## Companies Filing on Property/Casualty Blank Credit A&H (Group and Individual) Business in Mississippi for Year Ended 12/31/2005

						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	*	**
American Bankers Insurance Company of Florida	1,059,541	42.9%	191,232	1,080,108	173,484	-976	16.1%	16.0%
American Security Insurance Company	819,165	33.1%	25,234	819,165	15,674	0	1.9%	1.9%
American Reliable Insurance Company	267,050	10.8%	11,096	267,098	36,728	1,636	13.8%	14.4%
Central States Indemnity Co. of Omaha	137,732	5.6%	51,268	137,732	26,526	0	19.3%	19.3%
State Farm Mutual Automobile Insurance Company	105,205	4.3%	72,144	74,428	57,551	-177	77.3%	77.1%
Stonebridge Casualty Insurance Company	80,374	3.3%	23,286	80,374	17,066	-1,302	21.2%	19.6%
AIG Premier Insurance Company	2,202	0.1%	0	2,202	0	0	0.0%	0.0%
Allstate Insurance Company	0	0.0%	5,014	0	2,396	0		
Standard Guaranty Insurance Company	0	0.0%	0	0	-147	0		
Grand Totals: 9 Companies in Report	2,471,269		379,274	2,461,107	329,278	-819	13.4%	13.3%

Credit A&H (Group and Individual) Business - Stock Fire and Miscellaneous Companies

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<sup>\*</sup> Loss Ratio w/o LAE is Direct Losses Incurred compared to Direct Premiums Earned