

**Companies Filing on Property/Casualty Blank
Surety Business in Mississippi for Year Ended 12/31/2005**

| 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 |
|--|---------------------|-----------------|----------------|--------------------|--------------------|--|--------------------------|---------------------------|
| | | | | | | | * | ** |
| Travelers Casualty and Surety Company of America | 7,939,346 | 21.4% | 1,600,870 | 4,847,521 | 1,077,616 | 149,673 | 22.2% | 25.3% |
| Fidelity and Deposit Company of Maryland | 3,862,208 | 10.4% | 916,627 | 4,267,851 | 821,499 | 666,645 | 19.2% | 34.9% |
| Western Surety Company | 2,846,436 | 7.7% | 81,523 | 2,796,681 | 460,614 | 119,813 | 16.5% | 20.8% |
| St. Paul Fire and Marine Insurance Company | 2,104,376 | 5.7% | -45,857 | 4,229,657 | -2,580,743 | -449,684 | -61.0% | -71.6% |
| Federal Insurance Company | 2,011,823 | 5.4% | 0 | 1,285,424 | 91,328 | 15,004 | 7.1% | 8.3% |
| Arch Insurance Company | 1,223,635 | 3.3% | 0 | 1,019,885 | 117,944 | -52,028 | 11.6% | 6.5% |
| RLI Insurance Company | 1,179,379 | 3.2% | -337,041 | 1,057,013 | -433,901 | 257,323 | -41.0% | -16.7% |
| SAFECO Insurance Company of America | 1,100,387 | 3.0% | -22,873 | 1,079,016 | -66,133 | 51,694 | -6.1% | -1.3% |
| Ohio Casualty Insurance Company, The | 1,012,663 | 2.7% | 3,569 | 774,731 | 7,286 | 16,048 | 0.9% | 3.0% |
| Insurance Company of the West | 988,267 | 2.7% | 933,451 | 994,550 | 1,105,563 | 293,305 | 111.2% | 140.7% |
| International Fidelity Insurance Company | 803,594 | 2.2% | 120,565 | 726,468 | 338,414 | 119,433 | 46.6% | 63.0% |
| Westchester Fire Insurance Company | 771,968 | 2.1% | -185,315 | 556,385 | 1,041,368 | 69,338 | 187.2% | 199.6% |
| Liberty Mutual Insurance Company | 655,587 | 1.8% | -332,134 | 1,187,581 | -233,089 | 132,168 | -19.6% | -8.5% |
| Brierfield Insurance Company | 604,469 | 1.6% | 23,754 | 530,313 | -11,065 | -9,981 | -2.1% | -4.0% |
| Union Insurance Company | 531,789 | 1.4% | 13,070 | 614,369 | 80,131 | 1,616 | 13.0% | 13.3% |
| Great American Insurance Company | 523,602 | 1.4% | 0 | 494,054 | 82,559 | 1,839 | 16.7% | 17.1% |
| Hartford Fire Insurance Company | 506,017 | 1.4% | 477,492 | 484,517 | 460,085 | 31,895 | 95.0% | 101.5% |
| St. Paul Mercury Insurance Company | 497,703 | 1.3% | 102,884 | 795,646 | -541,865 | -104,668 | -68.1% | -81.3% |
| Continental Casualty Company | 484,649 | 1.3% | 6,744 | 423,628 | 856,174 | 0 | 202.1% | 202.1% |
| Old Republic Surety Company | 459,230 | 1.2% | 5,565 | 365,430 | 27,565 | 9,178 | 7.5% | 10.1% |
| BancInsure, Inc. | 367,126 | 1.0% | 0 | 236,327 | 0 | 0 | 0.0% | 0.0% |
| United States Fidelity and Guaranty Company | 362,953 | 1.0% | -170,048 | 1,407,872 | -3,868,116 | -546,105 | -274.7% | -313.5% |
| First National Insurance Company of America | 347,224 | 0.9% | 0 | 263,462 | 33,006 | 28,486 | 12.5% | 23.3% |
| Fireman's Fund Insurance Company | 297,873 | 0.8% | 0 | 298,101 | -391,271 | 18,131 | -131.3% | -125.2% |
| Merchants Bonding Company (Mutual) | 292,149 | 0.8% | 11,501 | 267,381 | 13,830 | 486 | 5.2% | 5.4% |

Surety 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 |
|---|---------------------|-----------------|----------------|--------------------|--------------------|--|--------------------------|---------------------------|
| | | | | | | | * | ** |
| Evergreen National Indemnity Company | 290,557 | 0.8% | 0 | 303,925 | 811 | 460 | 0.3% | 0.4% |
| American Contractors Indemnity Company | 264,307 | 0.7% | 38,143 | 204,014 | 38,355 | 909 | 18.8% | 19.2% |
| Lexon Insurance Company | 254,038 | 0.7% | 0 | 221,831 | 23,271 | 0 | 10.5% | 10.5% |
| Platte River Insurance Company | 250,541 | 0.7% | 13,742 | 194,024 | 27,944 | 1,578 | 14.4% | 15.2% |
| Hartford Accident and Indemnity Company | 234,473 | 0.6% | 0 | 198,845 | 15,966 | 185 | 8.0% | 8.1% |
| North American Specialty Insurance Company | 228,615 | 0.6% | 0 | 262,871 | -73,875 | -21,613 | -28.1% | -36.3% |
| Hartford Casualty Insurance Company | 217,730 | 0.6% | 0 | 125,990 | -2,944 | -756 | -2.3% | -2.9% |
| State Farm Fire and Casualty Company | 208,729 | 0.6% | 19,098 | 198,036 | 20,159 | -4,611 | 10.2% | 7.9% |
| St. Paul Guardian Insurance Company | 201,839 | 0.5% | 414,045 | 407,675 | 162,571 | -57,458 | 39.9% | 25.8% |
| Allegheny Casualty Company | 187,310 | 0.5% | 0 | 169,381 | 0 | 0 | 0.0% | 0.0% |
| Safety National Casualty Corporation | 171,737 | 0.5% | 0 | 185,273 | 10,334 | -26 | 5.6% | 5.6% |
| Employers Mutual Casualty Company | 170,274 | 0.5% | 713,016 | 175,784 | -327,066 | -486,956 | -186.1% | -463.1% |
| XL Specialty Insurance Company | 163,383 | 0.4% | 0 | 330,879 | 7,633 | 3,004 | 2.3% | 3.2% |
| Carolina Casualty Insurance Company | 134,460 | 0.4% | 0 | 97,424 | 9,838 | 0 | 10.1% | 10.1% |
| Mid-Continent Casualty Company | 121,397 | 0.3% | 0 | 97,174 | 0 | 0 | 0.0% | 0.0% |
| Greenwich Insurance Company | 121,368 | 0.3% | 0 | 138,768 | -1,143 | -112 | -0.8% | -0.9% |
| Fidelity and Guaranty Insurance Company | 120,852 | 0.3% | -156,518 | 49,228 | -496,255 | -29,585 | ***** | ***** |
| Harleysville Mutual Insurance Company | 102,465 | 0.3% | 0 | 90,707 | 31,018 | 4,610 | 34.2% | 39.3% |
| Cincinnati Insurance Company, The | 101,420 | 0.3% | 0 | 130,674 | 2,328 | 0 | 1.8% | 1.8% |
| Midwest Employers Casualty Company | 99,610 | 0.3% | 0 | 101,412 | 24,854 | 0 | 24.5% | 24.5% |
| Universal Surety of America | 87,723 | 0.2% | 0 | 77,058 | -48,468 | -5,009 | -62.9% | -69.4% |
| Developers Surety and Indemnity Company | 85,524 | 0.2% | 0 | 48,509 | 1,896 | 2,460 | 3.9% | 9.0% |
| Insurance Company of the State of Pennsylvania, The | 84,949 | 0.2% | 0 | 78,197 | -4,087 | -245 | -5.2% | -5.5% |
| Travelers Casualty and Surety Company | 77,872 | 0.2% | -2,683 | 87,533 | 3,513 | 675 | 4.0% | 4.8% |
| First Sealord Surety, Inc. | 69,892 | 0.2% | 0 | 76,071 | -13 | 0 | 0.0% | 0.0% |
| Washington International Insurance Company | 68,733 | 0.2% | -2,533 | 66,425 | 446 | 4,473 | 0.7% | 7.4% |
| American Casualty Company of Reading, Pennsylvania | 64,553 | 0.2% | 215,982 | 69,748 | 126,825 | 42,242 | 181.8% | 242.4% |
| Gray Insurance Company, The | 61,115 | 0.2% | 0 | 40,163 | 0 | 0 | 0.0% | 0.0% |

Surety 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 ** |
| Travelers Indemnity Company, The | 56,995 | 0.2% | 59,668 | 66,471 | 136,666 | 58,411 | 205.6% | 293.5% |
| Utica Mutual Insurance Company | 56,576 | 0.2% | 0 | 52,453 | 622 | -3,919 | 1.2% | -6.3% |
| Royal Indemnity Company | 53,750 | 0.1% | 0 | 48,308 | -1,226 | -31 | -2.5% | -2.6% |
| Berkley Regional Insurance Company | 52,319 | 0.1% | 0 | 21,154 | 2,136 | 0 | 10.1% | 10.1% |
| ACSTAR Insurance Company | 49,198 | 0.1% | 0 | 34,860 | 9,412 | 3,644 | 27.0% | 37.5% |
| West American Insurance Company | 47,382 | 0.1% | 0 | 10,516 | 143 | 4,755 | 1.4% | 46.6% |
| American States Insurance Company | 45,340 | 0.1% | 0 | 35,994 | -10,314 | 6,586 | -28.7% | -10.4% |
| Bankers Insurance Company | 42,434 | 0.1% | 21,040 | 40,772 | 33,390 | 0 | 81.9% | 81.9% |
| United Fire & Casualty Company | 42,063 | 0.1% | 0 | 48,850 | -1,000 | -32 | -2.0% | -2.1% |
| Old Republic Insurance Company | 41,139 | 0.1% | 0 | 43,506 | -11,806 | 1,600 | -27.1% | -23.5% |
| Companion Property and Casualty Insurance Company | 39,812 | 0.1% | 0 | 19,268 | 749 | 0 | 3.9% | 3.9% |
| American Reliable Insurance Company | 37,247 | 0.1% | 0 | 37,247 | 10,809 | 690 | 29.0% | 30.9% |
| American Southern Insurance Company | 37,191 | 0.1% | 0 | 32,086 | 0 | 0 | 0.0% | 0.0% |
| Accredited Surety and Casualty Company, Inc. | 35,246 | 0.1% | 3,096 | 33,625 | 6,962 | 0 | 20.7% | 20.7% |
| Contractors Bonding and Insurance Company | 33,677 | 0.1% | 0 | 29,239 | -612 | 41 | -2.1% | -2.0% |
| Federated Mutual Insurance Company | 32,944 | 0.1% | -4,873 | 35,133 | -9,778 | 877 | -27.8% | -25.3% |
| American Home Assurance Company | 30,198 | 0.1% | -57,804 | 29,472 | -69,605 | -708 | -236.2% | -238.6% |
| New York Marine and General Insurance Company | 29,000 | 0.1% | 0 | 6,062 | 1,400 | 794 | 23.1% | 36.2% |
| Seaboard Surety Company | 28,355 | 0.1% | 22,774 | 40,269 | -73,117 | 23,428 | -181.6% | -123.4% |
| Lexington National Insurance Corporation | 26,052 | 0.1% | 0 | 26,851 | 0 | 0 | 0.0% | 0.0% |
| Kansas Bankers Surety Company, The | 24,129 | 0.1% | 0 | 21,608 | 2,000 | 0 | 9.3% | 9.3% |
| Gray Casualty & Surety Company, The | 23,436 | 0.1% | 0 | 20,452 | 0 | 0 | 0.0% | 0.0% |
| State Automobile Mutual Insurance Company | 23,361 | 0.1% | 0 | 29,006 | 4,963 | 402 | 17.1% | 18.5% |
| Vigilant Insurance Company | 20,180 | 0.1% | 0 | 18,108 | 1,629 | 0 | 9.0% | 9.0% |
| Seneca Insurance Company, Inc. | 20,098 | 0.1% | 0 | 22,247 | 0 | 0 | 0.0% | 0.0% |
| Fairmont Specialty Insurance Company | 17,213 | 0.0% | -21,500 | 17,011 | 23,213 | 52,001 | 136.5% | 442.1% |
| Hanover Insurance Company, The | 17,198 | 0.0% | 0 | 18,690 | -2,132 | -675 | -11.4% | -15.0% |
| Capitol Indemnity Corporation | 16,225 | 0.0% | 0 | 17,732 | 3,194 | 354 | 18.0% | 20.0% |

Surety Business - Stock Fire and Miscellaneous Companies

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| 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 ** |
| Universal Underwriters Insurance Company | 12,751 | 0.0% | 0 | 12,855 | 15,194 | -1 | 118.2% | 118.2% |
| United States Fire Insurance Company | 11,516 | 0.0% | -44,694 | 25,828 | 39,845 | 135,005 | 154.3% | 677.0% |
| Guarantee Company of North America USA, The | 10,414 | 0.0% | 0 | 2,729 | 0 | 0 | 0.0% | 0.0% |
| General Insurance Company of America | 10,253 | 0.0% | 0 | 10,299 | -1,573 | 414 | -15.3% | -11.3% |
| Insurance Company of North America | 9,985 | 0.0% | -560 | 11,021 | -73,457 | -735 | -666.5% | -673.2% |
| Indemnity Insurance Company of North America | 7,910 | 0.0% | -112,867 | 6,884 | -154,352 | 9,462 | ***** | ***** |
| Atlantic Mutual Insurance Company | 7,550 | 0.0% | 0 | 41,625 | -371,837 | 3,038 | -893.3% | -886.0% |
| Navigators Insurance Company | 7,433 | 0.0% | 0 | 48,259 | 23,770 | 1,789 | 49.3% | 53.0% |
| Progressive Casualty Insurance Company | 7,331 | 0.0% | 0 | 10,528 | 519 | 27 | 4.9% | 5.2% |
| American Bankers Insurance Company of Florida | 6,895 | 0.0% | 0 | 4,862 | 398 | -152 | 8.2% | 5.1% |
| CUMIS Insurance Society, Inc. | 6,659 | 0.0% | 0 | 6,659 | -568 | -508 | -8.5% | -16.2% |
| U.S. Specialty Insurance Company | 6,283 | 0.0% | 0 | 618 | -7,460 | 0 | ***** | ***** |
| Westfield Insurance Company | 5,963 | 0.0% | 0 | 4,566 | -612 | -372 | -13.4% | -21.6% |
| Continental Insurance Company, The | 5,036 | 0.0% | 0 | 79,983 | -7,394 | 0 | -9.2% | -9.2% |
| Lyndon Property Insurance Company | 4,944 | 0.0% | -3,344 | 4,540 | 31,271 | 0 | 688.8% | 688.8% |
| North River Insurance Company, The | 4,656 | 0.0% | 0 | 4,360 | 9,941 | 1,213 | 228.0% | 255.8% |
| American Safety Casualty Insurance Company | 4,408 | 0.0% | 0 | 4,408 | 8,796 | -30,742 | 199.5% | -497.9% |
| Sentry Select Insurance Company | 3,829 | 0.0% | 0 | 3,968 | 0 | 0 | 0.0% | 0.0% |
| Pennsylvania National Mutual Casualty Insurance Company | 3,820 | 0.0% | 0 | 4,680 | 213 | 0 | 4.6% | 4.6% |
| Ohio Farmers Insurance Company | 3,674 | 0.0% | 0 | 22,729 | -905 | -410 | -4.0% | -5.8% |
| Lincoln General Insurance Company | 3,651 | 0.0% | 90 | 12,199 | 90 | 25 | 0.7% | 0.9% |
| Lumbermen's Underwriting Alliance | 3,029 | 0.0% | 0 | 3,219 | 0 | 0 | 0.0% | 0.0% |
| Farmland Mutual Insurance Company | 2,680 | 0.0% | 0 | 2,680 | -24 | 25 | -0.9% | 0.0% |
| American Surety Company | 2,616 | 0.0% | 0 | 10,390 | 691 | 36 | 6.7% | 7.0% |
| Motors Insurance Corporation | 2,400 | 0.0% | 0 | 2,439 | 244 | 0 | 10.0% | 10.0% |
| Louisiana Pest Control Insurance Company | 2,325 | 0.0% | 0 | 1,864 | 0 | 0 | 0.0% | 0.0% |
| Protective Insurance Company | 1,525 | 0.0% | 0 | 18,678 | 400 | 0 | 2.1% | 2.1% |
| Harco National Insurance Company | 1,361 | 0.0% | 0 | 1,447 | -165 | -9 | -11.4% | -12.0% |

Surety Business - Stock Fire and Miscellaneous Companies

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| 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 Employers' Insurance Company | 1,120 | 0.0% | 0 | 1,120 | -106 | -48 | -9.5% | -13.8% |
| Penn Millers Insurance Company | 875 | 0.0% | 0 | 875 | 0 | 0 | 0.0% | 0.0% |
| Selective Insurance Company of America | 874 | 0.0% | 0 | 609 | 47 | 63 | 7.7% | 18.1% |
| Ohio Indemnity Company | 817 | 0.0% | 0 | 817 | 0 | 0 | 0.0% | 0.0% |
| National Surety Corporation | 804 | 0.0% | 0 | 804 | 75,556 | 59,253 | ***** | ***** |
| Centennial Insurance Company | 634 | 0.0% | 0 | 1,368 | -212,133 | 2,195 | ***** | ***** |
| DaimlerChrysler Insurance Company | 608 | 0.0% | 0 | 547 | -1,146 | 0 | -209.5% | -209.5% |
| American Motorists Insurance Company | 504 | 0.0% | 0 | 117,241 | -6 | -4 | 0.0% | 0.0% |
| Farmington Casualty Company | 500 | 0.0% | 0 | 1,003 | -55 | -15 | -5.5% | -7.0% |
| Bituminous Casualty Corporation | 472 | 0.0% | 0 | 472 | 1,000 | 600 | 211.9% | 339.0% |
| Fidelity and Guaranty Insurance Underwriters, Inc. | 400 | 0.0% | 0 | 325 | -15 | -4 | -4.6% | -5.8% |
| National Union Fire Insurance Company of Pittsburgh, PA. | 300 | 0.0% | 0 | 299 | -6,844 | -411 | ***** | ***** |
| Pacific Indemnity Company | 214 | 0.0% | 0 | 205 | 35 | 0 | 17.1% | 17.1% |
| EMC Property & Casualty Company | 200 | 0.0% | 0 | 200 | 4 | -1 | 2.0% | 1.5% |
| Standard Fire Insurance Company, The | 125 | 0.0% | 0 | 18 | -69 | -8 | -383.3% | -427.8% |
| International Business & Mercantile REassurance Company | 100 | 0.0% | 0 | 240 | -1,000 | -400 | -416.7% | -583.3% |
| Massachusetts Bay Insurance Company | 100 | 0.0% | 0 | 100 | -10 | 0 | -10.0% | -10.0% |
| National Indemnity Company | 100 | 0.0% | 0 | 77 | 39 | 0 | 50.6% | 50.6% |
| Redland Insurance Company | 0 | 0.0% | 5,000 | 0 | -955 | 6,377 | | |
| American Federated Insurance Company | 0 | 0.0% | 0 | 35,390 | 0 | 0 | 0.0% | 0.0% |
| Trinity Universal Insurance Company | 0 | 0.0% | 0 | 2,818 | 0 | 0 | 0.0% | 0.0% |
| Employers Insurance Company of Wausau | 0 | 0.0% | 0 | 1,091 | 458 | 4,970 | 42.0% | 497.5% |
| Bond Safeguard Insurance Company | 0 | 0.0% | 0 | 624 | 106 | 0 | 17.0% | 17.0% |
| Lumbermens Mutual Casualty Company | 0 | 0.0% | 0 | 236 | 0 | 0 | 0.0% | 0.0% |
| Great American Insurance Company of New York | 0 | 0.0% | 0 | 197 | -250 | -99 | -126.9% | -177.2% |
| American Alternative Insurance Corporation | 0 | 0.0% | 0 | 69 | -115 | -16 | -166.7% | -189.9% |
| State Farm General Insurance Company | 0 | 0.0% | 0 | 65 | 0 | 0 | 0.0% | 0.0% |
| American Insurance Company, The | 0 | 0.0% | 0 | 42 | 237,544 | 164,985 | ***** | ***** |

Surety Business - Stock Fire and Miscellaneous Companies

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|--|---------------------|-----------------|----------------|--------------------|--------------------|--|--------------------------|---------------------------|
| | | | | | | | * | ** |
| Security Insurance Company of Hartford | 0 | 0.0% | 0 | 0 | 14,625 | 375 | | |
| Associated Indemnity Corporation | 0 | 0.0% | 0 | 0 | 3,719 | 4,181 | | |
| AXA Corporate Solutions Insurance Company | 0 | 0.0% | 0 | 0 | 3,521 | 1,714 | | |
| Great American Alliance Insurance Company | 0 | 0.0% | 0 | 0 | 973 | 394 | | |
| Century Indemnity Company | 0 | 0.0% | 0 | 0 | 114 | -54 | | |
| Diamond State Insurance Company | 0 | 0.0% | 0 | 0 | 66 | 8 | | |
| National American Insurance Company | 0 | 0.0% | 0 | 0 | 41 | 132 | | |
| Great American Assurance Company | 0 | 0.0% | 0 | 0 | 18 | 15 | | |
| Maryland Casualty Company | 0 | 0.0% | 0 | 0 | 13 | 1 | | |
| Indiana Lumbermens Mutual Insurance Company | 0 | 0.0% | 0 | 0 | 0 | 11,211 | | |
| Stonington Insurance Company | 0 | 0.0% | 0 | 0 | 0 | 400 | | |
| Yosemite Insurance Company | 0 | 0.0% | 0 | 0 | -2 | 0 | | |
| National Farmers Union Property and Casualty Company | 0 | 0.0% | 0 | 0 | -4 | 0 | | |
| American International Pacific Insurance Company | 0 | 0.0% | 0 | 0 | -5 | 0 | | |
| Granite State Insurance Company | 0 | 0.0% | 0 | 0 | -10 | -1 | | |
| Travelers Casualty Insurance Company of America | 0 | 0.0% | 0 | 0 | -15 | -3 | | |
| Colonial American Casualty and Surety Company | 0 | 0.0% | 0 | 0 | -16 | 0 | | |
| American International South Insurance Company | 0 | 0.0% | 0 | 0 | -89 | -5 | | |
| OneBeacon Insurance Company | 0 | 0.0% | 0 | 0 | -99 | -45 | | |
| Employers Reinsurance Corporation | 0 | 0.0% | 0 | 0 | -483 | -51 | | |
| St. Paul Medical Liability Insurance Company | 0 | 0.0% | 0 | 0 | -502 | -131 | | |
| American Guarantee & Liability Insurance Company | 0 | 0.0% | 0 | 0 | -1,223 | -306 | | |
| Star Insurance Company | 0 | 0.0% | 0 | 0 | -1,412 | -509 | | |
| American Automobile Insurance Company | 0 | 0.0% | 0 | 0 | -5,478 | 5,290 | | |
| Markel Insurance Company | 0 | 0.0% | 0 | 0 | -124,160 | -34,610 | | |
| Pennsylvania General Insurance Company | 0 | 0.0% | 0 | -118 | 0 | 0 | 0.0% | 0.0% |
| Peerless Insurance Company | 0 | 0.0% | 0 | -20,876 | 0 | 0 | 0.0% | 0.0% |
| Nationwide Mutual Insurance Company | 0 | 0.0% | -220 | 0 | -217 | 0 | | |

Surety Business - Stock Fire and Miscellaneous Companies

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|---|---------------------|-----------------|------------------|--------------------|--------------------|---|---------------|----------------|
| | | | | | | Expense Incurred | w/o LAE * | with LAE ** |
| American Manufacturers Mutual Insurance Company | -481 | 0.0% | 48,156 | 612 | 39,429 | 2,314 | ***** | ***** |
| Pacific Employers Insurance Company | -1,150 | 0.0% | 0 | 4,282 | -20,514 | -252 | -479.1% | -485.0% |
| Aegis Security Insurance Company | -5,178 | 0.0% | 0 | -5,178 | 0 | 0 | 0.0% | 0.0% |
| National Fire Insurance Company of Hartford | -7,184 | 0.0% | 0 | 16,039 | -27,505 | 0 | -171.5% | -171.5% |
| Grand Totals: 169 Companies in Report | 37,154,328 | | 4,370,601 | 36,614,402 | -2,413,697 | 767,662 | -6.6% | -4.5% |

Surety 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%