

Companies Filing on Property/Casualty Blank
Group accident and health 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 **
						Incurred	*	**
AmFirst Insurance Company	8,278,850	17.1%	4,534,501	8,331,599	4,586,079	0	55.0%	55.0%
Zurich American Insurance Company	7,964,927	16.4%	5,900,135	8,346,638	7,189,515	1,674	86.1%	86.2%
QBE Insurance Corporation	6,255,050	12.9%	1,045,261	6,255,050	3,552,548	396,315	56.8%	63.1%
State Farm Mutual Automobile Insurance Company	5,889,369	12.2%	6,137,939	5,889,369	6,163,306	81,952	104.7%	106.0%
Continental Casualty Company	4,811,585	9.9%	6,757,159	4,387,953	7,068,386	0	161.1%	161.1%
Federated Mutual Insurance Company	3,625,786	7.5%	3,881,005	3,624,853	3,596,073	97,682	99.2%	101.9%
Employers Reinsurance Corporation	2,057,996	4.2%	3,127,185	2,057,996	2,820,171	33,558	137.0%	138.7%
Empire Fire and Marine Insurance Company	1,770,436	3.7%	1,164,784	1,770,436	995,742	0	56.2%	56.2%
Benchmark Insurance Company	1,537,612	3.2%	1,189,613	1,537,612	1,266,271	139,988	82.4%	91.5%
Clarendon National Insurance Company	1,223,132	2.5%	670,160	1,216,944	849,996	13,120	69.8%	70.9%
BCS Insurance Company	1,031,953	2.1%	588,039	1,028,578	668,375	0	65.0%	65.0%
Avemco Insurance Company	920,998	1.9%	1,003,595	920,998	1,003,595	0	109.0%	109.0%
Sirius America Insurance Company	759,320	1.6%	345,358	759,320	321,396	-266	42.3%	42.3%
AMEX Assurance Company	687,226	1.4%	64,877	675,229	170,279	83	25.2%	25.2%
National Union Fire Insurance Company of Pittsburgh, PA.	294,585	0.6%	242,003	247,712	437,706	3,325	176.7%	178.0%
Lumbermens Mutual Casualty Company	294,549	0.6%	126,430	294,549	-165,330	14,095	-56.1%	-51.3%
Lincoln National Health & Casualty Insurance Company	283,286	0.6%	974,042	284,747	569,019	-6,655	199.8%	197.5%
ACE American Insurance Company	141,786	0.3%	241,089	134,510	179,764	0	133.6%	133.6%
U.S. Specialty Insurance Company	133,584	0.3%	235,656	298,276	7,190	-7	2.4%	2.4%
ACE Fire Underwriters Insurance Company	124,519	0.3%	0	124,518	0	0	0.0%	0.0%
American Bankers Insurance Company of Florida	97,253	0.2%	26,093	97,124	26,812	149	27.6%	27.8%
Federal Insurance Company	78,491	0.2%	0	83,485	2,409	311	2.9%	3.3%
AIG Premier Insurance Company	51,137	0.1%	38,701	52,242	32,614	0	62.4%	62.4%
Security Insurance Company of Hartford	46,547	0.1%	84,728	95,238	76,296	-7,213	80.1%	72.5%
Brotherhood Mutual Insurance Company	29,279	0.1%	13,662	27,009	14,712	0	54.5%	54.5%

Group accident and health 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%

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 **
National Casualty Company	28,247	0.1%	12,716	33,800	-53,419	0	-158.0%	-158.0%
Sentry Insurance a Mutual Company	11,739	0.0%	217	11,739	217	0	1.8%	1.8%
American Casualty Company of Reading, Pennsylvania	7,315	0.0%	25,214	7,309	25,214	0	345.0%	345.0%
Old Republic Insurance Company	3,946	0.0%	2,586	3,946	1,030	0	26.1%	26.1%
Insurance Company of North America	3,732	0.0%	59,125	6,592	63,779	0	967.5%	967.5%
Hartford Fire Insurance Company	3,195	0.0%	2,815	6,690	-3,325	52	-49.7%	-48.9%
Government Employees Insurance Company	3,006	0.0%	3,640	3,029	3,610	0	119.2%	119.2%
Stonebridge Casualty Insurance Company	1,303	0.0%	0	1,268	23	0	1.8%	1.8%
American Security Insurance Company	511	0.0%	0	494	-229	0	-46.4%	-46.4%
Balboa Insurance Company	366	0.0%	0	366	41	0	11.2%	11.2%
National Farmers Union Property and Casualty Company	2	0.0%	0	2	0	0	0.0%	0.0%
Insurance Company of the State of Pennsylvania, The	0	0.0%	22,599	0	18,714	1,088		
Employers Insurance Company of Wausau	0	0.0%	2,803	0	-88	0		
American Home Assurance Company	0	0.0%	2,626	0	2,626	0		
RLI Insurance Company	0	0.0%	0	0	846	89		
Star Insurance Company	0	0.0%	0	0	-634	-60		
Great American Insurance Company	0	0.0%	0	0	-3,728	0		
Travelers Indemnity Company of Connecticut, The	0	0.0%	0	0	-92,715	0		
Nationwide Mutual Insurance Company	0	0.0%	0	-2,221	-1,500	-85	67.5%	71.4%
Continental Insurance Company, The	0	0.0%	-4,637	0	-4,637	0		
Sentry Select Insurance Company	0	0.0%	-95,685	0	-117,090	0		
Central States Indemnity Co. of Omaha	-1	0.0%	0	-1	0	0	0.0%	0.0%
Grand Totals: 47 Companies in Report	48,452,617		38,426,034	48,614,998	41,271,659	769,195	84.9%	86.5%

Group accident and health Business - Stock Fire and Miscellaneous Companies

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