

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

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
							*	**
OneBeacon Insurance Company	2,571,192	23.3%	357,959	1,852,788	710,097	7,049	38.3%	38.7%
State Farm Fire and Casualty Company	2,568,885	23.2%	1,276,859	2,460,184	840,393	-105,317	34.2%	29.9%
Indemnity Insurance Company of North America	1,489,442	13.5%	632,376	1,322,371	785,019	144,989	59.4%	70.3%
American Reliable Insurance Company	1,021,162	9.2%	695,118	661,927	789,680	0	119.3%	119.3%
Charter Oak Fire Insurance Company, The	909,252	8.2%	461,648	829,547	570,576	33,453	68.8%	72.8%
American States Insurance Company	881,457	8.0%	242,270	579,895	202,447	7,879	34.9%	36.3%
Travelers Indemnity Company of Connecticut, The	666,887	6.0%	431,329	580,479	497,391	16,934	85.7%	88.6%
Shelter Mutual Insurance Company	563,893	5.1%	372,220	546,246	1,966,757	18,419	360.0%	363.4%
Great American Insurance Company	107,874	1.0%	0	39,831	-3,060	758	-7.7%	-5.8%
Continental Western Insurance Company	56,935	0.5%	0	29,544	0	0	0.0%	0.0%
Travelers Indemnity Company of America, The	50,683	0.5%	45,439	90,078	49,585	61	55.0%	55.1%
Clarendon National Insurance Company	48,502	0.4%	41,199	59,650	274,946	23,536	460.9%	500.4%
Travelers Indemnity Company, The	36,495	0.3%	30,000	26,001	-442	-750	-1.7%	-4.6%
General Star National Insurance Company	29,315	0.3%	4,451	18,319	8,451	1,628	46.1%	55.0%
Great American Assurance Company	18,546	0.2%	10,036	90,622	23,344	1,002	25.8%	26.9%
American Bankers Insurance Company of Florida	15,699	0.1%	695	25,036	-14,682	-84	-58.6%	-59.0%
Markel Insurance Company	15,504	0.1%	0	14,367	1,365	611	9.5%	13.8%
Diamond State Insurance Company	7,060	0.1%	0	5,507	0	0	0.0%	0.0%
Union Insurance Company	1,520	0.0%	767	1,276	853	0	66.8%	66.8%
ACE American Insurance Company	114	0.0%	0	114	-112	0	-98.2%	-98.2%
Audubon Insurance Company	33	0.0%	0	6,627	-1,375	-191	-20.7%	-23.6%
Hartford Fire Insurance Company	0	0.0%	714,638	0	241,829	122,873		
National Union Fire Insurance Company of Louisiana	0	0.0%	73,636	147,154	-45,368	12,289	-30.8%	-22.5%
Redland Insurance Company	0	0.0%	19,976	0	19,976	395		
Westchester Fire Insurance Company	0	0.0%	0	0	5,588	0		

Farmowners multiple peril 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 and Cost Containment Expense Incurred	Loss Ratio w/o LAE *	Loss Ratio with LAE **
Trinity Universal Insurance Company	0	0.0%	0	0	21	1		
Audubon Indemnity Company	0	0.0%	0	0	-1	0		
Fireman's Fund Insurance Company	0	0.0%	0	0	-1	0		
Standard Fire Insurance Company, The	0	0.0%	0	0	-8	0		
Nationwide Mutual Insurance Company	0	0.0%	0	0	-175	-136		
Nationwide Mutual Fire Insurance Company	0	0.0%	0	0	-1,097	-624		
Twin City Fire Insurance Company	0	0.0%	0	0	-1,216	-56		
Travelers Casualty and Surety Company	0	0.0%	0	0	-1,755	-174		
Hartford Casualty Insurance Company	0	0.0%	0	0	-4,932	-215		
Ranger Insurance Company	0	0.0%	0	0	-14,000	0		
OneBeacon America Insurance Company	0	0.0%	0	0	-29,378	-32		
Insurance Company of North America	-114	0.0%	0	-114	-6,070	-3,139	*****	*****
American Central Insurance Company	-6,542	-0.1%	507,042	159,814	-284,331	82,960	-177.9%	-126.0%
<b>Grand Totals: 38 Companies in Report</b>	<b>11,053,794</b>		<b>5,917,658</b>	<b>9,547,263</b>	<b>6,580,315</b>	<b>364,119</b>	<b>68.9%</b>	<b>72.7%</b>

Farmowners multiple peril Business - Stock Fire and Miscellaneous Companies

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