Companies Filing on Property/Casualty Blank Credit A&H (group and individual) Business in Mississippi for Year Ended 12/31/2007

						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	1,071,775	43.4%	142,356	1,071,775	140,090	169	13.1%	13.1%
American Security Insurance Company	703,342	28.5%	11,880	703,342	27,567	0	3.9%	3.9%
State Farm Mutual Automobile Insurance Company	512,634	20.7%	58,446	167,678	82,234	380	49.0%	49.3%
Central States Indemnity Co. of Omaha	97,784	4.0%	24,180	97,784	11,204	0	11.5%	11.5%
Stonebridge Casualty Insurance Company	70,587	2.9%	14,670	70,587	12,182	81	17.3%	17.4%
American Reliable Insurance Company	14,294	0.6%	6,907	14,294	-263	-458	-1.8%	-5.0%
Heritage Casualty Insurance Company	1,399	0.1%	0	1,399	0	0	0.0%	0.0%
Allstate Insurance Company	0	0.0%	0	0	-1,346	0		
Grand Totals: 8 Companies in Report	2,471,815		258,439	2,126,859	271,668	172	12.8%	12.8%

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