

**Property Companies**

**Accident and Health Business in Mississippi for Year Ended 12/31/2007**

<b>Company</b>	<b>Premiums Written</b>	<b>Market Share</b>	<b>Losses Paid</b>	<b>Premiums Earned</b>	<b>Losses Incurred</b>	<b>Loss Ratio w/o LAE*</b>
State Farm Mutual Automobile Insurance Compan	21,187,513	27.9%	14,449,952	19,586,326	14,263,967	72.8%
QBE Insurance Corporation	13,601,431	17.9%	8,825,271	13,601,431	9,877,288	72.6%
AmFirst Insurance Company	10,915,814	14.4%	5,549,882	10,915,814	5,586,648	51.2%
Zurich American Insurance Company	8,167,783	10.8%	6,896,271	8,162,116	6,700,535	82.1%
National Union Fire Insurance Company of Pittsbu	5,252,009	6.9%	585,713	5,236,051	818,955	15.6%
Federated Mutual Insurance Company	3,302,142	4.3%	3,727,392	3,301,633	3,586,148	108.6%
Continental Casualty Company	2,639,291	3.5%	2,651,707	1,683,644	625,486	37.2%
Federal Insurance Company	2,416,462	3.2%	556,867	1,394,037	660,359	47.4%
BCS Insurance Company	1,673,879	2.2%	954,388	1,654,073	1,064,396	64.4%
American Bankers Insurance Company of Florida	1,162,075	1.5%	145,680	1,162,139	141,688	12.2%
AMEX Assurance Company	951,129	1.3%	650,441	938,597	433,266	46.2%
Delos Insurance Company	894,832	1.2%	651,130	894,832	708,249	79.1%
American Security Insurance Company	703,342	0.9%	11,880	703,342	27,567	3.9%
U.S. Specialty Insurance Company	585,563	0.8%	52,425	570,098	-79,503	-13.9%
Empire Fire and Marine Insurance Company	370,756	0.5%	0	370,756	-405,356	-109.3%
ACE American Insurance Company	359,854	0.5%	231,585	366,168	207,712	56.7%
Fairmont Premier Insurance Company	325,799	0.4%	283,242	325,799	351,585	107.9%
Old Republic Insurance Company	251,808	0.3%	96,809	217,046	66,230	30.5%
United States Fire Insurance Company	246,476	0.3%	102,020	246,476	179,320	72.8%
Employers Reinsurance Corporation	175,933	0.2%	0	175,933	20,465	11.6%
Markel Insurance Company	162,725	0.2%	50,206	140,971	46,289	32.8%
Cherokee Insurance Company	157,868	0.2%	93,247	122,199	157,540	128.9%
Central States Indemnity Co. of Omaha	100,025	0.1%	24,281	100,017	11,592	11.6%
Metropolitan Property and Casualty Insurance Co	96,050	0.1%	24,815	92,460	30,496	33.0%
Stonebridge Casualty Insurance Company	72,280	0.1%	14,670	72,292	12,182	16.9%
StarNet Insurance Company	58,670	0.1%	0	24,593	11,487	46.7%
Republic Western Insurance Company	32,637	0.0%	17,500	32,637	3,200	9.8%
AIG Premier Insurance Company	29,593	0.0%	21,677	30,703	19,453	63.4%
Capitol Indemnity Corporation	27,593	0.0%	1,804	29,121	4,574	15.7%
National Casualty Company	18,361	0.0%	8,004	21,020	7,317	34.8%
American Reliable Insurance Company	14,294	0.0%	6,907	14,294	-263	-1.8%
AssuranceAmerica Insurance Company	13,835	0.0%	0	7,925	0	0.0%
American Sentinel Insurance Company	13,302	0.0%	10,067	10,953	7,985	72.9%
American States Insurance Company	11,727	0.0%	23,213	9,335	79,434	850.9%
American Home Assurance Company	5,225	0.0%	0	5,595	-124	-2.2%
Liberty Mutual Insurance Company	5,136	0.0%	20,708	5,136	20,215	393.6%
Sentry Insurance a Mutual Company	3,771	0.0%	0	3,432	3,403	99.2%
Government Employees Insurance Company	2,889	0.0%	20,000	2,947	19,934	676.4%
Heritage Casualty Insurance Company	1,399	0.0%	0	1,399	0	0.0%
Balboa Insurance Company	294	0.0%	0	294	3,714	*****
Independence American Insurance Company	75	0.0%	0	75	-2,408	*****
Clarendon National Insurance Company	0	0.0%	177,217	0	177,741	
Lumbermens Mutual Casualty Company	0	0.0%	40,874	0	371,411	
Hartford Fire Insurance Company	0	0.0%	2,667	492	-201	-40.9%

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

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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	Loss Ratio w/o LAE*
Great American Insurance Company	0	0.0%	2,226	0	-5,039	
Discover Property & Casualty Insurance Company	0	0.0%	1,995	0	1,995	
Avemco Insurance Company	0	0.0%	264	0	264	
Nationwide Mutual Insurance Company	0	0.0%	0	4,043	-100	-2.5%
Commercial Guaranty Casualty Insurance Compan	0	0.0%	0	2,271	-35	-1.5%
ACE Fire Underwriters Insurance Company	0	0.0%	0	0	4,773	
Fireman's Fund Insurance Company	0	0.0%	0	0	416	
RLI Insurance Company	0	0.0%	0	0	101	
American Automobile Insurance Company	0	0.0%	0	0	52	
Travelers Indemnity Company, The	0	0.0%	0	0	-1,090	
Allstate Insurance Company	0	0.0%	0	0	-1,346	
Arrowood Indemnity Company	0	0.0%	0	0	-3,343	
Travelers Indemnity Company of Connecticut, The	0	0.0%	0	0	-78,215	
TIG Insurance Company	0	0.0%	-589	0	206	
Insurance Company of North America	-2	0.0%	4,149	-2	810	*****
Arch Insurance Company	-47,990	-0.1%	11,142	-47,989	-80,215	167.2%
<b>Grand Totals: 60 Companies in Report</b>	<b>75,963,648</b>		<b>46,999,699</b>	<b>72,192,524</b>	<b>45,659,210</b>	<b>63.2%</b>

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

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