# Companies Filing on Property/Casualty Blank Fire 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	
Company	Written	Share	Paid	Earned	Incurred	Incurred	*	**
Mississippi Farm Bureau Mutual Insurance Company	11,866,075	12.9%	7,114,252	11,957,063	6,839,199	81,943	57.2%	57.9%
Union National Fire Insurance Company	4,668,893	5.1%	2,494,075	4,681,994	2,605,718	30,213	55.7%	56.3%
American Modern Home Insurance Company	4,525,510	4.9%	1,907,564	4,541,479	1,853,967	591	40.8%	40.8%
Audubon Indemnity Company	3,615,205	3.9%	2,124,044	3,212,454	2,581,739	10,463	80.4%	80.7%
RSUI Indemnity Company	3,513,790	3.8%	3,979	1,784,730	74,232	7,806	4.2%	4.6%
National Security Fire and Casualty Company	3,422,647	3.7%	899,681	3,244,288	1,055,314	8,311	32.5%	32.8%
Aegis Security Insurance Company	3,105,517	3.4%	688,700	3,225,550	601,223	5,300	18.6%	18.8%
American Security Insurance Company	3,084,498	3.3%	1,847,566	2,990,675	2,058,800	0	68.8%	68.8%
St. Paul Fire and Marine Insurance Company	2,591,500	2.8%	117,587	2,826,398	111,285	2,726	3.9%	4.0%
State National Insurance Company, Inc.	2,542,402	2.8%	414,268	2,278,164	414,829	40,662	18.2%	20.0%
Universal Underwriters Insurance Company	2,067,247	2.2%	106,006	2,161,682	97,798	3,103	4.5%	4.7%
Southern Fire & Casualty Company	2,026,955	2.2%	784,893	2,187,577	752,302	22,160	34.4%	35.4%
American Reliable Insurance Company	1,928,422	2.1%	746,656	1,796,504	769,490	14,356	42.8%	43.6%
Affiliated F M Insurance Company	1,890,881	2.1%	494,088	2,135,653	1,063,921	6,605	49.8%	50.1%
Factory Mutual Insurance Company	1,851,995	2.0%	0	1,895,639	4,703	0	0.2%	0.2%
Travelers Property Casualty Company of America	1,833,203	2.0%	28,673	1,751,076	-64,817	-3,511	-3.7%	-3.9%
Employers Mutual Casualty Company	1,818,611	2.0%	290,116	1,813,235	255,382	-732	14.1%	14.0%
American Guarantee & Liability Insurance Company	1,791,417	1.9%	0	2,184,350	78,257	0	3.6%	3.6%
United States Fidelity and Guaranty Company	1,741,945	1.9%	305,703	1,952,724	388,877	72,962	19.9%	23.7%
Allianz Global Risks US Insurance Company	1,600,051	1.7%	927,405	1,617,614	-327,766	38,827	-20.3%	-17.9%
Balboa Insurance Company	1,588,529	1.7%	337,322	1,523,534	211,287	5,049	13.9%	14.2%
Westport Insurance Corporation	1,578,637	1.7%	4,115	1,604,400	21,299	7,775	1.3%	1.8%
Lumbermen's Underwriting Alliance	1,401,841	1.5%	329,386	1,325,691	109,403	-125,082	8.3%	-1.2%
American General Property Insurance Company	1,228,313	1.3%	363,027	1,266,111	364,056	-2,846	28.8%	28.5%
Employers Insurance Company of Wausau	1,207,482	1.3%	0	1,259,446	-36,919	-10,924	-2.9%	-3.8%

Fire Business - Stock Fire and Miscellaneous Companies

## Page 1 of 8

\* 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

Tuesday, August 23, 2005 4:43:02 PM

						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	*	**
Shelter Mutual Insurance Company	1,201,051	1.3%	316,963	1,089,072	312,746	5,377	28.7%	29.2%
Southern Farm Bureau Casualty Insurance Company	1,117,125	1.2%	1,089,667	854,554	1,169,511	46,077	136.9%	142.2%
Travelers Indemnity Company, The	1,062,549	1.2%	132,516	1,159,953	78,863	-9,672	6.8%	6.0%
State Auto Property and Casualty Insurance Company	935,518	1.0%	493,059	864,067	487,141	3,195	56.4%	56.7%
Penn Millers Insurance Company	876,548	1.0%	312,399	849,072	382,414	14,290	45.0%	46.7%
American Summit Insurance Company	861,635	0.9%	235,870	479,116	301,495	9,323	62.9%	64.9%
Lafayette Insurance Company	811,634	0.9%	95,316	849,557	175,563	2,507	20.7%	21.0%
Brierfield Insurance Company	779,569	0.8%	17,031	718,163	48,907	3,469	6.8%	7.3%
Federated Mutual Insurance Company	777,618	0.8%	32,871	796,400	-102,321	-3,034	-12.8%	-13.2%
Mutual Savings Fire Insurance Company	774,161	0.8%	565,992	773,796	562,542	49,761	72.7%	79.1%
Continental Western Insurance Company	759,551	0.8%	24,619	972,110	23,619	5,000	2.4%	2.9%
Alfa Insurance Corporation	714,932	0.8%	334,978	666,150	283,978	-2,500	42.6%	42.3%
Discover Property & Casualty Insurance Company	707,499	0.8%	118,075	718,022	261,223	11,148	36.4%	37.9%
Pennsylvania Lumbermens Mutual Insurance Company	680,578	0.7%	0	642,830	-935	-2	-0.1%	-0.1%
United Services Automobile Association	669,669	0.7%	51,113	610,494	50,151	732	8.2%	8.3%
Zurich American Insurance Company	585,182	0.6%	0	872,962	12,268	0	1.4%	1.4%
Hartford Fire Insurance Company	573,337	0.6%	0	409,340	79,998	-3,976	19.5%	18.6%
Nationwide Property and Casualty Insurance Company	571,269	0.6%	419,115	536,980	226,241	4,814	42.1%	43.0%
Federal Insurance Company	528,092	0.6%	0	405,403	53,287	4,699	13.1%	14.3%
Automobile Insurance Company of Hartford, Connecticut, The	508,850	0.6%	23,647	396,351	112,258	4,055	28.3%	29.3%
State Automobile Mutual Insurance Company	496,906	0.5%	14,147	499,103	-26,302	-975	-5.3%	-5.5%
United States Fire Insurance Company	447,915	0.5%	0	437,989	-16,276	-6,427	-3.7%	-5.2%
St. Paul Mercury Insurance Company	446,648	0.5%	77,034	422,532	81,420	4,376	19.3%	20.3%
Southern Pioneer Property and Casualty Insurance Company	385,672	0.4%	22,494	257,906	19,722	0	7.6%	7.6%
Shelter General Insurance Company	370,172	0.4%	27,925	357,484	37,457	1,822	10.5%	11.0%
Sentry Select Insurance Company	364,135	0.4%	0	407,872	-16,391	-570	-4.0%	-4.2%
SAFECO Insurance Company of America	360,021	0.4%	8,132	339,313	-5,093	233	-1.5%	-1.4%
American Family Home Insurance Company	294,954	0.3%	6,612	260,116	3,857	0	1.5%	1.5%

## Page 2 of 8

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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

Tuesday, August 23, 2005 4:43:02 PM

						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	*	**
Federated Rural Electric Insurance Exchange	290,377	0.3%	7,111	327,878	150,608	16,753	45.9%	51.0%
Fidelity and Guaranty Insurance Company	279,774	0.3%	42,351	441,905	62,446	17,281	14.1%	18.0%
Fidelity and Guaranty Insurance Underwriters, Inc.	265,488	0.3%	301,884	344,896	-170,091	-17,461	-49.3%	-54.4%
RLI Insurance Company	223,157	0.2%	0	175,293	28,282	3,947	16.1%	18.4%
XL Insurance America, Inc.	216,426	0.2%	0	173,375	-23,741	0	-13.7%	-13.7%
Insurance Corporation of Hannover	216,204	0.2%	-859	432,127	-119,211	0	-27.6%	-27.6%
American Automobile Insurance Company	207,756	0.2%	39,695	166,538	-5,668	3,044	-3.4%	-1.6%
Union Insurance Company	202,286	0.2%	4,247	145,345	9,500	-5,000	6.5%	3.1%
American States Insurance Company	194,450	0.2%	14,500	240,231	11,327	25	4.7%	4.7%
Grain Dealers Mutual Insurance Company	185,190	0.2%	72,340	185,938	69,871	1,353	37.6%	38.3%
AXIS Reinsurance Company	185,084	0.2%	0	135,018	20,485	1,183	15.2%	16.0%
Security National Insurance Company	175,910	0.2%	33,122	159,277	22,398	116	14.1%	14.1%
Firemen's Insurance Company of Newark, New Jersey	167,540	0.2%	157,252	213,588	-45,517	-2,929	-21.3%	-22.7%
Harco National Insurance Company	148,278	0.2%	0	109,270	723	48	0.7%	0.7%
St. Paul Guardian Insurance Company	145,581	0.2%	1,284	123,091	1,827	246	1.5%	1.7%
Stonington Insurance Company	134,981	0.1%	0	92,548	33,511	1,057	36.2%	37.4%
GuideOne Mutual Insurance Company	130,934	0.1%	17,602	122,795	10,100	42	8.2%	8.3%
USAA Casualty Insurance Company	130,453	0.1%	9,682	106,648	12,077	279	11.3%	11.6%
AXA Re Property and Casualty Insurance Company	115,363	0.1%	12,114	169,534	90,700	0	53.5%	53.5%
Great American Insurance Company	112,158	0.1%	0	96,239	58,583	5,612	60.9%	66.7%
QBE Insurance Corporation	104,386	0.1%	-22,343	104,824	6,139	5,882	5.9%	11.5%
Nationwide Mutual Fire Insurance Company	86,877	0.1%	87	86,705	-5,658	-26	-6.5%	-6.6%
Liberty Mutual Fire Insurance Company	73,450	0.1%	0	75,169	41,610	2,679	55.4%	58.9%
United Fire & Casualty Company	71,039	0.1%	0	69,755	0	27,995	0.0%	40.1%
Empire Fire and Marine Insurance Company	68,473	0.1%	73,334	71,143	26,307	5,034	37.0%	44.1%
Travelers Indemnity Company of Connecticut, The	68,118	0.1%	21,762	51,960	41,036	148	79.0%	79.3%
National Casualty Company	64,178	0.1%	51,697	57,876	26,591	-272	45.9%	45.5%
Unitrin Auto and Home Insurance Company	58,139	0.1%	4,892	46,738	8,567	279	18.3%	18.9%

## Page 3 of 8

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Tuesday, August 23, 2005 4:43:02 PM

						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	*	**
American Insurance Company, The	54,747	0.1%	0	29,674	1,523	-602	5.1%	3.1%
Trinity Universal Insurance Company	54,275	0.1%	5,464	76,742	11,779	52	15.3%	15.4%
Employers' Fire Insurance Company, The	45,239	0.0%	0	7,213	2,832	215	39.3%	42.2%
Charter Oak Fire Insurance Company, The	44,427	0.0%	65,200	21,395	70,764	66	330.8%	331.1%
Northland Casualty Company	43,416	0.0%	0	195,562	68,877	2,199	35.2%	36.3%
American Alternative Insurance Corporation	38,522	0.0%	0	32,826	6,930	16	21.1%	21.2%
General Insurance Company of America	36,990	0.0%	101,094	26,775	106,351	2,002	397.2%	404.7%
National Surety Corporation	33,580	0.0%	0	38,606	-454	-214	-1.2%	-1.7%
Travelers Indemnity Company of America, The	30,445	0.0%	18,858	41,641	25,268	70	60.7%	60.8%
Allstate Insurance Company	30,254	0.0%	1,571	40,538	-33,290	-47	-82.1%	-82.2%
American International South Insurance Company	29,776	0.0%	0	22,876	2,130	106	9.3%	9.8%
Pennsylvania National Mutual Casualty Insurance Company	28,507	0.0%	1,000	28,111	1,090	135	3.9%	4.4%
Royal Indemnity Company	28,110	0.0%	958,481	1,405,581	-839,552	-49,513	-59.7%	-63.3%
Armed Forces Insurance Exchange	27,343	0.0%	10,154	25,906	11,083	0	42.8%	42.8%
American Resources Insurance Company, Inc.	26,556	0.0%	0	26,242	0	0	0.0%	0.0%
Tokio Marine & Nichido Fire Insurance Co., Ltd. (United States Bra	25,764	0.0%	0	25,858	-939	-64	-3.6%	-3.9%
Georgia Casualty & Surety Company	23,573	0.0%	0	15,290	362	1	2.4%	2.4%
Nationwide Mutual Insurance Company	21,978	0.0%	0	14,517	-1,124	13	-7.7%	-7.7%
Seneca Insurance Company, Inc.	21,824	0.0%	0	16,800	37,781	0	224.9%	224.9%
Federated Service Insurance Company	20,867	0.0%	0	19,342	66	-1	0.3%	0.3%
GuideOne Elite Insurance Company	18,200	0.0%	5,329	20,098	5,309	-15	26.4%	26.3%
National Farmers Union Property and Casualty Company	17,463	0.0%	0	18,227	-680	-1	-3.7%	-3.7%
Northland Insurance Company	14,436	0.0%	456	13,519	-23,552	-5,867	-174.2%	-217.6%
Cincinnati Insurance Company, The	13,105	0.0%	83,707	14,670	98,561	0	671.9%	671.9%
Bituminous Casualty Corporation	11,980	0.0%	0	9,948	1,100	200	11.1%	13.1%
Great American Insurance Company of New York	11,422	0.0%	0	12,802	400	315	3.1%	5.6%
New Hampshire Insurance Company	10,349	0.0%	0	10,041	72	4	0.7%	0.8%
First National Insurance Company of America	9,523	0.0%	0	2,030	73	17	3.6%	4.4%

## Page 4 of 8

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Tuesday, August 23, 2005 4:43:02 PM

						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	*	**
Granite State Insurance Company	9,276	0.0%	0	13,043	-1,412	-71	-10.8%	-11.4%
Liberty Insurance Corporation	8,833	0.0%	0	7,603	3,555	160	46.8%	48.9%
Southern Pilot Insurance Company	8,433	0.0%	120,353	98,652	-134,628	3,768	-136.5%	-132.6%
Hartford Underwriters Insurance Company	8,085	0.0%	383	7,502	379	0	5.1%	5.1%
DaimlerChrysler Insurance Company	7,596	0.0%	0	3,591	0	-1,131	0.0%	-31.5%
Interstate Indemnity Company	7,287	0.0%	0	-15,328	121	56	-0.8%	-1.2%
Amica Mutual Insurance Company	7,191	0.0%	0	7,819	0	0	0.0%	0.0%
Fireman's Fund Insurance Company	6,743	0.0%	0	9,980	2,400	-169	24.0%	22.4%
Horace Mann Insurance Company	6,568	0.0%	0	6,430	203	0	3.2%	3.2%
Sompo Japan Insurance Company of America	5,927	0.0%	0	5,464	-4,048	17,683	-74.1%	249.5%
Association Casualty Insurance Company	5,667	0.0%	0	3,964	0	0	0.0%	0.0%
Wausau Business Insurance Company	5,644	0.0%	0	4,941	267	11	5.4%	5.6%
American Economy Insurance Company	5,397	0.0%	-27	26,204	147	-452	0.6%	-1.2%
Fidelity and Deposit Company of Maryland	4,974	0.0%	0	5,053	512	5	10.1%	10.2%
USAuto Insurance Company, Inc.	4,358	0.0%	42,425	4,639	46,325	0	998.6%	998.6%
Church Mutual Insurance Company	4,285	0.0%	0	4,295	-18	-1	-0.4%	-0.4%
Diamond State Insurance Company	3,924	0.0%	0	1,933	0	0	0.0%	0.0%
Gerling America Insurance Company	3,338	0.0%	0	841	1	1	0.1%	0.2%
Mitsui Sumitomo Insurance Company of America	2,967	0.0%	0	2,599	746	371	28.7%	43.0%
Southern Guaranty Insurance Company	2,703	0.0%	202,314	61,192	192,285	4,439	314.2%	321.5%
Hanover Insurance Company, The	2,488	0.0%	0	2,374	-1,106	132	-46.6%	-41.0%
Clarendon National Insurance Company	1,889	0.0%	0	898	423	13,666	47.1%	****
LM Property and Casualty Insurance Company	1,721	0.0%	250	11,789	3,618	94	30.7%	31.5%
West American Insurance Company	1,483	0.0%	0	1,655	-168	-9	-10.2%	-10.7%
Penn-America Insurance Company	1,343	0.0%	0	1,267	-3,976	-997	-313.8%	-392.5%
National Fire Insurance Company of Hartford	1,295	0.0%	0	1,406	0	0	0.0%	0.0%
North American Specialty Insurance Company	1,283	0.0%	0	2,070	295	68	14.3%	17.5%
GuideOne Specialty Mutual Insurance Company	1,210	0.0%	0	1,028	17	1	1.7%	1.8%

## Page 5 of 8

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						Direct Defense		
						and Cost	Loss	Loss
			_		_	Containment	Ratio	Ratio
	Premiums	Market	Losses	Premiums	Losses	Expense	w/o LAE v	
Company	Written	Share	Paid	Earned	Incurred	Incurred	*	**
Pharmacists Mutual Insurance Company	1,045	0.0%	0	711	0	0	0.0%	0.0%
Phoenix Insurance Company, The	939	0.0%	0	986	577	24	58.5%	61.0%
Ohio Casualty Insurance Company, The	894	0.0%	0	937	-44	-4	-4.7%	-5.1%
United States Liability Insurance Company	784	0.0%	0	517	27	1	5.2%	5.4%
Insurance Company of the West	681	0.0%	0	915	0	0	0.0%	0.0%
Capital City Insurance Company, Inc.	605	0.0%	2,680	605	2,680	314	443.0%	494.9%
General Casualty Company of Wisconsin	359	0.0%	0	376	0	0	0.0%	0.0%
Mitsui Sumitomo Insurance USA Inc.	268	0.0%	0	239	65	32	27.2%	40.6%
American Manufacturers Mutual Insurance Company	256	0.0%	0	8,718	12,496	69	143.3%	144.1%
Jefferson Insurance Company	248	0.0%	0	248	-53,109	501	****	****
Massachusetts Bay Insurance Company	220	0.0%	0	207	-36	13	-17.4%	-11.1%
Transportation Insurance Company	202	0.0%	0	128	0	0	0.0%	0.0%
Graphic Arts Mutual Insurance Company	198	0.0%	0	97	0	0	0.0%	0.0%
Harleysville Mutual Insurance Company	172	0.0%	0	44	-34	-1	-77.3%	-79.5%
Amerisure Mutual Insurance Company	96	0.0%	0	568	-15	2	-2.6%	-2.3%
St. Paul Protective Insurance Company	18	0.0%	0	10,354	-610	-265	-5.9%	-8.5%
Sentry Insurance a Mutual Company	16	0.0%	0	14	-36	0	-257.1%	-257.1%
Wausau Underwriters Insurance Company	10	0.0%	0	10	1	0	10.0%	10.0%
American Zurich Insurance Company	2	0.0%	0	2	-1,398	0	****	****
Atlantic Mutual Insurance Company	1	0.0%	0	0	0	0		
National Union Fire Insurance Company of Louisiana	0	0.0%	274,049	260	263,841	13,576	****	****
Audubon Insurance Company	0	0.0%	262,384	984	255,299	161	****	****
Vesta Fire Insurance Corporation	0	0.0%	10,000	0	-87,449	61,501		
ACE American Insurance Company	0	0.0%	5,279	11,274	24,413	9,510	216.5%	300.9%
First American Property & Casualty Insurance Company	0	0.0%	2,121	0	2,252	0		
American Central Insurance Company	0	0.0%	334	148	1,699	21	****	****
Indemnity Insurance Company of North America	0	0.0%	0	23,054	0	0	0.0%	0.0%
Great American Assurance Company	0	0.0%	0	3,099	-8,859	-7,730	-285.9%	-535.3%

## Page 6 of 8

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Tuesday, August 23, 2005 4:43:02 PM

						Direct Defense and Cost	Loss	Loss
	Premiums	Market	Losses	Premiums	Losses	Containment Expense	Ratio w/o LAE w	Ratio
Company	Written	Share	Paid	Earned	Incurred	Incurred	w/0 LAE w	**
Transcontinental Insurance Company	0	0.0%	0	700	0	0	0.0%	0.0%
Greenwich Insurance Company	0	0.0%	0	12	-1,363	-145	****	****
Providence Washington Insurance Company	0	0.0%	0	0	2,394	-452		
Valiant Insurance Company	0	0.0%	0	0	1,422	0		
Fairmont Specialty Insurance Company	0	0.0%	0	0	1,252	1,621		
Northern Insurance Company of New York	0	0.0%	0	0	1,179	-3		
Century Indemnity Company	0	0.0%	0	0	433	90		
Liberty Mutual Insurance Company	0	0.0%	0	0	98	0		
OneBeacon America Insurance Company	0	0.0%	0	0	43	1		
Oak River Insurance Company	0	0.0%	0	0	22	0		
St. Paul Medical Liability Insurance Company	0	0.0%	0	0	19	8		
Farmington Casualty Company	0	0.0%	0	0	17	-30		
OneBeacon Insurance Company	0	0.0%	0	0	4	0		
American Employers' Insurance Company	0	0.0%	0	0	3	0		
Travelers Casualty and Surety Company of America	0	0.0%	0	0	3	0		
Gulf Guaranty Insurance Company	0	0.0%	0	0	0	5,719		
Travelers Casualty Company of Connecticut	0	0.0%	0	0	0	2		
Travelers Casualty Insurance Company of America	0	0.0%	0	0	0	1		
AXA Corporate Solutions Insurance Company	0	0.0%	0	0	0	-5		
Fireman's Fund Insurance Company of Wisconsin	0	0.0%	0	0	-1	0		
Hartford Steam Boiler Inspection and Insurance Company, The	0	0.0%	0	0	-2	0		
North River Insurance Company, The	0	0.0%	0	0	-2	-34		
Hanover American Insurance Company, The	0	0.0%	0	0	-4	1		
American Equity Specialty Insurance Company	0	0.0%	0	0	-4	-3		
Trinity Universal Insurance Company of Kansas, Inc.	0	0.0%	0	0	-5	0		
Hartford Insurance Company of the Midwest	0	0.0%	0	0	-6	0		
Hartford Casualty Insurance Company	0	0.0%	0	0	-12	-1		
Centennial Insurance Company	0	0.0%	0	0	-25	-1		

## Page 7 of 8

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

			_		_	Direct Defense and Cost Containment	Loss Ratio	Loss Ratio
Company	Premiums Written	Market Share	Losses Paid	Premiums Earned	Losses Incurred	Expense Incurred	w/o LAE v *	with LAE **
Security Insurance Company of Hartford	0	0.0%	0	0	-25	-1		
Standard Fire Insurance Company, The	0	0.0%	0	0	-27	0		
First Financial Insurance Company	0	0.0%	0	0	-232	-4		
Great American Alliance Insurance Company	0	0.0%	0	0	-385	-544		
General Security National Insurance Company	0	0.0%	0	0	-495	-41		
Travelers Casualty and Surety Company	0	0.0%	0	0	-14,986	81		
Old Republic Insurance Company	0	0.0%	0	0	-17,628	0		
Gulf Insurance Company	0	0.0%	0	0	-25,771	-8,813		
TIG Insurance Company	0	0.0%	0	0	-37,000	0		
American Motorists Insurance Company	-12	0.0%	0	1,132	12,259	1,676	*****	****
Lincoln General Insurance Company	-49	0.0%	0	-49	0	0	0.0%	0.0%
Insurance Company of North America	-88	0.0%	0	-92	0	0	0.0%	0.0%
Great River Insurance Company	-355	0.0%	5,253	-355	0	18,389	0.0%	****
National Union Fire Insurance Company of Pittsburgh, PA.	-848	0.0%	-155	601	-774	-31	-128.8%	-133.9%
Lumbermens Mutual Casualty Company	-924	0.0%	0	868	-15,499	-248	*****	****
Vigilant Insurance Company	-3,007	0.0%	0	106,033	-56,721	-4,639	-53.5%	-57.9%
Star Insurance Company	-3,878	0.0%	330	-654	-270	-67	41.3%	51.5%
USF&G Insurance Company of Mississippi	-5,230	0.0%	223,406	281,296	230,808	17,003	82.1%	88.19
Maryland Casualty Company	-8,933	0.0%	0	-7,639	-17,542	2,125	229.6%	201.8%
Assurance Company of America	-9,562	0.0%	0	-9,111	-10,890	-611	119.5%	126.2%
Metropolitan Property and Casualty Insurance Company	-11,756	0.0%	121,296	567,721	63,040	277	11.1%	11.2%
Arch Insurance Company	-42,254	0.0%	717	-27,060	-21,132	1,916	78.1%	71.0%
Westchester Fire Insurance Company	-74,418	-0.1%	240,377	210,863	-308,345	-12,063	-146.2%	-152.0%
Grand Totals: 216 Companies in Report	92,226,685		30,355,518	93,074,937	26,698,032	512,405	28.7%	29.2%

Page 8 of 8

\* 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

Tuesday, August 23, 2005 4:43:02 PM