

**Companies Filing on Property/Casualty Blank
Homeowners Multiple Peril 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	165,631,397	30.7%	63,950,187	156,037,071	68,588,025	2,040,190	44.0%	45.3%
Mississippi Farm Bureau Mutual Insurance Company	107,200,733	19.9%	52,425,243	103,496,518	53,406,305	928,570	51.6%	52.5%
Nationwide Mutual Fire Insurance Company	36,100,291	6.7%	15,721,364	34,489,164	14,517,963	376,942	42.1%	43.2%
Allstate Insurance Company	30,557,234	5.7%	11,231,449	30,853,115	11,175,840	390,000	36.2%	37.5%
Farmers Insurance Exchange	17,731,362	3.3%	11,075,012	17,845,192	11,343,835	557,580	63.6%	66.7%
Economy Premier Assurance Company	15,590,269	2.9%	7,670,673	16,239,887	9,808,763	123,353	60.4%	61.2%
Shelter Mutual Insurance Company	15,313,220	2.8%	7,706,521	14,770,150	994,774	154,886	6.7%	7.8%
Allstate Property and Casualty Insurance Company	15,202,405	2.8%	3,217,318	9,711,075	5,818,253	-816,073	59.9%	51.5%
United Services Automobile Association	11,471,966	2.1%	3,018,383	10,254,330	3,436,254	78,838	33.5%	34.3%
Alfa Insurance Corporation	10,658,698	2.0%	7,644,924	9,889,637	8,182,924	-6,277	82.7%	82.7%
Allstate Indemnity Company	8,458,698	1.6%	2,891,125	8,739,014	3,341,778	27,652	38.2%	38.6%
Foremost Signature Insurance Company	7,962,969	1.5%	3,989,984	7,262,413	4,095,184	70,218	56.4%	57.4%
Metropolitan Property and Casualty Insurance Company	7,869,238	1.5%	2,281,569	6,008,969	2,412,898	17,050	40.2%	40.4%
Southern Farm Bureau Casualty Insurance Company	7,285,213	1.4%	2,652,347	5,495,027	3,104,740	169,623	56.5%	59.6%
SAFECO Insurance Company of America	7,206,394	1.3%	2,518,981	6,452,510	3,101,342	12,243	48.1%	48.3%
Automobile Insurance Company of Hartford, Connecticut, The	5,514,062	1.0%	968,434	3,961,446	1,251,886	82,700	31.6%	33.7%
Vigilant Insurance Company	4,651,719	0.9%	5,936,711	4,539,340	6,513,103	180,417	143.5%	147.5%
National Security Fire and Casualty Company	4,254,759	0.8%	1,490,393	4,187,321	1,556,363	37,400	37.2%	38.1%
Standard Fire Insurance Company, The	4,170,533	0.8%	1,891,869	4,244,615	2,636,326	133,753	62.1%	65.3%
Foremost Insurance Company Grand Rapids, Michigan	4,044,172	0.8%	1,623,341	3,847,755	1,632,398	44,502	42.4%	43.6%
USAA Casualty Insurance Company	3,358,585	0.6%	1,527,487	2,952,784	1,409,834	22,979	47.7%	48.5%
American Summit Insurance Company	3,310,015	0.6%	740,316	2,191,465	1,611,534	112,035	73.5%	78.6%
Aegis Security Insurance Company	3,145,561	0.6%	899,356	2,934,223	935,622	13,881	31.9%	32.4%
American National Property and Casualty Company	3,120,422	0.6%	1,596,362	2,700,230	2,195,255	33,429	81.3%	82.5%
Alfa General Insurance Corporation	3,096,263	0.6%	1,967,276	2,783,657	1,948,376	22,418	70.0%	70.8%

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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 **
Unitrin Auto and Home Insurance Company	3,083,531	0.6%	861,290	2,536,823	1,210,075	68,050	47.7%	50.4%
GuideOne Mutual Insurance Company	3,022,435	0.6%	1,057,832	2,516,062	1,412,677	127,790	56.1%	61.2%
State Auto Property and Casualty Insurance Company	2,852,368	0.5%	978,895	2,583,560	1,124,036	57,078	43.5%	45.7%
Southern Fire & Casualty Company	2,586,156	0.5%	2,219,480	3,642,000	2,408,139	71,935	66.1%	68.1%
Liberty Mutual Fire Insurance Company	2,575,083	0.5%	620,477	1,608,318	633,060	41,651	39.4%	42.0%
Federal Insurance Company	2,325,879	0.4%	359,726	2,100,929	504,309	22,736	24.0%	25.1%
American Bankers Insurance Company of Florida	2,311,610	0.4%	1,129,797	2,723,183	1,173,717	15,737	43.1%	43.7%
Nationwide Property and Casualty Insurance Company	2,181,936	0.4%	220,831	366,355	431,112	2,629	117.7%	118.4%
Clarendon National Insurance Company	1,756,122	0.3%	569,097	1,400,052	1,278,510	96,277	91.3%	98.2%
Foremost Property and Casualty Insurance Company	1,353,365	0.3%	552,820	1,288,588	676,100	12,595	52.5%	53.4%
Hartford Underwriters Insurance Company	1,111,424	0.2%	580,410	1,092,739	557,859	62,603	51.1%	56.8%
Property and Casualty Insurance Company of Hartford	1,023,001	0.2%	272,447	849,825	601,374	133,209	70.8%	86.4%
GuideOne Elite Insurance Company	866,469	0.2%	674,477	879,178	661,786	11,237	75.3%	76.6%
Union Insurance Company of Providence	787,398	0.1%	515,380	828,148	540,125	1,253	65.2%	65.4%
Auto Club Family Insurance Company	760,043	0.1%	183,487	659,255	256,201	7,429	38.9%	40.0%
Armed Forces Insurance Exchange	745,046	0.1%	226,592	668,216	265,480	-11,818	39.7%	38.0%
Homesite Insurance Company	601,804	0.1%	205,416	539,923	309,925	0	57.4%	57.4%
American Family Home Insurance Company	571,891	0.1%	428,238	661,818	473,190	8,528	71.5%	72.8%
GuideOne America Insurance Company	498,467	0.1%	195,502	574,016	302,362	15,246	52.7%	55.3%
American National General Insurance Company	487,025	0.1%	429,651	477,315	380,628	-1,816	79.7%	79.4%
Emcasco Insurance Company	479,156	0.1%	159,312	514,458	121,360	-2,245	23.6%	23.2%
Balboa Insurance Company	437,074	0.1%	57,631	293,238	53,556	4,586	18.3%	19.8%
Travelers Indemnity Company of America, The	412,246	0.1%	80,503	383,962	49,783	55,141	13.0%	27.3%
Grain Dealers Mutual Insurance Company	368,893	0.1%	319,470	391,314	362,914	1,824	92.7%	93.2%
Amica Mutual Insurance Company	318,959	0.1%	341,933	286,659	428,685	8,778	149.5%	152.6%
State Automobile Mutual Insurance Company	305,232	0.1%	274,062	301,550	166,426	14,516	55.2%	60.0%
Employers Mutual Casualty Company	248,391	0.0%	44,105	260,113	57,001	729	21.9%	22.2%
American International Insurance Company	229,438	0.0%	166,447	228,356	181,821	5,546	79.6%	82.1%

Homeowners 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

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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 **
						Incurred		
Security National Insurance Company	227,753	0.0%	212,042	213,307	214,589	465	100.6%	100.8%
Trinity Universal Insurance Company of Kansas, Inc.	188,823	0.0%	90,090	183,220	91,099	2,837	49.7%	51.3%
Church Mutual Insurance Company	169,275	0.0%	103,767	164,491	116,975	2,826	71.1%	72.8%
LM Property and Casualty Insurance Company	115,394	0.0%	572,975	895,772	379,604	32,756	42.4%	46.0%
Fireman's Fund Insurance Company	91,404	0.0%	3,163	93,789	8,331	441	8.9%	9.4%
Merastar Insurance Company	77,820	0.0%	7,912	72,194	22,966	5,929	31.8%	40.0%
Teachers Insurance Company	77,048	0.0%	50,746	85,560	43,601	-659	51.0%	50.2%
Southern Pilot Insurance Company	70,966	0.0%	63,042	137,433	86,518	3,937	63.0%	65.8%
AMEX Assurance Company	69,252	0.0%	2,891	59,409	1,134	1,444	1.9%	4.3%
Fidelity National Insurance Company	63,348	0.0%	2,500	16,578	55,000	0	331.8%	331.8%
National Casualty Company	59,223	0.0%	3,406	60,101	-6,489	387	-10.8%	-10.2%
Pharmacists Mutual Insurance Company	50,230	0.0%	9,058	47,445	12,888	390	27.2%	28.0%
Empire Fire and Marine Insurance Company	44,185	0.0%	0	13,836	5,360	1,658	38.7%	50.7%
Centre Insurance Company	40,496	0.0%	128,262	69,215	250,138	5,911	361.4%	369.9%
Horace Mann Insurance Company	39,123	0.0%	447	36,799	-1,665	131	-4.5%	-4.2%
American Modern Home Insurance Company	35,630	0.0%	151,431	58,984	76,335	11,909	129.4%	149.6%
Electric Insurance Company	26,953	0.0%	5,607	21,595	5,607	0	26.0%	26.0%
Fidelity and Deposit Company of Maryland	20,380	0.0%	9,399	20,380	9,399	1,633	46.1%	54.1%
American Reliable Insurance Company	18,092	0.0%	0	19,478	-50,338	-64	-258.4%	-258.8%
Pacific Indemnity Company	11,629	0.0%	0	8,058	-37	-11	-0.5%	-0.6%
American Manufacturers Mutual Insurance Company	6,764	0.0%	150,175	389,857	742,664	50,907	190.5%	203.6%
Hartford Casualty Insurance Company	5,876	0.0%	125	5,071	126	1	2.5%	2.5%
Hanover Insurance Company, The	5,722	0.0%	1,110	12,690	-4,597	-635	-36.2%	-41.2%
Hartford Fire Insurance Company	5,550	0.0%	3,726	6,998	4,065	8	58.1%	58.2%
Massachusetts Bay Insurance Company	4,500	0.0%	7,002	6,641	4,885	-160	73.6%	71.1%
Audubon Indemnity Company	1,860	0.0%	285,734	2,003	148,616	3,239	*****	*****
Lumbermens Mutual Casualty Company	1,383	0.0%	38,268	87,301	-117,671	14,380	-134.8%	-118.3%
Cincinnati Insurance Company, The	1,276	0.0%	0	585	4	0	0.7%	0.7%

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ACE American Insurance Company	889	0.0%	0	7,392	-1,394	-299	-18.9%	-22.9%
Southern Guaranty Insurance Company	208	0.0%	883	208	883	655	424.5%	739.4%
Fidelity and Guaranty Insurance Company	0	0.0%	170,883	0	348,378	191,038		
Fairmont Specialty Insurance Company	0	0.0%	131,000	0	-32,790	120,967		
Providence Washington Insurance Company	0	0.0%	87,000	0	-768	48,956		
Vesta Insurance Corporation	0	0.0%	77,481	0	61,603	-20,192		
Brierfield Insurance Company	0	0.0%	68,575	0	32,054	4,089		
Jefferson Insurance Company	0	0.0%	64,740	0	-84,789	11,714		
USF&G Insurance Company of Mississippi	0	0.0%	52,127	0	196,969	140,779		
Valiant Insurance Company	0	0.0%	50,519	354	42,480	970	*****	*****
Great River Insurance Company	0	0.0%	15,126	0	-38,609	-9,393		
Union Insurance Company	0	0.0%	12,312	0	12,312	0		
Assurance Company of America	0	0.0%	9,496	1,537	11,863	-2,764	771.8%	592.0%
Associated Indemnity Corporation	0	0.0%	2,148	0	2,149	0		
Fidelity and Guaranty Insurance Underwriters, Inc.	0	0.0%	1,163	0	49,956	21,225		
Federated Mutual Insurance Company	0	0.0%	150	0	-4,981	-724		
National General Insurance Company	0	0.0%	0	3,810	0	0	0.0%	0.0%
American Motorists Insurance Company	0	0.0%	0	2,138	13,920	131	651.1%	657.2%
Maryland Casualty Company	0	0.0%	0	731	1,055	-1,048	144.3%	1.0%
United States Fidelity and Guaranty Company	0	0.0%	0	0	4,635	2,016		
Century Indemnity Company	0	0.0%	0	0	454	359		
Tokio Marine & Nichido Fire Insurance Co., Ltd. (United States Bra	0	0.0%	0	0	87	9		
LM Personal Insurance Company	0	0.0%	0	0	38	-82		
LM General Insurance Company	0	0.0%	0	0	0	-6		
Pacific Employers Insurance Company	0	0.0%	0	0	0	-115		
American Employers' Insurance Company	0	0.0%	0	0	-2	0		
American Economy Insurance Company	0	0.0%	0	0	-273	-884		
American States Insurance Company	0	0.0%	0	0	-309	-793		

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						and Cost Containment Expense Incurred	Ratio w/o LAE *	Ratio with LAE **
Travelers Indemnity Company, The	0	0.0%	0	0	-849	-629		
Phoenix Insurance Company, The	0	0.0%	0	0	-895	-618		
American States Preferred Insurance Company	0	0.0%	0	0	-1,274	-2,240		
Ohio Casualty Insurance Company, The	0	0.0%	0	0	-2,183	-279		
Travelers Property Casualty Company of America	0	0.0%	0	0	-2,606	-1,439		
Stonington Insurance Company	0	0.0%	0	0	-3,866	-328		
American Equity Specialty Insurance Company	0	0.0%	0	0	-4,194	-3,108		
Gulf Guaranty Insurance Company	0	0.0%	0	0	-5,000	429		
Regency Insurance Company	0	0.0%	0	0	-7,200	91		
Vesta Fire Insurance Corporation	0	0.0%	0	0	-25,000	0		
Trinity Universal Insurance Company	0	0.0%	0	0	-28,826	-833		
XL Insurance America, Inc.	0	0.0%	-670	0	-670	0		
Westchester Fire Insurance Company	0	0.0%	-1,576	0	-1,576	0		
Northland Insurance Company	0	0.0%	-21,182	0	-54,483	-13,573		
American Fire and Casualty Company	-18	0.0%	0	-18	-2,371	-303	*****	*****
West American Insurance Company	-38	0.0%	0	-38	-5,621	-693	*****	*****
Audubon Insurance Company	-43	0.0%	83,411	-43	62,868	6,396	*****	*****
National Union Fire Insurance Company of Louisiana	-104	0.0%	400,911	1,085	314,289	-12,618	*****	*****
Lafayette Insurance Company	-505	0.0%	510	-505	-19,223	4,665	*****	*****
AXA Re Property and Casualty Insurance Company	-547	0.0%	33,477	-547	-63,454	0	*****	*****
First National Insurance Company of America	-1,716	0.0%	56,820	51,536	141,489	4,519	274.5%	283.3%
State Farm General Insurance Company	-2,323	0.0%	39,930	-2,323	-51,233	22,088	*****	*****
American Central Insurance Company	-2,985	0.0%	11,274	-2,985	-140,797	-9,886	*****	*****
General Insurance Company of America	-3,055	0.0%	75,470	66,483	26,971	-4,252	40.6%	34.2%
Grand Totals: 133 Companies in Report	538,726,338		233,686,789	505,460,466	244,480,110	6,273,190	48.4%	49.6%

Homeowners Multiple Peril Business - Stock Fire and Miscellaneous Companies

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