Companies Filing on Property/Casualty Blank Fidelity Business in Mississippi for Year Ended 12/31/2008

						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	*	**
Travelers Casualty and Surety Company of America	1,902,204	25.3%	699,285	1,672,298	227,273	130,215	13.6%	21.4%
Federal Insurance Company	1,432,477	19.1%	966,587	1,390,461	1,132,755	-46,310	81.5%	78.1%
CUMIS Insurance Society, Inc.	767,237	10.2%	630,396	775,817	269,355	3,726	34.7%	35.2%
Fidelity and Deposit Company of Maryland	623,013	8.3%	125,953	593,401	297,530	22,762	50.1%	54.0%
St. Paul Mercury Insurance Company	582,203	7.7%	691,483	644,222	902,988	67,332	140.2%	150.6%
Western Surety Company	259,992	3.5%	36,713	254,391	39,230	1,944	15.4%	16.2%
Progressive Casualty Insurance Company	242,930	3.2%	-2,914	259,763	55,687	32,559	21.4%	34.0%
Universal Underwriters Insurance Company	129,646	1.7%	211,699	133,835	160,555	-267	120.0%	119.8%
AXIS Reinsurance Company	119,510	1.6%	0	129,852	143,674	32,736	110.6%	135.9%
BancInsure, Inc.	111,385	1.5%	20,558	157,353	44,337	0	28.2%	28.2%
Zurich American Insurance Company	100,615	1.3%	25,272	81,442	319,119	24,407	391.8%	421.8%
Continental Insurance Company, The	91,684	1.2%	0	99,563	12,710	-6,175	12.8%	6.6%
Hartford Fire Insurance Company	79,778	1.1%	9,264	72,766	13,599	4,647	18.7%	25.1%
National Union Fire Insurance Company of Pittsburgh, PA.	77,921	1.0%	19,524	95,441	38,393	-1,270	40.2%	38.9%
Brierfield Insurance Company	71,531	1.0%	-595	70,996	156,361	14,579	220.2%	240.8%
United States Fidelity and Guaranty Company	65,811	0.9%	156,005	60,697	154,264	57,444	254.2%	348.8%
Zurich American Insurance Company of Illinois	63,063	0.8%	0	39,290	1,631	272	4.2%	4.8%
Arch Insurance Company	58,863	0.8%	0	63,970	42,026	1,359	65.7%	67.8%
Employers Mutual Casualty Company	58,025	0.8%	-1,200	60,086	-2,524	-153	-4.2%	-4.5%
American Guarantee & Liability Insurance Company	55,357	0.7%	-350	40,717	-60,543	-304	-148.7%	-149.4%
RLI Insurance Company	52,767	0.7%	0	50,140	3,583	-918	7.1%	5.3%
St. Paul Fire and Marine Insurance Company	47,996	0.6%	609	50,360	22,741	11,764	45.2%	68.5%
Federated Mutual Insurance Company	46,652	0.6%	7,581	50,822	-11,361	333	-22.4%	-21.7%
State Auto Property and Casualty Insurance Company	45,304	0.6%	0	38,954	26,662	2,861	68.4%	75.8%
Ohio Casualty Insurance Company, The	38,723	0.5%	-2,175	41,023	-1,172	-5,145	-2.9%	-15.4%

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

						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	*	**
Great American Insurance Company	35,834	0.5%	0	50,227	15,412	-661	30.7%	29.4%
Nationwide Mutual Insurance Company	35,524	0.5%	0	26,332	57	19	0.2%	0.3%
Colonial American Casualty and Surety Company	27,178	0.4%	-19,823	75,209	-23,053	-645	-30.7%	-31.5%
American Zurich Insurance Company	27,019	0.4%	0	14,303	293	45	2.0%	2.4%
State Farm Fire and Casualty Company	26,429	0.4%	-420	26,292	-13,082	0	-49.8%	-49.8%
Westchester Fire Insurance Company	25,341	0.3%	0	27,717	16,382	1,959	59.1%	66.2%
Sentry Select Insurance Company	19,519	0.3%	6,530	21,226	103,530	0	487.8%	487.8%
United States Fire Insurance Company	18,003	0.2%	0	17,413	7,350	421	42.2%	44.6%
Liberty Mutual Insurance Company	17,053	0.2%	0	24,876	-2,504	-20	-10.1%	-10.1%
Federated Rural Electric Insurance Exchange	16,620	0.2%	0	16,337	-39	0	-0.2%	-0.2%
Executive Risk Indemnity Inc.	15,314	0.2%	0	10,865	-2,030	-410	-18.7%	-22.5%
Old Republic Surety Company	12,230	0.2%	0	12,531	0	0	0.0%	0.0%
Great Northern Insurance Company	10,733	0.1%	7,313	5,429	8,708	231	160.4%	164.7%
Philadelphia Indemnity Insurance Company	10,061	0.1%	13,471	8,434	13,471	0	159.7%	159.7%
Continental Casualty Company	9,510	0.1%	0	18,058	70,601	7,081	391.0%	430.2%
Hanover Insurance Company, The	8,370	0.1%	0	2,816	-938	556	-33.3%	-13.6%
LM Insurance Corporation	8,265	0.1%	0	6,634	0	0	0.0%	0.0%
Colonial Surety Company	7,481	0.1%	0	6,098	4,059	1,462	66.6%	90.5%
State Automobile Mutual Insurance Company	5,197	0.1%	-2,692	5,639	-982	152	-17.4%	-14.7%
St. Paul Guardian Insurance Company	4,949	0.1%	-2,332	2,639	3,068	979	116.3%	153.4%
Federated Service Insurance Company	4,840	0.1%	2,691	6,569	2,875	1	43.8%	43.8%
American States Insurance Company	4,788	0.1%	0	5,240	-2	10	0.0%	0.2%
Kansas Bankers Surety Company, The	4,387	0.1%	-14,857	9,623	-18,857	0	-196.0%	-196.0%
National Specialty Insurance Company	3,828	0.1%	0	1,711	0	0	0.0%	0.0%
Travelers Property Casualty Company of America	2,851	0.0%	50,000	3,129	29,970	6,610	957.8%	****
Pennsylvania Lumbermens Mutual Insurance Company	2,677	0.0%	0	2,758	0	0	0.0%	0.0%
Twin City Fire Insurance Company	2,594	0.0%	0	2,208	373	447	16.9%	37.1%
Praetorian Insurance Company	2,586	0.0%	7	1,753	33	151	1.9%	10.5%

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^{*} 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	*	**
Accredited Surety and Casualty Company, Inc.	1,918	0.0%	0	1,893	-35	0	-1.8%	-1.8%
OneBeacon America Insurance Company	1,882	0.0%	0	1,555	24	1	1.5%	1.6%
Travelers Casualty and Surety Company	1,863	0.0%	-10,914	1,617	-14,983	-276	-926.6%	-943.7%
Nationwide Mutual Fire Insurance Company	1,768	0.0%	0	1,703	-85	-3	-5.0%	-5.2%
Stonington Insurance Company	1,557	0.0%	0	904	-278	-19	-30.8%	-32.9%
Amerisure Mutual Insurance Company	1,465	0.0%	0	1,467	1	9	0.1%	0.7%
Platte River Insurance Company	1,271	0.0%	0	1,129	-17	-2	-1.5%	-1.7%
Chrysler Insurance Company	1,146	0.0%	0	823	0	0	0.0%	0.0%
Regent Insurance Company	894	0.0%	0	543	0	0	0.0%	0.0%
Vigilant Insurance Company	771	0.0%	0	771	-47	-13	-6.1%	-7.8%
Pacific Indemnity Company	737	0.0%	0	737	7	-1	0.9%	0.8%
Charter Oak Fire Insurance Company, The	674	0.0%	0	720	28	9	3.9%	5.1%
Travelers Indemnity Company of America, The	603	0.0%	0	730	91	7	12.5%	13.4%
Tokio Marine & Nichido Fire Insurance Co., Ltd. (United States Bra	596	0.0%	0	976	-563	-22	-57.7%	-59.9%
Allstate Insurance Company	589	0.0%	0	675	24	1	3.6%	3.7%
Liberty Mutual Fire Insurance Company	570	0.0%	0	570	0	0	0.0%	0.0%
American Economy Insurance Company	554	0.0%	0	554	1	3	0.2%	0.7%
United Fire & Casualty Company	433	0.0%	5,210	628	210	-246	33.4%	-5.7%
First National Insurance Company of America	420	0.0%	0	345	8	3	2.3%	3.2%
Phoenix Insurance Company, The	354	0.0%	0	119	7	1	5.9%	6.7%
TRANSGUARD INSURANCE COMPANY OF AMERICA, INC.	344	0.0%	0	378	342	56	90.5%	105.3%
Travelers Indemnity Company of Connecticut, The	308	0.0%	0	266	-927	3	-348.5%	-347.4%
Universal Surety of America	290	0.0%	0	290	8	4	2.8%	4.1%
Travelers Indemnity Company, The	259	0.0%	-1,633	248	-2,710	17	*****	****
Great American Alliance Insurance Company	195	0.0%	0	195	5	3	2.6%	4.1%
Old Republic Insurance Company	100	0.0%	-1,150	7,515	-1,150	0	-15.3%	-15.3%
Fidelity and Guaranty Insurance Underwriters, Inc.	13	0.0%	0	370	90	42	24.3%	35.7%
Valley Forge Insurance Company	8	0.0%	0	6	0	0	0.0%	0.0%

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^{*} 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	*	**
Fidelity and Guaranty Insurance Company	0	0.0%	1,705	0	1,759	2,827		
Redland Insurance Company	0	0.0%	1	-1	1	0	-100.0%	-100.0%
Employers Insurance Company of Wausau	0	0.0%	0	495	-390	-325	-78.8%	-144.4%
Security National Insurance Company	0	0.0%	0	494	3,296	314	667.2%	730.8%
General Casualty Company of Wisconsin	0	0.0%	0	415	0	0	0.0%	0.0%
Maryland Casualty Company	0	0.0%	0	0	2,491	251		
Assurance Company of America	0	0.0%	0	0	2,160	142		
Northern Insurance Company of New York	0	0.0%	0	0	1,215	253		
North River Insurance Company, The	0	0.0%	0	0	509	28		
St. Paul Protective Insurance Company	0	0.0%	0	0	89	11		
Westport Insurance Corporation	0	0.0%	0	0	76	25		
Indemnity Insurance Company of North America	0	0.0%	0	0	33	5		
American Motorists Insurance Company	0	0.0%	0	0	13	17		
American Manufacturers Mutual Insurance Company	0	0.0%	0	0	5	9		
Century Indemnity Company	0	0.0%	0	0	2	0		
Select Insurance Company	0	0.0%	0	0	1	0		
Hartford Casualty Insurance Company	0	0.0%	0	0	1	-1		
Automobile Insurance Company of Hartford, Connecticut, The	0	0.0%	0	0	-1	0		
Capitol Indemnity Corporation	0	0.0%	0	0	-4	-1		
Travelers Casualty Company of Connecticut	0	0.0%	0	0	-5	0		
Granite State Insurance Company	0	0.0%	0	0	-9	-1		
Fairmont Specialty Insurance Company	0	0.0%	0	0	-10	-5		
American International South Insurance Company	0	0.0%	0	0	-17	-2		
Travelers Casualty Insurance Company of America	0	0.0%	0	0	-29	-2		
Farmington Casualty Company	0	0.0%	0	0	-38	-3		
Trinity Universal Insurance Company	0	0.0%	0	0	-59	-8		
Lumbermens Mutual Casualty Company	0	0.0%	0	0	-128	31		
Seaboard Surety Company	0	0.0%	0	0	-203	0		

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^{*} 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 w	vith LAE
Company	Written	Share	Paid	Earned	Incurred	Incurred	*	**
New Hampshire Insurance Company	0	0.0%	0	0	-273	-29		
Discover Property & Casualty Insurance Company	0	0.0%	0	0	-361	-57		
Clarendon National Insurance Company	0	0.0%	0	0	-465	0		
ACE American Insurance Company	0	0.0%	0	0	-1,229	-706		
Arrowood Indemnity Company	0	0.0%	0	0	-4,000	-444		
Quanta Indemnity Company	0	0.0%	0	0	-8,761	-2,481		
Hartford Accident and Indemnity Company	0	0.0%	-491	0	-490	0		
Utica Mutual Insurance Company	0	0.0%	-3,814	0	-3,814	0		
Union Insurance Company	0	0.0%	-8,655	0	-8,655	638		
Lumbermen's Underwriting Alliance	0	0.0%	-11,700	0	-11,700	-1,032		
Transportation Insurance Company	-8	0.0%	0	-8	0	0	0.0%	0.0%
Grand Totals: 120 Companies in Report	7,515,442		3,602,142	7,368,848	4,154,629	365,817	56.4%	61.3%

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