Companies Filing on Property/Casualty Blank Guaranteed Renewable A&H Business in Mississippi for Year Ended 12/31/2004

						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	11,023,597	89.9%	6,081,602	9,959,895	6,500,945	7,741	65.3%	65.3%
Continental Casualty Company	909,838	7.4%	119,292	157,327	427,540	0	271.8%	271.8%
National Union Fire Insurance Company of Pittsburgh, PA.	316,965	2.6%	908,726	316,965	932,652	6,588	294.2%	296.3%
American States Insurance Company	8,465	0.1%	10,100	9,012	73,542	0	816.0%	816.0%
AIG Premier Insurance Company	6,816	0.1%	3,832	6,245	2,496	187	40.0%	43.0%
National Casualty Company	462	0.0%	257	450	441	0	98.0%	98.0%
United Wisconsin Insurance Company	0	0.0%	0	0	-5	0		
Maryland Casualty Company	-100	0.0%	0	-100	6	0	-6.0%	-6.0%
Security Insurance Company of Hartford	-509	0.0%	0	-509	0	0	0.0%	0.0%
Grand Totals: 9 Companies in Report	12,265,534		7,123,809	10,449,285	7,937,617	14,516	76.0%	76.1%

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

Page 1 of 1

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