

**Companies Filing on Property/Casualty Blank
Earthquake Business in Mississippi for Year Ended 12/31/2003**

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	2,857,189	27.2%	350	2,800,444	350	0	0.0%	0.0%
Mississippi Farm Bureau Mutual Insurance Company	1,287,554	12.2%	0	1,287,155	0	0	0.0%	0.0%
Economy Premier Assurance Company	637,494	6.1%	0	660,754	14,867	503	2.3%	2.3%
Nationwide Mutual Fire Insurance Company	617,336	5.9%	0	584,069	1,164	-89	0.2%	0.2%
Farmers Insurance Exchange	402,725	3.8%	0	422,347	0	0	0.0%	0.0%
Shelter Mutual Insurance Company	347,749	3.3%	0	355,969	0	0	0.0%	0.0%
Allianz Global Risks US Insurance Company	300,006	2.9%	0	334,215	0	0	0.0%	0.0%
Westport Insurance Corporation	292,977	2.8%	0	297,655	0	0	0.0%	0.0%
Vigilant Insurance Company	283,331	2.7%	0	277,621	0	0	0.0%	0.0%
American Guarantee & Liability Insurance Company	271,815	2.6%	0	218,894	0	0	0.0%	0.0%
Allstate Insurance Company	241,285	2.3%	150	249,415	-313	231	-0.1%	0.0%
State Auto Property and Casualty Insurance Company	221,215	2.1%	0	204,158	0	0	0.0%	0.0%
Employers Insurance Company of Wausau	220,195	2.1%	0	231,234	9	0	0.0%	0.0%
Travelers Indemnity Company, The	170,641	1.6%	0	216,741	-35,978	-1,602	-16.6%	-17.3%
SAFECO Insurance Company of America	161,777	1.5%	0	138,875	568	-61	0.4%	0.4%
Metropolitan Property and Casualty Insurance Company	141,025	1.3%	0	133,690	-2,685	-112	-2.0%	-2.1%
Zurich American Insurance Company	137,144	1.3%	0	132,239	0	0	0.0%	0.0%
United Services Automobile Association	131,081	1.2%	0	122,428	3,125	961	2.6%	3.3%
Automobile Insurance Company of Hartford, Connecticut, The	100,203	1.0%	0	70,575	911	182	1.3%	1.5%
Standard Fire Insurance Company, The	99,410	0.9%	0	85,705	1,556	323	1.8%	2.2%
Travelers Indemnity Company of Illinois, The	90,951	0.9%	0	99,524	-52,934	-1,861	-53.2%	-55.1%
American Manufacturers Mutual Insurance Company	86,608	0.8%	0	145,124	2,786	522	1.9%	2.3%
Unitrin Auto and Home Insurance Company	76,409	0.7%	0	17,960	1,814	225	10.1%	11.4%
Employers Mutual Casualty Company	73,252	0.7%	0	66,595	0	0	0.0%	0.0%
Lumbermen's Underwriting Alliance	70,518	0.7%	0	54,950	0	0	0.0%	0.0%

Earthquake 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

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

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 **
United States Fidelity and Guaranty Company	70,343	0.7%	0	68,881	182	204	0.3%	0.6%
Federated Mutual Insurance Company	63,732	0.6%	0	87,576	0	0	0.0%	0.0%
Liberty Mutual Fire Insurance Company	58,927	0.6%	0	62,674	4,869	32	7.8%	7.8%
Allstate Property and Casualty Insurance Company	53,854	0.5%	0	40,211	0	0	0.0%	0.0%
Federal Insurance Company	52,330	0.5%	0	47,148	0	0	0.0%	0.0%
Fidelity and Guaranty Insurance Underwriters, Inc.	51,740	0.5%	0	56,573	39	129	0.1%	0.3%
Insurance Company of the West	49,787	0.5%	0	30,327	0	0	0.0%	0.0%
Assurance Company of America	48,019	0.5%	0	36,542	-227	-218	-0.6%	-1.2%
Maryland Casualty Company	41,805	0.4%	0	45,272	-216	-86	-0.5%	-0.7%
Sentry Select Insurance Company	41,565	0.4%	0	39,733	9,965	1,120	25.1%	27.9%
USF&G Insurance Company of Mississippi	40,156	0.4%	0	46,963	-223	-232	-0.5%	-1.0%
Fidelity and Guaranty Insurance Company	35,828	0.3%	0	31,269	-17	3	-0.1%	0.0%
St. Paul Fire and Marine Insurance Company	35,653	0.3%	0	53,832	518	230	1.0%	1.4%
United States Fire Insurance Company	34,755	0.3%	0	44,077	8,865	617	20.1%	21.5%
Fidelity and Deposit Company of Maryland	32,612	0.3%	0	50,495	0	0	0.0%	0.0%
RLI Insurance Company	29,806	0.3%	0	23,572	-7,773	-91	-33.0%	-33.4%
USAA Casualty Insurance Company	26,120	0.2%	0	22,244	1,048	206	4.7%	5.6%
Union Insurance Company of Providence	24,090	0.2%	0	26,432	0	0	0.0%	0.0%
State Automobile Mutual Insurance Company	22,142	0.2%	0	22,270	0	0	0.0%	0.0%
Allstate Indemnity Company	20,513	0.2%	0	16,897	0	0	0.0%	0.0%
American Automobile Insurance Company	19,688	0.2%	0	15,310	779	-16	5.1%	5.0%
Universal Underwriters Insurance Company	19,091	0.2%	0	37,663	0	0	0.0%	0.0%
Brierfield Insurance Company	17,057	0.2%	0	23,843	-3,778	-264	-15.8%	-17.0%
Lafayette Insurance Company	16,738	0.2%	0	17,917	0	0	0.0%	0.0%
Grain Dealers Mutual Insurance Company	16,587	0.2%	0	17,527	0	0	0.0%	0.0%
Southern Farm Bureau Casualty Insurance Company	16,210	0.2%	0	8,146	0	0	0.0%	0.0%
General Insurance Company of America	15,473	0.1%	0	24,331	-701	63	-2.9%	-2.6%
Federated Service Insurance Company	14,932	0.1%	0	5,231	0	0	0.0%	0.0%

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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 **
Farmland Mutual Insurance Company	14,564	0.1%	0	19,564	202	-47	1.0%	0.8%
Hartford Underwriters Insurance Company	14,005	0.1%	0	14,547	0	0	0.0%	0.0%
American Economy Insurance Company	12,676	0.1%	0	12,610	-1,646	105	-13.1%	-12.2%
Pennsylvania Lumbermens Mutual Insurance Company	11,895	0.1%	0	12,077	0	0	0.0%	0.0%
Great American Insurance Company	11,134	0.1%	0	5,760	5,113	706	88.8%	101.0%
American Zurich Insurance Company	10,870	0.1%	0	34,994	0	0	0.0%	0.0%
Lumbermens Mutual Casualty Company	10,534	0.1%	0	17,591	-2,406	-451	-13.7%	-16.2%
Emcasco Insurance Company	9,942	0.1%	0	10,726	0	0	0.0%	0.0%
ACE American Insurance Company	9,897	0.1%	0	6,202	1,237	48	19.9%	20.7%
Westchester Fire Insurance Company	9,231	0.1%	0	54,718	-16,263	938	-29.7%	-28.0%
Travelers Indemnity Company of America, The	9,160	0.1%	0	8,074	-2,350	-148	-29.1%	-30.9%
Security National Insurance Company	8,338	0.1%	0	7,659	0	0	0.0%	0.0%
Bankers Standard Insurance Company	8,163	0.1%	0	5,744	2,140	234	37.3%	41.3%
Zurich American Insurance Company of Illinois	8,042	0.1%	0	6,857	0	0	0.0%	0.0%
Property and Casualty Insurance Company of Hartford	7,324	0.1%	0	6,921	0	0	0.0%	0.0%
Amica Mutual Insurance Company	6,865	0.1%	0	6,858	0	0	0.0%	0.0%
Greenwich Insurance Company	6,705	0.1%	0	6,723	0	-126	0.0%	-1.9%
American States Insurance Company	6,275	0.1%	0	4,517	-82	74	-1.8%	-0.2%
Nationwide Property and Casualty Insurance Company	4,597	0.0%	0	4,323	290	3	6.7%	6.8%
St. Paul Mercury Insurance Company	4,298	0.0%	0	5,287	-649	-282	-12.3%	-17.6%
American Motorists Insurance Company	4,186	0.0%	0	8,825	169	32	1.9%	2.3%
First National Insurance Company of America	4,095	0.0%	0	7,431	-2	0	0.0%	0.0%
Great American Insurance Company of New York	3,882	0.0%	0	5,297	6,130	743	115.7%	129.8%
Trinity Universal Insurance Company of Kansas, Inc.	3,334	0.0%	0	2,364	0	0	0.0%	0.0%
AXIS Reinsurance Company	3,321	0.0%	0	825	388	21	47.0%	49.6%
Truck Insurance Exchange	2,950	0.0%	0	4,065	991	37	24.4%	25.3%
Nationwide Agribusiness Insurance Company	2,734	0.0%	0	3,556	38	-9	1.1%	0.8%
Northern Insurance Company of New York	2,603	0.0%	0	2,820	0	0	0.0%	0.0%

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American International Insurance Company	2,491	0.0%	0	3,199	0	0	0.0%	0.0%
Prudential Property and Casualty Insurance Company	2,455	0.0%	0	2,471	0	0	0.0%	0.0%
United Fire & Casualty Company	2,208	0.0%	0	1,979	0	0	0.0%	0.0%
Wausau Business Insurance Company	1,885	0.0%	0	3,258	0	0	0.0%	0.0%
Trinity Universal Insurance Company	1,834	0.0%	0	1,840	0	0	0.0%	0.0%
Royal Insurance Company of America	1,627	0.0%	0	4,016	-253	0	-6.3%	-6.3%
Teachers Insurance Company	1,235	0.0%	0	1,246	0	0	0.0%	0.0%
National Surety Corporation	994	0.0%	0	478	-10	2	-2.1%	-1.7%
Harco National Insurance Company	630	0.0%	0	630	0	0	0.0%	0.0%
Travelers Indemnity Company of Connecticut, The	604	0.0%	0	536	-491	-53	-91.6%	-101.5%
TIG Insurance Company	528	0.0%	0	350	0	0	0.0%	0.0%
ACE Fire Underwriters Insurance Company	500	0.0%	0	198	-1	0	-0.5%	-0.5%
American Protection Insurance Company	473	0.0%	0	484	9	2	1.9%	2.3%
Horace Mann Insurance Company	396	0.0%	0	425	0	0	0.0%	0.0%
Specialty National Insurance Company	360	0.0%	0	3,334	50	9	1.5%	1.8%
Pacific Indemnity Company	311	0.0%	0	661	0	0	0.0%	0.0%
Hartford Fire Insurance Company	266	0.0%	0	269	0	0	0.0%	0.0%
Fairmont Insurance Company	258	0.0%	0	258	0	0	0.0%	0.0%
Fireman's Fund Insurance Company	251	0.0%	0	1,069	541	43	50.6%	54.6%
Discover Property & Casualty Insurance Company	242	0.0%	0	239	0	0	0.0%	0.0%
Shelter General Insurance Company	200	0.0%	0	186	0	0	0.0%	0.0%
Sompo Japan Insurance Company of America	168	0.0%	0	193	0	0	0.0%	0.0%
Liberty Mutual Insurance Company	80	0.0%	0	80	0	0	0.0%	0.0%
Bituminous Casualty Corporation	34	0.0%	0	16	0	0	0.0%	0.0%
Globe Indemnity Company	25	0.0%	0	25	-3	0	-12.0%	-12.0%
Charter Oak Fire Insurance Company, The	11	0.0%	0	70	-513	-49	-732.9%	-802.9%
North American Specialty Insurance Company	6	0.0%	0	8	0	0	0.0%	0.0%
Great American Alliance Insurance Company	0	0.0%	0	41,707	0	0	0.0%	0.0%

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Wausau Underwriters Insurance Company	0	0.0%	0	2,610	0	0	0.0%	0.0%
Valiant Insurance Company	0	0.0%	0	1,396	-194	-301	-13.9%	-35.5%
American Insurance Company, The	0	0.0%	0	921	-60	0	-6.5%	-6.5%
American and Foreign Insurance Company	0	0.0%	0	688	-93	0	-13.5%	-13.5%
St. Paul Protective Insurance Company	0	0.0%	0	514	-339	-147	-66.0%	-94.6%
West American Insurance Company	0	0.0%	0	375	-172	-18	-45.9%	-50.7%
American Fire and Casualty Company	0	0.0%	0	63	-79	-9	-125.4%	-139.7%
Hanover Insurance Company, The	0	0.0%	0	46	0	0	0.0%	0.0%
Massachusetts Bay Insurance Company	0	0.0%	0	36	0	0	0.0%	0.0%
Ohio Casualty Insurance Company, The	0	0.0%	0	29	-17	-2	-58.6%	-65.5%
Royal Indemnity Company	0	0.0%	0	20	-16	0	-80.0%	-80.0%
Travelers Casualty and Surety Company of Illinois	0	0.0%	0	0	808	43		
Travelers Casualty and Surety Company	0	0.0%	0	0	156	-56		
Travelers Casualty and Surety Company of America	0	0.0%	0	0	62	9		
Travelers Casualty Company of Connecticut	0	0.0%	0	0	17	8		
XL Insurance America, Inc.	0	0.0%	0	0	14	0		
Phoenix Insurance Company, The	0	0.0%	0	0	7	90		
North River Insurance Company, The	0	0.0%	0	0	2	0		
Liberty Insurance Corporation	0	0.0%	0	0	0	18		
Associated Indemnity Corporation	0	0.0%	0	0	-1	3		
Millers Mutual Insurance Association	0	0.0%	0	0	-1	0		
Safeguard Insurance Company	0	0.0%	0	0	-7	0		
Farmington Casualty Company	0	0.0%	0	0	-1,072	126		
State Farm General Insurance Company	-1	0.0%	0	2,316	0	0	0.0%	0.0%
St. Paul Guardian Insurance Company	-25	0.0%	0	6,107	-661	-288	-10.8%	-15.5%
American Central Insurance Company	-150	0.0%	0	6,335	0	0	0.0%	0.0%
Great American Assurance Company	-8,545	-0.1%	0	28,661	78	-9	0.3%	0.2%
Grand Totals: 136 Companies in Report	10,512,414		500	10,617,569	-60,369	2,218	-0.6%	-0.5%

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