Companies Filing on Property/Casualty Blank Non-Cancelable A&H Business in Mississippi for Year Ended 12/31/2005

		Market Share	Losses Paid	Premiums Earned	Losses Incurred	Direct Defense and Cost Containment Expense Incurred		Loss Ratio
	Premiums Written						Loss Ratio	
Company							w/o LAE with LAE	
							*	**
Liberty Mutual Insurance Company	6,317	100.0%	16,714	6,317	16,714	0	264.6%	264.6%
Liberty Mutual Insurance Company Commercial Guaranty Casualty Insurance Company	6,317 0	100.0% 0.0%	16,714 0	6,317 2,309	16,714 -378	0 -32	264.6% -16.4%	264.6% -17.8%

Non-Cancelable 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

** 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%