

Companies Filing on Property/Casualty Blank
Commercial auto no-fault (personal injury protection) Business in Mississippi for Year Ended 12/31/2008

Company	Premiums Written	Market Share	Losses Paid	Premiums Earned	Losses Incurred	Direct Defense and Cost Containment Expense Incurred	Loss Ratio w/o LAE *	Loss Ratio with LAE **
American Guarantee & Liability Insurance Company	100,226	73.1%	0	278	99	-1	35.6%	35.3%
Arch Insurance Company	33,829	24.7%	0	34,597	14,871	4,472	43.0%	55.9%
Zurich American Insurance Company	12,631	9.2%	0	1,110	732	117	65.9%	76.5%
Redland Insurance Company	1,715	1.3%	361	1,143	766	44	67.0%	70.9%
Vanliner Insurance Company	1,494	1.1%	0	944	-12	-2	-1.3%	-1.5%
Philadelphia Indemnity Insurance Company	1,324	1.0%	0	55	0	0	0.0%	0.0%
United States Fire Insurance Company	171	0.1%	0	171	386	323	225.7%	414.6%
Praetorian Insurance Company	80	0.1%	66	80	96	4	120.0%	125.0%
Markel American Insurance Company	4	0.0%	0	4	2	1	50.0%	75.0%
Empire Fire and Marine Insurance Company	2	0.0%	0	2	-1,697	5,725	*****	*****
Sentry Select Insurance Company	0	0.0%	50,000	0	49,994	1		
Great West Casualty Company	0	0.0%	2,152	0	-9,478	0		
Union Insurance Company	0	0.0%	0	0	1,831	0		
Acadia Insurance Company	0	0.0%	0	0	517	0		
North River Insurance Company, The	0	0.0%	0	0	137	26		
ACE American Insurance Company	0	0.0%	0	0	80	22		
ACE Property and Casualty Insurance Company	0	0.0%	0	0	5	2		
General Insurance Company of America	0	0.0%	0	0	-2	-1		
Northern Insurance Company of New York	0	0.0%	0	0	-2	-1		
Hanover Insurance Company, The	0	0.0%	0	0	-5	-1		
Unitrin Auto and Home Insurance Company	0	0.0%	0	0	-5	-1		
United States Fidelity and Guaranty Company	0	0.0%	0	0	-6	-2		
Lumbermen's Underwriting Alliance	0	0.0%	0	0	-71	-17		
Virginia Surety Company, Inc.	0	0.0%	0	0	-129	0		
Northland Insurance Company	0	0.0%	0	0	-250	-72		

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

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

** 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%

Company	Premiums Written	Market Share	Losses Paid	Premiums Earned	Losses Incurred	Direct Defense and Cost Containment Expense Incurred	Loss Ratio w/o LAE *	Loss Ratio with LAE **
Penn-America Insurance Company	0	0.0%	0	0	-337	0		
Crum & Forster Indemnity Company	0	0.0%	0	0	-533	25		
Discover Property & Casualty Insurance Company	0	0.0%	-2,324	0	-2,324	-113		
QBE Insurance Corporation	-14,392	-10.5%	0	-11,688	-30,844	-6,543	263.9%	319.9%
Grand Totals: 29 Companies in Report	137,084		50,255	26,696	23,821	4,008	89.2%	104.2%

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

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