

**Companies Filing on Property/Casualty Blank
Products liability 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 Home Assurance Company	2,752,745	16.8%	98,882	2,753,127	2,499,322	866,670	90.8%	122.3%
American Guarantee & Liability Insurance Company	1,220,941	7.4%	0	1,295,290	202,423	39,801	15.6%	18.7%
Brierfield Insurance Company	920,075	5.6%	211,791	1,014,634	289,154	105,377	28.5%	38.9%
Liberty Mutual Fire Insurance Company	802,024	4.9%	3,091	782,073	72,161	152,130	9.2%	28.7%
Federal Insurance Company	753,448	4.6%	67,484	690,829	222,231	222,714	32.2%	64.4%
Nationwide Mutual Insurance Company	631,052	3.8%	0	707,868	-39,208	37,860	-5.5%	-0.2%
Universal Underwriters Insurance Company	612,141	3.7%	69,410	608,760	570,347	245,680	93.7%	134.0%
State Auto Property and Casualty Insurance Company	576,870	3.5%	0	549,189	-114,553	-85,096	-20.9%	-36.4%
Nationwide Agribusiness Insurance Company	484,118	3.0%	-7,658	452,891	138,679	69,273	30.6%	45.9%
Travelers Property Casualty Company of America	426,721	2.6%	17,642	361,404	133,173	91,236	36.8%	62.1%
Wausau Underwriters Insurance Company	424,161	2.6%	250	478,273	-114,337	-704,736	-23.9%	-171.3%
St. Paul Fire and Marine Insurance Company	413,856	2.5%	98,534	409,875	1,585,800	996,830	386.9%	630.1%
Employers Mutual Casualty Company	368,058	2.2%	7,108	361,875	-47,406	-12,120	-13.1%	-16.4%
Liberty Mutual Insurance Company	333,671	2.0%	3,483	372,254	660,383	724,682	177.4%	372.1%
Lafayette Insurance Company	283,536	1.7%	0	272,896	-399,029	-306,290	-146.2%	-258.5%
Federated Mutual Insurance Company	271,107	1.7%	41,299	302,453	52,181	21,028	17.3%	24.2%
Union Insurance Company	270,026	1.6%	63,082	280,837	62,263	705,340	22.2%	273.3%
United Fire & Casualty Company	244,481	1.5%	773	239,766	43,773	21,009	18.3%	27.0%
Hartford Fire Insurance Company	229,661	1.4%	1,001,997	322,998	878,743	97,070	272.1%	302.1%
Penn Millers Insurance Company	214,697	1.3%	0	215,785	-241,920	65,846	-112.1%	-81.6%
Nationwide Property and Casualty Insurance Company	205,126	1.3%	4,642	193,304	21,943	17,284	11.4%	20.3%
Sentry Select Insurance Company	189,588	1.2%	0	206,877	49,228	62,095	23.8%	53.8%
Continental Western Insurance Company	187,225	1.1%	28,317	192,023	-33,083	63,988	-17.2%	16.1%
Twin City Fire Insurance Company	186,250	1.1%	0	214,567	73,207	17,820	34.1%	42.4%
Empire Fire and Marine Insurance Company	171,637	1.0%	0	148,406	30,524	9,977	20.6%	27.3%

Products liability Business - Stock Fire and Miscellaneous Companies

Page 1 of 7

* 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

Thursday, April 30, 2009 10:11:06 AM

***** 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 **
Everest National Insurance Company	158,486	1.0%	0	85,202	0	0	0.0%	0.0%
Nationwide Mutual Fire Insurance Company	158,040	1.0%	5,284	120,849	-36,607	-6,314	-30.3%	-35.5%
Phoenix Insurance Company, The	155,918	1.0%	3,637	37,594	484,501	34,813	*****	*****
Fireman's Fund Insurance Company	149,568	0.9%	0	150,184	-3,826,273	-1,045	*****	*****
Southern Fire & Casualty Company	147,010	0.9%	73,138	156,987	2,223	61,379	1.4%	40.5%
Acadia Insurance Company	129,974	0.8%	1,750	127,601	58,281	57,687	45.7%	90.9%
Pennsylvania Lumbermens Mutual Insurance Company	129,095	0.8%	0	157,355	-5,957	-3,639	-3.8%	-6.1%
Sompo Japan Insurance Company of America	108,899	0.7%	0	70,973	15,985	3,999	22.5%	28.2%
Liberty Insurance Corporation	101,948	0.6%	0	106,341	473,924	37,074	445.7%	480.5%
Travelers Indemnity Company, The	97,833	0.6%	9,088	87,641	89,980	-107,028	102.7%	-19.5%
Discover Property & Casualty Insurance Company	96,776	0.6%	10,282	77,553	82,618	24,321	106.5%	137.9%
Electric Insurance Company	90,236	0.6%	115,089	90,236	599,625	158,463	664.5%	840.1%
Wesco Insurance Company	88,956	0.5%	0	61,857	25,787	6,328	41.7%	51.9%
United States Fire Insurance Company	87,737	0.5%	0	103,541	80,460	10,352	77.7%	87.7%
Wausau Business Insurance Company	86,434	0.5%	0	69,789	26,809	9,752	38.4%	52.4%
ACE American Insurance Company	84,852	0.5%	7,783	41,611	6,009	-11,457	14.4%	-13.1%
Sentry Insurance a Mutual Company	69,645	0.4%	0	74,124	56,310	37,663	76.0%	126.8%
State Automobile Mutual Insurance Company	69,256	0.4%	0	71,585	-32,199	-27,479	-45.0%	-83.4%
Hartford Casualty Insurance Company	66,388	0.4%	0	69,266	-125	3,178	-0.2%	4.4%
Great Northern Insurance Company	64,830	0.4%	0	57,179	-6,430	47,735	-11.2%	72.2%
Charter Oak Fire Insurance Company, The	53,261	0.3%	0	45,169	156,588	55,569	346.7%	469.7%
Granite State Insurance Company	51,654	0.3%	0	57,212	9,971	4,986	17.4%	26.1%
American Fire and Casualty Company	50,427	0.3%	0	45,343	12,044	990	26.6%	28.7%
Greenwich Insurance Company	49,855	0.3%	0	50,001	-14,526	-7,224	-29.1%	-43.5%
Indiana Lumbermens Mutual Insurance Company	48,006	0.3%	30,000	22,115	57,741	-9,884	261.1%	216.4%
Amerisure Mutual Insurance Company	46,153	0.3%	0	7,096	-1,906	-518	-26.9%	-34.2%
Ohio Casualty Insurance Company, The	45,882	0.3%	0	53,206	8,984	-1,552	16.9%	14.0%
Old Republic Insurance Company	45,269	0.3%	0	46,448	-38,222	9,565	-82.3%	-61.7%

Products liability Business - Stock Fire and Miscellaneous Companies

Page 2 of 7

* 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

Thursday, April 30, 2009 10:11:06 AM

***** 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 **
West American Insurance Company	45,034	0.3%	0	49,846	10,939	-19	21.9%	21.9%
Travelers Indemnity Company of Connecticut, The	42,418	0.3%	0	34,983	-81,002	4,281	-231.5%	-219.3%
Hartford Underwriters Insurance Company	42,059	0.3%	0	23,203	8,345	1,724	36.0%	43.4%
American Insurance Company, The	41,562	0.3%	0	38,063	74,158	-815	194.8%	192.7%
Continental Insurance Company, The	38,855	0.2%	0	27,628	-144,046	-33,178	-521.4%	-641.5%
LM Insurance Corporation	38,395	0.2%	0	28,092	11,779	4,988	41.9%	59.7%
Mid-Continent Casualty Company	35,447	0.2%	0	29,658	-6,564	-2,330	-22.1%	-30.0%
Cincinnati Insurance Company, The	30,873	0.2%	0	33,469	587	4,030	1.8%	13.8%
Georgia Casualty & Surety Company	29,715	0.2%	0	30,021	-2,982	-2,855	-9.9%	-19.4%
Tokio Marine & Nichido Fire Insurance Co., Ltd. (United States Bra	28,344	0.2%	0	25,094	-65,281	-38,279	-260.1%	-412.7%
Transportation Insurance Company	26,651	0.2%	8,826	36,075	32,825	22,728	91.0%	154.0%
Pennsylvania National Mutual Casualty Insurance Company	26,279	0.2%	0	25,678	4,652	1,380	18.1%	23.5%
Gerling America Insurance Company	23,360	0.1%	0	23,360	41,553	287,663	177.9%	*****
Mitsui Sumitomo Insurance USA Inc.	21,220	0.1%	0	34,823	22,379	8,882	64.3%	89.8%
Bituminous Casualty Corporation	20,889	0.1%	0	19,692	-984,200	-1,392,900	*****	*****
Allstate Insurance Company	20,134	0.1%	80,985	19,887	-1,134,488	-1,717,181	*****	*****
Markel American Insurance Company	19,850	0.1%	0	17,763	98,177	36,825	552.7%	760.0%
North River Insurance Company, The	17,049	0.1%	0	15,127	8,907	-3,327	58.9%	36.9%
Travelers Indemnity Company of America, The	15,792	0.1%	117,500	18,441	-11,805	-17,375	-64.0%	-158.2%
OneBeacon America Insurance Company	14,978	0.1%	2,405,000	14,871	2,409,722	13,224	*****	*****
Federated Service Insurance Company	14,402	0.1%	1,050	23,923	1,221	-297	5.1%	3.9%
Westport Insurance Corporation	14,022	0.1%	0	14,047	22,571	7,364	160.7%	213.1%
Amerisure Insurance Company	13,717	0.1%	0	9,894	1,906	781	19.3%	27.2%
Employers Insurance Company of Wausau	11,334	0.1%	0	16,078	-61,355	117,515	-381.6%	349.3%
Grain Dealers Mutual Insurance Company	9,545	0.1%	0	9,033	928	-3,737	10.3%	-31.1%
Commerce and Industry Insurance Company	8,765	0.1%	0	10,596	1,132	1,155	10.7%	21.6%
First National Insurance Company of America	8,474	0.1%	0	5,768	687	160	11.9%	14.7%
American Economy Insurance Company	8,374	0.1%	0	4,224	394	-136	9.3%	6.1%

Products liability Business - Stock Fire and Miscellaneous Companies

Page 3 of 7

* 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

Thursday, April 30, 2009 10:11:06 AM

***** 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 **
American States Insurance Company	7,345	0.0%	0	7,917	561	1,562	7.1%	26.8%
Association Casualty Insurance Company	6,280	0.0%	827	5,626	-5,581	624	-99.2%	-88.1%
Pacific Indemnity Company	5,621	0.0%	18,000	4,043	79,433	300,450	*****	*****
New Hampshire Insurance Company	5,269	0.0%	0	9,683	6,388	2,652	66.0%	93.4%
National Fire Insurance Company of Hartford	4,200	0.0%	5,000	13,273	290,065	93,978	*****	*****
Southern Pilot Insurance Company	4,193	0.0%	80,000	4,513	-83,013	94,498	*****	254.5%
Star Insurance Company	4,183	0.0%	0	6,519	142	62	2.2%	3.1%
Farmland Mutual Insurance Company	3,878	0.0%	0	3,878	-401	77	-10.3%	-8.4%
Shelter Mutual Insurance Company	3,486	0.0%	0	3,548	-183	0	-5.2%	-5.2%
Arch Insurance Company	3,186	0.0%	0	3,339	1,074	294	32.2%	41.0%
Continental Casualty Company	2,703	0.0%	1	5,181	259,500	143,174	*****	*****
Hartford Accident and Indemnity Company	2,698	0.0%	0	2,720	-112	-55	-4.1%	-6.1%
Employers' Fire Insurance Company, The	2,427	0.0%	0	2,673	351	127	13.1%	17.9%
Valley Forge Insurance Company	2,330	0.0%	0	-6,455	88,920	61,976	*****	*****
Indemnity Insurance Company of North America	2,314	0.0%	0	2,137	11,094	4,095	519.1%	710.8%
National Trust Insurance Company	1,738	0.0%	0	2,755	458	132	16.6%	21.4%
General Insurance Company of America	1,689	0.0%	85,028	4,422	85,038	-450	*****	*****
Republic Fire and Casualty Insurance Company	1,550	0.0%	0	1,461	159	106	10.9%	18.1%
Hanover Insurance Company, The	1,265	0.0%	0	3,039	0	0	0.0%	0.0%
Massachusetts Bay Insurance Company	1,182	0.0%	0	408	0	0	0.0%	0.0%
American Automobile Insurance Company	1,109	0.0%	0	1,412	-1,065	60	-75.4%	-71.2%
Capitol Indemnity Corporation	1,002	0.0%	0	319	31	4	9.7%	11.0%
National Surety Corporation	963	0.0%	0	511	3,161	-198	618.6%	579.8%
Great American Insurance Company of New York	950	0.0%	0	594	-14,603	11,325	*****	-551.9%
Insurance Company of the State of Pennsylvania, The	944	0.0%	0	1,292	686	185	53.1%	67.4%
Harleysville Mutual Insurance Company	928	0.0%	0	1,082	335	72	31.0%	37.6%
Southern Insurance Company	905	0.0%	0	832	-38	3	-4.6%	-4.2%
Redland Insurance Company	899	0.0%	245	1,541	-22	17	-1.4%	-0.3%

Products liability Business - Stock Fire and Miscellaneous Companies

Page 4 of 7

* 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

Thursday, April 30, 2009 10:11:06 AM

***** 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 **
State National Insurance Company, Inc.	764	0.0%	0	515	0	0	0.0%	0.0%
Lumbermens Mutual Casualty Company	749	0.0%	0	749	-30,342	-31,370	*****	*****
Hartford Insurance Company of the Midwest	487	0.0%	0	592	-1,305	-995	-220.4%	-388.5%
Diamond State Insurance Company	460	0.0%	0	460	-151	51	-32.8%	-21.7%
Northland Insurance Company	449	0.0%	0	491	48,440	29,049	*****	*****
Vigilant Insurance Company	73	0.0%	0	91	-1	-2	-1.1%	-3.3%
American Casualty Company of Reading, Pennsylvania	66	0.0%	0	331	28,468	7,209	*****	*****
Westfield Insurance Company	47	0.0%	0	11	-1,423	-1,448	*****	*****
Regent Insurance Company	1	0.0%	0	1	0	0	0.0%	0.0%
RLI Insurance Company	0	0.0%	790,000	0	152,700	63,246		
Pennsylvania Manufacturers' Association Insurance Company	0	0.0%	50,000	0	73,310	8,536		
Arrowood Indemnity Company	0	0.0%	20,968	0	-191,286	839,670		
United States Fidelity and Guaranty Company	0	0.0%	50	0	29,714	307,862		
Markel Insurance Company	0	0.0%	0	6,439	-287	4,874	-4.5%	71.2%
Allianz Global Risks US Insurance Company	0	0.0%	0	4,338	-27,014	3,270	-622.7%	-547.3%
Mitsui Sumitomo Insurance Company of America	0	0.0%	0	1,113	700	284	62.9%	88.4%
Penn-America Insurance Company	0	0.0%	0	489	-223	-283	-45.6%	-103.5%
Great American Insurance Company	0	0.0%	0	441	0	0	0.0%	0.0%
Associated Indemnity Corporation	0	0.0%	0	36	-31	-21	-86.1%	-144.4%
American Alternative Insurance Corporation	0	0.0%	0	15	-3	1	-20.0%	-13.3%
Genesis Insurance Company	0	0.0%	0	11	-110,250	11,993	*****	*****
XL Insurance America, Inc.	0	0.0%	0	0	13,747	944		
St. Paul Protective Insurance Company	0	0.0%	0	0	12,410	-8,298		
American International South Insurance Company	0	0.0%	0	0	3,651	1,266		
American Motorists Insurance Company	0	0.0%	0	0	3,290	-3,191		
American Summit Insurance Company	0	0.0%	0	0	2,424	270		
White Mountains Reinsurance Company of America	0	0.0%	0	0	1,817	-730		
Century Indemnity Company	0	0.0%	0	0	1,778	0		

Products liability Business - Stock Fire and Miscellaneous Companies

Page 5 of 7

* 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

Thursday, April 30, 2009 10:11:06 AM

***** 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 **
Middlesex Insurance Company	0	0.0%	0	0	27	2		
ACE Fire Underwriters Insurance Company	0	0.0%	0	0	19	6		
SAFECO Insurance Company of America	0	0.0%	0	0	11	7,968		
Audubon Indemnity Company	0	0.0%	0	0	1	0		
Everest Reinsurance Company	0	0.0%	0	0	0	1,324		
GEICO General Insurance Company	0	0.0%	0	0	0	1,174		
Centennial Insurance Company	0	0.0%	0	0	0	-1,000		
Kemper Casualty Insurance Company	0	0.0%	0	0	0	-1,239		
Bankers Insurance Company	0	0.0%	0	0	0	-8,155		
United States Liability Insurance Company	0	0.0%	0	0	-9	-4		
Crum & Forster Indemnity Company	0	0.0%	0	0	-70	-366		
Bankers Standard Insurance Company	0	0.0%	0	0	-77	36		
National Liability & Fire Insurance Company	0	0.0%	0	0	-109	-54		
Automobile Insurance Company of Hartford, Connecticut, The	0	0.0%	0	0	-147	-78		
Travelers Casualty Company of Connecticut	0	0.0%	0	0	-150	-14		
Farmington Casualty Company	0	0.0%	0	0	-256	-133		
Northland Casualty Company	0	0.0%	0	0	-312	-148		
AXA Re Property and Casualty Insurance Company	0	0.0%	0	0	-319	0		
ACE Property and Casualty Insurance Company	0	0.0%	0	0	-435	4,821		
AXA Insurance Company	0	0.0%	0	0	-444	-526		
Travelers Casualty Insurance Company of America	0	0.0%	0	0	-451	-1,922		
North American Specialty Insurance Company	0	0.0%	0	0	-461	13,146		
Insurance Company of North America	0	0.0%	0	0	-520	193		
Fidelity and Guaranty Insurance Company	0	0.0%	0	0	-1,003	-1,848		
Zurich American Insurance Company of Illinois	0	0.0%	0	0	-1,275	-683		
Athena Assurance Company	0	0.0%	0	0	-4,143	485		
Assurance Company of America	0	0.0%	0	0	-7,228	-3,679		
Northern Insurance Company of New York	0	0.0%	0	0	-10,224	-3,257		

Products liability Business - Stock Fire and Miscellaneous Companies

Page 6 of 7

* 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

Thursday, April 30, 2009 10:11:06 AM

***** 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 **
Maryland Casualty Company	0	0.0%	0	0	-11,353	88,804		
Fidelity and Guaranty Insurance Underwriters, Inc.	0	0.0%	0	0	-15,898	18,947		
Standard Fire Insurance Company, The	0	0.0%	0	0	-20,868	-24,572		
TIG Insurance Company	0	0.0%	0	0	-21,176	-4,502		
Lumbermen's Underwriting Alliance	0	0.0%	0	0	-22,048	3,399		
Virginia Surety Company, Inc.	0	0.0%	0	0	-22,795	0		
Fairmont Specialty Insurance Company	0	0.0%	0	0	-24,053	-28,535		
Travelers Casualty and Surety Company of America	0	0.0%	0	0	-32,917	-38,663		
Travelers Casualty and Surety Company	0	0.0%	0	0	-66,866	-45,208		
Westchester Fire Insurance Company	0	0.0%	0	0	-501,668	-85,304		
Stonewall Insurance Company	0	0.0%	0	0	-1,563,206	-291,996		
American Zurich Insurance Company	0	0.0%	0	-1	-14,054	13,921	*****	*****
St. Paul Mercury Insurance Company	0	0.0%	0	-5	-9,809	191	*****	*****
St. Paul Guardian Insurance Company	0	0.0%	0	-6	-26,547	21,568	*****	*****
Pacific Employers Insurance Company	0	0.0%	0	-7	-11,784	12,258	*****	*****
Stonington Insurance Company	0	0.0%	0	-375	-28	-2	7.5%	8.0%
Trinity Universal Insurance Company	-3	0.0%	0	308	-2,649	-825	-860.1%	*****
Security National Insurance Company	-82	0.0%	0	251	-2,169	-625	-864.1%	*****
National Union Fire Insurance Company of Pittsburgh, PA.	-233	0.0%	5,186	-1,379	-78,555	194,919	*****	*****
General Casualty Company of Wisconsin	-702	0.0%	0	-770	0	0	0.0%	0.0%
Praetorian Insurance Company	-1,200	0.0%	26	-1,330	-96,697	2	*****	*****
National American Insurance Company	-1,303	0.0%	0	-1,064	-406	-102	38.2%	47.7%
Southern Guaranty Insurance Company	-5,912	0.0%	0	-5,746	-31,882	-1,090	554.9%	573.8%
Zurich American Insurance Company	-15,523	-0.1%	560,849	10,381	508,557	118,910	*****	*****
QBE Insurance Corporation	-29,347	-0.2%	0	-23,832	-49,023	-10,399	205.7%	249.3%
Grand Totals: 190 Companies in Report	16,397,168		6,195,719	16,292,460	3,729,775	3,107,555	22.9%	42.0%

Products liability Business - Stock Fire and Miscellaneous Companies

Page 7 of 7

* 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

Thursday, April 30, 2009 10:11:06 AM

***** Loss Ratio is less than -1000% or greater than 1000%