

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

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	195,166,926	31.9%	237,050,336	184,304,697	8,863,791	8,794,874	4.8%	9.6%
Mississippi Farm Bureau Casualty Insurance Company	101,313,184	16.6%	14,369,040	50,640,052	20,003,675	451,815	39.5%	40.4%
Allstate Property and Casualty Insurance Company	32,225,850	5.3%	88,611,369	28,288,298	13,948,874	1,110,519	49.3%	53.2%
Nationwide Mutual Fire Insurance Company	31,093,540	5.1%	52,659,073	31,799,798	45,726,178	2,726,645	143.8%	152.4%
Allstate Insurance Company	28,956,685	4.7%	122,956,421	29,505,855	9,172,325	1,633,487	31.1%	36.6%
Nationwide Property and Casualty Insurance Company	16,130,797	2.6%	9,354,235	11,856,014	2,825,364	431,269	23.8%	27.5%
Shelter Mutual Insurance Company	15,318,999	2.5%	11,312,640	15,577,055	-8,607,505	-1,631,134	-55.3%	-65.7%
Farmers Insurance Exchange	14,740,147	2.4%	46,422,150	15,130,299	43,253,988	-841,387	285.9%	280.3%
Foremost Insurance Company Grand Rapids, Michigan	14,206,095	2.3%	-4,364,612	10,194,283	-4,586,705	60,096	-45.0%	-44.4%
Economy Premier Assurance Company	13,801,316	2.3%	16,095,372	14,272,671	5,124,073	-80,554	35.9%	35.3%
Alfa Insurance Corporation	13,798,032	2.3%	10,035,080	13,201,586	4,670,180	198,575	35.4%	36.9%
Automobile Insurance Company of Hartford, Connecticut, The	13,355,624	2.2%	8,124,762	11,125,836	-3,651,552	114,444	-32.8%	-31.8%
United Services Automobile Association	12,943,341	2.1%	50,145,959	12,075,183	19,802,668	5,278,150	164.0%	207.7%
Southern Farm Bureau Casualty Insurance Company	10,000,049	1.6%	8,984,005	9,661,421	7,711,496	-156,779	79.8%	78.2%
Metropolitan Property and Casualty Insurance Company	9,592,988	1.6%	8,952,606	9,672,171	2,039,745	-188,054	21.1%	19.1%
SAFECO Insurance Company of America	8,684,777	1.4%	7,904,763	7,773,404	-7,478,195	237,209	-96.2%	-93.2%
Allstate Indemnity Company	7,546,979	1.2%	30,687,426	7,724,111	-46,795	479,707	-0.6%	5.6%
Foremost Signature Insurance Company	6,174,264	1.0%	4,463,776	6,697,345	3,317,836	34,499	49.5%	50.1%
GuideOne Mutual Insurance Company	5,487,933	0.9%	2,592,162	4,696,314	2,540,729	170,291	54.1%	57.7%
Vigilant Insurance Company	5,022,356	0.8%	6,713,090	5,032,511	3,854,448	335,215	76.6%	83.3%
Alfa General Insurance Corporation	4,482,016	0.7%	3,221,725	4,169,511	1,905,025	6,821	45.7%	45.9%
National Security Fire and Casualty Company	4,242,524	0.7%	6,180,628	4,109,011	5,000,956	74,815	121.7%	123.5%
USAA Casualty Insurance Company	3,901,675	0.6%	13,270,298	3,660,584	3,402,800	1,856,344	93.0%	143.7%
AmFed National Insurance Company	3,881,698	0.6%	4,451,667	3,108,616	4,030,358	198,428	129.7%	136.0%
American National Property and Casualty Company	3,640,298	0.6%	2,753,609	3,518,549	2,149,828	110,849	61.1%	64.3%

Homeowners 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

** 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 10:36:35 AM

***** 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	Loss Ratio	Loss Ratio
						Expense Incurred	w/o LAE *	with LAE **
Standard Fire Insurance Company, The	3,595,988	0.6%	5,342,946	3,744,658	-1,436,928	-49,844	-38.4%	-39.7%
American Bankers Insurance Company of Florida	3,570,248	0.6%	1,831,723	3,524,603	974,705	17,827	27.7%	28.2%
Unitrin Auto and Home Insurance Company	3,358,189	0.5%	2,431,103	3,237,318	-1,476,242	-358,308	-45.6%	-56.7%
State Auto Property and Casualty Insurance Company	3,129,690	0.5%	3,141,819	3,096,077	385,977	28,579	12.5%	13.4%
Federal Insurance Company	2,728,287	0.4%	17,875,130	2,568,349	913,160	-206,063	35.6%	27.5%
Liberty Mutual Fire Insurance Company	2,314,787	0.4%	6,251,808	2,329,282	2,451,004	56,726	105.2%	107.7%
Aegis Security Insurance Company	2,018,244	0.3%	2,619,461	2,364,201	3,045,887	4,325	128.8%	129.0%
Property and Casualty Insurance Company of Hartford	1,767,554	0.3%	1,047,070	1,428,420	-45,010	-196,352	-3.2%	-16.9%
Foremost Property and Casualty Insurance Company	1,678,755	0.3%	1,221,847	1,557,703	1,089,634	2,527	70.0%	70.1%
American Summit Insurance Company	1,357,926	0.2%	2,182,653	2,397,755	686,265	141,352	28.6%	34.5%
Meritplan Insurance Company	1,253,136	0.2%	19,340,745	1,437,919	-1,000,763	-7,332,083	-69.6%	-579.5%
Hartford Underwriters Insurance Company	1,084,490	0.2%	1,234,130	1,079,183	-39,507	-278,608	-3.7%	-29.5%
Auto Club Family Insurance Company	1,002,567	0.2%	730,554	918,559	1,268,297	34,529	138.1%	141.8%
Homesite Insurance Company	877,394	0.1%	1,913,461	835,605	1,741,904	0	208.5%	208.5%
Armed Forces Insurance Exchange	734,560	0.1%	2,703,052	739,581	-1,023,594	9,934	-138.4%	-137.1%
Grain Dealers Mutual Insurance Company	417,562	0.1%	289,174	394,348	217,738	-4,351	55.2%	54.1%
Amica Mutual Insurance Company	374,575	0.1%	1,001,292	358,799	127,782	-49,490	35.6%	21.8%
American National General Insurance Company	329,815	0.1%	214,250	365,407	149,078	4,983	40.8%	42.2%
Travelers Indemnity Company of America, The	311,220	0.1%	269,062	351,106	-171,898	-2,669	-49.0%	-49.7%
Union Insurance Company of Providence	309,164	0.1%	689,421	479,796	390,641	-5,283	81.4%	80.3%
Audubon Insurance Company	291,966	0.0%	1,278,357	197,300	-425,312	103,702	-215.6%	-163.0%
State Automobile Mutual Insurance Company	290,816	0.0%	163,328	297,787	2,734	975	0.9%	1.2%
Balboa Insurance Company	289,058	0.0%	2,119,155	448,508	201,715	20,601	45.0%	49.6%
GuideOne Elite Insurance Company	277,802	0.0%	540,361	618,508	162,733	-42,506	26.3%	19.4%
Fidelity National Insurance Company	254,447	0.0%	277,492	233,305	265,908	136	114.0%	114.0%
Security National Insurance Company	199,541	0.0%	258,986	214,587	-136,979	2,637	-63.8%	-62.6%
Audubon Indemnity Company	173,279	0.0%	2,925,504	208,415	-2,835,285	124,800	*****	*****
Church Mutual Insurance Company	172,985	0.0%	460,886	171,373	387,430	8,356	226.1%	231.0%

Homeowners 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

** 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 10:36:35 AM

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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 **
						Incurred		
Empire Fire and Marine Insurance Company	165,587	0.0%	0	100,606	14,845	-3,476	14.8%	11.3%
Emcasco Insurance Company	156,641	0.0%	317,877	257,716	7,072	80,169	2.7%	33.9%
Trinity Universal Insurance Company of Kansas, Inc.	153,448	0.0%	259,729	177,046	14,608	2,748	8.3%	9.8%
American Family Home Insurance Company	151,278	0.0%	273,308	160,548	-121,540	-7,488	-75.7%	-80.4%
American Reliable Insurance Company	135,327	0.0%	200,917	94,771	220,221	2,143	232.4%	234.6%
Clarendon National Insurance Company	129,483	0.0%	5,695,614	136,811	1,297,011	11,493	948.0%	956.4%
USAA General Indemnity Company	128,051	0.0%	6,688	62,226	28,695	1,864	46.1%	49.1%
Garrison Property and Casualty Insurance Company	106,913	0.0%	2,597	49,976	39,387	7,209	78.8%	93.2%
Merastar Insurance Company	94,930	0.0%	196,877	96,836	121,352	7,274	125.3%	132.8%
Employers Mutual Casualty Company	89,733	0.0%	191,277	142,298	-17,939	-12,692	-12.6%	-21.5%
Teachers Insurance Company	76,178	0.0%	130,993	79,832	96,987	411	121.5%	122.0%
AMEX Assurance Company	69,922	0.0%	65,917	89,879	83,493	2,232	92.9%	95.4%
National Casualty Company	66,060	0.0%	85,836	63,695	75,680	2,923	118.8%	123.4%
Pharmacists Mutual Insurance Company	56,921	0.0%	493,753	54,660	-91,450	-56,512	-167.3%	-270.7%
Fireman's Fund Insurance Company	54,561	0.0%	1,759,709	67,844	1,897,063	176,453	*****	*****
Fidelity and Deposit Company of Maryland	47,161	0.0%	728,414	47,674	748,746	49,499	*****	*****
Electric Insurance Company	37,137	0.0%	617,673	40,378	-181,354	0	-449.1%	-449.1%
Horace Mann Insurance Company	32,731	0.0%	31,233	36,807	-10,281	167	-27.9%	-27.5%
American International Insurance Company	29,267	0.0%	131,434	34,136	21,624	8,733	63.3%	88.9%
IDS Property Casualty Insurance Company	27,901	0.0%	0	3,613	0	0	0.0%	0.0%
GuideOne America Insurance Company	24,535	0.0%	42,769	6,643	17,421	2,476	262.2%	299.5%
Nationwide Mutual Insurance Company	22,262	0.0%	0	22,262	-171,380	-22,156	-769.8%	-869.4%
Pacific Indemnity Company	17,356	0.0%	26,562	11,943	26,029	-57	217.9%	217.5%
Sentinel Insurance Company, Ltd.	7,476	0.0%	0	1,599	0	0	0.0%	0.0%
Hartford Fire Insurance Company	5,631	0.0%	0	7,157	-9,285	-918	-129.7%	-142.6%
Hartford Casualty Insurance Company	4,984	0.0%	10,832	5,937	7,861	-626	132.4%	121.9%
American Modern Home Insurance Company	0	0.0%	767,062	1,083	773,976	-468	*****	*****
First National Insurance Company of America	0	0.0%	253,023	0	-28,005	5,635		

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						and Cost Containment Expense Incurred	Ratio w/o LAE *	Ratio with LAE **
Southern Fire & Casualty Company	0	0.0%	232,458	0	14,903	33,753		
Fidelity and Guaranty Insurance Company	0	0.0%	68,120	0	-17,504	-8,113		
American Manufacturers Mutual Insurance Company	0	0.0%	56,028	0	15,339	16,774		
National Union Fire Insurance Company of Louisiana	0	0.0%	16,000	0	-4,706	241,893		
Southern Pilot Insurance Company	0	0.0%	6,031	0	-6,929	-323		
West American Insurance Company	0	0.0%	1,490	0	1,385	-13		
Travelers Indemnity Company, The	0	0.0%	366	0	-335,346	-124,365		
Northland Insurance Company	0	0.0%	56	0	56	0		
Insurance Company of the State of Pennsylvania, The	0	0.0%	0	8,723	1,308	52	15.0%	15.6%
General Insurance Company of America	0	0.0%	0	0	36,403	82,633		
LM Property and Casualty Insurance Company	0	0.0%	0	0	32,445	-31,367		
Jefferson Insurance Company	0	0.0%	0	0	7,499	433		
ACE American Insurance Company	0	0.0%	0	0	3,724	1,219		
Fidelity and Guaranty Insurance Underwriters, Inc.	0	0.0%	0	0	1,489	-3,725		
Associated Indemnity Corporation	0	0.0%	0	0	18	1		
LM General Insurance Company	0	0.0%	0	0	17	20		
Hanover Insurance Company, The	0	0.0%	0	0	3	0		
Massachusetts Bay Insurance Company	0	0.0%	0	0	1	0		
Pacific Employers Insurance Company	0	0.0%	0	0	0	129		
United States Fire Insurance Company	0	0.0%	0	0	0	-1		
American International Pacific Insurance Company	0	0.0%	0	0	-30	-1		
LM Personal Insurance Company	0	0.0%	0	0	-39	-23		
Ohio Casualty Insurance Company, The	0	0.0%	0	0	-41	-5		
American Fire and Casualty Company	0	0.0%	0	0	-76	-10		
Trinity Universal Insurance Company	0	0.0%	0	0	-877	-131		
Maryland Casualty Company	0	0.0%	0	0	-1,183	-414		
Assurance Company of America	0	0.0%	0	0	-2,928	-1,015		
Philadelphia Indemnity Insurance Company	0	0.0%	0	0	-3,029	-327		

Homeowners Multiple Peril Business - Stock Fire and Miscellaneous Companies

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						and Cost Containment Expense Incurred	Ratio w/o LAE *	Ratio with LAE **
Phoenix Insurance Company, The	0	0.0%	0	0	-3,206	24		
Valiant Insurance Company	0	0.0%	0	0	-3,275	-479		
American Equity Specialty Insurance Company	0	0.0%	0	0	-4,796	-1,562		
Travelers Property Casualty Company of America	0	0.0%	0	0	-4,930	126		
United States Fidelity and Guaranty Company	0	0.0%	0	0	-7,361	-3,918		
Fairmont Specialty Insurance Company	0	0.0%	0	0	-14,434	-3,608		
Stonington Insurance Company	0	0.0%	0	0	-94,000	-6,000		
Twin City Fire Insurance Company	0	0.0%	0	-918	2	0	-0.2%	-0.2%
Lumbermens Mutual Casualty Company	0	0.0%	-14	0	-14	0		
XL Insurance America, Inc.	0	0.0%	-374	0	-372	2		
Lafayette Insurance Company	0	0.0%	-2,100	0	-9,600	117,928		
Hartford Accident and Indemnity Company	0	0.0%	-5,250	0	-5,250	0		
Pennsylvania General Insurance Company	0	0.0%	-5,412	0	-27,654	-3,730		
Hartford Insurance Company of the Midwest	0	0.0%	-9,894	0	-9,894	0		
Cincinnati Insurance Company, The	-32	0.0%	7	1,036	-27	0	-2.6%	-2.6%
Southern Guaranty Insurance Company	-194	0.0%	0	-194	0	-326	0.0%	168.0%
State Farm General Insurance Company	-711	0.0%	57,234	-711	47,919	-28,394	*****	*****
Zurich American Insurance Company	-19,896	0.0%	-91,077	-2,694	-138,006	-7,595	*****	*****
Mississippi Farm Bureau Mutual Insurance Company	-160,679	0.0%	76,085,106	54,184,686	30,024,385	-2,576,240	55.4%	50.7%
Grand Totals: 128 Companies in Report	611,582,100		932,001,219	589,437,531	225,196,885	11,392,914	38.2%	40.1%

Homeowners Multiple Peril Business - Stock Fire and Miscellaneous Companies

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