

**Medical Malpractice Business in Mississippi for Year Ended 12/31/2006**

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 **	Type Company ***
Medical Assurance Company of Mississippi	45,022,026	44.5%	13,495,133	45,022,026	7,346,717	11,950,156	16.3%	42.9%	NPM
Hudson Specialty Insurance Company	14,016,740	13.8%	17,214	13,492,416	2,936,496	599,237	21.8%	26.2%	SLF
Healthcare Providers Insurance Company, Risk Retention Group	9,939,722	9.8%	562,510	13,406,335	5,295,152	959,891	39.5%	46.7%	RR
Columbia Casualty Company	3,621,652	3.6%	50,000	2,815,362	451,887	160,261	16.1%	21.7%	SLF
Lexington Insurance Company	3,231,704	3.2%	241,494	3,348,416	3,857,506	661,683	115.2%	135.0%	SLF
State Volunteer Mutual Insurance Company	2,939,954	2.9%	512,763	2,880,696	1,822,485	1,223,652	63.3%	105.7%	PCS
Admiral Insurance Company	2,504,212	2.5%	280,000	3,282,389	654,896	724,121	20.0%	42.0%	SLF
Health Care Indemnity, Inc.	2,043,530	2.0%	923,600	2,044,526	419,586	621,896	20.5%	50.9%	SLF
Medical Protective Company, The	2,030,947	2.0%	1,150,000	2,071,874	-5,028,750	703,469	-242.7%	-208.8%	PCM
American Casualty Company of Reading, Pennsylvania	1,937,483	1.9%	349,700	1,812,244	1,394,046	976,266	76.9%	130.8%	PCM
Evanston Insurance Company	1,689,795	1.7%	76,068	2,230,405	209,794	-141,294	9.4%	3.1%	SLF/AR
Homeland Insurance Company of New York	1,544,793	1.5%	0	1,366,051	870,507	9,561	63.7%	64.4%	SLF
Princeton Excess and Surplus Lines Insurance Company, The	1,027,072	1.0%	0	1,027,072	0	0	0.0%	0.0%	SLF
National Union Fire Insurance Company of Pittsburgh, PA.	874,392	0.9%	22,500	898,611	145,157	114,485	16.2%	28.9%	PCM
Doctors' Company, An Interinsurance Exchange, The	708,831	0.7%	2,747,805	703,927	-3,488,013	-1,346,403	-495.5%	-686.8%	PCM
Arch Specialty Insurance Company	706,213	0.7%	0	732,691	286,637	37,922	39.1%	44.3%	SLF
Steadfast Insurance Company	684,989	0.7%	25,000	347,611	-968,061	153,379	-278.5%	-234.4%	SLF
Chicago Insurance Company	659,523	0.7%	90,000	573,632	172,210	201,100	30.0%	65.1%	PCM
General Star Indemnity Company	550,390	0.5%	0	349,022	-161,000	-121,092	-46.1%	-80.8%	SLF
Illinois Union Insurance Company	534,296	0.5%	20,000	952,604	743,580	6,184	78.1%	78.7%	SLF
Continental Casualty Company	529,166	0.5%	194,454	518,928	-1,110,544	29,973	-214.0%	-208.2%	PCM
Professional Underwriters Liability Insurance Company	457,937	0.5%	634,000	716,952	69,896	31,286	9.7%	14.1%	SLF
Interstate Fire & Casualty Company	372,442	0.4%	-5,000	386,851	52,451	14,118	13.6%	17.2%	SLF
Ophthalmic Mutual Insurance Company (A Risk Retention Group)	367,745	0.4%	0	364,810	73,315	67,365	20.1%	38.6%	RR
OMS National Insurance Company, Risk Retention Group	365,133	0.4%	0	339,586	661,358	100,638	194.8%	224.4%	RR
Cincinnati Insurance Company, The	341,057	0.3%	-5,193	341,652	-352,392	-846,678	-103.1%	-351.0%	PCM
Fortress Insurance Company	322,520	0.3%	0	96,492	23,983	24,703	24.9%	50.5%	PCS

Page 1 of 4

\* 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

\*\*\* Company Types - PCM-Property & Casualty Multi-line, PCS-Property & Casualty Single Line, SLF-Surplus Lines - Foreign, RR-Risk Retention, NPM-Nonprofit Medical Liability Insurance Corporation

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

Company	Premiums Written	Market Share	Losses Paid	Premiums Earned	Losses Incurred	Direct Defense	Loss	Loss	Type Company
						and Cost Containment Expense Incurred	Ratio w/o LAE *	Ratio with LAE **	
NCMIC Insurance Company	294,372	0.3%	20,000	290,610	126,771	313,082	43.6%	151.4%	PCM
Oceanus Insurance Company, A Risk Retention Group	275,971	0.3%	0	273,324	103,863	33,133	38.0%	50.1%	RR
Landmark American Insurance Company	208,013	0.2%	0	189,529	141,355	82,179	74.6%	117.9%	SLF
American Insurance Company, The	184,663	0.2%	20,000	368,147	311,344	14,256	84.6%	88.4%	PCM
Community Blood Centers' Exchange, Risk Retention Group	168,014	0.2%	0	167,531	12,070	28,139	7.2%	24.0%	RR
National Fire & Marine Insurance Company	129,785	0.1%	0	37,453	-1,789,995	-415,857	*****	*****	SLF
Applied Medico-Legal Solutions Risk Retention Group, Inc.	127,830	0.1%	0	39,171	0	0	0.0%	0.0%	RR
Darwin Select Insurance Company	118,088	0.1%	0	56,339	24,170	12,451	42.9%	65.0%	SLF
Darwin National Assurance Company	115,067	0.1%	0	97,298	38,150	19,653	39.2%	59.4%	PCM
ACE American Insurance Company	94,613	0.1%	0	147,518	44,978	4,979	30.5%	33.9%	PCM
American Alternative Insurance Corporation	94,596	0.1%	0	98,622	2,361	5,128	2.4%	7.6%	PCM
James River Insurance Company	68,530	0.1%	0	16,829	10,019	3,101	59.5%	78.0%	SLF
Pharmacists Mutual Insurance Company	60,603	0.1%	0	60,568	-1,170	2,396	-1.9%	2.0%	PCM
Novus Insurance Company	50,875	0.1%	0	44,045	1,978	0	4.5%	4.5%	RR
Granite State Insurance Company	36,765	0.0%	0	39,919	85,989	80,553	215.4%	417.2%	PCM
American Association of Orthodontists Insurance Company (RRG)	35,183	0.0%	0	35,041	4,229	5,286	12.1%	27.2%	RR
Red Mountain Casualty Insurance Company, Inc.	29,656	0.0%	0	36,260	7,678	10,228	21.2%	49.4%	SLF
Anesthesiologists Professional Assurance Company	19,417	0.0%	0	19,664	9,587	5,162	48.8%	75.0%	PCS
State Farm Fire and Casualty Company	18,336	0.0%	0	15,153	1,655	0	10.9%	10.9%	PCM
Houston Casualty Company	17,000	0.0%	0	8,570	2	0	0.0%	0.0%	SLF/AR
TIG Specialty Insurance Company	12,361	0.0%	17,500	12,361	-861,476	668,003	*****	*****	SLF
Green Hills Insurance Company, A Risk Retention Group	12,043	0.0%	0	12,133	3,591	1,487	29.6%	41.9%	RR
Western World Insurance Company	9,269	0.0%	869,750	9,051	108,728	57,234	*****	*****	SLF
Scottsdale Insurance Company	7,557	0.0%	0	7,146	2,077	970	29.1%	42.6%	SLF
Fireman's Fund Insurance Company	6,207	0.0%	10,000	13,746	9,824	9,508	71.5%	140.6%	PCM
Associated Indemnity Corporation	4,313	0.0%	0	3,126	71	41,229	2.3%	*****	PCM
American Home Assurance Company	3,729	0.0%	0	2,975	-17,841	-592	-599.7%	-619.6%	PCM
Capitol Specialty Insurance Corporation	2,123	0.0%	0	17,099	-7,461	-3,844	-43.6%	-66.1%	SLF

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						and Cost Containment Expense Incurred	Ratio w/o LAE *	Ratio with LAE **	Company ***
Church Mutual Insurance Company	1,736	0.0%	0	1,922	-3,725	-1,257	-193.8%	-259.2%	PCM
Allied Professionals Insurance Company, A Risk Retention Group, I	1,675	0.0%	0	2,134	197	0	9.2%	9.2%	RR
National Casualty Company	1,035	0.0%	0	302	50	81	16.6%	43.4%	PCM
National Surety Corporation	915	0.0%	0	1,704	368	4,459	21.6%	283.3%	PCM
Travelers Indemnity Company, The	590	0.0%	350,000	590	8,490	10,978	*****	*****	PCM
Royal Surplus Lines Insurance Company	0	0.0%	-8,835	0	-32,366	77,572			SLF
American International Specialty Lines Insurance Company	0	0.0%	-12,500	0	-12,500	68,710			SLF
Woodbrook Casualty Insurance, Inc.	0	0.0%	-41,500	0	0	0			PCM
St. Paul Fire and Marine Insurance Company	0	0.0%	2,050,266	0	-3,076,217	822,685			PCM
St. Paul Mercury Insurance Company	0	0.0%	1,087,100	0	678,401	280,222			PCM
TIG Insurance Company	0	0.0%	868,419	0	624,999	-124,267			PCM
ACE Fire Underwriters Insurance Company	0	0.0%	569,500	0	398,613	14,222			PCM
Zurich American Insurance Company	0	0.0%	50,000	0	-324,874	-17,280			PCM
National Fire Insurance Company of Hartford	0	0.0%	11,000	0	117,073	28,308			PCM
Security Insurance Company of Hartford	0	0.0%	10,000	0	5,734	6,998			PCM
Executive Risk Specialty Insurance Company	0	0.0%	0	252,873	326,272	57,962	129.0%	151.9%	SLF
Essex Insurance Company	0	0.0%	0	27,116	-24,060	-12,631	-88.7%	-135.3%	SLF
Everest Indemnity Insurance Company	0	0.0%	0	6,914	-249,105	-135,630	*****	*****	SLF
Westport Insurance Corporation	0	0.0%	0	4,633	-10,982	-3,661	-237.0%	-316.1%	PCM
Nationwide Mutual Insurance Company	0	0.0%	0	0	-1	-11			PCM
American Economy Insurance Company	0	0.0%	0	0	-2	-2			PCM
Nationwide Mutual Fire Insurance Company	0	0.0%	0	0	-3	66			PCM
Royal Indemnity Company	0	0.0%	0	0	-46	-15			PCM
Insurance Company of the State of Pennsylvania, The	0	0.0%	0	0	-73	-6			PCM
Pacific Employers Insurance Company	0	0.0%	0	0	-154	-133			PCM
Kemper Casualty Insurance Company	0	0.0%	0	0	-195	-41			PCM
SAFECO Surplus Lines Insurance Company	0	0.0%	0	0	-309	-74			SLF
Fairmont Specialty Insurance Company	0	0.0%	0	0	-1,000	0			PCM

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Lumbermens Mutual Casualty Company	0	0.0%	0	0	-1,229	-303			PCM
Vigilant Insurance Company	0	0.0%	0	0	-3,712	-3,112			PCM
American Automobile Insurance Company	0	0.0%	0	0	-5,000	408			PCM
Hartford Fire Insurance Company	0	0.0%	0	0	-6,756	-5,128			PCM
General Insurance Company of America	0	0.0%	0	0	-14,849	-1,422			PCM
OneBeacon America Insurance Company	0	0.0%	0	0	-32,469	168			PCM
Mount Vernon Fire Insurance Company	0	0.0%	0	0	-50,000	3,246			SLF
Access Insurance Company	0	0.0%	0	0	-60,058	-86,356			PCM
Executive Risk Indemnity Inc.	0	0.0%	0	0	-86,829	-45,512			PCM
OneBeacon Insurance Company	0	0.0%	0	0	-125,721	1,186			PCM
First Specialty Insurance Corporation	0	0.0%	0	0	-151,375	-13,163			SLF
St. Paul Medical Liability Insurance Company	0	0.0%	0	0	-176,063	-66,768			PCM
American Equity Insurance Company	0	0.0%	0	0	-199,687	-49,416			SLF
American Motorists Insurance Company	0	0.0%	0	0	16,631	7,348			PCM
Travelers Property Casualty Company of America	0	0.0%	0	0	3,227	298			PCM
Gulf Underwriters Insurance Company	0	0.0%	0	0	2,086	-221			SLF
St. Paul Guardian Insurance Company	0	0.0%	0	0	1,199	-27			PCM
Select Insurance Company	0	0.0%	0	0	924	-313			PCM
Athena Assurance Company	0	0.0%	0	0	733	-91			PCM
United States Fire Insurance Company	0	0.0%	0	0	120	-100			PCM
TIG Indemnity Company	0	0.0%	0	0	110	-1,000			PCM
North River Insurance Company, The	0	0.0%	0	0	27	0			PCM
Insurance Company of North America	0	0.0%	0	0	11	-318			PCM
SAFECO Insurance Company of America	0	0.0%	0	0	3	7			PCM
Bankers Standard Insurance Company	0	0.0%	0	0	2	0			PCM
Truck Insurance Exchange	0	0.0%	0	0	0	50,888			PCM
United States Fidelity and Guaranty Company	0	0.0%	0	0	0	27,674			PCM
<b>Grand Totals: 110 Companies in Report</b>	<b>101,235,194</b>		<b>27,252,748</b>	<b>104,540,597</b>	<b>12,287,356</b>	<b>18,788,971</b>	<b>11.8%</b>	<b>29.7%</b>	

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