

**MISSISSIPPI WINDSTORM UNDERWRITING ASSOCIATION  
PRELIMINARY ASSESSMENT PERCENTAGES  
JANUARY 01, 2007- DECEMBER 31, 2007  
SEPTEMBER 7, 2007**

**SUMMARY INFORMATION**

According to Mississippi House Bill 1500, effective March 22, 2007, the potential loss assessment for 2007 is based on the percentage determined by dividing the assessable insurer's net direct premiums written in this state by the aggregate net direct premiums written in this state by all assessable insurers in the previous year. The definition of "net direct premiums" will change for years after 2007. For 2007, "net direct premiums" continues to mean the same as in prior years. (See below)

Voluntary writings are not being considered for 2007. Beginning in 2008 the new Plan of Operations will address incentives for voluntary writings in the Coastal area. Information regarding these changes will be forthcoming.

The total annual loss exposure to assessable companies is defined in H.B. 1500 as the greater of 10% of the deficit (loss) or 10% of aggregate Statewide property premium for the prior calendar year. The unofficial aggregate assessment exposure is approximately \$100 million, based on 2006 estimated premium volume.

**H.B. 1500 Section 5**

**2007**

"Net direct premiums" includes the premium charge component for the risk of windstorm and hail to property in all policies, including multi-peril and other policies that package or combine coverage for other risks. The plan of operations shall prescribe the portion of premium allocated for the risk of windstorm and hail in multi-peril and other policies that package or combine coverage for other risks. "Net direct premiums" shall not include farm property. "Net direct premiums" shall not include the property components of motor vehicles and other mobile property, but includes premiums for the risks of windstorm and hail for mobile homes, modular homes or manufactured housing.

**After 2007**

"Net direct premiums," for purposes of calculating percentages of participation for assessable insurers after the year 2007, means those premiums reported by the assessable insurers in their annual statements to the Department of Insurance that were charged for insurance for any and all risks on real property and contents in the state. The department shall determine which lines of real property and contents insurance shall be included in the calculation of net direct premiums. The included real property and contents insurance lines may be changed from time to time in the discretion of the commissioner. "Net direct premiums" shall not include premiums for insuring farm property that are reported timely to the association as provided in the plan of operation.

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**ASSESSABLE COMPANIES**

|  |        |
|--|--------|
| ACADIA INSURANCE COMPANY                         | 0.073% |
| AEGIS SECURITY INSURANCE COMPANY                 | 0.332% |
| AFFILIATED FM INSURANCE COMPANY                  | 0.600% |
| ALFA GENERAL INSURANCE CORPORATION               | 0.506% |
| ALFA INSURANCE COMPANY                           | 1.799% |
| ALLIANZ GLOBAL RISKS U S INSURANCE COMPANY       | 0.027% |
| ALLSTATE INDEMNITY COMPANY                       | 0.926% |
| ALLSTATE INSURANCE COMPANY                       | 4.090% |
| ALLSTATE PROPERTY & CASUALTY INSURANCE COMPANY   | 3.637% |
| AMERICAN ALTERNATIVE INSURANCE COMPANY           | 0.011% |
| AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA    | 0.410% |
| AMERICAN CASUALTY COMPANY OF READING PA          | 0.038% |
| AMERICAN ECONOMY INSURANCE COMPANY               | 0.154% |
| AMERICAN FAMILY HOME INSURANCE COMPANY           | 0.020% |
| AMERICAN FIRE AND CASUALTY COMPANY               | 0.006% |
| AMERICAN GUARANTEE & LIABILITY INSURANCE COMPANY | 0.534% |
| AMERICAN INTERNATIONAL INSURANCE COMPANY         | 0.005% |
| AMERICAN MODERN HOME INSURANCE COMPANY           | 0.193% |
| AMERICAN MODERN SELECT INSURANCE COMPANY         | 0.053% |
| AMERICAN NATIONAL GENERAL INSURANCE CO.          | 0.037% |
| AMERICAN NATIONAL PROPERTY & CASUALTY CO.        | 0.465% |
| AMERICAN RELIABLE INSURANCE COMPANY              | 0.422% |
| AMERICAN RESOURCES INSURANCE CO. INC.            | 0.017% |
| AMERICAN SECURITY INSURANCE COMPANY              | 0.284% |
| AMERICAN STATES INSURANCE COMPANY                | 0.143% |
| AMERICAN SUMMIT INSURANCE COMPANY                | 0.241% |
| AMERICAN ZURICH INSURANCE COMPANY                | 0.101% |
| AMERISURE INSURANCE COMPANY                      | 0.005% |
| AMERISURE MUTUAL INSURANCE COMPANY               | 0.011% |
| AMEX ASSURANCE COMPANY                           | 0.008% |
| AMFED NATIONAL INSURANCE CO.                     | 0.438% |
| AMICA MUTUAL INSURANCE COMPANY                   | 0.042% |
| ARCH INSURANCE COMPANY                           | 0.057% |
| ARGONAUT GREAT CENTRAL INSURANCE CO.             | 0.085% |
| ARMED FORCES INSURANCE COMPANY                   | 0.087% |
| ASSOCIATION CASUALTY INSURANCE COMPANY           | 0.086% |
| ASSURANCE COMPANY OF AMERICA                     | 0.250% |
| AUDUBON INDEMNITY COMPANY                        | 0.020% |

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|   |        |
|---|--------|
| AUDUBON INSURANCE COMPANY                         | 0.033% |
| AUTO CLUB FAMILY INSURANCE COMPANY                | 0.108% |
| AUTOMOBILE INSURANCE CO OF HARTFORD CT            | 1.649% |
| AXIS REINSURANCE COMPANY                          | 0.134% |
| BALBOA INSURANCE COMPANIES                        | 0.645% |
| BANCINSURE, INCORPORATED                          | 0.023% |
| BENCHMARK INSURANCE COMPANY                       | 0.018% |
| BITUMINOUS CASUALTY CORPORATION                   | 0.012% |
| BRIERFIELD INSURANCE COMPANY                      | 0.532% |
| BROTHERHOOD MUTUAL INSURANCE COMPANY              | 0.311% |
| CHARTER OAK FIRE INSURANCE COMPANY                | 0.421% |
| CHUBB NATIONAL INSURANCE COMPANY                  | 0.046% |
| CHURCH MUTUAL INSURANCE COMPANY                   | 0.850% |
| CINCINNATI INSURANCE COMPANY                      | 0.016% |
| CLARENDON NATIONAL INSURANCE COMPANY              | 0.023% |
| COLONIAL AMERICAN CASUALTY AND SURETY COMPANY     | 0.001% |
| COMMONWEALTH INSURANCE COMPANY OF AMERICA         | 0.024% |
| COMPANION PROPERTY AND CASUALTY INSURANCE COMPANY | 0.019% |
| CONTINENTAL CASUALTY COMPANY('CNA Companies)      | 1.614% |
| CONTINENTAL WESTERN INSURANCE COMPANY             | 0.518% |
| CUMIS INSURANCE SOCIETY, INC.                     | 0.071% |
| DIAMOND STATE INSURANCE COMPANY                   | 0.003% |
| DISCOVER PROPERTY & CASUALTY INSURANCE COMPANY    | 0.002% |
| ECONOMY PREMIER ASSURANCE COMPANY                 | 1.558% |
| ELECTRIC INSURANCE COMPANY                        | 0.004% |
| EMCASCO INSURANCE COMPANY                         | 0.019% |
| EMPIRE FIRE AND MARINE INSURANCE COMPANY          | 0.056% |
| EMPLOYERS INSURANCE COMPANY OF WAUSAU             | 0.002% |
| EMPLOYERS MUTUAL CASUALTY COMPANY                 | 0.449% |
| EVEREST NATIONAL INSURANCE COMPANY                | 0.003% |
| FACTORY MUTUAL INSURANCE COMPANY                  | 1.994% |
| FAIRMONT SPECIALTY INSURANCE COMPANY(RANGER)      | 0.004% |
| FARMERS INSURANCE EXCHANGE COMPANY                | 1.664% |
| FARMLAND MUTUAL INSURANCE COMPANY                 | 0.047% |
| FEDERAL INSURANCE COMPANY                         | 0.895% |
| FEDERATED MUTUAL INSURANCE COMPANY                | 0.247% |
| FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE       | 0.141% |
| FEDERATED SERVICE INSURANCE COMPANY               | 0.008% |

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|   |        |
|---|--------|
| FIDELITY AND DEPOSIT COMPANY OF MARYLAND          | 0.079% |
| FIDELITY AND GUARANTY INSURANCE UNDERWRITERS, INC | 0.001% |
| FIDELITY NATIONAL INSURANCE COMPANY               | 0.029% |
| FIREMAN'S FUND INSURANCE COMPANY                  | 0.007% |
| FIRST NATIONAL INSURANCE COMPANY OF AMERICA       | 0.029% |
| FLORISTS' MUTUAL INSURANCE COMPANY                | 0.010% |
| FOREMOST INSURANCE COMPANY                        | 1.602% |
| FOREMOST PROPERTY AND CASUALTY INSURANCE COMPANY  | 0.189% |
| FOREMOST SIGNATURE INSURANCE COMPANY              | 0.697% |
| GARRISON PROPERTY & CASUALTY INSURANCE COMPANY    | 0.014% |
| GENERAL CASUALTY COMPANIES                        | 0.006% |
| GENERAL INSURANCE COMPANY OF AMERICA              | 0.673% |
| GEORGIA CASUALTY & SURETY COMPANY                 | 0.068% |
| GRAIN DEALERS MUTUAL INSURANCE COMPANY            | 0.206% |
| GRANITE STATE INSURANCE COMPANY                   | 0.046% |
| GREAT AMERICAN ALLIANCE INSURANCE COMPANY         | 0.089% |
| GREAT AMERICAN ASSURANCE COMPANY                  | 0.181% |
| GREAT AMERICAN INSURANCE COMPANY                  | 0.159% |
| GREAT NORTHERN INSURANCE COMPANY                  | 0.226% |
| GUIDEONE AMERICA INSURANCE COMPANY                | 0.078% |
| GUIDEONE ELITE INSURANCE COMPANY                  | 0.333% |
| GUIDEONE MUTUAL INSURANCE COMPANY                 | 0.840% |
| GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY       | 0.026% |
| HARCO NATIONAL INSURANCE COMPANY                  | 0.017% |
| HARTFORD ACCIDENT & INDEMNITY COMPANY             | 0.003% |
| HARTFORD CASUALTY INSURANCE COMPANY               | 0.260% |
| HARTFORD FIRE INSURANCE COMPANY                   | 0.283% |
| HARTFORD INSURANCE COMPANY OF THE MIDWEST         | 0.013% |
| HARTFORD UNDERWRITERS INSURANCE COMPANY           | 0.125% |
| HOMESITE INSURANCE COMPANY                        | 0.099% |
| HORACE MANN INSURANCE COMPANY                     | 0.004% |
| IDS PROPERTY CASUALTY INSURANCE COMPANY           | 0.003% |
| INDEMNITY INSURANCE COMPANY OF NORTH AMERICA      | 0.120% |
| INSURANCE COMPANY OF THE WEST                     | 0.001% |
| JEWELERS MUTUAL INSURANCE COMPANY                 | 0.004% |
| LAFAYETTE INSURANCE COMPANY                       | 0.122% |
| LIBERTY INSURANCE CORPORATION                     | 0.006% |
| LIBERTY INSURANCE UNDERWRITERS, INC.              | 0.022% |

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|--|---------|
| LIBERTY MUTUAL FIRE INSURANCE COMPANY                | 0.303%  |
| LIBERTY MUTUAL INSURANCE COMPANY                     | 0.084%  |
| LINCOLN GENERAL INSURANCE COMPANY                    | 0.002%  |
| LUMBERMEN'S UNDERWRITING ALLIANCE                    | 0.427%  |
| MARKEL AMERICAN INSURANCE COMPANY                    | 0.003%  |
| MARKEL INSURANCE COMPANY                             | 0.006%  |
| MARYLAND CASUALTY COMPANY                            | 0.755%  |
| MASSACHUSETTS BAY INSURANCE COMPANY                  | 0.001%  |
| MERASTAR INSURANCE COMPANY                           | 0.011%  |
| MERITPLAN INSURANCE COMPANY                          | 0.141%  |
| METROPOLITAN PROPERTY & CASUALTY INSURANCE COMPANY   | 1.083%  |
| MISSISSIPPI FARM BUREAU CASUALTY INS COMPANY         | 12.745% |
| MITSUI SUMITOMO INSURANCE CO. OF AMERICA             | 0.002%  |
| MITSUI SUMITOMO INSURANCE USA , INC.                 | 0.002%  |
| MUTUAL SAVINGS FIRE INSURANCE COMPANY                | 0.008%  |
| NATIONAL CASUALTY COMPANY                            | 0.035%  |
| NATIONAL FARMERS UNION PROPERTY & CASUALTY CO.       | 0.009%  |
| NATIONAL FIRE & INDEMNITY EXCHANGE                   | 0.009%  |
| NATIONAL FIRE INSURANCE COMPANY OF HARTFORD          | 0.126%  |
| NATIONAL SECURITY FIRE & CASUALTY COMPANY            | 0.661%  |
| NATIONWIDE AGRIBUSINESS INSURANCE COMPANY            | 0.104%  |
| NATIONWIDE MUTUAL FIRE INSURANCE COMPANY             | 3.647%  |
| NATIONWIDE MUTUAL INSURANCE COMPANY                  | 0.374%  |
| NATIONWIDE PROPERTY & CASUALTY INSURANCE COMPANY     | 2.148%  |
| NEW HAMPSHIRE INSURANCE COMPANY                      | 0.065%  |
| NORTHERN INSURANCE COMPANY OF NEW YORK               | 0.208%  |
| NORTHLAND INSURANCE COMPANY                          | 0.010%  |
| OHIO CASUALTY INSURANCE COMPANY                      | 0.012%  |
| ONEBEACON AMERICA INSURANCE COMPANY                  | 0.001%  |
| ONEBEACON INSURANCE COMPANY                          | 0.125%  |
| PACIFIC INDEMNITY COMPANY                            | 0.014%  |
| PENN MILLERS INSURANCE CO.                           | 0.066%  |
| PENN-AMERICA INSURANCE COMPANY                       | 0.002%  |
| PENNSYLVANIA LUMBERMENS MUTUAL INS. CO.              | 0.131%  |
| PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE CO | 0.001%  |
| PHARMACISTS MUTUAL INSURANCE COMPANY                 | 0.052%  |
| PHILADELPHIA INDEMNITY INSURANCE COMPANY             | 0.111%  |
| PHOENIX INSURANCE COMPANY                            | 0.030%  |

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| PRAETORIAN INSURANCE COMPANY                    | 0.083%  |
| PROPERTY/CASUALTY INSURANCE COMPANY OF HARTFORD | 0.217%  |
| QBE INSURANCE CORPORATION                       | 0.056%  |
| QUADRANT INDEMNITY COMPANY                      | 0.084%  |
| QUANTA INDEMNITY COMPANY                        | 0.048%  |
| RSUI INDEMNITY COMPANY                          | 0.093%  |
| SAFECO INSURANCE COMPANY OF AMERICA             | 1.061%  |
| SECURITY NATIONAL INSURANCE COMPANY             | 0.036%  |
| SENECA INSURANCE COMPANY                        | 0.004%  |
| SENTINEL INSURANCE CO., LTD                     | 0.001%  |
| SENTRY INSURANCE A MUTUAL COMPANY               | 0.006%  |
| SENTRY SELECT INSURANCE COMPANY                 | 0.059%  |
| SHELTER GENERAL INSURANCE COMPANY               | 0.040%  |
| SHELTER MUTUAL INSURANCE COMPANY                | 2.006%  |
| SOUTHERN FARM BUREAU CASUALTY COMPANY           | 1.335%  |
| SOUTHERN FIRE & CASUALTY COMPANY                | 0.211%  |
| SOUTHERN GUARANTY INSURANCE COMPANY             | 0.001%  |
| SOUTHERN PILOT INSURANCE COMPANY                | 0.024%  |
| ST. PAUL FIRE AND MARINE INSURANCE COMPANY      | 0.051%  |
| ST. PAUL PROTECTIVE INSURANCE COMPANY           | 0.001%  |
| ST. PAUL MERCURY INSURANCE COMPANY              | 0.016%  |
| STANDARD FIRE INSURANCE COMPANY                 | 0.406%  |
| STAR INSURANCE COMPANY                          | 0.032%  |
| STARNET INSURANCE COMPANY                       | 0.002%  |
| STATE AUTO PROPERTY & CASUALTY INSURANCE CO.    | 0.725%  |
| STATE AUTOMOBILE MUTUAL INSURANCE COMPANY       | 0.093%  |
| STATE FARM FIRE & CASUALTY COMPANY              | 24.030% |
| STATE NATIONAL INSURANCE COMPANY                | 0.115%  |
| SUA INSURANCE COMPANY                           | 0.001%  |
| T.H.E. INSURANCE COMPANY                        | 0.001%  |
| TEACHERS INSURANCE COMPANY                      | 0.009%  |
| THE CONTINENTAL INSURANCE COMPANY               | 0.010%  |
| THE EMPLOYERS' FIRE INSURANCE COMPANY           | 0.001%  |
| TOKIA MARINE & NICHIDO FIRE INS. CO.            | 0.003%  |
| TRANSCONTINENTAL INSURANCE COMPANY              | 0.070%  |
| TRANSGUARD INSURANCE COMPANY OF AMERICA, INC.   | 0.002%  |
| TRANSPORTATION INSURANCE COMPANY                | 0.069%  |
| TRAVELERS INDEMNITY COMPANY                     | 0.840%  |

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| TRAVELERS INDEMNITY COMPANY OF AMERICA        | 0.540% |
| TRAVELERS INDEMNITY COMPANY OF CT             | 0.562% |
| TRAVELERS PROPERTY CASUALTY CO OF AMERICA     | 0.848% |
| TRIANGLE INSURANCE COMPANY, INC.              | 0.120% |
| TRINITY UNIVERSAL INSURANCE COMPANY           | 0.003% |
| TRINITY UNIVERSAL INSURANCE COMPANY OF KANSAS | 0.017% |
| TRUCK INSURANCE EXCHANGE                      | 0.062% |
| TWIN CITY FIRE INSURANCE COMPANY              | 0.030% |
| UNION INSURANCE COMPANY                       | 0.622% |
| UNION INSURANCE COMPANY OF PROVIDENCE         | 0.035% |
| UNION NATIONAL FIRE INSURANCE COMPANY         | 0.524% |
| UNITED FIRE & CASUALTY COMPANY                | 0.046% |
| UNITED SERVICES AUTOMOBILE ASSOCIATION        | 1.447% |
| UNITED STATE FIDELITY AND GUARANTY COMPANY    | 0.010% |
| UNITED STATES FIRE INSURANCE COMPANY          | 0.233% |
| UNITRIN AUTO AND HOME INSURANCE COMPANY       | 0.386% |
| UNIVERSAL UNDERWRITERS INSURANCE COMPANY      | 0.369% |
| USAA CASUALTY INSURANCE COMPANY               | 0.458% |
| USAA GENERAL INDEMNITY COMPANY                | 0.015% |
| VALLEY FORGE INSURANCE COMPANY                | 0.081% |
| VIGILANT INSURANCE COMPANY                    | 0.589% |
| WAUSAU BUSINESS INSURANCE COMPANY             | 0.021% |
| WAUSAU UNDERWRITERS INSURANCE COMPANY         | 0.019% |
| WEST AMERICAN INSURANCE COMPANY               | 0.018% |
| WESTPORT INSURANCE CORPORATION                | 0.107% |
| XL INSURANCE AMERICA, INC                     | 0.016% |
| ZURICH AMERICAN INSURANCE COMPANY             | 0.349% |
| ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS | 0.074% |