## Companies Filing on Property/Casualty Blank Farmowners multiple peril Business in Mississippi for Year Ended 12/31/2008

						Direct Defense		
						and Cost	Loss	Loss
						Containment	Ratio	Ratio
	Premiums	Market	Losses	Premiums	Losses	Expense	w/o LAE with LAI	
Company	Written	Share	Paid	Earned	Incurred	Incurred	*	**
State Farm Fire and Casualty Company	3,312,115	22.3%	2,248,914	3,314,357	1,494,180	268,251	45.1%	53.2%
American Reliable Insurance Company	2,117,123	14.3%	1,299,883	1,939,965	2,232,799	22,347	115.1%	116.2%
OneBeacon Insurance Company	1,748,738	11.8%	1,770,361	1,818,950	641,082	52,914	35.2%	38.2%
Charter Oak Fire Insurance Company, The	1,199,787	8.1%	595,612	1,161,917	511,830	24,224	44.1%	46.1%
Brierfield Insurance Company	913,991	6.2%	222,149	952,890	480,544	25,653	50.4%	53.1%
Travelers Indemnity Company of Connecticut, The	891,625	6.0%	521,051	979,244	555,429	26,361	56.7%	59.4%
Southern Insurance Company	712,499	4.8%	216,774	416,710	273,438	1,521	65.6%	66.0%
Union Insurance Company	665,857	4.5%	127,891	585,470	146,091	0	25.0%	25.0%
American States Insurance Company	663,178	4.5%	284,203	655,876	198,837	71,622	30.3%	41.2%
Indemnity Insurance Company of North America	643,909	4.3%	590,720	689,448	708,175	15,308	102.7%	104.9%
Shelter Mutual Insurance Company	481,676	3.2%	102,013	486,334	111,982	8,103	23.0%	24.7%
Travelers Indemnity Company of America, The	440,238	3.0%	69,564	400,600	47,100	13,455	11.8%	15.1%
Travelers Indemnity Company, The	407,704	2.7%	316,849	315,789	319,799	13,448	101.3%	105.5%
American Economy Insurance Company	388,788	2.6%	134,534	545,237	251,838	4,865	46.2%	47.1%
Great American Insurance Company	101,857	0.7%	36,887	105,268	29,706	-2,821	28.2%	25.5%
American Bankers Insurance Company of Florida	70,607	0.5%	2,027	69,968	2,251	-67	3.2%	3.1%
Continental Western Insurance Company	48,785	0.3%	3,990	65,463	3,764	0	5.7%	5.7%
Markel Insurance Company	23,072	0.2%	3,176	23,489	10,016	7,997	42.6%	76.7%
Great American Assurance Company	5,736	0.0%	0	6,543	-746	-714	-11.4%	-22.3%
Hartford Casualty Insurance Company	0	0.0%	5,590	0	8,262	3,047		
American Insurance Company, The	0	0.0%	0	1	0	0	0.0%	0.0%
Hartford Fire Insurance Company	0	0.0%	0	0	79,161	-3,711		
Twin City Fire Insurance Company	0	0.0%	0	0	4,911	-183		
Republic Underwriters Insurance Company	0	0.0%	0	0	4,888	611		
Insurance Company of North America	0	0.0%	0	0	2,263	-2,040		

Farmowners 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

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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 LAI	
Company	Written	Share	Paid	Earned	Incurred	Incurred	*	**
Trinity Universal Insurance Company	0	0.0%	0	0	44	10		
Nationwide Mutual Fire Insurance Company	0	0.0%	0	0	14	-50		
Travelers Casualty and Surety Company	0	0.0%	0	0	5	-1		
ACE American Insurance Company	0	0.0%	0	0	4	5		
Nationwide Mutual Insurance Company	0	0.0%	0	0	4	-17		
Clarendon National Insurance Company	0	0.0%	0	0	-2	0		
Pennsylvania General Insurance Company	0	0.0%	0	0	-163,242	211		
Grand Totals: 32 Companies in Report	14,837,285		8,552,188	14,533,519	7,954,427	550,349	54.7%	58.5%

Farmowners multiple peril 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