

**Companies Filing on Property/Casualty Blank
Federal Flood 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	4,138,095	24.2%	472,073	4,051,677	395,661	98,987	9.8%	12.2%
Audubon Insurance Company	2,449,188	14.3%	480,613	2,449,188	632,145	4,099	25.8%	26.0%
Allstate Insurance Company	1,599,661	9.4%	410,248	1,543,359	302,248	20,113	19.6%	20.9%
Nationwide Mutual Fire Insurance Company	1,470,147	8.6%	195,769	1,356,950	228,179	8,584	16.8%	17.4%
Mississippi Farm Bureau Mutual Insurance Company	1,404,750	8.2%	487,427	1,361,510	654,716	0	48.1%	48.1%
Fidelity National Insurance Company	1,349,925	7.9%	80,057	820,423	84,498	6,591	10.3%	11.1%
Hartford Fire Insurance Company	1,279,404	7.5%	251,675	1,351,182	251,675	11,772	18.6%	19.5%
Fidelity National Property and Casualty Insurance Company	776,635	4.5%	151,575	742,983	148,131	7,620	19.9%	21.0%
USAA General Indemnity Company	561,882	3.3%	80,808	550,391	126,123	4,804	22.9%	23.8%
Harleysville Mutual Insurance Company	481,089	2.8%	33,067	278,517	53,067	2,910	19.1%	20.1%
Standard Fire Insurance Company, The	402,244	2.4%	44,279	354,621	98,779	3,050	27.9%	28.7%
American Bankers Insurance Company of Florida	381,961	2.2%	9,134	346,653	10,170	23	2.9%	2.9%
American Reliable Insurance Company	282,718	1.7%	108,933	160,650	108,933	1,635	67.8%	68.8%
Omega Insurance Company	175,526	1.0%	17,810	186,206	38,964	2,035	20.9%	22.0%
Selective Insurance Company of the Southeast	158,254	0.9%	0	104,659	6,753	153	6.5%	6.6%
Liberty Mutual Fire Insurance Company	75,872	0.4%	0	52,141	4,116	298	7.9%	8.5%
American National Property and Casualty Company	38,496	0.2%	0	37,358	0	0	0.0%	0.0%
Vesta Fire Insurance Corporation	18,460	0.1%	0	17,127	0	0	0.0%	0.0%
AIG National Insurance Company, Inc.	15,817	0.1%	0	16,892	0	0	0.0%	0.0%
Service Insurance Company	13,568	0.1%	0	13,568	0	0	0.0%	0.0%
Philadelphia Indemnity Insurance Company	10,679	0.1%	0	5,228	526	14	10.1%	10.3%
Balboa Insurance Company	9,762	0.1%	0	9,216	0	0	0.0%	0.0%
LM Property and Casualty Insurance Company	9,414	0.1%	0	40,162	-3,874	-121	-9.6%	-9.9%
Farmers Insurance Exchange	8,041	0.0%	0	6,630	0	0	0.0%	0.0%
National Interstate Insurance Company	2,215	0.0%	0	2,263	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	1,644	0.0%	0	1,980	0	0	0.0%	0.0%
Century-National Insurance Company	196	0.0%	0	17	0	0	0.0%	0.0%
Regency Insurance Company	0	0.0%	0	63	0	0	0.0%	0.0%
Bankers Insurance Company	0	0.0%	0	3	-5	0	-166.7%	-166.7%
South Carolina Insurance Company	-6,259	0.0%	0	-4,396	0	0	0.0%	0.0%
Omaha Property and Casualty Insurance Company	-8,801	-0.1%	45,297	539,986	24,325	0	4.5%	4.5%
Grand Totals: 31 Companies in Report	17,100,583		2,868,765	16,397,207	3,165,130	172,567	19.3%	20.4%

Federal Flood Business - Stock Fire and Miscellaneous Companies

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