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

						Direct Defense		
						and Cost	Loss	Loss
						Containment	Ratio	Ratio
	Premiums	Market	Losses	Premiums	Losses	Expense	w/o LAE v	with LAE
Company	Written	Share	Paid	Earned	Incurred	Incurred	*	**
Federal Insurance Company	1,504,730	20.2%	399,859	1,373,329	473,611	58,074	34.5%	38.7%
Travelers Casualty and Surety Company of America	1,498,791	20.1%	310,541	1,351,764	410,811	23,540	30.4%	32.1%
CUMIS Insurance Society, Inc.	714,748	9.6%	274,105	682,742	580,527	14,858	85.0%	87.2%
Fidelity and Deposit Company of Maryland	643,886	8.7%	242,487	643,370	124,575	2,005	19.4%	19.7%
St. Paul Mercury Insurance Company	624,874	8.4%	-9,062	637,955	189,630	11,376	29.7%	31.5%
Progressive Casualty Insurance Company	365,590	4.9%	339,180	327,580	246,345	-7,209	75.2%	73.0%
Western Surety Company	234,563	3.2%	997	233,377	10,992	1,038	4.7%	5.2%
BancInsure, Inc.	190,222	2.6%	-49,921	131,300	-35,073	0	-26.7%	-26.7%
National Union Fire Insurance Company of Pittsburgh, PA.	154,788	2.1%	-21,194	150,063	-18,737	25,246	-12.5%	4.3%
AXIS Reinsurance Company	145,921	2.0%	0	145,921	83,112	20,523	57.0%	71.0%
Universal Underwriters Insurance Company	121,524	1.6%	2,466	119,477	-11,542	-1,171	-9.7%	-10.6%
United States Fidelity and Guaranty Company	112,546	1.5%	28,796	223,130	113,036	-6,336	50.7%	47.8%
Continental Insurance Company, The	109,554	1.5%	0	31,672	1	1,200	0.0%	3.8%
Great American Insurance Company	92,855	1.2%	21,000	78,953	44,308	6,698	56.1%	64.6%
Federated Mutual Insurance Company	83,960	1.1%	57,159	84,425	26,109	-3,768	30.9%	26.5%
Kansas Bankers Surety Company, The	71,675	1.0%	-118	71,052	-118	0	-0.2%	-0.2%
Arch Insurance Company	71,461	1.0%	0	71,820	37,317	1,132	52.0%	53.5%
Hartford Fire Insurance Company	71,116	1.0%	280	73,568	1,109	1,206	1.5%	3.1%
Brierfield Insurance Company	66,390	0.9%	27,237	59,410	-42,285	-2,943	-71.2%	-76.1%
Employers Mutual Casualty Company	61,849	0.8%	24,733	65,622	37,750	2,524	57.5%	61.4%
RLI Insurance Company	60,675	0.8%	0	59,882	4,884	85	8.2%	8.3%
St. Paul Fire and Marine Insurance Company	54,353	0.7%	150,080	136,287	-17,411	-8,822	-12.8%	-19.2%
Zurich American Insurance Company	49,397	0.7%	67,204	93,583	-5,110	-2,816	-5.5%	-8.5%
Ohio Casualty Insurance Company, The	45,186	0.6%	-2,680	43,324	9,236	4,304	21.3%	31.3%
Executive Risk Indemnity Inc.	42,173	0.6%	0	39,797	1,009	227	2.5%	3.1%

Fidelity Business - Stock Fire and Miscellaneous Companies

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** 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, May 22, 2007 10:33:33 AM

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

^{*} Loss Ratio w/o LAE is Direct Losses Incurred compared to Direct Premiums Earned

						Direct Defense		
						and Cost	Loss	Loss
						Containment	Ratio	Ratio
	Premiums	Market	Losses	Premiums	Losses	Expense	w/o LAE	with LAE
Company	Written	Share	Paid	Earned	Incurred	Incurred	*	**
State Auto Property and Casualty Insurance Company	41,764	0.6%	0	43,256	4,379	5,001	10.1%	21.7%
Colonial American Casualty and Surety Company	34,032	0.5%	0	61,740	-46,195	-6,129	-74.8%	-84.7%
Liberty Mutual Insurance Company	30,693	0.4%	0	27,709	12,879	777	46.5%	49.3%
Sentry Select Insurance Company	23,190	0.3%	0	22,050	-5,973	0	-27.1%	-27.1%
State Farm Fire and Casualty Company	22,507	0.3%	-370	23,122	14,955	0	64.7%	64.7%
American Guarantee & Liability Insurance Company	21,093	0.3%	2,068	18,956	4,868	309	25.7%	27.3%
Continental Casualty Company	19,842	0.3%	0	109,526	33,258	9,729	30.4%	39.2%
Federated Rural Electric Insurance Exchange	15,975	0.2%	0	15,975	-20,171	2,395	-126.3%	-111.3%
American Zurich Insurance Company	14,344	0.2%	0	18,389	1,363	141	7.4%	8.2%
Old Republic Surety Company	10,689	0.1%	0	9,101	-1	0	0.0%	0.0%
Zurich American Insurance Company of Illinois	9,025	0.1%	0	6,139	3,587	120	58.4%	60.4%
State Automobile Mutual Insurance Company	7,999	0.1%	0	7,293	290	499	4.0%	10.8%
American States Insurance Company	5,622	0.1%	0	5,415	-7	-9	-0.1%	-0.3%
Nationwide Mutual Insurance Company	5,498	0.1%	3	4,875	-116	10	-2.4%	-2.2%
Stonington Insurance Company	5,219	0.1%	300	5,427	-106	-26	-2.0%	-2.4%
Federated Service Insurance Company	4,608	0.1%	0	4,311	67	-21	1.6%	1.1%
Clarendon National Insurance Company	2,947	0.0%	0	2,863	2,398	1	83.8%	83.8%
Westchester Fire Insurance Company	2,872	0.0%	0	819	298	0	36.4%	36.4%
Vigilant Insurance Company	2,530	0.0%	0	2,531	-127	167	-5.0%	1.6%
Travelers Indemnity Company of Connecticut, The	2,394	0.0%	0	2,354	-815	-44	-34.6%	-36.5%
Great Northern Insurance Company	2,141	0.0%	38,211	2,978	38,147	-10	****	****
Pennsylvania Lumbermens Mutual Insurance Company	1,859	0.0%	0	2,685	0	0	0.0%	0.0%
Security National Insurance Company	1,804	0.0%	-1	1,993	-762	-129	-38.2%	-44.7%
Old Republic Insurance Company	1,780	0.0%	-1,500	-2,371	-1,500	0	63.3%	63.3%
Nationwide Mutual Fire Insurance Company	1,745	0.0%	1	1,390	-11	1	-0.8%	-0.7%
Travelers Casualty and Surety Company	1,701	0.0%	-3,797	1,794	-11,222	-29	-625.5%	-627.1%
Accredited Surety and Casualty Company, Inc.	1,576	0.0%	0	1,599	23	0	1.4%	1.4%
Amerisure Mutual Insurance Company	1,365	0.0%	0	1,365	11	1	0.8%	0.9%

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** 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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						Direct Defense		
						and Cost	Loss	Loss
						Containment	Ratio	Ratio
	Premiums	Market	Losses	Premiums	Losses	Expense	w/o LAE v	with LAE
Company	Written	Share	Paid	Earned	Incurred	Incurred	*	**
Discover Property & Casualty Insurance Company	1,351	0.0%	0	1,907	477	39	25.0%	27.1%
Travelers Property Casualty Company of America	1,320	0.0%	0	2,409	-2,149	5,868	-89.2%	154.4%
Fidelity and Guaranty Insurance Underwriters, Inc.	1,304	0.0%	0	2,373	-706	290	-29.8%	-17.5%
Employers Insurance Company of Wausau	1,243	0.0%	0	780	-768	-64	-98.5%	-106.7%
New Hampshire Insurance Company	1,233	0.0%	0	1,114	274	27	24.6%	27.0%
Platte River Insurance Company	1,069	0.0%	0	456	16	2	3.5%	3.9%
United Fire & Casualty Company	1,033	0.0%	0	1,184	5,000	180	422.3%	437.5%
General Casualty Company of Wisconsin	838	0.0%	0	998	0	0	0.0%	0.0%
Pacific Indemnity Company	737	0.0%	0	551	-55	-10	-10.0%	-11.8%
Allstate Insurance Company	606	0.0%	0	602	-257	-7	-42.7%	-43.9%
Capital City Insurance Company, Inc.	492	0.0%	0	307	0	0	0.0%	0.0%
Regent Insurance Company	473	0.0%	0	463	0	0	0.0%	0.0%
Tokio Marine & Nichido Fire Insurance Co., Ltd. (United States Bra	349	0.0%	0	321	392	18	122.1%	127.7%
Westport Insurance Corporation	336	0.0%	0	517	0	0	0.0%	0.0%
Travelers Indemnity Company, The	300	0.0%	0	302	-5,944	-11,493	****	****
Universal Surety of America	290	0.0%	0	290	4	9	1.4%	4.5%
Travelers Indemnity Company of America, The	252	0.0%	0	637	-423	-10	-66.4%	-68.0%
Charter Oak Fire Insurance Company, The	198	0.0%	0	100	21	0	21.0%	21.0%
TRANSGUARD INSURANCE COMPANY OF AMERICA, INC.	169	0.0%	0	86	47	8	54.7%	64.0%
Fairmont Specialty Insurance Company	109	0.0%	-650	104	-8,147	-1,916	****	****
Philadelphia Indemnity Insurance Company	105	0.0%	0	89	0	0	0.0%	0.0%
Trinity Universal Insurance Company	31	0.0%	0	2,827	-1,932	-231	-68.3%	-76.5%
St. Paul Guardian Insurance Company	0	0.0%	208,936	236	196,868	-252	****	****
Union Insurance Company	0	0.0%	28,410	484	-25,278	-2,554	****	****
Quanta Indemnity Company	0	0.0%	0	54,327	-4,020	-350	-7.4%	-8.0%
ACE American Insurance Company	0	0.0%	0	2,999	1,300	556	43.3%	61.9%
Hanover Insurance Company, The	0	0.0%	0	75	-12	-3	-16.0%	-20.0%
Cincinnati Insurance Company, The	0	0.0%	0	43	0	0	0.0%	0.0%

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						Direct Defense and Cost	Loss	Loss
						Containment	Ratio	Ratio
	Premiums	Market	Losses	Premiums	Losses	Expense	w/o LAE v	with LAE
Company	Written	Share	Paid	Earned	Incurred	Incurred	*	**
Sentry Insurance a Mutual Company	0	0.0%	0	42	-1	0	-2.4%	-2.4%
Peerless Insurance Company	0	0.0%	0	10	0	0	0.0%	0.0%
Granite State Insurance Company	0	0.0%	0	8	-54	-5	-675.0%	-737.5%
Hartford Underwriters Insurance Company	0	0.0%	0	0	621	0		
Northern Insurance Company of New York	0	0.0%	0	0	513	80		
Farmington Casualty Company	0	0.0%	0	0	187	-8		
Travelers Casualty Insurance Company of America	0	0.0%	0	0	152	-9		
Seaboard Surety Company	0	0.0%	0	0	96	0		
Capitol Indemnity Corporation	0	0.0%	0	0	73	9		
American Motorists Insurance Company	0	0.0%	0	0	36	17		
Hartford Casualty Insurance Company	0	0.0%	0	0	32	5		
Travelers Casualty Company of Connecticut	0	0.0%	0	0	31	0		
American Alternative Insurance Corporation	0	0.0%	0	0	18	2		
Lumbermens Mutual Casualty Company	0	0.0%	0	0	1	-2		
American Insurance Company, The	0	0.0%	0	0	-2	0		
Security Insurance Company of Hartford	0	0.0%	0	0	-2	0		
American Economy Insurance Company	0	0.0%	0	0	-2	-2		
Select Insurance Company	0	0.0%	0	0	-6	-29		
Automobile Insurance Company of Hartford, Connecticut, The	0	0.0%	0	0	-11	0		
American Manufacturers Mutual Insurance Company	0	0.0%	0	0	-42	-24		
Utica Mutual Insurance Company	0	0.0%	0	0	-64	-38		
Harleysville Mutual Insurance Company	0	0.0%	0	0	-66	-6		
Wausau Business Insurance Company	0	0.0%	0	0	-71	0		
Royal Indemnity Company	0	0.0%	0	0	-78	-9		
American International South Insurance Company	0	0.0%	0	0	-110	-11		
Farmland Mutual Insurance Company	0	0.0%	0	0	-199	-14		
St. Paul Protective Insurance Company	0	0.0%	0	0	-292	35		
Nationwide Agribusiness Insurance Company	0	0.0%	0	0	-332	-34		

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						Direct Defense		
						and Cost	Loss	Loss
						Containment	Ratio	Ratio
	Premiums	Market	Losses	Premiums	Losses	Expense	w/o LAE	with LAE
Company	Written	Share	Paid	Earned	Incurred	Incurred	*	**
Valiant Insurance Company	0	0.0%	0	0	-338	-37		
Wausau Underwriters Insurance Company	0	0.0%	0	0	-732	-29		
Assurance Company of America	0	0.0%	0	0	-984	-32		
North River Insurance Company, The	0	0.0%	0	0	-1,193	104		
Northland Insurance Company	0	0.0%	0	0	-1,923	-213		
United States Fire Insurance Company	0	0.0%	0	0	-3,715	579		
Hartford Accident and Indemnity Company	0	0.0%	-263	0	-263	0		
Fidelity and Guaranty Insurance Company	0	0.0%	-667	267	-2,082	63	-779.8%	-756.2%
National Farmers Union Property and Casualty Company	0	0.0%	-2,798	0	-2,798	0		
Maryland Casualty Company	0	0.0%	-3,016	0	-4,023	-55		
Lumbermen's Underwriting Alliance	0	0.0%	-8,000	0	-8,000	240		
Praetorian Insurance Company	-248	0.0%	0	-128	-402	0	314.1%	314.1%
Liberty Insurance Underwriters Inc.	-63,000	-0.8%	0	-54,581	-6,220	-1,229	11.4%	13.6%
Grand Totals: 122 Companies in Report	7,440,231		2,120,016	7,354,886	2,416,066	143,180	32.8%	34.8%

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