

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

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
							*	**
State Farm Fire and Casualty Company	4,465,695	23.7%	782,901,334	4,229,332	1,004,286,601	36,517	*****	*****
Audubon Insurance Company	2,402,833	12.8%	60,913,118	2,402,833	206,042,453	-4,099	*****	*****
Allstate Insurance Company	2,001,681	10.6%	250,298,219	1,781,835	305,119,220	18,091	*****	*****
Nationwide Mutual Fire Insurance Company	1,665,889	8.9%	122,803,379	1,510,435	201,907,692	6,700,213	*****	*****
Mississippi Farm Bureau Mutual Insurance Company	1,534,960	8.2%	109,618,228	1,457,373	115,700,640	0	*****	*****
Hartford Fire Insurance Company	1,361,501	7.2%	4,952,903	1,307,408	4,952,903	20,095	378.8%	380.4%
Fidelity National Insurance Company	1,328,056	7.1%	157,170,505	1,357,721	175,003,795	3,951,434	*****	*****
Fidelity National Property and Casualty Insurance Company	893,674	4.8%	48,477,930	842,408	52,038,347	1,225,108	*****	*****
USAA General Indemnity Company	646,267	3.4%	139,521,548	591,433	151,680,167	1,753,854	*****	*****
American Bankers Insurance Company of Florida	536,099	2.9%	23,686,496	426,314	35,883,770	51,624	*****	*****
Standard Fire Insurance Company, The	512,077	2.7%	5,283,157	440,632	12,845,443	120,862	*****	*****
Harleysville Mutual Insurance Company	508,185	2.7%	3,055,189	470,822	9,913,529	491,440	*****	*****
American Reliable Insurance Company	367,546	2.0%	66,842,126	324,199	73,528,605	1,422,880	*****	*****
Selective Insurance Company of the Southeast	175,580	0.9%	8,849,332	164,185	11,337,969	236,132	*****	*****
Omega Insurance Company	171,572	0.9%	2,235,843	168,885	11,241,557	39,024	*****	*****
Liberty Mutual Fire Insurance Company	67,137	0.4%	124,364	73,282	3,544,138	-298	*****	*****
AIG National Insurance Company, Inc.	47,489	0.3%	1,401,215	30,813	1,401,215	27,054	*****	*****
American National Property and Casualty Company	36,692	0.2%	16,185	36,619	16,185	0	44.2%	44.2%
Philadelphia Indemnity Insurance Company	21,213	0.1%	0	11,296	11,295	343	100.0%	103.0%
Service Insurance Company	19,531	0.1%	0	19,531	0	0	0.0%	0.0%
Farmers Insurance Exchange	18,425	0.1%	0	12,840	95,000	0	739.9%	739.9%
Vesta Fire Insurance Corporation	10,262	0.1%	0	10,262	0	0	0.0%	0.0%
American Summit Insurance Company	5,094	0.0%	10,000	3,570	350,000	7,161	*****	*****
Century-National Insurance Company	3,143	0.0%	3,000	2,020	3,000	0	148.5%	148.5%
National Interstate Insurance Company	2,223	0.0%	207,289	2,621	207,289	5,685	*****	*****

Federal Flood Business - Stock Fire and Miscellaneous Companies

Page 1 of 2

* 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 and Cost Containment Expense Incurred	Loss Ratio w/o LAE *	Loss Ratio with LAE **
First American Property & Casualty Insurance Company	2,071	0.0%	0	2,071	788	192	38.0%	47.3%
LM Property and Casualty Insurance Company	0	0.0%	0	1,170	-147	0	-12.6%	-12.6%
Balboa Insurance Company	0	0.0%	0	546	0	0	0.0%	0.0%
Bankers Insurance Company	0	0.0%	0	0	-8,239	-750		
Omaha Property and Casualty Insurance Company	-126	0.0%	0	-127	2,342	0	*****	*****
Grand Totals: 30 Companies in Report	18,804,769		1,788,371,360	17,682,329	2,377,105,557	16,102,562	13443.4%	13534.5%

Federal Flood Business - Stock Fire and Miscellaneous Companies

Page 2 of 2

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