

**Companies Filing on Property/Casualty Blank  
Credit A&H (group and individual) Business in Mississippi for Year Ended 12/31/2008**

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	1,051,764	43.4%	112,700	1,051,764	146,059	75	13.9%	13.9%
State Farm Mutual Automobile Insurance Company	615,408	25.4%	73,040	266,428	112,271	628	42.1%	42.4%
American Security Insurance Company	583,319	24.1%	14,292	583,319	6,134	0	1.1%	1.1%
Central States Indemnity Co. of Omaha	89,371	3.7%	24,301	89,371	23,574	0	26.4%	26.4%
Stonebridge Casualty Insurance Company	66,061	2.7%	15,002	66,061	15,135	-2,290	22.9%	19.4%
American Reliable Insurance Company	13,923	0.6%	2,515	13,923	162	-150	1.2%	0.1%
Heritage Casualty Insurance Company	1,244	0.1%	0	1,244	0	0	0.0%	0.0%
<b>Grand Totals: 7 Companies in Report</b>	<b>2,421,090</b>		<b>241,850</b>	<b>2,072,110</b>	<b>303,335</b>	<b>-1,737</b>	<b>14.6%</b>	<b>14.6%</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

Thursday, April 30, 2009 9:21:20 AM

\*\*\*\*\* Loss Ratio is less than -1000% or greater than 1000%