Companies Filing on Property/Casualty Blank All other A&H Business in Mississippi for Year Ended 12/31/2007

						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	*	**
State Farm Mutual Automobile Insurance Company	312,047	42.9%	132,226	316,913	94,129	-610	29.7%	29.5%
Markel Insurance Company	162,725	22.4%	50,206	140,971	46,289	0	32.8%	32.8%
Metropolitan Property and Casualty Insurance Company	96,050	13.2%	24,815	92,460	30,496	0	33.0%	33.0%
United States Fire Insurance Company	91,435	12.6%	34,413	91,435	65,613	750	71.8%	72.6%
American Bankers Insurance Company of Florida	35,437	4.9%	311	35,562	-986	0	-2.8%	-2.8%
Republic Western Insurance Company	32,637	4.5%	17,500	32,637	3,200	437	9.8%	11.1%
Fairmont Premier Insurance Company	30,179	4.1%	119,401	30,179	90,911	2,652	301.2%	310.0%
AssuranceAmerica Insurance Company	13,835	1.9%	0	7,925	0	21	0.0%	0.3%
Central States Indemnity Co. of Omaha	1,983	0.3%	59	1,979	346	0	17.5%	17.5%
Clarendon National Insurance Company	0	0.0%	43,728	0	-147,620	-2,042		
Arch Insurance Company	-48,700	-6.7%	-24,153	-48,699	-29,263	0	60.1%	60.1%
Grand Totals: 11 Companies in Report	727,628		398,506	701,362	153,115	1,208	21.8%	22.0%

All other A&H 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%

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