Companies Filing on Property/Casualty Blank All Other A&H Business in Mississippi for Year Ended 12/31/2005

						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	*	**
State Farm Mutual Automobile Insurance Company	320,156	30.1%	130,534	321,143	69,015	-983	21.5%	21.2%
Empire Fire and Marine Insurance Company	200,876	18.9%	0	200,876	7,962	622	4.0%	4.3%
TIG Premier Insurance Company	198,022	18.6%	144,750	198,022	214,970	19,221	108.6%	118.3%
Markel Insurance Company	155,868	14.6%	92,800	208,818	86,901	0	41.6%	41.6%
Metropolitan Property and Casualty Insurance Company	82,087	7.7%	18,390	80,946	20,479	0	25.3%	25.3%
American Bankers Insurance Company of Florida	46,445	4.4%	13,889	46,444	12,247	21	26.4%	26.4%
Republic Western Insurance Company	39,543	3.7%	3,859	39,543	7,709	0	19.5%	19.5%
Arch Insurance Company	22,121	2.1%	30,862	23,333	36,537	-408	156.6%	154.8%
Central States Indemnity Co. of Omaha	155	0.0%	0	123	0	0	0.0%	0.0%
Clarendon National Insurance Company	0	0.0%	72,721	0	-11,434	-1,838		
Grand Totals: 10 Companies in Report	1,065,273		507,805	1,119,248	444,386	16,635	39.7%	41.2%

All Other A&H 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