

**Companies Filing on Property/Casualty Blank
Credit Business in Mississippi for Year Ended 12/31/2008**

Company	Premiums Written	Market Share	Losses Paid	Premiums Earned	Losses Incurred	Direct Defense	Loss	Loss
						and Cost Containment Expense Incurred	Ratio w/o LAE *	Ratio with LAE **
American Federated Insurance Company	6,231,814	39.5%	700,035	6,124,208	670,789	0	11.0%	11.0%
American National Property and Casualty Company	4,700,940	29.8%	1,451,706	4,492,242	1,463,482	0	32.6%	32.6%
BancInsure, Inc.	915,312	5.8%	577,715	980,644	552,263	0	56.3%	56.3%
Gulf Guaranty Insurance Company	702,865	4.5%	304,084	774,999	290,965	13,996	37.5%	39.3%
First Colonial Insurance Company	677,520	4.3%	1,486,982	517,376	1,477,641	0	285.6%	285.6%
Southern Pioneer Property and Casualty Insurance Company	635,076	4.0%	97,999	627,533	98,112	0	15.6%	15.6%
Euler Hermes American Credit Indemnity Company	600,738	3.8%	422,699	612,253	526,246	0	86.0%	86.0%
Continental Casualty Company	440,471	2.8%	787,512	327,627	507,169	0	154.8%	154.8%
ACE American Insurance Company	406,078	2.6%	24,420	408,542	-34,290	1,994	-8.4%	-7.9%
Old Republic Insurance Company	184,250	1.2%	124,137	105,588	133,535	0	126.5%	126.5%
Atradius Trade Credit Insurance, Inc.	99,760	0.6%	4,164	97,169	-95,862	-1,993	-98.7%	-100.7%
Great American Insurance Company	87,471	0.6%	0	68,721	19,783	0	28.8%	28.8%
Arch Insurance Company	61,213	0.4%	21,096	61,213	37,270	39	60.9%	60.9%
Employers' Fire Insurance Company, The	9,062	0.1%	20,971	7,280	21,044	0	289.1%	289.1%
Zale Indemnity Company	2,749	0.0%	300	2,749	407	0	14.8%	14.8%
Wesco Insurance Company	2,475	0.0%	0	2,685	163	0	6.1%	6.1%
Insurance Company of North America	773	0.0%	20,319	780	8,159	82	*****	*****
American General Indemnity Company	0	0.0%	0	11,414	-3,504	0	-30.7%	-30.7%
Virginia Surety Company, Inc.	0	0.0%	0	1,206	0	0	0.0%	0.0%
American Centennial Insurance Company	0	0.0%	0	210	0	0	0.0%	0.0%
Lumbermens Mutual Casualty Company	0	0.0%	0	0	0	38		
American Motorists Insurance Company	0	0.0%	0	0	0	-5		
Indemnity Insurance Company of North America	0	0.0%	0	0	-7	0		
Travelers Indemnity Company, The	0	0.0%	0	0	-7	-2		
Bankers Standard Insurance Company	0	0.0%	0	0	-21	0		

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%

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Arrowood Indemnity Company	0	0.0%	0	0	-4,393	-382		
Grand Totals: 26 Companies in Report	15,758,567		6,044,139	15,224,439	5,668,944	13,767	37.2%	37.3%

Credit Business - Stock Fire and Miscellaneous Companies

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