Companies Filing on Property/Casualty Blank Earthquake Business in Mississippi for Year Ended 12/31/2006

						Direct Defense		
						and Cost	Loss	Loss
						Containment	Ratio	Ratio
	Premiums	Market	Losses	Premiums	Losses	Expense	w/o LAE v	with LAE
Company	Written	Share	Paid	Earned	Incurred	Incurred	*	**
State Farm Fire and Casualty Company	3,999,643	29.2%	0	3,633,529	-1,018	990	0.0%	0.0%
Mississippi Farm Bureau Casualty Insurance Company	1,637,076	11.9%	0	747,149	0	0	0.0%	0.0%
Nationwide Mutual Fire Insurance Company	624,160	4.6%	386	621,743	-324,166	-184	-52.1%	-52.2%
Liberty Mutual Fire Insurance Company	570,400	4.2%	0	520,152	-508	-9	-0.1%	-0.1%
Economy Premier Assurance Company	560,211	4.1%	0	573,110	-156,461	-6,276	-27.3%	-28.4%
Shelter Mutual Insurance Company	552,176	4.0%	0	556,691	0	0	0.0%	0.0%
Automobile Insurance Company of Hartford, Connecticut, The	447,972	3.3%	0	343,705	-57	11	0.0%	0.0%
Travelers Indemnity Company, The	422,206	3.1%	0	274,564	-75,917	1,197	-27.7%	-27.2%
Nationwide Property and Casualty Insurance Company	379,855	2.8%	260	257,514	-52,496	1,915	-20.4%	-19.6%
Vigilant Insurance Company	293,146	2.1%	0	289,571	0	0	0.0%	0.0%
Westport Insurance Corporation	271,802	2.0%	0	295,967	0	0	0.0%	0.0%
Farmers Insurance Exchange	243,474	1.8%	0	253,002	0	0	0.0%	0.0%
Allianz Global Risks US Insurance Company	239,646	1.7%	0	303,709	0	0	0.0%	0.0%
State Auto Property and Casualty Insurance Company	219,014	1.6%	0	213,023	0	0	0.0%	0.0%
SAFECO Insurance Company of America	211,904	1.5%	0	216,008	9	-2	0.0%	0.0%
Metropolitan Property and Casualty Insurance Company	201,978	1.5%	0	196,387	-64,209	-2,541	-32.7%	-34.0%
United States Fire Insurance Company	178,209	1.3%	0	150,250	2,661	4,960	1.8%	5.1%
United Services Automobile Association	178,126	1.3%	0	161,358	767	0	0.5%	0.5%
Allstate Insurance Company	163,925	1.2%	0	223,688	-447	-240	-0.2%	-0.3%
Unitrin Auto and Home Insurance Company	158,352	1.2%	0	158,485	0	0	0.0%	0.0%
Allstate Property and Casualty Insurance Company	142,161	1.0%	0	200,332	1,616	716	0.8%	1.2%
Insurance Company of the West	139,476	1.0%	0	186,264	210	0	0.1%	0.1%
Zurich American Insurance Company	128,506	0.9%	0	225,115	10,963	0	4.9%	4.9%
Employers Mutual Casualty Company	122,733	0.9%	0	101,998	0	0	0.0%	0.0%
American Guarantee & Liability Insurance Company	107,271	0.8%	0	176,875	10,434	0	5.9%	5.9%

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

						Direct Defense		
						and Cost	Loss	Loss
						Containment	Ratio	Ratio
	Premiums	Market	Losses	Premiums	Losses	Expense	w/o LAE v	vith LAE
Company	Written	Share	Paid	Earned	Incurred	Incurred	*	**
AXIS Reinsurance Company	98,396	0.7%	0	109,577	9,926	-354	9.1%	8.7%
Maryland Casualty Company	87,956	0.6%	0	59,645	2,375	-2	4.0%	4.0%
Southern Farm Bureau Casualty Insurance Company	76,597	0.6%	0	61,110	0	0	0.0%	0.0%
Lumbermen's Underwriting Alliance	76,046	0.6%	0	75,082	0	0	0.0%	0.0%
Travelers Property Casualty Company of America	75,057	0.5%	0	81,609	-42,157	-115	-51.7%	-51.8%
ACE American Insurance Company	75,003	0.5%	0	72,408	-40,842	-5,000	-56.4%	-63.3%
Federal Insurance Company	71,280	0.5%	0	66,185	0	0	0.0%	0.0%
Standard Fire Insurance Company, The	65,304	0.5%	0	64,571	-62	14	-0.1%	-0.1%
Arch Insurance Company	63,030	0.5%	0	49,417	-3,004	-61	-6.1%	-6.2%
Sentry Select Insurance Company	50,984	0.4%	0	53,324	20,215	2,359	37.9%	42.3%
RLI Insurance Company	48,348	0.4%	0	34,054	-1,165	-39	-3.4%	-3.5%
USAA Casualty Insurance Company	45,987	0.3%	0	41,065	417	0	1.0%	1.0%
Federated Mutual Insurance Company	43,823	0.3%	0	48,786	0	0	0.0%	0.0%
Grain Dealers Mutual Insurance Company	37,639	0.3%	0	33,458	0	0	0.0%	0.0%
American Zurich Insurance Company	36,977	0.3%	0	28,357	1,213	0	4.3%	4.3%
Assurance Company of America	36,364	0.3%	0	68,962	2,909	-6	4.2%	4.2%
Northern Insurance Company of New York	31,128	0.2%	0	19,567	691	0	3.5%	3.5%
American Economy Insurance Company	29,076	0.2%	0	26,238	-429	-104	-1.6%	-2.0%
Brierfield Insurance Company	26,330	0.2%	0	27,638	-1,176	-223	-4.3%	-5.1%
Wausau Underwriters Insurance Company	24,096	0.2%	0	19,357	0	0	0.0%	0.0%
Great American Insurance Company	24,061	0.2%	0	12,325	270	433	2.2%	5.7%
State Automobile Mutual Insurance Company	23,565	0.2%	0	21,981	0	0	0.0%	0.0%
XL Insurance America, Inc.	22,973	0.2%	0	30,274	4,586	0	15.1%	15.1%
Union Insurance Company of Providence	20,838	0.2%	0	27,061	0	0	0.0%	0.0%
ACE Fire Underwriters Insurance Company	19,416	0.1%	0	9,591	-3,355	-398	-35.0%	-39.1%
Property and Casualty Insurance Company of Hartford	18,854	0.1%	0	13,136	0	0	0.0%	0.0%
Zurich American Insurance Company of Illinois	18,541	0.1%	0	23,513	1,103	0	4.7%	4.7%
Pennsylvania Lumbermens Mutual Insurance Company	16,297	0.1%	0	21,013	0	0	0.0%	0.0%

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^{*} 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 v	vith LAE
Company	Written	Share	Paid	Earned	Incurred	Incurred	*	**
Fidelity and Deposit Company of Maryland	15,516	0.1%	0	17,383	1,144	0	6.6%	6.6%
Westchester Fire Insurance Company	15,000	0.1%	0	15,000	-9,433	-749	-62.9%	-67.9%
Federated Service Insurance Company	14,279	0.1%	0	8,805	0	0	0.0%	0.0%
Universal Underwriters Insurance Company	13,798	0.1%	0	13,399	0	0	0.0%	0.0%
Allstate Indemnity Company	13,759	0.1%	0	19,083	0	0	0.0%	0.0%
National Surety Corporation	13,096	0.1%	0	7,669	-257	28	-3.4%	-3.0%
Wausau Business Insurance Company	12,307	0.1%	0	9,638	0	0	0.0%	0.0%
Hartford Underwriters Insurance Company	12,020	0.1%	0	11,832	0	0	0.0%	0.0%
Granite State Insurance Company	11,076	0.1%	0	7,277	844	25	11.6%	11.9%
Farmland Mutual Insurance Company	10,017	0.1%	0	6,794	-34	0	-0.5%	-0.5%
General Insurance Company of America	9,908	0.1%	0	3,558	40	12	1.1%	1.5%
Southern Fire & Casualty Company	9,337	0.1%	0	9,193	-701	-103	-7.6%	-8.7%
Charter Oak Fire Insurance Company, The	9,164	0.1%	0	6,015	1,700	101	28.3%	29.9%
Amica Mutual Insurance Company	8,891	0.1%	0	7,873	0	0	0.0%	0.0%
Security National Insurance Company	8,192	0.1%	0	8,543	0	0	0.0%	0.0%
Travelers Indemnity Company of America, The	7,219	0.1%	0	7,038	-575	13	-8.2%	-8.0%
Lafayette Insurance Company	6,709	0.0%	0	6,746	0	0	0.0%	0.0%
Southern Pilot Insurance Company	5,780	0.0%	0	380	0	0	0.0%	0.0%
American States Insurance Company	5,531	0.0%	0	7,670	113	36	1.5%	1.9%
Audubon Insurance Company	5,130	0.0%	0	3,095	0	0	0.0%	0.0%
Emcasco Insurance Company	5,010	0.0%	0	7,689	0	0	0.0%	0.0%
New Hampshire Insurance Company	4,869	0.0%	0	4,862	89	-7	1.8%	1.7%
Travelers Indemnity Company of Connecticut, The	4,461	0.0%	0	2,839	607	44	21.4%	22.9%
Fireman's Fund Insurance Company	4,254	0.0%	0	1,770	-387	-12	-21.9%	-22.5%
Trinity Universal Insurance Company of Kansas, Inc.	4,020	0.0%	0	4,538	0	0	0.0%	0.0%
United Fire & Casualty Company	3,795	0.0%	0	2,988	0	0	0.0%	0.0%
First National Insurance Company of America	3,765	0.0%	0	1,961	35	10	1.8%	2.3%
Stonington Insurance Company	2,665	0.0%	70,992	3,503	60,563	-1,498	****	*****

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^{*} 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 v	with LAE
Company	Written	Share	Paid	Earned	Incurred	Incurred	*	**
Mississippi Farm Bureau Mutual Insurance Company	2,356	0.0%	0	666,853	0	0	0.0%	0.0%
Garrison Property and Casualty Insurance Company	1,629	0.0%	0	665	9	0	1.4%	1.4%
Audubon Indemnity Company	1,559	0.0%	0	1,478	0	0	0.0%	0.0%
Harco National Insurance Company	1,255	0.0%	0	1,168	0	0	0.0%	0.0%
Teachers Insurance Company	1,063	0.0%	0	1,006	0	0	0.0%	0.0%
USAA General Indemnity Company	919	0.0%	0	272	2	0	0.7%	0.7%
Shelter General Insurance Company	857	0.0%	0	736	0	0	0.0%	0.0%
Fidelity National Insurance Company	797	0.0%	0	525	0	0	0.0%	0.0%
Discover Property & Casualty Insurance Company	750	0.0%	0	330	201	10	60.9%	63.9%
Sompo Japan Insurance Company of America	627	0.0%	0	454	0	0	0.0%	0.0%
Truck Insurance Exchange	565	0.0%	0	1,095	-139	19	-12.7%	-11.0%
Horace Mann Insurance Company	528	0.0%	0	560	0	0	0.0%	0.0%
Nationwide Mutual Insurance Company	456	0.0%	0	456	-1,501	-420	-329.2%	-421.3%
Nationwide Agribusiness Insurance Company	439	0.0%	0	388	-4	0	-1.0%	-1.0%
Pacific Indemnity Company	383	0.0%	0	365	0	0	0.0%	0.0%
Fidelity and Guaranty Insurance Company	222	0.0%	0	3,432	1,344	168	39.2%	44.1%
Hartford Fire Insurance Company	202	0.0%	0	223	-90	471	-40.4%	170.9%
American International Insurance Company	184	0.0%	0	172	17	1	9.9%	10.5%
General Casualty Company of Wisconsin	180	0.0%	0	145	0	0	0.0%	0.0%
Hartford Casualty Insurance Company	148	0.0%	0	32	49	70	153.1%	371.9%
Sentry Insurance a Mutual Company	113	0.0%	0	251	-22	1	-8.8%	-8.4%
Great American Alliance Insurance Company	65	0.0%	0	65	0	0	0.0%	0.0%
St. Paul Fire and Marine Insurance Company	51	0.0%	0	1,876	-378	-402	-20.1%	-41.6%
Cincinnati Insurance Company, The	50	0.0%	0	50	0	0	0.0%	0.0%
Trinity Universal Insurance Company	26	0.0%	0	103	0	0	0.0%	0.0%
West American Insurance Company	23	0.0%	0	23	0	0	0.0%	0.0%
Employers' Fire Insurance Company, The	15	0.0%	0	6	0	0	0.0%	0.0%
North American Specialty Insurance Company	2	0.0%	0	2	0	0	0.0%	0.0%

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^{*} 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	*	**
Liberty Insurance Corporation	2	0.0%	0	2	0	-4	0.0%	-200.0%
Great American Assurance Company	0	0.0%	0	6,252	0	0	0.0%	0.0%
American Insurance Company, The	0	0.0%	0	272	7	-4	2.6%	1.1%
Bituminous Casualty Corporation	0	0.0%	0	21	0	0	0.0%	0.0%
Farmington Casualty Company	0	0.0%	0	0	3,394	214		
Travelers Casualty Insurance Company of America	0	0.0%	0	0	1,262	96		
Travelers Casualty and Surety Company	0	0.0%	0	0	937	62		
Phoenix Insurance Company, The	0	0.0%	0	0	132	9		
Associated Indemnity Corporation	0	0.0%	0	0	127	-5		
Travelers Casualty Company of Connecticut	0	0.0%	0	0	110	6		
Travelers Casualty and Surety Company of America	0	0.0%	0	0	56	6		
St. Paul Mercury Insurance Company	0	0.0%	0	0	3	0		
St. Paul Guardian Insurance Company	0	0.0%	0	0	2	1		
St. Paul Protective Insurance Company	0	0.0%	0	0	0	1		
Liberty Mutual Insurance Company	0	0.0%	0	0	0	-6		
Valiant Insurance Company	0	0.0%	0	0	0	-8		
Clarendon National Insurance Company	0	0.0%	0	0	-116	0		
Bankers Standard Insurance Company	0	0.0%	0	0	-189	-12		
Fairmont Specialty Insurance Company	0	0.0%	0	0	-621	-155		
American Automobile Insurance Company	0	0.0%	0	0	-1,493	-38		
Twin City Fire Insurance Company	0	0.0%	0	-53	-2	5	3.8%	-5.7%
Southern Guaranty Insurance Company	-1	0.0%	0	-1	0	0	0.0%	0.0%
State Farm General Insurance Company	-6	0.0%	0	-6	0	0	0.0%	0.0%
Great American Insurance Company of New York	-180	0.0%	0	-180	190	-3	-105.6%	-103.9%
Fidelity and Guaranty Insurance Underwriters, Inc.	-254	0.0%	0	7,191	2,739	335	38.1%	42.7%
United States Fidelity and Guaranty Company	-2,199	0.0%	0	16,548	6,253	695	37.8%	42.0%
Employers Insurance Company of Wausau	-7,095	-0.1%	0	-6,459	0	0	0.0%	0.0%
Grand Totals: 136 Companies in Report	13,702,687		71,638	12,992,952	-631,077	-3,946	-4.9%	-4.9%

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