

**Companies Filing on Property/Casualty Blank
Credit Business in Mississippi for Year Ended 12/31/2004**

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 National Property and Casualty Company	2,005,919	35.6%	482,686	1,779,056	493,112	0	27.7%	27.7%
Gulf Guaranty Insurance Company	909,410	16.1%	286,058	890,404	286,713	16,024	32.2%	34.0%
BancInsure, Inc.	895,569	15.9%	447,564	857,503	405,629	0	47.3%	47.3%
EULER American Credit Indemnity Company	462,992	8.2%	81,947	607,945	146,582	0	24.1%	24.1%
First Colonial Insurance Company	401,591	7.1%	283,151	195,691	347,149	3,166	177.4%	179.0%
ACE American Insurance Company	390,655	6.9%	39,805	379,810	31,518	741	8.3%	8.5%
Continental Casualty Company	355,349	6.3%	50,916	325,545	80,530	0	24.7%	24.7%
Atradius Trade Credit Insurance, Inc.	163,500	2.9%	34,027	185,417	142,709	2,233	77.0%	78.2%
Arch Insurance Company	25,824	0.5%	11,319	26,440	13,351	16	50.5%	50.6%
Zale Indemnity Company	12,714	0.2%	4,117	12,714	3,897	0	30.7%	30.7%
Employers' Fire Insurance Company, The	7,794	0.1%	0	8,630	-73	0	-0.8%	-0.8%
Insurance Company of North America	5,492	0.1%	9,913	5,368	10,453	0	194.7%	194.7%
Stonebridge Casualty Insurance Company	1,107	0.0%	0	-846	0	0	0.0%	0.0%
Virginia Surety Company, Inc.	495	0.0%	0	27	0	0	0.0%	0.0%
Commercial Guaranty Casualty Insurance Company	81	0.0%	0	81	-1,626	-14	*****	*****
Bankers Standard Insurance Company	0	0.0%	500	0	500	0		
Great American Insurance Company	0	0.0%	0	6,667	-2,546	0	-38.2%	-38.2%
American Centennial Insurance Company	0	0.0%	0	210	0	0	0.0%	0.0%
Lumbermens Mutual Casualty Company	0	0.0%	0	0	6,520	79		
OneBeacon America Insurance Company	0	0.0%	0	0	-84	0		
Continental Insurance Company, The	0	0.0%	0	0	-100	138		
Security Insurance Company of Hartford	0	0.0%	0	0	-397	-44		
Guaranty National Insurance Company	0	0.0%	-1,022	914	-502	58	-54.9%	-48.6%
Wesco Insurance Company	-5,857	-0.1%	37,054	75,421	31,505	0	41.8%	41.8%
Grand Totals: 24 Companies in Report	5,632,635		1,768,035	5,356,997	1,994,840	22,397	37.2%	37.7%

Credit 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%