## Companies Filing on Property/Casualty Blank Group Accident and Health Business in Mississippi for Year Ended 12/31/2006

						Direct Defense		
						and Cost	Loss	Loss
						Containment	Ratio	Ratio
	Premiums	Market	Losses	Premiums	Losses	Expense	w/o LAE v	vith LAE
Company	Written	Share	Paid	Earned	Incurred	Incurred	*	**
QBE Insurance Corporation	12,908,070	26.5%	6,071,820	12,908,070	6,324,017	94,527	49.0%	49.7%
Zurich American Insurance Company	9,096,760	18.6%	9,190,064	8,900,023	9,958,391	280,250	111.9%	115.0%
AmFirst Insurance Company	8,790,213	18.0%	4,478,822	8,894,907	4,622,789	447,951	52.0%	57.0%
State Farm Mutual Automobile Insurance Company	4,529,133	9.3%	3,619,285	4,529,133	3,287,163	-5,349	72.6%	72.5%
Federated Mutual Insurance Company	3,313,118	6.8%	2,228,478	3,316,035	2,403,723	55,855	72.5%	74.2%
Continental Casualty Company	2,405,649	4.9%	2,712,829	1,681,227	-4,115,495	0	-244.8%	-244.8%
Empire Fire and Marine Insurance Company	1,197,380	2.5%	666,058	1,197,380	904,609	0	75.5%	75.5%
BCS Insurance Company	1,139,371	2.3%	613,867	1,139,371	622,869	8,185	54.7%	55.4%
National Union Fire Insurance Company of Pittsburgh, PA.	1,014,285	2.1%	1,213,685	974,897	568,158	17,055	58.3%	60.0%
Federal Insurance Company	956,897	2.0%	370,372	468,562	428,821	18,521	91.5%	95.5%
Delos Insurance Company	867,856	1.8%	726,727	867,856	781,201	605	90.0%	90.1%
AMEX Assurance Company	862,656	1.8%	73,958	847,088	756,183	1,080	89.3%	89.4%
U.S. Specialty Insurance Company	569,075	1.2%	88,656	570,102	146,998	13,865	25.8%	28.2%
ACE American Insurance Company	315,758	0.6%	-98,201	304,392	-229,019	8,141	-75.2%	-72.6%
TIG Premier Insurance Company	265,205	0.5%	26,810	265,205	23,734	-2,690	8.9%	7.9%
Employers Reinsurance Corporation	151,500	0.3%	-15,928	151,500	-59,317	4,821	-39.2%	-36.0%
Arch Insurance Company	142,567	0.3%	58,010	142,567	135,903	1,395	95.3%	96.3%
Cherokee Insurance Company	71,115	0.1%	149	23,660	1,110	0	4.7%	4.7%
American Bankers Insurance Company of Florida	64,782	0.1%	7,494	64,783	11,656	2	18.0%	18.0%
AIG Premier Insurance Company	30,360	0.1%	20,989	33,296	12,649	0	38.0%	38.0%
American Sentinel Insurance Company	28,556	0.1%	18,722	29,504	18,776	0	63.6%	63.6%
National Casualty Company	20,944	0.0%	13,687	20,895	11,587	0	55.5%	55.5%
Capitol Indemnity Corporation	19,249	0.0%	0	10,773	2,019	227	18.7%	20.8%
United States Fire Insurance Company	16,504	0.0%	0	16,504	10,000	300	60.6%	62.4%
Clarendon National Insurance Company	11,072	0.0%	43,720	11,072	72,012	110,759	650.4%	****

Group Accident and Health Business - Stock Fire and Miscellaneous Companies

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\*\* 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%

<sup>\*</sup> Loss Ratio w/o LAE is Direct Losses Incurred compared to Direct Premiums Earned

					Direct Defense			
						and Cost	Loss	Loss
						Containment	Ratio	Ratio
	Premiums	Market	Losses	Premiums	Losses	Expense	w/o LAE with LAE	
Company	Written	Share	Paid	Earned	Incurred	Incurred	*	**
Sentry Insurance a Mutual Company	4,237	0.0%	0	2,910	2,759	0	94.8%	94.8%
Government Employees Insurance Company	2,433	0.0%	1,840	2,507	1,713	0	68.3%	68.3%
Independence American Insurance Company	2,404	0.0%	7,791	2,404	10,215	0	424.9%	424.9%
Stonebridge Casualty Insurance Company	1,911	0.0%	0	1,931	0	0	0.0%	0.0%
Avemco Insurance Company	952	0.0%	119,780	952	119,780	0	****	****
Balboa Insurance Company	311	0.0%	0	311	348	0	111.9%	111.9%
Central States Indemnity Co. of Omaha	267	0.0%	0	266	0	0	0.0%	0.0%
Hartford Fire Insurance Company	237	0.0%	2,667	1,915	1,631	0	85.2%	85.2%
Nationwide Mutual Insurance Company	35	0.0%	0	35	-21	-1	-60.0%	-62.9%
BancInsure, Inc.	9	0.0%	0	9	0	0	0.0%	0.0%
Insurance Company of North America	0	0.0%	12,865	0	10,150	0		
Great American Insurance Company	0	0.0%	8,232	0	15,497	70		
Insurance Company of the State of Pennsylvania, The	0	0.0%	3,389	0	1,589	31		
ACE Fire Underwriters Insurance Company	0	0.0%	0	0	23,617	0		
RLI Insurance Company	0	0.0%	0	0	2,406	267		
Old Republic Insurance Company	0	0.0%	0	0	-8	0		
Benchmark Insurance Company	0	0.0%	0	0	-919	0		
Security Insurance Company of Hartford	0	0.0%	0	0	-1,230	0		
Travelers Indemnity Company of Connecticut, The	0	0.0%	0	0	-97,856	0		
Lumbermens Mutual Casualty Company	0	0.0%	-28,365	0	-28,365	5,021		
Grand Totals: 45 Companies in Report	48,800,871		32,258,272	47,382,042	26,761,843	1,060,888	56.5%	58.7%

Group Accident and Health Business - Stock Fire and Miscellaneous Companies

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