

Companies Filing on Property/Casualty Blank
Credit A&H (Group and Individual) 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 Bankers Insurance Company of Florida	1,317,252	44.5%	219,471	1,360,737	188,464	501	13.9%	13.9%
American Security Insurance Company	1,286,951	43.5%	42,974	1,286,951	29,340	0	2.3%	2.3%
Central States Indemnity Co. of Omaha	181,823	6.1%	60,305	181,823	70,805	0	38.9%	38.9%
Stonebridge Casualty Insurance Company	92,182	3.1%	32,372	92,182	39,816	3,869	43.2%	47.4%
State Farm Mutual Automobile Insurance Company	75,839	2.6%	65,423	72,137	50,523	-186	70.0%	69.8%
AIG Premier Insurance Company	2,540	0.1%	0	2,540	0	0	0.0%	0.0%
American Reliable Insurance Company	1,684	0.1%	0	1,602	-194	-12	-12.1%	-12.9%
Allstate Insurance Company	0	0.0%	48,684	0	18,614	0		
Standard Guaranty Insurance Company	0	0.0%	484	0	631	0		
Grand Totals: 9 Companies in Report	2,958,271		469,713	2,997,972	397,999	4,172	13.3%	13.4%

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

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