Companies Filing on Property/Casualty Blank Farmowners Multiple Peril Business in Mississippi for Year Ended 12/31/2005

						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	*	**
State Farm Fire and Casualty Company	2,975,596	20.9%	6,282,721	2,931,970	9,349,636	45,469	318.9%	320.4%
OneBeacon Insurance Company	2,747,897	19.3%	1,219,200	2,896,414	5,265,362	66,286	181.8%	184.1%
American Reliable Insurance Company	1,929,924	13.5%	4,823,671	1,731,452	4,899,963	0	283.0%	283.0%
Indemnity Insurance Company of North America	1,344,476	9.4%	445,043	1,278,775	701,992	31,842	54.9%	57.4%
American States Insurance Company	1,071,282	7.5%	855,124	1,082,907	908,183	9,957	83.9%	84.8%
Travelers Indemnity Company of Connecticut, The	1,002,255	7.0%	178,639	832,929	772,443	21,095	92.7%	95.3%
Brierfield Insurance Company	991,390	7.0%	192,644	875,978	385,690	15,512	44.0%	45.8%
Charter Oak Fire Insurance Company, The	929,053	6.5%	402,849	1,092,906	835,631	-14,388	76.5%	75.1%
Shelter Mutual Insurance Company	520,324	3.6%	977,975	522,858	1,167,014	61,684	223.2%	235.0%
American Economy Insurance Company	186,982	1.3%	0	42,531	1,720	522	4.0%	5.3%
Union Insurance Company	149,629	1.0%	135,851	104,464	137,351	0	131.5%	131.5%
Great American Insurance Company	122,468	0.9%	143,566	125,322	149,247	4,330	119.1%	122.5%
Travelers Indemnity Company of America, The	110,300	0.8%	6,444	68,490	19,272	-1,133	28.1%	26.5%
Continental Western Insurance Company	75,120	0.5%	35,800	73,494	33,367	0	45.4%	45.4%
Travelers Indemnity Company, The	43,215	0.3%	112,785	41,889	142,776	-464	340.8%	339.7%
American Bankers Insurance Company of Florida	27,059	0.2%	7,565	23,355	3,866	-35	16.6%	16.4%
Markel Insurance Company	18,213	0.1%	4,661	16,388	3,604	-907	22.0%	16.5%
Diamond State Insurance Company	11,107	0.1%	2,124	12,159	3,499	183	28.8%	30.3%
Great American Assurance Company	1,582	0.0%	0	3,082	-1,638	629	-53.1%	-32.7%
National Union Fire Insurance Company of Louisiana	0	0.0%	300,000	0	225,000	-14,698		
Clarendon National Insurance Company	0	0.0%	30,132	0	-251,520	66,546		
Audubon Indemnity Company	0	0.0%	6,123	0	6,123	0		
Hartford Fire Insurance Company	0	0.0%	4,927	0	4,076	998		
Pennsylvania General Insurance Company	0	0.0%	0	0	166,514	20,183		
Audubon Insurance Company	0	0.0%	0	0	31	-5		

Farmowners Multiple Peril 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

						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	*	**
Trinity Universal Insurance Company	0	0.0%	0	0	8	1		
Fidelity and Guaranty Insurance Underwriters, Inc.	0	0.0%	0	0	3	2		
St. Paul Protective Insurance Company	0	0.0%	0	0	2	2		
USF&G Insurance Company of Mississippi	0	0.0%	0	0	2	2		
United States Fidelity and Guaranty Company	0	0.0%	0	0	2	1		
Nationwide Mutual Insurance Company	0	0.0%	0	0	2	-47		
Fidelity and Guaranty Insurance Company	0	0.0%	0	0	1	1		
Travelers Casualty and Surety Company	0	0.0%	0	0	-1	2		
Twin City Fire Insurance Company	0	0.0%	0	0	-92	-3		
Nationwide Mutual Fire Insurance Company	0	0.0%	0	0	-128	-278		
Hartford Casualty Insurance Company	0	0.0%	0	0	-139	262		
OneBeacon America Insurance Company	0	0.0%	0	0	-231	-3		
Fairmont Specialty Insurance Company	0	0.0%	0	0	-532	-706		
General Star National Insurance Company	0	0.0%	0	0	-1,000	-1,000		
Insurance Company of North America	0	0.0%	0	0	-1,360	-1,884		
American Central Insurance Company	0	0.0%	0	0	-180,024	-4		
American Insurance Company, The	-29	0.0%	0	-6	0	0	0.0%	0.0%
Grand Totals: 42 Companies in Report	14,257,843		16,167,844	13,757,357	24,745,715	309,954	179.9%	182.1%

Farmowners 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