Companies Filing on Property/Casualty Blank Other Accident Only 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 with LAE	
Company	Written	Share	Paid	Earned	Incurred	Incurred	*	**
Gulf Insurance Company	278,360	68.4%	1,457	278,360	2,616	-125	0.9%	0.9%
Old Republic Insurance Company	120,408	29.6%	44,952	106,719	50,388	0	47.2%	47.2%
American Home Assurance Company	6,350	1.6%	0	6,256	-78	9	-1.2%	-1.1%
National Casualty Company	1,423	0.3%	0	1,647	16	0	1.0%	1.0%
State Farm Mutual Automobile Insurance Company	145	0.0%	0	141	-36	0	-25.5%	-25.5%
TIG Insurance Company	0	0.0%	429	0	-15,571	-2,000		
Federal Insurance Company	0	0.0%	0	63	-88	-12	-139.7%	-158.7%
Insurance Company of North America	0	0.0%	0	31	0	0	0.0%	0.0%
Nationwide Mutual Insurance Company	0	0.0%	0	0	-2	0		
American Automobile Insurance Company	0	0.0%	0	0	-1,086	-210		
ACE Fire Underwriters Insurance Company	0	0.0%	0	-10,597	-38,119	-4,501	359.7%	402.2%
Grand Totals: 11 Companies in Report	406,686		46,838	382,620	-1,960	-6,839	-0.5%	-2.3%

Other Accident Only 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

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

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