

Companies Filing on Property/Casualty Blank
Homeowners multiple peril 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	190,656,847	26.5%	163,104,729	192,815,343	160,740,377	27,429,405	83.4%	97.6%
Mississippi Farm Bureau Casualty Insurance Company	112,808,775	15.7%	62,531,532	115,827,562	67,905,590	1,444,978	58.6%	59.9%
Allstate Property and Casualty Insurance Company	51,859,704	7.2%	42,016,926	48,399,050	42,950,074	399,347	88.7%	89.6%
Nationwide Property and Casualty Insurance Company	34,816,156	4.8%	20,842,761	30,952,303	24,665,354	480,672	79.7%	81.2%
Nationwide Mutual Fire Insurance Company	34,295,993	4.8%	30,312,528	33,128,591	24,818,486	279,739	74.9%	75.8%
Allstate Insurance Company	28,509,156	4.0%	22,461,183	28,695,538	17,393,670	200,776	60.6%	61.3%
SAFECO Insurance Company of America	21,949,700	3.1%	12,336,020	18,502,830	13,610,425	480,335	73.6%	76.2%
Foremost Insurance Company Grand Rapids, Michigan	21,327,208	3.0%	12,400,313	19,779,149	12,893,232	116,649	65.2%	65.8%
American Family Home Insurance Company	17,953,092	2.5%	2,637,151	8,720,256	3,255,063	37,458	37.3%	37.8%
Alfa Insurance Corporation	17,736,124	2.5%	12,639,955	16,591,172	12,207,125	129,746	73.6%	74.4%
Shelter Mutual Insurance Company	17,153,845	2.4%	7,391,353	17,022,327	8,727,948	157,197	51.3%	52.2%
United Services Automobile Association	16,951,619	2.4%	15,891,385	16,319,721	8,825,449	707,075	54.1%	58.4%
Automobile Insurance Company of Hartford, Connecticut, The	15,912,517	2.2%	10,813,624	16,696,037	9,384,998	361,032	56.2%	58.4%
Farmers Insurance Exchange	13,846,505	1.9%	12,229,975	14,838,297	13,612,125	163,702	91.7%	92.8%
Economy Premier Assurance Company	13,079,782	1.8%	10,684,152	13,345,268	3,765,992	185,015	28.2%	29.6%
Metropolitan Property and Casualty Insurance Company	11,125,866	1.5%	8,410,602	10,760,497	3,564,992	-148,494	33.1%	31.8%
GuideOne Mutual Insurance Company	7,092,991	1.0%	4,062,675	6,933,249	5,334,220	421,693	76.9%	83.0%
Allstate Indemnity Company	6,511,067	0.9%	8,413,064	6,582,547	8,316,148	261,537	126.3%	130.3%
Alfa General Insurance Corporation	6,081,404	0.8%	3,777,692	5,628,351	3,844,733	61,427	68.3%	69.4%
American Bankers Insurance Company of Florida	5,885,123	0.8%	1,772,856	5,409,302	1,892,847	20,722	35.0%	35.4%
National Security Fire and Casualty Company	5,709,598	0.8%	1,833,456	4,841,821	2,009,334	30,050	41.5%	42.1%
Vigilant Insurance Company	5,548,040	0.8%	3,550,563	5,414,508	3,226,289	398,338	59.6%	66.9%
USAA Casualty Insurance Company	5,297,821	0.7%	3,879,255	5,006,523	3,607,821	341,993	72.1%	78.9%
Foremost Signature Insurance Company	5,236,347	0.7%	2,879,150	5,476,592	2,803,308	68,966	51.2%	52.4%
AmFed National Insurance Company	3,895,767	0.5%	1,857,583	4,046,045	1,765,733	159,491	43.6%	47.6%

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

** 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 10:00:42 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 **
Unitrin Auto and Home Insurance Company	3,833,909	0.5%	3,175,318	3,784,694	2,845,219	-65,364	75.2%	73.4%
State Auto Property and Casualty Insurance Company	3,642,560	0.5%	1,605,872	3,474,772	1,672,035	62,165	48.1%	49.9%
Federal Insurance Company	3,385,810	0.5%	1,139,733	3,329,602	1,026,489	85,933	30.8%	33.4%
Standard Fire Insurance Company, The	3,284,987	0.5%	2,477,418	3,547,478	1,250,303	50,339	35.2%	36.7%
Property and Casualty Insurance Company of Hartford	3,213,430	0.4%	2,293,386	2,934,534	2,428,902	-116,051	82.8%	78.8%
American National Property and Casualty Company	3,010,821	0.4%	1,780,131	3,042,415	1,418,167	29,586	46.6%	47.6%
American Modern Home Insurance Company	2,897,521	0.4%	648,259	1,463,880	889,042	13,201	60.7%	61.6%
Liberty Mutual Fire Insurance Company	2,859,410	0.4%	1,681,057	2,706,604	-201,495	-15,583	-7.4%	-8.0%
Republic Underwriters Insurance Company	2,593,829	0.4%	1,300,484	1,430,127	2,040,464	51,556	142.7%	146.3%
Foremost Property and Casualty Insurance Company	2,556,885	0.4%	940,232	2,376,386	1,022,831	13,590	43.0%	43.6%
Homesite Insurance Company	1,633,765	0.2%	1,680,177	1,373,822	1,943,026	108,788	141.4%	149.4%
Empire Fire and Marine Insurance Company	1,478,851	0.2%	0	1,316,338	243,313	-67,430	18.5%	13.4%
Aegis Security Insurance Company	1,456,541	0.2%	426,060	1,519,271	119,610	33,172	7.9%	10.1%
Auto Club Family Insurance Company	1,144,179	0.2%	918,068	1,110,253	836,258	110,994	75.3%	85.3%
Hartford Underwriters Insurance Company	1,002,070	0.1%	516,864	1,038,349	430,705	-85,339	41.5%	33.3%
Meritplan Insurance Company	761,116	0.1%	1,089,253	1,241,550	-283,748	0	-22.9%	-22.9%
Truck Insurance Exchange	741,496	0.1%	159,835	203,168	192,821	3,303	94.9%	96.5%
Audubon Insurance Company	709,573	0.1%	1,077,312	596,478	324,656	70,595	54.4%	66.3%
Ranchers and Farmers Insurance Company	647,267	0.1%	221,040	275,155	248,295	0	90.2%	90.2%
Grain Dealers Mutual Insurance Company	633,709	0.1%	204,217	601,246	177,035	6,941	29.4%	30.6%
GuideOne America Insurance Company	608,682	0.1%	158,084	457,231	191,319	10,287	41.8%	44.1%
USAA General Indemnity Company	573,539	0.1%	68,070	387,765	224,966	9,731	58.0%	60.5%
Armed Forces Insurance Exchange	558,687	0.1%	734,864	576,463	465,130	5,623	80.7%	81.7%
Travelers Home and Marine Insurance Company, The	506,452	0.1%	23,669	90,841	32,238	1,275	35.5%	36.9%
Amica Mutual Insurance Company	384,801	0.1%	321,744	406,762	101,314	119,270	24.9%	54.2%
Travelers Indemnity Company of America, The	362,878	0.1%	189,981	375,216	-22,950	3,484	-6.1%	-5.2%
Garrison Property and Casualty Insurance Company	348,439	0.0%	221,148	301,929	206,397	591	68.4%	68.6%
Union Insurance Company of Providence	276,111	0.0%	107,903	296,046	138,987	4,013	46.9%	48.3%

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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Thursday, April 30, 2009 10:00:42 AM

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State Automobile Mutual Insurance Company	251,896	0.0%	262,490	264,939	285,164	16,724	107.6%	113.9%
Southern Insurance Company	219,733	0.0%	27,253	109,763	32,246	862	29.4%	30.2%
Church Mutual Insurance Company	185,680	0.0%	144,996	184,406	111,610	-2,884	60.5%	59.0%
Balboa Insurance Company	184,160	0.0%	185,487	209,122	135,788	-13,717	64.9%	58.4%
American National General Insurance Company	150,547	0.0%	45,105	181,779	-7,666	84	-4.2%	-4.2%
IDS Property Casualty Insurance Company	136,958	0.0%	139,015	128,682	150,076	3,288	116.6%	119.2%
Emcasco Insurance Company	136,486	0.0%	30,406	149,902	68,813	3,327	45.9%	48.1%
Fireman's Fund Insurance Company	115,778	0.0%	0	97,796	3,235	1,084	3.3%	4.4%
Audubon Indemnity Company	107,861	0.0%	750,050	116,623	436,502	42,781	374.3%	411.0%
Fidelity and Deposit Company of Maryland	100,285	0.0%	11,985	26,987	11,985	1,455	44.4%	49.8%
Fidelity National Insurance Company	92,891	0.0%	69,684	157,853	28,746	19,365	18.2%	30.5%
Merastar Insurance Company	76,197	0.0%	81,865	98,686	160,149	15,297	162.3%	177.8%
Employers Mutual Casualty Company	75,995	0.0%	25,356	80,998	24,698	166	30.5%	30.7%
American Reliable Insurance Company	75,947	0.0%	30,716	79,607	30,157	-404	37.9%	37.4%
Pharmacists Mutual Insurance Company	68,338	0.0%	32,156	67,203	87,868	13,570	130.8%	150.9%
Pacific Indemnity Company	43,776	0.0%	0	47,957	2,247	302	4.7%	5.3%
Electric Insurance Company	42,098	0.0%	111,883	40,846	54,883	26,311	134.4%	198.8%
Travelers Personal Security Insurance Company	10,905	0.0%	0	1,660	0	0	0.0%	0.0%
National Casualty Company	10,872	0.0%	58,068	37,757	48,353	-2,179	128.1%	122.3%
Hartford Fire Insurance Company	6,043	0.0%	0	6,062	3,053	-727	50.4%	38.4%
Hartford Casualty Insurance Company	4,821	0.0%	1,247	6,078	861	-486	14.2%	6.2%
Cincinnati Insurance Company, The	3,327	0.0%	0	1,248	43	16	3.4%	4.7%
GuideOne Elite Insurance Company	893	0.0%	525	909	329	2,200	36.2%	278.2%
Mississippi Farm Bureau Mutual Insurance Company	0	0.0%	6,307,356	0	2,522,842	-890,538		
Nationwide Mutual Insurance Company	0	0.0%	302,835	0	-676,130	0		
Clarendon National Insurance Company	0	0.0%	14,745	0	76,558	0		
Teachers Insurance Company	0	0.0%	8,023	23,078	679	-312	2.9%	1.6%
Trinity Universal Insurance Company of Kansas, Inc.	0	0.0%	5,858	0	-31,570	-4,909		

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First American Property & Casualty Insurance Company	0	0.0%	2,834	0	3,113	0		
AMEX Assurance Company	0	0.0%	2,166	0	3,243	1,356		
LM Property and Casualty Insurance Company	0	0.0%	274	0	-8,047	-7,936		
Horace Mann Insurance Company	0	0.0%	0	7,393	-9,518	-552	-128.7%	-136.2%
American International Insurance Company	0	0.0%	0	0	1,559,342	707,939		
National Union Fire Insurance Company of Louisiana	0	0.0%	0	0	18,507	2,758		
United States Fidelity and Guaranty Company	0	0.0%	0	0	5,150	9,606		
Fidelity and Guaranty Insurance Underwriters, Inc.	0	0.0%	0	0	1,954	-3,695		
XL Insurance America, Inc.	0	0.0%	0	0	1	0		
Lafayette Insurance Company	0	0.0%	0	0	0	7,501		
New Hampshire Insurance Company	0	0.0%	0	0	0	5,781		
Trinity Universal Insurance Company	0	0.0%	0	0	-3	-10		
Pacific Employers Insurance Company	0	0.0%	0	0	-103	40		
Maryland Casualty Company	0	0.0%	0	0	-106	-74		
Travelers Property Casualty Company of America	0	0.0%	0	0	-135	9		
Assurance Company of America	0	0.0%	0	0	-168	-156		
Phoenix Insurance Company, The	0	0.0%	0	0	-223	48		
Travelers Indemnity Company, The	0	0.0%	0	0	-251	56		
Southern Pilot Insurance Company	0	0.0%	0	0	-345	-366		
ACE American Insurance Company	0	0.0%	0	0	-640	-307		
Southern Guaranty Insurance Company	0	0.0%	0	0	-1,062	0		
First National Insurance Company of America	0	0.0%	0	0	-1,225	-1,224		
General Insurance Company of America	0	0.0%	0	0	-1,531	-411		
Jefferson Insurance Company	0	0.0%	0	0	-3,940	-4,201		
Southern Fire & Casualty Company	0	0.0%	0	0	-19,825	-10,092		
Zurich American Insurance Company	0	0.0%	0	-1	-261	-203	*****	*****
Sentinel Insurance Company, Ltd.	0	0.0%	0	-2	0	0	0.0%	0.0%
Security National Insurance Company	0	0.0%	-138	0	-5,987	-1,335		

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Pennsylvania General Insurance Company	0	0.0%	-338	0	-284	5		
State Farm General Insurance Company	0	0.0%	-3,868	0	-14,593	2,925		
Fidelity and Guaranty Insurance Company	0	0.0%	-105,597	0	-82,711	-16,020		
Southern Farm Bureau Casualty Insurance Company	-966	0.0%	791,903	-2,110	310,025	-381,916	*****	*****
American Summit Insurance Company	-1,268	0.0%	47,079	-766	-17,306	36,805	*****	*****
Grand Totals: 114 Companies in Report	718,447,618		513,272,081	694,115,709	486,377,252	34,210,526	70.1%	75.0%

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