

Medical Malpractice Business in Mississippi for Year Ended 12/31/2008

Company	Premiums Written	Market Share	Losses Paid	Premiums Earned	Losses Incurred	Direct Defense and Cost Containment	Loss Ratio	Loss Ratio	Type
						Expense Incurred	w/o LAE *	with LAE **	Company ***
Medical Assurance Company of Mississippi	34,006,231	39.5%	21,525,489	34,006,231	-980,625	-16,506,948	-2.9%	-51.4%	NPM
Healthcare Providers Insurance Company, Risk Retention Group	10,266,670	11.9%	1,429,958	10,726,163	523,179	641,257	4.9%	10.9%	RR
Hudson Specialty Insurance Company	8,137,744	9.4%	1,069,693	8,941,575	2,118,940	979,731	23.7%	34.7%	SLF
State Volunteer Mutual Insurance Company	3,239,027	3.8%	685,000	3,157,583	1,203,785	1,219,432	38.1%	76.7%	PCS
Columbia Casualty Company	3,157,914	3.7%	14,000	3,212,518	923,130	260,520	28.7%	36.8%	SLF
Admiral Insurance Company	2,558,581	3.0%	4,610,116	2,381,428	2,462,810	-43,529	103.4%	101.6%	SLF
American Casualty Company of Reading, Pennsylvania	2,217,566	2.6%	164,763	2,221,216	-782,133	-75,742	-35.2%	-38.6%	PCM
Lexington Insurance Company	2,171,409	2.5%	1,267,983	3,204,697	-159,802	296,070	-5.0%	4.3%	SLF
Homeland Insurance Company of New York	2,030,363	2.4%	0	1,659,586	453,561	44,194	27.3%	30.0%	SLF
Advocate, MD Insurance of the Southwest Inc.	1,924,691	2.2%	785,000	2,201,999	-2,395,000	439,568	-108.8%	-88.8%	PCS
Medical Protective Company, The	1,923,125	2.2%	1,591,000	1,732,272	1,649,500	-387,175	95.2%	72.9%	PCM
Evanston Insurance Company	3,330,572	3.9%	516,916	2,790,234	-656,294	-146,050	-23.5%	-28.8%	SLF
Southwest Physicians Risk Retention Group	913,186	1.1%	0	913,186	837,093	379,068	91.7%	133.2%	RR
Diapason Casualty Risk Retention Group, In.c	836,882	1.0%	0	836,882	543,973	0	65.0%	65.0%	RR
National Union Fire Insurance Company of Pittsburgh, PA.	775,338	0.9%	62,000	789,831	-12,340	89,074	-1.6%	9.7%	PCM
Steadfast Insurance Company	655,982	0.8%	0	645,229	333,907	31,696	51.8%	56.7%	SLF
Fortress Insurance Company	597,457	0.7%	0	574,426	92,642	55,299	16.1%	25.8%	PCS
Red Mountain Casualty Insurance Company, Inc.	577,866	0.7%	0	110,574	40,451	11,894	36.6%	47.3%	SLF
Chicago Insurance Company	570,636	0.7%	799,500	605,476	591,787	212,003	97.7%	132.8%	PCM
Continental Casualty Company	551,566	0.6%	-375,464	564,684	-2,508,489	62,186	-444.2%	-433.2%	PCM
Arch Specialty Insurance Company	531,887	0.6%	885,000	579,746	408,408	27,207	70.4%	75.1%	SLF
Doctors' Company, An Interinsurance Exchange, The	515,998	0.6%	95,000	533,773	-1,163,258	-823,829	-217.9%	-372.3%	PCM
OMS National Insurance Company, Risk Retention Group	486,546	0.6%	12,000	447,530	77,034	61,159	17.2%	30.9%	RR
General Star Indemnity Company	406,537	0.5%	-3,389	519,394	29,111	51,998	5.6%	15.6%	SLF
Darwin Select Insurance Company	384,214	0.4%	0	364,804	207,091	65,168	56.8%	74.6%	SLF
James River Insurance Company	342,355	0.4%	0	331,352	159,733	61,965	48.2%	66.9%	SLF
Ophthalmic Mutual Insurance Company (A Risk Retention Group)	314,001	0.4%	635,000	319,926	-132,567	23,033	-41.4%	-34.2%	RR

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* 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
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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
						and Cost Containment Expense Incurred	Ratio w/o LAE *	Ratio with LAE **	Company ***
NCMIC Insurance Company	291,662	0.3%	0	294,833	266,028	27,459	90.2%	99.5%	PCM
Landmark American Insurance Company	259,077	0.3%	0	287,772	119,795	121,856	41.6%	84.0%	SLF
Interstate Fire & Casualty Company	231,307	0.3%	0	271,989	221,021	23,123	81.3%	89.8%	SLF
Professional Underwriters Liability Insurance Company	179,302	0.2%	-3,200	240,698	-1,361	-186,067	-0.6%	-77.9%	SLF
Nautilus Insurance Company	161,264	0.2%	0	91,457	31,254	12,171	34.2%	47.5%	SLF
National Fire & Marine Insurance Company	152,214	0.2%	0	435,027	942,571	94,990	216.7%	238.5%	SLF
ACE American Insurance Company	152,136	0.2%	0	145,960	27,213	47,387	18.6%	51.1%	PCM
Community Blood Centers' Exchange, Risk Retention Group	142,307	0.2%	300,000	137,073	33,669	-50,773	24.6%	-12.5%	RR
Darwin National Assurance Company	131,080	0.2%	0	121,069	36,360	42,973	30.0%	65.5%	PCM
American Safety Indemnity Company	128,800	0.1%	0	21,173	6,496	5,386	30.7%	56.1%	SLF
Applied Medico-Legal Solutions Risk Retention Group, Inc.	121,996	0.1%	0	206,095	-120,642	-40,013	-58.5%	-78.0%	RR
Novus Insurance Company	80,002	0.1%	0	72,080	46,111	25,136	64.0%	98.8%	RR
Allied World Assurance Company (U.S.) Inc.	142,000	0.2%	0	62,428	40,534	4,290	64.9%	71.8%	SLF
Pharmacists Mutual Insurance Company	62,212	0.1%	0	62,068	3,660	190	5.9%	6.2%	PCM
Oceanus Insurance Company, A Risk Retention Group	56,730	0.1%	475,000	62,720	245,000	62,420	390.6%	490.1%	RR
American Alternative Insurance Corporation	55,306	0.1%	0	54,677	69,799	102,562	127.7%	315.2%	PCM
Houston Casualty Company	104,386	0.1%	0	133,460	100,210	0	75.1%	75.1%	SLF
American International Specialty Lines Insurance Company	49,920	0.1%	0	64,230	-147,858	-45,631	-230.2%	-301.2%	SLF
American Association of Orthodontists Insurance Company (RRG)	41,384	0.0%	0	39,978	3,133	2,042	7.8%	12.9%	RR
Green Hills Insurance Company, A Risk Retention Group	34,267	0.0%	0	26,120	1,568	4,153	6.0%	21.9%	RR
Granite State Insurance Company	33,702	0.0%	150,000	34,317	14,768	-8,810	43.0%	17.4%	PCM
Health Care Indemnity, Inc.	26,757	0.0%	832	23,636	-6,035,192	81,501	*****	*****	SLF
Anesthesiologists Professional Assurance Company	19,417	0.0%	0	19,417	8,204	4,417	42.3%	65.0%	PCS
Western World Insurance Company	18,541	0.0%	0	20,826	-6,637	2,740	-31.9%	-18.7%	SLF
State Farm Fire and Casualty Company	16,669	0.0%	0	16,200	894	0	5.5%	5.5%	PCM
Illinois Union Insurance Company	13,027	0.0%	0	362,459	-100,906	109,439	-27.8%	2.4%	SLF
CampMed Casualty & Indemnity Company, Inc. of Maryland	10,459	0.0%	0	458	253	115	55.2%	80.3%	PCM
Liberty Surplus Insurance Corporation	7,914	0.0%	0	7,144	4,765	0	66.7%	66.7%	SLF

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						and Cost Containment Expense Incurred	Ratio w/o LAE *	Ratio with LAE **	Company ***
American Insurance Company, The	7,136	0.0%	125,000	17,206	-132,139	4,020	-768.0%	-744.6%	PCM
National Casualty Company	6,379	0.0%	0	5,860	896	386	15.3%	21.9%	PCM
Allied Professionals Insurance Company, A Risk Retention Group, In	2,592	0.0%	0	2,293	29	60	1.3%	3.9%	RR
Church Mutual Insurance Company	1,963	0.0%	0	1,977	-393	-386	-19.9%	-39.4%	PCM
TIG Insurance Company	0	0.0%	-660	0	70,316	4,741			PCM
St. Paul Fire and Marine Insurance Company	0	0.0%	1,006,250	0	-6,981,374	-4,366			PCM
ACE Fire Underwriters Insurance Company	0	0.0%	360,000	0	-45,788	13,429			PCM
Mount Vernon Fire Insurance Company	0	0.0%	337,500	0	10,045	-16,200			SLF
St. Paul Mercury Insurance Company	0	0.0%	300,000	0	-1,125,436	-339,347			PCM
St. Paul Guardian Insurance Company	0	0.0%	245,000	0	-744,311	-206,399			PCM
Executive Risk Specialty Insurance Company	0	0.0%	141,847	0	-465,925	-91,183			SLF
Ironshore Specialty Insurance Company	0	0.0%	102,500	0	-595,348	-58,136			SLF
National Fire Insurance Company of Hartford	0	0.0%	12,000	0	-130,803	-17,186			PCM
OneBeacon Insurance Company	0	0.0%	0	121,783	-81,918	-2,061	-67.3%	-69.0%	PCM
Westchester Fire Insurance Company	0	0.0%	0	0	-5	3			PCM
American Economy Insurance Company	0	0.0%	0	0	-8	-9			PCM
SAFECO Surplus Lines Insurance Company	0	0.0%	0	0	-38	7			SLF
Nationwide Mutual Insurance Company	0	0.0%	0	0	-52	-48			PCM
Athena Assurance Company	0	0.0%	0	0	-100	84			PCM
Insurance Company of North America	0	0.0%	0	0	-124	17			PCM
TIG Indemnity Company	0	0.0%	0	0	-566	-305			PCM
National Surety Corporation	0	0.0%	0	0	-1,131	834			PCM
Arrowood Indemnity Company	0	0.0%	0	0	-1,622	-541			PCM
Arrowood Surplus Lines Insurance Company	0	0.0%	0	0	-2,228	3,781			SLF
Scottsdale Insurance Company	0	0.0%	0	0	-2,385	-496			SLF
General Insurance Company of America	0	0.0%	0	0	-2,432	-76			PCM
American Motorists Insurance Company	0	0.0%	0	0	-3,729	-2,647			PCM
Essex Insurance Company	0	0.0%	0	0	-4,906	-1,338			SLF

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						and Cost Containment Expense Incurred	Ratio w/o LAE *	Ratio with LAE **	Company ***
Travelers Indemnity Company, The	0	0.0%	0	0	-7,728	20,344			PCM
Fireman's Fund Insurance Company	0	0.0%	0	0	-10,463	4,553			PCM
American Home Assurance Company	0	0.0%	0	0	-13,894	-1,561			PCM
Century Indemnity Company	0	0.0%	0	0	-23,992	-7,150			PCM
OneBeacon America Insurance Company	0	0.0%	0	0	-30,104	-763			PCM
Princeton Excess and Surplus Lines Insurance Company, The	0	0.0%	0	0	-31,314	-949			SLF
Associated Indemnity Corporation	0	0.0%	0	0	-41,684	94			PCM
Capitol Specialty Insurance Corporation	0	0.0%	0	0	-136,855	-70,501			SLF
Everest Indemnity Insurance Company	0	0.0%	0	0	-262,967	-92,038			SLF
Executive Risk Indemnity Inc.	0	0.0%	0	0	-508,561	-8,489			PCM
Cincinnati Insurance Company, The	0	0.0%	0	0	-675,733	-104,923			PCM
First Specialty Insurance Corporation	0	0.0%	0	0	588,862	48,435			SLF
Westport Insurance Corporation	0	0.0%	0	0	32,385	3,850			PCM
St. Paul Medical Liability Insurance Company	0	0.0%	0	0	20,170	6,489			PCM
Pacific Employers Insurance Company	0	0.0%	0	0	2,915	84			PCM
American Automobile Insurance Company	0	0.0%	0	0	546	0			PCM
Select Insurance Company	0	0.0%	0	0	532	-47			PCM
Gulf Underwriters Insurance Company	0	0.0%	0	0	122	1,013			SLF
United States Fire Insurance Company	0	0.0%	0	0	5	0			PCM
Lumbermens Mutual Casualty Company	0	0.0%	0	0	4	0			PCM
Bankers Standard Insurance Company	0	0.0%	0	0	2	8			PCM
North River Insurance Company, The	0	0.0%	0	0	1	0			PCM
Nationwide Mutual Fire Insurance Company	0	0.0%	0	0	0	-4			PCM
United States Fidelity and Guaranty Company	0	0.0%	0	0	0	1			PCM
Grand Totals: 110 Companies in Report	86,166,252		39,321,634	87,836,798	-11,662,889	-13,442,611	-13.3%	-28.6%	

** 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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