## Companies Filing on Property/Casualty Blank Warranty Business in Mississippi for Year Ended 12/31/2008

		Market	Losses			Direct Defense and Cost Containment Expense	Loss Ratio	Loss Ratio
	Premiums							
				Premiums	Losses			
							w/o LAE with LAE	
Company	Written	Share	Paid	Earned	Incurred	Incurred	*	**
Dealers Assurance Company	2,048,197	36.9%	395,873	1,097,780	395,873	0	36.1%	36.1%
National Casualty Company	1,002,157	18.0%	618,260	1,117,395	566,609	-9	50.7%	50.7%
American Bankers Insurance Company of Florida	367,196	6.6%	79,477	334,998	69,998	965	20.9%	21.2%
American Mercury Insurance Company	356,779	6.4%	149,176	339,737	152,886	75	45.0%	45.0%
MIC Property and Casualty Insurance Corporation	345,521	6.2%	607,510	345,911	5,180,039	344,199	****	*****
Greenwich Insurance Company	326,025	5.9%	152,529	-577,403	170,062	4,117	-29.5%	-30.2%
Universal Underwriters Insurance Company	323,220	5.8%	-697	240,713	694	0	0.3%	0.3%
Virginia Surety Company, Inc.	275,931	5.0%	122,298	218,830	108,740	-3,501	49.7%	48.1%
Lyndon Property Insurance Company	224,209	4.0%	49,047	68,083	49,105	0	72.1%	72.1%
First Colonial Insurance Company	149,934	2.7%	16,745	-183,187	23,488	0	-12.8%	-12.8%
Great American Assurance Company	51,736	0.9%	0	19,595	0	0	0.0%	0.0%
American Reliable Insurance Company	28,206	0.5%	1,012	31,890	315	2,290	1.0%	8.2%
Chrysler Insurance Company	25,702	0.5%	0	10,567	0	0	0.0%	0.0%
Courtesy Insurance Company	11,599	0.2%	4,686	7,569	4,944	0	65.3%	65.3%
Old Republic Insurance Company	8,368	0.2%	2,106	7,609	1,130	0	14.9%	14.9%
American Modern Home Insurance Company	5,561	0.1%	162	0	3,543	0		
Heritage Indemnity Company	3,528	0.1%	0	1,141	0	0	0.0%	0.0%
Great American Insurance Company	3,191	0.1%	0	510	0	0	0.0%	0.0%
American Road Insurance Company, The	2,415	0.0%	0	3,729	-253	0	-6.8%	-6.8%
American Security Insurance Company	1	0.0%	0	-4	0	0	0.0%	0.0%
American Zurich Insurance Company	0	0.0%	965,301	0	965,301	0		
Allstate Insurance Company	0	0.0%	283	-1,304	283	0	-21.7%	-21.7%
FFG Insurance Company	0	0.0%	274	16,749	554	0	3.3%	3.3%
Fireman's Fund Insurance Company	0	0.0%	0	10,997	2,673	2,789	24.3%	49.7%
Travelers Indemnity Company, The	0	0.0%	0	0	3	0		

Warranty 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	w/o LAE with LAE	
Company	Written	Share	Paid	Earned	Incurred	Incurred	*	**	
Arrowood Indemnity Company	-267	0.0%	0	-267	0	0	0.0%	0.0%	
Continental Insurance Company, The	-1,323	0.0%	182,081	261,768	212,846	3,760	81.3%	82.7%	
Grand Totals: 27 Companies in Report	5,557,886		3,346,123	3,373,406	7,908,833	354,685	234.4%	245.0%	

Warranty Business - Stock Fire and Miscellaneous Companies

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