

**Companies Filing on Property/Casualty Blank
Group Accident and Health Business in Mississippi for Year Ended 12/31/2004**

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 **
QBE Insurance Corporation	12,139,368	24.1%	4,709,325	12,139,368	5,724,150	240,882	47.2%	49.1%
Zurich American Insurance Company	8,917,895	17.7%	4,376,880	8,896,454	3,645,112	26,558	41.0%	41.3%
AmFirst Insurance Company	8,147,175	16.2%	3,416,964	8,090,993	3,714,472	0	45.9%	45.9%
State Farm Mutual Automobile Insurance Company	5,836,618	11.6%	4,478,340	5,836,618	4,503,986	78,239	77.2%	78.5%
Continental Casualty Company	3,685,097	7.3%	4,247,128	3,218,346	3,874,871	0	120.4%	120.4%
Federated Mutual Insurance Company	2,867,350	5.7%	2,889,091	2,867,929	2,636,702	62,433	91.9%	94.1%
Empire Fire and Marine Insurance Company	1,357,112	2.7%	1,065,942	1,357,112	910,610	0	67.1%	67.1%
Arch Insurance Company	1,175,680	2.3%	245,176	1,175,680	611,353	0	52.0%	52.0%
BCS Insurance Company	1,050,102	2.1%	818,790	1,053,539	813,538	0	77.2%	77.2%
Sirius America Insurance Company	787,889	1.6%	367,208	787,889	385,068	198	48.9%	48.9%
AMEX Assurance Company	754,205	1.5%	266,337	761,427	140,518	865	18.5%	18.6%
Avemco Insurance Company	703,975	1.4%	3,024,133	703,975	3,024,133	0	429.6%	429.6%
National Union Fire Insurance Company of Pittsburgh, PA.	676,158	1.3%	1,265,521	592,132	1,186,002	19,031	200.3%	203.5%
Employers Reinsurance Corporation	648,874	1.3%	914,529	648,874	273,178	9,211	42.1%	43.5%
U.S. Specialty Insurance Company	586,187	1.2%	109,056	516,955	284,062	1,247	54.9%	55.2%
Clarendon National Insurance Company	395,720	0.8%	437,164	423,464	94,100	7,617	22.2%	24.0%
ACE American Insurance Company	256,765	0.5%	198,854	259,186	203,292	0	78.4%	78.4%
Federal Insurance Company	110,218	0.2%	13,366	104,569	20,875	2,342	20.0%	22.2%
ACE Fire Underwriters Insurance Company	85,897	0.2%	62,500	85,906	108,990	6,640	126.9%	134.6%
American Bankers Insurance Company of Florida	81,495	0.2%	47,172	81,224	47,883	343	59.0%	59.4%
AIG Premier Insurance Company	49,016	0.1%	21,335	47,143	13,012	1,454	27.6%	30.7%
National Casualty Company	25,052	0.0%	12,856	26,148	7,023	0	26.9%	26.9%
Brotherhood Mutual Insurance Company	15,046	0.0%	16,460	25,544	13,940	0	54.6%	54.6%
Lumbermens Mutual Casualty Company	12,172	0.0%	129,239	12,172	-69,710	-827	-572.7%	-579.5%
Sentry Insurance a Mutual Company	8,378	0.0%	0	5,346	0	0	0.0%	0.0%

Group Accident and Health Business - Stock Fire and Miscellaneous Companies

Page 1 of 2

* 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 and Cost Containment Expense Incurred	Loss Ratio w/o LAE *	Loss Ratio with LAE **
Hartford Fire Insurance Company	8,141	0.0%	667	6,935	9,122	0	131.5%	131.5%
Stonebridge Casualty Insurance Company	6,726	0.0%	0	6,636	0	-45	0.0%	-0.7%
Old Republic Insurance Company	3,506	0.0%	1,678	3,506	1,764	29	50.3%	51.1%
Government Employees Insurance Company	3,061	0.0%	0	3,051	69	0	2.3%	2.3%
Insurance Company of North America	1,577	0.0%	109,889	2,071	32,477	0	*****	*****
American Security Insurance Company	580	0.0%	0	597	0	0	0.0%	0.0%
Balboa Insurance Company	351	0.0%	0	351	460	0	131.1%	131.1%
Security Insurance Company of Hartford	287	0.0%	5,518	446	-50,625	0	*****	*****
American Sentinel Insurance Company	100	0.0%	0	7	10	0	142.9%	142.9%
American Casualty Company of Reading, Pennsylvania	57	0.0%	0	63	0	0	0.0%	0.0%
National Farmers Union Property and Casualty Company	2	0.0%	0	2	0	0	0.0%	0.0%
American Home Assurance Company	0	0.0%	102,582	0	102,582	0		
Insurance Company of the State of Pennsylvania, The	0	0.0%	61,156	0	53,646	1,607		
Great American Insurance Company	0	0.0%	12,768	0	12,768	194		
United Wisconsin Insurance Company	0	0.0%	439	0	0	0		
Star Insurance Company	0	0.0%	0	0	-11	-1		
Nationwide Mutual Insurance Company	0	0.0%	0	0	-200	0		
Travelers Indemnity Company of Connecticut, The	0	0.0%	0	0	-89,156	0		
Fort Wayne Health & Casualty Insurance Company	0	0.0%	0	0	-191,047	-4,071		
Sentry Select Insurance Company	0	0.0%	-50,333	0	-73,020	0		
Benchmark Insurance Company	-678	0.0%	46,445	-678	-104,268	2,644	*****	*****
Grand Totals: 46 Companies in Report	50,397,154		33,424,175	49,740,980	31,871,731	456,590	64.1%	65.0%

Group Accident and Health Business - Stock Fire and Miscellaneous Companies

Page 2 of 2

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