

Property Companies

Accident and Health Business in Mississippi for Year Ended 12/31/2008

Company	Premiums Written	Market Share	Losses Paid	Premiums Earned	Losses Incurred	Loss Ratio w/o LAE*
State Farm Mutual Automobile Insurance Compan	20,727,833	27.8%	13,631,168	19,087,766	13,002,935	68.1%
QBE Insurance Corporation	12,747,459	17.1%	7,920,444	12,747,459	6,791,529	53.3%
AmFirst Insurance Company	10,212,121	13.7%	5,085,362	10,212,121	5,065,622	49.6%
National Union Fire Insurance Company of Pittsbu	6,757,198	9.1%	692,672	6,731,169	966,435	14.4%
Zurich American Insurance Company	5,970,706	8.0%	5,013,063	5,946,268	5,852,973	98.4%
Federal Insurance Company	4,900,067	6.6%	3,575,943	5,045,553	5,131,961	101.7%
BCS Insurance Company	2,521,740	3.4%	1,706,211	2,523,758	1,789,001	70.9%
Federated Mutual Insurance Company	2,383,803	3.2%	1,683,786	2,383,802	1,661,095	69.7%
Continental Casualty Company	1,537,594	2.1%	2,118,728	554,030	1,371,374	247.5%
American Bankers Insurance Company of Florida	1,128,771	1.5%	117,704	1,128,928	140,083	12.4%
AMEX Assurance Company	818,093	1.1%	424,860	839,822	147,193	17.5%
StarNet Insurance Company	677,301	0.9%	93,384	322,299	126,394	39.2%
Delos Insurance Company	632,314	0.8%	374,391	632,314	364,106	57.6%
ACE American Insurance Company	595,804	0.8%	283,626	593,151	106,897	18.0%
American Security Insurance Company	583,319	0.8%	14,292	583,319	6,134	1.1%
U.S. Specialty Insurance Company	531,900	0.7%	47,139	551,745	262,615	47.6%
United States Fire Insurance Company	510,717	0.7%	91,536	510,717	197,436	38.7%
Empire Fire and Marine Insurance Company	427,105	0.6%	0	427,105	21,924	5.1%
Old Republic Insurance Company	170,206	0.2%	71,233	206,271	81,226	39.4%
Westport Insurance Corporation	160,522	0.2%	6,219	160,522	34,194	21.3%
Markel Insurance Company	130,385	0.2%	48,734	140,938	26,605	18.9%
Metropolitan Property and Casualty Insurance Co	102,570	0.1%	36,396	101,033	34,761	34.4%
Central States Indemnity Co. of Omaha	91,661	0.1%	24,321	91,650	24,024	26.2%
Stonebridge Casualty Insurance Company	67,794	0.1%	15,002	67,787	15,135	22.3%
Cherokee Insurance Company	51,314	0.1%	60,608	104,990	117,839	112.2%
Arch Insurance Company	48,714	0.1%	64,712	48,714	50,354	103.4%
Republic Western Insurance Company	30,096	0.0%	800	30,096	1,900	6.3%
AIG Premier Insurance Company	26,948	0.0%	19,457	27,545	17,667	64.1%
AssuranceAmerica Insurance Company	26,422	0.0%	0	25,330	538	2.1%
American Sentinel Insurance Company	23,111	0.0%	28,110	15,202	41,738	274.6%
National Casualty Company	20,073	0.0%	2,211	18,059	961	5.3%
American Reliable Insurance Company	13,923	0.0%	5,015	13,923	2,662	19.1%
American States Insurance Company	11,821	0.0%	37,411	-67,419	27,985	-41.5%
American Home Assurance Company	4,663	0.0%	0	5,063	-106	-2.1%
Sentry Insurance a Mutual Company	3,957	0.0%	0	3,572	-5,539	-155.1%
Capitol Indemnity Corporation	3,747	0.0%	12,892	9,877	11,814	119.6%
Government Employees Insurance Company	2,732	0.0%	0	2,751	-84	-3.1%
Liberty Mutual Insurance Company	2,493	0.0%	24,313	2,493	24,212	971.2%
Heritage Casualty Insurance Company	1,244	0.0%	0	1,244	0	0.0%
Balboa Insurance Company	242	0.0%	0	242	-3,396	*****
Nationwide Mutual Insurance Company	175	0.0%	0	175	0	0.0%
Fairmont Premier Insurance Company	158	0.0%	55,742	158	-38,626	*****
Clarendon National Insurance Company	0	0.0%	441,571	0	-1,573,260	
Lumbermens Mutual Casualty Company	0	0.0%	16,073	0	-262,042	

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* Loss Ratio w/o LAE is Direct Losses Incurred compared to Direct Premiums Earned

Company	Premiums Written	Market Share	Losses Paid	Premiums Earned	Losses Incurred	Loss Ratio w/o LAE*
Insurance Company of North America	0	0.0%	4,409	0	1,130	
Hartford Fire Insurance Company	0	0.0%	2,667	0	2,667	
Travelers Indemnity Company, The	0	0.0%	0	2,305	3,683	159.8%
American Automobile Insurance Company	0	0.0%	0	0	2,571	
Fireman's Fund Insurance Company	0	0.0%	0	0	326	
Independence American Insurance Company	0	0.0%	0	0	-16	
Arrowood Indemnity Company	0	0.0%	0	0	-498	
RLI Insurance Company	0	0.0%	0	0	-2,507	
ACE Fire Underwriters Insurance Company	0	0.0%	0	0	-4,011	
TIG Insurance Company	0	0.0%	0	0	-14,494	
Travelers Indemnity Company of Connecticut, The	0	0.0%	0	0	-67,814	
Great American Insurance Company	0	0.0%	-116,072	0	-116,072	
Grand Totals: 56 Companies in Report	74,658,816		43,736,133	71,833,847	41,441,234	57.7%

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Thursday, April 30, 2009 8:34:29 AM

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