

**Companies Filing on Property/Casualty Blank  
Ocean Marine Business in Mississippi for Year Ended 12/31/2004**

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	1,967,513	18.4%	341,236	1,184,536	2,094,237	76,627	176.8%	183.3%
XL Specialty Insurance Company	1,242,680	11.6%	5,140,273	1,473,402	3,451,637	7,043	234.3%	234.7%
Westport Insurance Corporation	983,436	9.2%	121,506	1,032,027	-504,572	-124,627	-48.9%	-61.0%
New York Marine and General Insurance Company	759,892	7.1%	18,969	540,139	201,545	26,535	37.3%	42.2%
Continental Insurance Company, The	735,117	6.9%	361,961	704,729	1,802,452	371,728	255.8%	308.5%
Continental Casualty Company	731,436	6.8%	526,259	684,283	810,292	-2,928	118.4%	118.0%
Northern Assurance Company of America, The	726,944	6.8%	0	290,904	61,100	0	21.0%	21.0%
Indemnity Insurance Company of North America	649,280	6.1%	56,274	531,161	257,416	38,400	48.5%	55.7%
ACE American Insurance Company	518,231	4.8%	31,789	363,070	33,773	11,510	9.3%	12.5%
Zurich American Insurance Company	467,064	4.4%	2,829,535	775,098	1,205,746	343,366	155.6%	199.9%
Federal Insurance Company	314,304	2.9%	0	414,010	9,461	3,281	2.3%	3.1%
OneBeacon America Insurance Company	313,843	2.9%	681,760	707,446	164,007	873	23.2%	23.3%
Northern Insurance Company of New York	223,706	2.1%	19,122	219,257	25,226	697	11.5%	11.8%
Markel American Insurance Company	209,284	2.0%	64,829	185,746	51,161	3,169	27.5%	29.2%
Standard Fire Insurance Company, The	202,185	1.9%	40,093	184,320	102,507	-277	55.6%	55.5%
American Home Assurance Company	176,085	1.6%	38,638	152,322	20,788	-214	13.6%	13.5%
Navigators Insurance Company	173,147	1.6%	0	168,151	45,637	3,435	27.1%	29.2%
United Services Automobile Association	134,505	1.3%	125,175	134,173	131,884	2,706	98.3%	100.3%
American Modern Home Insurance Company	109,422	1.0%	47,330	121,641	76,661	640	63.0%	63.5%
Liberty Mutual Insurance Company	107,000	1.0%	0	51,683	-295,039	-4,827	-570.9%	-580.2%
American Family Home Insurance Company	86,328	0.8%	69,447	82,036	88,461	1,916	107.8%	110.2%
Insurance Company of North America	73,083	0.7%	150,496	210,890	27,482	-7,549	13.0%	9.5%
State National Insurance Company, Inc.	73,000	0.7%	0	71,000	0	0	0.0%	0.0%
Fireman's Fund Insurance Company	67,908	0.6%	0	71,683	-544	-906	-0.8%	-2.0%
New Hampshire Insurance Company	54,560	0.5%	290,016	38,070	-228,047	154,664	-599.0%	-192.8%

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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 Security Fire and Casualty Company	36,000	0.3%	0	36,006	0	0	0.0%	0.0%
Unitrin Auto and Home Insurance Company	35,691	0.3%	7,478	29,711	9,541	173	32.1%	32.7%
Quadrant Indemnity Company	33,684	0.3%	6,157	15,202	7,795	642	51.3%	55.5%
Glens Falls Insurance Company, The	28,665	0.3%	56,000	29,889	53,663	743	179.5%	182.0%
USAA Casualty Insurance Company	26,752	0.3%	10,026	23,409	9,629	1	41.1%	41.1%
Travelers Property Casualty Company of America	22,426	0.2%	0	59,187	-6,198	396	-10.5%	-9.8%
Automobile Insurance Company of Hartford, Connecticut, The	20,499	0.2%	15,585	18,941	15,881	-290	83.8%	82.3%
Foremost Insurance Company Grand Rapids, Michigan	18,970	0.2%	0	18,519	-369	724	-2.0%	1.9%
Old United Casualty Company	14,045	0.1%	4,198	12,694	5,311	0	41.8%	41.8%
State Auto Property and Casualty Insurance Company	11,859	0.1%	0	13,858	371	16	2.7%	2.8%
Liberty Insurance Underwriters Inc.	7,307	0.1%	0	239,327	-14,580	35,595	-6.1%	8.8%
Commonwealth Insurance Company of America	7,008	0.1%	0	32,941	8,688	628	26.4%	28.3%
Liberty Mutual Fire Insurance Company	6,946	0.1%	0	5,218	-622	65	-11.9%	-10.7%
Boston Old Colony Insurance Company	6,515	0.1%	0	6,517	0	0	0.0%	0.0%
Bankers Insurance Company	4,525	0.0%	0	2,407	391	11	16.2%	16.7%
Amica Mutual Insurance Company	3,700	0.0%	11,600	3,793	11,600	0	305.8%	305.8%
National Casualty Company	2,031	0.0%	6,250	1,687	-98,863	-11,396	*****	*****
Alaska National Insurance Company	1,887	0.0%	0	1,887	452	93	24.0%	28.9%
Firemen's Insurance Company of Newark, New Jersey	1,713	0.0%	5,568	1,084	7,643	321	705.1%	734.7%
Hartford Underwriters Insurance Company	1,465	0.0%	0	2,048	166	0	8.1%	8.1%
Trinity Universal Insurance Company of Kansas, Inc.	1,100	0.0%	0	1,091	-2	0	-0.2%	-0.2%
Travelers Indemnity Company of America, The	976	0.0%	1,548	697	1,650	-8	236.7%	235.6%
Vigilant Insurance Company	785	0.0%	0	424	24,923	516	*****	*****
Property and Casualty Insurance Company of Hartford	760	0.0%	0	879	1	-1	0.1%	0.0%
Electric Insurance Company	721	0.0%	0	704	0	0	0.0%	0.0%
North American Specialty Insurance Company	625	0.0%	0	125	0	0	0.0%	0.0%
Hartford Casualty Insurance Company	248	0.0%	0	94	12	0	12.8%	12.8%
State Automobile Mutual Insurance Company	183	0.0%	0	299	1	0	0.3%	0.3%

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						and Cost Containment Expense Incurred	Ratio w/o LAE *	Ratio with LAE **
American Manufacturers Mutual Insurance Company	109	0.0%	0	5,958	-9,076	-325	-152.3%	-157.8%
Hanover Insurance Company, The	0	0.0%	1,078	0	-44,991	-250,228		
Tokio Marine & Nichido Fire Insurance Co., Ltd. (United States Bra	0	0.0%	0	23,224	2,504	0	10.8%	10.8%
Security Insurance Company of Hartford	0	0.0%	0	739	-2	0	-0.3%	-0.3%
Bankers Standard Insurance Company	0	0.0%	0	351	0	0	0.0%	0.0%
American Motorists Insurance Company	0	0.0%	0	217	-1,195	-37	-550.7%	-567.7%
Great American Insurance Company of New York	0	0.0%	0	0	23,279	-2,422		
Jefferson Insurance Company	0	0.0%	0	0	2,743	225		
LM Personal Insurance Company	0	0.0%	0	0	1	0		
U.S. Specialty Insurance Company	0	0.0%	0	0	0	1,307		
Great American Insurance Company	0	0.0%	0	0	0	14		
American Insurance Company, The	0	0.0%	0	0	-1	0		
Maryland Casualty Company	0	0.0%	0	0	-4	1		
Twin City Fire Insurance Company	0	0.0%	0	0	-5	0		
Valiant Insurance Company	0	0.0%	0	0	-9	0		
Travelers Casualty and Surety Company	0	0.0%	0	0	-43	0		
Assurance Company of America	0	0.0%	0	0	-67	0		
Travelers Indemnity Company, The	0	0.0%	0	0	-176	-3		
ACE Property and Casualty Insurance Company	0	0.0%	0	0	-285	0		
American Central Insurance Company	0	0.0%	0	0	-310	0		
Sentry Select Insurance Company	0	0.0%	0	0	-510	-38		
Gulf Insurance Company	0	0.0%	0	0	-526	-95		
United States Fidelity and Guaranty Company	0	0.0%	0	0	-841	-34		
United States Fire Insurance Company	0	0.0%	0	0	-915	106		
Affiliated F M Insurance Company	0	0.0%	0	0	-1,107	-19		
Massachusetts Bay Insurance Company	0	0.0%	0	0	-3,000	0		
Century Indemnity Company	0	0.0%	0	0	-8,619	903		
TIG Insurance Company	0	0.0%	0	0	-9,000	-1,000		

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Employers' Fire Insurance Company, The	0	0.0%	-2,912	0	19,116	10,187		
Clarendon National Insurance Company	0	0.0%	-105,000	0	-118,589	283		
Hartford Fire Insurance Company	-31	0.0%	0	159	-239	-4	-150.3%	-152.8%
LM Property and Casualty Insurance Company	-92	0.0%	0	5,664	1,300	0	23.0%	23.0%
Lumbermens Mutual Casualty Company	-430	0.0%	356	1,978	-13,138	-23,251	-664.2%	*****
National Union Fire Insurance Company of Pittsburgh, PA.	-3,140	0.0%	0	50,646	-821	114	-1.6%	-1.4%
Atlantic Mutual Insurance Company	-7,316	-0.1%	98,000	46,071	93,514	-291	203.0%	202.3%
Royal Indemnity Company	-13,700	-0.1%	2,872	-8,780	-103,299	-1,288	*****	*****
AXA Re Property and Casualty Insurance Company	-675,925	-6.3%	195,190	-351,704	-151,089	0	43.0%	43.0%
<b>Grand Totals: 90 Companies in Report</b>	<b>10,696,514</b>		<b>11,268,702</b>	<b>10,724,938</b>	<b>9,344,955</b>	<b>667,596</b>	<b>87.1%</b>	<b>93.4%</b>

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