

Companies Filing on Property/Casualty Blank
All Other A&H Business in Mississippi for Year Ended 12/31/2004

Company	Premiums Written	Market Share	Losses Paid	Premiums Earned	Losses Incurred	Direct Defense and Cost Containment Expense Incurred	Loss Ratio w/o LAE *	Loss Ratio with LAE **
State Farm Mutual Automobile Insurance Company	325,366	33.6%	181,361	328,732	154,608	-377	47.0%	46.9%
Markel Insurance Company	262,780	27.2%	138,414	220,039	129,634	0	58.9%	58.9%
Empire Fire and Marine Insurance Company	215,722	22.3%	0	215,722	0	0	0.0%	0.0%
Metropolitan Property and Casualty Insurance Company	69,568	7.2%	15,020	69,759	14,256	0	20.4%	20.4%
American Bankers Insurance Company of Florida	53,333	5.5%	6,998	53,333	4,911	-68	9.2%	9.1%
Republic Western Insurance Company	32,577	3.4%	6,804	32,577	4,603	4,148	14.1%	26.9%
Arch Insurance Company	10,180	1.1%	487	8,115	4,530	706	55.8%	64.5%
Cincinnati Insurance Company, The	115	0.0%	1,572	115	1,572	0	*****	*****
Clarendon National Insurance Company	0	0.0%	336,486	17,338	308,240	23,968	*****	*****
Virginia Surety Company, Inc.	-2,567	-0.3%	0	-2,567	-311	0	12.1%	12.1%
Grand Totals: 10 Companies in Report	967,074		687,142	943,163	622,043	28,377	66.0%	69.0%

All Other A&H Business - Stock Fire and Miscellaneous Companies

Page 1 of 1

* 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

Wednesday, August 24, 2005 8:53:53 AM

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