

## **Market Competition in the NH Bond Insurance Marketplace (2008)**

Fidelity & Surety (Bond) insurance is offered by many insurers in New Hampshire. This report will look at the NH Bond market here in the state and confirm whether we believe it to be a competitive or non-competitive one, as well as discuss any issues of particular interest to our consumers.

### **General Information`**

Bond insurance is a three-party contract guaranteeing that if one person/entity (the principal) fails to perform as specified or proves to be dishonest, the person/entity to whom the duty is owed (the obligee) will be financially protected by the issuer of the bond (the surety.) While it is different from most insurance in that it is a three-party contract, most bonds are written by property/casualty insurers. Many bonds are written to guarantee performance on a type of contract (e.g. a construction job which must be brought in on time and on budget.) A different type of bond is issued to protect against the dishonesty of employees; the Fidelity Bond will reimburse and employer (the insured) for loss due to the dishonest acts of a covered employee. There are many other types of bonds as well, including but not limited to Court Bonds, Fiduciary Bonds, Forgery Bonds, Maintenance Bonds, Permit Bonds, and so on. For the purposes of this review, we have grouped the various types of bonds into their annual statement lines, leaving us with Surety (related to performance) & Fidelity (related to dishonesty.)

There aren't really any characteristics of the NH Bond insurance market that differentiate it in any significant way from most other states. In fact, by their nature, bond rules and requirements tend to be identical (or substantially similar) in different states, since they are often issued to individuals or businesses that do business across state lines.

### **The Bond Insurance Market in NH**

There are over one-hundred twenty individual companies with some level of Bond premiums written in either 2006 or 2007 here in the state. In 2007, and of this group, about sixty write Fidelity and almost ninety-five write Surety. Obviously, this means that while many companies write both types of Bonds, there are a significant number that write only one or the other. This is most likely a result of the fact that the expertise necessary to write Bonds is somewhat different from other property/casualty lines, and not all insurers will have that expertise in-house (or appropriate reinsurance contracts in place.) We know that many individual insurance companies are parts of groups of affiliated insurers, and many of these groups have multiple companies that write Bond insurance in NH. In fact, there are more than fifty of these affiliated groups (some with multiple companies writing Bonds) representing almost 98% of the total Bond premium in 2007. In total, the premiums written statewide were approximately \$21.4MM in 2007 and \$18.3MM in 2006.<sup>(1)</sup>

<sup>1</sup> See Exhibit I

## Market Competition in the NH Bond Insurance Marketplace (2008)

### State Analysis:

In our look at Bond insurers in NH, first we look at the concentration of business in the various companies and groups of companies – in this case for Fidelity & Surety combined. There are five companies with 5% or more of the market in 2007, and all five of these had at least 4% of the market in 2006. Travelers Casualty & Surety Company of America is by far the largest by market share, with approximately one-quarter of the market in both years. Although it doesn't show in this table, it is important to note that all of the top five companies write both Fidelity & Surety Bonds. These top five companies, based on 2007 figures, are shown in the table below:

<b>Written Premiums - NH</b>	2007	2006
TRAVELERS CASUALTY & SURETY COMPANY OF AMERICA	26.8%	23.8%
LIBERTY MUTUAL INSURANCE COMPANY	8.2%	9.9%
HARTFORD FIRE INSURANCE COMPANY	6.3%	4.3%
NGM INSURANCE COMPANY	5.7%	5.7%
WESTERN SURETY COMPANY	5.0%	5.9%

This table shows that over 50% of the total Bond premiums written are in these top five companies in 2007, with the remaining being split between the other almost 120 companies. From a group standpoint, the top five groups of affiliated companies are shown in the table below; they represent 58.4% percent of the total premiums written in 2007.

<b>Written Premiums - NH by Group</b>	2007	2006
3548 - TRAVELERS	28.5%	27.0%
111 - LIBERTY MUTUAL	9.9%	11.2%
91 - The HARTFORD	7.5%	4.7%
218 - CNA INS GROUP	6.6%	6.3%
98 - BERKLEY	6.0%	5.2%
	1,170	

While the fact that half of the total premium is in five companies is not insignificant, there are still a significant number of smaller companies and groups that offer Bond insurance in NH and each have a small percentage of the business. We look at a ratio called the Herfindahl-Hirschman Index (HHI) that measures the size of firms in relationship to the industry and is an indicator of the amount of competition among firms. The HHI for the individual companies writing Bonds in NH in 2007 is 984<sup>(2)</sup>. If we calculate the HHI with companies that are part of groups assigned to those groups and standalone companies as they are, then the HHI is 1170, as shown in the table above. An index below 1000 indicates an unconcentrated market, an index from 1000 to 1800 indicates moderate concentration and an index above 1800 indicates high concentration. Thus, while the results for individual companies are at the high end of the unconcentrated range, the results by group are actually at the low end of the moderate concentration range. These figures are consistent with the fact that the Travelers' company has such a large part of the market and that the top five companies are more than 50% of the market. By itself, the HHI is not enough to indicate a non-competitive market, but the levels are something to continue to watch here in the state.

<sup>2</sup> See Exhibit I

## Market Competition in the NH Bond Insurance Marketplace (2008)

In addition to the premium information on Exhibit I, there are also loss ratios (including incurred losses and ALE costs) for each of the two years. The Expense Ratios shown on the exhibit comprise state/LOB specific Commissions and Taxes, Licenses and Fees and countrywide General Expense figures. They have been shown simply for comparative purposes and to allow the calculation of a proxy for combined ratio at the state/LOB level (again, for comparison purposes.) The final columns show, if a combined ratio proxy can be determined, whether the company shows a pure underwriting profit or not. In the case of Bonds, please note that in many cases the Expense Ratios are higher than we have seen in other Lines-of-Business; this is often the result of higher Acquisition (Commission) costs for this line.

Please note that, while there are a few companies showing estimated combined ratios above 100% in one or both years, a large majority of the insurers show an estimated pure underwriting profit for both of the years we examined. This is true not only in general, but also for the largest volume companies and groups (those shown in the tables above.)

### Regional and Countrywide Comparison

We looked at market share and concentration for New England as a whole and also by state within New England. This table shows the results:

	Written Premium (000s)		Top 5 Cos		HHI
	2007	2006	2007	2006	2007
Connecticut	92,247	99,483	48.2%	52.1%	690
Maine	16,498	16,717	46.6%	47.5%	672
Massachusetts	142,187	133,099	53.7%	51.8%	756
New Hampshire	21,378	18,312	51.9%	49.6%	984
Rhode Island	15,234	17,524	49.3%	45.5%	781
Vermont	8,308	8,122	42.6%	37.5%	552
New England	295,852	293,258	46.8%	44.7%	643
Countrywide	11,881,890	11,179,490	58.4%	54.3%	622

Connecticut and Massachusetts are the two biggest markets (as with other lines we have reviewed and consistent with population density), and all states and the New England region as a whole show an unconcentrated Bond market. New Hampshire has the highest HHI, and also has the most business concentrated in Travelers Casualty & Surety Company of America, which writes about one-quarter of the whole market. The tables below show the top five insurers by premium volume for the New England states other than NH:

<i>Written Prem - CT</i>	2007	2006
TRAVELERS CASUALTY & SURETY COMPANY OF AMERICA	17.0%	16.5%
FEDERAL INSURANCE COMPANY	11.1%	9.5%
GREAT AMERICAN INSURANCE COMPANY	7.5%	15.8%
HARTFORD FIRE INSURANCE COMPANY	6.3%	5.7%
FIDELITY AND DEPOSIT COMPANY OF MARYLAND	6.2%	4.6%

Market Competition in the NH Bond Insurance Marketplace (2008)

<b>Written Prem - ME</b>	2007	2006
TRAVELERS CASUALTY & SURETY COMPANY OF AMERICA	15.3%	16.5%
BERKLEY REGIONAL INSURANCE COMPANY	13.3%	11.2%
CUMIS INSURANCE SOCIETY INC	6.6%	6.2%
HANOVER INSURANCE COMPANY, THE	5.8%	4.5%
FIDELITY AND DEPOSIT COMPANY OF MARYLAND	5.5%	9.1%
<b>Written Prem - MA</b>	2007	2006
TRAVELERS CASUALTY & SURETY COMPANY OF AMERICA	16.7%	15.0%
SAFECO INSURANCE COMPANY OF AMERICA	14.0%	11.8%
WESTERN SURETY COMPANY	9.5%	9.3%
FEDERAL INSURANCE COMPANY	7.7%	7.8%
FIDELITY AND DEPOSIT COMPANY OF MARYLAND	5.8%	7.9%
<b>Written Prem - RI</b>	2007	2006
TRAVELERS CASUALTY & SURETY COMPANY OF AMERICA	20.3%	20.2%
WESTERN SURETY COMPANY	10.8%	10.8%
HANOVER INSURANCE COMPANY, THE	6.4%	5.9%
HARTFORD FIRE INSURANCE COMPANY	6.0%	4.0%
NGM INSURANCE COMPANY	5.9%	4.5%
<b>Written Prem - VT</b>	2007	2006
FIDELITY AND DEPOSIT COMPANY OF MARYLAND	13.1%	10.8%
TRAVELERS CASUALTY & SURETY COMPANY OF AMERICA	9.6%	15.7%
ACE AMERICAN INSURANCE COMPANY	7.8%	0.0%
LIBERTY MUTUAL INSURANCE COMPANY	7.4%	6.6%
BERKLEY REGIONAL INSURANCE COMPANY	4.7%	4.4%

You will note that the top company by premium volume for five of the six New England states is Travelers Casualty & Surety Company of America; the outlier is VT where Fidelity and Deposit Company of Maryland is larger (although the Travelers' company is second.) The market shares for the Travelers' company range from a low of 9.6% in Vermont to a high of New Hampshire to 26.8% in New Hampshire (for 2007.) The highest premium VT company (Fidelity and Deposit Company of Maryland) is also among the top five companies in CT, ME and MA, and there are a few other companies that show up in the top five in more than one state. This is consistent with the assumption that not all insurers have the expertise to write Bonds, and thus we would expect to see a relatively smaller number of insurers (and more concentration) than in a more mundane line-of-business.

It is also interesting to look at the largest companies for the New England region as a whole:

<b>Written Premiums - Reg</b>	2007	2006
TRAVELERS CASUALTY & SURETY COMPANY OF AMERICA	17.4%	16.5%
FEDERAL INSURANCE COMPANY	8.1%	7.7%
SAFECO INSURANCE COMPANY OF AMERICA	7.9%	6.8%
WESTERN SURETY COMPANY	7.7%	7.4%
FIDELITY AND DEPOSIT COMPANY OF MARYLAND	5.6%	6.4%

## Market Competition in the NH Bond Insurance Marketplace (2008)

Please note that the HHI for the New England region is 643, again reflecting a higher HHI than in many of the other lines we have reviewed, but still in the unconcentrated range, and lower than any individual New England state other than VT. As we would expect, the Travelers' company is the top writer regionally.

In addition to the regional (New England) exhibit, Exhibit III shows premium volume, market share and loss ratios countrywide for IM. This table shows the top five companies countrywide:

<i>Written Premiums - CW</i>	2007	2006
TRAVELERS CASUALTY & SURETY COMPANY OF AMERICA	17.4%	17.0%
FEDERAL INSURANCE COMPANY	9.5%	9.5%
FIDELITY AND DEPOSIT COMPANY OF MARYLAND	7.9%	8.4%
SAFECO INSURANCE COMPANY OF AMERICA	6.3%	5.6%
WESTERN SURETY COMPANY	5.9%	5.8%

Interestingly, Travelers Casualty & Surety Company of America is the top insurer by volume in 2007 countrywide as well as in this area, and Fidelity and Deposit Company of Maryland is also in the top five. The HHI countrywide is 622.

### **Summary & Conclusions:**

We have attached the exhibits referenced in this report. After reviewing all of this material, we believe that while there is a somewhat more concentrated market for Bonds in New Hampshire than some other lines we have reviewed, and we will continue to watch the situation, we have demonstrated that there **is** a reasonable degree of competition in the NH IM insurance marketplace.

State Specific Competitive Information

Exhibit I

NAIC Code	Company Name	Group Code	Line of Business	Product Mix *	HHI Index **	State Specific							
						2007		2006		Mkt Share		Loss Ratio	
						DWP	DWP	Chg from PY	2007	2006	2007	2006	
31325	ACADIA INSURANCE COMPANY	98	Fid&Sur	1%		587,607	792,477	-25.9%	2.7%	4.3%	28.7%	14.0%	
26379	ACCREDITED SURETY AND CASUALTY COMPANY INC		Fid&Sur	100%		25,076	11,829	112.0%	0.1%	0.1%	-10.0%	-3.9%	
22950	ACSTAR INSURANCE COMPANY		Fid&Sur	100%		54,097	129,443	-58.2%	0.3%	0.7%	-3.5%	-6.1%	
33898	AEGIS SECURITY INSURANCE COMPANY	313	Fid&Sur	6%		12,747	500	2449.4%	0.1%	0.0%	0.0%	9.8%	
10111	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	19	Fid&Sur	0%		400	0		0.0%	0.0%	-48.0%	-456.7%	
20427	AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	218	Fid&Sur	0%		2,074	20,495	-89.9%	0.0%	0.1%	118.6%	-141.7%	
13331	AMERICAN HARDWARE MUTUAL INSURANCE COMPANY	291	Fid&Sur	0%		3,412	3,050	11.9%	0.0%	0.0%	-12.7%	-6.1%	
30562	AMERICAN MANUFACTURERS MUTUAL INSURANCE COMPANY	108	Fid&Sur	34%		2,896	4,233	-31.6%	0.0%	0.0%	5820.6%	2858.4%	
19704	AMERICAN STATES INSURANCE COMPANY	163	Fid&Sur	0%		4,205	2,677	57.1%	0.0%	0.0%	6.6%	-3.6%	
11150	ARCH INSURANCE COMPANY	1279	Fid&Sur	-5%		113,195	69,959	61.8%	0.5%	0.4%	-19.0%	15.5%	
19895	ATLANTIC MUTUAL INSURANCE COMPANY	24	Fid&Sur	31%		1,000	0		0.0%	0.0%	3700.0%		
29580	BERKLEY REGIONAL INSURANCE COMPANY	98	Fid&Sur	100%		645,686	86,255	648.6%	3.0%	0.5%	2.3%	74.5%	
27081	BOND SAFEGUARD INSURANCE COMPANY		Fid&Sur	100%		7,333	0		0.0%	0.0%	11.4%		
10510	CAROLINA CASUALTY INSURANCE COMPANY	98	Fid&Sur	2%		13,693	32,121	-57.4%	0.1%	0.2%	0.0%	-11.2%	
10677	CINCINNATI INSURANCE COMPANY THE	244	Fid&Sur	1%		57,264	102,375	-44.1%	0.3%	0.6%	19.3%	255.0%	
31534	CITIZENS INSURANCE COMPANY OF AMERICA	88	Fid&Sur	0%		13,662	9,417	45.1%	0.1%	0.1%	18.1%	2.9%	
10758	COLONIAL SURETY COMPANY		Fid&Sur	100%		20,794	617	3270.2%	0.1%	0.0%	108.3%	80.0%	
20443	CONTINENTAL CASUALTY COMPANY	218	Fid&Sur	2%		291,698	11,551	2425.3%	1.4%	0.1%	57.3%	-99.0%	
35289	CONTINENTAL INSURANCE COMPANY THE	218	Fid&Sur	2%		33,456	36,106	-7.3%	0.2%	0.2%	44.3%	4.7%	
37206	CONTRACTORS BONDING AND INSURANCE COMPANY		Fid&Sur	100%		7,158	5,829	22.8%	0.0%	0.0%	7.1%	-299.4%	
10847	CUMIS INSURANCE SOCIETY INC	306	Fid&Sur	31%		415,854	427,808	-2.9%	1.9%	2.3%	-14.0%	58.2%	
10499	DAIMLERCHRYSLER INSURANCE COMPANY	240	Fid&Sur	2%		2,316	3,972	-41.7%	0.0%	0.0%	0.0%	-127.1%	
12718	DEVELOPERS SURETY AND INDEMNITY COMPANY	75	Fid&Sur	100%		64,705	22,039	193.6%	0.3%	0.1%	14.0%	13.3%	
36463	DISCOVER PROPERTY & CASUALTY INSURANCE COMPANY	3548	Fid&Sur	0%		0	974	-100.0%	0.0%	0.0%	-706.9%	58.4%	
20648	EMPLOYERS FIRE INSURANCE COMPANY	1129	Fid&Sur	0%		5,211	4,256	22.4%	0.0%	0.0%	-0.7%	4.3%	
21415	EMPLOYERS MUTUAL CASUALTY COMPANY	62	Fid&Sur	0%		5,779	14,672	-60.6%	0.0%	0.1%	-20.9%	8.8%	
12750	EVERGREEN NATIONAL INDEMNITY COMPANY	3592	Fid&Sur	100%		536,797	477,901	12.3%	2.5%	2.6%	9.5%	8.1%	
35181	EXECUTIVE RISK INDEMNITY INC.	38	Fid&Sur	0%		3,178	3,660	-13.2%	0.0%	0.0%	-59.0%	-12.2%	
24384	FAIRMONT SPECIALTY INSURANCE COMPANY	158	Fid&Sur	0%		0	19,410	-100.0%	0.0%	0.1%		-11.6%	
41483	FARMINGTON CASUALTY COMPANY	3548	Fid&Sur	0%		600	500	20.0%	0.0%	0.0%	-104.5%	146.0%	
20281	FEDERAL INSURANCE COMPANY	38	Fid&Sur	5%		1,025,838	677,339	51.5%	4.8%	3.7%	11.7%	3.5%	
13935	FEDERATED MUTUAL INSURANCE COMPANY	7	Fid&Sur	5%		4,427	200	2113.5%	0.0%	0.0%	-12.6%	8.3%	
39306	FIDELITY AND DEPOSIT COMPANY OF MARYLAND	212	Fid&Sur	59%		524,879	424,508	23.6%	2.5%	2.3%	-3.1%	-28.3%	
16578	FIDELITY NATIONAL PROPERTY & CASUALTY INSURANCE COMPANY	670	Fid&Sur	1%		7,088	0		0.0%	0.0%	78.0%		
33588	FIRST LIBERTY INSURANCE CORPORATION, THE	111	Fid&Sur	0%		1,865	0		0.0%	0.0%	10.1%		
24724	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	163	Fid&Sur	16%		171,960	109,407	57.2%	0.8%	0.6%	27.9%	18.8%	
34266	FRONTIER INSURANCE COMPANY REHABILITATION	961	Fid&Sur	23%		(75,809)	47,727	-258.8%	-0.4%	0.3%	0.0%	0.0%	
24732	GENERAL INSURANCE COMPANY OF AMERICA	163	Fid&Sur	2%		36,647	45,207	-18.9%	0.2%	0.2%	1.3%	-28.2%	
26344	GREAT AMERICAN ASSURANCE COMPANY	84	Fid&Sur	0%		207	100	107.0%	0.0%	0.0%	-14.2%	31.3%	
16691	GREAT AMERICAN INSURANCE COMPANY	84	Fid&Sur	10%		244,600	193,113	26.7%	1.1%	1.1%	245.3%	46.8%	
22136	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	84	Fid&Sur	0%		2,733	2,035	34.3%	0.0%	0.0%	1874.9%	49.5%	
20303	GREAT NORTHERN INSURANCE COMPANY	38	Fid&Sur	0%		2,080	1,737	19.7%	0.0%	0.0%	9.1%	-20.9%	
22322	GREENWICH INSURANCE COMPANY	1285	Fid&Sur	0%		(6,702)	16,860	-139.8%	0.0%	0.1%	-11428.8%	-14.7%	
36650	GUARANTEE COMPANY OF NORTH AMERICA USA, THE		Fid&Sur	100%		29,164	29,714	-1.9%	0.1%	0.2%	0.0%	0.0%	
22292	HANOVER INSURANCE COMPANY, THE	88	Fid&Sur	5%		651,898	748,122	-12.9%	3.0%	4.1%	119.6%	10.4%	
26433	HARCO NATIONAL INSURANCE COMPANY	225	Fid&Sur	0%		100	0		0.0%	0.0%	-64708.0%		
14168	HARLEYSVILLE MUTUAL INSURANCE COMPANY	253	Fid&Sur	100%		39,048	46,338	-15.7%	0.2%	0.3%	-260.0%	-26.1%	
26182	HARLEYSVILLE WORCESTER INSURANCE COMPANY	253	Fid&Sur	0%		1,509	2,379	-36.6%	0.0%	0.0%	110.5%	-962.3%	
22357	HARTFORD ACCIDENT AND INDEMNITY COMPANY	91	Fid&Sur	0%		200	40	400.0%	0.0%	0.0%	14.3%	21.2%	
29424	HARTFORD CASUALTY INSURANCE COMPANY	91	Fid&Sur	2%		218,880	40,015	447.0%	1.0%	0.2%	233.9%	45.0%	
19682	HARTFORD FIRE INSURANCE COMPANY	91	Fid&Sur	13%		1,336,318	785,977	70.0%	6.3%	4.3%	76.1%	49.5%	
43575	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	626	Fid&Sur	0%		2,430	693	250.6%	0.0%	0.0%	43.5%	-342.8%	
22713	INSURANCE COMPANY OF NORTH AMERICA	626	Fid&Sur	0%		(200)	680	-129.4%	0.0%	0.0%	-190.3%	-693.0%	
19429	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA, THE	12	Fid&Sur	0%		12,483	0		0.1%	0.0%	12.2%	-2244.3%	
11592	INTERNATIONAL FIDELITY INSURANCE COMPANY		Fid&Sur	100%		306,144	149,583	104.7%	1.4%	0.8%	50.8%	0.0%	
15962	KANSAS BANKERS SURETY COMPANY	31	Fid&Sur	100%		19,740	1,701	1060.5%	0.1%	0.0%	28.4%	0.0%	
37940	LEXINGTON NATIONAL INSURANCE CORPORATION		Fid&Sur	100%		210	0		0.0%	0.0%	0.0%	0.0%	
42404	LIBERTY INSURANCE CORPORATION	111	Fid&Sur	0%		681	0		0.0%	0.0%	10.2%		
19917	LIBERTY INSURANCE UNDERWRITERS INC.	111	Fid&Sur	0%		0	(144,928)	-100.0%	0.0%	-0.8%		45.0%	
23035	LIBERTY MUTUAL FIRE INS COMPANY	111	Fid&Sur	0%		893	1,001	-10.8%	0.0%	0.0%	-25.6%	-190.7%	
23043	LIBERTY MUTUAL INSURANCE COMPANY	111	Fid&Sur	20%		1,749,092	1,820,913	-3.9%	8.2%	9.9%	-8.5%	33.7%	
33855	LINCOLN GENERAL INSURANCE COMPANY	1326	Fid&Sur	0%		809	9,670	-91.6%	0.0%	0.1%	36.8%	0.0%	
33600	LM INSURANCE CORPORATION	111	Fid&Sur	0%		6,860	10,360	-33.8%	0.0%	0.1%	16.5%	5.2%	
22977	LUMBERMENS MUTUAL CASUALTY COMPANY RUN-OFF	108	Fid&Sur	2%		3,330	535	522.4%	0.0%	0.0%	28.6%	-9860.4%	
35769	LYNDON PROPERTY INSURANCE COMPANY	458	Fid&Sur	12%		15,727	8,400	87.2%	0.1%	0.0%	0.0%	0.0%	
19321	MAINE BONDING AND CASUALTY COMPANY	212	Fid&Sur	100%		750	487	54.0%	0.0%	0.0%	-0.4%	-18.6%	
22306	MASSACHUSETTS BAY INSURANCE COMPANY	88	Fid&Sur	1%		99,186	89,092	11.3%	0.5%	0.5%	26.2%	-9.4%	
14494	MERCHANTS BONDING COMPANY (MUTUAL)	3479	Fid&Sur	80%		3,606	500	621.2%	0.0%	0.0%	4.4%	5.3%	
23612	MIDWEST EMPLOYERS CASUALTY COMPANY	98	Fid&Sur	27%		25,800	43,320	-40.4%	0.1%	0.2%	29.7%	46.6%	
22012	MOTOR'S INSURANCE CORPORATION	79	Fid&Sur	2%		1,935	150	1190.0%	0.0%	0.0%	-189.3%	305.1%	
10205	MOUNTAIN VALLEY INDEMNITY COMPANY	26	Fid&Sur	0%		7,679	8,038	-4.5%	0.0%	0.0%	0.0%	0.0%	
20478	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	218	Fid&Sur	0%		901	2,455	-63.3%	0.0%	0.0%	-0.1%	0.0%	
19445	NATIONAL UNION FIRE INS. COMPANY OF PITTSBURG, PA.	12	Fid&Sur	-4%		178,949	151,640	18.0%	0.8%	0.8%	-28.0%	-27.7%	
42307	NAVIGATORS INSURANCE COMPANY	510	Fid&Sur	0%		0	2,641	-100.0%	0.0%	0.0%	78.4%		
23841	NEW HAMPSHIRE INSURANCE COMPANY	12	Fid&Sur	1%		54,853	13,391	309.6%	0.3%	0.1%	24.9%	26.5%	

State Specific Competitive Information

Exhibit I

NAIC Code	Company Name	Group Code	Line of Business	Product Mix *	HHI Index **	State Specific							
						2007		2006		Mkt Share		Loss Ratio	
						DWP	DWP	Chg from PY	2007	2006	2007	2006	
14788	NGM INSURANCE COMPANY	311	Fid&Sur	4%		1,208,476	1,041,580	16.0%	5.7%	5.7%	28.8%	21.9%	
29874	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	181	Fid&Sur	39%		759,568	749,594	1.3%	3.6%	4.1%	11.6%	-68.5%	
24074	OHIO CASUALTY INSURANCE COMPANY	148	Fid&Sur	33%		210,284	205,916	2.1%	1.0%	1.1%	1.4%	-262.9%	
26565	OHIO INDEMNITY COMPANY		Fid&Sur	100%		9,572	13,929	-31.3%	0.0%	0.1%	9.0%	16.7%	
24147	OLD REPUBLIC INSURANCE COMPANY	150	Fid&Sur	0%		6,817	3,626	88.0%	0.0%	0.0%	0.0%	0.0%	
20621	ONEBEACON AMERICA INSURANCE COMPANY	1129	Fid&Sur	0%		3,919	3,827	2.4%	0.0%	0.0%	-3.0%	9.3%	
22748	PACIFIC EMPLOYERS INSURANCE COMPANY	626	Fid&Sur	0%		0	(400)	-100.0%	0.0%	0.0%	0.0%	80.4%	
20346	PACIFIC INDEMNITY COMPANY	38	Fid&Sur	0%		345	1,497	-77.0%	0.0%	0.0%	-27.8%	-6.1%	
24198	PEERLESS INSURANCE COMPANY	111	Fid&Sur	0%		353,407	359,643	-1.7%	1.7%	2.0%	105.3%	38.4%	
14974	PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE COMPANY		Fid&Sur	0%		1,124	1,736	-35.3%	0.0%	0.0%	0.0%	0.0%	
18058	PHILADELPHIA INDEMNITY INSURANCE COMPANY	677	Fid&Sur	0%		1,860	955	94.8%	0.0%	0.0%	-0.4%	1.2%	
18619	PLATTE RIVER INSURANCE COMPANY	501	Fid&Sur	82%		134,303	90,658	48.1%	0.6%	0.5%	17.5%	8.4%	
15586	PRESERVER INSURANCE COMPANY	26	Fid&Sur	0%		206	0		0.0%	0.0%	0.0%		
24260	PROGRESSIVE CASUALTY INSURANCE COMPANY	155	Fid&Sur	16%		137,208	208,056	-34.1%	0.6%	1.1%	1.5%	-28.5%	
12416	PROTECTIVE INSURANCE COMPANY	867	Fid&Sur	10%		15,000	15,300	-2.0%	0.1%	0.1%	-11.3%	17.9%	
13056	RLI INSURANCE COMPANY	783	Fid&Sur	31%		205,909	256,647	-19.8%	1.0%	1.4%	-4.3%	13.6%	
42706	ROCHE SURETY AND CASUALTY COMPANY		Fid&Sur	100%		9,611	(1)	-961200.0%	0.0%	0.0%	0.0%	0.0%	
24740	SAFECO INSURANCE COMPANY OF AMERICA	163	Fid&Sur	9%		438,350	769,271	-43.0%	2.1%	4.2%	5.1%	10.2%	
15105	SAFETY NATIONAL CASUALTY CORPORATION	74	Fid&Sur	60%		54,030	95,742	-43.6%	0.3%	0.5%	7.5%	14.6%	
22535	SEABOARD SURETY COMPANY	3548	Fid&Sur	100%		26,793	27,916	-4.0%	0.1%	0.2%	118.6%	109.1%	
10936	SENECA INSURANCE COMPANY INC.	158	Fid&Sur	8%		20,911	18,964	10.3%	0.1%	0.1%	0.0%	0.0%	
24988	SENTRY INSURANCE A MUTUAL COMPANY	169	Fid&Sur	0%		6,255	6,101	2.5%	0.0%	0.0%	-1.1%	4.1%	
21180	SENTRY SELECT INSURANCE COMPANY	169	Fid&Sur	1%		11,391	5,150	121.2%	0.1%	0.0%	938.6%	123.5%	
24767	ST PAUL FIRE AND MARINE INSURANCE COMPANY	3548	Fid&Sur	3%		190,364	286,045	-33.4%	0.9%	1.6%	90.5%	41.4%	
24791	ST PAUL MERCURY INSURANCE COMPANY	3548	Fid&Sur	7%		67,539	133,026	-49.2%	0.3%	0.7%	2.7%	-19.2%	
25143	STATE FARM FIRE AND CASUALTY COMPANY	176	Fid&Sur	0%		42,275	30,704	37.7%	0.2%	0.2%	10.9%	35.0%	
12866	T.H.E. INSURANCE COMPANY		Fid&Sur	0%		200	0		0.0%	0.0%	17.5%	0.0%	
20486	TRANSCONTINENTAL INSURANCE COMPANY	218	Fid&Sur	0%		488	468	4.3%	0.0%	0.0%	0.0%	0.0%	
20494	TRANSPORTATION INSURANCE COMPANY	218	Fid&Sur	0%		22,339	25,675	-13.0%	0.1%	0.1%	-342.0%	61.4%	
19038	TRAVELERS CASUALTY & SURETY COMPANY	3548	Fid&Sur	1%		22,339	25,675	-13.0%	0.1%	0.1%	-342.0%	61.4%	
31194	TRAVELERS CASUALTY & SURETY COMPANY OF AMERICA	3548	Fid&Sur	83%		5,735,973	4,363,723	31.4%	26.8%	23.8%	6.0%	22.5%	
25682	TRAVELERS INDEMNITY COMPANY OF CT, THE	3548	Fid&Sur	0%		0	1,632	-100.0%	0.0%	0.0%	36.1%	-36.0%	
25658	TRAVELERS INDEMNITY COMPANY, THE	3548	Fid&Sur	0%		17,837	60,563	-70.5%	0.1%	0.3%	-11.3%	32.0%	
25674	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	3548	Fid&Sur	0%		290	290	0.0%	0.0%	0.0%	20.3%	24.4%	
29459	TWIN CITY FIRE INSURANCE COMPANY	91	Fid&Sur	0%		43,700	27,653	58.0%	0.2%	0.2%	32.8%	28.8%	
36226	UNITED CASUALTY AND SURETY INSURANCE COMPANY		Fid&Sur	100%		17,629	0		0.1%	0.0%	0.0%		
25887	UNITED STATES FIDELITY AND GUARANTY COMPANY	3548	Fid&Sur	4%		34,113	41,804	-18.4%	0.2%	0.2%	195.8%	149.8%	
21113	UNITED STATES FIRE INSURANCE COMPANY	158	Fid&Sur	2%		49,064	14,326	242.5%	0.2%	0.1%	-28.3%	-8.8%	
10656	UNITED STATES SURETY COMPANY	984	Fid&Sur	100%		135,541	0		0.6%	0.0%	38.0%		
41181	UNIVERSAL UNDERWRITERS INSURANCE COMPANY	212	Fid&Sur	2%		146,113	125,124	16.8%	0.7%	0.7%	40.2%	59.0%	
25976	UTICA MUTUAL INSURANCE COMPANY	201	Fid&Sur	6%		90,724	104,368	-13.1%	0.4%	0.6%	-3.5%	6.9%	
20397	VIGILANT INSURANCE COMPANY	38	Fid&Sur	1%		31,878	21,913	45.5%	0.1%	0.1%	-13.2%	-0.9%	
32778	WASHINGTON INTERNATIONAL INSURANCE COMPANY	181	Fid&Sur	100%		36,938	32,425	13.9%	0.2%	0.1%	-8.3%	7.2%	
44393	WEST AMERICAN INSURANCE COMPANY	148	Fid&Sur	75%		12,937	15,030	-13.9%	0.1%	0.1%	0.5%	10.2%	
21121	WESTCHESTER FIRE INSURANCE COMPANY	626	Fid&Sur	45%		338,080	411,732	-17.9%	1.6%	2.2%	1.2%	9.9%	
13188	WESTERN SURETY COMPANY	218	Fid&Sur	99%		1,075,219	1,077,972	-0.3%	5.0%	5.9%	39.2%	7.3%	
34207	WESTPORT INSURANCE CORPORATION	350	Fid&Sur	0%		256	3,277	-92.2%	0.0%	0.0%	-26.7%	8.4%	
37885	XL SPECIALTY INSURANCE COMPANY	1285	Fid&Sur	0%		4,059	0		0.0%	0.0%	3092.6%		
16535	ZURICH AMERICAN INSURANCE COMPANY	212	Fid&Sur	0%		28,500	23,335	22.1%	0.1%	0.1%	-59.0%	26.7%	
TOTAL											28.6%	13.0%	
						984	21,378,076	18,312,318	16.7%	100.0%	100.0%		

\* Product Mix is percent of companies total business in this Line of Business in NH in the current yr

\*\* The Herfindahl-Hirschman Index (HHI) is a measure of the size of firms in relationship to the industry and an indicator of the amount of competition among them

An index below 1000 indicates an unconcentrated index

An index between 1000 and 1800 indicates moderate concentration

An index above 1800 indicates high concentration

\*\*\* Expense Ratio is made up of a state & line specific Commission & Brokerage figure and Taxes, Licenses & Fees figure and a countrywide companywide general expense figure, to be used for comparison purposes only and to develop a combined

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Exhibit I

NAIC Code	Company Name	Group Code	Line of Business	Countrywide					
				Exp Ratio ***		Combined Ratio		Underwriting Profit	
				2007	2006	2007	2006	2007	2006
31325	ACADIA INSURANCE COMPANY	98	Fid&Sur	30.6%	25.2%	59.3%	39.2%	Yes	Yes
26379	ACCREDITED SURETY AND CASUALTY COMPANY INC		Fid&Sur	54.6%	65.2%	44.5%	61.3%	Yes	Yes
22950	ACSTAR INSURANCE COMPANY		Fid&Sur	2.2%	1.0%	-1.3%	-5.1%	Yes	Yes
33898	AEGIS SECURITY INSURANCE COMPANY	313	Fid&Sur	45.0%	46.1%	45.0%	55.9%	Yes	Yes
10111	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	19	Fid&Sur	27.7%	n/a	-20.3%		Yes	
20427	AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	218	Fid&Sur	17.0%	31.4%	135.6%	-110.3%	No	Yes
13331	AMERICAN HARDWARE MUTUAL INSURANCE COMPANY	291	Fid&Sur	0.0%	1.3%	-12.7%	-4.9%	Yes	Yes
30562	AMERICAN MANUFACTURERS MUTUAL INSURANCE COMPANY	108	Fid&Sur	-23.2%	12.0%	5797.4%	2870.5%	No	No
19704	AMERICAN STATES INSURANCE COMPANY	163	Fid&Sur	42.0%	43.3%	48.6%	39.7%	Yes	Yes
11150	ARCH INSURANCE COMPANY	1279	Fid&Sur	26.9%	26.2%	7.8%	41.7%	Yes	Yes
19895	ATLANTIC MUTUAL INSURANCE COMPANY	24	Fid&Sur	n/a	n/a				
29580	BERKLEY REGIONAL INSURANCE COMPANY	98	Fid&Sur	37.2%	n/a	39.5%		Yes	
27081	BOND SAFEGUARD INSURANCE COMPANY		Fid&Sur	31.6%	n/a	43.0%		Yes	
10510	CAROLINA CASUALTY INSURANCE COMPANY	98	Fid&Sur	28.2%	31.0%	28.2%	19.8%	Yes	Yes
10677	CINCINNATI INSURANCE COMPANY THE	244	Fid&Sur	31.5%	22.3%	50.8%	277.3%	Yes	No
31534	CITIZENS INSURANCE COMPANY OF AMERICA	88	Fid&Sur	47.6%	44.9%	65.7%	47.9%	Yes	Yes
10758	COLONIAL SURETY COMPANY		Fid&Sur	32.9%	33.1%	141.2%	113.1%	No	No
20443	CONTINENTAL CASUALTY COMPANY	218	Fid&Sur	20.0%	56.8%	77.3%	-42.2%	Yes	Yes
35289	CONTINENTAL INSURANCE COMPANY THE	218	Fid&Sur	27.8%	-29.6%	72.1%	-24.9%	Yes	Yes
37206	CONTRACTORS BONDING AND INSURANCE COMPANY		Fid&Sur	33.1%	30.3%	40.2%	-269.2%	Yes	Yes
10847	CUMIS INSURANCE SOCIETY INC	306	Fid&Sur	2.2%	0.9%	-11.8%	59.1%	Yes	Yes
10499	DAIMLERCHRYSLER INSURANCE COMPANY	240	Fid&Sur	2.9%	5.4%	2.9%	-121.7%	Yes	Yes
12718	DEVELOPERS SURETY AND INDEMNITY COMPANY	75	Fid&Sur	31.7%	33.9%	45.7%	47.2%	Yes	Yes
36463	DISCOVER PROPERTY & CASUALTY INSURANCE COMPANY	3548	Fid&Sur	n/a	33.3%		91.7%	Yes	Yes
20648	EMPLOYERS FIRE INSURANCE COMPANY	1129	Fid&Sur	33.8%	35.0%	33.1%	39.3%	Yes	Yes
21415	EMPLOYERS MUTUAL CASUALTY COMPANY	62	Fid&Sur	42.5%	43.7%	21.6%	52.4%	Yes	Yes
12750	EVERGREEN NATIONAL INDEMNITY COMPANY	3592	Fid&Sur	49.5%	51.9%	59.0%	60.0%	Yes	Yes
35181	EXECUTIVE RISK INDEMNITY INC.	38	Fid&Sur	35.4%	40.5%	-23.6%	28.3%	Yes	Yes
24384	FAIRMONT SPECIALTY INSURANCE COMPANY	158	Fid&Sur	n/a	3.0%		-8.6%	Yes	Yes
41483	FARMINGTON CASUALTY COMPANY	3548	Fid&Sur	50.8%	46.4%	-53.6%	192.4%	Yes	No
20281	FEDERAL INSURANCE COMPANY	38	Fid&Sur	23.2%	27.6%	34.9%	31.1%	Yes	Yes
13935	FEDERATED MUTUAL INSURANCE COMPANY	7	Fid&Sur	11.0%	15.0%	-1.6%	23.3%	Yes	Yes
39306	FIDELITY AND DEPOSIT COMPANY OF MARYLAND	212	Fid&Sur	41.4%	35.4%	38.3%	7.1%	Yes	Yes
16578	FIDELITY NATIONAL PROPERTY & CASUALTY INSURANCE COMPANY	670	Fid&Sur	36.1%	n/a	114.1%		No	
33588	FIRST LIBERTY INSURANCE CORPORATION, THE	111	Fid&Sur	22.6%	n/a	32.7%		Yes	
24724	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	163	Fid&Sur	44.1%	44.3%	72.0%	63.1%	Yes	Yes
34266	FRONTIER INSURANCE COMPANY REHABILITATION	961	Fid&Sur	39.3%	19.1%	39.3%	19.1%	Yes	Yes
24732	GENERAL INSURANCE COMPANY OF AMERICA	163	Fid&Sur	19.6%	17.3%	20.9%	-10.9%	Yes	Yes
26344	GREAT AMERICAN ASSURANCE COMPANY	84	Fid&Sur	41.6%	43.7%	27.4%	75.0%	Yes	Yes
16691	GREAT AMERICAN INSURANCE COMPANY	84	Fid&Sur	46.9%	38.9%	292.2%	85.7%	No	Yes
22136	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	84	Fid&Sur	44.1%	46.8%	1919.0%	96.3%	No	Yes
20303	GREAT NORTHERN INSURANCE COMPANY	38	Fid&Sur	30.5%	29.6%	39.5%	8.7%	Yes	Yes
22322	GREENWICH INSURANCE COMPANY	1285	Fid&Sur	26.2%	16.8%	-11402.6%	2.1%	Yes	Yes
36650	GUARANTEE COMPANY OF NORTH AMERICA USA, THE		Fid&Sur	26.6%	24.6%	26.6%	24.6%	Yes	Yes
22292	HANOVER INSURANCE COMPANY, THE	88	Fid&Sur	48.4%	47.9%	168.0%	58.3%	No	Yes
26433	HARCO NATIONAL INSURANCE COMPANY	225	Fid&Sur	2.0%	n/a	-64706.0%		Yes	
14168	HARLEYSVILLE MUTUAL INSURANCE COMPANY	253	Fid&Sur	59.9%	57.5%	-200.1%	31.3%	Yes	Yes
26182	HARLEYSVILLE WORCESTER INSURANCE COMPANY	253	Fid&Sur	50.8%	52.6%	161.3%	-909.6%	No	Yes
22357	HARTFORD ACCIDENT AND INDEMNITY COMPANY	91	Fid&Sur	n/a	n/a				
29424	HARTFORD CASUALTY INSURANCE COMPANY	91	Fid&Sur	42.7%	52.0%	276.6%	97.0%	No	Yes
19682	HARTFORD FIRE INSURANCE COMPANY	91	Fid&Sur	39.3%	43.7%	115.4%	93.2%	No	Yes
43575	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	626	Fid&Sur	28.6%	22.2%	72.0%	-320.6%	Yes	Yes
22713	INSURANCE COMPANY OF NORTH AMERICA	626	Fid&Sur	-2.0%	-4.0%	-192.3%	-697.0%	Yes	Yes
19429	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA, THE	12	Fid&Sur	21.1%	n/a	33.3%		Yes	
11592	INTERNATIONAL FIDELITY INSURANCE COMPANY		Fid&Sur	42.0%	61.2%	92.8%	61.1%	Yes	Yes
15962	KANSAS BANKERS SURETY COMPANY	31	Fid&Sur	24.4%	87.5%	52.9%	87.5%	Yes	Yes
37940	LEXINGTON NATIONAL INSURANCE CORPORATION		Fid&Sur	n/a	n/a				
42404	LIBERTY INSURANCE CORPORATION	111	Fid&Sur	22.6%	n/a	32.9%		Yes	
19917	LIBERTY INSURANCE UNDERWRITERS INC.	111	Fid&Sur	n/a	63.1%		108.1%		No
23035	LIBERTY MUTUAL FIRE INS COMPANY	111	Fid&Sur	22.6%	20.6%	-2.9%	-170.0%	Yes	Yes
23043	LIBERTY MUTUAL INSURANCE COMPANY	111	Fid&Sur	44.6%	44.6%	36.1%	78.4%	Yes	Yes
33855	LINCOLN GENERAL INSURANCE COMPANY	1326	Fid&Sur	11.5%	33.2%	48.3%	33.2%	Yes	Yes
33600	LM INSURANCE CORPORATION	111	Fid&Sur	62.6%	56.1%	79.1%	61.3%	Yes	Yes
22977	LUMBERMENS MUTUAL CASUALTY COMPANY RUN-OFF	108	Fid&Sur	-20.9%	-3.9%	7.7%	-9864.3%	Yes	Yes
35769	LYNDON PROPERTY INSURANCE COMPANY	458	Fid&Sur	4.1%	5.6%	4.1%	5.6%	Yes	Yes
19321	MAINE BONDING AND CASUALTY COMPANY	212	Fid&Sur	50.0%	70.3%	49.5%	51.7%	Yes	Yes
22306	MASSACHUSETTS BAY INSURANCE COMPANY	88	Fid&Sur	41.8%	47.2%	68.0%	37.8%	Yes	Yes
14494	MERCHANTS BONDING COMPANY (MUTUAL)	3479	Fid&Sur	42.0%	44.4%	46.4%	49.7%	Yes	Yes
23612	MIDWEST EMPLOYERS CASUALTY COMPANY	98	Fid&Sur	47.2%	43.7%	76.9%	90.2%	Yes	Yes
22012	MOTOR'S INSURANCE CORPORATION	79	Fid&Sur	21.0%	24.2%	-168.3%	329.2%	Yes	No
10205	MOUNTAIN VALLEY INDEMNITY COMPANY	26	Fid&Sur	24.5%	23.3%	24.5%	23.3%	Yes	Yes
20478	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	218	Fid&Sur	6.0%	19.8%	5.9%	19.8%	Yes	Yes
19445	NATIONAL UNION FIRE INS. COMPANY OF PITTSBURG, PA.	12	Fid&Sur	23.9%	15.1%	-4.0%	-12.7%	Yes	Yes
42307	NAVIGATORS INSURANCE COMPANY	510	Fid&Sur	n/a	41.1%		119.5%	No	
23841	NEW HAMPSHIRE INSURANCE COMPANY	12	Fid&Sur	24.4%	24.8%	49.3%	51.3%	Yes	Yes

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Exhibit I

NAIC Code	Company Name	Group Code	Line of Business	Countrywide					
				Exp Ratio ***		Combined Ratio		Underwriting Profit	
				2007	2006	2007	2006	2007	2006
14788	NGM INSURANCE COMPANY	311	Fid&Sur	44.3%	46.7%	73.0%	68.6%	Yes	Yes
29874	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	181	Fid&Sur	40.9%	42.3%	52.5%	-26.2%	Yes	Yes
24074	OHIO CASUALTY INSURANCE COMPANY	148	Fid&Sur	34.4%	36.2%	35.8%	-226.6%	Yes	Yes
26565	OHIO INDEMNITY COMPANY		Fid&Sur	66.7%	87.0%	75.7%	103.6%	Yes	No
24147	OLD REPUBLIC INSURANCE COMPANY	150	Fid&Sur	30.7%	32.3%	30.7%	32.3%	Yes	Yes
20621	ONEBEACON AMERICA INSURANCE COMPANY	1129	Fid&Sur	29.5%	30.7%	26.6%	40.0%	Yes	Yes
22748	PACIFIC EMPLOYERS INSURANCE COMPANY	626	Fid&Sur	n/a	-25.3%		55.2%		Yes
20346	PACIFIC INDEMNITY COMPANY	38	Fid&Sur	49.9%	40.4%	22.1%	34.3%	Yes	Yes
24198	PEERLESS INSURANCE COMPANY	111	Fid&Sur	51.4%	42.8%	156.6%	81.2%	No	Yes
14974	PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE COMPANY		Fid&Sur	14.5%	12.3%	14.5%	12.3%	Yes	Yes
18058	PHILADELPHIA INDEMNITY INSURANCE COMPANY	677	Fid&Sur	26.2%	25.3%	25.8%	26.5%	Yes	Yes
18619	PLATTE RIVER INSURANCE COMPANY	501	Fid&Sur	36.6%	35.9%	54.1%	44.3%	Yes	Yes
15586	PRESERVER INSURANCE COMPANY	26	Fid&Sur	0.0%	n/a	0.0%		Yes	
24260	PROGRESSIVE CASUALTY INSURANCE COMPANY	155	Fid&Sur	23.9%	16.2%	25.4%	-12.3%	Yes	Yes
12416	PROTECTIVE INSURANCE COMPANY	867	Fid&Sur	37.0%	43.2%	25.7%	61.1%	Yes	Yes
13056	RLI INSURANCE COMPANY	783	Fid&Sur	28.9%	29.8%	24.6%	43.4%	Yes	Yes
42706	ROCHE SURETY AND CASUALTY COMPANY		Fid&Sur	28.6%	0.0%	28.6%	0.0%	Yes	Yes
24740	SAFECO INSURANCE COMPANY OF AMERICA	163	Fid&Sur	36.1%	30.9%	41.2%	41.2%	Yes	Yes
15105	SAFETY NATIONAL CASUALTY CORPORATION	74	Fid&Sur	19.2%	17.1%	26.7%	31.8%	Yes	Yes
22535	SEABOARD SURETY COMPANY	3548	Fid&Sur	31.9%	36.5%	150.6%	145.6%	No	No
10936	SENECA INSURANCE COMPANY INC.	158	Fid&Sur	2.4%	2.1%	2.4%	2.1%	Yes	Yes
24988	SENTRY INSURANCE A MUTUAL COMPANY	169	Fid&Sur	18.1%	17.5%	17.0%	21.6%	Yes	Yes
21180	SENTRY SELECT INSURANCE COMPANY	169	Fid&Sur	37.4%	16.9%	976.0%	140.4%	No	No
24767	ST PAUL FIRE AND MARINE INSURANCE COMPANY	3548	Fid&Sur	29.3%	32.1%	119.8%	73.5%	No	Yes
24791	ST PAUL MERCURY INSURANCE COMPANY	3548	Fid&Sur	29.6%	20.0%	32.3%	0.8%	Yes	Yes
25143	STATE FARM FIRE AND CASUALTY COMPANY	176	Fid&Sur	36.6%	35.0%	47.5%	69.9%	Yes	Yes
12866	T.H.E. INSURANCE COMPANY		Fid&Sur	20.0%	n/a	37.5%		Yes	
20486	TRANSCONTINENTAL INSURANCE COMPANY	218	Fid&Sur	n/a	17.7%		17.7%		Yes
20494	TRANSPORTATION INSURANCE COMPANY	218	Fid&Sur	18.0%	-99.1%	18.0%	-99.1%	Yes	Yes
19038	TRAVELERS CASUALTY & SURETY COMPANY	3548	Fid&Sur	25.0%	24.4%	-317.0%	85.8%	Yes	Yes
31194	TRAVELERS CASUALTY & SURETY COMPANY OF AMERICA	3548	Fid&Sur	34.5%	33.0%	40.6%	55.5%	Yes	Yes
25682	TRAVELERS INDEMNITY COMPANY OF CT, THE	3548	Fid&Sur	n/a	44.3%		8.2%		Yes
25658	TRAVELERS INDEMNITY COMPANY, THE	3548	Fid&Sur	10.0%	38.8%	-1.3%	70.7%	Yes	Yes
25674	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	3548	Fid&Sur	34.2%	45.0%	54.6%	69.5%	Yes	Yes
29459	TWIN CITY FIRE INSURANCE COMPANY	91	Fid&Sur	36.5%	37.2%	69.3%	66.0%	Yes	Yes
36226	UNITED CASUALTY AND SURETY INSURANCE COMPANY		Fid&Sur	22.2%	n/a	22.2%		Yes	
25887	UNITED STATES FIDELITY AND GUARANTY COMPANY	3548	Fid&Sur	34.0%	30.9%	229.8%	180.6%	No	No
21113	UNITED STATES FIRE INSURANCE COMPANY	158	Fid&Sur	7.8%	9.2%	-20.5%	0.4%	Yes	Yes
10656	UNITED STATES SURETY COMPANY	984	Fid&Sur	33.9%	n/a	71.9%		Yes	
41181	UNIVERSAL UNDERWRITERS INSURANCE COMPANY	212	Fid&Sur	20.8%	20.2%	61.0%	79.2%	Yes	Yes
25976	UTICA MUTUAL INSURANCE COMPANY	201	Fid&Sur	44.6%	48.9%	41.2%	55.8%	Yes	Yes
20397	VIGILANT INSURANCE COMPANY	38	Fid&Sur	23.5%	23.5%	10.2%	22.6%	Yes	Yes
32778	WASHINGTON INTERNATIONAL INSURANCE COMPANY	181	Fid&Sur	n/a	n/a				
44393	WEST AMERICAN INSURANCE COMPANY	148	Fid&Sur	n/a	n/a				
21121	WESTCHESTER FIRE INSURANCE COMPANY	626	Fid&Sur	27.4%	28.3%	28.6%	38.2%	Yes	Yes
13188	WESTERN SURETY COMPANY	218	Fid&Sur	30.5%	30.1%	69.7%	37.4%	Yes	Yes
34207	WESTPORT INSURANCE CORPORATION	350	Fid&Sur	21.9%	20.3%	-4.8%	28.7%	Yes	Yes
37885	XL SPECIALTY INSURANCE COMPANY	1285	Fid&Sur	28.2%	n/a	3120.8%		No	
16535	ZURICH AMERICAN INSURANCE COMPANY	212	Fid&Sur	49.2%	38.4%		65.0%	Yes	Yes
TOTAL				35.8%	34.7%	64.4%	47.8%		

\* Product Mix is percent of companies total business in this Line of Business in NH in the current yr

\*\* The Herfindahl-Hirschman Index (HHI) is a measure of the size of firms in relationship to the industry and an indicator of the amount of competition among them  
 An index below 1000 indicates an unconcentrated index  
 An index between 1000 and 1800 indicates moderate concentration  
 An index above 1800 indicates high concentration

\*\*\* Expense Ratio is made up of a state & line specific Commission & Brokerage figure and Taxes, Licenses & Fees figure and a countrywide companywide general

Regional (New England) Competitive Information

Exhibit II

NAIC Code	Company Name	Group Code	Line of Business	HHI Index ****	New England					Loss Ratio		
					2007		2006		Mkt Share		2007	2006
					DWP	DWP	Chg from PY	2007	2006	2007	2006	
31325	ACADIA INSURANCE COMPANY	98	Fid&Sur		1,258,384	1,720,162	-26.8%	0.4%	0.6%	49.1%		
26379	ACCREDITED SURETY AND CASUALTY COMPANY INC	0	Fid&Sur		1,217,010	1,360,885	-10.6%	0.4%	0.5%	49.1%		
22667	ACE AMERICAN INSURANCE COMPANY	626	Fid&Sur		1,273,387	1,155,616	10.2%	0.4%	0.4%			
20699	ACE PROPERTY & CASUALTY INSURANCE COMPANY	626	Fid&Sur		311	2,101	-85.2%	0.0%	0.0%	-0.9%	-0.3%	
22950	ACSTAR INSURANCE COMPANY	0	Fid&Sur		1,458,942	1,522,991	-4.2%	0.5%	0.5%			
33898	AEGIS SECURITY INSURANCE COMPANY	313	Fid&Sur		501,728	340,331	47.4%	0.2%	0.1%	6.0%	-1.4%	
19232	ALLSTATE INSURANCE COMPANY	8	Fid&Sur		601	982	-38.8%	0.0%	0.0%	178.4%	142.0%	
19720	AMERICAN ALTERNATIVE INSURANCE CORPORATION	361	Fid&Sur		186	0		0.0%	0.0%			
10111	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	19	Fid&Sur		2,650	1,993	33.0%	0.0%	0.0%			
20427	AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	218	Fid&Sur		137,183	353,924	-61.2%	0.0%	0.1%			
19690	AMERICAN ECONOMY INSURANCE COMPANY	163	Fid&Sur		1,130	415	172.3%	0.0%	0.0%			
26247	AMERICAN GUARANTEE & LIABILITY INSURANCE COMPANY	212	Fid&Sur		403,937	409,264	-1.3%	0.1%	0.1%			
13331	AMERICAN HARDWARE MUTUAL INSURANCE COMPANY	291	Fid&Sur		7,317	6,055	20.8%	0.0%	0.0%			
19380	AMERICAN HOME ASSURANCE COMPANY	12	Fid&Sur		720,004	728,173	-1.1%	0.2%	0.2%			
21857	AMERICAN INSURANCE COMPANY, THE	761	Fid&Sur		353	6,639	-94.7%	0.0%	0.0%			
30562	AMERICAN MANUFACTURERS MUTUAL INSURANCE COMPANY	108	Fid&Sur		(96,791)	41,810	-331.5%	0.0%	0.0%	0.0%	0.0%	
22918	AMERICAN MOTORISTS INSURANCE COMPANY	108	Fid&Sur		14,699	975	1407.6%	0.0%	0.0%			
19615	AMERICAN RELIABLE INSURANCE COMPANY	19	Fid&Sur		8,680	10,834	-19.9%	0.0%	0.0%			
19704	AMERICAN STATES INSURANCE COMPANY	163	Fid&Sur		101,564	80,179	26.7%	0.0%	0.0%	-16.4%	0.1%	
31380	AMERICAN SURETY COMPANY	0	Fid&Sur		456,552	547,367	-16.6%	0.2%	0.2%	-952.7%	-1218.2%	
40142	AMERICAN ZURICH INSURANCE COMPANY	212	Fid&Sur		30,286	5,607	440.1%	0.0%	0.0%			
11150	ARCH INSURANCE COMPANY	1279	Fid&Sur		1,990,120	2,784,436	-28.5%	0.7%	0.9%			
24678	ARROWOOD INDEMNITY COMPANY	553	Fid&Sur		580	629	-7.8%	0.0%	0.0%	-1.1%	2.6%	
19895	ATLANTIC MUTUAL INSURANCE COMPANY	24	Fid&Sur		16,980	19,276	-11.9%	0.0%	0.0%			
27154	ATLANTIC SPECIALTY INSURANCE COMPANY	1129	Fid&Sur		0	4,253	-100.0%	0.0%	0.0%	-13.6%	2.3%	
20370	AXIS REINSURANCE COMPANY	3416	Fid&Sur		31,370	561,500	-94.4%	0.0%	0.2%	145.0%	-46.5%	
38245	BCS INSURANCE COMPANY	23	Fid&Sur		51,927	47,530	9.3%	0.0%	0.0%			
29580	BERKLEY REGIONAL INSURANCE COMPANY	98	Fid&Sur		3,301,679	2,478,527	33.2%	1.1%	0.8%			
27081	BOND SAFEGUARD INSURANCE COMPANY	0	Fid&Sur		1,161,017	694,441	67.2%	0.4%	0.2%			
21946	CAMDEN FIRE INSURANCE ASSOCIATION (THE)	1129	Fid&Sur		2,558	2,147	19.1%	0.0%	0.0%			
10510	CAROLINA CASUALTY INSURANCE COMPANY	98	Fid&Sur		1,198,957	1,073,595	11.7%	0.4%	0.4%			
19909	CENTENNIAL INSURANCE COMPANY	24	Fid&Sur		0	(300)	-100.0%	0.0%	0.0%			
20230	CENTRAL MUTUAL INSURANCE COMPANY	36	Fid&Sur		830	332	150.0%	0.0%	0.0%	0.0%	0.0%	
25615	CHARTER OAK FIRE INSURANCE COMPANY, THE	3548	Fid&Sur		7,801	2,423	222.0%	0.0%	0.0%	-40.1%	-57.3%	
12777	CHUBB INDEMNITY INSURANCE COMPANY	38	Fid&Sur		484	483	0.2%	0.0%	0.0%	16.4%	12.9%	
10677	CINCINNATI INSURANCE COMPANY THE	244	Fid&Sur		512,557	386,053	32.8%	0.2%	0.1%	5.8%	40.6%	
31534	CITIZENS INSURANCE COMPANY OF AMERICA	88	Fid&Sur		42,781	119,559	-64.2%	0.0%	0.0%	0.0%	0.0%	
20532	CLARENDON NATIONAL INSURANCE COMPANY	517	Fid&Sur		0	3,441	-100.0%	0.0%	0.0%	-17.0%	-184.8%	
10758	COLONIAL SURETY COMPANY	0	Fid&Sur		824,559	647,864	27.3%	0.3%	0.2%			
12157	COMPANION PROPERTY AND CASUALTY INSURANCE COMPANY	661	Fid&Sur		7,961	0		0.0%	0.0%	-25.6%	38.2%	
20443	CONTINENTAL CASUALTY COMPANY	218	Fid&Sur		3,539,226	5,097,678	-30.6%	1.2%	1.7%			
35289	CONTINENTAL INSURANCE COMPANY THE	218	Fid&Sur		1,608,944	614,898	161.7%	0.5%	0.2%			
37206	CONTRACTORS BONDING AND INSURANCE COMPANY	0	Fid&Sur		322,576	388,299	-16.9%	0.1%	0.1%			
10847	CUMIS INSURANCE SOCIETY INC	306	Fid&Sur		5,735,224	5,902,371	-2.8%	1.9%	2.0%	-261.6%	111.1%	
10499	DAIMLERCHRYSLER INSURANCE COMPANY	240	Fid&Sur		23,923	32,142	-25.6%	0.0%	0.0%			
12718	DEVELOPERS SURETY AND INDEMNITY COMPANY	75	Fid&Sur		336,165	107,398	213.0%	0.1%	0.0%	709.4%	-38.2%	
36463	DISCOVER PROPERTY & CASUALTY INSURANCE COMPANY	3548	Fid&Sur		2,613	14,017	-81.4%	0.0%	0.0%			
20648	EMPLOYERS FIRE INSURANCE COMPANY	1129	Fid&Sur		126,378	102,768	23.0%	0.0%	0.0%			
21458	EMPLOYERS INSURANCE COMPANY OF WAUSAU	111	Fid&Sur		13,208	14,390	-8.2%	0.0%	0.0%			
21415	EMPLOYERS MUTUAL CASUALTY COMPANY	62	Fid&Sur		284,747	222,775	27.8%	0.1%	0.1%	1.9%	-1.2%	
12750	EVERGREEN NATIONAL INDEMNITY COMPANY	3592	Fid&Sur		2,785,081	3,148,221	-11.5%	0.9%	1.1%	-46.6%	165.6%	
35181	EXECUTIVE RISK INDEMNITY INC.	38	Fid&Sur		175,680	208,331	-15.7%	0.1%	0.1%	-4.5%	0.8%	
24384	FAIRMONT SPECIALTY INSURANCE COMPANY	158	Fid&Sur		170,577	346,194	-50.7%	0.1%	0.1%			
41483	FARMINGTON CASUALTY COMPANY	3548	Fid&Sur		29,313	47,951	-38.9%	0.0%	0.0%			
20281	FEDERAL INSURANCE COMPANY	38	Fid&Sur		24,018,929	22,461,505	6.9%	8.1%	7.7%	-345.7%	229.8%	
13935	FEDERATED MUTUAL INSURANCE COMPANY	7	Fid&Sur		149,684	114,405	30.8%	0.1%	0.0%			

Regional (New England) Competitive Information

Exhibit II

NAIC Code	Company Name	Group Code	Line of Business	HHI Index ****	New England							
					2007		2006		Mkt Share		Loss Ratio	
					DWP	DWP	Chg from PY	2007	2006	2007	2006	
39306	FIDELITY AND DEPOSIT COMPANY OF MARYLAND	212	Fid&Sur		16,428,117	18,622,031	-11.8%	5.6%	6.4%	5.9%	-8.7%	
35386	FIDELITY AND GUARANTY INSURANCE COMPANY	3548	Fid&Sur		15,731	23,516	-33.1%	0.0%	0.0%			
25879	FIDELITY AND GUARANTY INSURANCE UNDERWRITERS INC	3548	Fid&Sur		233	1,331	-82.5%	0.0%	0.0%	1.9%	-1.2%	
16578	FIDELITY NATIONAL PROPERTY & CASUALTY INSURANCE COMPANY	670	Fid&Sur		309,436	274,226	12.8%	0.1%	0.1%	121.3%	-578.9%	
21873	FIREMAN'S FUND INSURANCE COMPANY	761	Fid&Sur		3,462	27,284	-87.3%	0.0%	0.0%			
33588	FIRST LIBERTY INSURANCE CORPORATION, THE	111	Fid&Sur		4,032	1,137	254.6%	0.0%	0.0%			
24724	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	163	Fid&Sur		1,599,383	1,933,121	-17.3%	0.5%	0.7%	10.7%	36.1%	
34266	FRONTIER INSURANCE COMPANY REHABILITATION	961	Fid&Sur		(92,075)	122,344	-175.3%	0.0%	0.0%			
24732	GENERAL INSURANCE COMPANY OF AMERICA	163	Fid&Sur		582,522	402,711	44.7%	0.2%	0.1%			
11967	GENERAL STAR NATIONAL INSURANCE COMPANY	31	Fid&Sur		400,000	1,750	22757.1%	0.1%	0.0%	0.0%	-306.3%	
25984	GRAPHIC ARTS MUTUAL INSURANCE COMPANY	201	Fid&Sur		0	499	-100.0%	0.0%	0.0%			
26832	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	84	Fid&Sur		7,399	2,612	183.3%	0.0%	0.0%			
26344	GREAT AMERICAN ASSURANCE COMPANY	84	Fid&Sur		18,448	18,604	-0.8%	0.0%	0.0%	5.1%	7.1%	
16691	GREAT AMERICAN INSURANCE COMPANY	84	Fid&Sur		10,581,318	18,923,294	-44.1%	3.6%	6.5%			
22136	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	84	Fid&Sur		26,686	19,242	38.7%	0.0%	0.0%			
20303	GREAT NORTHERN INSURANCE COMPANY	38	Fid&Sur		58,789	48,836	20.4%	0.0%	0.0%			
11371	GREAT WEST CASUALTY COMPANY	150	Fid&Sur		0	300	-100.0%	0.0%	0.0%			
22322	GREENWICH INSURANCE COMPANY	1285	Fid&Sur		9,039	383,205	-97.6%	0.0%	0.1%	114.6%	98.0%	
36650	GUARANTEE COMPANY OF NORTH AMERICA USA, THE	0	Fid&Sur		74,506	168,706	-55.8%	0.0%	0.1%			
22292	HANOVER INSURANCE COMPANY, THE	88	Fid&Sur		14,791,419	12,634,778	17.1%	5.0%	4.3%	2.3%	2.8%	
26433	HARCO NATIONAL INSURANCE COMPANY	225	Fid&Sur		4,446	5,116	-13.1%	0.0%	0.0%	-753.7%	50.4%	
14168	HARLEYSVILLE MUTUAL INSURANCE COMPANY	253	Fid&Sur		43,775	71,861	-39.1%	0.0%	0.0%	8.0%	7.9%	
26182	HARLEYSVILLE WORCESTER INSURANCE COMPANY	253	Fid&Sur		(8,138)	(15,709)	-48.2%	0.0%	0.0%			
22357	HARTFORD ACCIDENT AND INDEMNITY COMPANY	91	Fid&Sur		244,870	53,781	355.3%	0.1%	0.0%			
29424	HARTFORD CASUALTY INSURANCE COMPANY	91	Fid&Sur		6,744,085	5,435,854	24.1%	2.3%	1.9%	33.0%	-211.5%	
19682	HARTFORD FIRE INSURANCE COMPANY	91	Fid&Sur		11,555,182	10,459,738	10.5%	3.9%	3.6%	46.9%	21.4%	
30104	HARTFORD UNDERWRITERS INSURANCE COMPANY	91	Fid&Sur		(1,982)	(10,023)	-80.2%	0.0%	0.0%	-1454.3%	218.3%	
43575	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	626	Fid&Sur		11,554	19,251	-40.0%	0.0%	0.0%	31.0%	-21.6%	
22713	INSURANCE COMPANY OF NORTH AMERICA	626	Fid&Sur		9,462	17,941	-47.3%	0.0%	0.0%	0.0%	0.0%	
19429	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA,THE	12	Fid&Sur		1,333,265	1,242,815	7.3%	0.5%	0.4%			
11592	INTERNATIONAL FIDELITY INSURANCE COMPANY	0	Fid&Sur		5,294,903	4,188,750	26.4%	1.8%	1.4%	10.5%	5.4%	
15962	KANSAS BANKERS SURETY COMPANY	31	Fid&Sur		244,821	214,386	14.2%	0.1%	0.1%	16.3%	6.7%	
37940	LEXINGTON NATIONAL INSURANCE CORPORATION	0	Fid&Sur		65,707	8,250	696.4%	0.0%	0.0%			
42404	LIBERTY INSURANCE CORPORATION	111	Fid&Sur		15,711	2,498	528.9%	0.0%	0.0%	52.3%	52.9%	
19917	LIBERTY INSURANCE UNDERWRITERS INC.	111	Fid&Sur		0	(2,720,429)	-100.0%	0.0%	-0.9%			
23035	LIBERTY MUTUAL FIRE INS COMPANY	111	Fid&Sur		26,246	5,409	385.2%	0.0%	0.0%	169.1%	100.3%	
23043	LIBERTY MUTUAL INSURANCE COMPANY	111	Fid&Sur		12,283,449	12,523,620	-1.9%	4.2%	4.3%			
33855	LINCOLN GENERAL INSURANCE COMPANY	1326	Fid&Sur		325,697	193,664	68.2%	0.1%	0.1%			
33600	LM INSURANCE CORPORATION	111	Fid&Sur		6,860	10,360	-33.8%	0.0%	0.0%			
22977	LUMBERMENS MUTUAL CASUALTY COMPANY RUN-OFF	108	Fid&Sur		255,965	79,246	223.0%	0.1%	0.0%			
35769	LYNDON PROPERTY INSURANCE COMPANY	458	Fid&Sur		96,879	164,349	-41.1%	0.0%	0.1%	40.0%		
19321	MAINE BONDING AND CASUALTY COMPANY	212	Fid&Sur		5,234	4,195	24.8%	0.0%	0.0%			
19356	MARYLAND CASUALTY COMPANY	212	Fid&Sur		734	444	65.3%	0.0%	0.0%			
22306	MASSACHUSETTS BAY INSURANCE COMPANY	88	Fid&Sur		1,677,290	1,453,345	15.4%	0.6%	0.5%	8.3%	8.2%	
14494	MERCHANTS BONDING COMPANY (MUTUAL)	3479	Fid&Sur		394,448	137,621	186.6%	0.1%	0.0%			
23434	MIDDLESEX INSURANCE COMPANY	169	Fid&Sur		1,001	5,499	-81.8%	0.0%	0.0%			
23612	MIDWEST EMPLOYERS CASUALTY COMPANY	98	Fid&Sur		206,188	164,983	25.0%	0.1%	0.1%	1234.1%	7.3%	
22012	MOTORS INSURANCE CORPORATION	79	Fid&Sur		29,417	3,264	801.3%	0.0%	0.0%	18.4%	5.0%	
10205	MOUNTAIN VALLEY INDEMNITY COMPANY	26	Fid&Sur		24,957	28,245	-11.6%	0.0%	0.0%			
11991	NATIONAL CASUALTY COMPANY	140	Fid&Sur		0	510	-100.0%	0.0%	0.0%			
20478	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	218	Fid&Sur		102,889	355,084	-71.0%	0.0%	0.1%	9.1%	33.0%	
20087	NATIONAL INDEMNITY COMPANY	31	Fid&Sur		4,767	43,262	-89.0%	0.0%	0.0%			
32620	NATIONAL INTERSTATE INSURANCE COMPANY	84	Fid&Sur		100	500	-80.0%	0.0%	0.0%			
20052	NATIONAL LIABILITY AND FIRE INSURANCE COMPANY	31	Fid&Sur		352	0		0.0%	0.0%	12.1%	13.6%	
21881	NATIONAL SURETY CORPORATION	761	Fid&Sur		0	640	-100.0%	0.0%	0.0%			
19445	NATIONAL UNION FIRE INS. COMPANY OF PITTSBURG, PA.	12	Fid&Sur		9,178,928	9,988,140	-8.1%	3.1%	3.4%	21.0%	54.6%	

Regional (New England) Competitive Information

Exhibit II

NAIC Code	Company Name	Group Code	Line of Business	HHI Index ****	New England								
					2007			2006		Mkt Share		Loss Ratio	
					DWP	DWP	Chg from PY	2007	2006	2007	2006		
23779	NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	140	Fid&Sur		1,222	1,157	5.6%	0.0%	0.0%	68.4%	-1.2%		
23787	NATIONWIDE MUTUAL INSURANCE COMPANY	140	Fid&Sur		4,687	4,399	6.5%	0.0%	0.0%				
37877	NATIONWIDE PROPERTY & CASUALTY INSURANCE COMPANY	140	Fid&Sur		300	314	-4.5%	0.0%	0.0%		-330261.5%		
42307	NAVIGATORS INSURANCE COMPANY	510	Fid&Sur		61,220	61,890	-1.1%	0.0%	0.0%				
24171	NETHERLANDS INSURANCE COMPANY THE	111	Fid&Sur		220	1,401	-84.3%	0.0%	0.0%	1011.8%	257.0%		
23841	NEW HAMPSHIRE INSURANCE COMPANY	12	Fid&Sur		263,218	259,900	1.3%	0.1%	0.1%				
14788	NGM INSURANCE COMPANY	311	Fid&Sur		8,610,848	8,437,895	2.0%	2.9%	2.9%	-50.0%	44.8%		
29874	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	181	Fid&Sur		4,046,259	4,269,703	-5.2%	1.4%	1.5%		0.0%		
21105	NORTH RIVER INSURANCE COMPANY, THE	158	Fid&Sur		258,637	122,534	111.1%	0.1%	0.0%	28.6%	9.5%		
24074	OHIO CASUALTY INSURANCE COMPANY	148	Fid&Sur		2,011,023	1,931,442	4.1%	0.7%	0.7%	5.5%	4.8%		
26565	OHIO INDEMNITY COMPANY	0	Fid&Sur		165,666	333,314	-50.3%	0.1%	0.1%	2.1%	-4.0%		
24139	OLD REPUBLIC GENERAL INSURANCE CORPORATION	150	Fid&Sur		500	327	52.9%	0.0%	0.0%				
24147	OLD REPUBLIC INSURANCE COMPANY	150	Fid&Sur		99,857	64,632	54.5%	0.0%	0.0%	0.6%	16.6%		
20621	ONEBEACON AMERICA INSURANCE COMPANY	1129	Fid&Sur		48,777	30,634	59.2%	0.0%	0.0%				
21970	ONEBEACON INSURANCE COMPANY	1129	Fid&Sur		117,093	120,435	-2.8%	0.0%	0.0%	-22.9%	-5.2%		
22748	PACIFIC EMPLOYERS INSURANCE COMPANY	626	Fid&Sur		700	80,371	-99.1%	0.0%	0.0%	121.3%	-578.9%		
20346	PACIFIC INDEMNITY COMPANY	38	Fid&Sur		41,818	52,225	-19.9%	0.0%	0.0%				
24198	PEERLESS INSURANCE COMPANY	111	Fid&Sur		536,086	541,786	-1.1%	0.2%	0.2%				
21962	PENNSYLVANIA GENERAL INSURANCE COMPANY	1129	Fid&Sur		0	350	-100.0%	0.0%	0.0%				
14974	PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE COMPANY	0	Fid&Sur		28,133	20,721	35.8%	0.0%	0.0%				
18058	PHILADELPHIA INDEMNITY INSURANCE COMPANY	677	Fid&Sur		37,240	11,677	218.9%	0.0%	0.0%				
25623	PHOENIX INSURANCE COMPANY, THE	3548	Fid&Sur		1,339	498	168.9%	0.0%	0.0%				
18619	PLATTE RIVER INSURANCE COMPANY	501	Fid&Sur		2,286,918	2,445,812	-6.5%	0.8%	0.8%	5.9%	-8.7%		
37257	PRAETORIAN INSURANCE COMPANY	796	Fid&Sur		683	0		0.0%	0.0%				
15586	PRESERVER INSURANCE COMPANY	26	Fid&Sur		206	0		0.0%	0.0%		0.0%		
24260	PROGRESSIVE CASUALTY INSURANCE COMPANY	155	Fid&Sur		1,167,716	1,648,348	-29.2%	0.4%	0.6%				
12416	PROTECTIVE INSURANCE COMPANY	867	Fid&Sur		55,463	69,697	-20.4%	0.0%	0.0%	-67.7%	-39.3%		
39217	QBE INSURANCE CORPORATION	796	Fid&Sur		0	(28,389)	-100.0%	0.0%	0.0%				
15067	QUINCY MUTUAL FIRE INSURANCE COMPANY	1275	Fid&Sur		41,823	50,201	-16.7%	0.0%	0.0%	-299.5%	-175.9%		
23132	R.V.I. NATIONAL INSURANCE COMPANY	4071	Fid&Sur		27,389	0		0.0%	0.0%	18.7%	-175.4%		
37303	REDLAND INSURANCE COMPANY	517	Fid&Sur		1,878	352	433.5%	0.0%	0.0%		0.0%		
24449	REGENT INSURANCE COMPANY	400	Fid&Sur		31,409	42,593	-26.3%	0.0%	0.0%				
31089	REPUBLIC WESTERN INSURANCE COMPANY	574	Fid&Sur		387	478	-19.0%	0.0%	0.0%	6.3%	-2628.6%		
13056	RLI INSURANCE COMPANY	783	Fid&Sur		944,029	1,449,554	-34.9%	0.3%	0.5%				
42706	ROCHE SURETY AND CASUALTY COMPANY	0	Fid&Sur		9,818	0		0.0%	0.0%				
24740	SAFECO INSURANCE COMPANY OF AMERICA	163	Fid&Sur		23,429,288	19,907,537	17.7%	7.9%	6.8%	1143.3%	-3990.9%		
15105	SAFETY NATIONAL CASUALTY CORPORATION	74	Fid&Sur		460,739	471,259	-2.2%	0.2%	0.2%	456.1%	32.7%		
22535	SEABOARD SURETY COMPANY	3548	Fid&Sur		425,731	459,996	-7.4%	0.1%	0.2%				
24902	SECURITY INSURANCE COMPANY OF HARTFORD	553	Fid&Sur		0	442	-100.0%	0.0%	0.0%	-3.5%	-5.4%		
10936	SENECA INSURANCE COMPANY INC.	158	Fid&Sur		164,639	159,573	3.2%	0.1%	0.1%				
24988	SENTRY INSURANCE A MUTUAL COMPANY	169	Fid&Sur		29,480	23,472	25.6%	0.0%	0.0%	484.3%	388.5%		
21180	SENTRY SELECT INSURANCE COMPANY	169	Fid&Sur		114,271	140,183	-18.5%	0.0%	0.0%				
24767	ST PAUL FIRE AND MARINE INSURANCE COMPANY	3548	Fid&Sur		3,577,850	5,187,079	-31.0%	1.2%	1.8%				
24775	ST PAUL GUARDIAN INSURANCE COMPANY	3548	Fid&Sur		44,284	32,845	34.8%	0.0%	0.0%	46.2%	29.2%		
24791	ST PAUL MERCURY INSURANCE COMPANY	3548	Fid&Sur		2,739,233	3,279,661	-16.5%	0.9%	1.1%				
19070	STANDARD FIRE INSURANCE COMPANY	3548	Fid&Sur		0	31,000	-100.0%	0.0%	0.0%	40.7%	54.1%		
25143	STATE FARM FIRE AND CASUALTY COMPANY	176	Fid&Sur		134,611	96,182	40.0%	0.0%	0.0%	0.0%	0.0%		
10340	STONINGTON INSURANCE COMPANY	1331	Fid&Sur		546	251	117.5%	0.0%	0.0%				
12866	T.H.E. INSURANCE COMPANY	0	Fid&Sur		3,861	4,298	-10.2%	0.0%	0.0%	70.1%	185.0%		
25534	TIG INSURANCE COMPANY	158	Fid&Sur		0	(12)	-100.0%	0.0%	0.0%				
12904	TOKIO MARINE & NICHIDO FIRE INSURANCE CO., LTD.	3098	Fid&Sur		2,064	2,282	-9.6%	0.0%	0.0%	31.4%	145.7%		
20486	TRANSCONTINENTAL INSURANCE COMPANY	218	Fid&Sur		0	2,467	-100.0%	0.0%	0.0%	-11124.9%	1034.2%		
20494	TRANSPORTATION INSURANCE COMPANY	218	Fid&Sur		7,055	17,833	-60.4%	0.0%	0.0%				
19038	TRAVELERS CASUALTY & SURETY COMPANY	3548	Fid&Sur		338,194	494,085	-31.6%	0.1%	0.2%	0.7%	0.0%		
31194	TRAVELERS CASUALTY & SURETY COMPANY OF AMERICA	3548	Fid&Sur		51,592,962	48,306,590	6.8%	17.4%	16.5%	1.3%	1.0%		
25666	TRAVELERS INDEMNITY COMPANY OF AMERICA, THE	3548	Fid&Sur		6,441	2,856	125.5%	0.0%	0.0%	169.1%	100.3%		

Regional (New England) Competitive Information

Exhibit II

NAIC Code	Company Name	Group Code	Line of Business	HHI Index ****	New England					Loss Ratio		
					2007	2006	Chg from PY	Mkt Share		2007	2006	
					DWP	DWP		2007	2006	2007	2006	
25682	TRAVELERS INDEMNITY COMPANY OF CT, THE	3548	Fid&Sur		5,808	13,315	-56.4%	0.0%	0.0%	33.7%	15.0%	
25658	TRAVELERS INDEMNITY COMPANY, THE	3548	Fid&Sur		124,244	393,896	-68.5%	0.0%	0.1%			
25674	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	3548	Fid&Sur		11,220	12,924	-13.2%	0.0%	0.0%			
29459	TWIN CITY FIRE INSURANCE COMPANY	91	Fid&Sur		631,502	367,206	72.0%	0.2%	0.1%			
25844	UNION INSURANCE COMPANY D/B/A BERKLEY PROPERTY AND CASUALTY INS CO	98	Fid&Sur		504	0		0.0%	0.0%	9.1%	12.4%	
36226	UNITED CASUALTY AND SURETY INSURANCE COMPANY	0	Fid&Sur		2,601,713	2,715,174	-4.2%	0.9%	0.9%	636.8%	1184.2%	
25887	UNITED STATES FIDELITY AND GUARANTY COMPANY	3548	Fid&Sur		329,713	944,294	-65.1%	0.1%	0.3%	-390.7%	10943.9%	
21113	UNITED STATES FIRE INSURANCE COMPANY	158	Fid&Sur		373,329	294,486	26.8%	0.1%	0.1%	0.0%		
10656	UNITED STATES SURETY COMPANY	984	Fid&Sur		821,714	211,041	289.4%	0.3%	0.1%			
41181	UNIVERSAL UNDERWRITERS INSURANCE COMPANY	212	Fid&Sur		688,159	863,269	-20.3%	0.2%	0.3%			
40843	UNIVERSAL UNDERWRITERS OF TEXAS INSURANCE COMPANY	212	Fid&Sur		158	474	-66.7%	0.0%	0.0%			
29599	US SPECIALTY INSURANCE COMPANY	984	Fid&Sur		24,707	4,092	503.8%	0.0%	0.0%	99.0%	0.0%	
25976	UTICA MUTUAL INSURANCE COMPANY	201	Fid&Sur		585,822	522,912	12.0%	0.2%	0.2%			
20508	VALLEY FORGE INSURANCE COMPANY	218	Fid&Sur		1,644	1,644	0.0%	0.0%	0.0%	31.8%	8.7%	
20397	VIGILANT INSURANCE COMPANY	38	Fid&Sur		678,033	606,971	11.7%	0.2%	0.2%	-18.1%	4.7%	
32778	WASHINGTON INTERNATIONAL INSURANCE COMPANY	181	Fid&Sur		1,924,649	2,416,337	-20.3%	0.7%	0.8%			
44393	WEST AMERICAN INSURANCE COMPANY	148	Fid&Sur		12,937	15,030	-13.9%	0.0%	0.0%	-0.3%	1.4%	
21121	WESTCHESTER FIRE INSURANCE COMPANY	626	Fid&Sur		6,250,530	5,607,387	11.5%	2.1%	1.9%	5.8%	40.6%	
13188	WESTERN SURETY COMPANY	218	Fid&Sur		22,846,539	21,679,932	5.4%	7.7%	7.4%			
34207	WESTPORT INSURANCE CORPORATION	350	Fid&Sur		2,208	11,940	-81.5%	0.0%	0.0%	15.6%	11.0%	
37885	XL SPECIALTY INSURANCE COMPANY	1285	Fid&Sur		574,962	157,210	265.7%	0.2%	0.1%			
31267	YORK INSURANCE COMPANY OF MAINE	1129	Fid&Sur		0	24,005	-100.0%	0.0%	0.0%			
16535	ZURICH AMERICAN INSURANCE COMPANY	212	Fid&Sur		2,418,377	2,056,249	17.6%	0.8%	0.7%			
TOTAL					643	295,852,332	293,257,740	0.9%	100.0%	100.0%	74.9%	53.5%

\*\* The Herfindahl-Hirschman Index (HHI) is a measure of the size of firms in relationship to the industry and an indicator of the amount of competition among them.  
 An index below 1000 indicates an unconcentrated index  
 An index between 1000 and 1800 indicates moderate concentration  
 An index above 1800 indicates high concentration

Countrywide Competitive Information

NAIC Code	Company Name	Group Code	Line of Business	HHI Index ****	Countrywide							
					2007		2006		Mkt Share		Loss Ratio	
					DWP	DWP	Chg from PY	2007	2006	2007	2006	
31325	ACADIA INSURANCE COMPANY	98	Fid&Sur		2,484,476	3,530,022	-29.6%	0.0%	0.0%	10.8%	41.9%	
26379	ACCREDITED SURETY AND CASUALTY COMPANY INC	0	Fid&Sur		26,888,725	43,465,705	-38.1%	0.2%	0.4%	13.7%	22.3%	
22667	ACE AMERICAN INSURANCE COMPANY	626	Fid&Sur		11,925,448	19,465,562	-38.7%	0.1%	0.2%	30.9%	213.4%	
20699	ACE PROPERTY & CASUALTY INSURANCE COMPANY	626	Fid&Sur		344,714	358,940	-4.0%	0.0%	0.0%	51.6%	-42.5%	
22950	ACSTAR INSURANCE COMPANY	0	Fid&Sur		20,674,330	27,099,052	-23.7%	0.2%	0.2%	26.2%	14.6%	
33898	AEGIS SECURITY INSURANCE COMPANY	313	Fid&Sur		22,452,464	23,357,004	-3.9%	0.2%	0.2%	20.5%	43.8%	
19399	AIU INSURANCE COMPANY	12	Fid&Sur		4,242,896	5,783,760	-26.6%	0.0%	0.1%	-19.6%	77.3%	
19232	ALLSTATE INSURANCE COMPANY	8	Fid&Sur		620,422	733,262	-15.4%	0.0%	0.0%	1.1%	-10.6%	
18708	AMBAC ASSURANCE CORPORATION	1248	Fid&Sur		13,721,718	1,040,724	1218.5%	0.1%	0.0%	0.0%	0.0%	
19720	AMERICAN ALTERNATIVE INSURANCE CORPORATION	361	Fid&Sur		180,004	217,232	-17.1%	0.0%	0.0%	424.4%	186.7%	
21849	AMERICAN AUTOMOBILE INSURANCE COMPANY	761	Fid&Sur		167,594	191,742	-12.6%	0.0%	0.0%	4278.4%	-2048.2%	
10111	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	19	Fid&Sur		4,490,200	3,708,202	21.1%	0.0%	0.0%	-71.3%	-107.8%	
20427	AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	218	Fid&Sur		9,842,140	13,215,410	-25.5%	0.1%	0.1%	27.0%	-206.4%	
19690	AMERICAN ECONOMY INSURANCE COMPANY	163	Fid&Sur		477,593	509,697	-6.3%	0.0%	0.0%	42.2%	39.2%	
26247	AMERICAN GUARANTEE & LIABILITY INSURANCE COMPANY	212	Fid&Sur		3,688,600	3,469,403	6.3%	0.0%	0.0%	30.7%	-71.4%	
13331	AMERICAN HARDWARE MUTUAL INSURANCE COMPANY	291	Fid&Sur		548,500	477,020	15.0%	0.0%	0.0%	-11.9%	67.1%	
19380	AMERICAN HOME ASSURANCE COMPANY	12	Fid&Sur		124,986,184	168,629,382	-25.9%	1.1%	1.5%	-19.7%	37.0%	
21857	AMERICAN INSURANCE COMPANY, THE	761	Fid&Sur		1,076,076	1,636,616	-34.2%	0.0%	0.0%	-1015.3%	-610.1%	
40258	AMERICAN INTERNATIONAL SOUTH INSURANCE COMPANY	12	Fid&Sur		3,514,716	3,080,722	14.1%	0.0%	0.0%	18.3%	-12.3%	
30562	AMERICAN MANUFACTURERS MUTUAL INSURANCE COMPANY	108	Fid&Sur		835,128	1,641,296	-49.1%	0.0%	0.0%	-524.8%	-533.1%	
23469	AMERICAN MODERN HOME INSURANCE COMPANY	127	Fid&Sur		345,016	416,734	-17.2%	0.0%	0.0%	-86.8%	95.5%	
22918	AMERICAN MOTORISTS INSURANCE COMPANY	108	Fid&Sur		3,519,818	4,205,082	-16.3%	0.0%	0.0%	-390.4%	203.2%	
19615	AMERICAN RELIABLE INSURANCE COMPANY	19	Fid&Sur		3,246,136	3,051,378	6.4%	0.0%	0.0%	-9.1%	16.6%	
19631	AMERICAN ROAD INSURANCE COMPANY	18	Fid&Sur		2,871,362	4,302,964	-33.3%	0.0%	0.0%	0.0%	0.0%	
19704	AMERICAN STATES INSURANCE COMPANY	163	Fid&Sur		15,686,516	14,021,780	11.9%	0.1%	0.1%	15.3%	3.2%	
31380	AMERICAN SURETY COMPANY	0	Fid&Sur		17,781,706	17,033,966	4.4%	0.1%	0.2%	2.2%	4.3%	
40142	AMERICAN ZURICH INSURANCE COMPANY	212	Fid&Sur		2,854,855	1,187,070	140.5%	0.0%	0.0%	16.5%	89.6%	
19488	AMERISURE INSURANCE COMPANY	124	Fid&Sur		1,764	1,806	-2.3%	0.0%	0.0%	-5.5%	0.5%	
23396	AMERISURE MUTUAL INSURANCE COMPANY	124	Fid&Sur		342,714	308,456	11.1%	0.0%	0.0%	127.4%	-9.4%	
11150	ARCH INSURANCE COMPANY	1279	Fid&Sur		258,018,740	286,840,348	-10.0%	2.2%	2.6%	116.4%	56.8%	
10348	ARCH REINSURANCE COMPANY	1279	Fid&Sur		143,408	321,626	-55.4%	0.0%	0.0%	-236.8%	-65.9%	
24678	ARROWOOD INDEMNITY COMPANY	553	Fid&Sur		226,198	133,274	69.7%	0.0%	0.0%	626.8%	26501.0%	
21865	ASSOCIATED INDEMNITY CORPORATION	761	Fid&Sur		3,146	522	502.7%	0.0%	0.0%	67160.2%	-27541.3%	
19305	ASSURANCE COMPANY OF AMERICA	212	Fid&Sur		1,996	72	2672.2%	0.0%	0.0%	-2536.3%	-17972.2%	
19895	ATLANTIC MUTUAL INSURANCE COMPANY	24	Fid&Sur		99,572	690,050	-85.6%	0.0%	0.0%	23909.3%	1477.2%	
27154	ATLANTIC SPECIALTY INSURANCE COMPANY	1129	Fid&Sur		5,368	155,238	-96.5%	0.0%	0.0%	-163.3%	59.5%	
20370	AXIS REINSURANCE COMPANY	3416	Fid&Sur		5,155,504	26,624,184	-80.6%	0.0%	0.2%	76.0%	65.3%	
24813	BALBOA INSURANCE COMPANY	1330	Fid&Sur		720	720	0.0%	0.0%	0.0%	161443.9%	4762.9%	
38245	BCS INSURANCE COMPANY	23	Fid&Sur		642,382	982,834	-34.6%	0.0%	0.0%	9.5%	-138.0%	
29580	BERKLEY REGIONAL INSURANCE COMPANY	98	Fid&Sur		53,932,756	30,890,494	74.6%	0.5%	0.3%	5.7%	22.8%	
27081	BOND SAFEGUARD INSURANCE COMPANY	0	Fid&Sur		82,726,244	67,748,216	22.1%	0.7%	0.6%	14.3%	8.2%	
21946	CAMDEN FIRE INSURANCE ASSOCIATION (THE)	1129	Fid&Sur		30,574	26,812	14.0%	0.0%	0.0%	144.5%	3.3%	
10472	CAPITOL INDEMNITY CORPORATION	501	Fid&Sur		10,686,868	12,410,728	-13.9%	0.1%	0.1%	42.7%	-12.5%	
10510	CAROLINA CASUALTY INSURANCE COMPANY	98	Fid&Sur		16,540,764	17,866,124	-7.4%	0.1%	0.2%	60.6%	-13.4%	
11255	CATERPILLAR INSURANCE COMPANY	3569	Fid&Sur		0	118,632	-100.0%	0.0%	0.0%	0.0%	0.0%	
19909	CENTENNIAL INSURANCE COMPANY	24	Fid&Sur		(28,836)	367,422	-107.8%	0.0%	0.0%	17869.8%	-310.9%	
20230	CENTRAL MUTUAL INSURANCE COMPANY	36	Fid&Sur		72,920	66,328	9.9%	0.0%	0.0%	32.3%	144.8%	
25615	CHARTER OAK FIRE INSURANCE COMPANY, THE	3548	Fid&Sur		167,658	136,174	23.1%	0.0%	0.0%	46.1%	-59.2%	
12777	CHUBB INDEMNITY INSURANCE COMPANY	38	Fid&Sur		968	966	0.2%	0.0%	0.0%	1.7%	5.0%	
18767	CHURCH MUTUAL INSURANCE COMPANY	0	Fid&Sur		3,828	5,994	-36.1%	0.0%	0.0%	0.0%	0.0%	
28665	CINCINNATI CASUALTY COMPANY (THE)	244	Fid&Sur		135,960	39,992	240.0%	0.0%	0.0%	0.0%	0.0%	
10677	CINCINNATI INSURANCE COMPANY THE	244	Fid&Sur		103,444,642	102,809,122	0.6%	0.9%	0.9%	21.4%	32.5%	
31534	CITIZENS INSURANCE COMPANY OF AMERICA	88	Fid&Sur		3,563,906	4,548,934	-21.7%	0.0%	0.0%	24.8%	25.8%	
20532	CLARENDON NATIONAL INSURANCE COMPANY	517	Fid&Sur		(15,702)	138,493	-111.3%	0.0%	0.0%	-6.5%	65.3%	
10758	COLONIAL SURETY COMPANY	0	Fid&Sur		31,614,958	27,970,235	13.0%	0.3%	0.3%	63.0%	54.7%	
19410	COMMERCE AND INDUSTRY INSURANCE COMPANY	12	Fid&Sur		0	1,920	-100.0%	0.0%	0.0%	-796.5%	25.4%	
12157	COMPANION PROPERTY AND CASUALTY INSURANCE COMPANY	661	Fid&Sur		18,308,054	11,390,736	60.7%	0.2%	0.1%	7.5%	28.0%	
20443	CONTINENTAL CASUALTY COMPANY	218	Fid&Sur		161,854,087	186,436,849	-13.2%	1.4%	1.7%	21.1%	-74.9%	
35289	CONTINENTAL INSURANCE COMPANY THE	218	Fid&Sur		79,566,339	67,402,373	18.0%	0.7%	0.6%	26.5%	18.4%	
10804	CONTINENTAL WESTERN INSURANCE COMPANY	98	Fid&Sur		401,332	415,518	-3.4%	0.0%	0.0%	-9.4%	6.1%	
37206	CONTRACTORS BONDING AND INSURANCE COMPANY	0	Fid&Sur		67,525,714	64,463,606	4.8%	0.6%	0.6%	2.8%	4.9%	
10847	CUMIS INSURANCE SOCIETY INC	306	Fid&Sur		204,550,922	202,258,776	1.1%	1.7%	1.8%	39.9%	99.9%	
10499	DAIMLERCHRYSLER INSURANCE COMPANY	240	Fid&Sur		3,097,102	2,282,358	35.7%	0.0%	0.0%	22.7%	-197.8%	
35408	DELOS INSURANCE COMPANY	4381	Fid&Sur		722	17,118	-95.8%	0.0%	0.0%	-125437.7%	-4553.4%	

Countrywide Competitive Information

Exhibit III

NAIC Code	Company Name	Group Code	Line of Business	HHI Index ****	Countrywide							
					2007		2006		Mkt Share		Loss Ratio	
					DWP	DWP	Chg from PY	2007	2006	2007	2006	
12718	DEVELOPERS SURETY AND INDEMNITY COMPANY	75	Fid&Sur		118,288,048	121,139,232	-2.4%	1.0%	1.1%	18.4%	13.7%	
42048	DIAMOND STATE INSURANCE COMPANY	920	Fid&Sur		(40,368)	40,354	-200.0%	0.0%	0.0%	4908.4%	-7599.2%	
36463	DISCOVER PROPERTY & CASUALTY INSURANCE COMPANY	3548	Fid&Sur		157,336	873,170	-82.0%	0.0%	0.0%	-768.6%	82.3%	
21407	EMCASCO INSURANCE COMPANY	62	Fid&Sur		59,436	39,532	50.3%	0.0%	0.0%	29.3%	0.5%	
21326	EMPIRE FIRE AND MARINE INSURANCE COMPANY	212	Fid&Sur		2,098,258	3,322,952	-36.9%	0.0%	0.0%	-19.2%	-6.1%	
20648	EMPLOYERS FIRE INSURANCE COMPANY	1129	Fid&Sur		856,766	584,858	46.5%	0.0%	0.0%	80.1%	18.1%	
21458	EMPLOYERS INSURANCE COMPANY OF WAUSAU	111	Fid&Sur		222,272	296,512	-25.0%	0.0%	0.0%	1800.9%	483.7%	
21415	EMPLOYERS MUTUAL CASUALTY COMPANY	62	Fid&Sur		62,890,248	59,376,902	5.9%	0.5%	0.5%	35.4%	28.9%	
39845	EMPLOYERS REINSURANCE CORPORATION	350	Fid&Sur		0	8,348	-100.0%	0.0%	0.0%		-384.9%	
12750	EVERGREEN NATIONAL INDEMNITY COMPANY	3592	Fid&Sur		67,055,836	62,877,506	6.6%	0.6%	0.6%	4.2%	4.5%	
35181	EXECUTIVE RISK INDEMNITY INC.	38	Fid&Sur		7,518,104	8,452,892	-11.1%	0.1%	0.1%	4.2%	29.0%	
24384	FAIRMONT SPECIALTY INSURANCE COMPANY	158	Fid&Sur		7,623,861	17,254,934	-55.8%	0.1%	0.2%	-27.4%	28.3%	
21652	FARMERS INSURANCE EXCHANGE	212	Fid&Sur		22,468	15,378	46.1%	0.0%	0.0%	-2.2%	-6.3%	
41483	FARMINGTON CASUALTY COMPANY	3548	Fid&Sur		2,019,632	2,542,906	-20.6%	0.0%	0.0%	-20.2%	4.2%	
20281	FEDERAL INSURANCE COMPANY	38	Fid&Sur		1,129,638,016	1,066,447,558	5.9%	9.5%	9.5%	20.0%	29.3%	
13935	FEDERATED MUTUAL INSURANCE COMPANY	7	Fid&Sur		14,739,072	14,560,532	1.2%	0.1%	0.1%	14.9%	20.5%	
39306	FIDELITY AND DEPOSIT COMPANY OF MARYLAND	212	Fid&Sur		935,432,423	935,518,321	0.0%	7.9%	8.4%	23.2%	12.9%	
35386	FIDELITY AND GUARANTY INSURANCE COMPANY	3548	Fid&Sur		849,602	1,634,739	-48.0%	0.0%	0.0%	-628.4%	1290.0%	
25879	FIDELITY AND GUARANTY INSURANCE UNDERWRITERS INC	3548	Fid&Sur		219,998	707,144	-68.9%	0.0%	0.0%	-1731.6%	-229.2%	
16578	FIDELITY NATIONAL PROPERTY & CASUALTY INSURANCE COMPANY	670	Fid&Sur		9,566,130	10,793,726	-11.4%	0.1%	0.1%	56.7%	49.7%	
21873	FIREMAN'S FUND INSURANCE COMPANY	761	Fid&Sur		43,714,160	28,066,918	55.7%	0.4%	0.3%	-101.9%	-176.4%	
33588	FIRST LIBERTY INSURANCE CORPORATION, THE	111	Fid&Sur		8,252	3,838	115.0%	0.0%	0.0%	369.3%	296.8%	
24724	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	163	Fid&Sur		75,415,046	67,461,533	11.8%	0.6%	0.6%	36.0%	25.3%	
13986	FRANKENMUTH MUTUAL INSURANCE COMPANY	1309	Fid&Sur		12,548	10,920	14.9%	0.0%	0.0%	1.1%	1.8%	
34266	FRONTIER INSURANCE COMPANY REHABILITATION	961	Fid&Sur		(103,519)	1,058,080	-109.8%	0.0%	0.0%	-347.9%	-107.5%	
24732	GENERAL INSURANCE COMPANY OF AMERICA	163	Fid&Sur		10,380,874	10,660,309	-2.6%	0.1%	0.1%	6.3%	-19.0%	
11967	GENERAL STAR NATIONAL INSURANCE COMPANY	31	Fid&Sur		800,000	3,500	22757.1%	0.0%	0.0%	99.0%	0.0%	
11231	GENERALI - U.S. BRANCH	1169	Fid&Sur		32,000	24,000	33.3%	0.0%	0.0%	-36.5%	1619.0%	
23809	GRANITE STATE INSURANCE COMPANY	12	Fid&Sur		160,560	76,877	108.9%	0.0%	0.0%	-5.9%	-13.7%	
25984	GRAPHIC ARTS MUTUAL INSURANCE COMPANY	201	Fid&Sur		2,650	6,226	-57.4%	0.0%	0.0%	0.0%	0.0%	
36307	GRAY INSURANCE COMPANY	1208	Fid&Sur		6,106,130	6,453,184	-5.4%	0.1%	0.1%	35.6%	35.1%	
26832	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	84	Fid&Sur		416,604	344,620	20.9%	0.0%	0.0%	696.7%	-934.6%	
26344	GREAT AMERICAN ASSURANCE COMPANY	84	Fid&Sur		459,192	552,776	-16.9%	0.0%	0.0%	31.9%	37.0%	
16691	GREAT AMERICAN INSURANCE COMPANY	84	Fid&Sur		321,431,664	299,432,736	7.3%	2.7%	2.7%	28.9%	46.4%	
22136	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	84	Fid&Sur		11,054,230	9,222,686	19.9%	0.1%	0.1%	32.6%	26.0%	
20303	GREAT NORTHERN INSURANCE COMPANY	38	Fid&Sur		2,536,732	2,313,306	9.7%	0.0%	0.0%	67.6%	44.0%	
11371	GREAT WEST CASUALTY COMPANY	150	Fid&Sur		64,570	89,606	-27.9%	0.0%	0.0%	0.0%	0.0%	
22187	GREATER NEW YORK MUTUAL INSURANCE COMPANY	222	Fid&Sur		776	766	1.3%	0.0%	0.0%	0.0%	0.0%	
22322	GREENWICH INSURANCE COMPANY	1285	Fid&Sur		1,942,851	12,246,965	-84.1%	0.0%	0.1%	-159.1%	692.0%	
36650	GUARANTEE COMPANY OF NORTH AMERICA USA, THE	0	Fid&Sur		37,235,962	30,809,442	20.9%	0.3%	0.3%	16.8%	60.3%	
36064	HANOVER AMERICAN INSURANCE COMPANY, THE	88	Fid&Sur		18,224	280	6408.6%	0.0%	0.0%	70.2%	50.5%	
22292	HANOVER INSURANCE COMPANY, THE	88	Fid&Sur		154,925,044	112,551,652	37.6%	1.3%	1.0%	23.5%	33.4%	
26433	HARCO NATIONAL INSURANCE COMPANY	225	Fid&Sur		571,430	513,724	11.2%	0.0%	0.0%	194.7%	7358.7%	
14168	HARLEYSVILLE MUTUAL INSURANCE COMPANY	253	Fid&Sur		235,676	360,152	-34.6%	0.0%	0.0%	-29.8%	284.1%	
26182	HARLEYSVILLE WORCESTER INSURANCE COMPANY	253	Fid&Sur		(4,340)	17,998	-124.1%	0.0%	0.0%	2803.1%	-73.8%	
22357	HARTFORD ACCIDENT AND INDEMNITY COMPANY	91	Fid&Sur		28,710,472	26,327,282	9.1%	0.2%	0.2%	-1.8%	31.3%	
29424	HARTFORD CASUALTY INSURANCE COMPANY	91	Fid&Sur		79,641,606	70,951,456	12.2%	0.7%	0.6%	21.8%	-12.4%	
19682	HARTFORD FIRE INSURANCE COMPANY	91	Fid&Sur		448,409,410	424,390,750	5.7%	3.8%	3.8%	22.8%	36.2%	
37478	HARTFORD INSURANCE COMPANY OF THE MIDWEST	91	Fid&Sur		9,000	18,672	-51.8%	0.0%	0.0%	-97.1%	38.5%	
38261	HARTFORD INSURANCE COMPANY OF THE SOUTHEAST	91	Fid&Sur		92,454	153,236	-39.7%	0.0%	0.0%	-155.1%	60.9%	
30104	HARTFORD UNDERWRITERS INSURANCE COMPANY	91	Fid&Sur		(3,964)	155,936	-102.5%	0.0%	0.0%	385.9%	-171.5%	
25054	HUDSON INSURANCE COMPANY	158	Fid&Sur		1,267,116	0		0.0%	0.0%	40.0%		
23817	ILLINOIS NATIONAL INSURANCE COMPANY	12	Fid&Sur		1,117,074	5,980,313	-81.3%	0.0%	0.1%	-541.5%	115.5%	
43575	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	626	Fid&Sur		1,402,744	1,193,426	17.5%	0.0%	0.0%	185.5%	-390.8%	
14265	INDIANA LUMBERMENS MUTUAL INSURANCE COMPANY	246	Fid&Sur		5,520,181	4,632,338	19.2%	0.0%	0.0%	-4.5%	-14.0%	
22713	INSURANCE COMPANY OF NORTH AMERICA	626	Fid&Sur		481,006	618,718	-22.3%	0.0%	0.0%	-663.9%	-1854.5%	
19429	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA, THE	12	Fid&Sur		54,484,229	77,271,431	-29.5%	0.5%	0.7%	-6.6%	-33.7%	
11592	INTERNATIONAL FIDELITY INSURANCE COMPANY	0	Fid&Sur		227,966,664	193,484,964	17.8%	1.9%	1.7%	7.3%	13.1%	
15962	KANSAS BANKERS SURETY COMPANY	31	Fid&Sur		34,454,150	33,967,096	1.4%	0.3%	0.3%	5.3%	39.6%	
37940	LEXINGTON NATIONAL INSURANCE CORPORATION	0	Fid&Sur		25,826,494	23,072,844	11.9%	0.2%	0.2%	0.6%	-2.2%	
42404	LIBERTY INSURANCE CORPORATION	111	Fid&Sur		112,160	6,740	1564.1%	0.0%	0.0%	3.0%	37.4%	
19917	LIBERTY INSURANCE UNDERWRITERS INC.	111	Fid&Sur		0	(106,478,110)	-100.0%	0.0%	-1.0%		25.6%	
23035	LIBERTY MUTUAL FIRE INS COMPANY	111	Fid&Sur		12,673,016	15,862,192	-20.1%	0.1%	0.1%	11.0%	32.2%	
23043	LIBERTY MUTUAL INSURANCE COMPANY	111	Fid&Sur		580,453,396	528,918,576	9.7%	4.9%	4.7%	13.3%	21.8%	

Countrywide Competitive Information

Exhibit III

NAIC Code	Company Name	Group Code	Line of Business	HHI Index ****	Countrywide							
					2007		2006		Mkt Share		Loss Ratio	
					DWP	DWP	Chg from PY	2007	2006	2007	2006	
10725	LIBERTY SURPLUS INSURANCE CORPORATION	111	Fid&Sur	(17,802)	570,300	-103.1%	0.0%	0.0%	-855.4%	419.1%		
33855	LINCOLN GENERAL INSURANCE COMPANY	1326	Fid&Sur	62,704,685	64,044,783	-2.1%	0.5%	0.6%	7.5%	17.9%		
33600	LM INSURANCE CORPORATION	111	Fid&Sur	243,286	235,864	3.1%	0.0%	0.0%	132.5%	191.2%		
22977	LUMBERMENS MUTUAL CASUALTY COMPANY RUN-OFF	108	Fid&Sur	1,411,960	1,435,306	-1.6%	0.0%	0.0%	-1819.5%	-838.0%		
23108	LUMBERMEN'S UNDERWRITING ALLIANCE	0	Fid&Sur	189,928	111,596	70.2%	0.0%	0.0%	-26.2%	-11.6%		
35769	LYNDON PROPERTY INSURANCE COMPANY	458	Fid&Sur	14,363,376	16,366,795	-12.2%	0.1%	0.1%	60.2%	52.7%		
29939	MAIN STREET AMERICA ASSURANCE COMPANY	311	Fid&Sur	113,568	115,510	-1.7%	0.0%	0.0%	78.0%	-24.1%		
19321	MAINE BONDING AND CASUALTY COMPANY	212	Fid&Sur	10,468	8,390	24.8%	0.0%	0.0%	1.9%	-1.2%		
38970	MARKEL INSURANCE COMPANY	785	Fid&Sur	1,968	9,548	-79.4%	0.0%	0.0%	-2458.9%	-1314.5%		
19356	MARYLAND CASUALTY COMPANY	212	Fid&Sur	12,402	6,192	100.3%	0.0%	0.0%	-412.8%	109.2%		
22306	MASSACHUSETTS BAY INSURANCE COMPANY	88	Fid&Sur	7,008,228	6,097,696	14.9%	0.1%	0.1%	55.4%	17.2%		
14494	MERCHANTS BONDING COMPANY (MUTUAL)	3479	Fid&Sur	102,493,210	100,330,542	2.2%	0.9%	0.9%	4.0%	6.1%		
21687	MID-CENTURY INSURANCE COMPANY	212	Fid&Sur	155,574	61,724	152.0%	0.0%	0.0%	42.1%	48.3%		
23434	MIDDLESEX INSURANCE COMPANY	169	Fid&Sur	123,392	123,072	0.3%	0.0%	0.0%	17.7%	93.7%		
23612	MIDWEST EMPLOYERS CASUALTY COMPANY	98	Fid&Sur	3,112,196	3,404,383	-8.6%	0.0%	0.0%	5.0%	33.9%		
42234	MINNESOTA LAWYERS MUTUAL INSURANCE COMPANY	0	Fid&Sur	430,424	261,766	64.4%	0.0%	0.0%	-2.3%	9.5%		
20362	MITSUI SUMITOMO INSURANCE COMPANY OF AMERICA	2978	Fid&Sur	133,366	142,224	-6.2%	0.0%	0.0%	422.7%	-14.5%		
22551	MITSUI SUMITOMO INSURANCE USA INC.	2978	Fid&Sur	1,626	0	0.0%	0.0%	0.0%	-68.7%	-70.1%		
22012	MOTORS INSURANCE CORPORATION	79	Fid&Sur	802,138	(1,056,244)	-175.9%	0.0%	0.0%	0.0%	-45.1%		
10205	MOUNTAIN VALLEY INDEMNITY COMPANY	26	Fid&Sur	52,054	70,110	-25.8%	0.0%	0.0%	0.0%	-8.6%		
10227	MUNICH REINSURANCE AMERICA, INC.	361	Fid&Sur	277,356	772,690	-64.1%	0.0%	0.0%	-878.5%	-1025.4%		
11991	NATIONAL CASUALTY COMPANY	140	Fid&Sur	8,830	8,936	-1.2%	0.0%	0.0%	-695.0%	-262.9%		
16217	NATIONAL FARMERS UNION PROPERTY AND CASUALTY COMPANY	796	Fid&Sur	310,136	230,804	34.4%	0.0%	0.0%	-21.3%	-23.7%		
20478	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	218	Fid&Sur	24,752,328	32,401,231	-23.6%	0.2%	0.3%	54.9%	302.4%		
20087	NATIONAL INDEMNITY COMPANY	31	Fid&Sur	2,260,640	1,325,106	70.6%	0.0%	0.0%	45.0%	7.2%		
32620	NATIONAL INTERSTATE INSURANCE COMPANY	84	Fid&Sur	26,914	20,632	30.4%	0.0%	0.0%	0.0%	0.0%		
20052	NATIONAL LIABILITY AND FIRE INSURANCE COMPANY	31	Fid&Sur	86,414	39,746	117.4%	0.0%	0.0%	43.3%	79.8%		
22608	NATIONAL SPECIALTY INSURANCE COMPANY	93	Fid&Sur	0	2,250	-100.0%	0.0%	0.0%	0.0%	0.0%		
21881	NATIONAL SURETY CORPORATION	761	Fid&Sur	67,128	23,702	183.2%	0.0%	0.0%	18424.4%	18567.1%		
19445	NATIONAL UNION FIRE INS. COMPANY OF PITTSBURG, PA.	12	Fid&Sur	434,249,968	445,843,377	-2.6%	3.7%	4.0%	44.8%	27.1%		
23779	NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	140	Fid&Sur	149,646	213,502	-29.9%	0.0%	0.0%	5.7%	-1.0%		
23787	NATIONWIDE MUTUAL INSURANCE COMPANY	140	Fid&Sur	23,731,472	23,287,448	1.9%	0.2%	0.2%	2.7%	8.6%		
37877	NATIONWIDE PROPERTY & CASUALTY INSURANCE COMPANY	140	Fid&Sur	9,962	43,208	-76.9%	0.0%	0.0%	6.0%	28.6%		
42307	NAVIGATORS INSURANCE COMPANY	510	Fid&Sur	18,640,054	14,250,502	30.8%	0.2%	0.1%	-3.7%	33.8%		
24171	NETHERLANDS INSURANCE COMPANY THE	111	Fid&Sur	33,830	49,768	-32.0%	0.0%	0.0%	16.6%	89.7%		
23841	NEW HAMPSHIRE INSURANCE COMPANY	12	Fid&Sur	49,600,826	34,507,473	43.7%	0.4%	0.3%	-6.9%	-8.8%		
16608	NEW YORK MARINE AND GENERAL INSURANCE COMPANY	256	Fid&Sur	4,073,696	4,153,158	-1.9%	0.0%	0.0%	12.5%	86.2%		
14788	NGM INSURANCE COMPANY	311	Fid&Sur	33,796,808	29,420,938	14.9%	0.3%	0.3%	15.8%	47.6%		
29700	NORTH AMERICAN ELITE INSURANCE COMPANY	181	Fid&Sur	7,042	(35,862)	-119.6%	0.0%	0.0%	70.0%	78.2%		
29874	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	181	Fid&Sur	97,285,126	87,222,124	11.5%	0.8%	0.8%	32.2%	51.2%		
21105	NORTH RIVER INSURANCE COMPANY, THE	158	Fid&Sur	4,544,414	492,698	822.4%	0.0%	0.0%	1.6%	-83.5%		
24031	NORTHLAND CASUALTY COMPANY	3548	Fid&Sur	573,538	532,696	7.7%	0.0%	0.0%	114.6%	7.5%		
42552	NOVA CASUALTY COMPANY	0	Fid&Sur	7,047,372	9,289,802	-24.1%	0.1%	0.1%	21.2%	123.0%		
24074	OHIO CASUALTY INSURANCE COMPANY	148	Fid&Sur	116,096,251	113,221,539	2.5%	1.0%	1.0%	3.5%	2.9%		
26565	OHIO INDEMNITY COMPANY	0	Fid&Sur	12,269,510	10,565,204	16.1%	0.1%	0.1%	13.5%	7.7%		
40231	OLD DOMINION INSURANCE COMPANY	311	Fid&Sur	4,482,380	4,293,652	4.4%	0.0%	0.0%	58.5%	31.8%		
24139	OLD REPUBLIC GENERAL INSURANCE CORPORATION	150	Fid&Sur	2,076,792	1,793,544	15.8%	0.0%	0.0%	17.8%	29.9%		
24147	OLD REPUBLIC INSURANCE COMPANY	150	Fid&Sur	11,257,906	10,601,946	6.2%	0.1%	0.1%	15.5%	24.5%		
37060	OLD UNITED CASUALTY COMPANY	697	Fid&Sur	221,020	205,882	7.4%	0.0%	0.0%	-11.3%	25.3%		
20621	ONEBEACON AMERICA INSURANCE COMPANY	1129	Fid&Sur	934,354	579,604	61.2%	0.0%	0.0%	45.2%	-156.2%		
21970	ONEBEACON INSURANCE COMPANY	1129	Fid&Sur	934,960	1,008,322	-7.3%	0.0%	0.0%	24.8%	-254.9%		
22748	PACIFIC EMPLOYERS INSURANCE COMPANY	626	Fid&Sur	58,180	372,458	-84.4%	0.0%	0.0%	-15.4%	-333.3%		
20346	PACIFIC INDEMNITY COMPANY	38	Fid&Sur	12,380,240	4,172,086	196.7%	0.1%	0.0%	5.9%	-4.8%		
24198	PEERLESS INSURANCE COMPANY	111	Fid&Sur	2,151,668	2,402,744	-10.4%	0.0%	0.0%	1570.8%	57.8%		
14982	PENN MILLERS INSURANCE COMPANY	125	Fid&Sur	35,622	30,818	15.6%	0.0%	0.0%	0.0%	0.0%		
21962	PENNSYLVANIA GENERAL INSURANCE COMPANY	1129	Fid&Sur	25,788	31,148	-17.2%	0.0%	0.0%	-398.7%	-9.8%		
14974	PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE COMPANY	0	Fid&Sur	605,170	528,766	14.4%	0.0%	0.0%	67.6%	140.9%		
18058	PHILADELPHIA INDEMNITY INSURANCE COMPANY	677	Fid&Sur	2,835,802	857,201	230.8%	0.0%	0.0%	18.5%	2.8%		
25623	PHOENIX INSURANCE COMPANY, THE	3548	Fid&Sur	102,604	32,664	214.1%	0.0%	0.0%	83.0%	89.3%		
18619	PLATTE RIVER INSURANCE COMPANY	501	Fid&Sur	95,425,578	93,924,784	1.6%	0.8%	0.8%	20.1%	17.1%		
37257	PRAETORIAN INSURANCE COMPANY	796	Fid&Sur	131,298	23,165	466.8%	0.0%	0.0%	2246.7%	1034.6%		
15586	PRESERVER INSURANCE COMPANY	26	Fid&Sur	412	0	0.0%	0.0%	0.0%	0.0%	0.0%		
24260	PROGRESSIVE CASUALTY INSURANCE COMPANY	155	Fid&Sur	29,958,788	29,712,610	0.8%	0.3%	0.3%	33.7%	0.2%		
34690	PROP & CAS INSURANCE COMPANY OF HARTFORD	91	Fid&Sur	435,890	317,338	37.4%	0.0%	0.0%	299.0%	56.2%		

Countrywide Competitive Information

Exhibit III

NAIC Code	Company Name	Group Code	Line of Business	HHI Index ****	Countrywide							
					2007		2006		Mkt Share		Loss Ratio	
					DWP	DWP	Chg from PY	2007	2006	2007	2006	
12416	PROTECTIVE INSURANCE COMPANY	867	Fid&Sur		3,489,782	3,518,622	-0.8%	0.0%	0.0%	15.4%	2.6%	
39217	QBE INSURANCE CORPORATION	796	Fid&Sur		310,700	331,726	-6.3%	0.0%	0.0%	64.0%	108.1%	
15067	QUINCY MUTUAL FIRE INSURANCE COMPANY	1275	Fid&Sur		83,646	100,402	-16.7%	0.0%	0.0%	0.0%	0.0%	
23132	R.V.I. NATIONAL INSURANCE COMPANY	4071	Fid&Sur		267,810	0		0.0%	0.0%	40.0%		
36250	RADIAN ASSET ASSURANCE INC.	766	Fid&Sur		82,946	52,820	57.0%	0.0%	0.0%	50.0%	-128.6%	
37303	REDLAND INSURANCE COMPANY	517	Fid&Sur		42,566	41,763	1.9%	0.0%	0.0%	609.2%	-4235.3%	
24449	REGENT INSURANCE COMPANY	400	Fid&Sur		1,245,231	1,257,870	-1.0%	0.0%	0.0%	-27.3%	60.4%	
31089	REPUBLIC WESTERN INSURANCE COMPANY	574	Fid&Sur		372,428	32,986	1029.0%	0.0%	0.0%	0.0%	492.9%	
28860	RLI INDEMNITY COMPANY	783	Fid&Sur		1,142,652	962,636	18.7%	0.0%	0.0%	5.2%	-50.9%	
13056	RLI INSURANCE COMPANY	783	Fid&Sur		135,187,696	130,529,510	3.6%	1.1%	1.2%	6.5%	15.1%	
42706	ROCHE SURETY AND CASUALTY COMPANY	0	Fid&Sur		4,791,443	4,132,901	15.9%	0.0%	0.0%	0.0%	0.0%	
24740	SAFECO INSURANCE COMPANY OF AMERICA	163	Fid&Sur		746,498,094	628,622,756	18.8%	6.3%	5.6%	12.3%	19.9%	
15105	SAFETY NATIONAL CASUALTY CORPORATION	74	Fid&Sur		20,358,158	20,948,724	-2.8%	0.2%	0.2%	15.7%	15.7%	
22535	SEABOARD SURETY COMPANY	3548	Fid&Sur		23,486,468	34,976,807	-32.9%	0.2%	0.3%	41.1%	186.1%	
24902	SECURITY INSURANCE COMPANY OF HARTFORD	553	Fid&Sur		0	432,666	-100.0%	0.0%	0.0%	51.4%		
10936	SENECA INSURANCE COMPANY INC.	158	Fid&Sur		9,000,738	8,695,316	3.5%	0.1%	0.1%	0.0%	0.0%	
24988	SENTRY INSURANCE A MUTUAL COMPANY	169	Fid&Sur		1,623,412	1,649,656	-1.6%	0.0%	0.0%	9.4%	23.4%	
21180	SENTRY SELECT INSURANCE COMPANY	169	Fid&Sur		7,360,102	7,550,874	-2.5%	0.1%	0.1%	13.0%	90.4%	
11126	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	3219	Fid&Sur		10,208	8,562	19.2%	0.0%	0.0%	0.0%	0.0%	
19216	SOUTHERN INSURANCE COMPANY	3489	Fid&Sur		1,473,210	1,972,474	-25.3%	0.0%	0.0%	11.3%	34.1%	
24767	ST PAUL FIRE AND MARINE INSURANCE COMPANY	3548	Fid&Sur		93,276,916	128,747,810	-27.6%	0.8%	1.2%	205.1%	56.1%	
24775	ST PAUL GUARDIAN INSURANCE COMPANY	3548	Fid&Sur		7,211,800	8,750,516	-17.6%	0.1%	0.1%	63.2%	24.4%	
41750	ST PAUL MEDICAL LIABILITY INSURANCE COMPANY	3548	Fid&Sur		712	10,534	-93.2%	0.0%	0.0%	4607.2%	-84.3%	
24791	ST PAUL MERCURY INSURANCE COMPANY	3548	Fid&Sur		74,829,359	86,652,614	-13.6%	0.6%	0.8%	46.2%	79.0%	
19070	STANDARD FIRE INSURANCE COMPANY	3548	Fid&Sur		3,736	73,596	-94.9%	0.0%	0.0%	-1032.0%	355.8%	
18023	STAR INSURANCE COMPANY	748	Fid&Sur		163,142	159,174	2.5%	0.0%	0.0%	3515.3%	424.6%	
25143	STATE FARM FIRE AND CASUALTY COMPANY	176	Fid&Sur		32,410,237	30,683,181	5.6%	0.3%	0.3%	17.7%	16.6%	
25151	STATE FARM GENERAL INSURANCE COMPANY	176	Fid&Sur		69,053	159,444	-56.7%	0.0%	0.0%	-6.5%	-7.0%	
12831	STATE NATIONAL INSURANCE COMPANY, INC	93	Fid&Sur		0	2,250	-100.0%	0.0%	0.0%	0.0%	0.0%	
10952	STONEBRIDGE CASUALTY INSURANCE COMPANY	468	Fid&Sur		1,126,760	623,832	80.6%	0.0%	0.0%	143.4%	0.0%	
10340	STONINGTON INSURANCE COMPANY	1331	Fid&Sur		22,368	271,786	-91.8%	0.0%	0.0%	-831.3%	-717.1%	
12866	T.H.E. INSURANCE COMPANY	0	Fid&Sur		73,340	63,720	15.1%	0.0%	0.0%	78.3%	24.3%	
25534	TIG INSURANCE COMPANY	158	Fid&Sur		27,706	63,314	-56.2%	0.0%	0.0%	71077.5%	709.0%	
12904	TOKIO MARINE & NICHIDO FIRE INSURANCE CO., LTD.	3098	Fid&Sur		550,408	524,086	5.0%	0.0%	0.0%	-26.2%	-69.3%	
20486	TRANSCONTINENTAL INSURANCE COMPANY	218	Fid&Sur		0	169,938	-100.0%	0.0%	0.0%	0.0%	104.4%	
20494	TRANSPORTATION INSURANCE COMPANY	218	Fid&Sur		139,502	270,238	-48.4%	0.0%	0.0%	66.4%	118.2%	
19038	TRAVELERS CASUALTY & SURETY COMPANY	3548	Fid&Sur		126,138,993	77,085,508	63.6%	1.1%	0.7%	-11.4%	-26.7%	
31194	TRAVELERS CASUALTY & SURETY COMPANY OF AMERICA	3548	Fid&Sur		2,063,011,192	1,898,987,004	8.6%	17.4%	17.0%	19.7%	30.4%	
19046	TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA	3548	Fid&Sur		101,168	23,896	323.4%	0.0%	0.0%	-507.2%	310.0%	
25666	TRAVELERS INDEMNITY COMPANY OF AMERICA, THE	3548	Fid&Sur		78,192	78,808	-0.8%	0.0%	0.0%	12.5%	-45.9%	
25682	TRAVELERS INDEMNITY COMPANY OF CT, THE	3548	Fid&Sur		227,688	287,146	-20.7%	0.0%	0.0%	12.0%	119.5%	
25658	TRAVELERS INDEMNITY COMPANY, THE	3548	Fid&Sur		8,055,691	10,807,894	-25.5%	0.1%	0.1%	88.7%	-95.2%	
25674	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	3548	Fid&Sur		721,290	737,690	-2.2%	0.0%	0.0%	184.6%	40.1%	
21709	TRUCK INSURANCE EXCHANGE	212	Fid&Sur		2,255,508	2,409,134	-6.4%	0.0%	0.0%	37.0%	8.7%	
29459	TWIN CITY FIRE INSURANCE COMPANY	91	Fid&Sur		12,644,680	8,338,012	51.7%	0.1%	0.1%	5.4%	72.5%	
25844	UNION INSURANCE COMPANY D/B/A BERKLEY PROPERTY AND CASUALTY INS CO	98	Fid&Sur		3,779,718	3,804,368	-0.6%	0.0%	0.0%	9.8%	12.2%	
21423	UNION INSURANCE COMPANY OF PROVIDENCE	62	Fid&Sur		3,803,268	6,967,868	-45.4%	0.0%	0.1%	-37.7%	-50.9%	
36226	UNITED CASUALTY AND SURETY INSURANCE COMPANY	0	Fid&Sur		6,634,810	6,396,818	3.7%	0.1%	0.1%	0.2%	-0.6%	
25887	UNITED STATES FIDELITY AND GUARANTY COMPANY	3548	Fid&Sur		8,579,275	15,683,630	-45.3%	0.1%	0.1%	836.4%	-434.4%	
21113	UNITED STATES FIRE INSURANCE COMPANY	158	Fid&Sur		33,017,280	20,458,710	61.4%	0.3%	0.2%	118.6%	127.4%	
10656	UNITED STATES SURETY COMPANY	984	Fid&Sur		50,853,804	41,985,862	21.1%	0.4%	0.4%	15.6%	11.2%	
41181	UNIVERSAL UNDERWRITERS INSURANCE COMPANY	212	Fid&Sur		21,526,584	25,175,935	-14.5%	0.2%	0.2%	70.2%	35.4%	
40843	UNIVERSAL UNDERWRITERS OF TEXAS INSURANCE COMPANY	212	Fid&Sur		1,462,979	1,602,898	-8.7%	0.0%	0.0%	47.4%	144.8%	
29599	US SPECIALTY INSURANCE COMPANY	984	Fid&Sur		53,892,174	42,181,874	27.8%	0.5%	0.4%	-2.2%	25.1%	
25976	UTICA MUTUAL INSURANCE COMPANY	201	Fid&Sur		11,689,948	12,224,344	-4.4%	0.1%	0.1%	4.2%	35.3%	
20508	VALLEY FORGE INSURANCE COMPANY	218	Fid&Sur		54,708	50,038	9.3%	0.0%	0.0%	34.7%	-2430.9%	
20397	VIGILANT INSURANCE COMPANY	38	Fid&Sur		60,700,424	56,766,558	6.9%	0.5%	0.5%	7.3%	12.0%	
40827	VIRGINIA SURETY COMPANY, INC.	317	Fid&Sur		1,443,192	1,564,266	-7.7%	0.0%	0.0%	83.2%	6.4%	
32778	WASHINGTON INTERNATIONAL INSURANCE COMPANY	181	Fid&Sur		84,729,326	81,860,752	3.5%	0.7%	0.7%	34.3%	21.7%	
26069	WAUSAU BUSINESS INSURANCE COMPANY	111	Fid&Sur		23,154	680	3305.0%	0.0%	0.0%	30.5%	-372011.6%	
26042	WAUSAU UNDERWRITERS INSURANCE COMPANY	111	Fid&Sur		8,558	0		0.0%	0.0%	104.1%		
44393	WEST AMERICAN INSURANCE COMPANY	148	Fid&Sur		6,915,300	6,817,570	1.4%	0.1%	0.1%	67.3%	1.3%	
21121	WESTCHESTER FIRE INSURANCE COMPANY	626	Fid&Sur		249,468,724	212,822,822	17.2%	2.1%	1.9%	16.1%	12.5%	
13188	WESTERN SURETY COMPANY	218	Fid&Sur		700,224,874	643,859,210	8.8%	5.9%	5.8%	23.9%	17.1%	

Countrywide Competitive Information

		Countrywide										
NAIC Code	Company Name	Group Code	Line of Business	HHI Index ****	2007		2006		Mkt Share		Loss Ratio	
					DWP	DWP	Chg from PY	2007	2006	2007	2006	
34207	WESTPORT INSURANCE CORPORATION	350	Fid&Sur		132,832	439,424	-69.8%	0.0%	0.0%	-17.7%	3.2%	
37885	XL SPECIALTY INSURANCE COMPANY	1285	Fid&Sur		12,677,886	7,641,848	65.9%	0.1%	0.1%	845.8%	238.9%	
31267	YORK INSURANCE COMPANY OF MAINE	1129	Fid&Sur		0	48,010	-100.0%	0.0%	0.0%	44.3%	109.7%	
16535	ZURICH AMERICAN INSURANCE COMPANY	212	Fid&Sur		71,462,410	67,225,183	6.3%	0.6%	0.6%	8.0%	40.7%	
TOTAL				622	11,881,890,010	11,179,490,052	6.3%	100.0%	100.0%	26.8%	27.9%	

\*\* The Herfindahl-Hirschman Index (HHI) is a measure of the size of firms in relationship to the industry and an indicator of the amount of competition among them.  
 An index below 1000 indicates an unconcentrated index  
 An index between 1000 and 1800 indicates moderate concentration  
 An index above 1800 indicates high concentration