

Companies Filing on Property/Casualty Blank
Other liability Business in Mississippi for Year Ended 12/31/2003

| 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 Union Fire Insurance Company of Pittsburgh, PA. | 14,801,044 | 8.1% | 14,312,146 | 13,048,635 | 16,219,614 | 1,807,351 | 124.3% | 138.2% |
| Continental Casualty Company | 12,532,196 | 6.8% | 4,082,615 | 11,419,825 | 17,059,663 | 3,168,734 | 149.4% | 177.1% |
| St. Paul Fire and Marine Insurance Company | 11,400,408 | 6.2% | 2,522,884 | 11,416,666 | 3,622,136 | 1,475,589 | 31.7% | 44.7% |
| Zurich American Insurance Company | 7,942,016 | 4.3% | 2,788,328 | 8,481,352 | 6,454,837 | 2,089,264 | 76.1% | 100.7% |
| Liberty Mutual Insurance Company | 6,694,034 | 3.6% | 2,422,493 | 6,475,770 | 24,311,462 | -1,403,906 | 375.4% | 353.7% |
| Mississippi Farm Bureau Casualty Insurance Company | 6,374,130 | 3.5% | 2,803,730 | 6,269,492 | 2,179,772 | 147,508 | 34.8% | 37.1% |
| Federal Insurance Company | 6,103,692 | 3.3% | 1,440,473 | 5,938,002 | 37,032,950 | 15,264,810 | 623.7% | 880.7% |
| Employers Mutual Casualty Company | 3,994,775 | 2.2% | 976,068 | 3,952,303 | 1,718,435 | 345,697 | 43.5% | 52.2% |
| Ohio Casualty Insurance Company, The | 3,545,950 | 1.9% | 162,376 | 3,114,409 | 1,736,724 | 141,083 | 55.8% | 60.3% |
| Federated Mutual Insurance Company | 3,184,180 | 1.7% | 2,292,500 | 3,343,245 | 756,590 | -86,775 | 22.6% | 20.0% |
| Westport Insurance Corporation | 3,141,767 | 1.7% | 197,638 | 2,584,516 | 5,810,938 | 1,276,722 | 224.8% | 274.2% |
| American Home Assurance Company | 2,948,589 | 1.6% | 211,433 | 1,399,622 | 1,993,355 | 357,784 | 142.4% | 168.0% |
| St. Paul Mercury Insurance Company | 2,929,330 | 1.6% | 612,477 | 2,825,228 | 4,312,952 | 647,539 | 152.7% | 175.6% |
| Brierfield Insurance Company | 2,894,076 | 1.6% | 363,450 | 2,393,134 | 839,669 | 322,616 | 35.1% | 48.6% |
| Executive Risk Indemnity Inc. | 2,847,631 | 1.6% | 385,020 | 2,810,688 | 1,118,762 | 1,277,653 | 39.8% | 85.3% |
| American Guarantee & Liability Insurance Company | 2,479,260 | 1.4% | -289,970 | 2,707,975 | 1,614,409 | 172,650 | 59.6% | 66.0% |
| United States Fidelity and Guaranty Company | 2,433,106 | 1.3% | 1,307,018 | 2,454,205 | 2,902,855 | 1,345,867 | 118.3% | 173.1% |
| Great American Insurance Company | 2,334,304 | 1.3% | 172,387 | 2,281,098 | 562,749 | 192,791 | 24.7% | 33.1% |
| Travelers Casualty and Surety Company of America | 2,327,435 | 1.3% | 116,080 | 1,985,293 | 1,109,803 | 15,869 | 55.9% | 56.7% |
| Federated Rural Electric Insurance Exchange | 2,294,208 | 1.2% | 152,992 | 2,073,968 | 984,664 | 418,811 | 47.5% | 67.7% |
| State Farm Fire and Casualty Company | 2,250,809 | 1.2% | 3,731,262 | 2,241,930 | 6,012,612 | 337,433 | 268.2% | 283.2% |
| Universal Underwriters Insurance Company | 2,158,381 | 1.2% | 2,776,422 | 1,944,008 | 4,991,446 | 237,741 | 256.8% | 269.0% |
| Travelers Indemnity Company of Illinois, The | 2,103,383 | 1.1% | 2,689,569 | 2,141,931 | 2,129,861 | 73,094 | 99.4% | 102.8% |
| Gulf Insurance Company | 2,094,335 | 1.1% | 3,223,174 | 2,218,279 | 4,685,988 | 221,355 | 211.2% | 221.2% |
| ACE American Insurance Company | 2,056,867 | 1.1% | 212,411 | 2,758,133 | 1,124,302 | 124,123 | 40.8% | 45.3% |

Other liability 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

Friday, June 11, 2004 12:43:30 PM

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

| Company | Premiums Written | Market Share | Losses Paid | Premiums Earned | Losses Incurred | Direct Defense and Cost Containment | Loss Ratio | Loss Ratio |
|--|---------------------|-----------------|----------------|--------------------|--------------------|---|---------------|----------------|
| | | | | | | Expense Incurred | w/o LAE * | with LAE ** |
| Greenwich Insurance Company | 1,889,051 | 1.0% | 141,678 | 1,622,031 | 998,335 | 416,065 | 61.5% | 87.2% |
| Great West Casualty Company | 1,839,062 | 1.0% | 0 | 1,382,212 | 807,000 | 36,316 | 58.4% | 61.0% |
| Maryland Casualty Company | 1,821,026 | 1.0% | 343,631 | 1,323,035 | 1,441,258 | 248,090 | 108.9% | 127.7% |
| Continental Western Insurance Company | 1,786,621 | 1.0% | 12,838 | 898,793 | 127,166 | 5,774 | 14.1% | 14.8% |
| Arch Insurance Company | 1,755,248 | 1.0% | 11,931 | 1,373,073 | 722,075 | 92,812 | 52.6% | 59.3% |
| Lafayette Insurance Company | 1,739,342 | 0.9% | 884,241 | 1,593,482 | 866,889 | -71,380 | 54.4% | 49.9% |
| Southern Fire & Casualty Company | 1,673,648 | 0.9% | 48,946 | 735,132 | 110,524 | 26,025 | 15.0% | 18.6% |
| Royal Insurance Company of America | 1,473,854 | 0.8% | 2,527,589 | 1,932,152 | 7,241,990 | 3,068,437 | 374.8% | 533.6% |
| Protective Insurance Company | 1,319,411 | 0.7% | 257,170 | 1,319,411 | 1,890,470 | 30,786 | 143.3% | 145.6% |
| Security Insurance Company of Hartford | 1,319,014 | 0.7% | 593,612 | 1,305,144 | 1,666,592 | 546,548 | 127.7% | 169.6% |
| Liberty Insurance Underwriters Inc. | 1,284,935 | 0.7% | 0 | 784,765 | 445,322 | 123,205 | 56.7% | 72.4% |
| Great American Alliance Insurance Company | 1,238,714 | 0.7% | 75,000 | 1,120,391 | 490,112 | 40,513 | 43.7% | 47.4% |
| Fireman's Fund Insurance Company | 1,236,334 | 0.7% | 50,028 | 1,114,324 | 481,633 | -162,570 | 43.2% | 28.6% |
| Southern Pioneer Property and Casualty Insurance Company | 1,231,559 | 0.7% | 442,161 | 1,129,690 | 406,543 | 0 | 36.0% | 36.0% |
| Mississippi Farm Bureau Mutual Insurance Company | 1,110,715 | 0.6% | 155,000 | 1,046,963 | 6,284,000 | 0 | 600.2% | 600.2% |
| RLI Insurance Company | 1,110,267 | 0.6% | 1,021,951 | 1,192,768 | 168,411 | 104,838 | 14.1% | 22.9% |
| State Auto Property and Casualty Insurance Company | 1,106,717 | 0.6% | 119,998 | 1,018,268 | 237,604 | 152,021 | 23.3% | 38.3% |
| Liberty Mutual Fire Insurance Company | 1,051,969 | 0.6% | 661,903 | 1,048,868 | 680,530 | 118,173 | 64.9% | 76.1% |
| National Casualty Company | 1,016,334 | 0.6% | 1,280,612 | 816,715 | 1,826,254 | 619,980 | 223.6% | 299.5% |
| Bituminous Casualty Corporation | 991,858 | 0.5% | 234,085 | 942,618 | 307,135 | -69,571 | 32.6% | 25.2% |
| Royal Indemnity Company | 968,872 | 0.5% | 998,068 | 1,053,787 | 2,771,457 | 957,418 | 263.0% | 353.9% |
| Progressive Casualty Insurance Company | 928,078 | 0.5% | 152,830 | 952,459 | 184,605 | 28,731 | 19.4% | 22.4% |
| Mid-Continent Casualty Company | 903,193 | 0.5% | 1,861,421 | 759,694 | 1,151,254 | -480,100 | 151.5% | 88.3% |
| Argonaut Great Central Insurance Company | 889,303 | 0.5% | 849 | 859,384 | 134,878 | -15,360 | 15.7% | 13.9% |
| QBE Insurance Corporation | 808,451 | 0.4% | 18,780 | 706,520 | 127,098 | 33,101 | 18.0% | 22.7% |
| Insurance Company of the State of Pennsylvania, The | 803,357 | 0.4% | 2,154,610 | 789,995 | 1,873,899 | 698,452 | 237.2% | 325.6% |
| BCS Insurance Company | 787,145 | 0.4% | 5,767 | 787,542 | -494,390 | -14,000 | -62.8% | -64.6% |
| USF&G Insurance Company of Mississippi | 763,926 | 0.4% | 1,121,022 | 951,476 | 425,619 | -115,733 | 44.7% | 32.6% |

Other liability Business - Stock Fire and Miscellaneous Companies

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

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|--|---------------------|-----------------|----------------|--------------------|--------------------|--|-------------------------------|---------------------------------|
| | | | | | | | | |
| Nationwide Mutual Insurance Company | 709,431 | 0.4% | 1,000,000 | 610,112 | 1,002,458 | -32,325 | 164.3% | 159.0% |
| Southern Pilot Insurance Company | 705,536 | 0.4% | 221,593 | 1,091,337 | 805,067 | 405,536 | 73.8% | 110.9% |
| TIG Insurance Company | 690,779 | 0.4% | 1,328,982 | 761,610 | 6,685,077 | 713,369 | 877.8% | 971.4% |
| Granite State Insurance Company | 629,205 | 0.3% | -37,268 | 595,949 | 411,428 | 92,460 | 69.0% | 84.6% |
| American States Insurance Company | 625,661 | 0.3% | 430,368 | 545,981 | 49,114 | 470,064 | 9.0% | 95.1% |
| Progressive Gulf Insurance Company | 615,716 | 0.3% | 191,214 | 576,155 | 233,342 | 2,929 | 40.5% | 41.0% |
| Sentry Select Insurance Company | 610,113 | 0.3% | 464,126 | 538,198 | 418,585 | 164,074 | 77.8% | 108.3% |
| Clarendon National Insurance Company | 608,067 | 0.3% | 6,418 | 379,466 | 784,965 | 80,119 | 206.9% | 228.0% |
| Southern Guaranty Insurance Company | 596,614 | 0.3% | 1,071,256 | 917,466 | -67,858 | -129,137 | -7.4% | -21.5% |
| Travelers Indemnity Company, The | 578,131 | 0.3% | 454,801 | 630,464 | 116,904 | -606,892 | 18.5% | -77.7% |
| Westchester Fire Insurance Company | 577,576 | 0.3% | 29,642 | 773,895 | 68,982 | 4,798 | 8.9% | 9.5% |
| State Automobile Mutual Insurance Company | 567,016 | 0.3% | 59,129 | 560,385 | 99,748 | 97,862 | 17.8% | 35.3% |
| United States Liability Insurance Company | 561,548 | 0.3% | 5,875 | 481,354 | 262,172 | 102,019 | 54.5% | 75.7% |
| Wausau Underwriters Insurance Company | 537,638 | 0.3% | 124,604 | 483,761 | 19,510 | 275,566 | 4.0% | 61.0% |
| Empire Fire and Marine Insurance Company | 534,117 | 0.3% | 492,628 | 461,053 | 773,320 | 25,400 | 167.7% | 173.2% |
| Fidelity and Guaranty Insurance Underwriters, Inc. | 520,963 | 0.3% | 84,895 | 639,676 | 504,791 | 345,272 | 78.9% | 132.9% |
| Georgia Casualty & Surety Company | 518,716 | 0.3% | 603,860 | 550,051 | 390,965 | 52,567 | 71.1% | 80.6% |
| Old Republic Insurance Company | 517,970 | 0.3% | 210,620 | 490,604 | 163,404 | 109,861 | 33.3% | 55.7% |
| Caterpillar Insurance Company | 510,106 | 0.3% | 387,770 | 372,934 | 302,856 | 0 | 81.2% | 81.2% |
| Fidelity and Guaranty Insurance Company | 492,871 | 0.3% | 216,374 | 514,827 | -80,773 | -49,182 | -15.7% | -25.2% |
| XL Specialty Insurance Company | 487,957 | 0.3% | 85,000 | 116,388 | 119,208 | 3,693 | 102.4% | 105.6% |
| Philadelphia Indemnity Insurance Company | 484,598 | 0.3% | 429,055 | 406,862 | 142,419 | 67,612 | 35.0% | 51.6% |
| Penn Millers Insurance Company | 483,204 | 0.3% | 8,713 | 423,272 | 56,263 | 11,402 | 13.3% | 16.0% |
| Twin City Fire Insurance Company | 470,374 | 0.3% | 111,420 | 509,910 | -145,995 | 77,662 | -28.6% | -13.4% |
| Fidelity and Deposit Company of Maryland | 444,287 | 0.2% | 600 | 433,993 | -129,050 | 8,867 | -29.7% | -27.7% |
| Farmland Mutual Insurance Company | 436,709 | 0.2% | 5,593 | 567,498 | 105,681 | 4,575 | 18.6% | 19.4% |
| AXA Re Property and Casualty Insurance Company | 432,436 | 0.2% | 2,197 | 406,473 | 65,639 | 0 | 16.1% | 16.1% |
| American Casualty Company of Reading, Pennsylvania | 424,565 | 0.2% | 12,580 | 147,115 | -346,024 | -83,869 | -235.2% | -292.2% |

Other liability Business - Stock Fire and Miscellaneous Companies

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|--|---------------------|-----------------|----------------|--------------------|--------------------|--|-------------------------------|---------------------------------|
| | | | | | | | | |
| American Modern Home Insurance Company | 423,729 | 0.2% | 66,313 | 352,328 | 100,133 | -9,895 | 28.4% | 25.6% |
| Lincoln General Insurance Company | 415,261 | 0.2% | 45,615 | 951,059 | 228,859 | 10,673 | 24.1% | 25.2% |
| American Southern Insurance Company | 407,517 | 0.2% | 77,777 | 395,458 | 105,397 | 23,406 | 26.7% | 32.6% |
| Great American Assurance Company | 401,554 | 0.2% | 0 | 320,554 | 130,645 | 37,186 | 40.8% | 52.4% |
| Valley Forge Insurance Company | 395,283 | 0.2% | 0 | 295,623 | 1,950,509 | 24,345 | 659.8% | 668.0% |
| Coregis Insurance Company | 389,402 | 0.2% | 920,424 | 548,550 | -132,526 | 30,801 | -24.2% | -18.5% |
| Aetna Insurance Company of Connecticut | 380,304 | 0.2% | 172,855 | 353,051 | 184,146 | 0 | 52.2% | 52.2% |
| Toyota Motor Insurance Company | 371,742 | 0.2% | 68,515 | 192,741 | 77,318 | 0 | 40.1% | 40.1% |
| Insurance Corporation of Hannover | 371,182 | 0.2% | 2,593 | 366,117 | 133,238 | 59,792 | 36.4% | 52.7% |
| Liberty Insurance Corporation | 370,460 | 0.2% | 242,813 | 712,601 | 741,478 | 24,553 | 104.1% | 107.5% |
| Shelter Mutual Insurance Company | 363,346 | 0.2% | 61,556 | 340,295 | 1,343,739 | 1,956 | 394.9% | 395.4% |
| American Family Home Insurance Company | 362,335 | 0.2% | 86,136 | 391,343 | 219,013 | -39,116 | 56.0% | 46.0% |
| St. Paul Guardian Insurance Company | 353,155 | 0.2% | 203,986 | 423,617 | 436,426 | 128,303 | 103.0% | 133.3% |
| Metropolitan Property and Casualty Insurance Company | 349,151 | 0.2% | 0 | 354,609 | -329,142 | -33,728 | -92.8% | -102.3% |
| OneBeacon Insurance Company | 345,510 | 0.2% | -13,877 | 236,292 | -136,735 | -6,202 | -57.9% | -60.5% |
| Utica Mutual Insurance Company | 328,950 | 0.2% | 76,500 | 293,764 | -17,046 | 101,653 | -5.8% | 28.8% |
| Transportation Insurance Company | 321,508 | 0.2% | 13,594 | 338,004 | 244,009 | -34,861 | 72.2% | 61.9% |
| BancInsure, Inc. | 317,168 | 0.2% | 0 | 267,491 | 107,354 | 0 | 40.1% | 40.1% |
| Pennsylvania Lumbermens Mutual Insurance Company | 316,817 | 0.2% | 17,290 | 301,029 | 144,726 | 61,428 | 48.1% | 68.5% |
| Virginia Surety Company, Inc. | 306,184 | 0.2% | 59,879 | 381,042 | 108,466 | 19,711 | 28.5% | 33.6% |
| Vigilant Insurance Company | 290,975 | 0.2% | 1,100,000 | 295,500 | 235,085 | -9,994 | 79.6% | 76.2% |
| Grain Dealers Mutual Insurance Company | 288,541 | 0.2% | 21,483 | 404,301 | -17,642 | 53,766 | -4.4% | 8.9% |
| Capital City Insurance Company, Inc. | 281,264 | 0.2% | 307,064 | 281,242 | 980,004 | 36,197 | 348.5% | 361.3% |
| Nationwide Agribusiness Insurance Company | 279,351 | 0.2% | 80,000 | 343,632 | 236,780 | 104,589 | 68.9% | 99.3% |
| Lumbermen's Underwriting Alliance | 266,858 | 0.1% | 11,617 | 398,365 | 2,445 | 15,012 | 0.6% | 4.4% |
| Hartford Fire Insurance Company | 265,065 | 0.1% | 395,575 | 272,618 | 1,952,944 | 569,897 | 716.4% | 925.4% |
| Trinity Universal Insurance Company | 262,849 | 0.1% | 19,494 | 185,580 | 246,937 | 10,898 | 133.1% | 138.9% |
| United States Fire Insurance Company | 251,056 | 0.1% | 982,097 | 185,545 | 319,231 | 2,792,739 | 172.1% | **** |

Other liability Business - Stock Fire and Miscellaneous Companies

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|--|---------------------|-----------------|----------------|--------------------|--------------------|--|-------------------------------|---------------------------------|
| | | | | | | | | |
| Tokio Marine and Fire Insurance Company, Limited, The (U.S. Bran | 249,280 | 0.1% | 0 | 260,824 | 182,563 | 103,778 | 70.0% | 109.8% |
| Hartford Casualty Insurance Company | 238,256 | 0.1% | 32,042 | 268,567 | 6,731 | -26,288 | 2.5% | -7.3% |
| Security National Insurance Company | 237,413 | 0.1% | 14,146 | 205,425 | 52,716 | 25,340 | 25.7% | 38.0% |
| Diamond State Insurance Company | 237,135 | 0.1% | 350 | 478,766 | 161,697 | 235,305 | 33.8% | 82.9% |
| Cherokee Insurance Company | 229,010 | 0.1% | 64,713 | 137,894 | 95,677 | 1,088 | 69.4% | 70.2% |
| Discover Property & Casualty Insurance Company | 228,028 | 0.1% | 14,599 | 231,154 | 130,178 | 24,210 | 56.3% | 66.8% |
| Nationwide Mutual Fire Insurance Company | 223,545 | 0.1% | 344,025 | 173,111 | 106,882 | 30,611 | 61.7% | 79.4% |
| American Insurance Company, The | 214,566 | 0.1% | 938,782 | 199,257 | -579,867 | 496,277 | -291.0% | -42.0% |
| Triangle Insurance Company, Inc. | 206,849 | 0.1% | 0 | 100,415 | 0 | 0 | 0.0% | 0.0% |
| Zurich American Insurance Company of Illinois | 204,855 | 0.1% | 12,214 | 162,176 | 71,864 | 19,180 | 44.3% | 56.1% |
| Indemnity Insurance Company of North America | 203,762 | 0.1% | 16,062 | 168,934 | 1,117,184 | 43,715 | 661.3% | 687.2% |
| Chicago Insurance Company | 199,488 | 0.1% | 11,000 | 232,791 | 92,202 | 91,934 | 39.6% | 79.1% |
| Allstate Insurance Company | 199,448 | 0.1% | 29,396 | 206,111 | -3,846 | 64,226 | -1.9% | 29.3% |
| United Services Automobile Association | 193,140 | 0.1% | 0 | 194,849 | 36,243 | 5,181 | 18.6% | 21.3% |
| RLI Indemnity Company | 191,573 | 0.1% | 0 | 97,577 | 0 | 0 | 0.0% | 0.0% |
| MEDMARC Casualty Insurance Company | 190,051 | 0.1% | 116,646 | 494,177 | 141,389 | 272,322 | 28.6% | 83.7% |
| American Interstate Insurance Company | 184,097 | 0.1% | 1,023 | 184,097 | 1,023 | 0 | 0.6% | 0.6% |
| New Hampshire Insurance Company | 175,589 | 0.1% | 1,369,107 | 193,659 | 1,275,890 | 574,712 | 658.8% | 955.6% |
| Commerce and Industry Insurance Company | 170,080 | 0.1% | 332,498 | 116,195 | 185,553 | -13,667 | 159.7% | 147.9% |
| GuideOne Mutual Insurance Company | 163,595 | 0.1% | 450,000 | 138,962 | 459,335 | 8,024 | 330.5% | 336.3% |
| SAFECO Insurance Company of America | 159,475 | 0.1% | 1,610 | 140,867 | 34,445 | 5,761 | 24.5% | 28.5% |
| CUMIS Insurance Society, Inc. | 156,435 | 0.1% | 45,031 | 157,908 | 36,454 | 4,753 | 23.1% | 26.1% |
| Transcontinental Insurance Company | 147,044 | 0.1% | 119,395 | 214,549 | 16,658 | 49,716 | 7.8% | 30.9% |
| Centennial Insurance Company | 146,195 | 0.1% | 59,938 | 137,879 | 82,976 | 29,546 | 60.2% | 81.6% |
| American Motorists Insurance Company | 144,083 | 0.1% | 58,539 | 118,646 | 75,699 | 6,687 | 63.8% | 69.4% |
| Trumbull Insurance Company | 142,785 | 0.1% | 0 | 139,541 | 63,676 | -808 | 45.6% | 45.1% |
| United Fire & Casualty Company | 140,956 | 0.1% | 7,050 | 116,558 | 90,606 | 38,847 | 77.7% | 111.1% |
| T.H.E. Insurance Company | 140,882 | 0.1% | 65,219 | 153,071 | 194,819 | 13,700 | 127.3% | 136.2% |

Other liability Business - Stock Fire and Miscellaneous Companies

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|--|---------------------|-----------------|----------------|--------------------|--------------------|--|-------------------------------|---------------------------------|
| | | | | | | | | |
| Northland Insurance Company | 140,255 | 0.1% | 7,167 | 147,106 | 60,196 | 61,325 | 40.9% | 82.6% |
| American Zurich Insurance Company | 138,541 | 0.1% | 390,517 | 84,783 | 282,193 | 1,112 | 332.8% | 334.2% |
| Ranger Insurance Company | 129,961 | 0.1% | 25,603 | 283,064 | 6,280 | -52,439 | 2.2% | -16.3% |
| Amerisure Mutual Insurance Company | 129,906 | 0.1% | 198 | 215,850 | 274,072 | -7,635 | 127.0% | 123.4% |
| Farmers Insurance Exchange | 118,496 | 0.1% | 0 | 114,436 | 0 | 0 | 0.0% | 0.0% |
| Carolina Casualty Insurance Company | 117,674 | 0.1% | 70,826 | 123,193 | 149,783 | 0 | 121.6% | 121.6% |
| Audubon Insurance Company | 117,369 | 0.1% | 11,622 | 263,622 | 87,664 | 54,831 | 33.3% | 54.1% |
| Brotherhood Mutual Insurance Company | 111,975 | 0.1% | 0 | 102,056 | -706 | 0 | -0.7% | -0.7% |
| American Alternative Insurance Corporation | 111,253 | 0.1% | 0 | 74,071 | 37,574 | 556 | 50.7% | 51.5% |
| American Resources Insurance Company, Inc. | 107,049 | 0.1% | 2,909 | 91,682 | 2,909 | 0 | 3.2% | 3.2% |
| Markel Insurance Company | 99,577 | 0.1% | 1,000,000 | 78,105 | 509,178 | 60,820 | 651.9% | 729.8% |
| Vanliner Insurance Company | 98,180 | 0.1% | 9,584 | 90,630 | 14,397 | 1,388 | 15.9% | 17.4% |
| Church Mutual Insurance Company | 93,702 | 0.1% | 510,000 | 76,048 | 510,286 | 737 | 671.0% | 672.0% |
| American Reliable Insurance Company | 92,928 | 0.1% | 0 | 56,490 | 7,509 | 938 | 13.3% | 15.0% |
| Birmingham Fire Insurance Company of Pennsylvania | 92,039 | 0.1% | 5,677 | 93,888 | -8,180 | -3,609 | -8.7% | -12.6% |
| National Security Fire and Casualty Company | 90,297 | 0.0% | 18,467 | 78,144 | 29,467 | 5,702 | 37.7% | 45.0% |
| Kansas Bankers Surety Company, The | 89,709 | 0.0% | 108,008 | 80,212 | 141,763 | 0 | 176.7% | 176.7% |
| Harco National Insurance Company | 85,094 | 0.0% | 0 | 51,395 | 248,513 | 41,138 | 483.5% | 563.6% |
| National Union Fire Insurance Company of Louisiana | 84,869 | 0.0% | 80,215 | 395,409 | 769,887 | 406,523 | 194.7% | 297.5% |
| First Colonial Insurance Company | 79,528 | 0.0% | 0 | 0 | 0 | 0 | | |
| American International South Insurance Company | 79,354 | 0.0% | 0 | 21,399 | 7,292 | 626 | 34.1% | 37.0% |
| State Farm Mutual Automobile Insurance Company | 75,459 | 0.0% | 0 | 21,417 | 0 | 0 | 0.0% | 0.0% |
| Union Insurance Company | 74,249 | 0.0% | 252 | 35,213 | 307,534 | 0 | 873.4% | 873.4% |
| Charter Oak Fire Insurance Company, The | 72,992 | 0.0% | 3,365 | 64,520 | 70,578 | -144,597 | 109.4% | -114.7% |
| Markel American Insurance Company | 72,258 | 0.0% | 9,760 | 62,407 | 37,275 | -35,734 | 59.7% | 2.5% |
| American Protection Insurance Company | 72,156 | 0.0% | 0 | 73,082 | 102,212 | 16,944 | 139.9% | 163.0% |
| General Insurance Company of America | 68,884 | 0.0% | 165,940 | 67,727 | 256,488 | 75,969 | 378.7% | 490.9% |
| Connecticut Indemnity Company, The | 67,024 | 0.0% | 13,097 | 62,878 | 37,606 | 44,551 | 59.8% | 130.7% |

Other liability 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

Friday, June 11, 2004 12:43:30 PM

***** 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 ** |
| Pacific Employers Insurance Company | 66,854 | 0.0% | 132,635 | 193,505 | 2,357,283 | -21,939 | ***** | ***** |
| Employers Reinsurance Corporation | 64,425 | 0.0% | 20,000 | 66,328 | -97,049 | 92,549 | -146.3% | -6.8% |
| American Automobile Insurance Company | 63,615 | 0.0% | 55,500 | 65,898 | 25,010 | 149,818 | 38.0% | 265.3% |
| Alfa Insurance Corporation | 63,071 | 0.0% | 2,096 | 61,454 | 2,096 | 1,118 | 3.4% | 5.2% |
| Continental Insurance Company, The | 62,911 | 0.0% | 0 | 54,031 | 21,420 | 798 | 39.6% | 41.1% |
| RSUI Indemnity Company | 62,000 | 0.0% | 0 | 1,721 | 869 | 326 | 50.5% | 69.4% |
| Automobile Insurance Company of Hartford, Connecticut, The | 57,500 | 0.0% | 0 | 43,015 | 15,287 | -1,710 | 35.5% | 31.6% |
| Travelers Indemnity Company of Connecticut, The | 53,971 | 0.0% | 12,709 | 61,248 | 35,865 | 18,269 | 58.6% | 88.4% |
| Western Surety Company | 53,794 | 0.0% | 0 | 55,871 | -23,893 | 9,551 | -42.8% | -25.7% |
| National Surety Corporation | 53,422 | 0.0% | 0 | 51,930 | -69,367 | 1,312 | -133.6% | -131.1% |
| Pharmacists Mutual Insurance Company | 47,782 | 0.0% | 0 | 45,430 | 320 | -910 | 0.7% | -1.3% |
| Amerisure Insurance Company | 47,635 | 0.0% | 0 | 26,393 | 7,964 | -2,380 | 30.2% | 21.2% |
| Travelers Indemnity Company of America, The | 45,958 | 0.0% | -465 | 39,544 | -4,964 | -30,032 | -12.6% | -88.5% |
| American Manufacturers Mutual Insurance Company | 44,166 | 0.0% | 0 | 80,937 | 56,593 | 19,052 | 69.9% | 93.5% |
| West American Insurance Company | 43,791 | 0.0% | 15,025 | 56,322 | 54,044 | 35,902 | 96.0% | 159.7% |
| Guaranty National Insurance Company | 42,588 | 0.0% | 924,759 | 29,456 | 1,105,283 | 123,314 | ***** | ***** |
| K-M Insurance Company | 42,560 | 0.0% | 0 | 42,560 | 0 | 0 | 0.0% | 0.0% |
| National Farmers Union Property and Casualty Company | 42,530 | 0.0% | 72,072 | 290 | 276,577 | 21,319 | ***** | ***** |
| Wausau Business Insurance Company | 40,961 | 0.0% | 706 | 36,036 | -19,177 | 304 | -53.2% | -52.4% |
| National Farmers Union Standard Insurance Company | 40,409 | 0.0% | 311,611 | 74,128 | 210,827 | 43,753 | 284.4% | 343.4% |
| State National Insurance Company, Inc. | 40,383 | 0.0% | 250,854 | 42,392 | 321,210 | 49,852 | 757.7% | 875.3% |
| Unitrin Auto and Home Insurance Company | 39,875 | 0.0% | 0 | 12,038 | 5,846 | 63 | 48.6% | 49.1% |
| Regent Insurance Company | 39,744 | 0.0% | 0 | 38,180 | 0 | 0 | 0.0% | 0.0% |
| Everest National Insurance Company | 38,029 | 0.0% | 0 | 31,167 | 9,700 | 3,395 | 31.1% | 42.0% |
| Argonaut Insurance Company | 37,943 | 0.0% | 0 | 22,479 | 3,800 | 2,100 | 16.9% | 26.2% |
| Pennsylvania National Mutual Casualty Insurance Company | 37,938 | 0.0% | 0 | 37,792 | 13,876 | 1,955 | 36.7% | 41.9% |
| Insurance Company of North America | 35,352 | 0.0% | 103,329 | 67,496 | 44,661 | 9,824 | 66.2% | 80.7% |
| Government Employees Insurance Company | 33,188 | 0.0% | 0 | 29,084 | 9,716 | 845 | 33.4% | 36.3% |

Other liability 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

Friday, June 11, 2004 12:43:30 PM

***** 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 ** |
| American Economy Insurance Company | 29,461 | 0.0% | 0 | 19,462 | 1,509 | 5,818 | 7.8% | 37.6% |
| Horace Mann Insurance Company | 29,351 | 0.0% | 0 | 28,669 | -32,071 | -27,923 | -111.9% | -209.3% |
| Association Casualty Insurance Company | 28,539 | 0.0% | 0 | 10,444 | 19,550 | 2,494 | 187.2% | 211.1% |
| Genesis Insurance Company | 28,406 | 0.0% | 0 | 62,022 | -95,000 | 5,000 | -153.2% | -145.1% |
| Minnesota Lawyers Mutual Insurance Company | 28,119 | 0.0% | 0 | 11,255 | 776 | 418 | 6.9% | 10.6% |
| American National Property and Casualty Company | 27,355 | 0.0% | 50,000 | 22,277 | 50,000 | 0 | 224.4% | 224.4% |
| AMEX Assurance Company | 26,085 | 0.0% | 25,963 | 26,085 | 26,402 | 0 | 101.2% | 101.2% |
| Hartford Insurance Company of the Midwest | 25,271 | 0.0% | 0 | 23,113 | 2,022 | 745 | 8.7% | 12.0% |
| General Star National Insurance Company | 24,932 | 0.0% | -400,000 | 4,980 | -455,000 | -9,365 | ***** | ***** |
| Atlantic Insurance Company | 24,807 | 0.0% | 0 | 11,456 | 7,973 | 531 | 69.6% | 74.2% |
| Hartford Accident and Indemnity Company | 23,291 | 0.0% | 0 | 22,080 | 537,531 | 527,305 | ***** | ***** |
| Harleysville Mutual Insurance Company | 22,062 | 0.0% | 0 | 18,463 | 1,544 | 331 | 8.4% | 10.2% |
| Globe Indemnity Company | 22,051 | 0.0% | 0 | 24,224 | 14,275 | 8,581 | 58.9% | 94.4% |
| Foremost Insurance Company Grand Rapids, Michigan | 21,297 | 0.0% | 0 | 17,723 | 1,400 | 71 | 7.9% | 8.3% |
| USAA Casualty Insurance Company | 21,100 | 0.0% | 0 | 19,837 | 20,286 | 840 | 102.3% | 106.5% |
| National Fire Insurance Company of Hartford | 21,040 | 0.0% | 3,000 | 9,326 | 2,000 | 978 | 21.4% | 31.9% |
| Specialty National Insurance Company | 20,720 | 0.0% | 8,851 | 123,116 | 134,810 | 41,163 | 109.5% | 142.9% |
| Sompo Japan Insurance Company of America | 19,923 | 0.0% | 0 | 15,953 | 12,701 | 2,820 | 79.6% | 97.3% |
| Hanover Insurance Company, The | 19,517 | 0.0% | 45,349 | 23,111 | -72,747 | 47,808 | -314.8% | -107.9% |
| Truck Insurance Exchange | 18,788 | 0.0% | 0 | 15,465 | 5,821 | 3,437 | 37.6% | 59.9% |
| American Summit Insurance Company | 18,498 | 0.0% | 362 | 9,494 | 21,362 | 1,032 | 225.0% | 235.9% |
| Federated Service Insurance Company | 18,133 | 0.0% | 0 | 13,129 | -7,712 | 1,041 | -58.7% | -50.8% |
| Armed Forces Insurance Exchange | 17,084 | 0.0% | 0 | 16,631 | -1,934 | -542 | -11.6% | -14.9% |
| OneBeacon America Insurance Company | 16,716 | 0.0% | 0 | 14,372 | -134,475 | 71 | -935.7% | -935.2% |
| Louisiana Pest Control Insurance Company | 15,228 | 0.0% | 83,115 | 94,607 | 171,115 | 84,077 | 180.9% | 269.7% |
| AIG Premier Insurance Company | 15,224 | 0.0% | 8,630 | 15,224 | 6,917 | 0 | 45.4% | 45.4% |
| Fire & Casualty Insurance Company of Connecticut, The | 14,592 | 0.0% | 0 | 19,455 | 6,314 | 3,304 | 32.5% | 49.4% |
| Florists' Mutual Insurance Company | 14,122 | 0.0% | 0 | 11,979 | 0 | 0 | 0.0% | 0.0% |

Other liability 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

Friday, June 11, 2004 12:43:30 PM

***** 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 ** |
| Hartford Underwriters Insurance Company | 14,024 | 0.0% | 1,482 | 17,301 | 16,131 | 5,704 | 93.2% | 126.2% |
| Stonington Insurance Company | 12,877 | 0.0% | 0 | 4,583 | -1,105 | 17,325 | -24.1% | 353.9% |
| U.S. Specialty Insurance Company | 11,270 | 0.0% | 0 | 6,604 | -1,775 | 0 | -26.9% | -26.9% |
| GuideOne Elite Insurance Company | 10,842 | 0.0% | 0 | 5,526 | 2,651 | 867 | 48.0% | 63.7% |
| Mitsui Sumitomo Insurance USA Inc. | 10,752 | 0.0% | 0 | 4,495 | 1,918 | 754 | 42.7% | 59.4% |
| Amica Mutual Insurance Company | 10,391 | 0.0% | 0 | 8,939 | -71,178 | -1,194 | -796.3% | -809.6% |
| American International Insurance Company | 10,258 | 0.0% | 0 | 11,452 | -84,200 | 0 | -735.2% | -735.2% |
| American Fire and Casualty Company | 10,189 | 0.0% | 6,572 | 13,503 | -1,275 | -158 | -9.4% | -10.6% |
| Great American Insurance Company of New York | 8,703 | 0.0% | 0 | 10,027 | -132,923 | -90,703 | ***** | ***** |
| Electric Insurance Company | 8,031 | 0.0% | 0 | 6,831 | 1 | 0 | 0.0% | 0.0% |
| National Interstate Insurance Company | 7,975 | 0.0% | 0 | 4,702 | 0 | 0 | 0.0% | 0.0% |
| Interstate Indemnity Company | 7,642 | 0.0% | 0 | 34,572 | -56,343 | -44,492 | -163.0% | -291.7% |
| Cincinnati Insurance Company, The | 7,629 | 0.0% | 1,417 | 5,549 | 1,661 | 0 | 29.9% | 29.9% |
| Prudential Property and Casualty Insurance Company | 6,874 | 0.0% | 0 | 7,557 | 0 | 0 | 0.0% | 0.0% |
| Select Insurance Company | 6,008 | 0.0% | 0 | 5,834 | 4,748 | -375 | 81.4% | 75.0% |
| Star Insurance Company | 6,002 | 0.0% | 0 | 5,561 | -6,140 | -2,651 | -110.4% | -158.1% |
| Pacific Indemnity Company | 5,766 | 0.0% | 0 | 6,612 | 1,914 | 492 | 28.9% | 36.4% |
| First National Insurance Company of America | 5,750 | 0.0% | 442 | 3,115 | 22,657 | 4,989 | 727.4% | 887.5% |
| Trinity Universal Insurance Company of Kansas, Inc. | 5,562 | 0.0% | 0 | 4,179 | 121 | 85 | 2.9% | 4.9% |
| Penn-America Insurance Company | 5,513 | 0.0% | 4,000 | 25,313 | 13,867 | -5,063 | 54.8% | 34.8% |
| Associated Indemnity Corporation | 5,444 | 0.0% | 0 | 3,459 | 5,053 | 9,697 | 146.1% | 426.4% |
| Property and Casualty Insurance Company of Hartford | 5,145 | 0.0% | 0 | 4,533 | -17,392 | -160 | -383.7% | -387.2% |
| Constitution Insurance Company | 5,000 | 0.0% | 0 | 5,000 | 2,543 | 282 | 50.9% | 56.5% |
| Pennsylvania Manufacturers' Association Insurance Company | 4,954 | 0.0% | 0 | 3,922 | 2,549 | 1,038 | 65.0% | 91.5% |
| Progressive Home Insurance Company | 4,907 | 0.0% | 0 | 618 | 75 | 8 | 12.1% | 13.4% |
| Valiant Insurance Company | 4,735 | 0.0% | 0 | 22,123 | 27,032 | 55,960 | 122.2% | 375.1% |
| Northland Casualty Company | 4,645 | 0.0% | 0 | 4,109 | 510 | 644 | 12.4% | 28.1% |
| American Bankers Insurance Company of Florida | 4,599 | 0.0% | 0 | 4,564 | 205 | 7 | 4.5% | 4.6% |

Other liability Business - Stock Fire and Miscellaneous Companies

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

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Friday, June 11, 2004 12:43:30 PM

***** 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 American Insurance Company | 4,402 | 0.0% | 5,000 | 3,250 | 5,884 | 234 | 181.0% | 188.2% |
| Phoenix Insurance Company, The | 4,078 | 0.0% | 0 | 1,989 | -2,507 | -4,865 | -126.0% | -370.6% |
| General Casualty Company of Wisconsin | 3,802 | 0.0% | 0 | 2,937 | 0 | 0 | 0.0% | 0.0% |
| American Equity Specialty Insurance Company | 3,768 | 0.0% | 43,040 | 52,168 | 114,890 | 56,550 | 220.2% | 328.6% |
| Ulico Casualty Company | 3,668 | 0.0% | 0 | 5,555 | 1,028 | 58 | 18.5% | 19.5% |
| Deerfield Insurance Company | 3,613 | 0.0% | 0 | 6,091 | -111,433 | -46,714 | ***** | ***** |
| Lancer Insurance Company | 3,571 | 0.0% | 0 | 3,350 | 144 | 16 | 4.3% | 4.8% |
| NCMIC Insurance Company | 3,289 | 0.0% | 0 | 3,067 | 968 | 163 | 31.6% | 36.9% |
| TRANSGUARD INSURANCE COMPANY OF AMERICA, INC. | 3,071 | 0.0% | 0 | 2,959 | 632 | 0 | 21.4% | 21.4% |
| Foremost Signature Insurance Company | 2,505 | 0.0% | 0 | 2,671 | 38 | 0 | 1.4% | 1.4% |
| Safeguard Insurance Company | 2,420 | 0.0% | 0 | 5,002 | 39,364 | 19,780 | 787.0% | ***** |
| United National Specialty Insurance Company | 2,329 | 0.0% | 0 | 3,500 | 0 | 0 | 0.0% | 0.0% |
| Universal Surety of America | 2,070 | 0.0% | 0 | 1,498 | 93 | 98 | 6.2% | 12.8% |
| Westfield Insurance Company | 1,892 | 0.0% | -35 | 2,064 | -476 | -227 | -23.1% | -34.1% |
| National Liability & Fire Insurance Company | 1,653 | 0.0% | 7,924 | 785 | 8,230 | 731 | ***** | ***** |
| Fairmont Insurance Company | 1,572 | 0.0% | 46,829 | 19,279 | 4,829 | -4,808 | 25.0% | 0.1% |
| State Volunteer Mutual Insurance Company | 1,490 | 0.0% | 0 | 1,361 | 0 | 0 | 0.0% | 0.0% |
| Republic Western Insurance Company | 1,453 | 0.0% | 0 | 11,783 | 53,688 | 25,112 | 455.6% | 668.8% |
| Athena Assurance Company | 1,423 | 0.0% | 0 | 683 | 11,016 | 6,468 | ***** | ***** |
| Nationwide Property and Casualty Insurance Company | 1,323 | 0.0% | 0 | 1,271 | -316 | 58 | -24.9% | -20.3% |
| Sentry Insurance a Mutual Company | 1,295 | 0.0% | 0 | 756 | -8,276 | -4,298 | ***** | ***** |
| ACE Fire Underwriters Insurance Company | 1,203 | 0.0% | 0 | 1,203 | -71 | -1,928 | -5.9% | -166.2% |
| Assurance Company of America | 894 | 0.0% | 76,500 | 5,031 | 34,628 | 6,989 | 688.3% | 827.2% |
| American Security Insurance Company | 882 | 0.0% | 0 | 882 | 147 | 0 | 16.7% | 16.7% |
| Northern Insurance Company of New York | 698 | 0.0% | 103,546 | -2,868 | 27,189 | 23,360 | -948.0% | ***** |
| Standard Fire Insurance Company, The | 626 | 0.0% | 1,000 | 438 | -83,451 | -42,873 | ***** | ***** |
| XL Insurance America, Inc. | 557 | 0.0% | 0 | 555 | 451 | 0 | 81.3% | 81.3% |
| American Central Insurance Company | 523 | 0.0% | 0 | 28,510 | -249,098 | 19,663 | -873.7% | -804.8% |

Other liability Business - Stock Fire and Miscellaneous Companies

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

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Friday, June 11, 2004 12:43:30 PM

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| 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 ** |
| Kemper Casualty Insurance Company | 453 | 0.0% | 0 | 453 | 254 | 109 | 56.1% | 80.1% |
| Great Northern Insurance Company | 392 | 0.0% | 0 | 196 | -14,425 | -2,194 | ***** | ***** |
| Allstate Indemnity Company | 226 | 0.0% | 0 | 149 | 0 | 0 | 0.0% | 0.0% |
| Allstate Property and Casualty Insurance Company | 195 | 0.0% | 0 | 126 | 0 | 0 | 0.0% | 0.0% |
| North American Specialty Insurance Company | 168 | 0.0% | 0 | 7,984 | -11,600 | 4,238 | -145.3% | -92.2% |
| Merchants Bonding Company (Mutual) | 146 | 0.0% | 0 | 34 | 7 | 1 | 20.6% | 23.5% |
| AIG Centennial Insurance Company | 138 | 0.0% | 0 | 215 | 3,475 | 8,584 | ***** | ***** |
| Old Republic Surety Company | 15 | 0.0% | 0 | 61 | 0 | 0 | 0.0% | 0.0% |
| Glens Falls Insurance Company, The | 8 | 0.0% | 0 | 8 | 0 | 0 | 0.0% | 0.0% |
| American Employers' Insurance Company | 7 | 0.0% | 0 | 7 | -3,214 | -271 | ***** | ***** |
| Gerling America Insurance Company | 0 | 0.0% | 459,837 | 0 | 493,787 | 384,187 | | |
| American Safety Casualty Insurance Company | 0 | 0.0% | 250,000 | 0 | 0 | 0 | | |
| Colonial American Casualty and Surety Company | 0 | 0.0% | 132,087 | 88,870 | 515,518 | 5,024 | 580.1% | 585.7% |
| Titan Indemnity Company | 0 | 0.0% | 50,000 | 0 | -121,318 | -22,895 | | |
| Insurance Company of the West | 0 | 0.0% | 42,500 | 0 | 414,500 | 80,914 | | |
| Seaboard Surety Company | 0 | 0.0% | 20,000 | 0 | -478 | 20,165 | | |
| Republic Insurance Company | 0 | 0.0% | 19,177 | 0 | 596,969 | 0 | | |
| AXA Corporate Solutions Insurance Company | 0 | 0.0% | 13,841 | 0 | -62,922 | -4,359 | | |
| TIG Premier Insurance Company | 0 | 0.0% | 7,000 | 63 | -1,000 | -2,000 | ***** | ***** |
| Bankers Multiple Line Insurance Company | 0 | 0.0% | 5,000 | 0 | -14,093 | -44,431 | | |
| Mutual Service Casualty Insurance Company | 0 | 0.0% | 3,750 | 0 | 193,290 | 90,365 | | |
| Southern Farm Bureau Casualty Insurance Company | 0 | 0.0% | 1,449 | 0 | -18,900 | -57 | | |
| GEICO General Insurance Company | 0 | 0.0% | 372 | 0 | 372 | 7,070 | | |
| Insurance Corporation of New York, The | 0 | 0.0% | 0 | 1,490 | 0 | 0 | 0.0% | 0.0% |
| Atlantic Mutual Insurance Company | 0 | 0.0% | 0 | 579 | 488 | 151 | 84.3% | 110.4% |
| Shelter General Insurance Company | 0 | 0.0% | 0 | 504 | 523 | 0 | 103.8% | 103.8% |
| Providence Washington Insurance Company | 0 | 0.0% | 0 | 119 | -2,245 | 12,675 | ***** | ***** |
| First Community Insurance Company | 0 | 0.0% | 0 | 115 | -27 | -1 | -23.5% | -24.3% |

Other liability Business - Stock Fire and Miscellaneous Companies

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

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| 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 ** |
| General Security National Insurance Company | 0 | 0.0% | 0 | 62 | -301 | -19 | -485.5% | -516.1% |
| St. Paul Medical Liability Insurance Company | 0 | 0.0% | 0 | 20 | 18 | 7 | 90.0% | 125.0% |
| Response Worldwide Insurance Company | 0 | 0.0% | 0 | 8 | 7 | 8 | 87.5% | 187.5% |
| DaimlerChrysler Insurance Company | 0 | 0.0% | 0 | 0 | 21,130 | 28 | | |
| Generali - U.S. Branch | 0 | 0.0% | 0 | 0 | 15,920 | 24,793 | | |
| Farmington Casualty Company | 0 | 0.0% | 0 | 0 | 6,156 | -2,412 | | |
| Sea Insurance Company of America, The | 0 | 0.0% | 0 | 0 | 5,136 | 5,626 | | |
| Bankers Standard Insurance Company | 0 | 0.0% | 0 | 0 | 83 | 16 | | |
| Allianz Global Risks US Insurance Company | 0 | 0.0% | 0 | 0 | 27 | 9 | | |
| Middlesex Insurance Company | 0 | 0.0% | 0 | 0 | 8 | -3 | | |
| Bankers Insurance Company | 0 | 0.0% | 0 | 0 | 3 | 1,123 | | |
| Economy Premier Assurance Company | 0 | 0.0% | 0 | 0 | 1 | 0 | | |
| United Fire & Indemnity Company | 0 | 0.0% | 0 | 0 | 0 | 359 | | |
| Houston General Insurance Company | 0 | 0.0% | 0 | 0 | 0 | -8,906 | | |
| American States Preferred Insurance Company | 0 | 0.0% | 0 | 0 | -3 | -14 | | |
| Economy Fire & Casualty Company | 0 | 0.0% | 0 | 0 | -21 | 0 | | |
| American Hardware Mutual Insurance Company | 0 | 0.0% | 0 | 0 | -47 | -13 | | |
| American International Pacific Insurance Company | 0 | 0.0% | 0 | 0 | -99 | -12 | | |
| Camden Fire Insurance Association, The | 0 | 0.0% | 0 | 0 | -379 | -28 | | |
| Employers' Fire Insurance Company, The | 0 | 0.0% | 0 | 0 | -582 | 34,939 | | |
| Travelers Casualty Company of Connecticut | 0 | 0.0% | 0 | 0 | -1,202 | -558 | | |
| Hanover American Insurance Company, The | 0 | 0.0% | 0 | 0 | -1,293 | -464 | | |
| Potomac Insurance Company of Illinois | 0 | 0.0% | 0 | 0 | -1,918 | 83 | | |
| North River Insurance Company, The | 0 | 0.0% | 0 | 0 | -3,116 | -8,039 | | |
| Travelers Casualty and Surety Company of Illinois | 0 | 0.0% | 0 | 0 | -4,929 | -3,056 | | |
| AIU Insurance Company | 0 | 0.0% | 0 | 0 | -5,070 | -710 | | |
| Stonewall Insurance Company | 0 | 0.0% | 0 | 0 | -7,580 | 0 | | |
| National Indemnity Company | 0 | 0.0% | 0 | 0 | -10,306 | -6,758 | | |

Other liability 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 and Cost Containment Expense Incurred | Loss Ratio w/o LAE | Loss Ratio with LAE |
|--|---------------------|-----------------|-------------------|--------------------|--------------------|--|--------------------------|---------------------------|
| | | | | | | | * | ** |
| Massachusetts Bay Insurance Company | 0 | 0.0% | 0 | 0 | -12,388 | -7,512 | | |
| Pennsylvania General Insurance Company | 0 | 0.0% | 0 | 0 | -13,637 | 87,525 | | |
| American Re-Insurance Company | 0 | 0.0% | 0 | 0 | -41,872 | -3,518 | | |
| North Star Reinsurance Corporation | 0 | 0.0% | 0 | 0 | -43,352 | -2,296 | | |
| American Indemnity Company | 0 | 0.0% | 0 | 0 | -48,000 | -23,211 | | |
| Millers Mutual Insurance Association | 0 | 0.0% | 0 | 0 | -250,030 | -114,105 | | |
| Century Indemnity Company | 0 | 0.0% | 0 | 0 | -276,372 | -130,571 | | |
| Everest Reinsurance Company | 0 | 0.0% | 0 | 0 | -379,842 | -12,475 | | |
| LM Insurance Corporation | 0 | 0.0% | 0 | -4 | -145 | -112 | ***** | ***** |
| Jefferson Insurance Company | -24 | 0.0% | 0 | -24 | 193 | 346 | -804.2% | ***** |
| Alaska National Insurance Company | -35 | 0.0% | 0 | -10 | -493 | -124 | ***** | ***** |
| Bituminous Fire & Marine Insurance Company | -87 | 0.0% | -1,372 | -87 | -7,572 | -1,400 | ***** | ***** |
| Audubon Indemnity Company | -1,850 | 0.0% | 16,141 | 85,891 | 198,745 | 101,604 | 231.4% | 349.7% |
| Indiana Lumbermens Mutual Insurance Company | -2,099 | 0.0% | 0 | -1,488 | -231 | -30 | 15.5% | 17.5% |
| American and Foreign Insurance Company | -2,179 | 0.0% | 18,947 | 3,803 | 97,371 | 85,100 | ***** | ***** |
| St. Paul Protective Insurance Company | -2,297 | 0.0% | 171,960 | 3,131 | -151,736 | -129,160 | ***** | ***** |
| ACE Property and Casualty Insurance Company | -2,572 | 0.0% | 0 | -1,625 | -991,465 | 81,438 | ***** | ***** |
| GuideOne America Insurance Company | -3,997 | 0.0% | 0 | 51 | -1,656 | -275 | ***** | ***** |
| Mitsui Sumitomo Insurance Company of America | -5,457 | 0.0% | 0 | 2,260 | -1,548 | -174 | -68.5% | -76.2% |
| Lumbermens Mutual Casualty Company | -6,493 | 0.0% | 88,846 | 799,700 | 26,703,243 | 773,663 | ***** | ***** |
| Travelers Casualty and Surety Company | -11,769 | 0.0% | 71,087 | 923 | -346,867 | -252,821 | ***** | ***** |
| Medical Assurance of West Virginia, Inc. | -12,750 | 0.0% | 12,356 | 79,493 | 22,267 | 53,249 | 28.0% | 95.0% |
| First Financial Insurance Company | -17,384 | 0.0% | 8,250 | -9,644 | -140,086 | -70,130 | ***** | ***** |
| Great River Insurance Company | -36,116 | 0.0% | 544,238 | 694,555 | -123,951 | -334,032 | -17.8% | -65.9% |
| Employers Insurance Company of Wausau | -134,852 | -0.1% | 13,717 | 153,265 | -509,608 | -488,879 | -332.5% | -651.5% |
| Grand Totals: 358 Companies in Report | 183,578,175 | | 88,371,634 | 176,730,609 | 244,988,951 | 46,631,161 | 138.6% | 165.0% |

Other liability Business - Stock Fire and Miscellaneous Companies

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