## Companies Filing on Property/Casualty Blank All other A&H Business in Mississippi for Year Ended 12/31/2008

						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	294,795	41.9%	96,374	298,088	95,180	-20	31.9%	31.9%
Markel Insurance Company	125,520	17.9%	48,624	136,073	24,898	0	18.3%	18.3%
Metropolitan Property and Casualty Insurance Company	102,570	14.6%	36,396	101,033	34,761	0	34.4%	34.4%
Arch Insurance Company	48,714	6.9%	64,712	48,714	65,574	42	134.6%	134.7%
United States Fire Insurance Company	42,226	6.0%	17,641	42,226	10,541	0	25.0%	25.0%
American Bankers Insurance Company of Florida	30,506	4.3%	5,004	30,507	6,168	0	20.2%	20.2%
Republic Western Insurance Company	30,096	4.3%	800	30,096	1,900	0	6.3%	6.3%
AssuranceAmerica Insurance Company	26,422	3.8%	0	25,330	538	0	2.1%	2.1%
Central States Indemnity Co. of Omaha	2,090	0.3%	20	2,078	450	0	21.7%	21.7%
Fairmont Premier Insurance Company	158	0.0%	20	158	-69,609	-1,396	****	****
Clarendon National Insurance Company	0	0.0%	417,985	0	-1,355,442	-20,386		
Travelers Indemnity Company, The	0	0.0%	0	0	1,865	208		
Grand Totals: 12 Companies in Report	703,097		687,576	714,303	-1,183,176	-21,552	-165.6%	-168.7%

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%

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