

**Companies Filing on Property/Casualty Blank
Homeowners Multiple Peril Business in Mississippi for Year Ended 12/31/2005**

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	175,655,797	30.7%	769,525,451	172,106,947	1,188,365,182	1,563,480	690.5%	691.4%
Mississippi Farm Bureau Mutual Insurance Company	110,717,784	19.3%	467,070,684	109,621,934	507,529,140	8,671,663	463.0%	470.9%
Nationwide Mutual Fire Insurance Company	33,279,869	5.8%	183,527,762	35,109,218	279,347,297	1,082,290	795.7%	798.7%
Allstate Insurance Company	29,289,350	5.1%	194,374,885	29,764,927	353,877,709	2,431,096	*****	*****
Allstate Property and Casualty Insurance Company	24,226,125	4.2%	134,686,659	20,050,395	244,562,326	1,509,519	*****	*****
Farmers Insurance Exchange	15,877,787	2.8%	59,695,843	16,747,705	62,493,983	3,314,635	373.1%	392.9%
Shelter Mutual Insurance Company	15,394,146	2.7%	50,881,429	15,392,942	71,581,869	2,166,448	465.0%	479.1%
Economy Premier Assurance Company	14,573,087	2.5%	40,737,737	15,054,857	67,457,700	1,308,414	448.1%	456.8%
Alfa Insurance Corporation	12,534,715	2.2%	67,416,731	11,625,513	73,837,731	313,883	635.1%	637.8%
United Services Automobile Association	11,879,963	2.1%	83,613,394	11,679,946	156,014,759	142,232	*****	*****
Southern Farm Bureau Casualty Insurance Company	9,817,361	1.7%	33,222,149	8,724,865	34,694,973	367,906	397.7%	401.9%
Metropolitan Property and Casualty Insurance Company	9,487,910	1.7%	28,665,824	8,589,267	49,360,651	928,305	574.7%	585.5%
Automobile Insurance Company of Hartford, Connecticut, The	9,159,890	1.6%	11,999,413	7,282,164	34,209,009	131,235	469.8%	471.6%
Nationwide Property and Casualty Insurance Company	8,568,602	1.5%	26,745,351	5,492,388	42,133,085	109,638	767.1%	769.1%
Allstate Indemnity Company	7,675,544	1.3%	41,956,847	8,018,296	82,693,031	596,352	*****	*****
SAFECO Insurance Company of America	7,341,484	1.3%	14,497,473	7,382,365	34,134,753	170,041	462.4%	464.7%
Foremost Signature Insurance Company	7,134,132	1.2%	29,613,002	7,783,060	31,184,601	39,236	400.7%	401.2%
Foremost Insurance Company Grand Rapids, Michigan	6,632,969	1.2%	34,221,844	4,905,137	35,267,916	23,682	719.0%	719.5%
Vigilant Insurance Company	4,982,000	0.9%	6,882,234	4,841,728	9,724,198	310,127	200.8%	207.2%
GuideOne Mutual Insurance Company	4,185,450	0.7%	7,457,788	3,575,406	8,744,535	324,659	244.6%	253.7%
National Security Fire and Casualty Company	4,026,388	0.7%	7,493,455	4,089,253	8,255,432	12,718	201.9%	202.2%
Standard Fire Insurance Company, The	3,968,908	0.7%	8,212,096	4,064,148	19,920,465	351,454	490.2%	498.8%
Alfa General Insurance Corporation	3,792,906	0.7%	18,274,608	3,462,928	20,212,008	72,552	583.7%	585.8%
USAA Casualty Insurance Company	3,617,671	0.6%	22,561,658	3,477,209	42,807,157	32,592	*****	*****
American National Property and Casualty Company	3,606,956	0.6%	9,712,593	3,294,055	11,013,906	76,319	334.4%	336.7%

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

** Loss Ratio with LAE is Direct Losses Incurred plus Direct Defense and Cost Containment Expense Incurred (Loss Adjustment Expense) compared to Direct Premiums Earned

Wednesday, May 31, 2006 11:57:08 AM

***** 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 **
						Incurred		
Unitrin Auto and Home Insurance Company	3,134,405	0.5%	5,471,853	3,117,138	10,648,330	559,482	341.6%	359.6%
American Summit Insurance Company	3,099,949	0.5%	8,515,048	3,202,649	9,607,602	792,061	300.0%	324.7%
State Auto Property and Casualty Insurance Company	3,019,152	0.5%	7,399,105	2,939,872	11,806,258	213,654	401.6%	408.9%
Aegis Security Insurance Company	2,890,089	0.5%	10,805,510	3,057,815	10,850,161	-5,674	354.8%	354.6%
American Bankers Insurance Company of Florida	2,683,047	0.5%	6,682,498	2,488,130	7,667,082	58,043	308.1%	310.5%
Federal Insurance Company	2,433,115	0.4%	6,820,793	2,357,003	25,464,545	1,685,486	*****	*****
Liberty Mutual Fire Insurance Company	2,245,861	0.4%	9,769,486	2,418,273	16,315,142	20,528	674.7%	675.5%
AmFed National Insurance Company	1,896,783	0.3%	4,294,907	876,841	5,782,259	379,317	659.4%	702.7%
Meritplan Insurance Company	1,574,430	0.3%	8,426,759	750,574	35,226,306	7,332,083	*****	*****
Foremost Property and Casualty Insurance Company	1,482,616	0.3%	7,296,065	1,423,071	7,575,404	1,242	532.3%	532.4%
Property and Casualty Insurance Company of Hartford	1,212,744	0.2%	3,927,919	1,116,665	5,698,465	286,461	510.3%	536.0%
Hartford Underwriters Insurance Company	1,058,662	0.2%	3,098,490	1,070,783	4,731,611	329,637	441.9%	472.7%
Auto Club Family Insurance Company	880,306	0.2%	1,963,634	820,958	2,084,830	2,525	254.0%	254.3%
GuideOne Elite Insurance Company	799,466	0.1%	1,316,433	835,266	1,437,516	28,271	172.1%	175.5%
Homesite Insurance Company	786,972	0.1%	2,274,934	707,649	2,745,674	0	388.0%	388.0%
Armed Forces Insurance Exchange	777,838	0.1%	5,864,061	777,725	9,949,658	41,614	*****	*****
Union Insurance Company of Providence	685,991	0.1%	1,779,992	742,553	2,110,483	23,824	284.2%	287.4%
Balboa Insurance Company	635,206	0.1%	2,333,685	589,095	4,551,664	98,334	772.7%	789.3%
Travelers Indemnity Company of America, The	420,248	0.1%	538,557	415,392	1,431,690	5,753	344.7%	346.0%
American National General Insurance Company	411,033	0.1%	761,230	445,266	908,601	5,496	204.1%	205.3%
Emcasco Insurance Company	383,391	0.1%	1,220,102	433,486	1,476,433	15,380	340.6%	344.1%
Grain Dealers Mutual Insurance Company	370,577	0.1%	1,097,468	364,538	1,109,493	3,235	304.4%	305.2%
Amica Mutual Insurance Company	348,916	0.1%	1,720,309	335,305	3,133,753	136,748	934.6%	975.4%
State Automobile Mutual Insurance Company	298,359	0.1%	459,768	298,332	693,841	10,826	232.6%	236.2%
Fidelity National Insurance Company	233,178	0.0%	356,979	176,885	421,408	57,863	238.2%	271.0%
American Family Home Insurance Company	223,484	0.0%	1,308,153	352,998	1,732,411	14,644	490.8%	494.9%
Security National Insurance Company	218,151	0.0%	979,531	227,609	1,562,180	22,232	686.3%	696.1%
Employers Mutual Casualty Company	203,126	0.0%	271,904	227,021	797,176	32,783	351.1%	365.6%

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	Loss Ratio	Loss Ratio
						Expense Incurred	w/o LAE *	with LAE **
Trinity Universal Insurance Company of Kansas, Inc.	187,019	0.0%	581,614	189,888	964,434	11,973	507.9%	514.2%
Church Mutual Insurance Company	169,253	0.0%	513,173	168,425	617,552	8,506	366.7%	371.7%
Audubon Indemnity Company	127,523	0.0%	140,855	162,306	6,681,780	25,354	*****	*****
Merastar Insurance Company	107,401	0.0%	1,037,590	92,933	1,094,838	58,332	*****	*****
Fireman's Fund Insurance Company	95,557	0.0%	445,072	100,069	786,132	37,037	785.6%	822.6%
Audubon Insurance Company	87,894	0.0%	73,553	150,038	2,075,907	23,781	*****	*****
AMEX Assurance Company	85,887	0.0%	162,848	76,773	168,810	8,165	219.9%	230.5%
Teachers Insurance Company	82,867	0.0%	177,140	79,938	229,641	-80	287.3%	287.2%
Empire Fire and Marine Insurance Company	71,880	0.0%	0	66,711	-774	3,776	-1.2%	4.5%
National Casualty Company	58,985	0.0%	98,028	54,437	108,190	10,931	198.7%	218.8%
Pharmacists Mutual Insurance Company	53,161	0.0%	805,850	53,106	1,391,806	58,640	*****	*****
Electric Insurance Company	45,395	0.0%	546,901	39,305	1,351,928	4,127	*****	*****
Horace Mann Insurance Company	39,485	0.0%	30,396	39,285	76,992	6	196.0%	196.0%
American International Insurance Company	37,030	0.0%	330,152	121,623	364,448	3,932	299.7%	302.9%
American Reliable Insurance Company	32,560	0.0%	12,416	21,546	43,215	1,626	200.6%	208.1%
Zurich American Insurance Company	19,896	0.0%	91,077	2,694	138,006	7,595	*****	*****
Pacific Indemnity Company	14,537	0.0%	5,575	14,823	6,501	119	43.9%	44.7%
Hartford Casualty Insurance Company	7,066	0.0%	11,999	4,885	18,477	2,021	378.2%	419.6%
Hartford Fire Insurance Company	7,022	0.0%	36,464	6,103	52,250	2,540	856.1%	897.8%
Cincinnati Insurance Company, The	1,946	0.0%	0	1,720	30	0	1.7%	1.7%
American Modern Home Insurance Company	861	0.0%	406,964	16,022	438,619	-559	*****	*****
American International Pacific Insurance Company	805	0.0%	0	302	30	1	9.9%	10.3%
Hanover Insurance Company, The	421	0.0%	0	1,812	4	0	0.2%	0.2%
Massachusetts Bay Insurance Company	334	0.0%	0	779	2	0	0.3%	0.3%
Fidelity and Guaranty Insurance Company	0	0.0%	350,908	0	98,778	21,308		
National Union Fire Insurance Company of Louisiana	0	0.0%	58,410	0	-2,516	-8,509		
Brierfield Insurance Company	0	0.0%	50,094	0	-91,611	-7,277		
Lafayette Insurance Company	0	0.0%	14,676	0	2,676	-123,801		

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Hartford Insurance Company of the Midwest	0	0.0%	9,894	0	9,894	0		
Hartford Accident and Indemnity Company	0	0.0%	5,250	0	5,250	0		
Lumbermens Mutual Casualty Company	0	0.0%	2,559	435	582	30	133.8%	140.7%
ACE American Insurance Company	0	0.0%	1,967	1,167	-2,047	-793	-175.4%	-243.4%
United States Fidelity and Guaranty Company	0	0.0%	1,000	0	1,001	-5,426		
Valiant Insurance Company	0	0.0%	135	0	-5,036	-3,440		
Northland Insurance Company	0	0.0%	74	0	-35,497	-6,958		
American Fire and Casualty Company	0	0.0%	40	0	-1,090	-158		
TIG Insurance Company	0	0.0%	0	3,836	0	0	0.0%	0.0%
Nationwide Mutual Insurance Company	0	0.0%	0	0	548,212	0		
Stonington Insurance Company	0	0.0%	0	0	94,000	6,000		
First National Insurance Company of America	0	0.0%	0	0	66,272	-3,233		
Travelers Property Casualty Company of America	0	0.0%	0	0	2,912	-1,427		
Phoenix Insurance Company, The	0	0.0%	0	0	814	-942		
Travelers Indemnity Company, The	0	0.0%	0	0	791	-972		
Philadelphia Indemnity Insurance Company	0	0.0%	0	0	404	327		
LM Personal Insurance Company	0	0.0%	0	0	1	105		
American States Preferred Insurance Company	0	0.0%	0	0	0	3,522		
Century Indemnity Company	0	0.0%	0	0	0	3		
Pacific Employers Insurance Company	0	0.0%	0	0	0	-13		
American States Insurance Company	0	0.0%	0	0	0	-359		
Southern Guaranty Insurance Company	0	0.0%	0	0	0	-359		
American Economy Insurance Company	0	0.0%	0	0	0	-404		
General Insurance Company of America	0	0.0%	0	0	-4	33,371		
Associated Indemnity Corporation	0	0.0%	0	0	-17	-3		
Maryland Casualty Company	0	0.0%	0	0	-312	-1,374		
American Equity Specialty Insurance Company	0	0.0%	0	0	-429	-1,580		
Federated Mutual Insurance Company	0	0.0%	0	0	-585	-114		

Homeowners Multiple Peril Business - Stock Fire and Miscellaneous Companies

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						and Cost Containment Expense Incurred	Ratio w/o LAE *	Ratio with LAE **
Ohio Casualty Insurance Company, The	0	0.0%	0	0	-888	-125		
West American Insurance Company	0	0.0%	0	0	-2,205	-312		
Fidelity and Guaranty Insurance Underwriters, Inc.	0	0.0%	0	0	-2,630	-6,942		
AXA Re Property and Casualty Insurance Company	0	0.0%	0	0	-3,500	0		
Trinity Universal Insurance Company	0	0.0%	0	0	-5,189	-93		
American General Property Insurance Company	0	0.0%	0	0	-25,000	0		
Fairmont Specialty Insurance Company	0	0.0%	0	0	-26,331	-9,945		
Jefferson Insurance Company	0	0.0%	0	0	-31,873	-7,140		
Vesta Fire Insurance Corporation	0	0.0%	0	0	-67,700	0		
Assurance Company of America	0	0.0%	-56	0	-809	-3,437		
Pennsylvania General Insurance Company	0	0.0%	-75	0	25,869	5,047		
USF&G Insurance Company of Mississippi	0	0.0%	-378	0	-19,205	-26,786		
Vesta Insurance Corporation	0	0.0%	-531	0	-15,616	-4,109		
XL Insurance America, Inc.	0	0.0%	-533	0	-533	0		
American Central Insurance Company	0	0.0%	-1,250	0	-19,161	13		
State Farm General Insurance Company	-73	0.0%	66,515	-73	-18,810	15,808	*****	*****
American Manufacturers Mutual Insurance Company	-793	0.0%	93,552	3,261	-32,013	7,673	-981.7%	-746.4%
Centre Insurance Company	-1,227	0.0%	8,793	11,256	-123,354	754	*****	*****
LM Property and Casualty Insurance Company	-1,707	0.0%	14,569	5,036	-120,105	2,822	*****	*****
Twin City Fire Insurance Company	-1,713	0.0%	0	-795	-2	0	0.3%	0.3%
Southern Pilot Insurance Company	-2,184	0.0%	17,176	25,907	-3,952	-1,242	-15.3%	-20.0%
GuideOne America Insurance Company	-9,716	0.0%	460,088	255,941	329,039	-21,216	128.6%	120.3%
Clarendon National Insurance Company	-22,419	0.0%	5,251,481	840,575	11,345,417	31	*****	*****
Southern Fire & Casualty Company	-37,577	0.0%	1,324,430	907,086	1,144,913	-58,021	126.2%	119.8%
Grand Totals: 133 Companies in Report	573,091,265		2,473,038,538	558,224,700	3,686,571,015	38,260,451	660.4%	667.3%

Homeowners Multiple Peril Business - Stock Fire and Miscellaneous Companies

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