

**Companies Filing on Property/Casualty Blank
Surety Business in Mississippi for Year Ended 12/31/2007**

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	16,627,298	29.7%	10,500,202	16,008,536	10,578,984	694,740	66.1%	70.4%
Fidelity and Deposit Company of Maryland	6,465,425	11.6%	-90,962	5,549,752	144,307	594,706	2.6%	13.3%
Liberty Mutual Insurance Company	3,813,172	6.8%	0	3,074,812	444,090	-381,834	14.4%	2.0%
SAFECO Insurance Company of America	3,651,689	6.5%	-2,007	2,663,199	324,522	87,357	12.2%	15.5%
Western Surety Company	3,400,232	6.1%	115,908	3,420,061	700,712	127,796	20.5%	24.2%
Arch Insurance Company	2,347,304	4.2%	0	2,251,350	-290,465	-19,946	-12.9%	-13.8%
Federal Insurance Company	1,505,610	2.7%	0	2,125,071	-632,636	0	-29.8%	-29.8%
Ohio Casualty Insurance Company, The	1,371,475	2.5%	30,979	1,109,892	72,941	7,502	6.6%	7.2%
Hartford Fire Insurance Company	1,281,801	2.3%	84	1,095,459	163,028	56,455	14.9%	20.0%
Insurance Company of the West	1,254,870	2.2%	2,807,226	1,192,765	2,232,652	-997,307	187.2%	103.6%
RLI Insurance Company	1,214,919	2.2%	-69,128	1,317,567	-433,765	41,844	-32.9%	-29.7%
International Fidelity Insurance Company	942,321	1.7%	205,521	893,620	20,865	-28,388	2.3%	-0.8%
Brierfield Insurance Company	761,052	1.4%	34,229	713,283	299,026	5,309	41.9%	42.7%
Great American Insurance Company	656,232	1.2%	9,629	679,285	72,783	13,362	10.7%	12.7%
American Contractors Indemnity Company	562,293	1.0%	-161,452	506,194	58,351	8,359	11.5%	13.2%
Berkley Regional Insurance Company	472,161	0.8%	0	382,696	8,662	0	2.3%	2.3%
Guarantee Company of North America USA, The	455,233	0.8%	0	241,270	0	0	0.0%	0.0%
Gray Insurance Company, The	435,565	0.8%	5,070	433,927	9,556	617	2.2%	2.3%
Old Republic Surety Company	428,686	0.8%	5,000	360,202	29,000	12,153	8.1%	11.4%
Hanover Insurance Company, The	418,494	0.7%	0	370,164	102,891	21,571	27.8%	33.6%
BancInsure, Inc.	408,177	0.7%	0	340,160	20,000	0	5.9%	5.9%
Merchants Bonding Company (Mutual)	379,566	0.7%	-750	439,833	-5,461	-632	-1.2%	-1.4%
Platte River Insurance Company	374,625	0.7%	7,623	351,765	28,701	2,342	8.2%	8.8%
Employers Mutual Casualty Company	355,171	0.6%	261,924	344,103	174,889	-27,619	50.8%	42.8%
Continental Casualty Company	337,813	0.6%	0	323,363	-77,006	18,971	-23.8%	-17.9%

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

Tuesday, June 10, 2008 10:04:05 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 **
Hartford Casualty Insurance Company	311,114	0.6%	0	209,745	18,367	6,031	8.8%	11.6%
Developers Surety and Indemnity Company	308,381	0.6%	0	343,413	26,208	14,255	7.6%	11.8%
North American Specialty Insurance Company	279,736	0.5%	46,071	285,557	38,079	4,398	13.3%	14.9%
First National Insurance Company of America	270,794	0.5%	0	287,412	57,377	1,932	20.0%	20.6%
Evergreen National Indemnity Company	268,357	0.5%	0	283,495	51,214	23,848	18.1%	26.5%
Allegheny Casualty Company	244,978	0.4%	0	280,156	0	0	0.0%	0.0%
Lexon Insurance Company	242,144	0.4%	0	347,948	-3,269	0	-0.9%	-0.9%
Union Insurance Company	224,129	0.4%	76,675	287,677	87,843	28,899	30.5%	40.6%
Westchester Fire Insurance Company	215,989	0.4%	-162,289	222,660	-822,187	18,175	-369.3%	-361.1%
Hartford Accident and Indemnity Company	213,848	0.4%	3,200	244,684	21,781	-2,231	8.9%	8.0%
State Farm Fire and Casualty Company	208,603	0.4%	14,376	208,633	16,758	-2,471	8.0%	6.8%
St. Paul Fire and Marine Insurance Company	207,434	0.4%	423,901	596,323	1,492,739	120,848	250.3%	270.6%
Safety National Casualty Corporation	199,718	0.4%	0	209,445	19,655	-9	9.4%	9.4%
Granite Re, Inc.	194,025	0.3%	0	179,807	50,893	0	28.3%	28.3%
Companion Property and Casualty Insurance Company	187,314	0.3%	0	183,938	9,993	0	5.4%	5.4%
Gray Casualty & Surety Company, The	147,847	0.3%	0	139,570	0	0	0.0%	0.0%
Travelers Casualty and Surety Company	133,000	0.2%	-198	116,134	-131,989	7,379	-113.7%	-107.3%
United States Fidelity and Guaranty Company	131,869	0.2%	-434,456	191,333	680,234	484,112	355.5%	608.5%
Insurance Company of the State of Pennsylvania, The	131,044	0.2%	0	165,821	17,927	1,076	10.8%	11.5%
Bond Safeguard Insurance Company	130,658	0.2%	0	118,855	4,098	0	3.4%	3.4%
Universal Surety of America	121,318	0.2%	0	100,148	-2,998	3,144	-3.0%	0.1%
U.S. Specialty Insurance Company	110,883	0.2%	0	56,028	20,328	0	36.3%	36.3%
American Safety Casualty Insurance Company	109,405	0.2%	0	122,956	78,359	52,051	63.7%	106.1%
Carolina Casualty Insurance Company	107,479	0.2%	0	109,068	2,481	0	2.3%	2.3%
American Surety Company	78,311	0.1%	0	66,419	0	0	0.0%	0.0%
Bankers Insurance Company	74,812	0.1%	18,362	77,904	18,421	0	23.6%	23.6%
Cincinnati Insurance Company, The	62,229	0.1%	0	107,818	7,135	7,708	6.6%	13.8%
Midwest Employers Casualty Company	61,135	0.1%	0	68,501	-19,607	0	-28.6%	-28.6%

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 States Insurance Company	56,309	0.1%	0	50,890	871	2,556	1.7%	6.7%
American Reliable Insurance Company	52,360	0.1%	0	52,360	9,073	579	17.3%	18.4%
West American Insurance Company	52,194	0.1%	125,000	50,880	113,938	76,884	223.9%	375.0%
First Sealord Surety, Inc.	49,959	0.1%	0	45,463	0	519	0.0%	1.1%
Washington International Insurance Company	48,997	0.1%	-56,550	43,195	-59,639	-502	-138.1%	-139.2%
State Automobile Mutual Insurance Company	42,886	0.1%	0	36,059	-818	-1,283	-2.3%	-5.8%
Contractors Bonding and Insurance Company	42,061	0.1%	0	36,260	-967	-357	-2.7%	-3.7%
Old Republic Insurance Company	40,530	0.1%	0	46,885	-1,001	1,100	-2.1%	0.2%
Pennsylvania National Mutual Casualty Insurance Company	38,285	0.1%	0	37,593	1,088	0	2.9%	2.9%
American Bankers Insurance Company of Florida	36,811	0.1%	0	15,352	-7,958	-93	-51.8%	-52.4%
American Southern Insurance Company	34,054	0.1%	0	63,339	0	0	0.0%	0.0%
American Home Assurance Company	33,523	0.1%	0	38,574	2,051	123	5.3%	5.6%
Seneca Insurance Company, Inc.	33,088	0.1%	0	30,887	0	0	0.0%	0.0%
New York Marine and General Insurance Company	32,344	0.1%	0	11,248	412	-19	3.7%	3.5%
National Fire Insurance Company of Hartford	30,105	0.1%	0	15,789	2,333	0	14.8%	14.8%
Ohio Farmers Insurance Company	26,871	0.0%	0	14,289	1,863	2,600	13.0%	31.2%
Protective Insurance Company	21,650	0.0%	0	7,841	-700	-100	-8.9%	-10.2%
Vigilant Insurance Company	20,126	0.0%	0	20,969	157	0	0.7%	0.7%
Greenwich Insurance Company	19,079	0.0%	0	31,246	21	-300	0.1%	-0.9%
Kansas Bankers Surety Company, The	19,050	0.0%	0	19,919	-2,000	0	-10.0%	-10.0%
Federated Mutual Insurance Company	18,757	0.0%	52,169	22,555	-19,975	-778	-88.6%	-92.0%
Utica Mutual Insurance Company	18,313	0.0%	0	36,809	-2,084	-149	-5.7%	-6.1%
Accredited Surety and Casualty Company, Inc.	17,915	0.0%	-68	19,007	-2,325	0	-12.2%	-12.2%
American Casualty Company of Reading, Pennsylvania	17,496	0.0%	16,015	33,199	-25,434	4,347	-76.6%	-63.5%
Fidelity National Property and Casualty Insurance Company	16,455	0.0%	9,586	16,455	19,044	0	115.7%	115.7%
United Fire & Casualty Company	15,796	0.0%	37,210	50,393	80,000	2,345	158.8%	163.4%
Progressive Casualty Insurance Company	15,433	0.0%	0	10,617	118	5	1.1%	1.2%
ACSTAR Insurance Company	13,535	0.0%	0	17,826	-12,484	-5,242	-70.0%	-99.4%

Surety Business - Stock Fire and Miscellaneous Companies

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									*	**
Mid-Continent Casualty Company	12,932	0.0%	0	22,794	0	0	0	0.0%	0.0%	
Lexington National Insurance Corporation	11,086	0.0%	0	17,311	0	0	0	0.0%	0.0%	
Capitol Indemnity Corporation	9,796	0.0%	2,500	10,550	2,502	55	23.7%	24.2%		
Arrowood Indemnity Company	8,750	0.0%	0	8,876	12,652	324	142.5%	146.2%		
Aegis Security Insurance Company	8,700	0.0%	0	587	0	0	0.0%	0.0%		
National Union Fire Insurance Company of Pittsburgh, PA.	7,759	0.0%	0	9,244	1,967	-2,109	21.3%	-1.5%		
Selective Insurance Company of America	6,855	0.0%	0	2,507	22	0	0.9%	0.9%		
General Insurance Company of America	6,397	0.0%	0	6,490	71	-154	1.1%	-1.3%		
Westfield Insurance Company	6,057	0.0%	0	4,625	-227	-109	-4.9%	-7.3%		
Lincoln General Insurance Company	5,708	0.0%	0	17,191	-1,311	-75	-7.6%	-8.1%		
American Guarantee & Liability Insurance Company	5,700	0.0%	0	3,349	470	134	14.0%	18.0%		
CUMIS Insurance Society, Inc.	4,474	0.0%	0	4,474	0	0	0.0%	0.0%		
St. Paul Mercury Insurance Company	4,109	0.0%	98,843	5,526	314,607	18,607	*****	*****		
Lyndon Property Insurance Company	4,000	0.0%	-492,020	3,083	-511,265	0	*****	*****		
Sentry Select Insurance Company	3,819	0.0%	0	4,231	0	0	0.0%	0.0%		
Universal Underwriters Insurance Company	3,627	0.0%	19,523	5,894	19,213	-351	326.0%	320.0%		
Louisiana Pest Control Insurance Company	3,400	0.0%	0	3,012	0	0	0.0%	0.0%		
Insurance Company of North America	3,100	0.0%	-480	3,369	13,032	-165	386.8%	381.9%		
Indemnity Insurance Company of North America	2,910	0.0%	11,390	3,062	7,586	-1,839	247.7%	187.7%		
Fidelity and Guaranty Insurance Company	2,855	0.0%	97,000	3,681	-69,923	66,011	*****	-106.3%		
Lumbermen's Underwriting Alliance	2,634	0.0%	0	2,634	0	0	0.0%	0.0%		
Farmland Mutual Insurance Company	2,380	0.0%	0	2,349	-153	-13	-6.5%	-7.1%		
Continental Insurance Company, The	2,296	0.0%	0	2,268	26,936	0	*****	*****		
New Hampshire Insurance Company	2,253	0.0%	0	40,015	9,677	581	24.2%	25.6%		
Seaboard Surety Company	1,989	0.0%	-17,293	3,130	-27,454	27,216	-877.1%	-7.6%		
St. Paul Guardian Insurance Company	1,683	0.0%	517,425	1,718	87,615	35,609	*****	*****		
Motors Insurance Corporation	1,543	0.0%	0	318	172	0	54.1%	54.1%		
Harco National Insurance Company	1,371	0.0%	0	1,408	0	0	0.0%	0.0%		

Surety Business - Stock Fire and Miscellaneous Companies

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						*	**		
Peerless Insurance Company	928	0.0%	0	928	0	0	0	0.0%	0.0%
American Manufacturers Mutual Insurance Company	875	0.0%	0	876	37	1	4.2%	4.3%	
Ohio Indemnity Company	817	0.0%	0	817	0	0	0.0%	0.0%	
Trinity Universal Insurance Company	600	0.0%	0	725	0	0	0.0%	0.0%	
Travelers Indemnity Company, The	600	0.0%	0	616	-72,836	-6,055	*****	*****	
Pennsylvania General Insurance Company	560	0.0%	0	559	0	0	0.0%	0.0%	
Bituminous Casualty Corporation	472	0.0%	0	472	0	100	0.0%	21.2%	
DaimlerChrysler Insurance Company	430	0.0%	0	417	0	0	0.0%	0.0%	
Fairmont Specialty Insurance Company	377	0.0%	0	529	-96,931	-3,648	*****	*****	
Great West Casualty Company	300	0.0%	0	10	0	0	0.0%	0.0%	
State Farm General Insurance Company	283	0.0%	0	413	0	0	0.0%	0.0%	
United States Fire Insurance Company	250	0.0%	-74,153	240	-81,785	92,473	*****	*****	
Pacific Indemnity Company	249	0.0%	0	248	-1	0	-0.4%	-0.4%	
Navigators Insurance Company	208	0.0%	0	208	-1,263	-95	-607.2%	-652.9%	
Financial Casualty & Surety, Inc.	187	0.0%	0	187	16	0	8.6%	8.6%	
Farmington Casualty Company	182	0.0%	0	229	-3,999	-69	*****	*****	
American Insurance Company, The	125	0.0%	0	41	1,086,368	-19,293	*****	*****	
Sentry Insurance a Mutual Company	122	0.0%	0	122	11	1	9.0%	9.8%	
National Indemnity Company	100	0.0%	0	100	50	0	50.0%	50.0%	
Massachusetts Bay Insurance Company	100	0.0%	0	100	3	-1	3.0%	2.0%	
Cherokee Insurance Company	100	0.0%	0	100	0	0	0.0%	0.0%	
EMC Property & Casualty Company	100	0.0%	0	100	-9	-3	-9.0%	-12.0%	
North River Insurance Company, The	78	0.0%	0	78	-3,494	-165	*****	*****	
Pacific Employers Insurance Company	50	0.0%	0	82	-434	229	-529.3%	-250.0%	
Fireman's Fund Insurance Company	0	0.0%	106,726	134,964	-212,505	-25,268	-157.5%	-176.2%	
Great American Insurance Company of New York	0	0.0%	0	24,960	5,589	1,000	22.4%	26.4%	
American Federated Insurance Company	0	0.0%	0	9,777	0	0	0.0%	0.0%	
Employers Insurance Company of Wausau	0	0.0%	0	1,069	5,902	6,297	552.1%	*****	

Surety Business - Stock Fire and Miscellaneous Companies

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Bar Plan Mutual Insurance Company, The	0	0.0%	0	744	0	0	0.0%	0.0%
Penn Millers Insurance Company	0	0.0%	0	331	0	0	0.0%	0.0%
Lumbermens Mutual Casualty Company	0	0.0%	0	175	0	0	0.0%	0.0%
Atlantic Mutual Insurance Company	0	0.0%	0	169	134,000	29,000	*****	*****
American Alternative Insurance Corporation	0	0.0%	0	55	-25	-2	-45.5%	-49.1%
Standard Fire Insurance Company, The	0	0.0%	0	42	-312	19	-742.9%	-697.6%
Centennial Insurance Company	0	0.0%	0	0	97,000	15,000		
Associated Indemnity Corporation	0	0.0%	0	0	9,606	-2,173		
Great American Alliance Insurance Company	0	0.0%	0	0	7,273	413		
American Automobile Insurance Company	0	0.0%	0	0	6,912	-508		
Star Insurance Company	0	0.0%	0	0	4,728	1,704		
Markel Insurance Company	0	0.0%	0	0	1,741	-539		
Great American Assurance Company	0	0.0%	0	0	4	-3		
Indiana Lumbermens Mutual Insurance Company	0	0.0%	0	0	0	772		
Colonial American Casualty and Surety Company	0	0.0%	0	0	-2	0		
Diamond State Insurance Company	0	0.0%	0	0	-44	0		
Employers Reinsurance Corporation	0	0.0%	0	0	-57	-2		
St. Paul Medical Liability Insurance Company	0	0.0%	0	0	-87	12		
Travelers Casualty Insurance Company of America	0	0.0%	0	0	-156	0		
AXA Insurance Company	0	0.0%	0	0	-945	-402		
Harleysville Mutual Insurance Company	0	0.0%	0	0	-54,020	-19,453		
National Surety Corporation	0	0.0%	0	0	-1,024,463	-41,612		
Old Republic General Insurance Corporation	-125	0.0%	0	18,260	-21,000	-9,400	-115.0%	-166.5%
XL Specialty Insurance Company	-2,266	0.0%	0	7,237	23,162	7,162	320.0%	419.0%
American Motorists Insurance Company	-2,799	0.0%	0	-2,789	4,548	10,986	-163.1%	-557.0%
Grand Totals: 162 Companies in Report	55,902,806		14,097,561	53,072,563	15,580,822	1,268,938	29.4%	31.7%

Surety Business - Stock Fire and Miscellaneous Companies

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