

**Companies Filing on Property/Casualty Blank
Federal flood 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	7,779,050	23.2%	7,580,684	7,612,044	1,056,167	113,539	13.9%	15.4%
Fidelity National Property and Casualty Insurance Company	3,981,786	11.9%	2,607,022	1,979,144	3,265,787	33,251	165.0%	166.7%
Allstate Insurance Company	3,409,718	10.1%	3,067,076	2,991,113	1,709,779	0	57.2%	57.2%
Nationwide Mutual Fire Insurance Company	3,279,209	9.8%	2,090,014	3,055,357	-669,293	-44,163	-21.9%	-23.4%
American Bankers Insurance Company of Florida	2,396,215	7.1%	682,628	1,887,477	986,045	-1,275	52.2%	52.2%
New Hampshire Insurance Company	1,986,420	5.9%	3,589,287	1,986,420	4,389,794	32,048	221.0%	222.6%
Mississippi Farm Bureau Casualty Insurance Company	1,852,263	5.5%	3,528,676	1,789,052	3,982,648	0	222.6%	222.6%
Hartford Insurance Company of the Midwest	1,684,341	5.0%	863,930	893,110	863,930	40,077	96.7%	101.2%
Fidelity National Insurance Company	1,502,194	4.5%	723,928	2,816,647	665,448	-3,426	23.6%	23.5%
Selective Insurance Company of the Southeast	1,419,846	4.2%	2,308,085	1,051,446	2,570,506	115,917	244.5%	255.5%
USAA General Indemnity Company	1,074,018	3.2%	678,804	1,013,546	791,006	18,242	78.0%	79.8%
Standard Fire Insurance Company, The	856,141	2.5%	481,355	889,799	502,126	31,974	56.4%	60.0%
Metropolitan Property and Casualty Insurance Company	799,334	2.4%	3,815,101	635,214	3,836,601	100,357	604.0%	619.8%
Harleysville Mutual Insurance Company	664,586	2.0%	690,648	668,521	761,880	40,383	114.0%	120.0%
AIG National Insurance Company, Inc.	437,658	1.3%	249,371	370,507	249,371	14,550	67.3%	71.2%
Philadelphia Indemnity Insurance Company	186,469	0.6%	0	172,127	15,504	0	9.0%	9.0%
Omega Insurance Company	112,084	0.3%	217,629	129,623	217,629	3,375	167.9%	170.5%
Service Insurance Company	93,666	0.3%	0	93,666	0	0	0.0%	0.0%
Foremost Insurance Company Grand Rapids, Michigan	80,152	0.2%	48,296	71,675	61,296	3,271	85.5%	90.1%
Hartford Underwriters Insurance Company	77,968	0.2%	68,492	-387,399	68,492	2,325	-17.7%	-18.3%
Liberty Mutual Fire Insurance Company	76,676	0.2%	68,649	77,360	-66,351	0	-85.8%	-85.8%
American National Property and Casualty Company	40,398	0.1%	98,201	42,129	98,201	0	233.1%	233.1%
Imperial Fire and Casualty Insurance Company	31,838	0.1%	0	31,838	0	0	0.0%	0.0%
Farmers Insurance Exchange	18,003	0.1%	0	21,084	0	0	0.0%	0.0%
North Pointe Insurance Company	5,825	0.0%	0	2,820	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 and Cost Containment Expense Incurred	Loss Ratio w/o LAE *	Loss Ratio with LAE **
National Interstate Insurance Company	3,202	0.0%	0	1,506	398	13	26.4%	27.3%
First American Property & Casualty Insurance Company	2,710	0.0%	0	31,751	0	0	0.0%	0.0%
Century-National Insurance Company	2,351	0.0%	0	2,712	0	0	0.0%	0.0%
Occidental Fire & Casualty Company of North Carolina	2,027	0.0%	0	2,027	0	0	0.0%	0.0%
American Summit Insurance Company	1,968	0.0%	0	-36,396	4,904	309	-13.5%	-14.3%
Mississippi Farm Bureau Mutual Insurance Company	0	0.0%	526,623	0	933,345	0		
Hartford Fire Insurance Company	0	0.0%	376,960	30,006	376,960	15,462	*****	*****
Audubon Insurance Company	0	0.0%	10,013	0	0	0		
Fidelity and Deposit Company of Maryland	0	0.0%	0	3,797	-100	0	-2.6%	-2.6%
Colonial American Casualty and Surety Company	0	0.0%	0	1,183	-184	0	-15.6%	-15.6%
Granite State Insurance Company	0	0.0%	0	0	-402	-12		
American Reliable Insurance Company	-264,568	-0.8%	152,729	110,473	90,474	-1,408	81.9%	80.6%
Grand Totals: 37 Companies in Report	33,593,548		34,524,201	30,041,379	26,761,961	514,809	89.1%	90.8%

Federal flood Business - Stock Fire and Miscellaneous Companies

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