

**Companies Filing on Property/Casualty Blank  
Credit Business in Mississippi for Year Ended 12/31/2005**

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	2,031,724	29.3%	1,325,972	1,914,203	1,332,590	0	69.6%	69.6%
Gulf Guaranty Insurance Company	904,866	13.0%	719,547	923,777	856,740	48,703	92.7%	98.0%
BancInsure, Inc.	875,836	12.6%	533,788	845,269	526,996	0	62.3%	62.3%
Southern Pioneer Property and Casualty Insurance Company	780,458	11.2%	199,975	702,959	204,975	0	29.2%	29.2%
EULER American Credit Indemnity Company	779,124	11.2%	219,654	704,258	607,536	0	86.3%	86.3%
First Colonial Insurance Company	450,523	6.5%	507,453	307,291	692,111	8,669	225.2%	228.1%
ACE American Insurance Company	425,426	6.1%	771,656	419,588	6,458,454	101	*****	*****
Continental Casualty Company	384,884	5.5%	16,555	353,917	348,159	0	98.4%	98.4%
Atradius Trade Credit Insurance, Inc.	180,377	2.6%	-8,085	137,129	38,386	864	28.0%	28.6%
Arch Insurance Company	98,952	1.4%	56,234	98,005	77,393	8,255	79.0%	87.4%
Virginia Surety Company, Inc.	12,074	0.2%	0	7,579	0	0	0.0%	0.0%
Zale Indemnity Company	9,592	0.1%	288	9,592	548	0	5.7%	5.7%
Employers' Fire Insurance Company, The	6,143	0.1%	0	6,499	-84	0	-1.3%	-1.3%
Insurance Company of North America	4,727	0.1%	273,225	4,730	1,094,436	0	*****	*****
Old Republic Insurance Company	1,957	0.0%	0	432	0	0	0.0%	0.0%
Bankers Standard Insurance Company	0	0.0%	1,000	0	1,000	0		
Indemnity Insurance Company of North America	0	0.0%	500	0	500	0		
Stonebridge Casualty Insurance Company	0	0.0%	0	1,953	0	0	0.0%	0.0%
American Centennial Insurance Company	0	0.0%	0	210	0	0	0.0%	0.0%
Balboa Insurance Company	0	0.0%	0	0	8,634	5		
Commercial Guaranty Casualty Insurance Company	0	0.0%	0	0	206	16		
American Motorists Insurance Company	0	0.0%	0	0	147	0		
OneBeacon America Insurance Company	0	0.0%	0	0	-5	0		
Security Insurance Company of Hartford	0	0.0%	0	0	-103	-13		
Great American Insurance Company	0	0.0%	0	0	-217	0		

Credit Business - Stock Fire and Miscellaneous Companies

Page 1 of 2

\* 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

Wednesday, May 31, 2006 12:24:29 PM

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

Company	Premiums Written	Market Share	Losses Paid	Premiums Earned	Losses Incurred	Direct Defense and Cost Containment	Loss Ratio	Loss Ratio
						Expense Incurred	w/o LAE *	with LAE **
Guaranty National Insurance Company	0	0.0%	0	0	-1,783	-971		
Lumbermens Mutual Casualty Company	0	0.0%	0	0	-6,674	-79		
Continental Insurance Company, The	0	0.0%	-1,429	0	-1,429	0		
Wesco Insurance Company	-5,949	-0.1%	41,135	51,935	66,972	0	129.0%	129.0%
<b>Grand Totals: 29 Companies in Report</b>	<b>6,940,714</b>		<b>4,657,468</b>	<b>6,489,326</b>	<b>12,305,488</b>	<b>65,550</b>	<b>189.6%</b>	<b>190.6%</b>

Credit Business - Stock Fire and Miscellaneous Companies

Page 2 of 2

\* 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

Wednesday, May 31, 2006 12:24:30 PM

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