## Companies Filing on Property/Casualty Blank Burglary and theft Business in Mississippi for Year Ended 12/31/2003

						Direct Defense		
						and Cost	Loss	Loss
						Containment	Ratio	Ratio
	Premiums	Market	Losses	Premiums	Losses	Expense	w/o LAE	with LAE
Company	Written	Share	Paid	Earned	Incurred	Incurred	*	**
St. Paul Fire and Marine Insurance Company	107,597	13.2%	11,092	99,116	18,633	808	18.8%	19.6%
Travelers Casualty and Surety Company of America	105,311	12.9%	75,182	95,931	85,513	1,973	89.1%	91.2%
Federal Insurance Company	97,221	11.9%	0	99,308	-1,337	-110	-1.3%	-1.5%
Mississippi Farm Bureau Mutual Insurance Company	86,248	10.6%	24,291	87,391	40,091	2,468	45.9%	48.7%
Fidelity and Deposit Company of Maryland	57,233	7.0%	0	62,357	10	8,246	0.0%	13.2%
Universal Underwriters Insurance Company	49,251	6.0%	10,288	47,103	9,533	177	20.2%	20.6%
Federated Mutual Insurance Company	43,933	5.4%	33,043	52,944	33,289	14	62.9%	62.9%
Lafayette Insurance Company	34,420	4.2%	0	34,987	32,500	370	92.9%	93.9%
Southern Fire & Casualty Company	23,105	2.8%	0	9,765	0	0	0.0%	0.0%
Southern Pilot Insurance Company	20,134	2.5%	7,974	25,729	7,974	0	31.0%	31.0%
St. Paul Mercury Insurance Company	17,154	2.1%	0	17,297	2,273	229	13.1%	14.5%
Sentry Select Insurance Company	13,752	1.7%	0	12,630	-65	-3	-0.5%	-0.5%
National Union Fire Insurance Company of Pittsburgh, PA.	12,278	1.5%	46,747	11,939	44,458	-114	372.4%	371.4%
Continental Western Insurance Company	11,474	1.4%	1,822	5,135	1,948	0	37.9%	37.9%
Automobile Insurance Company of Hartford, Connecticut, The	10,782	1.3%	0	7,030	-2	0	0.0%	0.0%
Continental Casualty Company	8,689	1.1%	0	8,333	2,572	0	30.9%	30.9%
Employers Mutual Casualty Company	8,082	1.0%	0	8,730	-209	-2	-2.4%	-2.4%
Shelter Mutual Insurance Company	7,157	0.9%	0	6,032	5,136	0	85.1%	85.1%
Hartford Fire Insurance Company	7,098	0.9%	-5,166	12,733	-58,906	-6,428	-462.6%	-513.1%
RLI Insurance Company	6,784	0.8%	0	9,577	4,827	889	50.4%	59.7%
Empire Fire and Marine Insurance Company	6,138	0.8%	0	5,480	0	0	0.0%	0.0%
Brierfield Insurance Company	5,978	0.7%	0	5,890	1,139	13	19.3%	19.6%
State Auto Property and Casualty Insurance Company	5,957	0.7%	1,220	6,519	1,204	0	18.5%	18.5%
Zurich American Insurance Company	5,841	0.7%	0	3,259	0	0	0.0%	0.0%
Harco National Insurance Company	5,631	0.7%	0	4,613	525	50	11.4%	12.5%

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<sup>\*</sup> Loss Ratio w/o LAE is Direct Losses Incurred compared to Direct Premiums Earned

						<b>Direct Defense</b>		
						and Cost	Loss	Loss
						Containment	Ratio	Ratio
	Premiums	Market	Losses	Premiums	Losses	Expense	w/o LAE v	vith LAE
Company	Written	Share	Paid	Earned	Incurred	Incurred	*	**
Insurance Corporation of Hannover	5,188	0.6%	0	5,602	-14	0	-0.2%	-0.2%
Union Insurance Company	5,011	0.6%	0	2,427	0	0	0.0%	0.0%
Federated Rural Electric Insurance Exchange	4,902	0.6%	0	4,573	0	0	0.0%	0.0%
American Guarantee & Liability Insurance Company	4,471	0.5%	0	7,946	0	0	0.0%	0.0%
Southern Guaranty Insurance Company	3,457	0.4%	0	6,159	0	0	0.0%	0.0%
State Automobile Mutual Insurance Company	2,955	0.4%	2,448	3,072	2,392	-1	77.9%	77.8%
Shelter General Insurance Company	2,794	0.3%	0	1,762	-15	0	-0.9%	-0.9%
American Zurich Insurance Company	2,385	0.3%	0	1,858	0	0	0.0%	0.0%
Allstate Insurance Company	2,383	0.3%	1,120	2,356	1,120	0	47.5%	47.5%
Executive Risk Indemnity Inc.	2,181	0.3%	0	1,696	51	3	3.0%	3.2%
Penn Millers Insurance Company	1,980	0.2%	0	1,170	0	0	0.0%	0.0%
Travelers Indemnity Company of Illinois, The	1,968	0.2%	0	2,246	-5,620	-455	-250.2%	-270.5%
Security National Insurance Company	1,958	0.2%	0	1,940	0	0	0.0%	0.0%
National Farmers Union Standard Insurance Company	1,953	0.2%	156	3,547	145	0	4.1%	4.1%
Ohio Casualty Insurance Company, The	1,929	0.2%	0	2,456	-21	-8	-0.9%	-1.2%
National Farmers Union Property and Casualty Company	1,747	0.2%	-156	11	-1	0	-9.1%	-9.1%
Liberty Mutual Insurance Company	1,603	0.2%	0	1,620	395	24	24.4%	25.9%
Great American Assurance Company	1,528	0.2%	0	964	0	0	0.0%	0.0%
Federated Service Insurance Company	1,456	0.2%	0	581	-7	0	-1.2%	-1.2%
American Casualty Company of Reading, Pennsylvania	1,222	0.1%	0	-50	0	0	0.0%	0.0%
United Fire & Casualty Company	1,080	0.1%	0	770	0	0	0.0%	0.0%
Great American Insurance Company	957	0.1%	0	2,167	-65	-50	-3.0%	-5.3%
Pennsylvania Lumbermens Mutual Insurance Company	886	0.1%	0	1,134	0	0	0.0%	0.0%
American Economy Insurance Company	834	0.1%	0	227	15	1	6.6%	7.0%
Pennsylvania National Mutual Casualty Insurance Company	627	0.1%	0	768	0	0	0.0%	0.0%
Trinity Universal Insurance Company	596	0.1%	0	424	0	0	0.0%	0.0%
St. Paul Guardian Insurance Company	551	0.1%	0	1,726	-1,833	-1	-106.2%	-106.3%
Bituminous Casualty Corporation	547	0.1%	0	549	-100	0	-18.2%	-18.2%

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						Direct Defense		
						and Cost	Loss	Loss
						Containment	Ratio	Ratio
	Premiums	Market	Losses	Premiums	Losses	Expense	w/o LAE v	vith LAE
Company	Written	Share	Paid	Earned	Incurred	Incurred	*	**
Arch Insurance Company	365	0.0%	0	5,838	-105	-43	-1.8%	-2.5%
Specialty National Insurance Company	350	0.0%	0	411	108	4	26.3%	27.3%
SAFECO Insurance Company of America	322	0.0%	0	350	22	56	6.3%	22.3%
Grain Dealers Mutual Insurance Company	280	0.0%	0	334	0	0	0.0%	0.0%
American States Insurance Company	218	0.0%	0	218	-38	5	-17.4%	-15.1%
Travelers Casualty and Surety Company	145	0.0%	0	984	-1,099	-99	-111.7%	-121.7%
Zurich American Insurance Company of Illinois	116	0.0%	0	852	0	0	0.0%	0.0%
United States Fidelity and Guaranty Company	107	0.0%	0	102	141	137	138.2%	272.5%
Ohio Farmers Insurance Company	89	0.0%	0	17	0	0	0.0%	0.0%
Harleysville Mutual Insurance Company	81	0.0%	0	49	0	0	0.0%	0.0%
Regent Insurance Company	71	0.0%	0	11	0	0	0.0%	0.0%
Georgia Casualty & Surety Company	50	0.0%	0	63	-18	0	-28.6%	-28.6%
Farmland Mutual Insurance Company	50	0.0%	0	50	48	2	96.0%	100.0%
Transportation Insurance Company	33	0.0%	0	33	0	0	0.0%	0.0%
American Manufacturers Mutual Insurance Company	13	0.0%	0	13	3	0	23.1%	23.1%
Great River Insurance Company	3	0.0%	0	3,249	0	7	0.0%	0.2%
American Insurance Company, The	3	0.0%	0	1	0	0	0.0%	0.0%
AXA Re Property and Casualty Insurance Company	0	0.0%	4,881	0	4,881	0		
Royal Insurance Company of America	0	0.0%	0	12,091	73	0	0.6%	0.6%
Assurance Company of America	0	0.0%	0	966	0	0	0.0%	0.0%
American Motorists Insurance Company	0	0.0%	0	306	80	3	26.1%	27.1%
Gulf Insurance Company	0	0.0%	0	305	639	78	209.5%	235.1%
Discover Property & Casualty Insurance Company	0	0.0%	0	224	0	0	0.0%	0.0%
Maryland Casualty Company	0	0.0%	0	224	0	0	0.0%	0.0%
St. Paul Protective Insurance Company	0	0.0%	0	133	-43	0	-32.3%	-32.3%
Fire & Casualty Insurance Company of Connecticut, The	0	0.0%	0	43	0	0	0.0%	0.0%
Great American Alliance Insurance Company	0	0.0%	0	38	-26	0	-68.4%	-68.4%
Great American Insurance Company of New York	0	0.0%	0	31	-12	0	-38.7%	-38.7%

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						and Cost	Loss	Loss	
						Containment	Ratio	Ratio	
	Premiums	Market	Losses	Premiums	Losses	Expense	w/o LAE	with LAE	
Company	Written	Share	Paid	Earned	Incurred	Incurred	*	**	
Fidelity and Guaranty Insurance Company	0	0.0%	0	27	-90	-88	-333.3%	-659.3%	
Valiant Insurance Company	0	0.0%	0	25	0	0	0.0%	0.0%	
Globe Indemnity Company	0	0.0%	0	17	0	0	0.0%	0.0%	
Fireman's Fund Insurance Company	0	0.0%	0	15	-3	1	-20.0%	-13.3%	
USF&G Insurance Company of Mississippi	0	0.0%	0	4	-1,615	-1,567	****	****	
Northland Insurance Company	0	0.0%	0	0	28	-23			
United States Fire Insurance Company	0	0.0%	0	0	7	-1			
Charter Oak Fire Insurance Company, The	0	0.0%	0	0	1	0			
Nationwide Mutual Fire Insurance Company	0	0.0%	0	0	1	0			
Travelers Casualty Company of Connecticut	0	0.0%	0	0	-1	0			
Millers Mutual Insurance Association	0	0.0%	0	0	-2	0			
Standard Fire Insurance Company, The	0	0.0%	0	0	-3	0			
American Central Insurance Company	0	0.0%	0	0	-7	0			
Cincinnati Insurance Company, The	0	0.0%	0	0	-7	0			
Mutual Service Casualty Insurance Company	0	0.0%	0	0	-10	0			
Travelers Casualty and Surety Company of Illinois	0	0.0%	0	0	-15	-2			
Farmington Casualty Company	0	0.0%	0	0	-38	-4			
Travelers Indemnity Company of America, The	0	0.0%	0	0	-58	0			
Travelers Indemnity Company of Connecticut, The	0	0.0%	0	0	-67	-2			
Fidelity and Guaranty Insurance Underwriters, Inc.	0	0.0%	0	0	-68	-66			
DaimlerChrysler Insurance Company	0	0.0%	0	0	-254	0			
Travelers Indemnity Company, The	0	0.0%	0	0	-1,217	-55			
Old Republic Insurance Company	0	0.0%	0	0	-9,118	0			
Nationwide Agribusiness Insurance Company	0	0.0%	-3,193	630	-2,276	52	-361.3%	-353.0%	
Northern Insurance Company of New York	-35	0.0%	0	58	0	0	0.0%	0.0%	
Lumbermens Mutual Casualty Company	-42	0.0%	0	1,293	44	2	3.4%	3.6%	
Audubon Indemnity Company	-3,024	-0.4%	0	112,526	-30,577	0	-27.2%	-27.2%	
Grand Totals: 108 Companies in Report	815,592		211,749	941,060	186,857	6,490	19.9%	20.5%	

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