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

						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	*	**
Federal Insurance Company	1,274,642	17.3%	417,115	1,230,624	312,242	-1,200	25.4%	25.3%
Travelers Casualty and Surety Company of America	1,210,508	16.5%	59,020	798,367	61,026	2,591	7.6%	8.0%
St. Paul Mercury Insurance Company	671,198	9.1%	115,995	628,029	38,647	19,788	6.2%	9.3%
CUMIS Insurance Society, Inc.	659,790	9.0%	205,033	682,239	170,116	-2,612	24.9%	24.6%
Fidelity and Deposit Company of Maryland	591,696	8.0%	103,842	672,970	922,456	53,686	137.1%	145.0%
Progressive Casualty Insurance Company	320,711	4.4%	137,587	391,619	129,690	-2,785	33.1%	32.4%
St. Paul Fire and Marine Insurance Company	260,854	3.5%	45,387	328,006	-30,425	-16,819	-9.3%	-14.4%
United States Fidelity and Guaranty Company	237,134	3.2%	269,659	-30,698	244,733	-893	-797.2%	-794.3%
Western Surety Company	223,639	3.0%	-2,194	227,632	-56,385	-7,571	-24.8%	-28.1%
Quanta Indemnity Company	146,932	2.0%	0	92,605	29,541	2,572	31.9%	34.7%
AXIS Reinsurance Company	145,921	2.0%	0	18,790	8,923	1,896	47.5%	57.6%
National Union Fire Insurance Company of Pittsburgh, PA.	133,063	1.8%	12,938	169,579	12,105	-83	7.1%	7.1%
Universal Underwriters Insurance Company	132,583	1.8%	8,182	132,706	-7,779	1,098	-5.9%	-5.0%
BancInsure, Inc.	132,220	1.8%	28,260	124,185	56,593	0	45.6%	45.6%
Zurich American Insurance Company	125,817	1.7%	33,400	127,143	81,020	10,117	63.7%	71.7%
Continental Casualty Company	125,441	1.7%	0	151,605	3,007	5,414	2.0%	5.6%
Federated Mutual Insurance Company	88,752	1.2%	-342	87,330	29,844	2,373	34.2%	36.9%
Great American Insurance Company	75,022	1.0%	0	71,553	9,991	4,285	14.0%	20.0%
Arch Insurance Company	72,216	1.0%	0	9,533	3,645	44	38.2%	38.7%
Kansas Bankers Surety Company, The	71,632	1.0%	1,079,041	73,733	-853,931	0	****	****
RLI Insurance Company	69,702	0.9%	25,000	72,029	-30,159	-8,452	-41.9%	-53.6%
Employers Mutual Casualty Company	64,338	0.9%	325	64,442	36,204	1,479	56.2%	58.5%
Brierfield Insurance Company	56,823	0.8%	0	54,688	108,984	5,851	199.3%	210.0%
Hartford Fire Insurance Company	53,320	0.7%	21,595	66,406	25,538	-56	38.5%	38.4%
Colonial American Casualty and Surety Company	51,057	0.7%	0	59,162	21,608	3,275	36.5%	42.1%

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 Wednesday, May 31, 2006 12:16:48 PM

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

<sup>\*</sup> 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 v	with LAE
Company	Written	Share	Paid	Earned	Incurred	Incurred	*	**
State Auto Property and Casualty Insurance Company	46,476	0.6%	0	45,650	26,885	691	58.9%	60.4%
Ohio Casualty Insurance Company, The	42,744	0.6%	9,270	40,838	19,167	1,301	46.9%	50.1%
Executive Risk Indemnity Inc.	38,239	0.5%	0	34,990	-110	-2	-0.3%	-0.3%
Liberty Mutual Insurance Company	28,345	0.4%	0	30,718	8,255	602	26.9%	28.8%
State Farm Fire and Casualty Company	24,104	0.3%	-694	24,352	-1,150	0	-4.7%	-4.7%
American Zurich Insurance Company	22,079	0.3%	0	15,430	3,571	415	23.1%	25.8%
Sentry Select Insurance Company	21,367	0.3%	4,000	20,985	9,973	0	47.5%	47.5%
American Guarantee & Liability Insurance Company	16,873	0.2%	-600	18,256	-3,262	-268	-17.9%	-19.3%
Federated Rural Electric Insurance Exchange	15,975	0.2%	0	15,187	20,181	0	132.9%	132.9%
Continental Insurance Company, The	13,529	0.2%	1,062	24,069	1,052	0	4.4%	4.4%
Old Republic Surety Company	8,944	0.1%	0	8,832	1,001	300	11.3%	14.7%
State Automobile Mutual Insurance Company	7,107	0.1%	0	7,829	2,239	52	28.6%	29.3%
Travelers Property Casualty Company of America	6,754	0.1%	0	6,055	-16,380	634	-270.5%	-260.0%
Trinity Universal Insurance Company	5,771	0.1%	0	3,144	63	36	2.0%	3.1%
American States Insurance Company	5,203	0.1%	0	5,066	-255	-136	-5.0%	-7.7%
Fidelity and Guaranty Insurance Underwriters, Inc.	4,446	0.1%	0	6,449	4,178	-124	64.8%	62.9%
Nationwide Mutual Insurance Company	4,208	0.1%	0	2,402	30	13	1.2%	1.8%
Great Northern Insurance Company	4,117	0.1%	0	2,899	473	85	16.3%	19.2%
Pennsylvania Lumbermens Mutual Insurance Company	3,677	0.0%	0	3,722	0	0	0.0%	0.0%
Liberty Insurance Underwriters Inc.	3,155	0.0%	0	9,969	899	-354	9.0%	5.5%
St. Paul Guardian Insurance Company	2,849	0.0%	-1,064	22,322	-44,968	827	-201.5%	-197.7%
Zurich American Insurance Company of Illinois	2,829	0.0%	0	4,883	966	119	19.8%	22.2%
Vigilant Insurance Company	2,530	0.0%	22,274	2,891	22,010	-41	761.3%	759.9%
Clarendon National Insurance Company	2,383	0.0%	0	1,156	0	0	0.0%	0.0%
Federated Service Insurance Company	2,362	0.0%	0	3,614	-426	-74	-11.8%	-13.8%
Travelers Indemnity Company of Connecticut, The	2,322	0.0%	0	2,244	604	10	26.9%	27.4%
Accredited Surety and Casualty Company, Inc.	2,073	0.0%	0	1,638	166	0	10.1%	10.1%
Discover Property & Casualty Insurance Company	2,020	0.0%	0	2,356	3,477	372	147.6%	163.4%

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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	*	**
Old Republic Insurance Company	1,973	0.0%	-1,775	-8,520	-11,087	-400	130.1%	134.8%
Amerisure Mutual Insurance Company	1,865	0.0%	0	1,048	14	2	1.3%	1.5%
Travelers Casualty and Surety Company	1,823	0.0%	-4,164	1,940	-1,032	-741	-53.2%	-91.4%
Insurance Corporation of Hannover	1,544	0.0%	0	1,196	402	0	33.6%	33.6%
Security National Insurance Company	1,448	0.0%	0	2,279	-707	-57	-31.0%	-33.5%
Stonington Insurance Company	1,383	0.0%	0	722	1,077	69	149.2%	158.7%
Travelers Indemnity Company of America, The	1,197	0.0%	0	708	284	7	40.1%	41.1%
General Casualty Company of Wisconsin	1,152	0.0%	0	578	0	0	0.0%	0.0%
United Fire & Casualty Company	1,083	0.0%	0	1,906	0	6	0.0%	0.3%
Westport Insurance Corporation	1,052	0.0%	0	1,046	-26	-6	-2.5%	-3.1%
Nationwide Mutual Fire Insurance Company	998	0.0%	0	1,177	-15	9	-1.3%	-0.5%
Fidelity and Guaranty Insurance Company	945	0.0%	14,870	2,831	17,782	-51	628.1%	626.3%
New Hampshire Insurance Company	785	0.0%	0	665	188	19	28.3%	31.1%
Allstate Insurance Company	536	0.0%	0	975	252	6	25.8%	26.5%
Regent Insurance Company	455	0.0%	0	455	0	0	0.0%	0.0%
Pacific Indemnity Company	391	0.0%	0	670	-327	-54	-48.8%	-56.9%
Travelers Indemnity Company, The	300	0.0%	8,535	300	-21,238	-571	****	****
Tokio Marine & Nichido Fire Insurance Co., Ltd. (United States Bra	300	0.0%	0	132	239	41	181.1%	212.1%
Universal Surety of America	290	0.0%	0	290	-19	-25	-6.6%	-15.2%
Cincinnati Insurance Company, The	205	0.0%	0	370	0	0	0.0%	0.0%
Platte River Insurance Company	171	0.0%	0	65	-269	-31	-413.8%	-461.5%
Fairmont Specialty Insurance Company	103	0.0%	-900	85	2,944	741	****	****
Granite State Insurance Company	100	0.0%	0	100	-29	-3	-29.0%	-32.0%
Sentry Insurance a Mutual Company	84	0.0%	0	42	5	1	11.9%	14.3%
Transportation Insurance Company	42	0.0%	0	42	0	0	0.0%	0.0%
Lexon Insurance Company	0	0.0%	0	5,344	908	0	17.0%	17.0%
Pennsylvania National Mutual Casualty Insurance Company	0	0.0%	0	356	0	0	0.0%	0.0%
Great American Alliance Insurance Company	0	0.0%	0	273	-1	0	-0.4%	-0.4%

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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	*	**
Lumbermens Mutual Casualty Company	0	0.0%	0	245	-9	0	-3.7%	-3.7%
Capitol Indemnity Corporation	0	0.0%	0	142	-154	-17	-108.5%	-120.4%
American International South Insurance Company	0	0.0%	0	127	-62	-6	-48.8%	-53.5%
Hanover Insurance Company, The	0	0.0%	0	117	30	8	25.6%	32.5%
Utica Mutual Insurance Company	0	0.0%	0	87	-40	-7	-46.0%	-54.0%
USF&G Insurance Company of Mississippi	0	0.0%	0	37	-26,057	-3,532	****	****
Georgia Casualty & Surety Company	0	0.0%	0	17	-58	0	-341.2%	-341.2%
United States Fire Insurance Company	0	0.0%	0	0	1,976	-198		
Northland Insurance Company	0	0.0%	0	0	1,305	25		
North River Insurance Company, The	0	0.0%	0	0	382	-24		
Assurance Company of America	0	0.0%	0	0	255	15		
Valiant Insurance Company	0	0.0%	0	0	195	28		
Maryland Casualty Company	0	0.0%	0	0	176	18		
American Manufacturers Mutual Insurance Company	0	0.0%	0	0	52	27		
Northern Insurance Company of New York	0	0.0%	0	0	20	1		
Charter Oak Fire Insurance Company, The	0	0.0%	0	0	14	0		
American Insurance Company, The	0	0.0%	0	0	4	0		
Automobile Insurance Company of Hartford, Connecticut, The	0	0.0%	0	0	1	-3		
National American Insurance Company	0	0.0%	0	0	-1	-1		
Seaboard Surety Company	0	0.0%	0	0	-1	-1		
Nationwide Property and Casualty Insurance Company	0	0.0%	0	0	-2	0		
Great American Insurance Company of New York	0	0.0%	0	0	-6	0		
Travelers Casualty Company of Connecticut	0	0.0%	0	0	-8	-4		
Westchester Fire Insurance Company	0	0.0%	0	0	-16	0		
Harleysville Mutual Insurance Company	0	0.0%	0	0	-41	-15		
Travelers Casualty Insurance Company of America	0	0.0%	0	0	-42	-11		
American Economy Insurance Company	0	0.0%	0	0	-50	-16		
Farmington Casualty Company	0	0.0%	0	0	-59	-22		

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						Direct Defense		
						and Cost	Loss	Loss
						Containment	Ratio	Ratio
	Premiums	Market	Losses	Premiums	Losses	Expense	w/o LAE w	ith LAE
Company	Written	Share	Paid	Earned	Incurred	Incurred	*	**
Security Insurance Company of Hartford	0	0.0%	0	0	-121	2		
Select Insurance Company	0	0.0%	0	0	-257	-2		
Farmland Mutual Insurance Company	0	0.0%	0	0	-307	15		
Nationwide Agribusiness Insurance Company	0	0.0%	0	0	-460	24		
Employers Insurance Company of Wausau	0	0.0%	0	0	-898	25		
DaimlerChrysler Insurance Company	0	0.0%	0	0	-1,089	0		
St. Paul Protective Insurance Company	0	0.0%	0	0	-3,860	221		
Royal Indemnity Company	0	0.0%	0	0	-9,485	-390		
Peerless Insurance Company	0	0.0%	0	-10	0	0	0.0%	0.0%
Hartford Accident and Indemnity Company	0	0.0%	-333	0	-333	0		
Union Insurance Company	0	0.0%	-1,161	2,306	-10,394	-18,558	-450.7%	****
Lumbermen's Underwriting Alliance	0	0.0%	-6,269	0	-6,269	-514		
ACE American Insurance Company	-2,671	0.0%	0	2,926	1,383	545	47.3%	65.9%
Grand Totals: 122 Companies in Report	7,355,046		2,602,894	6,695,292	1,320,932	55,051	19.7%	20.6%

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