Companies Filing on Property/Casualty Blank Multiple Peril Crop Business in Mississippi for Year Ended 12/31/2004

						Direct Defense		
						and Cost	Loss	Loss
						Containment	Ratio	Ratio
	Premiums	Market	Losses	Premiums	Losses	Expense	w/o LAE with LAE	
Company	Written	Share	Paid	Earned	Incurred	Incurred	*	**
Empire Fire and Marine Insurance Company	11,956,602	30.2%	11,904,842	11,956,602	11,904,842	0	99.6%	99.6%
GuideOne Specialty Mutual Insurance Company	10,675,128	27.0%	5,324,255	10,570,342	7,975,312	0	75.4%	75.4%
ACE Property and Casualty Insurance Company	7,697,377	19.5%	1,235,802	7,697,377	1,235,802	0	16.1%	16.1%
Farmers Alliance Mutual Insurance Company	3,474,000	8.8%	3,474,000	3,474,000	3,474,000	0	100.0%	100.0%
Fireman's Fund Insurance Company	2,728,838	6.9%	215,116	2,728,838	-556,987	0	-20.4%	-20.4%
Hartford Casualty Insurance Company	983,331	2.5%	934,468	981,862	887,771	0	90.4%	90.4%
Greenwich Insurance Company	939,024	2.4%	1,481,512	939,024	1,489,607	20,229	158.6%	160.8%
Agri General Insurance Company	611,460	1.5%	126,140	610,815	165,559	0	27.1%	27.1%
Great American Insurance Company of New York	381,143	1.0%	126,906	383,057	286,909	1,074	74.9%	75.2%
State Farm Fire and Casualty Company	88,635	0.2%	3,917	88,635	3,917	0	4.4%	4.4%
Hartford Fire Insurance Company	0	0.0%	104,200	0	104,200	0		
Insurance Corporation of Hannover	0	0.0%	0	0	464,127	7,422		
Bankers Insurance Company	0	0.0%	0	0	-28	-1		
Grand Totals: 13 Companies in Report	39,535,538		24,931,158	39,430,552	27,435,031	28,724	69.6%	69.7%

Multiple Peril Crop Business - Stock Fire and Miscellaneous Companies

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** 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%

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