

**Companies Filing on Property/Casualty Blank
Earthquake Business in Mississippi for Year Ended 12/31/2008**

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 **
State Farm Fire and Casualty Company	4,373,092	29.9%	0	4,234,152	-45	-7	0.0%	0.0%
Mississippi Farm Bureau Casualty Insurance Company	1,514,139	10.3%	0	1,976,280	0	0	0.0%	0.0%
Nationwide Property and Casualty Insurance Company	824,616	5.6%	0	716,640	14,241	3,635	2.0%	2.5%
Nationwide Mutual Fire Insurance Company	623,699	4.3%	0	617,341	31,217	-696	5.1%	4.9%
American National Property and Casualty Company	618,426	4.2%	0	547,727	0	0	0.0%	0.0%
Shelter Mutual Insurance Company	549,805	3.8%	0	549,670	0	0	0.0%	0.0%
Liberty Mutual Fire Insurance Company	525,910	3.6%	0	464,396	2	0	0.0%	0.0%
Economy Premier Assurance Company	486,437	3.3%	0	517,440	-284,914	-7,481	-55.1%	-56.5%
Travelers Indemnity Company, The	461,241	3.2%	0	526,670	-17,323	1,433	-3.3%	-3.0%
Automobile Insurance Company of Hartford, Connecticut, The	401,219	2.7%	0	426,334	-1,488	-1,083	-0.3%	-0.6%
State Auto Property and Casualty Insurance Company	345,542	2.4%	0	306,166	0	0	0.0%	0.0%
Vigilant Insurance Company	326,123	2.2%	0	319,542	0	0	0.0%	0.0%
Metropolitan Property and Casualty Insurance Company	234,381	1.6%	0	228,850	-108,418	-2,873	-47.4%	-48.6%
SAFECO Insurance Company of America	222,304	1.5%	0	207,261	-127	-3	-0.1%	-0.1%
Farmers Insurance Exchange	219,642	1.5%	0	235,101	0	0	0.0%	0.0%
United Services Automobile Association	212,293	1.5%	0	211,732	382	0	0.2%	0.2%
Allianz Global Risks US Insurance Company	195,106	1.3%	0	157,639	0	0	0.0%	0.0%
Unitrin Auto and Home Insurance Company	158,058	1.1%	0	161,623	2,718	95	1.7%	1.7%
Zurich American Insurance Company	153,796	1.1%	0	117,638	-548	0	-0.5%	-0.5%
Insurance Company of the West	143,417	1.0%	0	136,984	0	0	0.0%	0.0%
Maryland Casualty Company	128,569	0.9%	0	144,584	-5,124	1	-3.5%	-3.5%
Markel Insurance Company	127,223	0.9%	0	17,740	0	0	0.0%	0.0%
American Guarantee & Liability Insurance Company	111,744	0.8%	0	83,802	-6,912	0	-8.2%	-8.2%
Arch Insurance Company	109,805	0.8%	0	107,989	0	1	0.0%	0.0%
Lumbermen's Underwriting Alliance	104,393	0.7%	0	79,558	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

Thursday, April 30, 2009 9:53:01 AM

***** 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 **
Travelers Property Casualty Company of America	102,831	0.7%	0	101,296	-3,312	299	-3.3%	-3.0%
Westport Insurance Corporation	88,674	0.6%	0	123,623	0	0	0.0%	0.0%
AXIS Insurance Company	87,825	0.6%	0	62,018	6,339	137	10.2%	10.4%
Employers Mutual Casualty Company	85,797	0.6%	0	87,432	0	0	0.0%	0.0%
Federal Insurance Company	79,848	0.5%	0	81,285	0	0	0.0%	0.0%
ACE American Insurance Company	61,193	0.4%	0	52,319	1,613	1,281	3.1%	5.5%
Standard Fire Insurance Company, The	53,549	0.4%	0	56,840	-198	-226	-0.3%	-0.7%
USAA Casualty Insurance Company	52,124	0.4%	0	51,614	2	0	0.0%	0.0%
Republic Underwriters Insurance Company	50,641	0.3%	0	25,532	0	0	0.0%	0.0%
XL Insurance America, Inc.	48,140	0.3%	0	43,325	-4,587	78	-10.6%	-10.4%
Continental Western Insurance Company	46,899	0.3%	0	46,197	0	0	0.0%	0.0%
Sentry Select Insurance Company	46,146	0.3%	0	42,886	7,357	-168	17.2%	16.8%
United States Fire Insurance Company	39,712	0.3%	0	73,222	-8,730	942	-11.9%	-10.6%
Pennsylvania Lumbermens Mutual Insurance Company	39,552	0.3%	0	19,134	0	0	0.0%	0.0%
American Economy Insurance Company	37,707	0.3%	0	40,339	173	288	0.4%	1.1%
Federated Mutual Insurance Company	37,015	0.3%	0	32,799	0	0	0.0%	0.0%
Grain Dealers Mutual Insurance Company	33,865	0.2%	0	34,645	0	0	0.0%	0.0%
Property and Casualty Insurance Company of Hartford	33,603	0.2%	0	29,543	0	0	0.0%	0.0%
American Zurich Insurance Company	32,647	0.2%	0	32,680	-1,899	0	-5.8%	-5.8%
Union Insurance Company	29,176	0.2%	0	33,003	0	0	0.0%	0.0%
Brierfield Insurance Company	28,373	0.2%	0	26,659	56	-11	0.2%	0.2%
Assurance Company of America	23,647	0.2%	0	12,722	-1,215	0	-9.6%	-9.6%
ACE Fire Underwriters Insurance Company	23,204	0.2%	0	31,824	0	-1	0.0%	0.0%
Great American Insurance Company	22,902	0.2%	0	32,992	723	-248	2.2%	1.4%
Emcasco Insurance Company	22,657	0.2%	0	21,577	0	0	0.0%	0.0%
Zurich American Insurance Company of Illinois	20,390	0.1%	0	20,385	-1,064	0	-5.2%	-5.2%
State Automobile Mutual Insurance Company	19,910	0.1%	0	20,269	0	0	0.0%	0.0%
Union Insurance Company of Providence	18,852	0.1%	0	19,707	0	0	0.0%	0.0%

Earthquake Business - Stock Fire and Miscellaneous Companies

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						and Cost Containment Expense Incurred	Ratio w/o LAE *	Ratio with LAE **
Audubon Insurance Company	17,032	0.1%	0	13,991	0	0	0.0%	0.0%
Truck Insurance Exchange	15,876	0.1%	0	4,973	-14	49	-0.3%	0.7%
Hartford Underwriters Insurance Company	11,399	0.1%	0	11,663	0	0	0.0%	0.0%
Amica Mutual Insurance Company	10,560	0.1%	0	10,387	0	0	0.0%	0.0%
Universal Underwriters Insurance Company	9,800	0.1%	0	10,881	108	39	1.0%	1.4%
Charter Oak Fire Insurance Company, The	9,145	0.1%	0	8,531	5,042	77	59.1%	60.0%
Granite State Insurance Company	7,666	0.1%	0	10,515	-2,530	-76	-24.1%	-24.8%
American National General Insurance Company	7,307	0.0%	0	8,865	0	0	0.0%	0.0%
American States Insurance Company	6,997	0.0%	0	9,516	-113	18	-1.2%	-1.0%
Travelers Indemnity Company of America, The	6,771	0.0%	0	7,542	1,870	10	24.8%	24.9%
Southern Fire & Casualty Company	6,517	0.0%	0	6,202	119	0	1.9%	1.9%
Travelers Home and Marine Insurance Company, The	6,193	0.0%	0	1,290	-4	-5	-0.3%	-0.7%
Employers Insurance Company of Wausau	5,476	0.0%	0	4,743	0	0	0.0%	0.0%
AXIS Reinsurance Company	5,204	0.0%	0	14,066	-25,412	-526	-180.7%	-184.4%
Federated Service Insurance Company	5,142	0.0%	0	8,194	0	0	0.0%	0.0%
Beazley Insurance Company, Inc.	5,066	0.0%	0	3,257	485	54	14.9%	16.5%
Fidelity and Deposit Company of Maryland	5,018	0.0%	0	7,627	-923	0	-12.1%	-12.1%
Farmland Mutual Insurance Company	4,698	0.0%	0	9,051	43	8	0.5%	0.6%
United Fire & Casualty Company	4,490	0.0%	0	4,082	0	0	0.0%	0.0%
Chrysler Insurance Company	3,710	0.0%	0	3,461	0	0	0.0%	0.0%
Garrison Property and Casualty Insurance Company	3,631	0.0%	0	3,715	2	0	0.1%	0.1%
Travelers Indemnity Company of Connecticut, The	3,525	0.0%	0	3,316	1,960	30	59.1%	60.0%
Lafayette Insurance Company	3,200	0.0%	0	2,647	0	0	0.0%	0.0%
Northern Insurance Company of New York	2,989	0.0%	0	1,871	-939	0	-50.2%	-50.2%
Acadia Insurance Company	2,715	0.0%	0	355	0	0	0.0%	0.0%
Wausau Underwriters Insurance Company	2,676	0.0%	0	3,900	0	0	0.0%	0.0%
Harleysville Mutual Insurance Company	2,672	0.0%	0	1,047	55	0	5.3%	5.3%
ACE Property and Casualty Insurance Company	2,533	0.0%	0	2,669	342	379	12.8%	27.0%

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First National Insurance Company of America	2,217	0.0%	0	3,061	-41	21	-1.3%	-0.7%
Southern Insurance Company	2,205	0.0%	0	1,104	3	1	0.3%	0.4%
Republic Fire and Casualty Insurance Company	1,890	0.0%	0	1,655	5	1	0.3%	0.4%
OneBeacon America Insurance Company	1,798	0.0%	0	1,582	0	0	0.0%	0.0%
Harco National Insurance Company	1,411	0.0%	0	1,305	0	0	0.0%	0.0%
USAA General Indemnity Company	1,290	0.0%	0	845	-1	0	-0.1%	-0.1%
Wausau Business Insurance Company	1,200	0.0%	0	1,285	0	0	0.0%	0.0%
Nationwide Agribusiness Insurance Company	1,179	0.0%	0	1,185	6	1	0.5%	0.6%
West American Insurance Company	965	0.0%	0	62	-2	0	-3.2%	-3.2%
Audubon Indemnity Company	865	0.0%	0	860	0	0	0.0%	0.0%
National Fire Insurance Company of Hartford	862	0.0%	0	387	0	0	0.0%	0.0%
Employers' Fire Insurance Company, The	800	0.0%	0	671	0	0	0.0%	0.0%
New Hampshire Insurance Company	637	0.0%	0	968	-261	-8	-27.0%	-27.8%
Shelter General Insurance Company	631	0.0%	0	652	0	0	0.0%	0.0%
Fidelity National Insurance Company	606	0.0%	0	644	0	0	0.0%	0.0%
Sompo Japan Insurance Company of America	479	0.0%	0	351	0	0	0.0%	0.0%
Fireman's Fund Insurance Company	453	0.0%	0	131	189	-21	144.3%	128.2%
Pacific Indemnity Company	443	0.0%	0	410	0	0	0.0%	0.0%
General Casualty Company of Wisconsin	415	0.0%	0	428	0	0	0.0%	0.0%
Southern Pilot Insurance Company	383	0.0%	0	283	0	0	0.0%	0.0%
Travelers Personal Security Insurance Company	329	0.0%	0	41	0	0	0.0%	0.0%
Phoenix Insurance Company, The	300	0.0%	0	152	48	2	31.6%	32.9%
Cincinnati Insurance Company, The	278	0.0%	0	104	0	0	0.0%	0.0%
Hartford Fire Insurance Company	230	0.0%	0	228	992	-32	435.1%	421.1%
Stonington Insurance Company	229	0.0%	0	-576	-2,145	-137	372.4%	396.2%
Hartford Casualty Insurance Company	164	0.0%	0	159	31	-4	19.5%	17.0%
Discover Property & Casualty Insurance Company	75	0.0%	0	231	-184	-12	-79.7%	-84.8%
Westfield Insurance Company	35	0.0%	0	35	0	0	0.0%	0.0%

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Sentry Insurance a Mutual Company	19	0.0%	0	19	-13	-1	-68.4%	-73.7%
Regent Insurance Company	13	0.0%	0	219	0	0	0.0%	0.0%
Allstate Property and Casualty Insurance Company	3	0.0%	0	349	-2,559	-944	-733.2%	*****
RLI Insurance Company	0	0.0%	0	19,472	246	-5	1.3%	1.2%
Commonwealth Insurance Company of America	0	0.0%	0	2,551	549	44	21.5%	23.2%
Bankers Standard Fire and Marine Company	0	0.0%	0	1,036	0	0	0.0%	0.0%
Teachers Insurance Company	0	0.0%	0	358	0	0	0.0%	0.0%
National Surety Corporation	0	0.0%	0	321	522	-40	162.6%	150.2%
General Insurance Company of America	0	0.0%	0	155	-173	-31	-111.6%	-131.6%
Horace Mann Insurance Company	0	0.0%	0	146	0	0	0.0%	0.0%
Allstate Indemnity Company	0	0.0%	0	80	0	0	0.0%	0.0%
Fidelity and Guaranty Insurance Underwriters, Inc.	0	0.0%	0	71	-2	-16	-2.8%	-25.4%
United States Fidelity and Guaranty Company	0	0.0%	0	12	-22	-12	-183.3%	-283.3%
Fidelity and Guaranty Insurance Company	0	0.0%	0	4	-361	-157	*****	*****
Great American Insurance Company of New York	0	0.0%	0	0	43	0		
Twin City Fire Insurance Company	0	0.0%	0	0	15	-1		
Farmington Casualty Company	0	0.0%	0	0	12	0		
Travelers Casualty and Surety Company of America	0	0.0%	0	0	2	0		
Travelers Casualty Insurance Company of America	0	0.0%	0	0	2	0		
Travelers Casualty and Surety Company	0	0.0%	0	0	1	0		
Liberty Mutual Insurance Company	0	0.0%	0	0	0	1		
North River Insurance Company, The	0	0.0%	0	0	0	-1		
American International Insurance Company	0	0.0%	0	0	-2	0		
American Insurance Company, The	0	0.0%	0	0	-36	1		
American Automobile Insurance Company	0	0.0%	0	0	-485	8		
Southern Farm Bureau Casualty Insurance Company	0	0.0%	0	-37	0	0	0.0%	0.0%
Praetorian Insurance Company	0	0.0%	-5	0	-5	0		
Allstate Insurance Company	-2	0.0%	0	555	0	0	0.0%	0.0%

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Grand Totals: 137 Companies in Report	14,638,269		-5	14,570,637	-404,616	-5,892	-2.8%	-2.8%

Earthquake Business - Stock Fire and Miscellaneous Companies

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