

**Companies Filing on Property/Casualty Blank  
Credit A&H (group and individual) Business in Mississippi for Year Ended 12/31/2003**

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 **
American Bankers Insurance Company of Florida	2,177,920	50.8%	330,016	2,237,797	-31,801	12,549	-1.4%	-0.9%
American Security Insurance Company	1,701,347	39.7%	81,733	1,701,345	42,224	0	2.5%	2.5%
Central States Indemnity Co. of Omaha	224,659	5.2%	106,022	224,659	67,630	0	30.1%	30.1%
Stonebridge Casualty Insurance Company	107,023	2.5%	42,550	107,023	42,507	5	39.7%	39.7%
State Farm Mutual Automobile Insurance Company	68,994	1.6%	80,559	83,774	62,715	-173	74.9%	74.7%
American Reliable Insurance Company	7,370	0.2%	0	7,370	-715	-46	-9.7%	-10.3%
AIG Premier Insurance Company	3,175	0.1%	0	3,175	0	0	0.0%	0.0%
Allstate Insurance Company	3	0.0%	119,491	3	18,981	0	*****	*****
<b>Grand Totals: 8 Companies in Report</b>	<b>4,290,491</b>		<b>760,371</b>	<b>4,365,146</b>	<b>201,541</b>	<b>12,335</b>	<b>4.6%</b>	<b>4.9%</b>

Credit A&H (group and individual) 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%