

**Companies Filing on Property/Casualty Blank  
Surety Business in Mississippi for Year Ended 12/31/2006**

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 Casualty and Surety Company of America	18,478,780	31.7%	711,737	13,398,595	8,282,837	1,086,070	61.8%	69.9%
Fidelity and Deposit Company of Maryland	7,165,653	12.3%	-12,261	5,232,784	133,070	250,819	2.5%	7.3%
Federal Insurance Company	7,082,579	12.1%	0	5,925,317	675,008	0	11.4%	11.4%
Western Surety Company	3,205,097	5.5%	156,095	2,967,058	346,641	33,153	11.7%	12.8%
Arch Insurance Company	2,070,488	3.5%	0	1,598,014	372,340	22,345	23.3%	24.7%
SAFECO Insurance Company of America	1,950,193	3.3%	34,615	1,505,952	157,097	36,675	10.4%	12.9%
Liberty Mutual Insurance Company	1,839,008	3.2%	0	1,359,695	24,228	-123,650	1.8%	-7.3%
Insurance Company of the West	1,358,944	2.3%	-631,724	1,231,636	-330,951	1,033,807	-26.9%	57.1%
RLI Insurance Company	1,239,411	2.1%	55,005	1,203,441	-185,081	176,505	-15.4%	-0.7%
Ohio Casualty Insurance Company, The	925,906	1.6%	-600	924,036	-23,158	34,456	-2.5%	1.2%
Hartford Fire Insurance Company	787,988	1.4%	36,139	629,169	166,079	138,233	26.4%	48.4%
International Fidelity Insurance Company	775,274	1.3%	49,663	800,749	61,185	36,021	7.6%	12.1%
Brierfield Insurance Company	683,669	1.2%	19,477	621,126	89,109	2,654	14.3%	14.8%
Great American Insurance Company	542,760	0.9%	-368	490,938	119,911	6,782	24.4%	25.8%
Merchants Bonding Company (Mutual)	532,229	0.9%	-1,687	442,100	1,110	2,026	0.3%	0.7%
Hanover Insurance Company, The	513,335	0.9%	0	334,769	8,815	12,557	2.6%	6.4%
Lexon Insurance Company	430,955	0.7%	0	307,781	18,186	0	5.9%	5.9%
Berkley Regional Insurance Company	415,833	0.7%	0	281,738	34,415	0	12.2%	12.2%
BancInsure, Inc.	403,091	0.7%	0	294,471	0	0	0.0%	0.0%
Platte River Insurance Company	385,164	0.7%	5,250	329,221	38,227	3,654	11.6%	12.7%
Employers Mutual Casualty Company	363,533	0.6%	124,917	276,216	-916,256	-264,207	-331.7%	-427.4%
American Contractors Indemnity Company	334,876	0.6%	144,410	261,033	120,837	25,848	46.3%	56.2%
Developers Surety and Indemnity Company	309,912	0.5%	0	222,324	23,031	15,829	10.4%	17.5%
Old Republic Surety Company	304,569	0.5%	21,338	306,777	25,337	4,992	8.3%	9.9%
Evergreen National Indemnity Company	302,235	0.5%	0	278,159	-84,318	-10,891	-30.3%	-34.2%

Surety 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

Monday, August 20, 2007 11:02:29 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 **
Fireman's Fund Insurance Company	294,000	0.5%	-4,106	294,215	-353,243	15,962	-120.1%	-114.6%
Union Insurance Company	278,016	0.5%	5,111	423,877	15,152	-1,616	3.6%	3.2%
Allegheny Casualty Company	262,178	0.4%	0	224,644	0	0	0.0%	0.0%
Continental Casualty Company	249,224	0.4%	0	341,452	-854,778	5,760	-250.3%	-248.6%
Gray Insurance Company, The	246,196	0.4%	0	304,273	0	0	0.0%	0.0%
North American Specialty Insurance Company	245,743	0.4%	0	249,903	8,109	5,694	3.2%	5.5%
First National Insurance Company of America	237,175	0.4%	0	268,473	31,333	10,656	11.7%	15.6%
Insurance Company of the State of Pennsylvania, The	226,853	0.4%	0	98,422	2,585	155	2.6%	2.8%
Safety National Casualty Corporation	224,690	0.4%	0	212,249	31,845	-124	15.0%	14.9%
State Farm Fire and Casualty Company	207,310	0.4%	30,603	211,331	24,825	-1,117	11.7%	11.2%
St. Paul Fire and Marine Insurance Company	188,315	0.3%	43,050	1,237,871	1,789,930	-70,847	144.6%	138.9%
Hartford Accident and Indemnity Company	181,358	0.3%	0	193,424	52,107	22,774	26.9%	38.7%
Cincinnati Insurance Company, The	167,079	0.3%	-1,360	113,766	-13,758	0	-12.1%	-12.1%
Hartford Casualty Insurance Company	147,558	0.3%	0	266,813	68,649	22,901	25.7%	34.3%
Greenwich Insurance Company	139,229	0.2%	0	138,620	-329	-163	-0.2%	-0.4%
Bond Safeguard Insurance Company	120,185	0.2%	0	75,032	26,250	0	35.0%	35.0%
United States Fidelity and Guaranty Company	120,109	0.2%	-82,140	300,083	1,934,047	103,429	644.5%	679.0%
Companion Property and Casualty Insurance Company	116,732	0.2%	0	135,472	24,907	0	18.4%	18.4%
Midwest Employers Casualty Company	110,830	0.2%	0	109,825	38,934	0	35.5%	35.5%
Mid-Continent Casualty Company	106,545	0.2%	0	119,424	0	0	0.0%	0.0%
Universal Surety of America	106,314	0.2%	0	91,572	14,033	6,037	15.3%	21.9%
Gray Casualty & Surety Company, The	103,266	0.2%	0	77,710	0	0	0.0%	0.0%
Bankers Insurance Company	100,822	0.2%	14,426	99,224	-11,900	0	-12.0%	-12.0%
Carolina Casualty Insurance Company	96,022	0.2%	0	141,697	-3,015	0	-2.1%	-2.1%
American Southern Insurance Company	92,898	0.2%	0	66,410	0	0	0.0%	0.0%
Travelers Casualty and Surety Company	86,668	0.1%	-198	84,621	154,724	2,116	182.8%	185.3%
Old Republic Insurance Company	77,698	0.1%	0	53,864	14,001	5,900	26.0%	36.9%
U.S. Specialty Insurance Company	77,031	0.1%	0	53,259	33,999	0	63.8%	63.8%

Surety 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

Monday, August 20, 2007 11:02:33 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 **
Old Republic General Insurance Corporation	73,175	0.1%	0	28,589	21,000	9,400	73.5%	106.3%
Guarantee Company of North America USA, The	66,265	0.1%	0	41,179	0	0	0.0%	0.0%
Great American Insurance Company of New York	59,981	0.1%	0	25,669	7,238	862	28.2%	31.6%
ACSTAR Insurance Company	54,909	0.1%	0	66,757	5,980	2,638	9.0%	12.9%
West American Insurance Company	50,532	0.1%	0	49,422	443	45,979	0.9%	93.9%
United Fire & Casualty Company	50,504	0.1%	0	33,343	1,000	31	3.0%	3.1%
Lincoln General Insurance Company	48,624	0.1%	861	36,989	2,172	496	5.9%	7.2%
American States Insurance Company	46,360	0.1%	0	44,271	2,058	-4,815	4.6%	-6.2%
Utica Mutual Insurance Company	44,134	0.1%	0	45,989	-1,493	-382	-3.2%	-4.1%
American Safety Casualty Insurance Company	44,033	0.1%	0	25,949	-111,497	7,608	-429.7%	-400.4%
American Reliable Insurance Company	42,464	0.1%	0	42,464	8,828	564	20.8%	22.1%
Westchester Fire Insurance Company	41,971	0.1%	285,732	350,425	-260,572	57,008	-74.4%	-58.1%
New Hampshire Insurance Company	39,945	0.1%	0	2,183	546	33	25.0%	26.5%
Contractors Bonding and Insurance Company	39,569	0.1%	0	42,106	-2,108	-990	-5.0%	-7.4%
American Casualty Company of Reading, Pennsylvania	39,388	0.1%	0	37,268	-118,697	8,174	-318.5%	-296.6%
Washington International Insurance Company	38,980	0.1%	23,079	52,519	2,259	200	4.3%	4.7%
First Sealord Surety, Inc.	36,371	0.1%	0	41,055	-3,640	436	-8.9%	-7.8%
Accredited Surety and Casualty Company, Inc.	33,602	0.1%	1,231	35,217	2,607	0	7.4%	7.4%
St. Paul Mercury Insurance Company	32,367	0.1%	320,102	110,561	828,099	-23,431	749.0%	727.8%
State Automobile Mutual Insurance Company	30,817	0.1%	0	31,944	5,164	4,187	16.2%	29.3%
American Home Assurance Company	28,305	0.0%	-7,407	24,174	-11,549	-249	-47.8%	-48.8%
Kansas Bankers Surety Company, The	27,113	0.0%	0	17,378	1,000	0	5.8%	5.8%
Federated Mutual Insurance Company	25,101	0.0%	35,340	27,092	104,550	3,109	385.9%	397.4%
Pennsylvania National Mutual Casualty Insurance Company	23,998	0.0%	0	9,517	190	0	2.0%	2.0%
Farmington Casualty Company	23,062	0.0%	3,085	23,088	9,707	859	42.0%	45.8%
Seneca Insurance Company, Inc.	22,725	0.0%	0	22,664	0	0	0.0%	0.0%
Lexington National Insurance Corporation	17,912	0.0%	0	16,948	0	0	0.0%	0.0%
Vigilant Insurance Company	16,713	0.0%	0	16,370	-694	0	-4.2%	-4.2%

Surety 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

Monday, August 20, 2007 11:02:33 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 **
Continental Insurance Company, The	16,439	0.0%	0	43,846	1,285	0	2.9%	2.9%
Progressive Casualty Insurance Company	15,068	0.0%	0	10,171	-2,065	-105	-20.3%	-21.3%
National Fire Insurance Company of Hartford	13,802	0.0%	0	14,862	4,346	0	29.2%	29.2%
Capitol Indemnity Corporation	13,561	0.0%	0	13,694	8,901	1,049	65.0%	72.7%
New York Marine and General Insurance Company	13,270	0.0%	0	30,714	2,466	2,735	8.0%	16.9%
Westfield Insurance Company	13,057	0.0%	0	13,184	571	682	4.3%	9.5%
Granite Re, Inc.	12,896	0.0%	0	11,806	3,483	0	29.5%	29.5%
American Motorists Insurance Company	12,817	0.0%	0	62,816	-3	0	0.0%	0.0%
Ohio Farmers Insurance Company	10,746	0.0%	0	15,905	367	324	2.3%	4.3%
Insurance Company of North America	10,445	0.0%	-520	10,538	-21,731	1,785	-206.2%	-189.3%
XL Specialty Insurance Company	9,769	0.0%	476,633	69,307	389,504	-17,220	562.0%	537.2%
Royal Indemnity Company	8,750	0.0%	0	22,558	0	0	0.0%	0.0%
General Insurance Company of America	7,843	0.0%	0	8,733	656	-449	7.5%	2.4%
National Union Fire Insurance Company of Pittsburgh, PA.	7,287	0.0%	0	1,716	218	13	12.7%	13.5%
Universal Underwriters Insurance Company	7,245	0.0%	0	11,619	-14,419	818	-124.1%	-117.1%
Aegis Security Insurance Company	6,232	0.0%	309	6,232	309	0	5.0%	5.0%
American Surety Company	5,448	0.0%	0	5,306	-691	-36	-13.0%	-13.7%
American Bankers Insurance Company of Florida	5,398	0.0%	0	6,406	-9,745	-7	-152.1%	-152.2%
Arch Reinsurance Company	5,094	0.0%	0	5,094	-1,664	0	-32.7%	-32.7%
United States Fire Insurance Company	4,764	0.0%	-25,129	6,939	-82,703	213,522	*****	*****
Travelers Indemnity Company, The	4,690	0.0%	4,735	6,789	-38,613	17,670	-568.8%	-308.5%
St. Paul Guardian Insurance Company	4,557	0.0%	18,267	45,877	658,175	-7,772	*****	*****
Sentry Select Insurance Company	4,284	0.0%	0	3,903	0	0	0.0%	0.0%
CUMIS Insurance Society, Inc.	3,682	0.0%	0	3,682	0	0	0.0%	0.0%
Seaboard Surety Company	3,458	0.0%	-17,293	20,468	81,560	-1,909	398.5%	389.1%
Louisiana Pest Control Insurance Company	2,900	0.0%	0	2,592	0	0	0.0%	0.0%
Lumbermen's Underwriting Alliance	2,884	0.0%	0	3,168	0	0	0.0%	0.0%
Atlantic Mutual Insurance Company	2,554	0.0%	0	8,350	149,056	12,729	*****	*****

Surety 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

Monday, August 20, 2007 11:02:33 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 **
Harco National Insurance Company	2,487	0.0%	0	1,865	0	0	0.0%	0.0%
Farmland Mutual Insurance Company	2,080	0.0%	0	2,378	-162	-13	-6.8%	-7.4%
Selective Insurance Company of America	1,843	0.0%	0	877	-42	13	-4.8%	-3.3%
Protective Insurance Company	1,755	0.0%	0	7,025	400	100	5.7%	7.1%
Fairmont Specialty Insurance Company	1,686	0.0%	2,500	1,791	6,664	-19,213	372.1%	-700.7%
Bar Plan Mutual Insurance Company, The	1,053	0.0%	0	317	0	0	0.0%	0.0%
Navigators Insurance Company	958	0.0%	0	1,874	-29,710	-2,236	*****	*****
Peerless Insurance Company	928	0.0%	0	1,144	0	0	0.0%	0.0%
Trinity Universal Insurance Company	905	0.0%	-1	332	-1	0	-0.3%	-0.3%
Penn Millers Insurance Company	875	0.0%	0	875	0	0	0.0%	0.0%
American Manufacturers Mutual Insurance Company	875	0.0%	-19,776	937	-41,541	-3,216	*****	*****
Ohio Indemnity Company	617	0.0%	0	617	0	0	0.0%	0.0%
Pennsylvania General Insurance Company	560	0.0%	0	560	0	0	0.0%	0.0%
State Farm General Insurance Company	529	0.0%	0	293	0	0	0.0%	0.0%
Bituminous Casualty Corporation	472	0.0%	0	472	0	0	0.0%	0.0%
DaimlerChrysler Insurance Company	270	0.0%	0	415	-953	0	-229.6%	-229.6%
National Surety Corporation	260	0.0%	0	361	-62,666	-1,549	*****	*****
Pacific Indemnity Company	213	0.0%	0	213	-3	0	-1.4%	-1.4%
Pacific Employers Insurance Company	150	0.0%	0	156	-2,294	1,277	*****	-651.9%
Sentry Insurance a Mutual Company	122	0.0%	0	9	1	0	11.1%	11.1%
National Indemnity Company	100	0.0%	0	100	50	0	50.0%	50.0%
Massachusetts Bay Insurance Company	100	0.0%	0	100	7	2	7.0%	9.0%
T.H.E. Insurance Company	100	0.0%	0	100	0	0	0.0%	0.0%
Cherokee Insurance Company	100	0.0%	0	54	0	0	0.0%	0.0%
Lyndon Property Insurance Company	0	0.0%	102,339	417	123,794	0	*****	*****
American Insurance Company, The	0	0.0%	35,619	42	-40,193	-5,513	*****	*****
Harleysville Mutual Insurance Company	0	0.0%	0	33,395	16,424	14,836	49.2%	93.6%
American Federated Insurance Company	0	0.0%	0	19,984	0	0	0.0%	0.0%

Surety 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

Monday, August 20, 2007 11:02:33 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 **
North River Insurance Company, The	0	0.0%	0	1,746	-4,124	-609	-236.2%	-271.1%
Employers Insurance Company of Wausau	0	0.0%	0	1,069	2,232	-2,984	208.8%	-70.3%
Lumbermens Mutual Casualty Company	0	0.0%	0	176	0	0	0.0%	0.0%
EMC Property & Casualty Company	0	0.0%	0	100	-12	-2	-12.0%	-14.0%
Fidelity and Guaranty Insurance Underwriters, Inc.	0	0.0%	0	75	0	0	0.0%	0.0%
American Alternative Insurance Corporation	0	0.0%	0	69	-82	-8	-118.8%	-130.4%
Standard Fire Insurance Company, The	0	0.0%	0	42	401	29	954.8%	*****
Centennial Insurance Company	0	0.0%	0	0	54,789	6,742		
St. Paul Medical Liability Insurance Company	0	0.0%	0	0	487	-22		
American Guarantee & Liability Insurance Company	0	0.0%	0	0	262	69		
Travelers Casualty Insurance Company of America	0	0.0%	0	0	155	0		
Colonial American Casualty and Surety Company	0	0.0%	0	0	18	0		
Great American Assurance Company	0	0.0%	0	0	8	-11		
Nationwide Mutual Insurance Company	0	0.0%	0	0	4	0		
Indiana Lumbermens Mutual Insurance Company	0	0.0%	0	0	0	293		
Stonington Insurance Company	0	0.0%	0	0	0	171		
Redland Insurance Company	0	0.0%	0	0	0	-10,121		
Diamond State Insurance Company	0	0.0%	0	0	-21	-8		
National American Insurance Company	0	0.0%	0	0	-40	0		
American Automobile Insurance Company	0	0.0%	0	0	-71	1,720		
Star Insurance Company	0	0.0%	0	0	-211	-76		
Employers Reinsurance Corporation	0	0.0%	0	0	-383	-22		
Acadia Insurance Company	0	0.0%	0	0	-933	0		
AXA Insurance Company	0	0.0%	0	0	-1,054	-438		
Associated Indemnity Corporation	0	0.0%	0	0	-4,572	906		
Great American Alliance Insurance Company	0	0.0%	0	0	-5,291	-368		
Markel Insurance Company	0	0.0%	0	0	-11,458	-5,240		
Grain Dealers Mutual Insurance Company	0	0.0%	-350	0	-350	55		

Surety 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

Monday, August 20, 2007 11:02:33 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 **
Motors Insurance Corporation	-302	0.0%	0	1,250	-952	0	-76.2%	-76.2%
Indemnity Insurance Company of North America	-1,790	0.0%	-393,712	3,102	-400,366	8,593	*****	*****
Fidelity and Guaranty Insurance Company	-15,370	0.0%	28,409	65,066	348,030	-38,165	534.9%	476.2%
<b>Grand Totals: 168 Companies in Report</b>	<b>58,340,962</b>		<b>1,591,445</b>	<b>49,127,428</b>	<b>13,754,201</b>	<b>2,931,733</b>	<b>28.0%</b>	<b>34.0%</b>

Surety 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

Monday, August 20, 2007 11:02:34 AM

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