Companies Filing on Property/Casualty Blank Guaranteed renewable A&H Business in Mississippi for Year Ended 12/31/2003

						Direct Defense		
						and Cost	Loss	Loss
						Containment	Ratio	Ratio
	Premiums	Market	Losses	Premiums	Losses	Expense	w/o LAE with LAE	
Company	Written	Share	Paid	Earned	Incurred	Incurred	*	**
State Farm Mutual Automobile Insurance Company	10,366,714	90.2%	5,682,388	9,455,655	6,298,639	10,807	66.6%	66.7%
Continental Casualty Company	965,164	8.4%	61,889	242,915	50,873	0	20.9%	20.9%
National Union Fire Insurance Company of Pittsburgh, PA.	144,125	1.3%	37,572	144,125	61,191	236	42.5%	42.6%
American States Insurance Company	8,988	0.1%	2,400	15,838	1,862	0	11.8%	11.8%
AIG Premier Insurance Company	4,920	0.0%	4,470	5,230	5,866	0	112.2%	112.2%
National Casualty Company	928	0.0%	0	1,270	-106	0	-8.3%	-8.3%
Security Insurance Company of Hartford	269	0.0%	0	269	0	495	0.0%	184.0%
Maryland Casualty Company	0	0.0%	0	-7	-22	0	314.3%	314.3%
Grand Totals: 8 Companies in Report	11,491,108		5,788,719	9,865,295	6,418,303	11,538	65.1%	65.2%

Guaranteed renewable A&H Business - Stock Fire and Miscellaneous Companies

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^{*} Loss Ratio w/o LAE is Direct Losses Incurred compared to Direct Premiums Earned