

**Companies Filing on Property/Casualty Blank  
Surety 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 **
Travelers Casualty and Surety Company of America	13,867,546	27.6%	4,184,103	15,236,809	2,004,294	1,494,964	13.2%	23.0%
Liberty Mutual Insurance Company	4,158,476	8.3%	192,318	3,975,678	1,342,858	55,882	33.8%	35.2%
Fidelity and Deposit Company of Maryland	3,671,010	7.3%	-91,030	5,138,649	160,967	524,366	3.1%	13.3%
Western Surety Company	3,460,687	6.9%	383,009	3,333,566	525,614	52,445	15.8%	17.3%
SAFECO Insurance Company of America	3,059,790	6.1%	-22,562	3,539,373	160,713	223,661	4.5%	10.9%
Hartford Fire Insurance Company	1,804,312	3.6%	-441,622	1,687,609	-390,411	62,965	-23.1%	-19.4%
Federal Insurance Company	1,733,930	3.5%	0	2,376,825	-4,542	3,801	-0.2%	0.0%
Arch Insurance Company	1,557,467	3.1%	0	2,222,578	1,021,909	102,406	46.0%	50.6%
Ohio Casualty Insurance Company, The	1,258,396	2.5%	16,910	1,244,289	74,950	13,302	6.0%	7.1%
Insurance Company of the West	1,223,707	2.4%	-33,256	1,314,840	-181,288	45,578	-13.8%	-10.3%
RLI Insurance Company	1,123,329	2.2%	-43,086	1,150,615	-167,717	53,693	-14.6%	-9.9%
Brierfield Insurance Company	986,057	2.0%	177,674	816,858	32,342	-5,843	4.0%	3.2%
International Fidelity Insurance Company	908,425	1.8%	-1,200	922,312	-26,012	-26,247	-2.8%	-5.7%
Hanover Insurance Company, The	665,238	1.3%	0	562,260	43,810	22,703	7.8%	11.8%
Berkley Regional Insurance Company	560,364	1.1%	0	548,012	-45,214	0	-8.3%	-8.3%
Old Republic Surety Company	440,333	0.9%	-7,929	397,841	18,074	8,276	4.5%	6.6%
Granite Re, Inc.	429,868	0.9%	45,000	416,507	155,421	0	37.3%	37.3%
Guarantee Company of North America USA, The	410,901	0.8%	0	487,388	604	23,011	0.1%	4.8%
BancInsure, Inc.	400,833	0.8%	0	376,111	-17,000	0	-4.5%	-4.5%
Great American Insurance Company	399,301	0.8%	20,105	421,800	-46,658	-744	-11.1%	-11.2%
Companion Property and Casualty Insurance Company	386,030	0.8%	0	385,457	65,313	0	16.9%	16.9%
First National Insurance Company of America	370,800	0.7%	0	290,892	29,391	2,901	10.1%	11.1%
American Contractors Indemnity Company	335,430	0.7%	-302	419,401	70,983	-7,528	16.9%	15.1%
Employers Mutual Casualty Company	334,361	0.7%	-55,451	378,357	-51,791	15,646	-13.7%	-9.6%
Gray Insurance Company, The	333,880	0.7%	18,285	323,533	15,242	15,586	4.7%	9.5%

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

Thursday, April 30, 2009 10:12:23 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 **
Lexon Insurance Company	306,919	0.6%	23,858	295,681	8,750	0	3.0%	3.0%
Evergreen National Indemnity Company	298,167	0.6%	0	265,925	16,467	-4,551	6.2%	4.5%
Merchants Bonding Company (Mutual)	295,906	0.6%	69,606	325,714	74,932	2,182	23.0%	23.7%
Platte River Insurance Company	283,725	0.6%	112,166	350,466	96,484	-1,783	27.5%	27.0%
Westchester Fire Insurance Company	281,500	0.6%	-144	225,466	45,657	3,814	20.3%	21.9%
Insurance Company of the State of Pennsylvania, The	281,443	0.6%	0	201,112	34,921	3,898	17.4%	19.3%
Allegheny Casualty Company	261,619	0.5%	0	276,261	0	0	0.0%	0.0%
North American Specialty Insurance Company	249,904	0.5%	22,554	246,912	32,575	2,059	13.2%	14.0%
Gray Casualty & Surety Company, The	244,001	0.5%	0	238,487	0	0	0.0%	0.0%
State Farm Fire and Casualty Company	234,395	0.5%	17,722	214,396	36,066	7,292	16.8%	20.2%
Continental Casualty Company	227,493	0.5%	0	306,092	47,425	34,087	15.5%	26.6%
Hartford Accident and Indemnity Company	197,918	0.4%	0	158,267	-17,365	-1,006	-11.0%	-11.6%
Developers Surety and Indemnity Company	193,712	0.4%	0	238,394	-17,336	-14,602	-7.3%	-13.4%
Union Insurance Company	178,477	0.4%	85,000	207,252	-3,437	986	-1.7%	-1.2%
Bankers Insurance Company	176,933	0.4%	64,508	156,250	89,019	0	57.0%	57.0%
U.S. Specialty Insurance Company	175,540	0.3%	0	176,464	-3,016	0	-1.7%	-1.7%
First Sealord Surety, Inc.	172,758	0.3%	0	161,046	5,577	0	3.5%	3.5%
Safety National Casualty Corporation	171,648	0.3%	0	165,988	10,784	2,846	6.5%	8.2%
American Surety Company	152,052	0.3%	0	144,404	0	0	0.0%	0.0%
Hartford Casualty Insurance Company	138,111	0.3%	0	188,239	-23,603	-8,894	-12.5%	-17.3%
American Safety Casualty Insurance Company	131,158	0.3%	0	96,521	15,949	-11,535	16.5%	4.6%
Cincinnati Insurance Company, The	113,769	0.2%	0	89,207	-825	-1,080	-0.9%	-2.1%
Universal Surety of America	110,329	0.2%	200	108,496	6,391	2,505	5.9%	8.2%
Bond Safeguard Insurance Company	99,817	0.2%	0	124,828	0	0	0.0%	0.0%
United States Fidelity and Guaranty Company	92,881	0.2%	134,530	121,821	-1,648,959	126,285	*****	*****
Travelers Casualty and Surety Company	78,597	0.2%	-249	102,174	-42,643	7,128	-41.7%	-34.8%
American Southern Insurance Company	71,515	0.1%	0	53,479	0	0	0.0%	0.0%
American States Insurance Company	66,375	0.1%	1,526	53,426	-3,829	3,177	-7.2%	-1.2%

Surety Business - Stock Fire and Miscellaneous Companies

Page 2 of 7

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						and Cost Containment Expense Incurred	Ratio w/o LAE *	Ratio with LAE **
Plaza Insurance Company	60,379	0.1%	0	35,511	8,768	3,758	24.7%	35.3%
Pennsylvania National Mutual Casualty Insurance Company	55,055	0.1%	0	50,998	488	0	1.0%	1.0%
St. Paul Fire and Marine Insurance Company	50,154	0.1%	3,755	397,236	-685,500	-30,637	-172.6%	-180.3%
United Fire & Casualty Company	48,798	0.1%	15,848	21,483	0	-163	0.0%	-0.8%
Contractors Bonding and Insurance Company	45,367	0.1%	0	53,791	33	-344	0.1%	-0.6%
Westfield Insurance Company	44,399	0.1%	0	46,189	-270	64	-0.6%	-0.4%
ACSTAR Insurance Company	43,788	0.1%	0	43,619	27,877	7,482	63.9%	81.1%
Washington International Insurance Company	42,464	0.1%	10,248	49,417	3,104	-768	6.3%	4.7%
American Reliable Insurance Company	41,588	0.1%	0	41,588	-11,883	-759	-28.6%	-30.4%
Progressive Casualty Insurance Company	40,433	0.1%	0	19,791	856	116	4.3%	4.9%
Old Republic Insurance Company	37,685	0.1%	0	34,306	5,000	1,900	14.6%	20.1%
Financial Casualty & Surety, Inc.	36,741	0.1%	0	36,741	1,246	0	3.4%	3.4%
SureTec Insurance Company	33,557	0.1%	0	11,649	2,039	291	17.5%	20.0%
Ohio Farmers Insurance Company	32,878	0.1%	0	38,845	-683	-1,107	-1.8%	-4.6%
Accredited Surety and Casualty Company, Inc.	32,845	0.1%	162	32,594	-2,361	0	-7.2%	-7.2%
Vigilant Insurance Company	31,289	0.1%	0	31,641	865	0	2.7%	2.7%
Mid-Continent Casualty Company	28,118	0.1%	0	29,600	0	0	0.0%	0.0%
Seneca Insurance Company, Inc.	26,297	0.1%	0	26,798	0	0	0.0%	0.0%
Midwest Employers Casualty Company	21,000	0.0%	0	31,168	-3,076	0	-9.9%	-9.9%
National Union Fire Insurance Company of Pittsburgh, PA.	18,461	0.0%	0	20,670	5,176	2,691	25.0%	38.1%
Federated Mutual Insurance Company	17,982	0.0%	0	18,325	-514	0	-2.8%	-2.8%
State Automobile Mutual Insurance Company	16,641	0.0%	0	26,227	-9,184	-2,823	-35.0%	-45.8%
Hudson Insurance Company	16,406	0.0%	0	6,293	1,888	0	30.0%	30.0%
Lexington National Insurance Corporation	15,249	0.0%	0	11,608	0	0	0.0%	0.0%
National Fire Insurance Company of Hartford	15,150	0.0%	0	15,027	834	3,964	5.6%	31.9%
ULLICO Casualty Company	14,121	0.0%	0	4,534	1,277	0	28.2%	28.2%
Colonial American Casualty and Surety Company	13,310	0.0%	0	5,874	973	329	16.6%	22.2%
Utica Mutual Insurance Company	12,500	0.0%	0	17,493	-2,874	-642	-16.4%	-20.1%

Surety Business - Stock Fire and Miscellaneous Companies

Page 3 of 7

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West American Insurance Company	11,863	0.0%	2,000	49,006	7,701	-391	15.7%	14.9%
Greenwich Insurance Company	11,278	0.0%	0	-8,696	-173	-301	2.0%	5.5%
Capitol Indemnity Corporation	10,990	0.0%	0	11,432	-6,908	10,914	-60.4%	35.0%
American Casualty Company of Reading, Pennsylvania	10,158	0.0%	-7,271	10,808	-8,023	11,487	-74.2%	32.1%
United Fire & Indemnity Company	9,501	0.0%	0	4,295	0	0	0.0%	0.0%
Universal Underwriters Insurance Company	8,124	0.0%	-4,523	5,985	-4,328	45	-72.3%	-71.6%
General Insurance Company of America	7,364	0.0%	0	7,060	-362	15	-5.1%	-4.9%
American Bankers Insurance Company of Florida	7,072	0.0%	0	23,236	2,670	9	11.5%	11.5%
Old Republic General Insurance Corporation	6,615	0.0%	0	17,420	2,000	1,000	11.5%	17.2%
Selective Insurance Company of America	5,991	0.0%	0	6,090	69	1	1.1%	1.1%
American Guarantee & Liability Insurance Company	4,790	0.0%	0	5,394	527	178	9.8%	13.1%
RLI Indemnity Company	4,700	0.0%	0	458	0	0	0.0%	0.0%
Aegis Security Insurance Company	4,600	0.0%	0	6,608	0	0	0.0%	0.0%
CUMIS Insurance Society, Inc.	4,444	0.0%	0	4,444	0	0	0.0%	0.0%
American Home Assurance Company	4,175	0.0%	-63,097	13,117	-65,702	62	-500.9%	-500.4%
Louisiana Pest Control Insurance Company	4,000	0.0%	0	3,889	0	0	0.0%	0.0%
Roche Surety and Casualty Company, Inc.	3,484	0.0%	0	3,484	0	0	0.0%	0.0%
Sun Surety Insurance Company	3,301	0.0%	0	3,301	0	0	0.0%	0.0%
Argonaut Insurance Company	3,253	0.0%	0	1,721	331	44	19.2%	21.8%
Insurance Company of North America	3,100	0.0%	-480	3,100	16,814	4,149	542.4%	676.2%
Lincoln General Insurance Company	2,849	0.0%	0	2,942	0	0	0.0%	0.0%
Indemnity Insurance Company of North America	2,760	0.0%	0	2,796	-999	64	-35.7%	-33.4%
Lumbermen's Underwriting Alliance	2,634	0.0%	0	2,635	0	0	0.0%	0.0%
Sentry Select Insurance Company	2,435	0.0%	0	2,970	0	0	0.0%	0.0%
United States Fire Insurance Company	2,404	0.0%	-34,364	2,470	-49,130	13,864	*****	*****
Protective Insurance Company	1,175	0.0%	0	7,876	200	0	2.5%	2.5%
Chrysler Insurance Company	1,030	0.0%	0	2,587	0	0	0.0%	0.0%
Continental Heritage Insurance Company	1,007	0.0%	0	697	0	0	0.0%	0.0%

Surety Business - Stock Fire and Miscellaneous Companies

Page 4 of 7

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						and Cost Containment Expense Incurred	Ratio w/o LAE *	Ratio with LAE **
American Manufacturers Mutual Insurance Company	875	0.0%	0	874	-53	-4	-6.1%	-6.5%
Republic Western Insurance Company	825	0.0%	0	825	0	0	0.0%	0.0%
Ohio Indemnity Company	817	0.0%	0	817	0	0	0.0%	0.0%
Pennsylvania General Insurance Company	560	0.0%	0	561	0	0	0.0%	0.0%
XL Specialty Insurance Company	529	0.0%	0	509	-35,730	-6,267	*****	*****
Seaboard Surety Company	525	0.0%	0	1,320	15,892	706	*****	*****
Bituminous Casualty Corporation	472	0.0%	0	472	-1,000	-700	-211.9%	-360.2%
Harco National Insurance Company	398	0.0%	0	976	0	0	0.0%	0.0%
Motors Insurance Corporation	382	0.0%	0	580	286	0	49.3%	49.3%
Carolina Casualty Insurance Company	375	0.0%	0	375	-21,513	0	*****	*****
Navigators Insurance Company	342	0.0%	0	342	117	9	34.2%	36.8%
Continental Insurance Company, The	313	0.0%	0	195	1,100,643	0	*****	*****
Pacific Indemnity Company	249	0.0%	0	249	-4	0	-1.6%	-1.6%
North River Insurance Company, The	183	0.0%	0	183	-292	1,613	-159.6%	721.9%
Fidelity and Guaranty Insurance Company	164	0.0%	324,899	869	-132,199	12,268	*****	*****
Travelers Indemnity Company, The	150	0.0%	0	378	5,917	-3,242	*****	707.7%
T.H.E. Insurance Company	150	0.0%	0	67	14	0	20.9%	20.9%
Farmington Casualty Company	132	0.0%	0	243	-282	-54	-116.0%	-138.3%
Standard Fire Insurance Company, The	125	0.0%	0	42	-118	-67	-281.0%	-440.5%
Sentry Insurance a Mutual Company	122	0.0%	0	122	0	0	0.0%	0.0%
National Indemnity Company	100	0.0%	0	100	50	0	50.0%	50.0%
Massachusetts Bay Insurance Company	100	0.0%	0	100	8	1	8.0%	9.0%
Cherokee Insurance Company	100	0.0%	0	100	0	0	0.0%	0.0%
EMC Property & Casualty Company	100	0.0%	0	100	0	0	0.0%	0.0%
Pacific Employers Insurance Company	100	0.0%	0	100	-46	-72	-46.0%	-118.0%
State Farm General Insurance Company	50	0.0%	0	223	0	0	0.0%	0.0%
Fireman's Fund Insurance Company	0	0.0%	1,312,269	116	25,761	8,392	*****	*****
Great American Insurance Company of New York	0	0.0%	7,544	9,360	6,473	-86	69.2%	68.2%

Surety Business - Stock Fire and Miscellaneous Companies

Page 5 of 7

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American Insurance Company, The	0	0.0%	2,500	42	-144,217	-36,844	*****	*****
Redland Insurance Company	0	0.0%	598	0	598	0		
Fidelity National Property and Casualty Insurance Company	0	0.0%	170	0	-9,288	0		
Employers Insurance Company of Wausau	0	0.0%	0	1,072	597	-571	55.7%	2.4%
Westport Insurance Corporation	0	0.0%	0	938	0	0	0.0%	0.0%
Trinity Universal Insurance Company	0	0.0%	0	448	0	70	0.0%	15.6%
Farmland Mutual Insurance Company	0	0.0%	0	187	-206	-11	-110.2%	-116.0%
Great West Casualty Company	0	0.0%	0	100	0	0	0.0%	0.0%
Lumbermens Mutual Casualty Company	0	0.0%	0	87	0	0	0.0%	0.0%
Atlantic Mutual Insurance Company	0	0.0%	0	49	105,000	-25,000	*****	*****
Fairmont Specialty Insurance Company	0	0.0%	0	36	-6,198	-2,922	*****	*****
Peerless Insurance Company	0	0.0%	0	11	0	0	0.0%	0.0%
National Surety Corporation	0	0.0%	0	0	131,258	-21,615		
National American Insurance Company	0	0.0%	0	0	6,509	1,374		
Great American Alliance Insurance Company	0	0.0%	0	0	6,449	1,608		
Diamond State Insurance Company	0	0.0%	0	0	6	0		
Indiana Lumbermens Mutual Insurance Company	0	0.0%	0	0	0	665		
Century Indemnity Company	0	0.0%	0	0	0	-28		
Great American Assurance Company	0	0.0%	0	0	-6	2		
American Alternative Insurance Corporation	0	0.0%	0	0	-6	-2		
St. Paul Medical Liability Insurance Company	0	0.0%	0	0	-165	1		
AXA Insurance Company	0	0.0%	0	0	-680	-306		
Centennial Insurance Company	0	0.0%	0	0	-1,000	-13,000		
Harleysville Mutual Insurance Company	0	0.0%	0	0	-1,014	-271		
Associated Indemnity Corporation	0	0.0%	0	0	-1,466	-1,300		
Security National Insurance Company	0	0.0%	0	0	-3,487	-345		
American Automobile Insurance Company	0	0.0%	0	0	-3,696	-3,276		
New Hampshire Insurance Company	0	0.0%	0	0	-4,111	-124		

Surety Business - Stock Fire and Miscellaneous Companies

Page 6 of 7

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American Motorists Insurance Company	0	0.0%	0	0	-4,558	-3,297		
Star Insurance Company	0	0.0%	0	0	-5,299	-1,909		
Markel Insurance Company	0	0.0%	0	0	-17,628	-5,023		
Arch Reinsurance Company	0	0.0%	0	0	-21,063	0		
Bar Plan Mutual Insurance Company, The	0	0.0%	0	-8	0	0	0.0%	0.0%
Lyndon Property Insurance Company	0	0.0%	-15,673	917	-15,673	0	*****	*****
St. Paul Mercury Insurance Company	-397	0.0%	364,658	-397	-4,750	-3,887	*****	*****
St. Paul Guardian Insurance Company	-992	0.0%	10,960	-992	1,156	60,766	-116.5%	*****
New York Marine and General Insurance Company	-1,995	0.0%	87,000	25,720	100,037	4,413	388.9%	406.1%
Arrowood Indemnity Company	-3,737	0.0%	0	1,714	-27,277	-699	*****	*****
Kansas Bankers Surety Company, The	-3,883	0.0%	0	9,067	-4,000	0	-44.1%	-44.1%
<b>Grand Totals: 176 Companies in Report</b>	<b>50,202,119</b>		<b>6,889,446</b>	<b>54,675,658</b>	<b>3,830,348</b>	<b>2,819,090</b>	<b>7.0%</b>	<b>12.2%</b>

Surety Business - Stock Fire and Miscellaneous Companies

Page 7 of 7

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