## Companies Filing on Property/Casualty Blank Commercial auto no-fault (personal injury protection) Business in Mississippi for Year Ended 12/31/2007

		Market	Losses	Premiums	Losses	Direct Defense		
	Premiums					and Cost Containment Expense	Loss	Loss
							Ratio	Ratio
							w/o LAE with LAE	
Company	Written	Share	Paid	Earned	Incurred	Incurred	*	**
QBE Insurance Corporation	103,446	71.9%	0	100,742	49,887	10,582	49.5%	60.0%
Arch Insurance Company	38,039	26.4%	0	12,472	5,899	1,966	47.3%	63.1%
Vanliner Insurance Company	1,326	0.9%	0	1,125	44	7	3.9%	4.5%
Lincoln General Insurance Company	1,029	0.7%	0	972	-5,000	0	-514.4%	-514.4%
Redland Insurance Company	63	0.0%	0	39	8	0	20.5%	20.5%
Virginia Surety Company, Inc.	35	0.0%	0	614	10	0	1.6%	1.6%
Markel American Insurance Company	6	0.0%	0	6	1	0	16.7%	16.7%
Zurich American Insurance Company	1	0.0%	0	-5	-81	10	****	****
Stonington Insurance Company	0	0.0%	3,396	0	7,167	0		
Great West Casualty Company	0	0.0%	3,371	0	15,000	0		
General Insurance Company of America	0	0.0%	0	5	-5	0	-100.0%	-100.0%
United States Fire Insurance Company	0	0.0%	0	0	962	140		
Union Insurance Company	0	0.0%	0	0	434	0		
Penn-America Insurance Company	0	0.0%	0	0	337	0		
Acadia Insurance Company	0	0.0%	0	0	329	0		
Lumbermen's Underwriting Alliance	0	0.0%	0	0	114	47		
Hanover Insurance Company, The	0	0.0%	0	0	37	5		
Travelers Casualty and Surety Company	0	0.0%	0	0	1	0		
United National Specialty Insurance Company	0	0.0%	0	0	1	0		
DaimlerChrysler Insurance Company	0	0.0%	0	0	0	4,236		
Unitrin Auto and Home Insurance Company	0	0.0%	0	0	-5	0		
Massachusetts Bay Insurance Company	0	0.0%	0	0	-6	-1		
Northern Insurance Company of New York	0	0.0%	0	0	-8	0		
North River Insurance Company, The	0	0.0%	0	0	-8	-1		
Lancer Insurance Company	0	0.0%	0	0	-9	-1		

Commercial auto no-fault (personal injury protection) 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 v	with LAE
Company	Written	Share	Paid	Earned	Incurred	Incurred	*	**
United States Fidelity and Guaranty Company	0	0.0%	0	0	-76	0		
Crum & Forster Indemnity Company	0	0.0%	0	0	-521	-5		
Sentry Select Insurance Company	0	0.0%	0	0	-557	-1		
Empire Fire and Marine Insurance Company	0	0.0%	0	0	-2,390	169		
American Guarantee & Liability Insurance Company	0	0.0%	0	-15	-107	20	713.3%	580.0%
Grand Totals: 30 Companies in Report	143,945		6,767	115,955	71,458	17,173	61.6%	76.4%

Commercial auto no-fault (personal injury protection) Business - Stock Fire and Miscellaneous Companies

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