## Companies Filing on Property/Casualty Blank Group accident and health 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	*	**
QBE Insurance Corporation	13,601,431	26.8%	8,825,271	13,601,431	9,877,288	156,322	72.6%	73.8%
AmFirst Insurance Company	10,915,814	21.5%	5,549,882	10,915,814	5,586,648	0	51.2%	51.2%
Zurich American Insurance Company	8,167,783	16.1%	6,896,271	8,162,116	6,700,535	14,431	82.1%	82.3%
State Farm Mutual Automobile Insurance Company	3,727,414	7.3%	3,565,080	3,727,414	3,644,108	1,275	97.8%	97.8%
Federated Mutual Insurance Company	3,302,142	6.5%	3,727,392	3,301,633	3,586,148	99,520	108.6%	111.6%
Federal Insurance Company	2,416,098	4.8%	556,867	1,393,835	660,302	112,296	47.4%	55.4%
Continental Casualty Company	1,854,595	3.7%	2,215,293	1,613,033	424,215	0	26.3%	26.3%
BCS Insurance Company	1,673,879	3.3%	954,388	1,654,073	1,064,396	-1,264	64.4%	64.3%
AMEX Assurance Company	951,129	1.9%	650,441	938,597	433,266	16,787	46.2%	47.9%
National Union Fire Insurance Company of Pittsburgh, PA.	904,887	1.8%	585,713	888,929	586,518	12,279	66.0%	67.4%
Delos Insurance Company	894,832	1.8%	651,130	894,832	708,249	4,264	79.1%	79.6%
U.S. Specialty Insurance Company	585,563	1.2%	52,425	570,098	-79,503	-5,863	-13.9%	-15.0%
Empire Fire and Marine Insurance Company	370,756	0.7%	0	370,756	-405,356	138	-109.3%	-109.3%
ACE American Insurance Company	359,854	0.7%	231,585	366,168	207,712	-3,685	56.7%	55.7%
Fairmont Premier Insurance Company	295,620	0.6%	163,841	295,620	260,674	32	88.2%	88.2%
Employers Reinsurance Corporation	175,933	0.3%	0	175,933	20,465	451	11.6%	11.9%
Cherokee Insurance Company	157,868	0.3%	93,247	122,199	157,540	0	128.9%	128.9%
United States Fire Insurance Company	155,041	0.3%	67,607	155,041	113,707	1,100	73.3%	74.0%
StarNet Insurance Company	58,670	0.1%	0	24,593	11,487	0	46.7%	46.7%
American Bankers Insurance Company of Florida	54,863	0.1%	3,013	54,802	2,584	141	4.7%	5.0%
Capitol Indemnity Corporation	27,593	0.1%	1,804	29,121	4,574	335	15.7%	16.9%
AIG Premier Insurance Company	25,604	0.1%	18,658	26,371	17,314	744	65.7%	68.5%
National Casualty Company	16,449	0.0%	8,004	19,129	7,125	350	37.2%	39.1%
American Sentinel Insurance Company	13,302	0.0%	10,067	10,953	7,985	0	72.9%	72.9%
Sentry Insurance a Mutual Company	3,771	0.0%	0	3,432	3,403	0	99.2%	99.2%

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	Loss	Loss
						and Cost		
						Containment	Ratio	Ratio
	Premiums	Market	Losses	Premiums	Losses	Expense	w/o LAE with LAE	
Company	Written	Share	Paid	Earned	Incurred	Incurred	*	**
Government Employees Insurance Company	2,215	0.0%	20,000	2,255	19,968	0	885.5%	885.5%
Stonebridge Casualty Insurance Company	1,693	0.0%	0	1,705	0	0	0.0%	0.0%
Arch Insurance Company	710	0.0%	35,295	710	-50,952	-1,975	*****	****
Balboa Insurance Company	294	0.0%	0	294	3,714	0	*****	****
Central States Indemnity Co. of Omaha	258	0.0%	42	254	42	0	16.5%	16.5%
Independence American Insurance Company	75	0.0%	0	75	-2,408	0	****	****
Clarendon National Insurance Company	0	0.0%	133,489	0	325,361	0		
Lumbermens Mutual Casualty Company	0	0.0%	40,874	0	371,411	1,215		
Hartford Fire Insurance Company	0	0.0%	2,667	492	-201	0	-40.9%	-40.9%
Great American Insurance Company	0	0.0%	2,226	0	-5,039	38		
Discover Property & Casualty Insurance Company	0	0.0%	1,995	0	1,995	161		
Avemco Insurance Company	0	0.0%	264	0	264	0		
Old Republic Insurance Company	0	0.0%	66	0	-43,679	0		
Nationwide Mutual Insurance Company	0	0.0%	0	4,043	-100	-11	-2.5%	-2.7%
RLI Insurance Company	0	0.0%	0	0	101	12		
Arrowood Indemnity Company	0	0.0%	0	0	-3,343	0		
ACE Fire Underwriters Insurance Company	0	0.0%	0	0	-9,887	-3,158		
Travelers Indemnity Company of Connecticut, The	0	0.0%	0	0	-78,215	0		
Insurance Company of North America	-2	0.0%	4,149	-2	810	0	****	****
Grand Totals: 44 Companies in Report	50,716,134		35,069,046	49,325,749	34,131,226	405,935	69.2%	70.0%

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