## Companies Filing on Property/Casualty Blank Federal Flood 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 with LAE	
Company	Written	Share	Paid	Earned	Incurred	Incurred	*	**
State Farm Fire and Casualty Company	7,065,367	26.6%	18,336,275	5,948,515	-101,333,448	77,495	****	*****
Allstate Insurance Company	3,091,917	11.6%	53,767,123	2,666,271	5,195,122	-18,091	194.8%	194.2%
Nationwide Mutual Fire Insurance Company	2,707,017	10.2%	105,645,120	2,206,658	28,554,370	-3,771,004	****	****
Audubon Insurance Company	2,477,222	9.3%	247,435,530	2,477,222	102,494,098	0	****	****
Fidelity National Insurance Company	1,870,296	7.0%	31,160,143	1,560,350	13,506,872	0	865.6%	865.6%
Mississippi Farm Bureau Casualty Insurance Company	1,675,579	6.3%	121,315	576,742	141,357	128,507	24.5%	46.8%
Hartford Fire Insurance Company	1,390,867	5.2%	87,950,006	1,352,109	87,950,006	2,295,539	****	****
Fidelity National Property and Casualty Insurance Company	1,286,386	4.8%	7,730,555	1,119,666	4,229,769	0	377.8%	377.8%
Standard Fire Insurance Company, The	872,051	3.3%	18,411,996	709,999	10,807,210	449,155	****	****
American Bankers Insurance Company of Florida	764,680	2.9%	8,144,255	640,678	-3,401,662	15,197	-530.9%	-528.6%
USAA General Indemnity Company	757,685	2.9%	17,359,265	696,403	5,284,598	-659,440	758.8%	664.1%
Harleysville Mutual Insurance Company	661,762	2.5%	7,201,290	578,619	326,949	-225,373	56.5%	17.6%
American Reliable Insurance Company	573,437	2.2%	9,303,513	467,808	3,081,501	269,920	658.7%	716.4%
Selective Insurance Company of the Southeast	513,839	1.9%	4,072,753	251,038	1,618,665	79,100	644.8%	676.3%
AIG National Insurance Company, Inc.	216,124	0.8%	3,037,857	131,132	3,037,857	84,071	****	****
Philadelphia Indemnity Insurance Company	152,419	0.6%	0	100,134	-10,602	-359	-10.6%	-10.9%
Omega Insurance Company	133,950	0.5%	9,269,735	153,528	264,021	4,560	172.0%	174.9%
Liberty Mutual Fire Insurance Company	78,765	0.3%	12,876,817	74,041	9,534,675	0	****	****
First American Property & Casualty Insurance Company	65,827	0.2%	0	18,710	-788	-232	-4.2%	-5.5%
Service Insurance Company	54,109	0.2%	0	54,109	0	0	0.0%	0.0%
Foremost Insurance Company Grand Rapids, Michigan	44,440	0.2%	0	20,427	0	1,345	0.0%	6.6%
American National Property and Casualty Company	41,834	0.2%	1,743,400	40,929	1,743,400	0	****	****
Farmers Insurance Exchange	26,038	0.1%	131,089	22,152	36,089	3,850	162.9%	180.3%
New Hampshire Insurance Company	18,884	0.1%	164,900	18,884	167,166	68	885.2%	885.6%
Granite State Insurance Company	9,910	0.0%	0	7,040	845	25	12.0%	12.4%

Federal Flood Business - Stock Fire and Miscellaneous Companies

Page 1 of 2

\*\* Loss Ratio with LAE is Direct Losses Incurred plus Direct Defense and Cost Containment Expense Incurred (Loss Adjustment Expense) compared to Direct Premiums Earned

Tuesday, May 22, 2007 10:23:09 AM

\*\*\*\*\* Loss Ratio is less than -1000% or greater than 1000%

<sup>\*</sup> 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	*	**
American Summit Insurance Company	3,301	0.0%	340,000	4,359	193	202	4.4%	9.1%
Century-National Insurance Company	3,287	0.0%	46,849	3,052	46,849	0	****	****
National Interstate Insurance Company	844	0.0%	0	1,844	0	0	0.0%	0.0%
Imperial Fire and Casualty Insurance Company	238	0.0%	0	238	0	0	0.0%	0.0%
Mississippi Farm Bureau Mutual Insurance Company	0	0.0%	5,163,393	1,006,043	-1,126,078	0	-111.9%	-111.9%
Grand Totals: 30 Companies in Report	26,558,075		649,413,179	22,908,700	172,149,034	-1,265,465	751.5%	745.9%

Federal Flood Business - Stock Fire and Miscellaneous Companies

Page 2 of 2

<sup>\*</sup> Loss Ratio w/o LAE is Direct Losses Incurred compared to Direct Premiums Earned