Companies Filing on Property/Casualty Blank Homeowners multiple peril 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	194,414,140	29.2%	298,852,478	196,161,504	160,090,837	39,053,088	81.6%	101.5%
Mississippi Farm Bureau Casualty Insurance Company	116,674,886	17.6%	39,648,475	109,717,882	41,839,857	839,867	38.1%	38.9%
Allstate Property and Casualty Insurance Company	42,966,591	6.5%	54,930,874	36,847,181	33,390,837	126,051	90.6%	91.0%
Nationwide Mutual Fire Insurance Company	32,426,525	4.9%	68,122,786	32,385,656	-2,053,251	676,701	-6.3%	-4.3%
Allstate Insurance Company	28,184,328	4.2%	58,455,608	27,942,531	24,643,749	-204,588	88.2%	87.5%
Nationwide Property and Casualty Insurance Company	27,620,121	4.2%	12,084,829	22,051,813	8,667,586	310,423	39.3%	40.7%
Foremost Insurance Company Grand Rapids, Michigan	17,963,673	2.7%	8,507,858	15,780,559	8,912,729	105,334	56.5%	57.1%
Automobile Insurance Company of Hartford, Connecticut, The	16,770,333	2.5%	5,347,162	15,072,819	5,625,708	174,746	37.3%	38.5%
Shelter Mutual Insurance Company	16,391,820	2.5%	6,159,462	15,616,331	5,736,853	225,182	36.7%	38.2%
United Services Automobile Association	15,802,841	2.4%	15,834,157	14,666,668	9,459,201	375,291	64.5%	67.1%
Farmers Insurance Exchange	15,521,484	2.3%	8,472,738	15,224,906	7,312,077	192,648	48.0%	49.3%
Alfa Insurance Corporation	14,953,819	2.2%	6,213,908	14,462,706	5,424,479	444,502	37.5%	40.6%
SAFECO Insurance Company of America	14,797,933	2.2%	6,737,040	11,527,600	4,607,221	196,289	40.0%	41.7%
Economy Premier Assurance Company	13,309,801	2.0%	19,572,630	13,537,645	12,233,997	625,578	90.4%	95.0%
Metropolitan Property and Casualty Insurance Company	10,136,622	1.5%	7,715,753	9,862,566	2,527,181	115,727	25.6%	26.8%
Allstate Indemnity Company	6,719,409	1.0%	15,898,772	7,043,455	8,305,748	-33,669	117.9%	117.4%
GuideOne Mutual Insurance Company	6,717,457	1.0%	2,659,192	6,235,022	2,209,451	167,871	35.4%	38.1%
Foremost Signature Insurance Company	5,639,358	0.8%	2,458,189	5,836,915	1,960,299	31,035	33.6%	34.1%
Vigilant Insurance Company	5,270,065	0.8%	3,200,644	5,155,248	2,828,293	481,033	54.9%	64.2%
Alfa General Insurance Corporation	4,997,681	0.8%	2,889,771	4,767,941	2,433,502	21,600	51.0%	51.5%
National Security Fire and Casualty Company	4,988,562	0.8%	1,960,622	4,756,741	2,282,768	29,927	48.0%	48.6%
American Bankers Insurance Company of Florida	4,893,102	0.7%	821,244	4,177,809	694,960	32,620	16.6%	17.4%
USAA Casualty Insurance Company	4,704,165	0.7%	5,968,613	4,393,733	3,425,897	1,270,639	78.0%	106.9%
AmFed National Insurance Company	4,195,837	0.6%	2,068,937	4,145,906	1,473,063	152,650	35.5%	39.2%
Standard Fire Insurance Company, The	3,834,979	0.6%	1,330,249	3,713,475	720,924	-48,207	19.4%	18.1%

Homeowners multiple peril 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

Tuesday, June 03, 2008 11:31:43 AM

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

^{*} 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	*	**
Unitrin Auto and Home Insurance Company	3,738,298	0.6%	1,338,928	3,528,573	661,108	-10,611	18.7%	18.4%
Federal Insurance Company	3,335,200	0.5%	1,810,833	2,967,718	277,700	-153,562	9.4%	4.2%
State Auto Property and Casualty Insurance Company	3,333,173	0.5%	1,309,601	3,227,246	-99,974	14,130	-3.1%	-2.7%
American National Property and Casualty Company	3,160,403	0.5%	1,540,932	3,391,169	940,792	71,887	27.7%	29.9%
Property and Casualty Insurance Company of Hartford	2,624,439	0.4%	422,051	2,230,516	18,189	-40,445	0.8%	-1.0%
Liberty Mutual Fire Insurance Company	2,574,806	0.4%	2,531,081	2,481,876	2,055,855	58,080	82.8%	85.2%
Foremost Property and Casualty Insurance Company	2,114,739	0.3%	700,306	1,883,625	534,153	3,586	28.4%	28.5%
Aegis Security Insurance Company	1,666,490	0.3%	481,304	1,839,047	531,619	8,525	28.9%	29.4%
Meritplan Insurance Company	1,632,022	0.2%	1,537,025	1,456,327	-2,571,943	0	-176.6%	-176.6%
Auto Club Family Insurance Company	1,186,046	0.2%	514,723	1,129,013	3,082	-3,102	0.3%	0.0%
Homesite Insurance Company	1,109,444	0.2%	917,903	972,906	963,208	102,861	99.0%	109.6%
Hartford Underwriters Insurance Company	1,078,962	0.2%	242,206	1,090,692	-351,757	-69,540	-32.3%	-38.6%
Empire Fire and Marine Insurance Company	1,021,455	0.2%	0	715,183	41,397	14,864	5.8%	7.9%
Armed Forces Insurance Exchange	657,639	0.1%	782,259	736,276	667,149	34,639	90.6%	95.3%
Grain Dealers Mutual Insurance Company	558,756	0.1%	95,092	488,464	119,978	1,305	24.6%	24.8%
Audubon Insurance Company	472,588	0.1%	196,746	280,211	627,828	991,996	224.1%	578.1%
Amica Mutual Insurance Company	428,656	0.1%	133,576	408,336	40,569	27,413	9.9%	16.6%
Travelers Indemnity Company of America, The	378,899	0.1%	116,537	359,888	81,186	2,593	22.6%	23.3%
Republic Underwriters Insurance Company	319,509	0.0%	0	39,470	85	16	0.2%	0.3%
Union Insurance Company of Providence	315,231	0.0%	104,310	317,419	1,427	-3,040	0.4%	-0.5%
GuideOne America Insurance Company	291,554	0.0%	4,404	144,095	46,212	21,046	32.1%	46.7%
State Automobile Mutual Insurance Company	278,012	0.0%	29,739	285,483	-28,903	467	-10.1%	-10.0%
Garrison Property and Casualty Insurance Company	269,301	0.0%	61,962	187,508	67,417	1,874	36.0%	37.0%
USAA General Indemnity Company	247,488	0.0%	29,975	175,230	69,443	2,566	39.6%	41.1%
Balboa Insurance Company	246,590	0.0%	647,128	290,758	439,952	49,235	151.3%	168.2%
Fidelity National Insurance Company	225,352	0.0%	233,454	245,077	233,627	40,742	95.3%	112.0%
American National General Insurance Company	210,677	0.0%	493,641	272,480	446,242	7,104	163.8%	166.4%
Church Mutual Insurance Company	186,681	0.0%	157,048	177,616	146,456	-260	82.5%	82.3%

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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

Tuesday, June 03, 2008 11:31:43 AM

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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	*	**
Emcasco Insurance Company	160,117	0.0%	213,092	158,087	221,414	-7,791	140.1%	135.1%
IDS Property Casualty Insurance Company	119,336	0.0%	13,977	80,003	21,049	570	26.3%	27.0%
Audubon Indemnity Company	111,282	0.0%	740,000	-5,792	251,869	52,678	****	****
Merastar Insurance Company	111,274	0.0%	10,296	102,759	12,369	2,254	12.0%	14.2%
Fireman's Fund Insurance Company	100,977	0.0%	851,319	84,043	370,848	-1,326	441.3%	439.7%
American Reliable Insurance Company	86,255	0.0%	65,440	103,786	25,932	-1,944	25.0%	23.1%
Employers Mutual Casualty Company	85,438	0.0%	17,968	89,764	-322,144	-17,788	-358.9%	-378.7%
Fidelity and Deposit Company of Maryland	72,755	0.0%	-534,364	32,701	-554,696	-32,811	****	****
Pharmacists Mutual Insurance Company	66,141	0.0%	29,945	63,357	29,722	340	46.9%	47.4%
National Casualty Company	63,500	0.0%	151,790	64,161	157,394	3,018	245.3%	250.0%
Teachers Insurance Company	52,212	0.0%	27,524	75,974	-3,388	-1,014	-4.5%	-5.8%
American Summit Insurance Company	51,823	0.0%	182,082	436,905	-275,790	19,039	-63.1%	-58.8%
Pacific Indemnity Company	50,358	0.0%	0	28,194	1,859	250	6.6%	7.5%
Electric Insurance Company	38,282	0.0%	104,028	36,925	155,028	26,597	419.8%	491.9%
Horace Mann Insurance Company	23,149	0.0%	70,000	31,238	65,205	53	208.7%	208.9%
Ranchers and Farmers Insurance Company	22,445	0.0%	0	3,502	0	0	0.0%	0.0%
Southern Insurance Company	6,674	0.0%	0	948	2	0	0.2%	0.2%
Hartford Casualty Insurance Company	6,154	0.0%	162	6,686	-2,978	-343	-44.5%	-49.7%
Hartford Fire Insurance Company	5,791	0.0%	8,600	5,916	2,392	-678	40.4%	29.0%
Mississippi Farm Bureau Mutual Insurance Company	0	0.0%	9,146,257	0	1,349,484	-1,543,585		
Nationwide Mutual Insurance Company	0	0.0%	809,932	0	1,846,779	0		
American Manufacturers Mutual Insurance Company	0	0.0%	297,670	0	-36,062	-77,141		
Southern Fire & Casualty Company	0	0.0%	63,189	0	-84,146	5,864		
Travelers Indemnity Company, The	0	0.0%	18,728	0	18,796	48		
State Farm General Insurance Company	0	0.0%	3,815	0	-5,485	2,496		
Fidelity and Guaranty Insurance Company	0	0.0%	1,495	0	-1,331	-7,346		
General Insurance Company of America	0	0.0%	629	0	-45,755	6,703		
Zurich American Insurance Company	0	0.0%	0	1	443	1,254	****	****

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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 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	ith LAE
Company	Written	Share	Paid	Earned	Incurred	Incurred	*	**
Jefferson Insurance Company	0	0.0%	0	0	10,165	17,665		
United States Fidelity and Guaranty Company	0	0.0%	0	0	6,453	-68		
Fidelity and Guaranty Insurance Underwriters, Inc.	0	0.0%	0	0	2,550	-1,471		
Peerless Insurance Company	0	0.0%	0	0	2,500	0		
Phoenix Insurance Company, The	0	0.0%	0	0	1,549	12		
ACE American Insurance Company	0	0.0%	0	0	1,476	224		
Travelers Property Casualty Company of America	0	0.0%	0	0	1,242	21		
Southern Guaranty Insurance Company	0	0.0%	0	0	1,062	0		
Pacific Employers Insurance Company	0	0.0%	0	0	106	-5		
American Fire and Casualty Company	0	0.0%	0	0	1	0		
West American Insurance Company	0	0.0%	0	0	1	0		
New Hampshire Insurance Company	0	0.0%	0	0	0	2,890		
Associated Indemnity Corporation	0	0.0%	0	0	0	2		
XL Insurance America, Inc.	0	0.0%	0	0	-2	-2		
United States Fire Insurance Company	0	0.0%	0	0	-7	1		
LM General Insurance Company	0	0.0%	0	0	-17	-20		
Southern Pilot Insurance Company	0	0.0%	0	0	-43	-160		
Trinity Universal Insurance Company	0	0.0%	0	0	-319	-55		
Maryland Casualty Company	0	0.0%	0	0	-474	-147		
Assurance Company of America	0	0.0%	0	0	-1,273	-379		
First National Insurance Company of America	0	0.0%	0	0	-11,604	9,898		
American Modern Home Insurance Company	0	0.0%	0	0	-71,024	0		
National Union Fire Insurance Company of Louisiana	0	0.0%	0	0	-74,920	-277,493		
Clarendon National Insurance Company	0	0.0%	0	0	-2,535,389	0		
Valiant Insurance Company	0	0.0%	0	-1	-1,878	-1,081	****	****
American International Pacific Insurance Company	0	0.0%	0	-503	0	0	0.0%	0.0%
Insurance Company of the State of Pennsylvania, The	0	0.0%	0	-8,723	-1,308	-52	15.0%	15.6%
Northland Insurance Company	0	0.0%	-2	0	-2	0		

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						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	*	**
Cincinnati Insurance Company, The	0	0.0%	-7	0	-7	0		
Lafayette Insurance Company	0	0.0%	-137	0	-21,637	-2,509		
LM Property and Casualty Insurance Company	0	0.0%	-274	0	-54,723	-32,134		
Pennsylvania General Insurance Company	0	0.0%	-338	0	-3,892	-47		
Sentinel Insurance Company, Ltd.	-63	0.0%	0	5,816	0	0	0.0%	0.0%
American International Insurance Company	-175	0.0%	0	10,944	1,613	-4,000	14.7%	-21.8%
American Family Home Insurance Company	-315	0.0%	1,632	53,600	-11,032	-2,958	-20.6%	-26.1%
AMEX Assurance Company	-710	0.0%	11,191	26,103	-14,432	-1,488	-55.3%	-61.0%
GuideOne Elite Insurance Company	-957	0.0%	65,254	59,982	-18,832	-11,881	-31.4%	-51.2%
Trinity Universal Insurance Company of Kansas, Inc.	-1,651	0.0%	18,914	76,193	-114,636	-10,674	-150.5%	-164.5%
Security National Insurance Company	-2,531	0.0%	89,222	94,289	-131,197	-22,781	-139.1%	-163.3%
Southern Farm Bureau Casualty Insurance Company	-2,852	0.0%	3,034,491	4,823,742	2,909,418	310,141	60.3%	66.7%
Grand Totals: 121 Companies in Report	664,782,651		687,858,275	638,947,414	363,784,361	44,937,553	56.9%	64.0%

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