## Companies Filing on Property/Casualty Blank Ocean marine Business in Mississippi for Year Ended 12/31/2007

						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	*	**
St. Paul Fire and Marine Insurance Company	2,852,416	16.9%	1,660,961	2,777,481	2,677,430	-581,412	96.4%	75.5%
Northern Assurance Company of America, The	1,194,303	7.1%	501,218	1,173,266	372,267	8,214	31.7%	32.4%
Indemnity Insurance Company of North America	1,045,748	6.2%	257,075	1,377,286	140,219	132,452	10.2%	19.8%
XL Specialty Insurance Company	1,034,649	6.1%	1,158,262	1,185,728	511,368	87,101	43.1%	50.5%
State National Insurance Company, Inc.	960,506	5.7%	0	987,838	135,799	4,000	13.7%	14.2%
National Liability & Fire Insurance Company	837,915	5.0%	0	692,586	284,619	32,081	41.1%	45.7%
AXIS Insurance Company	820,753	4.9%	0	398,669	72,891	1,535	18.3%	18.7%
Fireman's Fund Insurance Company	686,654	4.1%	4,437	465,725	31,493	3,104	6.8%	7.4%
Continental Insurance Company, The	633,399	3.7%	350,251	622,132	866,469	128,667	139.3%	160.0%
Continental Casualty Company	584,130	3.5%	583,462	571,007	202,218	-54,235	35.4%	25.9%
Liberty Mutual Insurance Company	562,394	3.3%	87,282	447,166	274,134	1	61.3%	61.3%
AXIS Reinsurance Company	557,993	3.3%	85,241	949,366	192,718	5,043	20.3%	20.8%
OneBeacon Insurance Company	542,693	3.2%	0	454,665	96,523	0	21.2%	21.2%
Federal Insurance Company	496,740	2.9%	824,868	535,757	181,848	94,681	33.9%	51.6%
New York Marine and General Insurance Company	475,422	2.8%	136,187	461,701	-157,831	-7,442	-34.2%	-35.8%
Northern Insurance Company of New York	432,999	2.6%	466,380	340,759	493,322	7,308	144.8%	146.9%
Navigators Insurance Company	408,537	2.4%	45,500	409,663	-757,372	869,461	-184.9%	27.4%
American Home Assurance Company	406,965	2.4%	-123,519	406,965	-96,877	11,099	-23.8%	-21.1%
RLI Insurance Company	327,056	1.9%	0	303,542	101,001	10,357	33.3%	36.7%
ACE American Insurance Company	240,070	1.4%	39,418	304,196	325,483	15,036	107.0%	111.9%
American Modern Home Insurance Company	228,031	1.3%	39,439	186,291	65,835	4,422	35.3%	37.7%
Markel American Insurance Company	226,628	1.3%	-25,484	238,494	-33,297	6,383	-14.0%	-11.3%
Standard Fire Insurance Company, The	215,481	1.3%	61,692	226,100	27,392	739	12.1%	12.4%
Zurich American Insurance Company	125,560	0.7%	404,665	358,556	-590,841	-5,486	-164.8%	-166.3%
New Hampshire Insurance Company	115,581	0.7%	-30,710	77,373	-136,445	25,684	-176.3%	-143.2%

Ocean marine 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

Tuesday, June 03, 2008 11:41:26 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

						<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	*	**
Vigilant Insurance Company	109,730	0.6%	35,912	90,654	53,067	3,317	58.5%	62.2%
Foremost Insurance Company Grand Rapids, Michigan	96,038	0.6%	67,255	67,710	72,850	1,444	107.6%	109.7%
Travelers Home and Marine Insurance Company, The	90,111	0.5%	21,275	69,693	53,373	1,678	76.6%	79.0%
Markel Insurance Company	85,045	0.5%	0	51,430	18,001	12,600	35.0%	59.5%
United Services Automobile Association	75,076	0.4%	11,114	83,821	-6,634	593	-7.9%	-7.2%
AIG Centennial Insurance Company	65,638	0.4%	0	61,788	1,548	577	2.5%	3.4%
National Casualty Company	49,963	0.3%	0	15,059	4,050	458	26.9%	29.9%
Hanover Insurance Company, The	41,368	0.2%	0	39,950	-19,728	-1,080	-49.4%	-52.1%
Westport Insurance Corporation	32,953	0.2%	311,713	32,953	2,566,989	537,542	****	****
St. Paul Mercury Insurance Company	31,903	0.2%	0	41,966	168,580	137,527	401.7%	729.4%
Insurance Company of North America	28,545	0.2%	0	17,607	137,177	-7,103	779.1%	738.8%
National Security Fire and Casualty Company	27,650	0.2%	22,872	44,358	22,872	0	51.6%	51.6%
Unitrin Auto and Home Insurance Company	26,818	0.2%	4,211	26,273	3,348	-257	12.7%	11.8%
Property and Casualty Insurance Company of Hartford	20,805	0.1%	0	13,570	0	0	0.0%	0.0%
Hartford Fire Insurance Company	18,882	0.1%	0	18,792	72	-70	0.4%	0.0%
Old United Casualty Company	18,598	0.1%	6,032	17,285	3,032	0	17.5%	17.5%
USAA Casualty Insurance Company	16,505	0.1%	5,449	20,145	-424	-203	-2.1%	-3.1%
ACE Fire Underwriters Insurance Company	13,769	0.1%	0	12,198	440	379	3.6%	6.7%
National Interstate Insurance Company	13,514	0.1%	24,333	15,106	24,333	2,036	161.1%	174.6%
Automobile Insurance Company of Hartford, Connecticut, The	10,753	0.1%	0	11,836	402	19	3.4%	3.6%
American Reliable Insurance Company	7,463	0.0%	0	3,784	239	80	6.3%	8.4%
Commonwealth Insurance Company of America	6,798	0.0%	0	6,791	-9,444	-1,180	-139.1%	-156.4%
State Auto Property and Casualty Insurance Company	5,359	0.0%	0	6,048	-99	-8	-1.6%	-1.8%
Alaska National Insurance Company	3,676	0.0%	0	3,676	313	58	8.5%	10.1%
Amica Mutual Insurance Company	2,803	0.0%	0	2,546	-4,927	-192	-193.5%	-201.1%
Liberty Mutual Fire Insurance Company	2,687	0.0%	0	3,128	-123	0	-3.9%	-3.9%
American Bankers Insurance Company of Florida	1,323	0.0%	0	1,187	-48	4	-4.0%	-3.7%
Travelers Indemnity Company of America, The	1,284	0.0%	0	867	19	0	2.2%	2.2%

Ocean marine 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	
Company	Written	Share	Paid	Earned	Incurred	Incurred	*	**
Hartford Underwriters Insurance Company	566	0.0%	7,114	562	7,114	0	****	****
Garrison Property and Casualty Insurance Company	415	0.0%	0	406	44	2	10.8%	11.3%
Electric Insurance Company	215	0.0%	0	215	0	0	0.0%	0.0%
Arrowood Indemnity Company	0	0.0%	40,000	0	-245,566	-34,378		
AXA Re Property and Casualty Insurance Company	0	0.0%	31,398	0	-72,300	0		
OneBeacon America Insurance Company	0	0.0%	16,913	0	-259,052	-31,500		
Tokio Marine & Nichido Fire Insurance Co., Ltd. (United States Bra	0	0.0%	0	83,524	0	0	0.0%	0.0%
Security National Insurance Company	0	0.0%	0	276	-13	1	-4.7%	-4.3%
USAA General Indemnity Company	0	0.0%	0	40	-2,471	-244	****	****
Lumbermens Mutual Casualty Company	0	0.0%	0	0	21,114	498		
Atlantic Mutual Insurance Company	0	0.0%	0	0	6,000	0		
Empire Fire and Marine Insurance Company	0	0.0%	0	0	503	0		
United States Fidelity and Guaranty Company	0	0.0%	0	0	246	54		
Travelers Indemnity Company, The	0	0.0%	0	0	197	0		
Americas Insurance Company	0	0.0%	0	0	4	-36		
American Insurance Company, The	0	0.0%	0	0	1	0		
Assurance Company of America	0	0.0%	0	0	1	0		
Sentry Select Insurance Company	0	0.0%	0	0	-8	0		
Twin City Fire Insurance Company	0	0.0%	0	0	-10	-2		
American Manufacturers Mutual Insurance Company	0	0.0%	0	0	-12	-9		
Hartford Casualty Insurance Company	0	0.0%	0	0	-27	-5		
United States Fire Insurance Company	0	0.0%	0	0	-54	-5		
Great American Insurance Company of New York	0	0.0%	0	0	-118	-166		
ACE Property and Casualty Insurance Company	0	0.0%	0	0	-522	0		
Bankers Insurance Company	0	0.0%	0	0	-610	-5		
National Union Fire Insurance Company of Pittsburgh, PA.	0	0.0%	0	0	-3,025	-212		
Travelers Property Casualty Company of America	0	0.0%	0	0	-4,515	-260		
Liberty Insurance Underwriters Inc.	0	0.0%	0	0	-97,798	-1,205		

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	Premiums	Market	Losses	Premiums	Losses	Expense	w/o LAE v	with LAE
Company	Written	Share	Paid	Earned	Incurred	Incurred	*	**
Harbor Point Reinsurance U.S., Inc.	0	0.0%	-13,480	852	-30,663	-1,279	****	****
Trinity Universal Insurance Company of Kansas, Inc.	-24	0.0%	0	509	-42	2	-8.3%	-7.9%
American Family Home Insurance Company	-199	0.0%	183,178	15,453	55,943	-6,098	362.0%	322.6%
Grand Totals: 84 Companies in Report	16,918,653		7,301,914	16,834,370	7,744,005	1,412,165	46.0%	54.4%

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