

Companies Filing on Property/Casualty Blank
All other A&H Business in Mississippi for Year Ended 12/31/2003

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 **
Clarendon National Insurance Company	453,668	33.2%	352,150	557,988	855,551	29,281	153.3%	158.6%
State Farm Mutual Automobile Insurance Company	334,252	24.4%	195,491	338,409	169,054	-267	50.0%	49.9%
Empire Fire and Marine Insurance Company	218,346	16.0%	0	218,346	0	0	0.0%	0.0%
Markel Insurance Company	198,324	14.5%	109,192	219,665	113,647	0	51.7%	51.7%
Metropolitan Property and Casualty Insurance Company	73,400	5.4%	14,615	96,466	15,256	0	15.8%	15.8%
American Bankers Insurance Company of Florida	61,042	4.5%	9,241	61,042	13,736	66	22.5%	22.6%
Republic Western Insurance Company	28,318	2.1%	772	28,318	2,423	1	8.6%	8.6%
Virginia Surety Company, Inc.	0	0.0%	0	1,526	-91	0	-6.0%	-6.0%
Grand Totals: 8 Companies in Report	1,367,350		681,461	1,521,760	1,169,576	29,081	76.9%	78.8%

All other A&H Business - Stock Fire and Miscellaneous Companies

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* 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%