

**Medical Malpractice Business in Mississippi for Year Ended 12/31/2007**

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	37,834,192	39.7%	15,961,755	37,834,192	-18,988,561	6,941,191	-50.2%	-31.8%	NPM
Healthcare Providers Insurance Company, Risk Retention Group	13,019,239	13.7%	467,490	13,276,397	3,945,485	2,517,110	29.7%	48.7%	RR
Hudson Specialty Insurance Company	10,021,087	10.5%	1,046,873	10,442,492	2,966,887	-173,041	28.4%	26.8%	SLF
Lexington Insurance Company	5,525,234	5.8%	994,575	4,695,853	-1,763,012	-76,705	-37.5%	-39.2%	SLF
Columbia Casualty Company	4,121,983	4.3%	410,000	4,102,623	2,838,476	671,029	69.2%	85.5%	SLF
State Volunteer Mutual Insurance Company	3,231,058	3.4%	2,150,000	3,064,227	483,324	679,368	15.8%	37.9%	PCS
Admiral Insurance Company	2,378,789	2.5%	0	2,668,647	3,826,384	274,965	143.4%	153.7%	SLF
American Casualty Company of Reading, Pennsylvania	2,183,737	2.3%	719,300	2,100,915	-515,983	1,100,525	-24.6%	27.8%	PCM
Homeland Insurance Company of New York	1,691,832	1.8%	0	1,735,010	474,506	10,981	27.3%	28.0%	SLF
Medical Protective Company, The	1,517,348	1.6%	595,000	1,665,979	302,000	1,354,606	18.1%	99.4%	PCM
Evanston Insurance Company	2,616,684	2.7%	159,992	2,982,568	1,527,490	-870,196	51.2%	22.0%	SLF
Southwest Physicians Risk Retention Group	951,788	1.0%	0	951,788	356,409	173,951	37.4%	55.7%	RR
National Union Fire Insurance Company of Pittsburgh, PA.	847,657	0.9%	19,900	860,357	210,652	149,741	24.5%	41.9%	PCM
National Fire & Marine Insurance Company	620,917	0.7%	215,020	345,853	-682,733	-187,530	-197.4%	-251.6%	SLF
Steadfast Insurance Company	616,223	0.6%	0	657,786	136,850	424,138	20.8%	85.3%	SLF
Arch Specialty Insurance Company	615,217	0.6%	174,885	660,031	1,210,839	247,719	183.5%	221.0%	SLF
Chicago Insurance Company	592,255	0.6%	0	603,699	309,344	410,347	51.2%	119.2%	PCM
Doctors' Company, An Interinsurance Exchange, The	575,334	0.6%	725,000	618,341	-1,948,293	-1,708,195	-315.1%	-591.3%	PCM
Continental Casualty Company	565,813	0.6%	31,536	542,068	6,082	308,220	1.1%	58.0%	PCM
Fortress Insurance Company	562,493	0.6%	0	466,484	59,625	210,670	12.8%	57.9%	PCS
General Star Indemnity Company	560,042	0.6%	22,500	536,240	12,000	8,025	2.2%	3.7%	SLF
Illinois Union Insurance Company	478,534	0.5%	0	519,511	1,503	274,939	0.3%	53.2%	SLF
OMS National Insurance Company, Risk Retention Group	409,766	0.4%	2,046,500	378,582	1,521,239	106,764	401.8%	430.0%	RR
Darwin Select Insurance Company	344,207	0.4%	0	117,561	46,778	24,098	39.8%	60.3%	SLF
Ophthalmic Mutual Insurance Company (A Risk Retention Group)	339,694	0.4%	10,000	357,296	732,857	214,120	205.1%	265.0%	RR
Landmark American Insurance Company	329,957	0.3%	0	296,809	21,874	12,404	7.4%	11.5%	SLF
Interstate Fire & Casualty Company	317,055	0.3%	40,175	304,032	121,764	68,666	40.0%	62.6%	SLF

Page 1 of 4

\* Loss Ratio w/o LAE is Direct Losses Incurred 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

Monday, June 02, 2008 4:33:44 PM

\*\*\*\*\* 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	294,993	0.3%	4,000	293,855	-150,487	-50,913	-51.2%	-68.5%	PCM
Professional Underwriters Liability Insurance Company	276,784	0.3%	46,667	146,653	-793,938	67,906	-541.4%	-495.1%	SLF
Applied Medico-Legal Solutions Risk Retention Group, Inc.	276,700	0.3%	0	108,714	120,642	873	111.0%	111.8%	RR
James River Insurance Company	263,806	0.3%	0	142,223	92,652	28,678	65.1%	85.3%	SLF
Oceanus Insurance Company, A Risk Retention Group	198,917	0.2%	0	166,178	131,793	116,337	79.3%	149.3%	RR
OneBeacon Insurance Company	162,674	0.2%	0	40,891	-173,226	1,090	-423.6%	-421.0%	PCM
ACE American Insurance Company	139,243	0.1%	0	135,853	43,056	58,223	31.7%	74.6%	PCM
Darwin National Assurance Company	107,477	0.1%	0	108,619	35,795	18,440	33.0%	49.9%	PCM
American International Specialty Lines Insurance Company	102,768	0.1%	-1,706	27,355	13,271	7,484	48.5%	75.9%	SLF
Community Blood Centers' Exchange, Risk Retention Group	97,506	0.1%	49,500	112,667	309,264	122,948	274.5%	383.6%	RR
American Alternative Insurance Corporation	62,099	0.1%	535,000	59,024	755,042	130,724	*****	*****	PCM
Pharmacists Mutual Insurance Company	61,507	0.1%	0	60,754	2,360	2,770	3.9%	8.4%	PCM
Houston Casualty Company	116,646	0.1%	0	85,880	-4	0	0.0%	0.0%	AR
Health Care Indemnity, Inc.	52,190	0.1%	6,250	50,834	6,791,946	-758,655	*****	*****	SLF
Novus Insurance Company	51,503	0.1%	0	51,419	3,153	0	6.1%	6.1%	RR
Red Mountain Casualty Insurance Company, Inc.	44,257	0.0%	0	33,164	4,949	4,449	14.9%	28.3%	SLF
American Association of Orthodontists Insurance Company (RRG)	38,851	0.0%	0	36,445	9,212	11,515	25.3%	56.9%	RR
Granite State Insurance Company	34,857	0.0%	0	34,288	-135,194	7,547	-394.3%	-372.3%	PCM
Western World Insurance Company	25,234	0.0%	0	23,953	-21,385	-278	-89.3%	-90.4%	SLF
American Insurance Company, The	23,516	0.0%	46,500	71,653	218,877	141,210	305.5%	502.5%	PCM
Anesthesiologists Professional Assurance Company	19,417	0.0%	0	19,377	9,447	5,087	48.8%	75.0%	PCS
State Farm Fire and Casualty Company	15,752	0.0%	0	15,185	172	0	1.1%	1.1%	PCM
Green Hills Insurance Company, A Risk Retention Group	12,942	0.0%	0	12,642	2,513	876	19.9%	26.8%	RR
National Casualty Company	5,471	0.0%	0	3,114	678	343	21.8%	32.8%	PCM
Allied Professionals Insurance Company, A Risk Retention Group, I	2,147	0.0%	0	2,148	-27	-54	-1.3%	-3.8%	RR
Church Mutual Insurance Company	1,861	0.0%	0	1,797	-418	-95	-23.3%	-28.5%	PCM
St. Paul Fire and Marine Insurance Company	0	0.0%	1,770,436	0	-4,095,304	527,501			PCM
St. Paul Mercury Insurance Company	0	0.0%	1,202,400	0	-604,121	204,951			PCM

\* Loss Ratio w/o LAE is Direct Losses Incurred 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

\*\*\*\*\* 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 **	
Woodbrook Casualty Insurance, Inc.	0	0.0%	862,079	0	-523,867	-1,474,152			PCM
Associated Indemnity Corporation	0	0.0%	100,000	1,977	-46,157	25,991	*****	*****	PCM
Fireman's Fund Insurance Company	0	0.0%	13,500	1,210	6,546	12,225	541.0%	*****	PCM
National Fire Insurance Company of Hartford	0	0.0%	12,000	0	-109,220	-11,122			PCM
ACE Fire Underwriters Insurance Company	0	0.0%	10,000	0	-73,052	-5,981			PCM
American Home Assurance Company	0	0.0%	0	754	3,659	439	485.3%	543.5%	PCM
National Surety Corporation	0	0.0%	0	191	2,650	-3,708	*****	-553.9%	PCM
Mount Vernon Fire Insurance Company	0	0.0%	0	0	49,136	21,098			SLF
St. Paul Medical Liability Insurance Company	0	0.0%	0	0	30,428	3,110			PCM
Athena Assurance Company	0	0.0%	0	0	902	55			PCM
Select Insurance Company	0	0.0%	0	0	592	-104			PCM
Pacific Employers Insurance Company	0	0.0%	0	0	397	16			PCM
Insurance Company of North America	0	0.0%	0	0	264	-217			PCM
Nationwide Mutual Insurance Company	0	0.0%	0	0	127	62			PCM
Gulf Underwriters Insurance Company	0	0.0%	0	0	67	-206			SLF
Nationwide Mutual Fire Insurance Company	0	0.0%	0	0	10	4			PCM
Bankers Standard Insurance Company	0	0.0%	0	0	4	0			PCM
American Economy Insurance Company	0	0.0%	0	0	1	5			PCM
Access Insurance Company	0	0.0%	0	0	0	1,423			PCM
American Equity Insurance Company	0	0.0%	0	0	0	695			SLF
Zurich American Insurance Company	0	0.0%	0	0	0	681			PCM
Truck Insurance Exchange	0	0.0%	0	0	0	-50,888			PCM
Lumbermens Mutual Casualty Company	0	0.0%	0	0	-4	0			PCM
SAFECO Insurance Company of America	0	0.0%	0	0	-7	-10			PCM
North River Insurance Company, The	0	0.0%	0	0	-17	0			PCM
TIG Indemnity Company	0	0.0%	0	0	-18	848			PCM
SAFECO Surplus Lines Insurance Company	0	0.0%	0	0	-53	-44			SLF
United States Fire Insurance Company	0	0.0%	0	0	-221	-1			PCM

\* Loss Ratio w/o LAE is Direct Losses Incurred 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

Monday, June 02, 2008 4:33:44 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 Expense Incurred	Loss Ratio w/o LAE *	Loss Ratio with LAE **	Type Company ***
St. Paul Guardian Insurance Company	0	0.0%	0	0	-442	-256			PCM
Arrowood Indemnity Company	0	0.0%	0	0	-1,315	3,010			PCM
Travelers Property Casualty Company of America	0	0.0%	0	0	-3,929	-298			PCM
American Automobile Insurance Company	0	0.0%	0	0	-9,854	-7,852			PCM
American Motorists Insurance Company	0	0.0%	0	0	-12,902	-4,698			PCM
Travelers Indemnity Company, The	0	0.0%	0	0	-15,705	28,802			PCM
General Insurance Company of America	0	0.0%	0	0	-18,409	-4,519			PCM
OneBeacon America Insurance Company	0	0.0%	0	0	-37,524	156			PCM
Capitol Specialty Insurance Corporation	0	0.0%	0	0	-48,377	-24,921			SLF
Everest Indemnity Insurance Company	0	0.0%	0	0	-50,684	8,328			SLF
Arrowood Surplus Lines Insurance Company	0	0.0%	0	0	-60,626	-19,920			SLF
TIG Specialty Insurance Company	0	0.0%	0	0	-121,800	-16,462			SLF
Executive Risk Indemnity Inc.	0	0.0%	0	0	-130,405	-68,829			PCM
Executive Risk Specialty Insurance Company	0	0.0%	0	0	-710,632	-207,551			SLF
Cincinnati Insurance Company, The	0	0.0%	-16	14,211	21,119	210,332	148.6%	*****	PCM
TIG Insurance Company	0	0.0%	-25,211	0	-113,801	-8,151			PCM
Scottsdale Insurance Company	-5,962	0.0%	0	650	755	-215	116.2%	83.1%	SLF
Essex Insurance Company	-49,720	-0.1%	0	-49,720	-23,574	-13,919	47.4%	75.4%	SLF
<b>Grand Totals: 103 Companies in Report</b>	<b>95,301,571</b>		<b>30,421,900</b>	<b>94,599,299</b>	<b>-2,211,434</b>	<b>12,210,123</b>	<b>-2.3%</b>	<b>10.6%</b>	

\*\* Loss Ratio with LAE is Direct Losses Incurred plus Direct Defense and Cost Containment Expense Incurred (Loss Adjustment Expense) compared to Direct Premiums Earned

\* Loss Ratio w/o LAE is Direct Losses Incurred 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

Monday, June 02, 2008 4:33:44 PM

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