

**Companies Filing on Property/Casualty Blank  
Products liability 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 **
St. Paul Fire and Marine Insurance Company	4,417,990	23.8%	222,408	3,999,469	636,219	450,900	15.9%	27.2%
Zurich American Insurance Company	1,590,857	8.6%	51,842	1,646,596	1,194,251	1,005,267	72.5%	133.6%
American Guarantee & Liability Insurance Company	1,383,877	7.5%	0	1,212,206	522,374	-11,586	43.1%	42.1%
Liberty Mutual Insurance Company	1,038,261	5.6%	937,700	716,657	76,971,263	-1,619,186	*****	*****
Employers Insurance Company of Wausau	803,922	4.3%	10,000	429,502	-1,707,689	-827,340	-397.6%	-590.2%
Federated Mutual Insurance Company	646,918	3.5%	400,836	652,132	1,532,277	779,311	235.0%	354.5%
Brierfield Insurance Company	547,854	3.0%	0	439,934	154,242	53,673	35.1%	47.3%
Liberty Mutual Fire Insurance Company	502,370	2.7%	34,083	318,024	-14,188	43,594	-4.5%	9.2%
Lafayette Insurance Company	431,540	2.3%	30,068	401,427	116,111	1,188,241	28.9%	324.9%
American Home Assurance Company	351,824	1.9%	5,000	99,934	55,922	3,288	56.0%	59.2%
Universal Underwriters Insurance Company	342,248	1.8%	2,797,445	328,534	3,102,866	298,671	944.5%	*****
Federal Insurance Company	341,620	1.8%	1,672,416	455,646	-9,699,463	2,695,440	*****	*****
St. Paul Mercury Insurance Company	337,952	1.8%	9,074	447,952	-6,619	9,135	-1.5%	0.6%
St. Paul Guardian Insurance Company	336,413	1.8%	40,000	293,342	-45,880	-124,937	-15.6%	-58.2%
Penn Millers Insurance Company	326,154	1.8%	4,000	319,558	75,947	38,280	23.8%	35.7%
United States Fidelity and Guaranty Company	294,289	1.6%	13,268	303,420	-41,429	364,976	-13.7%	106.6%
Sentry Select Insurance Company	287,714	1.6%	49,010	262,701	133,481	54,404	50.8%	71.5%
Royal Indemnity Company	270,309	1.5%	70,000	272,079	292,648	8,881	107.6%	110.8%
Old Republic Insurance Company	253,637	1.4%	92,500	247,890	-55,172	76,916	-22.3%	8.8%
Valley Forge Insurance Company	227,855	1.2%	0	127,348	94,774	30,438	74.4%	98.3%
Employers Mutual Casualty Company	208,212	1.1%	21,404	186,161	106,924	87,443	57.4%	104.4%
Continental Western Insurance Company	194,039	1.0%	0	99,565	5,000	5,000	5.0%	10.0%
Nationwide Mutual Insurance Company	189,281	1.0%	0	134,501	2,670	9,241	2.0%	8.9%
ACE American Insurance Company	168,765	0.9%	0	191,739	134,233	15,274	70.0%	78.0%
Electric Insurance Company	165,757	0.9%	86,321	173,869	116,101	3,600	66.8%	68.8%

Products 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	Loss	Loss
						and Cost Containment Expense Incurred	Ratio w/o LAE *	Ratio with LAE **
Travelers Indemnity Company of Illinois, The	155,334	0.8%	1,239,970	300,600	636,654	-94,495	211.8%	180.4%
Genesis Insurance Company	151,622	0.8%	4,990	155,041	152,414	7,030	98.3%	102.8%
Royal Insurance Company of America	148,618	0.8%	926,910	204,430	1,060,894	-144,356	519.0%	448.3%
Pennsylvania Lumbermens Mutual Insurance Company	147,663	0.8%	0	135,861	57,328	21,444	42.2%	58.0%
National Union Fire Insurance Company of Pittsburgh, PA.	138,914	0.7%	76,426	124,467	155,169	11,010	124.7%	133.5%
Continental Casualty Company	132,286	0.7%	-852	192,645	178,054	161,689	92.4%	176.4%
RLI Insurance Company	132,269	0.7%	402,693	175,651	-569,067	38,559	-324.0%	-302.0%
State Auto Property and Casualty Insurance Company	129,336	0.7%	0	119,493	25,772	41,938	21.6%	56.7%
Hartford Fire Insurance Company	106,183	0.6%	-788,172	88,680	-800,872	41,183	-903.1%	-856.7%
Nationwide Mutual Fire Insurance Company	105,103	0.6%	0	88,020	432	4,072	0.5%	5.1%
USF&G Insurance Company of Mississippi	99,726	0.5%	22,500	107,547	110,024	65,372	102.3%	163.1%
Mid-Continent Casualty Company	95,132	0.5%	0	89,650	-42,919	-10,229	-47.9%	-59.3%
Fireman's Fund Insurance Company	94,170	0.5%	0	126,632	136,440	109,476	107.7%	194.2%
American Motorists Insurance Company	82,781	0.4%	747	83,611	44,782	9,374	53.6%	64.8%
Fidelity and Guaranty Insurance Underwriters, Inc.	80,172	0.4%	882	102,218	-51,657	101,908	-50.5%	49.2%
State Automobile Mutual Insurance Company	77,960	0.4%	0	73,849	1,484	32,405	2.0%	45.9%
Lumbermen's Underwriting Alliance	67,783	0.4%	0	122,798	44,915	15,349	36.6%	49.1%
Westport Insurance Corporation	60,937	0.3%	0	36,298	12,673	1,491	34.9%	39.0%
National Fire Insurance Company of Hartford	59,457	0.3%	0	1,822	0	0	0.0%	0.0%
Greenwich Insurance Company	51,590	0.3%	0	88,887	75,236	-81,053	84.6%	-6.5%
Great Northern Insurance Company	49,750	0.3%	75,449	46,106	210,957	868,062	457.5%	*****
Fidelity and Guaranty Insurance Company	47,753	0.3%	0	45,810	828	2,543	1.8%	7.4%
American Insurance Company, The	36,798	0.2%	0	56,231	162,609	64,610	289.2%	404.1%
Insurance Corporation of Hannover	35,255	0.2%	0	29,882	110	0	0.4%	0.4%
United Fire & Casualty Company	32,862	0.2%	0	27,189	-4,000	1,811	-14.7%	-8.1%
American Zurich Insurance Company	31,067	0.2%	0	21,232	7,450	2,268	35.1%	45.8%
National Surety Corporation	30,387	0.2%	0	27,921	34,597	15,177	123.9%	178.3%
Ranger Insurance Company	28,975	0.2%	0	34,329	430,324	190,832	*****	*****

Products liability Business - Stock Fire and Miscellaneous Companies

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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 **
Granite State Insurance Company	28,044	0.2%	0	24,600	2,801	-553	11.4%	9.1%
Ohio Casualty Insurance Company, The	27,660	0.1%	0	18,527	4,755	1,823	25.7%	35.5%
Bituminous Casualty Corporation	25,820	0.1%	0	21,111	38,100	41,200	180.5%	375.6%
Union Insurance Company	23,485	0.1%	0	8,448	0	0	0.0%	0.0%
Sentry Insurance a Mutual Company	22,928	0.1%	0	18,553	18,008	44,752	97.1%	338.3%
American States Insurance Company	22,384	0.1%	0	22,064	-2,530	3,109	-11.5%	2.6%
St. Paul Protective Insurance Company	19,297	0.1%	26,759	39,633	-13,444	-1,487	-33.9%	-37.7%
Cincinnati Insurance Company, The	18,534	0.1%	0	20,911	2,220	0	10.6%	10.6%
Trinity Universal Insurance Company	18,334	0.1%	0	11,304	1,479	820	13.1%	20.3%
Transcontinental Insurance Company	15,283	0.1%	-2,500	16,829	1,626,807	365,739	*****	*****
American Economy Insurance Company	14,920	0.1%	0	8,831	1,413	1,268	16.0%	30.4%
Markel American Insurance Company	14,793	0.1%	0	12,391	6,051	1,632	48.8%	62.0%
West American Insurance Company	14,248	0.1%	0	16,105	-16,223	-4,348	-100.7%	-127.7%
Twin City Fire Insurance Company	13,830	0.1%	0	12,095	-64,693	-24,559	-534.9%	-737.9%
Connecticut Indemnity Company, The	13,435	0.1%	0	12,781	3,919	1,847	30.7%	45.1%
Wausau Underwriters Insurance Company	12,769	0.1%	2,500	15,694	54,041	893,594	344.3%	*****
American Manufacturers Mutual Insurance Company	12,162	0.1%	0	26,148	85,043	14,116	325.2%	379.2%
Northland Insurance Company	11,739	0.1%	0	9,377	-2,436	-300	-26.0%	-29.2%
Safeguard Insurance Company	11,688	0.1%	0	19,576	19,002	5,910	97.1%	127.3%
Nationwide Agribusiness Insurance Company	10,880	0.1%	0	25,529	1,585	-153	6.2%	5.6%
Empire Fire and Marine Insurance Company	10,547	0.1%	0	10,100	3,159	2,664	31.3%	57.7%
Pennsylvania National Mutual Casualty Insurance Company	9,549	0.1%	0	9,356	582	64	6.2%	6.9%
Hartford Insurance Company of the Midwest	9,333	0.1%	0	7,541	1,479	286	19.6%	23.4%
Lumbermens Mutual Casualty Company	9,191	0.0%	1,932	71,566	166,048	32,370	232.0%	277.3%
Indiana Lumbermens Mutual Insurance Company	8,789	0.0%	0	12,278	10,759	9,134	87.6%	162.0%
Grain Dealers Mutual Insurance Company	8,624	0.0%	0	11,331	21,972	7,756	193.9%	262.4%
OneBeacon Insurance Company	7,850	0.0%	0	7,850	232	86	3.0%	4.1%
MEDMARC Casualty Insurance Company	7,172	0.0%	0	-474	1,113,122	1,608	*****	*****

Products liability Business - Stock Fire and Miscellaneous Companies

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						and Cost Containment Expense Incurred	Ratio w/o LAE *	Ratio with LAE **
Great American Insurance Company of New York	7,006	0.0%	0	7,450	989	636	13.3%	21.8%
Great River Insurance Company	6,819	0.0%	23,023	112,446	479,899	77,999	426.8%	496.1%
Allstate Insurance Company	6,232	0.0%	90,272	10,429	10,958,363	3,938,997	*****	*****
Travelers Indemnity Company of Connecticut, The	6,049	0.0%	0	4,973	-18,161	-4	-365.2%	-365.3%
Federated Service Insurance Company	5,907	0.0%	0	6,820	-21,137	-9,756	-309.9%	-453.0%
American International South Insurance Company	5,209	0.0%	0	3,926	-2,367	-440	-60.3%	-71.5%
Hanover Insurance Company, The	5,118	0.0%	0	9,917	0	0	0.0%	0.0%
Tokio Marine and Fire Insurance Company, Limited, The (U.S. Bran	4,833	0.0%	0	16,776	35,961	23,292	214.4%	353.2%
Security National Insurance Company	4,353	0.0%	1,194	10,944	1,654	323	15.1%	18.1%
Wausau Business Insurance Company	4,231	0.0%	0	3,352	-126,882	-278,523	*****	*****
Virginia Surety Company, Inc.	3,765	0.0%	0	4,523	763	0	16.9%	16.9%
XL Insurance America, Inc.	3,012	0.0%	0	3,004	4,300	144,320	143.1%	*****
United States Fire Insurance Company	2,966	0.0%	221,312	12,671	456,516	3,235	*****	*****
ACE Property and Casualty Insurance Company	2,800	0.0%	0	467	391	76	83.7%	100.0%
TIG Insurance Company	2,698	0.0%	0	3,429	19,100	-13,323	557.0%	168.5%
Pacific Indemnity Company	2,687	0.0%	729	2,604	4,412	1,277	169.4%	218.5%
Transportation Insurance Company	2,536	0.0%	8,826	1,933	82,994	57,383	*****	*****
Continental Insurance Company, The	2,508	0.0%	0	2,132	0	4,328	0.0%	203.0%
Nationwide Property and Casualty Insurance Company	2,122	0.0%	0	1,974	-16	107	-0.8%	4.6%
Diamond State Insurance Company	2,045	0.0%	0	1,972	0	0	0.0%	0.0%
Sompo Japan Insurance Company of America	1,795	0.0%	0	1,642	16,736	556	*****	*****
American Casualty Company of Reading, Pennsylvania	1,718	0.0%	408	1,988	408	55	20.5%	23.3%
Northland Casualty Company	1,693	0.0%	0	1,639	202	238	12.3%	26.8%
Star Insurance Company	1,684	0.0%	0	1,472	-75	-32	-5.1%	-7.3%
Shelter Mutual Insurance Company	1,629	0.0%	0	1,818	13,026	-7,216	716.5%	319.6%
State National Insurance Company, Inc.	1,580	0.0%	-7,610	1,955	-9,865	0	-504.6%	-504.6%
American Fire and Casualty Company	1,502	0.0%	0	2,547	-1,759	-265	-69.1%	-79.5%
Liberty Insurance Corporation	1,212	0.0%	0	2,270	22,858	-2,249	*****	907.9%

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						and Cost Containment Expense Incurred	Ratio w/o LAE *	Ratio with LAE **
National Liability & Fire Insurance Company	869	0.0%	0	363	191	96	52.6%	79.1%
Pennsylvania Manufacturers' Association Insurance Company	733	0.0%	0	580	391	127	67.4%	89.3%
Kemper Casualty Insurance Company	453	0.0%	0	453	242	48	53.4%	64.0%
American Equity Specialty Insurance Company	439	0.0%	0	449	6,915	4,709	*****	*****
Hartford Casualty Insurance Company	400	0.0%	0	1,710	-1,252	-2,492	-73.2%	-218.9%
Penn-America Insurance Company	378	0.0%	0	428	-1,983	-572	-463.3%	-597.0%
Hartford Accident and Indemnity Company	310	0.0%	0	310	0	0	0.0%	0.0%
ACE Fire Underwriters Insurance Company	303	0.0%	0	303	493	0	162.7%	162.7%
Charter Oak Fire Insurance Company, The	254	0.0%	0	273	262,547	225,652	*****	*****
Fire & Casualty Insurance Company of Connecticut, The	205	0.0%	0	966	290	133	30.0%	43.8%
Vigilant Insurance Company	125	0.0%	0	41	-69	-29	-168.3%	-239.0%
General Casualty Company of Wisconsin	105	0.0%	0	84	0	0	0.0%	0.0%
Pacific Employers Insurance Company	83	0.0%	0	6,707	-35,248	-10,671	-525.5%	-684.6%
Association Casualty Insurance Company	60	0.0%	0	32	26	4	81.3%	93.8%
Centennial Insurance Company	58	0.0%	0	26	4	3	15.4%	26.9%
Phoenix Insurance Company, The	36	0.0%	0	18	-3,461	-339	*****	*****
New Hampshire Insurance Company	26	0.0%	0	12	4,518	2,313	*****	*****
Amerisure Insurance Company	1	0.0%	0	1	-823	-36	*****	*****
Travelers Casualty and Surety Company	0	0.0%	60,875	0	73,760	-9,133		
Bankers Insurance Company	0	0.0%	56,750	0	31,750	3,070		
Mutual Service Casualty Insurance Company	0	0.0%	10,000	0	8,639	25,252		
Northern Insurance Company of New York	0	0.0%	10,000	0	-2,679	5,604		
Globe Indemnity Company	0	0.0%	0	35,814	119,479	46,854	333.6%	464.4%
General Security National Insurance Company	0	0.0%	0	558	-3,738	-220	-669.9%	-709.3%
Maryland Casualty Company	0	0.0%	0	416	1,252	-2,157	301.0%	-217.5%
United States Liability Insurance Company	0	0.0%	0	333	59	36	17.7%	28.5%
American Central Insurance Company	0	0.0%	0	101	-372	-29	-368.3%	-397.0%
Athena Assurance Company	0	0.0%	0	48	-34,875	-21,274	*****	*****

Products liability Business - Stock Fire and Miscellaneous Companies

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Everest Reinsurance Company	0	0.0%	0	0	426,409	13,500		
General Insurance Company of America	0	0.0%	0	0	241,006	30,003		
Gulf Insurance Company	0	0.0%	0	0	97,537	-1,738		
United Fire & Indemnity Company	0	0.0%	0	0	10,000	7,931		
Stonewall Insurance Company	0	0.0%	0	0	7,580	0		
Standard Fire Insurance Company, The	0	0.0%	0	0	5,772	25,894		
Assurance Company of America	0	0.0%	0	0	3,093	1,659		
Security Insurance Company of Hartford	0	0.0%	0	0	1,404	636		
Bankers Standard Insurance Company	0	0.0%	0	0	1,393	-478		
Insurance Company of North America	0	0.0%	0	0	1,021	214		
Associated Indemnity Corporation	0	0.0%	0	0	639	6,185		
Travelers Casualty Company of Connecticut	0	0.0%	0	0	315	904		
Travelers Casualty and Surety Company of Illinois	0	0.0%	0	0	284	18,257		
American Automobile Insurance Company	0	0.0%	0	0	123	208		
Argonaut Insurance Company	0	0.0%	0	0	100	0		
Valiant Insurance Company	0	0.0%	0	0	66	12,536		
American Alternative Insurance Corporation	0	0.0%	0	0	44	-49		
Zenith Insurance Company	0	0.0%	0	0	0	4,349		
American Employers' Insurance Company	0	0.0%	0	0	-2	0		
AXA Corporate Solutions Insurance Company	0	0.0%	0	0	-9	-16,183		
Great American Insurance Company	0	0.0%	0	0	-10	-1		
Middlesex Insurance Company	0	0.0%	0	0	-11	-4		
Automobile Insurance Company of Hartford, Connecticut, The	0	0.0%	0	0	-20	-47		
Millers Mutual Insurance Association	0	0.0%	0	0	-21	-10		
Farmington Casualty Company	0	0.0%	0	0	-35	4,770		
OneBeacon America Insurance Company	0	0.0%	0	0	-47	1,192		
Markel Insurance Company	0	0.0%	0	0	-215	-124		
Property and Casualty Insurance Company of Hartford	0	0.0%	0	0	-246	-103		

Products liability Business - Stock Fire and Miscellaneous Companies

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						Incurred		
Great American Assurance Company	0	0.0%	0	0	-434	0		
Hartford Underwriters Insurance Company	0	0.0%	0	0	-437	19,887		
North American Specialty Insurance Company	0	0.0%	0	0	-580	-214		
Zurich American Insurance Company of Illinois	0	0.0%	0	0	-651	-349		
North River Insurance Company, The	0	0.0%	0	0	-1,197	974		
Allianz Global Risks US Insurance Company	0	0.0%	0	0	-1,377	-618		
Gerling America Insurance Company	0	0.0%	0	0	-3,891	13,779		
Century Indemnity Company	0	0.0%	0	0	-6,560	-8,224		
Indemnity Insurance Company of North America	0	0.0%	0	0	-19,197	1,947		
Travelers Casualty and Surety Company of America	0	0.0%	0	0	-37,043	-59,340		
Westchester Fire Insurance Company	0	0.0%	0	0	-72,158	-15,631		
Fidelity and Casualty Company of New York, The	0	0.0%	0	0	-74,579	0		
LM Insurance Corporation	0	0.0%	0	-2	-16	-86	800.0%	*****
Travelers Indemnity Company of America, The	0	0.0%	0	-44	-17,221	11,574	*****	*****
American Protection Insurance Company	-251	0.0%	0	-89	-339	-56	380.9%	443.8%
SAFECO Insurance Company of America	-696	0.0%	0	4,709	2,313	-1,780	49.1%	11.3%
National American Insurance Company	-792	0.0%	0	-792	245	3	-30.9%	-31.3%
Amerisure Mutual Insurance Company	-799	0.0%	0	-666	-79	745	11.9%	-100.0%
Discover Property & Casualty Insurance Company	-1,841	0.0%	62,607	-2,072	-144,464	-91,985	*****	*****
American and Foreign Insurance Company	-3,482	0.0%	28,708	-1,695	145,075	53,626	*****	*****
Travelers Indemnity Company, The	-15,879	-0.1%	75,000	-43,205	-152,105	-481,341	352.1%	*****
Georgia Casualty & Surety Company	-40,307	-0.2%	50	-31,760	14,817	1,556	-46.7%	-51.6%
<b>Grand Totals: 187 Companies in Report</b>	<b>18,529,329</b>		<b>9,179,753</b>	<b>17,168,624</b>	<b>91,601,403</b>	<b>11,276,703</b>	<b>533.5%</b>	<b>599.2%</b>

Products 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%