.0106%	AXA GLOBAL RISKS US INSURANCE (NKA AXA CORPORATE SOLUTIONS)	0.0106%
BALBOA INSURANCE GROUP 0.2456%	BALBOA INSURANCE GROUP	0.2456%
BELK STORES MUTUAL INS. CO. (NKA TYVOLA INS. CO.) 0.0049%	BELK STORES MUTUAL INS. CO. (NKA TYVOLA INS. CO.)	0.0049%
BITUMINOUS INSURANCE COMPANIES 0.4100%	BITUMINOUS INSURANCE COMPANIES	0.4100%
CALVERT INSURANCE COMPANY (NKA SPECIALTY NATIONAL INS. CO.) 0.0001%	CALVERT INSURANCE COMPANY (NKA SPECIALTY NATIONAL INS. CO.)	0.0001%
CAPITAL ASSURANCE COMPANY, INC. 0.0005%	CAPITAL ASSURANCE COMPANY, INC.	0.0005%
CAPITOL INDEMNITY CORPORATION 0.0119%	CAPITOL INDEMNITY CORPORATION	0.0119%
CHRYSLER INSURANCE COMPANY 0.0132%	CHRYSLER INSURANCE COMPANY	0.0132%
CHUBB GROUP OF INSURANCE COMPANIES 1.4995%	CHUBB GROUP OF INSURANCE COMPANIES	1.4995%
CHURCH MUTUAL INSURANCE COMPANY 0.1919%	CHURCH MUTUAL INSURANCE COMPANY	0.1919%

CLARENDON NATIONAL INSURANCE COMPANY	0.0587%
CNA INSURANCE COMPANIES	3.6001%
COLONIAL PENN INSURANCE COMPANY	0.0321%
COLORADO CASUALTY INSURANCE CO.	0.0321%
COMMERCIAL UNION INSURANCE COMPANIES (NKA ONEBEACON INS GRP) CONTINENTAL NATIONAL INDEMNITY CO.	2.9373%
	0.0045%
COREGIS INSURANCE COMPANY	0.6892%
COTTON STATES INSURANCE COMPANIES	3.9310%
CREDIT GENERAL INSURANCE COMPANY	0.0044%
CRUM & FORSTER INSURANCE	0.6497%
CUMIS INSURANCE SOCIETY, INC.	0.1949%
DIAMOND STATE INSURANCE CO.	0.0017%
ELECTRIC INSURANCE COMPANY	0.0465%
EMC INSURANCE COMPANIES	0.9065%
EMPIRE FIRE & MARINE INS. CO.	0.0688%
EVERGREEN NATIONAL INDEMNITY CO.	0.0018%
FARM BUREAU INSURANCE OF NC, INC.	0.1491%
FARMERS INSURANCE EXCHANGE	0.2778%
FEDERATED MUTUAL INSURANCE CO.	0.7046%
FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE	0.0787%
FIDELTIY & DEPOSIT CO. OF MARYLAND	0.0731%
FIREMAN'S FUND INS. COMPANIES	1.1960%
FIRST FINANCIAL INSURANCE COMPANY	0.0128%
FOREMOST INSURANCE GROUP FRONTIER INSURANCE COMPANY	0.0357%
	0.1363%
GAN NATIONAL INSURANCE COMPANY (NKA RAMPART INS. CO.)	0.0103%
GAN NORTH AMERICAN INSURANCE CO. (NKA WESTERN CONTINENTAL)	0.0068%
GENERAL ACCIDENT INSURANCE GROUP GENERAL CASUALTY COMPANIES	1.6841% 0.0031%
GENESIS INSURANCE COMPANY	0.0031%
GERLING AMERICA INSURANCE CO.	0.0014%
GRE INSURANCE GROUP	0.0294%
GREAT AMERICAN INSURANCE GROUP	0.0100%
GREAT PACIFIC INSURANCE COMPANY (NKA FIRST AMERICAN P & C)	0.3911%
GREAT RIVER INSURANCE COMPANY	0.0141%
GREENWICH INSURANCE COMPANY	0.1334%
GUARANTY NATIONAL INSURANCE COMPANY	0.0274%
GUIDANT ELITE INSURANCE COMPANY (NKA GUIDEONE ELITE INS. CO.)	0.2033%
GUIDANT MUTUAL INSURANCE COMPANY (NKA GUIDEONE MUTUAL INS CO.)	1.4573%
GUIDANT SPECIALTY MUTUAL INSURANCE CO. (NKA GUIDEONE SPECIALTY)	0.1408%
GULF INSURANCE GROUP	0.1400%
HANOVER INSURANCE GROUP	0.2445%
HARCO NATIONAL INSURANCE CO.	0.0207%
HARLEYSVILLE MUTUAL INS. COMPANY	1.0911%
HARTFORD INSURANCE GROUP	2.6670%
HARTFORD STEAM BOILER INSPECTION & INSURANCE CO.	1.2671%
HIGHLANDS INSURANCE COMPANY	0.0005%
HORACE MANN INSURANCE COMPANY	0.2833%
HOUSTON GENERAL INSURANCE COMPANY	0.0699%
IGF INSURANCE COMPANY	0.0346%
INDEPENDENT FIRE INSURANCE CO.(NKA STATE NATIONAL SPECIALTY)	1.8589%
INDIANA LUMBERMENS MUTUAL INS.	0.0196%

INSURANCE COMPANY OF THE WEST	0.0031%
INSURANCE CORP. OF HANNOVER	0.0003%
INTERCARGO INSURANCE COMPANY (NKA XL SPECIALTY INS. CO.)	0.0001%
INTERSTATE INDEMNITY COMPANY	0.1094%
JEFFERSON INSURANCE CO. OF NY	0.5664%
JEWELERS MUTUAL INSURANCE CO.	0.0194%
JOHN DEERE INSURANCE COMPANY (NKA SENTRY SELECT INS. CO.)	0.1146%
KEMPER INSURANCE COMPANIES	1.3227%
LEGION INSURANCE COMPANY	0.0484%
LIBERTY MUTUAL GROUP	0.1423%
LINCOLN GENERAL INSURANCE CO.	0.0745%
LUMBER MUTUAL INSURANCE COMPANY	0.1887%
LUMBERMEN'S UNDERWRITING ALLIANCE	0.2313%
MARKEL AMERICAN INSURANCE CO.	0.1803%
MARKEL INSURANCE COMPANY	0.0663%
MARYLAND INSURANCE GROUP	2.9276%
MERASTAR INSURANCE COMPANY	0.0155%
MERCHANTS PROPERTY INSURANCE COMPANY OF INDIANA	0.1291%
METROPOLITAN PROPERTY & CASUALTY INSURANCE GROUP	0.5029%
MICHIGAN MUTUAL INSURANCE COMPANY(NKA AMERISURE MUTUAL INS.)	0.2399%
MID-CENTURY INSURANCE COMPANY	0.0134%
MIDDLESEX INSURANCE COMPANY	0.0002%
MILLERS MUTUAL FIRE INSURANCE COMPANY (NKA MILLERS INS. CO.)	0.0336%
MILLERS MUTUAL INSURANCE ASSN. (NKA MILLERS FIRST INS. CO.)	0.0711%
MINNESOTA FIRE & CASUALTY CO. (NKA HARLEYSVILLE INS. CO.)	0.1066%
MOTORS INSURANCE GROUP (NKA GMAC INSURANCE)	0.0920%
MUTUAL ASSURANCE, INC. (NKA MEDICAL ASSURANCE CO., INC.)	0.1362%
MUTUAL SAVINGS FIRE INSURANCE CO.	1.1544%
MUTUAL SERVICE CASUALTY INSURANCE	0.0296%
NATIONAL AMERICAN INSURANCE CO.	0.0023%
NATIONAL CASUALTY COMPANY	0.2593%
NATIONAL FARMERS UNION STANDARD	0.0449%
NATIONAL FIRE & INDEMNITY EXCHANGE	0.0112%
NATIONAL SECURITY FIRE & CASUALTY CO.	1.0691%
NATIONWIDE AGRIBUSINESS INS. CO.	0.0502%
NOBEL INSURANCE COMPANY (NKA STONINGTON INSURANCE CO.)	0.8387%
NORTH AMERICAN SPECIALTY INS. CO.	0.0015%
NORTHWESTERN NATIONAL CASUALTY COMPANY	0.0086%
OHIO CASUALTY INSURANCE GROUP	0.6765%
OLD REPUBLIC INSURANCE COMPANY	0.0168%
ORION CAPITAL COMPANIES	0.0780%
PEAK PROPERTY & CASUALTY INSURANCE COMPANY	0.0144%
PENN-AMERICA INSURANCE COMPANY	0.3044%
PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE	0.5213%
PENNSYLVANIA MILLERS MUTUAL INSURANCE CO. (NKA PENN MILLERS)	0.1135%
PENNSYLVANIA NATIONAL MUTUAL CASUALTY INS. CO.	1.7744%
PHILADELPHIA INDEMNITY INS. CO.	0.0579%
PROGRESSIVE GROUP	0.0018%
PROTECTION MUTUAL INSURANCE COMPANY (NKA FACTORY MUTUAL)	0.9030%
PROVIDENCE WASHINGTON INS. CO.	0.0020%
PRUDENTIAL PROPERTY & CASUALTY INS. CO.	0.7705%
RANGER INSURANCE COMPANY	0.1227%

REDLAND INSURANCE COMPANY REGIS INSURANCE COMPANY RELIANCE INSURANCE COMPANIES, IN LIQUIDATION REPUBLIC WESTERN INSURANCE CO. RLI INSURANCE COMPANY ROYAL & SUNALLIANCE USA, INC. SAFECO INSURANCE GROUP SCOTTSDALE INDEMNITY COMPANY SECURITY NATIONAL INSURANCE CO. SENECA INSURANCE COMPANY SENTRY INSURANCE A MUTUAL CO. SOUTHERN GUARANTY INSURANCE COMPANIES SOUTHERN HERITAGE INSURANCE CO. ST. PAUL INSURANCE GROUP STAR INSURANCE COMPANY STATE AUTO INSURANCE COMPANIES STATE FARM GROUP SUMITOMO MARINE & FIRE INSURANCE CO., LTD T. H. E. INSURANCE COMPANY TIG INSURANCE GROUP TITAN INDEMNITY COMPANY	0.0619% 0.0235% 0.7207% 0.0316% 0.0272% 0.8595% 3.7880% 0.0924% 0.0976% 0.1034% 0.1201% 1.6453% 0.2229% 4.0798% 0.3931% 2.6756% 5.2371% 0.0851% 0.0253% 0.1332% 0.2647% 0.2211%

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TOKIO MARINE & FIRE INS. CO.	0.2050%
TRAVELERS PROPERTY CASUALTY CORP GROUP	5.3057%
TRINITY UNIVERSAL INSURANCE CO OF KANSAS	0.0842%
TRINITY UNIVERSAL INSURANCE COMPANY	0.2306%
ULICO CASUALTY CO.	0.0056%
UNISUN INSURANCE COMPANY	0.2665%
UNITED CASUALTY INS. CO. OF AMERICA	0.7599%
UNIVERSAL UNDERWRITERS INS. CO. UTICA NATIONAL INSURANCE GROUP	0.4274%
VESTA INSURANCE GROUP	0.0174% 3.7330%
WAUSAU INSURANCE COMPANIES	0.7968%
WESTCHESTER FIRE INSURANCE COMPANY	1.1052%
WESTPORT INSURANCE CORP.	0.0457%
YASUDA FIRE & MARINE INS. CO.	0.0130%
ZURICH INSURANCE COMPANY	0.7200%

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