

**Companies Filing on Property/Casualty Blank
Federal flood 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 **
State Farm Fire and Casualty Company	4,040,426	25.1%	2,386,027	4,057,621	1,733,974	137,687	42.7%	46.1%
Audubon Insurance Company	2,322,656	14.4%	4,265,871	2,322,656	4,265,871	0	183.7%	183.7%
Allstate Insurance Company	1,533,941	9.5%	1,313,607	1,499,757	1,208,607	67,772	80.6%	85.1%
Mississippi Farm Bureau Mutual Insurance Company	1,344,099	8.3%	843,815	2,113,901	-61,228	0	-2.9%	-2.9%
Nationwide Mutual Fire Insurance Company	1,299,336	8.1%	1,928,965	1,252,566	1,773,995	68,617	141.6%	147.1%
Hartford Fire Insurance Company	1,255,492	7.8%	3,198,594	974,884	3,198,594	116,634	328.1%	340.1%
Omaha Property and Casualty Insurance Company	1,204,784	7.5%	1,005,152	1,334,601	877,959	0	65.8%	65.8%
First Community Insurance Company	708,558	4.4%	182,380	471,125	192,035	11,157	40.8%	43.1%
USAA General Indemnity Company	541,903	3.4%	314,792	533,609	157,760	3,512	29.6%	30.2%
Security Insurance Company of Hartford	410,973	2.6%	1,009,832	643,392	966,110	38,152	150.2%	156.1%
Standard Fire Insurance Company, The	311,970	1.9%	420,096	275,401	420,096	14,399	152.5%	157.8%
American Bankers Insurance Company of Florida	305,131	1.9%	1,294,081	300,435	1,276,476	2,283	424.9%	425.6%
Fidelity National Insurance Company	198,328	1.2%	0	21,504	0	0	0.0%	0.0%
Omega Insurance Company	185,498	1.2%	497,283	188,428	486,914	18,423	258.4%	268.2%
Selective Insurance Company of the Southeast	101,755	0.6%	30,249	85,925	32,244	966	37.5%	38.6%
American Reliable Insurance Company	101,714	0.6%	151,317	88,195	149,317	6,406	169.3%	176.6%
Harleysville Mutual Insurance Company	65,582	0.4%	10,000	13,545	10,000	500	73.8%	77.5%
Prudential Property and Casualty Insurance Company	63,317	0.4%	3,270	65,080	-11,952	-282	-18.4%	-18.8%
American National Property and Casualty Company	33,066	0.2%	67,183	34,730	67,183	0	193.4%	193.4%
Liberty Mutual Fire Insurance Company	31,487	0.2%	83,651	31,407	56,651	0	180.4%	180.4%
Vesta Fire Insurance Corporation	12,970	0.1%	39,959	13,395	39,959	0	298.3%	298.3%
AIG National Insurance Company, Inc.	12,917	0.1%	0	3,894	0	0	0.0%	0.0%
Service Insurance Company	8,372	0.1%	0	8,372	0	0	0.0%	0.0%
Farmers Insurance Exchange	5,001	0.0%	18,809	4,154	18,809	0	452.8%	452.8%
National Interstate Insurance Company	1,870	0.0%	0	308	0	0	0.0%	0.0%

Federal flood 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 **
American Summit Insurance Company	1,806	0.0%	0	1,379	0	0	0.0%	0.0%
Philadelphia Indemnity Insurance Company	791	0.0%	0	791	31	2	3.9%	4.2%
New Hampshire Insurance Company	0	0.0%	0	2	-1	0	-50.0%	-50.0%
Granite State Insurance Company	0	0.0%	0	0	-1	0		
Bankers Insurance Company	-553	0.0%	515,566	214,341	468,748	15,358	218.7%	225.9%
Regency Insurance Company	-581	0.0%	0	52	0	0	0.0%	0.0%
South Carolina Insurance Company	-2,023	0.0%	253,873	322,667	245,373	12,786	76.0%	80.0%
Grand Totals: 32 Companies in Report	16,100,586		19,834,372	16,878,117	17,573,524	514,372	104.1%	107.2%

Federal flood Business - Stock Fire and Miscellaneous Companies

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