

**Companies Filing on Property/Casualty Blank
Fidelity Business in Mississippi for Year Ended 12/31/2004**

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 **
Federal Insurance Company	1,241,517	18.2%	-14,112	1,245,496	34,631	-444	2.8%	2.7%
Fidelity and Deposit Company of Maryland	765,596	11.2%	447,002	703,598	256,636	-518	36.5%	36.4%
CUMIS Insurance Society, Inc.	709,458	10.4%	219,801	665,068	-6,618	-5,998	-1.0%	-1.9%
St. Paul Mercury Insurance Company	630,859	9.3%	168,724	612,936	270,914	9,793	44.2%	45.8%
Progressive Casualty Insurance Company	522,821	7.7%	157,439	461,113	246,999	-4,109	53.6%	52.7%
Travelers Casualty and Surety Company of America	465,771	6.8%	216,724	563,928	206,832	5,520	36.7%	37.7%
St. Paul Fire and Marine Insurance Company	436,849	6.4%	78,742	489,632	120,448	-16,005	24.6%	21.3%
Western Surety Company	229,853	3.4%	0	219,348	705	-2,089	0.3%	-0.6%
Continental Casualty Company	220,963	3.2%	0	230,289	2,726	0	1.2%	1.2%
National Union Fire Insurance Company of Pittsburgh, PA.	194,496	2.9%	0	184,356	-39,206	-3,921	-21.3%	-23.4%
Universal Underwriters Insurance Company	134,998	2.0%	127,213	140,110	126,748	2,388	90.5%	92.2%
Zurich American Insurance Company	124,875	1.8%	2,558	139,798	-19,625	2,270	-14.0%	-12.4%
Colonial American Casualty and Surety Company	120,668	1.8%	0	87,519	1,810	3,348	2.1%	5.9%
BancInsure, Inc.	115,994	1.7%	66,391	125,904	64,906	0	51.6%	51.6%
Federated Mutual Insurance Company	81,063	1.2%	41,724	69,729	51,331	3,210	73.6%	78.2%
Employers Mutual Casualty Company	68,527	1.0%	4,369	59,215	6,762	52	11.4%	11.5%
RLI Insurance Company	68,222	1.0%	-4,963	63,482	44,839	8,009	70.6%	83.2%
Great American Insurance Company	66,838	1.0%	0	47,552	3,349	2,651	7.0%	12.6%
Hartford Fire Insurance Company	62,703	0.9%	-61	66,712	971	-53	1.5%	1.4%
Kansas Bankers Surety Company, The	60,945	0.9%	22,324	69,640	1,340	0	1.9%	1.9%
Brierfield Insurance Company	50,400	0.7%	7,965	53,610	2,623	-386	4.9%	4.2%
United States Fidelity and Guaranty Company	46,425	0.7%	-10,942	36,265	383	10,383	1.1%	29.7%
State Auto Property and Casualty Insurance Company	43,466	0.6%	0	39,498	-3,704	-235	-9.4%	-10.0%
Ohio Casualty Insurance Company, The	37,939	0.6%	35,331	37,855	12,866	-10,404	34.0%	6.5%
Executive Risk Indemnity Inc.	33,018	0.5%	0	31,325	3,484	565	11.1%	12.9%

Fidelity 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

Wednesday, August 24, 2005 9:10:17 AM

***** 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 **
Continental Insurance Company, The	30,386	0.4%	-173	18,452	-5,738	0	-31.1%	-31.1%
State Farm Fire and Casualty Company	24,460	0.4%	-700	24,206	3,649	0	15.1%	15.1%
American Guarantee & Liability Insurance Company	20,695	0.3%	-500	25,323	1,970	282	7.8%	8.9%
Sentry Select Insurance Company	20,086	0.3%	0	20,634	0	0	0.0%	0.0%
Liberty Mutual Insurance Company	18,584	0.3%	0	16,645	-22,538	-1,308	-135.4%	-143.3%
Union Insurance Company	18,077	0.3%	5,344	41,111	12,144	2,025	29.5%	34.5%
St. Paul Guardian Insurance Company	15,393	0.2%	505	43,030	2,937	197	6.8%	7.3%
Federated Rural Electric Insurance Exchange	15,165	0.2%	0	15,014	-345	0	-2.3%	-2.3%
Old Republic Surety Company	11,385	0.2%	0	9,597	0	0	0.0%	0.0%
ACE American Insurance Company	8,838	0.1%	0	242	0	0	0.0%	0.0%
Lexon Insurance Company	8,710	0.1%	0	3,366	572	0	17.0%	17.0%
State Automobile Mutual Insurance Company	7,471	0.1%	15,220	7,425	-14,780	-2,708	-199.1%	-235.5%
Liberty Insurance Underwriters Inc.	7,350	0.1%	0	11,884	-2,065	-115	-17.4%	-18.3%
Fidelity and Guaranty Insurance Underwriters, Inc.	7,003	0.1%	30,608	6,895	26,069	-6,021	378.1%	290.8%
American Zurich Insurance Company	6,915	0.1%	1,200	5,492	2,064	95	37.6%	39.3%
Discover Property & Casualty Insurance Company	5,586	0.1%	0	4,423	0	0	0.0%	0.0%
American States Insurance Company	5,311	0.1%	0	5,350	125	-6	2.3%	2.2%
Pennsylvania Lumbermens Mutual Insurance Company	5,174	0.1%	0	4,765	0	0	0.0%	0.0%
Zurich American Insurance Company of Illinois	4,975	0.1%	0	1,429	77	8	5.4%	5.9%
United Fire & Casualty Company	4,558	0.1%	0	5,248	-20,000	-1,027	-381.1%	-400.7%
Federated Service Insurance Company	4,088	0.1%	0	4,447	654	117	14.7%	17.3%
Fidelity and Guaranty Insurance Company	3,646	0.1%	75	4,995	-2,048	-2,804	-41.0%	-97.1%
Vigilant Insurance Company	3,493	0.1%	0	3,493	180	28	5.2%	6.0%
Travelers Property Casualty Company of America	3,236	0.0%	0	2,919	-55,839	556	*****	*****
Security National Insurance Company	2,473	0.0%	0	3,796	565	141	14.9%	18.6%
Old Republic Insurance Company	2,403	0.0%	-1,300	-8,324	-1,508	-715	18.1%	26.7%
Trinity Universal Insurance Company	2,393	0.0%	0	2,119	1,438	211	67.9%	77.8%
Travelers Indemnity Company of Connecticut, The	2,073	0.0%	0	610	156	-5	25.6%	24.8%

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						and Cost Containment Expense Incurred	Ratio w/o LAE *	Ratio with LAE **
Pacific Indemnity Company	1,894	0.0%	0	2,402	-56	-15	-2.3%	-3.0%
Great Northern Insurance Company	1,577	0.0%	0	1,397	77	14	5.5%	6.5%
Nationwide Mutual Fire Insurance Company	1,481	0.0%	0	1,556	-165	-14	-10.6%	-11.5%
Travelers Casualty and Surety Company	1,395	0.0%	-39,218	2,008	-53,436	-3,335	*****	*****
Nationwide Mutual Insurance Company	1,298	0.0%	0	1,063	-33	-3	-3.1%	-3.4%
Allstate Insurance Company	1,086	0.0%	0	1,077	116	4	10.8%	11.1%
Westport Insurance Corporation	926	0.0%	0	654	26	6	4.0%	4.9%
Capitol Indemnity Corporation	764	0.0%	0	764	85	10	11.1%	12.4%
American International South Insurance Company	691	0.0%	0	565	226	23	40.0%	44.1%
Pennsylvania National Mutual Casualty Insurance Company	570	0.0%	0	214	0	0	0.0%	0.0%
American Economy Insurance Company	554	0.0%	0	784	17	2	2.2%	2.4%
Regent Insurance Company	461	0.0%	0	416	0	0	0.0%	0.0%
Great American Alliance Insurance Company	386	0.0%	0	113	1	0	0.9%	0.9%
Cincinnati Insurance Company, The	377	0.0%	0	377	-2	0	-0.5%	-0.5%
Travelers Indemnity Company, The	294	0.0%	0	283	-146	1	-51.6%	-51.2%
Universal Surety of America	290	0.0%	0	290	-36	-41	-12.4%	-26.6%
Hanover Insurance Company, The	219	0.0%	0	119	-52	-30	-43.7%	-68.9%
New Hampshire Insurance Company	194	0.0%	0	193	-26	-3	-13.5%	-15.0%
Georgia Casualty & Surety Company	117	0.0%	0	2,233	-142	-1	-6.4%	-6.4%
Granite State Insurance Company	100	0.0%	0	195	3	0	1.5%	1.5%
American Insurance Company, The	5	0.0%	0	5	9	0	180.0%	180.0%
National Farmers Union Property and Casualty Company	0	0.0%	100	0	100	0		
Lumbermens Mutual Casualty Company	0	0.0%	0	1,440	-6,683	-3,339	-464.1%	-696.0%
Security Insurance Company of Hartford	0	0.0%	0	1,025	363	25	35.4%	37.9%
Great American Insurance Company of New York	0	0.0%	0	587	-312	-31	-53.2%	-58.4%
Harleysville Mutual Insurance Company	0	0.0%	0	413	-18	-1	-4.4%	-4.6%
Fidelity and Casualty Company of New York, The	0	0.0%	0	311	0	0	0.0%	0.0%
Farmland Mutual Insurance Company	0	0.0%	0	159	-867	-64	-545.3%	-585.5%

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American Motorists Insurance Company	0	0.0%	0	98	-1,134	-110	*****	*****
American Alternative Insurance Corporation	0	0.0%	0	70	-26	-2	-37.1%	-40.0%
Sentry Insurance a Mutual Company	0	0.0%	0	6	-5	-1	-83.3%	-100.0%
Nationwide Property and Casualty Insurance Company	0	0.0%	0	4	-10	-1	-250.0%	-275.0%
Peerless Insurance Company	0	0.0%	0	3	0	0	0.0%	0.0%
Gulf Insurance Company	0	0.0%	0	0	108,007	26,988		
Royal Indemnity Company	0	0.0%	0	0	9,280	367		
Select Insurance Company	0	0.0%	0	0	403	93		
Valiant Insurance Company	0	0.0%	0	0	81	21		
Wausau Underwriters Insurance Company	0	0.0%	0	0	1	0		
National American Insurance Company	0	0.0%	0	0	0	1		
DaimlerChrysler Insurance Company	0	0.0%	0	0	0	-138		
American Central Insurance Company	0	0.0%	0	0	-5	0		
Travelers Indemnity Company of America, The	0	0.0%	0	0	-5	0		
Seaboard Surety Company	0	0.0%	0	0	-7	-1		
Automobile Insurance Company of Hartford, Connecticut, The	0	0.0%	0	0	-7	-10		
Massachusetts Bay Insurance Company	0	0.0%	0	0	-10	-6		
Hartford Casualty Insurance Company	0	0.0%	0	0	-14	-1		
Travelers Casualty Company of Connecticut	0	0.0%	0	0	-19	-6		
Platte River Insurance Company	0	0.0%	0	0	-57	-11		
Grain Dealers Mutual Insurance Company	0	0.0%	0	0	-67	-67		
Charter Oak Fire Insurance Company, The	0	0.0%	0	0	-71	0		
Hartford Underwriters Insurance Company	0	0.0%	0	0	-153	-7		
Great American Assurance Company	0	0.0%	0	0	-194	0		
Farmington Casualty Company	0	0.0%	0	0	-194	-35		
Westchester Fire Insurance Company	0	0.0%	0	0	-201	0		
Amerisure Mutual Insurance Company	0	0.0%	0	0	-244	-92		
American Manufacturers Mutual Insurance Company	0	0.0%	0	0	-281	-18		

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Employers Insurance Company of Wausau	0	0.0%	0	0	-310	0		
North River Insurance Company, The	0	0.0%	0	0	-754	2		
Northern Insurance Company of New York	0	0.0%	0	0	-1,365	-151		
Nationwide Agribusiness Insurance Company	0	0.0%	0	0	-2,031	-160		
United States Fire Insurance Company	0	0.0%	0	0	-2,840	-85		
Northland Insurance Company	0	0.0%	0	0	-29,171	-4,158		
Valley Forge Insurance Company	0	0.0%	0	0	-73,859	-15,101		
Providence Washington Insurance Company	0	0.0%	-175	0	-175	0		
Fairmont Specialty Insurance Company	0	0.0%	-300	0	3,521	1,175		
Hartford Accident and Indemnity Company	0	0.0%	-440	0	-440	0		
Utica Mutual Insurance Company	0	0.0%	-549	133	-547	-491	-411.3%	-780.5%
Maryland Casualty Company	0	0.0%	-1,304	0	-1,657	-12		
Travelers Casualty Insurance Company of America	0	0.0%	-3,746	0	-3,923	-28		
Lumbermen's Underwriting Alliance	0	0.0%	-8,463	0	-8,463	-630		
AXA Re Property and Casualty Insurance Company	-37	0.0%	0	4,261	-1,424	0	-33.4%	-33.4%
Association Casualty Insurance Company	-37	0.0%	0	829	0	0	0.0%	0.0%
St. Paul Protective Insurance Company	-82	0.0%	0	734	73	0	9.9%	9.9%
Transportation Insurance Company	-118	0.0%	0	-118	0	0	0.0%	0.0%
Assurance Company of America	-315	0.0%	0	-315	-415	-9	131.7%	134.6%
USF&G Insurance Company of Mississippi	-392	0.0%	-2,817	5,651	-33,909	-6,801	-600.1%	-720.4%
Arch Insurance Company	-460	0.0%	0	-368	-130	-4	35.3%	36.4%
Penn Millers Insurance Company	-563	0.0%	0	1,999	0	0	0.0%	0.0%
Insurance Corporation of Hannover	-596	0.0%	0	957	-321	0	-33.5%	-33.5%
Great River Insurance Company	-757	0.0%	26,546	719	-899	0	-125.0%	-125.0%
Grand Totals: 133 Companies in Report	6,815,513		1,586,142	6,763,870	1,214,967	-13,303	18.0%	17.8%

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