## Companies Filing on Property/Casualty Blank Earthquake Business in Mississippi for Year Ended 12/31/2007

						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	*	**
State Farm Fire and Casualty Company	4,090,503	28.2%	0	4,035,420	-476	32	0.0%	0.0%
Mississippi Farm Bureau Casualty Insurance Company	2,061,758	14.2%	0	1,922,001	0	0	0.0%	0.0%
Travelers Indemnity Company, The	632,546	4.4%	0	583,080	13,489	-1,388	2.3%	2.1%
Nationwide Property and Casualty Insurance Company	612,785	4.2%	0	506,985	-67,354	2,876	-13.3%	-12.7%
Nationwide Mutual Fire Insurance Company	611,260	4.2%	0	621,321	-503,543	-973	-81.0%	-81.2%
Shelter Mutual Insurance Company	549,305	3.8%	0	544,177	0	0	0.0%	0.0%
Economy Premier Assurance Company	546,890	3.8%	0	557,455	-208,323	-4,898	-37.4%	-38.2%
Automobile Insurance Company of Hartford, Connecticut, The	457,501	3.2%	0	470,228	-14	-4	0.0%	0.0%
Liberty Mutual Fire Insurance Company	446,862	3.1%	0	521,342	-232	-1	0.0%	0.0%
American National Property and Casualty Company	424,162	2.9%	0	169,181	0	0	0.0%	0.0%
Vigilant Insurance Company	311,264	2.1%	0	302,602	0	0	0.0%	0.0%
State Auto Property and Casualty Insurance Company	260,897	1.8%	0	237,905	0	0	0.0%	0.0%
Farmers Insurance Exchange	235,600	1.6%	0	244,429	0	0	0.0%	0.0%
Westport Insurance Corporation	231,387	1.6%	0	298,949	0	0	0.0%	0.0%
Metropolitan Property and Casualty Insurance Company	221,636	1.5%	0	213,545	-86,522	-2,061	-40.5%	-41.5%
United Services Automobile Association	212,740	1.5%	0	198,156	-612	0	-0.3%	-0.3%
SAFECO Insurance Company of America	204,880	1.4%	0	209,963	48	5	0.0%	0.0%
Insurance Company of the West	167,716	1.2%	0	163,036	-210	0	-0.1%	-0.1%
Unitrin Auto and Home Insurance Company	166,368	1.1%	0	160,907	520	59	0.3%	0.4%
Arch Insurance Company	164,685	1.1%	0	154,818	0	0	0.0%	0.0%
Maryland Casualty Company	158,640	1.1%	0	124,983	4,110	-1	3.3%	3.3%
United States Fire Insurance Company	93,522	0.6%	0	111,921	3,555	564	3.2%	3.7%
Zurich American Insurance Company	93,465	0.6%	0	121,223	-1,271	0	-1.0%	-1.0%
American Guarantee & Liability Insurance Company	90,109	0.6%	0	88,765	-1,471	0	-1.7%	-1.7%
Employers Mutual Casualty Company	89,213	0.6%	0	105,770	0	0	0.0%	0.0%

Earthquake Business - Stock Fire and Miscellaneous Companies

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

						<b>Direct Defense</b>		
						and Cost	Loss	Loss
						Containment	Ratio	Ratio
	Premiums	Market	Losses	Premiums	Losses	Expense	w/o LAE w	ith LAE
Company	Written	Share	Paid	Earned	Incurred	Incurred	*	**
Federal Insurance Company	78,037	0.5%	0	73,374	0	0	0.0%	0.0%
Lumbermen's Underwriting Alliance	77,695	0.5%	0	77,107	0	0	0.0%	0.0%
Allianz Global Risks US Insurance Company	76,571	0.5%	0	140,786	0	0	0.0%	0.0%
Travelers Property Casualty Company of America	68,945	0.5%	0	79,509	4,980	-620	6.3%	5.5%
Standard Fire Insurance Company, The	61,990	0.4%	0	64,775	40	0	0.1%	0.1%
RLI Insurance Company	60,570	0.4%	0	68,512	-132	24	-0.2%	-0.2%
AXIS Reinsurance Company	60,378	0.4%	0	95,677	17,271	364	18.1%	18.4%
USAA Casualty Insurance Company	51,501	0.4%	0	49,094	-298	0	-0.6%	-0.6%
Union Insurance Company	47,546	0.3%	0	46,228	0	0	0.0%	0.0%
Continental Western Insurance Company	47,398	0.3%	0	46,962	0	0	0.0%	0.0%
Sentry Select Insurance Company	44,533	0.3%	0	47,665	-14,871	-110	-31.2%	-31.4%
XL Insurance America, Inc.	42,061	0.3%	0	40,351	-22	0	-0.1%	-0.1%
American Zurich Insurance Company	37,436	0.3%	0	37,128	1,071	0	2.9%	2.9%
Grain Dealers Mutual Insurance Company	36,589	0.3%	0	38,554	0	0	0.0%	0.0%
Great American Insurance Company	36,387	0.3%	0	28,200	2,461	-61	8.7%	8.5%
American Economy Insurance Company	36,243	0.2%	0	33,417	604	76	1.8%	2.0%
Federated Mutual Insurance Company	35,475	0.2%	0	44,763	0	0	0.0%	0.0%
ACE American Insurance Company	34,300	0.2%	0	34,390	0	0	0.0%	0.0%
ACE Fire Underwriters Insurance Company	25,917	0.2%	0	28,651	0	0	0.0%	0.0%
Property and Casualty Insurance Company of Hartford	25,628	0.2%	0	22,588	0	0	0.0%	0.0%
Brierfield Insurance Company	24,239	0.2%	0	25,864	140	0	0.5%	0.5%
Pennsylvania Lumbermens Mutual Insurance Company	22,138	0.2%	0	20,574	0	0	0.0%	0.0%
State Automobile Mutual Insurance Company	21,123	0.1%	0	21,564	0	0	0.0%	0.0%
Union Insurance Company of Providence	20,267	0.1%	0	20,787	0	0	0.0%	0.0%
Wausau Underwriters Insurance Company	19,874	0.1%	0	21,674	0	0	0.0%	0.0%
Zurich American Insurance Company of Illinois	19,256	0.1%	0	18,334	194	0	1.1%	1.1%
Bankers Standard Fire and Marine Company	19,255	0.1%	0	18,219	0	0	0.0%	0.0%
Granite State Insurance Company	18,257	0.1%	0	18,073	1,657	50	9.2%	9.4%

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<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 v	vith LAE
Company	Written	Share	Paid	Earned	Incurred	Incurred	*	**
Emcasco Insurance Company	17,706	0.1%	0	9,197	0	0	0.0%	0.0%
AXIS Insurance Company	12,813	0.1%	0	3,537	728	15	20.6%	21.0%
Commonwealth Insurance Company of America	12,319	0.1%	0	9,768	2,138	105	21.9%	23.0%
American States Insurance Company	12,080	0.1%	0	8,122	-72	33	-0.9%	-0.5%
Hartford Underwriters Insurance Company	11,949	0.1%	0	12,433	0	0	0.0%	0.0%
Fidelity and Deposit Company of Maryland	11,378	0.1%	0	13,703	-173	0	-1.3%	-1.3%
Farmland Mutual Insurance Company	10,834	0.1%	0	10,654	1	0	0.0%	0.0%
Audubon Insurance Company	10,577	0.1%	0	8,023	0	0	0.0%	0.0%
Universal Underwriters Insurance Company	10,465	0.1%	0	10,985	69	24	0.6%	0.8%
American National General Insurance Company	9,807	0.1%	0	3,573	0	0	0.0%	0.0%
Amica Mutual Insurance Company	9,479	0.1%	0	9,157	0	0	0.0%	0.0%
Charter Oak Fire Insurance Company, The	8,413	0.1%	0	8,967	2,959	72	33.0%	33.8%
Wausau Business Insurance Company	8,258	0.1%	0	10,584	0	0	0.0%	0.0%
Travelers Indemnity Company of America, The	7,957	0.1%	0	7,260	920	20	12.7%	12.9%
Federated Service Insurance Company	6,493	0.0%	0	8,608	0	0	0.0%	0.0%
Southern Fire & Casualty Company	6,415	0.0%	0	8,341	-1,362	0	-16.3%	-16.3%
Republic Underwriters Insurance Company	4,540	0.0%	0	650	0	0	0.0%	0.0%
Assurance Company of America	4,038	0.0%	0	15,052	-1,484	-1	-9.9%	-9.9%
Garrison Property and Casualty Insurance Company	3,761	0.0%	0	2,966	7	0	0.2%	0.2%
First National Insurance Company of America	3,710	0.0%	0	3,372	69	15	2.0%	2.5%
United Fire & Casualty Company	3,701	0.0%	0	3,725	0	0	0.0%	0.0%
Travelers Indemnity Company of Connecticut, The	3,343	0.0%	0	4,108	1,356	33	33.0%	33.8%
ACE Property and Casualty Insurance Company	2,761	0.0%	0	1,147	0	0	0.0%	0.0%
New Hampshire Insurance Company	2,086	0.0%	0	1,865	-322	-10	-17.3%	-17.8%
Lafayette Insurance Company	2,031	0.0%	0	4,572	0	0	0.0%	0.0%
Allstate Insurance Company	1,771	0.0%	0	63,513	0	0	0.0%	0.0%
OneBeacon America Insurance Company	1,700	0.0%	0	817	0	0	0.0%	0.0%
DaimlerChrysler Insurance Company	1,500	0.0%	0	1,447	0	0	0.0%	0.0%

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<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 v	with LAE
Company	Written	Share	Paid	Earned	Incurred	Incurred	*	**
Harco National Insurance Company	1,281	0.0%	0	1,281	0	0	0.0%	0.0%
Stonington Insurance Company	1,128	0.0%	1,697	2,059	5,447	-3	264.5%	264.4%
Nationwide Agribusiness Insurance Company	1,097	0.0%	0	1,062	0	0	0.0%	0.0%
National Surety Corporation	1,008	0.0%	0	6,684	22	13	0.3%	0.5%
Allstate Property and Casualty Insurance Company	923	0.0%	0	53,451	943	228	1.8%	2.2%
USAA General Indemnity Company	838	0.0%	0	887	3	0	0.3%	0.3%
Pacific Indemnity Company	724	0.0%	0	725	0	0	0.0%	0.0%
Teachers Insurance Company	706	0.0%	0	959	0	0	0.0%	0.0%
Fidelity National Insurance Company	628	0.0%	0	743	0	0	0.0%	0.0%
Shelter General Insurance Company	623	0.0%	0	754	0	0	0.0%	0.0%
Discover Property & Casualty Insurance Company	600	0.0%	0	848	-42	4	-5.0%	-4.5%
General Casualty Company of Wisconsin	554	0.0%	0	531	0	0	0.0%	0.0%
United States Fidelity and Guaranty Company	505	0.0%	0	613	344	13	56.1%	58.2%
Northern Insurance Company of New York	463	0.0%	0	15,937	280	0	1.8%	1.8%
Truck Insurance Exchange	433	0.0%	0	425	-239	-16	-56.2%	-60.0%
Horace Mann Insurance Company	349	0.0%	0	566	0	0	0.0%	0.0%
Regent Insurance Company	269	0.0%	0	57	0	0	0.0%	0.0%
Sompo Japan Insurance Company of America	256	0.0%	0	526	0	0	0.0%	0.0%
Fidelity and Guaranty Insurance Underwriters, Inc.	251	0.0%	0	180	102	4	56.7%	58.9%
Fireman's Fund Insurance Company	237	0.0%	0	2,817	-81	4	-2.9%	-2.7%
Hartford Fire Insurance Company	219	0.0%	0	215	-902	-124	-419.5%	-477.2%
Hartford Casualty Insurance Company	157	0.0%	0	150	-80	-15	-53.3%	-63.3%
Beazley Insurance Company, Inc.	133	0.0%	0	60	30	3	50.0%	55.0%
General Insurance Company of America	63	0.0%	0	7,180	112	33	1.6%	2.0%
Audubon Indemnity Company	30	0.0%	0	62	0	0	0.0%	0.0%
West American Insurance Company	23	0.0%	0	23	0	0	0.0%	0.0%
Westfield Insurance Company	17	0.0%	0	13	0	0	0.0%	0.0%
Employers Insurance Company of Wausau	10	0.0%	0	758	0	0	0.0%	0.0%

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<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 w	vith LAE
Company	Written	Share	Paid	Earned	Incurred	Incurred	*	**
Cincinnati Insurance Company, The	7	0.0%	0	7	0	0	0.0%	0.0%
Trinity Universal Insurance Company of Kansas, Inc.	1	0.0%	0	2,046	0	0	0.0%	0.0%
Harleysville Mutual Insurance Company	1	0.0%	0	1	0	0	0.0%	0.0%
Nationwide Mutual Insurance Company	0	0.0%	2,804	0	2,790	0		
Southern Pilot Insurance Company	0	0.0%	0	5,400	0	0	0.0%	0.0%
Sentry Insurance a Mutual Company	0	0.0%	0	66	-26	0	-39.4%	-39.4%
Employers' Fire Insurance Company, The	0	0.0%	0	9	0	0	0.0%	0.0%
Trinity Universal Insurance Company	0	0.0%	0	7	0	0	0.0%	0.0%
Farmington Casualty Company	0	0.0%	0	0	175	14		
Travelers Casualty Insurance Company of America	0	0.0%	0	0	163	12		
Lumbermens Mutual Casualty Company	0	0.0%	0	0	109	0		
Travelers Casualty and Surety Company	0	0.0%	0	0	83	7		
American Automobile Insurance Company	0	0.0%	0	0	43	-21		
Travelers Casualty and Surety Company of America	0	0.0%	0	0	15	1		
Associated Indemnity Corporation	0	0.0%	0	0	3	5		
American Insurance Company, The	0	0.0%	0	0	3	-6		
Travelers Casualty Company of Connecticut	0	0.0%	0	0	1	0		
Liberty Mutual Insurance Company	0	0.0%	0	0	0	4		
Liberty Insurance Corporation	0	0.0%	0	0	0	-1		
Valiant Insurance Company	0	0.0%	0	0	-3	-1		
North River Insurance Company, The	0	0.0%	0	0	-5	1		
Twin City Fire Insurance Company	0	0.0%	0	0	-13	-2		
Phoenix Insurance Company, The	0	0.0%	0	0	-112	0		
Great American Insurance Company of New York	0	0.0%	0	0	-119	23		
Southern Farm Bureau Casualty Insurance Company	-8	0.0%	0	40,262	0	0	0.0%	0.0%
American International Insurance Company	-9	0.0%	0	71	-16	-1	-22.5%	-23.9%
Allstate Indemnity Company	-16	0.0%	0	5,576	0	0	0.0%	0.0%
Fidelity and Guaranty Insurance Company	-58	0.0%	0	110	62	2	56.4%	58.2%

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<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 w	vith LAE
Company	Written	Share	Paid	Earned	Incurred	Incurred	*	**
Security National Insurance Company	-160	0.0%	0	4,169	0	0	0.0%	0.0%
Grand Totals: 138 Companies in Report	14,500,471		4,501	14,334,418	-821,285	-5,580	-5.7%	-5.8%

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