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

						Direct Defense	_	
						and Cost	Loss	Loss
	р і			ъ.		Containment	Ratio	Ratio
0	Premiums	Market	Losses	Premiums	Losses	Expense	w/o LAE v	
Company	Written	Share	Paid	Earned	Incurred	Incurred	*	**
Travelers Casualty and Surety Company of America	1,550,652	20.8%	86,086	1,570,111	324,429	5,517	20.7%	21.0%
Federal Insurance Company	1,366,438	18.3%	-41,008	1,481,761	-36,476	70,001	-2.5%	2.3%
St. Paul Mercury Insurance Company	843,723	11.3%	39,890	665,256	184,958	3,768	27.8%	28.4%
CUMIS Insurance Society, Inc.	790,925	10.6%	140,409	730,131	361,620	13,010	49.5%	51.3%
Fidelity and Deposit Company of Maryland	611,403	8.2%	364,029	616,142	-83,533	16,910	-13.6%	-10.8%
Western Surety Company	253,362	3.4%	23,338	246,178	30,933	4,154	12.6%	14.3%
Progressive Casualty Insurance Company	188,528	2.5%	-177,681	254,974	-92,434	-2,884	-36.3%	-37.4%
BancInsure, Inc.	162,773	2.2%	-6,500	147,377	-17,394	0	-11.8%	-11.8%
Colonial American Casualty and Surety Company	161,026	2.2%	0	79,942	-3,270	-769	-4.1%	-5.1%
AXIS Reinsurance Company	131,328	1.8%	0	143,996	94,815	20,155	65.8%	79.8%
Universal Underwriters Insurance Company	126,327	1.7%	-21,166	125,707	64,155	2,803	51.0%	53.3%
National Union Fire Insurance Company of Pittsburgh, PA.	126,275	1.7%	-7,184	132,725	9,221	1,640	6.9%	8.2%
United States Fidelity and Guaranty Company	100,744	1.3%	90,465	237,390	140,960	8,968	59.4%	63.2%
Continental Insurance Company, The	99,211	1.3%	0	112,039	68,323	12,995	61.0%	72.6%
Zurich American Insurance Company	84,516	1.1%	93,952	70,121	54,639	-6,278	77.9%	69.0%
Brierfield Insurance Company	70,770	0.9%	74,447	71,987	34,493	-2,910	47.9%	43.9%
Hartford Fire Insurance Company	70,555	0.9%	0	71,711	-5,161	5,478	-7.2%	0.4%
Employers Mutual Casualty Company	64,797	0.9%	8,451	61,306	-41,863	-922	-68.3%	-69.8%
Arch Insurance Company	64,696	0.9%	0	70,601	31,562	645	44.7%	45.6%
RLI Insurance Company	55,985	0.7%	0	59,035	-8,498	-867	-14.4%	-15.9%
Federated Mutual Insurance Company	55,640	0.7%	126,027	72,937	137,936	169	189.1%	189.3%
Great American Insurance Company	52,188	0.7%	0	67,242	9,960	-1,752	14.8%	12.2%
St. Paul Fire and Marine Insurance Company	48,619	0.7%	85,261	48,659	71,059	-12,600	146.0%	120.1%
Ohio Casualty Insurance Company, The	42,500	0.6%	-2,415	41,479	-3,014	-643	-7.3%	-8.8%
State Auto Property and Casualty Insurance Company	36,568	0.5%	0	41,443	-661	-523	-1.6%	-2.9%

Fidelity 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

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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	*	**
Kansas Bankers Surety Company, The	29,185	0.4%	13,251	50,933	10,251	0	20.1%	20.1%
State Farm Fire and Casualty Company	26,178	0.4%	-490	24,662	-8,042	0	-32.6%	-32.6%
American Guarantee & Liability Insurance Company	25,857	0.3%	-300	19,338	56,758	-15	293.5%	293.4%
Zurich American Insurance Company of Illinois	24,376	0.3%	0	16,305	-2,221	53	-13.6%	-13.3%
Sentry Select Insurance Company	24,309	0.3%	0	24,354	0	0	0.0%	0.0%
Liberty Mutual Insurance Company	23,589	0.3%	0	30,742	-28,859	-71	-93.9%	-94.1%
Continental Casualty Company	19,864	0.3%	0	7,648	-60,521	-11,339	-791.3%	-939.6%
Federated Rural Electric Insurance Exchange	16,400	0.2%	0	16,040	86	0	0.5%	0.5%
Nationwide Mutual Insurance Company	13,859	0.2%	20	8,732	647	45	7.4%	7.9%
Old Republic Surety Company	12,821	0.2%	0	11,151	0	-300	0.0%	-2.7%
Executive Risk Indemnity Inc.	11,417	0.2%	0	17,205	-5,281	-904	-30.7%	-35.9%
Westchester Fire Insurance Company	10,892	0.1%	0	6,979	3,087	577	44.2%	52.5%
American Zurich Insurance Company	9,036	0.1%	0	11,180	-4,833	-498	-43.2%	-47.7%
American States Insurance Company	5,930	0.1%	0	5,765	52	31	0.9%	1.4%
Federated Service Insurance Company	5,373	0.1%	0	5,178	102	-8	2.0%	1.8%
State Automobile Mutual Insurance Company	5,332	0.1%	-3,119	6,401	-3,749	-235	-58.6%	-62.2%
Philadelphia Indemnity Insurance Company	5,251	0.1%	0	1,875	0	0	0.0%	0.0%
Pennsylvania Lumbermens Mutual Insurance Company	4,221	0.1%	0	2,423	0	0	0.0%	0.0%
Great Northern Insurance Company	3,477	0.0%	113	3,101	323	44	10.4%	11.8%
Travelers Property Casualty Company of America	3,341	0.0%	0	1,381	21,848	-6,528	*****	****
Security National Insurance Company	2,372	0.0%	0	2,342	90	4	3.8%	4.0%
Colonial Surety Company	2,326	0.0%	0	1,946	1,099	292	56.5%	71.5%
Nationwide Mutual Fire Insurance Company	1,766	0.0%	0	1,654	113	1	6.8%	6.9%
Accredited Surety and Casualty Company, Inc.	1,576	0.0%	0	1,574	0	0	0.0%	0.0%
Travelers Casualty and Surety Company	1,507	0.0%	-3,694	1,709	-1,853	-77	-108.4%	-112.9%
Amerisure Mutual Insurance Company	1,465	0.0%	0	1,419	4	4	0.3%	0.6%
Fidelity and Guaranty Insurance Underwriters, Inc.	1,422	0.0%	0	1,511	780	-6	51.6%	51.2%
Hanover Insurance Company, The	1,371	0.0%	0	109	-20	-8	-18.3%	-25.7%

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						Direct Defense		
						and Cost Containment	Loss	Loss
							Ratio	Ratio
	Premiums	Market	Losses	Premiums	Losses	Expense	w/o LAE	with LAE
Company	Written	Share	Paid	Earned	Incurred	Incurred	*	**
OneBeacon America Insurance Company	1,344	0.0%	0	897	41	2	4.6%	4.8%
Employers Insurance Company of Wausau	1,323	0.0%	0	1,291	-2,945	153	-228.1%	-216.3%
Tokio Marine & Nichido Fire Insurance Co., Ltd. (United States Bra	1,270	0.0%	7,025	1,036	8,157	216	787.4%	808.2%
Praetorian Insurance Company	1,243	0.0%	9	663	97	0	14.6%	14.6%
United Fire & Casualty Company	1,033	0.0%	0	1,166	0	100	0.0%	8.6%
Vigilant Insurance Company	859	0.0%	0	992	-663	-126	-66.8%	-79.5%
General Casualty Company of Wisconsin	835	0.0%	0	834	0	0	0.0%	0.0%
Travelers Indemnity Company of America, The	807	0.0%	0	452	335	22	74.1%	79.0%
United States Fire Insurance Company	801	0.0%	0	557	-727	-128	-130.5%	-153.5%
Charter Oak Fire Insurance Company, The	761	0.0%	0	477	191	2	40.0%	40.5%
Pacific Indemnity Company	737	0.0%	0	737	24	4	3.3%	3.8%
Allstate Insurance Company	703	0.0%	0	630	16	4	2.5%	3.2%
LM Insurance Corporation	653	0.0%	0	653	0	0	0.0%	0.0%
American Economy Insurance Company	554	0.0%	0	554	15	4	2.7%	3.4%
Regent Insurance Company	532	0.0%	0	522	0	0	0.0%	0.0%
Capital City Insurance Company, Inc.	461	0.0%	0	473	0	0	0.0%	0.0%
TRANSGUARD INSURANCE COMPANY OF AMERICA, INC.	418	0.0%	0	281	151	22	53.7%	61.6%
St. Paul Guardian Insurance Company	314	0.0%	-1,904	262	3,322	353	****	****
Universal Surety of America	290	0.0%	0	290	4	0	1.4%	1.4%
Travelers Indemnity Company, The	234	0.0%	0	233	-1,516	220	-650.6%	-556.2%
Travelers Indemnity Company of Connecticut, The	202	0.0%	0	1,716	515	-16	30.0%	29.1%
Platte River Insurance Company	193	0.0%	0	707	51	5	7.2%	7.9%
Old Republic Insurance Company	100	0.0%	-1,650	-3,063	-1,650	949	53.9%	22.9%
Transportation Insurance Company	31	0.0%	0	31	0	0	0.0%	0.0%
Clarendon National Insurance Company	0	0.0%	0	1,311	-1,932	0	-147.4%	-147.4%
Discover Property & Casualty Insurance Company	0	0.0%	0	271	-3,866	-365	****	****
New Hampshire Insurance Company	0	0.0%	0	240	-217	-22	-90.4%	-99.6%
Trinity Universal Insurance Company	0	0.0%	0	105	-98	-33	-93.3%	-124.8%

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						Direct Defense and Cost Containment	Loss Ratio	Loss Ratio
	Premiums	Market	Losses	Premiums	Losses	Expense	w/o LAE w	
Company	Written	Share	Paid	Earned	Incurred	Incurred	*	**
Westport Insurance Corporation	0	0.0%	0	97	0	0	0.0%	0.0%
Assurance Company of America	0	0.0%	0	0	1,275	-25		
Valiant Insurance Company	0	0.0%	0	0	800	76		
Maryland Casualty Company	0	0.0%	0	0	545	-95		
Arrowood Indemnity Company	0	0.0%	0	0	236	26		
Seaboard Surety Company	0	0.0%	0	0	109	0		
Wausau Underwriters Insurance Company	0	0.0%	0	0	32	4		
Select Insurance Company	0	0.0%	0	0	2	0		
Wausau Business Insurance Company	0	0.0%	0	0	2	0		
American Manufacturers Mutual Insurance Company	0	0.0%	0	0	-3	-2		
Automobile Insurance Company of Hartford, Connecticut, The	0	0.0%	0	0	-4	0		
Sentry Insurance a Mutual Company	0	0.0%	0	0	-5	-1		
American Insurance Company, The	0	0.0%	0	0	-8	0		
American Alternative Insurance Corporation	0	0.0%	0	0	-18	-2		
American Motorists Insurance Company	0	0.0%	0	0	-26	-11		
Granite State Insurance Company	0	0.0%	0	0	-29	-3		
Travelers Casualty Company of Connecticut	0	0.0%	0	0	-31	0		
Hartford Casualty Insurance Company	0	0.0%	0	0	-33	-1		
American International South Insurance Company	0	0.0%	0	0	-33	-3		
North River Insurance Company, The	0	0.0%	0	0	-78	-60		
Farmland Mutual Insurance Company	0	0.0%	0	0	-80	-17		
Nationwide Agribusiness Insurance Company	0	0.0%	0	0	-117	-33		
Travelers Casualty Insurance Company of America	0	0.0%	0	0	-148	0		
Farmington Casualty Company	0	0.0%	0	0	-177	-1		
ACE American Insurance Company	0	0.0%	0	0	-200	-75		
St. Paul Protective Insurance Company	0	0.0%	0	0	-207	13		
Hartford Underwriters Insurance Company	0	0.0%	0	0	-621	0		
Northern Insurance Company of New York	0	0.0%	0	0	-1,052	-264		

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	Premiums	Market	Losses	Premiums	Losses	Direct Defense and Cost Containment Expense	Loss Ratio w/o LAE y	Loss Ratio
Company	Written	Share	Paid	Earned	Incurred	Incurred	W/O LAE V	viui LAE **
Quanta Indemnity Company	0	0.0%	0	0	-16,443	396		
National Farmers Union Property and Casualty Company	0	0.0%	-556	0	-556	0		
Hartford Accident and Indemnity Company	0	0.0%	-638	0	-638	0		
Fairmont Specialty Insurance Company	0	0.0%	-1,130	23	-1,276	10	****	****
Fidelity and Guaranty Insurance Company	0	0.0%	-1,200	0	-1,268	14		
Lumbermens Mutual Casualty Company	0	0.0%	-10,551	0	-10,132	94		
Union Insurance Company	0	0.0%	-10,605	23	-10,605	0	****	****
Lumbermen's Underwriting Alliance	0	0.0%	-11,000	0	-11,000	-2,279		
Stonington Insurance Company	-80	0.0%	-148	524	-282	-6	-53.8%	-55.0%
Grand Totals: 118 Companies in Report	7,469,680		849,834	7,518,892	1,253,856	116,248	16.7%	18.2%

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