

**Companies Filing on Property/Casualty Blank
Earthquake Business in Mississippi for Year Ended 12/31/2004**

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	3,048,252	28.3%	0	2,941,519	0	0	0.0%	0.0%
Mississippi Farm Bureau Mutual Insurance Company	1,274,119	11.8%	0	1,278,642	0	0	0.0%	0.0%
Nationwide Mutual Fire Insurance Company	652,369	6.1%	0	641,141	-20,476	-1,894	-3.2%	-3.5%
Economy Premier Assurance Company	603,903	5.6%	0	622,958	12,228	387	2.0%	2.0%
Shelter Mutual Insurance Company	404,243	3.7%	0	351,945	0	0	0.0%	0.0%
Farmers Insurance Exchange	320,957	3.0%	0	367,026	0	0	0.0%	0.0%
Allianz Global Risks US Insurance Company	309,978	2.9%	0	289,913	0	0	0.0%	0.0%
Vigilant Insurance Company	282,802	2.6%	0	283,765	0	0	0.0%	0.0%
Allstate Insurance Company	237,150	2.2%	0	239,816	187	14	0.1%	0.1%
American Guarantee & Liability Insurance Company	229,485	2.1%	0	266,737	0	0	0.0%	0.0%
State Auto Property and Casualty Insurance Company	208,223	1.9%	0	212,917	0	0	0.0%	0.0%
SAFECO Insurance Company of America	196,066	1.8%	0	184,190	85	-14	0.0%	0.0%
Employers Insurance Company of Wausau	191,011	1.8%	0	227,267	-9	0	0.0%	0.0%
Unitrin Auto and Home Insurance Company	164,149	1.5%	0	139,653	9,504	794	6.8%	7.4%
Westport Insurance Corporation	163,699	1.5%	0	261,516	0	0	0.0%	0.0%
Metropolitan Property and Casualty Insurance Company	158,968	1.5%	0	149,353	2,890	94	1.9%	2.0%
Travelers Property Casualty Company of America	145,226	1.3%	0	132,891	5,827	703	4.4%	4.9%
United Services Automobile Association	137,275	1.3%	0	133,559	-7,458	-961	-5.6%	-6.3%
United States Fidelity and Guaranty Company	136,092	1.3%	1,684	118,713	5,633	3,800	4.7%	7.9%
Automobile Insurance Company of Hartford, Connecticut, The	135,780	1.3%	0	111,033	42,953	1,776	38.7%	40.3%
Travelers Indemnity Company, The	130,611	1.2%	0	161,020	-1,584	745	-1.0%	-0.5%
Allstate Property and Casualty Insurance Company	113,022	1.0%	0	78,795	0	0	0.0%	0.0%
Zurich American Insurance Company	103,882	1.0%	0	95,387	0	0	0.0%	0.0%
AXIS Reinsurance Company	80,882	0.8%	0	31,899	9,271	516	29.1%	30.7%
Employers Mutual Casualty Company	78,287	0.7%	0	77,426	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

Tuesday, August 23, 2005 4:59:00 PM

***** 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 **
Lumbermen's Underwriting Alliance	77,409	0.7%	0	71,543	0	0	0.0%	0.0%
Standard Fire Insurance Company, The	67,134	0.6%	0	79,676	31,629	1,257	39.7%	41.3%
Insurance Company of the West	66,844	0.6%	0	53,433	0	0	0.0%	0.0%
Liberty Mutual Fire Insurance Company	65,734	0.6%	0	62,230	-4,107	-26	-6.6%	-6.6%
Federated Mutual Insurance Company	63,939	0.6%	0	55,723	0	0	0.0%	0.0%
Federal Insurance Company	61,490	0.6%	0	57,266	0	0	0.0%	0.0%
Assurance Company of America	59,227	0.5%	0	53,170	-28	-54	-0.1%	-0.2%
ACE American Insurance Company	56,388	0.5%	0	28,241	5,240	743	18.6%	21.2%
Fidelity and Guaranty Insurance Underwriters, Inc.	42,555	0.4%	0	44,122	1,537	1,461	3.5%	6.8%
United States Fire Insurance Company	39,037	0.4%	0	19,134	-216	-480	-1.1%	-3.6%
Maryland Casualty Company	37,653	0.3%	0	37,735	-46	-32	-0.1%	-0.2%
Nationwide Property and Casualty Insurance Company	37,267	0.3%	0	10,367	-5	33	0.0%	0.3%
Sentry Select Insurance Company	36,706	0.3%	0	39,353	-6,062	-584	-15.4%	-16.9%
St. Paul Fire and Marine Insurance Company	35,734	0.3%	0	36,198	-607	-300	-1.7%	-2.5%
Southern Farm Bureau Casualty Insurance Company	35,700	0.3%	0	27,252	0	0	0.0%	0.0%
Brierfield Insurance Company	31,520	0.3%	0	25,756	-48	2	-0.2%	-0.2%
Fidelity and Guaranty Insurance Company	30,367	0.3%	0	35,429	1,625	1,333	4.6%	8.3%
USAA Casualty Insurance Company	28,878	0.3%	0	26,314	-1,478	-206	-5.6%	-6.4%
RLI Insurance Company	27,070	0.3%	0	26,490	631	41	2.4%	2.5%
Union Insurance Company of Providence	26,603	0.2%	0	24,038	0	0	0.0%	0.0%
Fidelity and Deposit Company of Maryland	24,800	0.2%	0	24,564	0	0	0.0%	0.0%
Southern Fire & Casualty Company	24,209	0.2%	0	13,976	438	374	3.1%	5.8%
American Economy Insurance Company	23,862	0.2%	0	19,125	1,477	-15	7.7%	7.6%
Lafayette Insurance Company	21,426	0.2%	0	20,375	0	0	0.0%	0.0%
State Automobile Mutual Insurance Company	21,219	0.2%	0	21,586	0	0	0.0%	0.0%
Allstate Indemnity Company	20,511	0.2%	0	20,910	0	0	0.0%	0.0%
Pennsylvania Lumbermens Mutual Insurance Company	18,134	0.2%	0	17,015	0	0	0.0%	0.0%
ACE Fire Underwriters Insurance Company	16,132	0.1%	0	13,552	4,162	640	30.7%	35.4%

Earthquake Business - Stock Fire and Miscellaneous Companies

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						and Cost Containment Expense Incurred	Ratio w/o LAE *	Ratio with LAE **
Grain Dealers Mutual Insurance Company	15,986	0.1%	0	13,587	0	0	0.0%	0.0%
Universal Underwriters Insurance Company	14,971	0.1%	0	16,828	0	0	0.0%	0.0%
Hartford Underwriters Insurance Company	13,412	0.1%	0	13,976	0	0	0.0%	0.0%
XL Insurance America, Inc.	12,994	0.1%	0	7,759	546	0	7.0%	7.0%
Farmland Mutual Insurance Company	10,078	0.1%	0	12,070	-254	0	-2.1%	-2.1%
Emcasco Insurance Company	9,639	0.1%	0	9,421	0	0	0.0%	0.0%
American Zurich Insurance Company	9,557	0.1%	29,506	10,286	29,506	0	286.9%	286.9%
Security National Insurance Company	8,719	0.1%	0	8,464	0	0	0.0%	0.0%
Property and Casualty Insurance Company of Hartford	8,627	0.1%	0	8,142	0	0	0.0%	0.0%
Zurich American Insurance Company of Illinois	7,861	0.1%	0	8,570	0	0	0.0%	0.0%
American States Insurance Company	7,666	0.1%	0	6,816	213	7	3.1%	3.2%
Great American Insurance Company	6,673	0.1%	0	9,383	2,405	-203	25.6%	23.5%
Northern Insurance Company of New York	5,552	0.1%	0	3,818	0	0	0.0%	0.0%
Amica Mutual Insurance Company	5,287	0.0%	0	6,495	0	0	0.0%	0.0%
Travelers Indemnity Company of America, The	5,130	0.0%	0	8,026	3,031	97	37.8%	39.0%
General Insurance Company of America	3,634	0.0%	0	5,361	-387	220	-7.2%	-3.1%
Trinity Universal Insurance Company of Kansas, Inc.	3,627	0.0%	0	3,251	0	0	0.0%	0.0%
Travelers Indemnity Company of Connecticut, The	3,327	0.0%	0	826	316	7	38.3%	39.1%
American International Insurance Company	2,974	0.0%	0	3,142	0	0	0.0%	0.0%
St. Paul Guardian Insurance Company	2,934	0.0%	0	2,934	25	11	0.9%	1.2%
Wausau Business Insurance Company	2,350	0.0%	0	2,413	0	0	0.0%	0.0%
United Fire & Casualty Company	2,146	0.0%	0	1,943	0	0	0.0%	0.0%
Truck Insurance Exchange	1,935	0.0%	0	1,470	-835	19	-56.8%	-55.5%
Harco National Insurance Company	1,225	0.0%	0	629	0	0	0.0%	0.0%
Trinity Universal Insurance Company	1,012	0.0%	0	1,564	0	0	0.0%	0.0%
Federated Service Insurance Company	1,003	0.0%	0	10,993	0	0	0.0%	0.0%
St. Paul Mercury Insurance Company	1,000	0.0%	0	1,127	-32	-13	-2.8%	-4.0%
Bankers Standard Insurance Company	903	0.0%	0	3,319	47	43	1.4%	2.7%

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						and Cost Containment Expense Incurred	Ratio w/o LAE *	Ratio with LAE **
American Manufacturers Mutual Insurance Company	892	0.0%	0	25,167	-2,786	-522	-11.1%	-13.1%
Nationwide Agribusiness Insurance Company	809	0.0%	0	2,042	-48	0	-2.4%	-2.4%
Teachers Insurance Company	769	0.0%	0	928	0	0	0.0%	0.0%
Horace Mann Insurance Company	743	0.0%	0	575	0	0	0.0%	0.0%
National Surety Corporation	689	0.0%	0	929	-11	1	-1.2%	-1.1%
First National Insurance Company of America	642	0.0%	0	1,275	18	4	1.4%	1.7%
USF&G Insurance Company of Mississippi	616	0.0%	0	13,707	727	610	5.3%	9.8%
American Insurance Company, The	598	0.0%	0	324	-7	-5	-2.2%	-3.7%
Shelter General Insurance Company	463	0.0%	0	311	0	0	0.0%	0.0%
Harleysville Mutual Insurance Company	388	0.0%	0	388	20	0	5.2%	5.2%
Discover Property & Casualty Insurance Company	372	0.0%	0	372	0	0	0.0%	0.0%
Wausau Underwriters Insurance Company	368	0.0%	0	131	0	0	0.0%	0.0%
Pacific Indemnity Company	330	0.0%	0	321	0	0	0.0%	0.0%
Fireman's Fund Insurance Company	268	0.0%	0	257	-716	-78	-278.6%	-308.9%
Sompo Japan Insurance Company of America	212	0.0%	0	212	0	0	0.0%	0.0%
Hartford Fire Insurance Company	176	0.0%	0	260	0	0	0.0%	0.0%
LM Property and Casualty Insurance Company	168	0.0%	0	1,308	0	0	0.0%	0.0%
Liberty Mutual Insurance Company	81	0.0%	0	81	0	0	0.0%	0.0%
North American Specialty Insurance Company	65	0.0%	0	57	0	0	0.0%	0.0%
Bituminous Casualty Corporation	40	0.0%	0	37	0	0	0.0%	0.0%
Lumbermens Mutual Casualty Company	35	0.0%	0	3,666	631	226	17.2%	23.4%
Charter Oak Fire Insurance Company, The	12	0.0%	0	11	-21	0	-190.9%	-190.9%
Southern Guaranty Insurance Company	3	0.0%	0	3	0	0	0.0%	0.0%
ACE Property and Casualty Insurance Company	1	0.0%	0	0	0	0		
Royal Indemnity Company	0	0.0%	0	825	0	0	0.0%	0.0%
TIG Insurance Company	0	0.0%	0	240	0	0	0.0%	0.0%
American Motorists Insurance Company	0	0.0%	0	201	-1,778	-639	-884.6%	*****
Valiant Insurance Company	0	0.0%	0	6	2	-60	33.3%	-966.7%

Earthquake Business - Stock Fire and Miscellaneous Companies

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						and Cost Containment Expense Incurred	Ratio w/o LAE *	Ratio with LAE **
Phoenix Insurance Company, The	0	0.0%	0	0	650	-57		
Fairmont Specialty Insurance Company	0	0.0%	0	0	411	523		
Associated Indemnity Corporation	0	0.0%	0	0	1	0		
Liberty Insurance Corporation	0	0.0%	0	0	0	-18		
St. Paul Protective Insurance Company	0	0.0%	0	0	-1	0		
Ohio Casualty Insurance Company, The	0	0.0%	0	0	-2	0		
American Fire and Casualty Company	0	0.0%	0	0	-3	0		
Travelers Casualty Company of Connecticut	0	0.0%	0	0	-11	-1		
Travelers Casualty and Surety Company of America	0	0.0%	0	0	-12	-3		
West American Insurance Company	0	0.0%	0	0	-19	-1		
Travelers Casualty and Surety Company	0	0.0%	0	0	-96	94		
Travelers Casualty Insurance Company of America	0	0.0%	0	0	-177	72		
Farmington Casualty Company	0	0.0%	0	0	-389	113		
Great American Assurance Company	0	0.0%	0	0	-676	-122		
Westchester Fire Insurance Company	0	0.0%	0	0	-857	-3,490		
Greenwich Insurance Company	0	0.0%	0	-3,102	0	0	0.0%	0.0%
American Automobile Insurance Company	-13	0.0%	0	4,362	-553	-39	-12.7%	-13.6%
Southern Pilot Insurance Company	-75	0.0%	0	-75	0	0	0.0%	0.0%
Great American Insurance Company of New York	-345	0.0%	0	-169	-12,705	-1,838	*****	*****
Grand Totals: 128 Companies in Report	10,782,508		31,190	10,600,917	109,366	5,105	1.0%	1.1%

Earthquake Business - Stock Fire and Miscellaneous Companies

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