## Companies Filing on Property/Casualty Blank Burglary and Theft Business in Mississippi for Year Ended 12/31/2004

						Direct Defense		
						and Cost	Loss	Loss
						Containment	Ratio	Ratio
	Premiums	Market	Losses	Premiums	Losses	Expense	w/o LAE v	with LAE
Company	Written	Share	Paid	Earned	Incurred	Incurred	*	**
Federal Insurance Company	122,007	11.8%	0	108,684	2,165	180	2.0%	2.2%
Travelers Casualty and Surety Company of America	119,769	11.6%	6,880	112,179	12,684	100	11.3%	11.4%
Union National Fire Insurance Company	100,529	9.8%	15,747	96,779	23,218	0	24.0%	24.0%
Mississippi Farm Bureau Mutual Insurance Company	88,155	8.6%	31,063	87,073	24,483	-458	28.1%	27.6%
Fidelity and Deposit Company of Maryland	81,915	7.9%	5,347	76,600	5,294	1	6.9%	6.9%
St. Paul Fire and Marine Insurance Company	63,747	6.2%	1,652	84,213	33,263	3,096	39.5%	43.2%
Universal Underwriters Insurance Company	60,893	5.9%	4,810	57,723	4,200	185	7.3%	7.6%
Southern Fire & Casualty Company	51,673	5.0%	47,523	43,649	48,337	697	110.7%	112.3%
Brierfield Insurance Company	37,090	3.6%	1,440	22,434	-460	-67	-2.1%	-2.3%
Federated Mutual Insurance Company	33,930	3.3%	4,255	36,662	3,118	-1	8.5%	8.5%
Benchmark Insurance Company	27,734	2.7%	4,000	7,494	4,000	287	53.4%	57.2%
Union Insurance Company	25,818	2.5%	0	16,822	0	0	0.0%	0.0%
Lafayette Insurance Company	18,521	1.8%	44,329	21,987	9,329	-595	42.4%	39.7%
Sentry Select Insurance Company	13,668	1.3%	0	14,132	-46	-3	-0.3%	-0.3%
Continental Western Insurance Company	13,485	1.3%	0	13,575	-126	0	-0.9%	-0.9%
RLI Insurance Company	13,156	1.3%	0	12,427	-3,232	-614	-26.0%	-30.9%
Hartford Fire Insurance Company	12,517	1.2%	0	10,477	25	0	0.2%	0.2%
Harco National Insurance Company	12,509	1.2%	0	9,082	156	7	1.7%	1.8%
National Union Fire Insurance Company of Pittsburgh, PA.	10,326	1.0%	0	12,229	-323	-16	-2.6%	-2.8%
Automobile Insurance Company of Hartford, Connecticut, The	10,273	1.0%	0	10,411	-1	-2	0.0%	0.0%
Shelter Mutual Insurance Company	8,781	0.9%	0	8,275	-5,165	0	-62.4%	-62.4%
State Auto Property and Casualty Insurance Company	8,096	0.8%	0	6,976	16	0	0.2%	0.2%
Employers Mutual Casualty Company	7,922	0.8%	8,775	8,041	8,733	0	108.6%	108.6%
Penn Millers Insurance Company	7,185	0.7%	3,000	5,518	3,000	0	54.4%	54.4%
Executive Risk Indemnity Inc.	5,233	0.5%	0	4,810	179	15	3.7%	4.0%

Burglary and Theft Business - Stock Fire and Miscellaneous Companies

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\*\* 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 9:11:04 AM \*\*\*\*\* Loss Ratio is less than -1000% or greater than 1000%

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

						Direct Defense		
						and Cost	Loss	Loss
						Containment	Ratio	Ratio
	Premiums	Market	Losses	Premiums	Losses	Expense	w/o LAE v	with LAE
Company	Written	Share	Paid	Earned	Incurred	Incurred	*	**
Zurich American Insurance Company	5,065	0.5%	0	5,989	0	0	0.0%	0.0%
Federated Rural Electric Insurance Exchange	5,055	0.5%	0	5,005	0	0	0.0%	0.0%
American Guarantee & Liability Insurance Company	4,506	0.4%	0	4,313	0	0	0.0%	0.0%
National Farmers Union Property and Casualty Company	4,180	0.4%	0	3,969	-140	0	-3.5%	-3.5%
Shelter General Insurance Company	3,982	0.4%	4,015	3,989	4,123	0	103.4%	103.4%
United Fire & Casualty Company	3,573	0.3%	0	2,894	0	0	0.0%	0.0%
Continental Casualty Company	3,479	0.3%	0	3,637	-2,572	0	-70.7%	-70.7%
Empire Fire and Marine Insurance Company	3,418	0.3%	9,046	4,408	11,392	150	258.4%	261.8%
St. Paul Mercury Insurance Company	3,302	0.3%	0	5,456	2,115	131	38.8%	41.2%
State Automobile Mutual Insurance Company	2,824	0.3%	0	2,878	4	0	0.1%	0.1%
Farmland Mutual Insurance Company	2,613	0.3%	0	986	9	2	0.9%	1.1%
Allstate Insurance Company	2,472	0.2%	0	2,508	300	0	12.0%	12.0%
Nationwide Agribusiness Insurance Company	2,398	0.2%	0	1,499	-1,137	-40	-75.9%	-78.5%
Liberty Mutual Insurance Company	2,394	0.2%	0	2,220	1,106	26	49.8%	51.0%
Church Mutual Insurance Company	2,370	0.2%	0	1,526	0	0	0.0%	0.0%
American Zurich Insurance Company	2,354	0.2%	0	2,046	0	0	0.0%	0.0%
Georgia Casualty & Surety Company	1,958	0.2%	0	684	17	0	2.5%	2.5%
Travelers Property Casualty Company of America	1,866	0.2%	0	1,875	-2,056	-24	-109.7%	-110.9%
Ohio Casualty Insurance Company, The	1,834	0.2%	0	1,922	-30	-3	-1.6%	-1.7%
Association Casualty Insurance Company	1,747	0.2%	0	218	0	0	0.0%	0.0%
Great American Assurance Company	1,528	0.1%	0	1,698	0	0	0.0%	0.0%
Pennsylvania Lumbermens Mutual Insurance Company	1,327	0.1%	0	1,394	0	0	0.0%	0.0%
Zurich American Insurance Company of Illinois	1,166	0.1%	0	348	0	0	0.0%	0.0%
Westport Insurance Corporation	1,028	0.1%	0	904	36	9	4.0%	5.0%
Security National Insurance Company	979	0.1%	0	1,237	0	0	0.0%	0.0%
Great American Insurance Company	957	0.1%	0	957	-347	-100	-36.3%	-46.7%
Federated Service Insurance Company	943	0.1%	0	1,373	14	0	1.0%	1.0%
National Fire Insurance Company of Hartford	931	0.1%	0	79	0	0	0.0%	0.0%

Burglary and Theft Business - Stock Fire and Miscellaneous Companies

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						<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	*	**
Trinity Universal Insurance Company	876	0.1%	0	904	0	0	0.0%	0.0%
American Economy Insurance Company	858	0.1%	0	826	26	9	3.1%	4.2%
Sompo Japan Insurance Company of America	575	0.1%	0	482	0	0	0.0%	0.0%
Bituminous Casualty Corporation	525	0.1%	0	533	0	0	0.0%	0.0%
St. Paul Guardian Insurance Company	525	0.1%	0	525	171	0	32.6%	32.6%
Gulf Insurance Company	505	0.0%	0	321	978	150	304.7%	351.4%
SAFECO Insurance Company of America	427	0.0%	0	360	10	8	2.8%	5.0%
Cincinnati Insurance Company, The	336	0.0%	0	336	0	0	0.0%	0.0%
Granite State Insurance Company	315	0.0%	0	13	2	0	15.4%	15.4%
Grain Dealers Mutual Insurance Company	280	0.0%	0	280	0	0	0.0%	0.0%
Travelers Indemnity Company of Connecticut, The	223	0.0%	0	56	22	-1	39.3%	37.5%
Fireman's Fund Insurance Company	210	0.0%	0	114	8	0	7.0%	7.0%
Vigilant Insurance Company	190	0.0%	0	23	5	1	21.7%	26.1%
National Surety Corporation	178	0.0%	0	26	1	0	3.8%	3.8%
American Insurance Company, The	170	0.0%	0	148	47	2	31.8%	33.1%
Ohio Farmers Insurance Company	166	0.0%	-1	104	-1	0	-1.0%	-1.0%
Regent Insurance Company	72	0.0%	0	72	0	0	0.0%	0.0%
Tokio Marine & Nichido Fire Insurance Co., Ltd. (United States Bra	70	0.0%	0	53	101	15	190.6%	218.9%
Transportation Insurance Company	49	0.0%	0	49	0	0	0.0%	0.0%
American States Insurance Company	23	0.0%	0	221	11	1	5.0%	5.4%
Southern Guaranty Insurance Company	6	0.0%	0	831	0	0	0.0%	0.0%
Travelers Indemnity Company, The	0	0.0%	9,169	0	9,169	154		
Southern Pilot Insurance Company	0	0.0%	3,239	4,716	3,239	0	68.7%	68.7%
Travelers Casualty and Surety Company	0	0.0%	0	646	-418	-47	-64.7%	-72.0%
Harleysville Mutual Insurance Company	0	0.0%	0	53	0	0	0.0%	0.0%
American Motorists Insurance Company	0	0.0%	0	40	-500	-37	****	****
United States Fidelity and Guaranty Company	0	0.0%	0	5	1	0	20.0%	20.0%
American Manufacturers Mutual Insurance Company	0	0.0%	0	2	-3	0	-150.0%	-150.0%

Burglary and Theft Business - Stock Fire and Miscellaneous Companies

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						Direct Defense		
						and Cost	Loss	Loss
						Containment	Ratio	Ratio
	Premiums	Market	Losses	Premiums	Losses	Expense	w/o LAE w	ith LAE
Company	Written	Share	Paid	Earned	Incurred	Incurred	*	**
Royal Indemnity Company	0	0.0%	0	0	125	0		
Fairmont Specialty Insurance Company	0	0.0%	0	0	15	20		
Great American Insurance Company of New York	0	0.0%	0	0	11	0		
Great American Alliance Insurance Company	0	0.0%	0	0	9	-1		
United States Fire Insurance Company	0	0.0%	0	0	5	-3		
St. Paul Medical Liability Insurance Company	0	0.0%	0	0	2	1		
North River Insurance Company, The	0	0.0%	0	0	1	0		
Security Insurance Company of Hartford	0	0.0%	0	0	1	0		
Redland Insurance Company	0	0.0%	0	0	0	156		
Great River Insurance Company	0	0.0%	0	0	0	-7		
American Central Insurance Company	0	0.0%	0	0	-1	0		
Travelers Casualty Insurance Company of America	0	0.0%	0	0	-1	0		
Farmington Casualty Company	0	0.0%	0	0	-7	0		
Standard Fire Insurance Company, The	0	0.0%	0	0	-24	-2		
Lumbermens Mutual Casualty Company	0	0.0%	0	0	-44	-2		
Old Republic Insurance Company	0	0.0%	0	0	-104	-100		
Northland Insurance Company	0	0.0%	0	0	-246	-31		
Insurance Corporation of Hannover	-20	0.0%	0	2,252	-214	0	-9.5%	-9.5%
Pennsylvania National Mutual Casualty Insurance Company	-120	0.0%	0	350	0	0	0.0%	0.0%
Assurance Company of America	-212	0.0%	0	-212	0	0	0.0%	0.0%
Arch Insurance Company	-366	0.0%	0	-144	-50	-1	34.7%	35.4%
American Casualty Company of Reading, Pennsylvania	-371	0.0%	0	901	0	0	0.0%	0.0%
Grand Totals: 103 Companies in Report	1,030,671		204,289	969,150	198,028	3,248	20.4%	20.8%

Burglary and Theft Business - Stock Fire and Miscellaneous Companies  $\,$ 

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