

Companies Filing on Property/Casualty Blank
Group accident and health Business in Mississippi for Year Ended 12/31/2008

Company	Premiums Written	Market Share	Losses Paid	Premiums Earned	Losses Incurred	Direct Defense	Loss	Loss
						and Cost Containment Expense Incurred	Ratio w/o LAE *	Ratio with LAE **
QBE Insurance Corporation	12,747,459	26.1%	7,920,444	12,747,459	6,791,529	-312,216	53.3%	50.8%
AmFirst Insurance Company	10,212,121	20.9%	5,085,362	10,212,121	5,065,622	0	49.6%	49.6%
Zurich American Insurance Company	5,970,706	12.2%	5,013,063	5,946,268	5,852,973	114,052	98.4%	100.3%
Federal Insurance Company	4,899,703	10.0%	3,575,943	5,045,129	5,131,903	589,797	101.7%	113.4%
State Farm Mutual Automobile Insurance Company	3,759,596	7.7%	3,225,770	3,759,596	3,258,229	518	86.7%	86.7%
BCS Insurance Company	2,521,740	5.2%	1,706,211	2,523,758	1,789,001	-1,042	70.9%	70.8%
Federated Mutual Insurance Company	2,383,803	4.9%	1,683,786	2,383,802	1,661,095	42,476	69.7%	71.5%
National Union Fire Insurance Company of Pittsburgh, PA.	1,150,950	2.4%	692,672	1,124,921	714,610	32,285	63.5%	66.4%
AMEX Assurance Company	818,093	1.7%	424,860	839,822	147,193	1,171	17.5%	17.7%
Continental Casualty Company	751,993	1.5%	1,701,339	630,149	456,243	0	72.4%	72.4%
StarNet Insurance Company	677,301	1.4%	93,384	322,299	126,394	1,831	39.2%	39.8%
Delos Insurance Company	632,314	1.3%	374,391	632,314	364,106	-5,444	57.6%	56.7%
ACE American Insurance Company	595,804	1.2%	283,626	593,151	106,897	-2,868	18.0%	17.5%
U.S. Specialty Insurance Company	531,900	1.1%	47,139	551,745	262,615	18,240	47.6%	50.9%
United States Fire Insurance Company	468,491	1.0%	73,895	468,491	186,895	93	39.9%	39.9%
Empire Fire and Marine Insurance Company	427,105	0.9%	0	427,105	21,924	583	5.1%	5.3%
Westport Insurance Corporation	160,522	0.3%	6,219	160,522	34,194	931	21.3%	21.9%
Cherokee Insurance Company	51,314	0.1%	60,608	104,990	117,839	3,500	112.2%	115.6%
American Bankers Insurance Company of Florida	46,501	0.1%	0	46,657	-12,144	-194	-26.0%	-26.4%
AIG Premier Insurance Company	23,336	0.0%	16,097	23,942	14,308	-110	59.8%	59.3%
American Sentinel Insurance Company	23,111	0.0%	28,110	15,202	41,738	0	274.6%	274.6%
National Casualty Company	18,582	0.0%	1,944	16,445	444	-130	2.7%	1.9%
Markel Insurance Company	4,865	0.0%	110	4,865	1,707	0	35.1%	35.1%
Sentry Insurance a Mutual Company	3,957	0.0%	0	3,572	-5,539	0	-155.1%	-155.1%
Capitol Indemnity Corporation	3,747	0.0%	12,892	9,877	11,814	325	119.6%	122.9%

Group accident and health 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	Loss	Loss
						and Cost Containment Expense Incurred	Ratio w/o LAE *	Ratio with LAE **
Government Employees Insurance Company	1,849	0.0%	0	1,865	-72	0	-3.9%	-3.9%
Stonebridge Casualty Insurance Company	1,733	0.0%	0	1,726	0	0	0.0%	0.0%
Balboa Insurance Company	242	0.0%	0	242	-3,396	0	*****	*****
Central States Indemnity Co. of Omaha	200	0.0%	0	201	0	0	0.0%	0.0%
Nationwide Mutual Insurance Company	175	0.0%	0	175	0	0	0.0%	0.0%
Fairmont Premier Insurance Company	0	0.0%	55,722	0	30,983	2,680		
Clarendon National Insurance Company	0	0.0%	23,586	0	-217,818	0		
Lumbermens Mutual Casualty Company	0	0.0%	16,073	0	-262,042	2,439		
Insurance Company of North America	0	0.0%	4,409	0	1,130	0		
Hartford Fire Insurance Company	0	0.0%	2,667	0	2,667	0		
American Reliable Insurance Company	0	0.0%	2,500	0	2,500	0		
Independence American Insurance Company	0	0.0%	0	0	-16	0		
ACE Fire Underwriters Insurance Company	0	0.0%	0	0	-388	42		
Arrowood Indemnity Company	0	0.0%	0	0	-498	0		
RLI Insurance Company	0	0.0%	0	0	-2,507	-279		
Arch Insurance Company	0	0.0%	0	0	-15,220	-744		
Travelers Indemnity Company of Connecticut, The	0	0.0%	0	0	-67,814	0		
Great American Insurance Company	0	0.0%	-116,072	0	-116,072	-2,482		
Grand Totals: 43 Companies in Report	48,889,213		32,016,750	48,598,411	31,493,027	485,454	64.8%	65.8%

Group accident and health Business - Stock Fire and Miscellaneous Companies

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