

**Companies Filing on Property/Casualty Blank
Ocean marine Business in Mississippi for Year Ended 12/31/2003**

Company	Premiums Written	Market Share	Losses Paid	Premiums Earned	Losses Incurred	Direct Defense	Loss	Loss
						and Cost Containment Expense Incurred	Ratio w/o LAE *	Ratio with LAE **
XL Specialty Insurance Company	1,655,632	15.0%	4,281,688	1,645,632	2,173,609	107,798	132.1%	138.6%
Westport Insurance Corporation	1,016,782	9.2%	366,160	966,514	446,776	10,412	46.2%	47.3%
OneBeacon America Insurance Company	1,009,962	9.1%	127,910	931,794	686,911	0	73.7%	73.7%
St. Paul Fire and Marine Insurance Company	989,851	9.0%	43,391	929,560	176,203	27,164	19.0%	21.9%
Zurich American Insurance Company	835,612	7.6%	1,742,787	1,266,101	2,322,704	56,057	183.5%	187.9%
Continental Insurance Company, The	676,926	6.1%	3,746,107	1,042,240	3,837,113	569,591	368.2%	422.8%
Continental Casualty Company	630,895	5.7%	486,873	595,597	369,330	42,734	62.0%	69.2%
AXA Re Property and Casualty Insurance Company	536,848	4.9%	101,755	344,063	318,430	0	92.5%	92.5%
Federal Insurance Company	530,305	4.8%	12,486	494,401	199,625	31,984	40.4%	46.8%
Liberty Insurance Underwriters Inc.	452,680	4.1%	14,249	505,627	267,127	112,978	52.8%	75.2%
Insurance Company of North America	417,149	3.8%	211,009	544,804	249,237	19,061	45.7%	49.2%
New York Marine and General Insurance Company	351,251	3.2%	30,298	339,304	26,828	-648	7.9%	7.7%
Indemnity Insurance Company of North America	311,355	2.8%	88,525	177,483	88,538	38,931	49.9%	71.8%
Northern Insurance Company of New York	225,484	2.0%	25,763	240,565	-10,654	11,139	-4.4%	0.2%
ACE American Insurance Company	201,234	1.8%	39,221	169,490	51,287	3,348	30.3%	32.2%
Markel American Insurance Company	179,114	1.6%	113,822	172,125	154,083	5,361	89.5%	92.6%
Standard Fire Insurance Company, The	151,257	1.4%	14,349	126,704	24,064	-382	19.0%	18.7%
American Modern Home Insurance Company	135,266	1.2%	51,960	142,247	61,371	2,249	43.1%	44.7%
United Services Automobile Association	132,319	1.2%	28,996	123,713	28,614	4,371	23.1%	26.7%
Navigators Insurance Company	88,532	0.8%	0	94,359	-23,181	-1,745	-24.6%	-26.4%
Fireman's Fund Insurance Company	81,774	0.7%	900	79,265	14,218	2,789	17.9%	21.5%
Atlantic Mutual Insurance Company	79,154	0.7%	7,500	72,662	13,183	43	18.1%	18.2%
American Family Home Insurance Company	76,800	0.7%	27,068	40,604	37,185	970	91.6%	94.0%
American Home Assurance Company	67,540	0.6%	87,701	94,684	85,634	-103	90.4%	90.3%
National Union Fire Insurance Company of Pittsburgh, PA.	64,111	0.6%	0	39,151	-24,250	-1,213	-61.9%	-65.0%

Ocean marine Business - Stock Fire and Miscellaneous Companies

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* Loss Ratio w/o LAE is Direct Losses Incurred compared to Direct Premiums Earned

** Loss Ratio with LAE is Direct Losses Incurred plus Direct Defense and Cost Containment Expense Incurred (Loss Adjustment Expense) compared to Direct Premiums Earned

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***** Loss Ratio is less than -1000% or greater than 1000%

Company	Premiums Written	Market Share	Losses Paid	Premiums Earned	Losses Incurred	Direct Defense	Loss	Loss
						and Cost Containment Expense Incurred	Ratio w/o LAE *	Ratio with LAE **
Travelers Indemnity Company of Illinois, The	62,558	0.6%	0	39,389	7,028	301	17.8%	18.6%
Commonwealth Insurance Company of America	47,148	0.4%	0	54,661	0	0	0.0%	0.0%
National Security Fire and Casualty Company	37,350	0.3%	0	34,475	0	0	0.0%	0.0%
Glens Falls Insurance Company, The	27,977	0.3%	0	24,235	10,058	0	41.5%	41.5%
State National Insurance Company, Inc.	24,427	0.2%	0	25,077	0	0	0.0%	0.0%
American Manufacturers Mutual Insurance Company	20,574	0.2%	1,623	30,965	10,699	325	34.6%	35.6%
Automobile Insurance Company of Hartford, Connecticut, The	19,918	0.2%	3,532	21,060	4,828	263	22.9%	24.2%
Foremost Insurance Company Grand Rapids, Michigan	19,613	0.2%	13,448	11,035	14,951	34	135.5%	135.8%
USAA Casualty Insurance Company	19,122	0.2%	4,723	17,713	-7,176	-409	-40.5%	-42.8%
Prudential Property and Casualty Insurance Company	15,039	0.1%	0	16,934	-1,724	-38	-10.2%	-10.4%
Unitrin Auto and Home Insurance Company	14,409	0.1%	0	3,340	337	42	10.1%	11.3%
State Auto Property and Casualty Insurance Company	14,377	0.1%	129	15,477	254	-3	1.6%	1.6%
New Hampshire Insurance Company	10,440	0.1%	1,208,742	8,803	502,093	182,486	*****	*****
Old United Casualty Company	10,348	0.1%	2,337	6,629	2,337	0	35.3%	35.3%
Boston Old Colony Insurance Company	6,195	0.1%	0	6,668	0	0	0.0%	0.0%
Employers' Fire Insurance Company, The	5,325	0.0%	4,587	35,513	-2,104	281	-5.9%	-5.1%
Amica Mutual Insurance Company	4,405	0.0%	0	3,536	0	142	0.0%	4.0%
Liberty Mutual Fire Insurance Company	2,790	0.0%	0	2,040	194	2	9.5%	9.6%
Hartford Underwriters Insurance Company	2,140	0.0%	16,298	1,319	16,581	3	*****	*****
Connecticut Indemnity Company, The	1,013	0.0%	0	991	63	1	6.4%	6.5%
Trinity Universal Insurance Company of Kansas, Inc.	980	0.0%	0	860	5	0	0.6%	0.6%
National Casualty Company	939	0.0%	0	430	-36,499	-17,984	*****	*****
Bankers Standard Insurance Company	795	0.0%	5,250	1,352	5,250	0	388.3%	388.3%
Electric Insurance Company	690	0.0%	0	789	0	0	0.0%	0.0%
American Motorists Insurance Company	641	0.0%	0	3,340	1,179	36	35.3%	36.4%
Property and Casualty Insurance Company of Hartford	482	0.0%	0	943	163	2	17.3%	17.5%
State Automobile Mutual Insurance Company	273	0.0%	0	444	8	0	1.8%	1.8%
American Protection Insurance Company	263	0.0%	0	46	16	1	34.8%	37.0%

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Hartford Fire Insurance Company	242	0.0%	0	240	523	2,706	217.9%	*****
TIG Insurance Company	0	0.0%	167,500	3,114	149,500	-3,000	*****	*****
Massachusetts Bay Insurance Company	0	0.0%	66,735	0	29,235	0		
Century Indemnity Company	0	0.0%	8,400	0	12,923	622		
Firemen's Insurance Company of Newark, New Jersey	0	0.0%	1,207	0	7,207	2,457		
Tokio Marine and Fire Insurance Company, Limited, The (U.S. Bran	0	0.0%	0	12,174	0	0	0.0%	0.0%
Great American Insurance Company of New York	0	0.0%	0	2,494	78,451	49,487	*****	*****
Jefferson Insurance Company	0	0.0%	0	0	10,386	1,751		
Gulf Insurance Company	0	0.0%	0	0	526	80		
ACE Property and Casualty Insurance Company	0	0.0%	0	0	138	0		
United States Fidelity and Guaranty Company	0	0.0%	0	0	23	-43		
Hartford Casualty Insurance Company	0	0.0%	0	0	20	0		
Maryland Casualty Company	0	0.0%	0	0	13	0		
Twin City Fire Insurance Company	0	0.0%	0	0	13	0		
Valiant Insurance Company	0	0.0%	0	0	13	0		
American Insurance Company, The	0	0.0%	0	0	1	0		
Travelers Casualty and Surety Company	0	0.0%	0	0	0	-4		
Great American Insurance Company	0	0.0%	0	0	0	-14		
Economy Premier Assurance Company	0	0.0%	0	0	-1	0		
Security Insurance Company of Hartford	0	0.0%	0	0	-20	-6		
Travelers Indemnity Company of America, The	0	0.0%	0	0	-40	-5		
United States Fire Insurance Company	0	0.0%	0	0	-107	-21		
Assurance Company of America	0	0.0%	0	0	-108	0		
Travelers Indemnity Company, The	0	0.0%	0	0	-159	-28		
Bankers Insurance Company	0	0.0%	0	0	-160	-27		
Sentry Select Insurance Company	0	0.0%	0	0	-754	3		
North American Specialty Insurance Company	0	0.0%	0	0	-24,438	0		
U.S. Specialty Insurance Company	0	0.0%	0	0	-1,106,018	-216,190		

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Alaska National Insurance Company	-15	0.0%	0	-4	-2,243	-554	*****	*****
American Central Insurance Company	-648	0.0%	595	5,096	-1,100	0	-21.6%	-21.6%
Affiliated F M Insurance Company	-2,179	0.0%	0	-1,433	1,107	19	-77.3%	-78.6%
Hanover Insurance Company, The	-5,580	-0.1%	6,667	35,985	3,603	-5,039	10.0%	-4.0%
Clarendon National Insurance Company	-7,279	-0.1%	126,231	15,532	59,797	0	385.0%	385.0%
Lumbermens Mutual Casualty Company	-7,454	-0.1%	14,360	-366	-9,634	-360	*****	*****
Royal Insurance Company of America	-9,805	-0.1%	45,232	42,766	-5,656	-3,322	-13.2%	-21.0%
Liberty Mutual Insurance Company	-182,301	-1.6%	10,436	-159,293	458,940	21,702	-288.1%	-301.7%
Grand Totals: 89 Companies in Report	11,053,045		13,358,550	11,503,058	11,764,507	1,058,588	102.3%	111.5%

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