

Companies Filing on Property/Casualty Blank
Homeowners multiple peril 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 **
State Farm Fire and Casualty Company	145,472,988	31.0%	83,940,865	134,154,055	76,568,945	2,212,131	57.1%	58.7%
Mississippi Farm Bureau Mutual Insurance Company	99,322,266	21.2%	66,567,359	93,298,634	68,291,496	1,830,049	73.2%	75.2%
Nationwide Mutual Fire Insurance Company	31,987,445	6.8%	19,174,232	28,195,074	21,511,536	298,687	76.3%	77.4%
Allstate Insurance Company	30,404,307	6.5%	16,293,195	29,201,782	15,829,808	646,281	54.2%	56.4%
Economy Premier Assurance Company	16,968,582	3.6%	10,280,182	16,572,608	10,725,579	23,368	64.7%	64.9%
Farmers Insurance Exchange	16,892,701	3.6%	13,898,433	15,420,448	14,718,936	683,515	95.5%	99.9%
Shelter Mutual Insurance Company	13,942,709	3.0%	11,468,904	12,328,827	16,787,232	443,191	136.2%	139.8%
United Services Automobile Association	9,071,812	1.9%	4,917,262	8,298,566	5,193,642	111,867	62.6%	63.9%
Alfa Insurance Corporation	8,857,544	1.9%	7,492,693	8,032,971	7,703,993	138,112	95.9%	97.6%
Allstate Indemnity Company	8,623,696	1.8%	3,285,879	7,325,713	3,164,948	94,834	43.2%	44.5%
Foremost Signature Insurance Company	6,550,739	1.4%	3,706,345	5,768,047	3,716,451	45,812	64.4%	65.2%
Allstate Property and Casualty Insurance Company	5,483,580	1.2%	1,890,769	3,867,041	1,955,053	507,539	50.6%	63.7%
SAFECO Insurance Company of America	5,343,246	1.1%	2,683,015	4,069,403	2,331,393	242,118	57.3%	63.2%
Southern Fire & Casualty Company	4,415,145	0.9%	2,394,310	3,518,402	2,469,480	6,132	70.2%	70.4%
Vigilant Insurance Company	4,414,575	0.9%	4,083,514	4,084,369	3,302,903	152,104	80.9%	84.6%
Standard Fire Insurance Company, The	4,271,407	0.9%	1,449,095	3,211,993	1,759,077	70,864	54.8%	57.0%
Metropolitan Property and Casualty Insurance Company	4,024,195	0.9%	2,358,615	2,943,670	2,515,753	34,753	85.5%	86.6%
National Security Fire and Casualty Company	3,915,594	0.8%	1,363,528	3,347,687	1,789,660	409	53.5%	53.5%
Foremost Insurance Company Grand Rapids, Michigan	3,723,309	0.8%	1,473,819	3,611,287	1,479,640	52,384	41.0%	42.4%
Southern Farm Bureau Casualty Insurance Company	3,274,684	0.7%	639,325	1,680,570	923,232	34,597	54.9%	57.0%
Aegis Security Insurance Company	2,820,503	0.6%	630,187	2,470,421	677,754	4,300	27.4%	27.6%
Automobile Insurance Company of Hartford, Connecticut, The	2,690,684	0.6%	985,529	1,586,875	1,260,505	31,043	79.4%	81.4%
USAA Casualty Insurance Company	2,560,237	0.5%	1,439,809	2,295,527	1,844,673	35,959	80.4%	81.9%
Alfa General Insurance Corporation	2,391,758	0.5%	1,689,700	2,031,296	1,625,200	-15,065	80.0%	79.3%
State Auto Property and Casualty Insurance Company	2,333,816	0.5%	1,258,396	1,972,751	1,068,779	43,204	54.2%	56.4%

Homeowners multiple peril 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 12:22:49 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 Expense Incurred	Loss Ratio w/o LAE *	Loss Ratio with LAE **
American National Property and Casualty Company	2,318,572	0.5%	1,348,149	1,884,635	1,228,754	-1,217	65.2%	65.1%
American Bankers Insurance Company of Florida	2,152,031	0.5%	1,358,995	3,050,847	1,338,836	9,547	43.9%	44.2%
GuideOne Mutual Insurance Company	2,035,043	0.4%	506,533	1,667,220	506,380	35,153	30.4%	32.5%
Federal Insurance Company	1,852,782	0.4%	1,203,401	1,542,333	1,039,198	-28,388	67.4%	65.5%
Prudential Property and Casualty Insurance Company	1,701,794	0.4%	953,374	1,830,852	718,680	-25,543	39.3%	37.9%
American Manufacturers Mutual Insurance Company	1,342,926	0.3%	1,522,620	2,154,609	1,146,267	24,890	53.2%	54.4%
Unitrin Auto and Home Insurance Company	1,336,905	0.3%	41,854	319,622	167,290	5,205	52.3%	54.0%
American Summit Insurance Company	1,243,718	0.3%	269,313	996,258	216,053	48,992	21.7%	26.6%
Foremost Property and Casualty Insurance Company	1,226,231	0.3%	630,436	1,159,900	556,907	3,903	48.0%	48.3%
Hartford Underwriters Insurance Company	1,053,312	0.2%	979,929	1,044,727	1,250,903	106,499	119.7%	129.9%
Clarendon National Insurance Company	992,973	0.2%	74,760	762,547	146,568	9,715	19.2%	20.5%
Liberty Mutual Fire Insurance Company	984,828	0.2%	485,436	902,687	399,738	39,525	44.3%	48.7%
GuideOne Elite Insurance Company	892,891	0.2%	436,481	902,828	582,374	49,519	64.5%	70.0%
Union Insurance Company of Providence	851,308	0.2%	873,394	910,485	724,455	-10,589	79.6%	78.4%
Property and Casualty Insurance Company of Hartford	698,958	0.1%	392,846	568,899	290,936	20,415	51.1%	54.7%
Armed Forces Insurance Exchange	623,981	0.1%	262,236	588,491	261,125	7,481	44.4%	45.6%
GuideOne America Insurance Company	603,829	0.1%	352,819	579,906	371,677	8,016	64.1%	65.5%
Auto Club Family Insurance Company	571,096	0.1%	382,644	388,750	389,006	3,904	100.1%	101.1%
Emcasco Insurance Company	539,208	0.1%	540,091	565,934	389,993	-10,468	68.9%	67.1%
American Family Home Insurance Company	518,422	0.1%	111,046	254,412	141,037	4,616	55.4%	57.3%
American National General Insurance Company	462,207	0.1%	592,927	376,536	635,894	1,665	168.9%	169.3%
Grain Dealers Mutual Insurance Company	448,096	0.1%	321,927	538,373	318,242	416	59.1%	59.2%
Homesite Insurance Company	418,124	0.1%	8,027	141,788	19,474	0	13.7%	13.7%
Travelers Indemnity Company of America, The	348,534	0.1%	185,825	293,541	216,020	8,660	73.6%	76.5%
General Insurance Company of America	323,640	0.1%	365,478	578,069	397,163	5,471	68.7%	69.7%
State Automobile Mutual Insurance Company	308,791	0.1%	129,661	306,769	197,256	59,373	64.3%	83.7%
Lumbermens Mutual Casualty Company	291,537	0.1%	264,772	448,896	371,498	-13,026	82.8%	79.9%
First National Insurance Company of America	279,892	0.1%	148,809	502,565	268,366	-11,443	53.4%	51.1%

Homeowners multiple peril 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 and Cost Containment Expense Incurred	Loss Ratio w/o LAE *	Loss Ratio with LAE **
Employers Mutual Casualty Company	273,549	0.1%	90,377	276,015	-234,191	-25,209	-84.8%	-94.0%
Southern Pilot Insurance Company	258,468	0.1%	144,200	227,599	120,045	840	52.7%	53.1%
Balboa Insurance Company	253,887	0.1%	381,383	205,110	433,265	16,633	211.2%	219.3%
Amica Mutual Insurance Company	238,742	0.1%	139,502	213,769	205,700	7,185	96.2%	99.6%
Security National Insurance Company	209,283	0.0%	258,683	178,687	284,652	5,375	159.3%	162.3%
American International Insurance Company	196,977	0.0%	99,702	148,883	139,971	-1,419	94.0%	93.1%
Trinity Universal Insurance Company of Kansas, Inc.	177,008	0.0%	82,181	143,308	108,382	886	75.6%	76.2%
Church Mutual Insurance Company	154,624	0.0%	155,484	149,014	140,644	-1,739	94.4%	93.2%
Fireman's Fund Insurance Company	92,213	0.0%	3,835	81,504	7,873	623	9.7%	10.4%
Teachers Insurance Company	86,926	0.0%	39,890	86,696	57,668	1,351	66.5%	68.1%
American Modern Home Insurance Company	77,260	0.0%	1,112,608	379,236	746,346	-31,832	196.8%	188.4%
Centre Insurance Company	73,721	0.0%	15,681	50,951	25,952	6,454	50.9%	63.6%
Merastar Insurance Company	65,110	0.0%	11,587	44,100	19,553	2,056	44.3%	49.0%
National Casualty Company	61,340	0.0%	5,847	59,447	5,100	286	8.6%	9.1%
National Union Fire Insurance Company of Louisiana	57,235	0.0%	997,604	1,047,083	661,556	32,428	63.2%	66.3%
AMEX Assurance Company	49,843	0.0%	6,484	41,183	4,033	848	9.8%	11.9%
Fidelity and Deposit Company of Maryland	49,516	0.0%	147,545	49,516	129,010	6,022	260.5%	272.7%
Pharmacists Mutual Insurance Company	41,141	0.0%	3,412	33,532	4,872	140	14.5%	14.9%
Horace Mann Insurance Company	37,188	0.0%	7,768	38,113	15,318	371	40.2%	41.2%
American Reliable Insurance Company	21,761	0.0%	5,246	22,658	55,438	-72	244.7%	244.4%
Electric Insurance Company	18,724	0.0%	19,446	15,944	19,446	0	122.0%	122.0%
National General Insurance Company	18,102	0.0%	12,021	30,454	2,951	-404	9.7%	8.4%
Hanover Insurance Company, The	15,629	0.0%	28,252	23,456	16,726	-192	71.3%	70.5%
ACE American Insurance Company	10,942	0.0%	0	3,272	852	0	26.0%	26.0%
American Protection Insurance Company	6,764	0.0%	15,418	7,038	1,498	-131	21.3%	19.4%
Hartford Fire Insurance Company	6,288	0.0%	791	6,024	881	100	14.6%	16.3%
Massachusetts Bay Insurance Company	5,847	0.0%	11,312	8,033	11,351	2,834	141.3%	176.6%
Pacific Indemnity Company	5,781	0.0%	0	8,481	-293	-35	-3.5%	-3.9%

Homeowners multiple peril Business - Stock Fire and Miscellaneous Companies

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Hartford Casualty Insurance Company	4,555	0.0%	489	4,315	482	0	11.2%	11.2%
Lafayette Insurance Company	3,678	0.0%	129,110	10,300	13,848	-1,334	134.4%	121.5%
Maryland Casualty Company	1,933	0.0%	61,238	1,899	60,671	-1,873	*****	*****
Assurance Company of America	1,142	0.0%	1,979	3,838	-50,490	-2,032	*****	*****
Valiant Insurance Company	1,011	0.0%	13,177	3,941	7,818	6,824	198.4%	371.5%
Cincinnati Insurance Company, The	403	0.0%	0	403	0	0	0.0%	0.0%
American Fire and Casualty Company	166	0.0%	2,450	1,893	1,019	-141	53.8%	46.4%
Ohio Casualty Insurance Company, The	72	0.0%	17,578	1,098	-11,032	-3,258	*****	*****
West American Insurance Company	54	0.0%	2,932	2,757	-1,778	2,493	-64.5%	25.9%
USF&G Insurance Company of Mississippi	0	0.0%	590,550	0	-381,857	-278,720		
Fidelity and Guaranty Insurance Company	0	0.0%	405,800	0	-658,621	-338,034		
Vesta Insurance Corporation	0	0.0%	41,932	0	-41,665	67,522		
American Equity Specialty Insurance Company	0	0.0%	30,000	0	-95,985	-1,418		
Fidelity and Guaranty Insurance Underwriters, Inc.	0	0.0%	12,303	0	-100,842	-46,129		
Southern Guaranty Insurance Company	0	0.0%	2,558	0	-22,442	0		
Great River Insurance Company	0	0.0%	2,500	0	-49,314	5,589		
Westchester Fire Insurance Company	0	0.0%	1,576	0	1,576	0		
Omega Insurance Company	0	0.0%	1,356	0	-13,644	-3,670		
Ranger Insurance Company	0	0.0%	1,276	0	85,376	-24,168		
Vesta Fire Insurance Corporation	0	0.0%	0	0	10,275	101		
Trinity Universal Insurance Company	0	0.0%	0	0	8,178	179		
American States Preferred Insurance Company	0	0.0%	0	0	979	2,276		
American States Insurance Company	0	0.0%	0	0	201	-544		
American Economy Insurance Company	0	0.0%	0	0	163	-623		
United States Fire Insurance Company	0	0.0%	0	0	7	0		
Gulf Guaranty Insurance Company	0	0.0%	0	0	0	643		
Nationwide Property and Casualty Insurance Company	0	0.0%	0	0	0	66		
Prudential General Insurance Company	0	0.0%	0	0	0	6		

Homeowners multiple peril Business - Stock Fire and Miscellaneous Companies

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Chubb Indemnity Insurance Company	0	0.0%	0	0	-1	0		
Associated Indemnity Corporation	0	0.0%	0	0	-1	-1		
American Employers' Insurance Company	0	0.0%	0	0	-5	0		
Great Northern Insurance Company	0	0.0%	0	0	-49	-5		
Interstate Indemnity Company	0	0.0%	0	0	-72	-36		
Century Indemnity Company	0	0.0%	0	0	-198	-28		
Stonington Insurance Company	0	0.0%	0	0	-298	102		
Providence Washington Insurance Company	0	0.0%	0	0	-571	11,551		
United States Fidelity and Guaranty Company	0	0.0%	0	0	-1,017	-470		
Travelers Indemnity Company, The	0	0.0%	0	0	-1,742	-426		
Phoenix Insurance Company, The	0	0.0%	0	0	-1,787	-437		
Peerless Insurance Company	0	0.0%	0	0	-2,500	0		
Hartford Insurance Company of the Midwest	0	0.0%	0	0	-2,770	-279		
Travelers Indemnity Company of Illinois, The	0	0.0%	0	0	-5,236	-1,436		
MGA Insurance Company, Inc.	0	0.0%	0	0	-18,000	-18,000		
Cascade National Insurance Company	0	0.0%	0	0	-209,048	277		
XL Insurance America, Inc.	0	0.0%	-603	0	-603	0		
Northland Insurance Company	-58	0.0%	23,858	-58	-101,178	-12,560	*****	*****
Union Standard Insurance Company	-58	0.0%	9,387	-58	-3,338	0	*****	*****
Regency Insurance Company	-778	0.0%	51,853	13,154	47,653	175	362.3%	363.6%
Federated Mutual Insurance Company	-1,321	0.0%	147,939	8,732	-58,346	-44,901	-668.2%	*****
Brierfield Insurance Company	-1,963	0.0%	650,434	173,158	80,113	-6,206	46.3%	42.7%
American Central Insurance Company	-6,875	0.0%	991,067	342,423	508,163	20,843	148.4%	154.5%
State Farm General Insurance Company	-7,044	0.0%	176,624	241,498	-81,424	45,556	-33.7%	-14.9%
Jefferson Insurance Company	-7,327	0.0%	183,120	89,697	149,572	-312	166.8%	166.4%
AXA Re Property and Casualty Insurance Company	-8,588	0.0%	385,116	789,249	234,934	0	29.8%	29.8%
Audubon Indemnity Company	-26,536	0.0%	1,673,197	1,356,357	1,191,045	-30,991	87.8%	85.5%
Audubon Insurance Company	-65,032	0.0%	934,376	1,142,765	617,244	-25,646	54.0%	51.8%

Homeowners multiple peril Business - Stock Fire and Miscellaneous Companies

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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 **
Grand Totals: 137 Companies in Report	468,630,454		290,450,174	432,316,963	287,593,820	7,424,403	66.5%	68.2%

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