

**Companies Filing on Property/Casualty Blank
Earthquake Business in Mississippi for Year Ended 12/31/2005**

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	3,309,102	26.5%	2,739	3,166,314	4,365	0	0.1%	0.1%
Mississippi Farm Bureau Mutual Insurance Company	1,310,942	10.5%	0	1,288,416	0	0	0.0%	0.0%
Nationwide Mutual Fire Insurance Company	617,662	5.0%	0	635,181	928,631	1,737	146.2%	146.5%
Economy Premier Assurance Company	585,106	4.7%	0	593,652	767,774	22,459	129.3%	133.1%
Shelter Mutual Insurance Company	552,961	4.4%	1,070	506,125	1,070	0	0.2%	0.2%
Liberty Mutual Fire Insurance Company	480,877	3.9%	0	311,806	-460	-22	-0.1%	-0.2%
Allianz Global Risks US Insurance Company	402,431	3.2%	0	374,519	0	0	0.0%	0.0%
Westport Insurance Corporation	355,436	2.8%	0	284,297	0	0	0.0%	0.0%
Zurich American Insurance Company	315,874	2.5%	0	185,244	0	0	0.0%	0.0%
Vigilant Insurance Company	279,365	2.2%	0	280,747	0	0	0.0%	0.0%
Farmers Insurance Exchange	276,550	2.2%	0	296,073	0	0	0.0%	0.0%
Automobile Insurance Company of Hartford, Connecticut, The	249,552	2.0%	0	187,220	-44,043	-2,019	-23.5%	-24.6%
Allstate Insurance Company	237,024	1.9%	0	237,779	-210	149	-0.1%	0.0%
State Auto Property and Casualty Insurance Company	216,516	1.7%	0	210,489	0	0	0.0%	0.0%
American Guarantee & Liability Insurance Company	208,680	1.7%	0	188,993	0	0	0.0%	0.0%
SAFECO Insurance Company of America	206,759	1.7%	0	200,201	-1,032	-51	-0.5%	-0.5%
Allstate Property and Casualty Insurance Company	198,361	1.6%	0	151,213	0	0	0.0%	0.0%
Travelers Indemnity Company, The	195,558	1.6%	0	161,412	63,153	1,122	39.1%	39.8%
Metropolitan Property and Casualty Insurance Company	186,861	1.5%	0	169,794	313,528	9,270	184.7%	190.1%
Nationwide Property and Casualty Insurance Company	161,756	1.3%	0	95,289	147,928	677	155.2%	156.0%
Unitrin Auto and Home Insurance Company	155,757	1.2%	1,009	158,683	-10,308	-1,018	-6.5%	-7.1%
Insurance Company of the West	153,951	1.2%	0	113,340	0	0	0.0%	0.0%
United Services Automobile Association	147,856	1.2%	0	140,992	-377	0	-0.3%	-0.3%
AXIS Reinsurance Company	122,034	1.0%	0	115,365	7,239	381	6.3%	6.6%
Lumbermen's Underwriting Alliance	96,543	0.8%	0	85,375	0	0	0.0%	0.0%

Earthquake 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 Property Casualty Company of America	87,244	0.7%	0	99,839	35,075	692	35.1%	35.8%
Assurance Company of America	78,305	0.6%	0	66,867	-75	-24	-0.1%	-0.1%
Employers Mutual Casualty Company	77,606	0.6%	0	78,728	0	0	0.0%	0.0%
United States Fidelity and Guaranty Company	76,242	0.6%	0	111,287	49,580	3,762	44.6%	47.9%
ACE American Insurance Company	72,580	0.6%	0	97,885	34,529	4,126	35.3%	39.5%
Standard Fire Insurance Company, The	64,354	0.5%	0	65,849	-33,682	-1,686	-51.2%	-53.7%
Maryland Casualty Company	61,908	0.5%	0	48,651	-29	-12	-0.1%	-0.1%
United States Fire Insurance Company	61,562	0.5%	0	53,530	458	348	0.9%	1.5%
Federal Insurance Company	61,361	0.5%	0	60,270	0	0	0.0%	0.0%
Sentry Select Insurance Company	60,388	0.5%	0	49,974	17,435	865	34.9%	36.6%
Federated Mutual Insurance Company	52,259	0.4%	0	59,864	0	0	0.0%	0.0%
Southern Farm Bureau Casualty Insurance Company	50,821	0.4%	0	42,587	0	0	0.0%	0.0%
XL Insurance America, Inc.	49,608	0.4%	0	31,881	816	0	2.6%	2.6%
Employers Insurance Company of Wausau	41,254	0.3%	0	115,822	0	0	0.0%	0.0%
USAA Casualty Insurance Company	37,128	0.3%	0	32,321	-73	0	-0.2%	-0.2%
Union Insurance Company of Providence	33,794	0.3%	0	31,699	0	0	0.0%	0.0%
Brierfield Insurance Company	32,997	0.3%	0	31,871	1,118	235	3.5%	4.2%
Arch Insurance Company	32,859	0.3%	0	9,079	3,004	61	33.1%	33.8%
Grain Dealers Mutual Insurance Company	28,277	0.2%	0	29,262	0	0	0.0%	0.0%
American Economy Insurance Company	27,575	0.2%	0	25,185	697	261	2.8%	3.8%
RLI Insurance Company	27,013	0.2%	0	26,770	95	-5	0.4%	0.3%
Zurich American Insurance Company of Illinois	25,170	0.2%	0	17,737	0	0	0.0%	0.0%
Fidelity and Guaranty Insurance Underwriters, Inc.	23,149	0.2%	0	34,859	15,444	936	44.3%	47.0%
Pennsylvania Lumbermens Mutual Insurance Company	21,361	0.2%	0	20,896	0	0	0.0%	0.0%
State Automobile Mutual Insurance Company	20,488	0.2%	0	20,623	0	0	0.0%	0.0%
Allstate Indemnity Company	20,434	0.2%	0	20,354	0	0	0.0%	0.0%
American Zurich Insurance Company	20,394	0.2%	-29,506	13,596	-29,506	0	-217.0%	-217.0%
Fidelity and Deposit Company of Maryland	19,119	0.2%	0	20,988	0	0	0.0%	0.0%

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						and Cost Containment Expense Incurred	Ratio w/o LAE *	Ratio with LAE **
Fidelity and Guaranty Insurance Company	17,239	0.1%	0	25,998	11,526	819	44.3%	47.5%
Hartford Underwriters Insurance Company	12,709	0.1%	0	12,922	0	0	0.0%	0.0%
Emcasco Insurance Company	11,765	0.1%	0	11,565	0	0	0.0%	0.0%
Southern Fire & Casualty Company	10,057	0.1%	0	16,410	1,625	-272	9.9%	8.2%
Great American Assurance Company	10,003	0.1%	0	3,751	-56	0	-1.5%	-1.5%
ACE Fire Underwriters Insurance Company	9,991	0.1%	0	9,628	-807	-242	-8.4%	-10.9%
Property and Casualty Insurance Company of Hartford	9,722	0.1%	0	9,044	0	0	0.0%	0.0%
Great American Insurance Company	9,625	0.1%	0	8,123	-6,958	-585	-85.7%	-92.9%
American States Insurance Company	9,540	0.1%	0	9,624	-215	-64	-2.2%	-2.9%
Security National Insurance Company	8,249	0.1%	0	8,467	0	0	0.0%	0.0%
Northern Insurance Company of New York	7,979	0.1%	0	7,132	0	0	0.0%	0.0%
St. Paul Fire and Marine Insurance Company	7,073	0.1%	0	15,975	7,180	1,060	44.9%	51.6%
Lafayette Insurance Company	6,971	0.1%	0	10,451	0	0	0.0%	0.0%
Amica Mutual Insurance Company	6,896	0.1%	0	5,941	0	0	0.0%	0.0%
Travelers Indemnity Company of America, The	6,526	0.1%	0	5,869	-1,047	-92	-17.8%	-19.4%
Universal Underwriters Insurance Company	6,438	0.1%	0	7,317	0	0	0.0%	0.0%
Farmland Mutual Insurance Company	4,925	0.0%	0	8,190	-69	0	-0.8%	-0.8%
Trinity Universal Insurance Company of Kansas, Inc.	4,526	0.0%	0	4,252	0	0	0.0%	0.0%
New Hampshire Insurance Company	4,227	0.0%	0	4,120	494	25	12.0%	12.6%
Truck Insurance Exchange	2,666	0.0%	0	3,246	387	-41	11.9%	10.7%
Charter Oak Fire Insurance Company, The	2,563	0.0%	0	515	236	4	45.8%	46.6%
Stonington Insurance Company	2,356	0.0%	0	1,230	671	43	54.6%	58.0%
Wausau Business Insurance Company	2,309	0.0%	0	2,462	0	0	0.0%	0.0%
United Fire & Casualty Company	1,770	0.0%	0	1,660	0	0	0.0%	0.0%
Clarendon National Insurance Company	1,527	0.0%	0	1,527	116	0	7.6%	7.6%
Travelers Indemnity Company of Connecticut, The	1,366	0.0%	0	3,178	1,303	25	41.0%	41.8%
Trinity Universal Insurance Company	1,292	0.0%	0	1,285	0	0	0.0%	0.0%
General Insurance Company of America	1,272	0.0%	0	1,758	1,093	-267	62.2%	47.0%

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Harco National Insurance Company	1,238	0.0%	0	1,270	0	0	0.0%	0.0%
Teachers Insurance Company	820	0.0%	0	802	0	0	0.0%	0.0%
National Surety Corporation	720	0.0%	0	696	-2	3	-0.3%	0.1%
Shelter General Insurance Company	691	0.0%	0	575	0	0	0.0%	0.0%
Horace Mann Insurance Company	606	0.0%	0	601	0	0	0.0%	0.0%
American Insurance Company, The	594	0.0%	0	596	-14	6	-2.3%	-1.3%
Sompo Japan Insurance Company of America	556	0.0%	0	267	0	0	0.0%	0.0%
Sentry Insurance a Mutual Company	391	0.0%	0	187	84	2	44.9%	46.0%
First National Insurance Company of America	368	0.0%	0	345	-9	1	-2.6%	-2.3%
Pacific Indemnity Company	345	0.0%	0	336	0	0	0.0%	0.0%
Bankers Standard Insurance Company	343	0.0%	0	346	-1,998	-266	-577.5%	-654.3%
Fidelity National Insurance Company	286	0.0%	0	213	0	0	0.0%	0.0%
Fireman's Fund Insurance Company	277	0.0%	0	272	292	19	107.4%	114.3%
Granite State Insurance Company	246	0.0%	0	246	29	1	11.8%	12.2%
Hartford Fire Insurance Company	215	0.0%	0	189	0	0	0.0%	0.0%
Nationwide Agribusiness Insurance Company	188	0.0%	0	447	-16	0	-3.6%	-3.6%
American International Insurance Company	157	0.0%	0	991	0	0	0.0%	0.0%
Liberty Mutual Insurance Company	82	0.0%	0	82	-7	0	-8.5%	-8.5%
Federated Service Insurance Company	70	0.0%	0	161	0	0	0.0%	0.0%
Bituminous Casualty Corporation	39	0.0%	0	39	0	0	0.0%	0.0%
North American Specialty Insurance Company	38	0.0%	0	46	0	0	0.0%	0.0%
West American Insurance Company	23	0.0%	0	20	2	0	10.0%	10.0%
St. Paul Mercury Insurance Company	0	0.0%	0	583	244	21	41.9%	45.5%
Wausau Underwriters Insurance Company	0	0.0%	0	237	0	0	0.0%	0.0%
LM Property and Casualty Insurance Company	0	0.0%	0	20	0	0	0.0%	0.0%
Discover Property & Casualty Insurance Company	0	0.0%	0	3	117	6	*****	*****
ACE Property and Casualty Insurance Company	0	0.0%	0	1	0	0	0.0%	0.0%
American Automobile Insurance Company	0	0.0%	0	0	1,431	20		

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Farmington Casualty Company	0	0.0%	0	0	532	218		
Travelers Casualty Insurance Company of America	0	0.0%	0	0	241	99		
Fairmont Specialty Insurance Company	0	0.0%	0	0	210	-368		
Travelers Casualty and Surety Company of America	0	0.0%	0	0	16	7		
Travelers Casualty Company of Connecticut	0	0.0%	0	0	15	6		
St. Paul Protective Insurance Company	0	0.0%	0	0	-3	3		
St. Paul Guardian Insurance Company	0	0.0%	0	0	-8	17		
Harleysville Mutual Insurance Company	0	0.0%	0	0	-20	0		
Valiant Insurance Company	0	0.0%	0	0	-102	-30		
Associated Indemnity Corporation	0	0.0%	0	0	-130	0		
Phoenix Insurance Company, The	0	0.0%	0	0	-192	52		
Travelers Casualty and Surety Company	0	0.0%	0	0	-901	13		
Westchester Fire Insurance Company	0	0.0%	0	0	-7,336	298		
USF&G Insurance Company of Mississippi	-3	0.0%	0	120	-27	-138	-22.5%	-137.5%
Twin City Fire Insurance Company	-99	0.0%	0	-46	0	0	0.0%	0.0%
American Manufacturers Mutual Insurance Company	-227	0.0%	0	116	0	0	0.0%	0.0%
Great American Insurance Company of New York	-1,587	0.0%	0	-1,587	-1,503	-181	94.7%	106.1%
Grand Totals: 126 Companies in Report	12,476,723		-24,688	11,666,607	2,278,568	42,466	19.5%	19.9%

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