## Companies Filing on Property/Casualty Blank Federal flood 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	7,574,406	25.3%	6,239,306	7,476,782	-85,110,841	480	****	****
Allstate Insurance Company	3,210,009	10.7%	2,695,498	3,139,221	-1,350,843	0	-43.0%	-43.0%
Nationwide Mutual Fire Insurance Company	2,934,962	9.8%	2,063,967	2,862,706	1,004,531	-52,372	35.1%	33.3%
Fidelity National Insurance Company	2,610,458	8.7%	1,039,681	2,282,611	913,702	48,034	40.0%	42.1%
Audubon Insurance Company	2,267,413	7.6%	2,506,739	2,267,413	2,177,318	0	96.0%	96.0%
Mississippi Farm Bureau Casualty Insurance Company	1,710,076	5.7%	42,071	1,699,460	46,112	0	2.7%	2.7%
Fidelity National Property and Casualty Insurance Company	1,676,360	5.6%	4,372	1,457,665	-7,320	0	-0.5%	-0.5%
American Bankers Insurance Company of Florida	1,332,367	4.4%	1,061,342	1,017,348	524,826	3,015	51.6%	51.9%
Hartford Insurance Company of the Midwest	1,186,112	4.0%	0	1,030,058	0	0	0.0%	0.0%
USAA General Indemnity Company	969,587	3.2%	1,400,090	907,977	1,474,664	-1,769	162.4%	162.2%
Selective Insurance Company of the Southeast	922,440	3.1%	0	775,758	18,482	625	2.4%	2.5%
Standard Fire Insurance Company, The	890,099	3.0%	160,945	854,932	188,945	9,839	22.1%	23.3%
American Reliable Insurance Company	674,754	2.3%	4,399,936	624,581	3,997,724	60,150	640.1%	649.7%
Harleysville Mutual Insurance Company	667,597	2.2%	148,489	655,279	146,506	6,705	22.4%	23.4%
Hartford Fire Insurance Company	331,960	1.1%	2,847,537	1,069,614	2,847,537	80,572	266.2%	273.8%
AIG National Insurance Company, Inc.	295,291	1.0%	0	248,104	0	0	0.0%	0.0%
Philadelphia Indemnity Insurance Company	182,086	0.6%	0	168,474	-25,146	0	-14.9%	-14.9%
Omega Insurance Company	135,268	0.5%	146,200	137,681	146,200	1,702	106.2%	107.4%
Service Insurance Company	98,773	0.3%	0	98,773	0	0	0.0%	0.0%
Liberty Mutual Fire Insurance Company	75,396	0.3%	82,736	76,498	165,988	0	217.0%	217.0%
Foremost Insurance Company Grand Rapids, Michigan	56,300	0.2%	9,162	48,021	9,162	151	19.1%	19.4%
American National Property and Casualty Company	52,491	0.2%	30,000	50,989	30,000	0	58.8%	58.8%
First American Property & Casualty Insurance Company	40,609	0.1%	0	57,497	0	0	0.0%	0.0%
Farmers Insurance Exchange	21,910	0.1%	15,000	22,057	15,000	1,000	68.0%	72.5%
New Hampshire Insurance Company	20,097	0.1%	2,466	20,097	3,014	16	15.0%	15.1%

Federal flood Business - Stock Fire and Miscellaneous Companies

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\*\* 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%

<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	*	**
Fidelity and Deposit Company of Maryland	6,754	0.0%	0	2,957	300	0	10.1%	10.1%
Century-National Insurance Company	2,941	0.0%	0	3,107	0	0	0.0%	0.0%
Colonial American Casualty and Surety Company	1,595	0.0%	0	405	199	0	49.1%	49.1%
American Summit Insurance Company	1,100	0.0%	0	2,083	-193	-13	-9.3%	-9.9%
National Interstate Insurance Company	1,021	0.0%	0	518	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%	1,060,106	0	1,033,564	0		
Granite State Insurance Company	0	0.0%	0	2,870	-443	-13	-15.4%	-15.9%
Beazley Insurance Company, Inc.	0	0.0%	0	0	-20,000	0		
Grand Totals: 34 Companies in Report	29,950,470		25,955,643	29,061,774	-71,771,012	158,122	-247.0%	-246.4%

Federal flood 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