

The Surety & Fidelity Association of America

Top 50 Writers of Surety Bonds

Calendar Year 2008

GRAND TOTAL: UNITED STATES & D.C.

(Final)

Group/Company Name	Direct Premiums Written	Percent of All Companies	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	DCCE	DCCE Ratio	Loss+DCCE Ratio
1. TRAVELERS BOND	985,467,212	18.1%	962,263,776	(34,282,620)	-3.6%	99,204,508	10.3%	6.7%
2. LIBERTY MUTUAL INSURANCE GROUP	829,886,206	15.3%	790,563,503	123,983,780	15.7%	30,222,003	3.8%	19.5%
3. ZURICH INS GRP	475,803,172	8.7%	450,663,507	24,692,703	5.5%	15,991,271	3.5%	9.0%
4. CNA INSURANCE GROUP	428,666,484	7.9%	428,614,239	59,167,910	13.8%	13,461,972	3.1%	16.9%
5. CHUBB & SON INC GRP	298,950,783	5.5%	287,042,244	100,506,124	35.0%	6,863,065	2.4%	37.4%
6. HARTFORD FIRE & CASUALTY GROUP	210,429,906	3.9%	213,298,404	46,417,054	21.8%	12,295,547	5.8%	27.5%
7. HCC SURETY GRP	148,820,786	2.7%	151,620,895	19,670,897	13.0%	7,323,978	4.8%	17.8%
8. INTERNATIONAL FIDELITY INSURANCE CO	118,061,086	2.2%	116,758,705	7,944,788	6.8%	1,720,348	1.5%	8.3%
9. ACE LTD GRP	107,018,986	2.0%	111,874,076	35,014,665	31.3%	9,613,094	8.6%	39.9%
10. ARCH CAPITAL GROUP	105,908,063	1.9%	115,509,330	57,329,183	49.6%	14,612,865	12.7%	62.3%
11. NAS SURETY GRP	101,732,115	1.9%	92,809,482	16,951,499	18.3%	8,202,538	8.8%	27.1%
12. GREAT AMERICAN INSURANCE COMPANIES	98,391,582	1.8%	100,612,120	12,158,689	12.1%	5,328,879	5.3%	17.4%
13. THE HANOVER INS GRP	96,771,455	1.8%	89,852,142	11,480,905	12.8%	6,673,277	7.4%	20.2%
14. CHARTIS GRP	77,472,474	1.4%	68,387,497	(36,216,020)	-53.0%	9,231,929	13.5%	-39.5%
15. INSCO INS SERVICES GRP	68,131,444	1.3%	71,059,950	10,109,591	14.2%	481,291	0.7%	14.9%
16. WESTFIELD GRP	65,564,630	1.2%	64,445,929	2,770,009	4.3%	490,453	0.8%	5.1%
17. RLI INSURANCE GROUP	65,331,476	1.2%	62,766,755	(755,859)	-1.2%	4,106,046	6.5%	5.3%
18. MERCHANTS BONDING CO GRP	51,763,692	1.0%	51,610,411	1,415,656	2.7%	240,411	0.5%	3.2%
19. ALLEGHANY GRP	48,156,503	0.9%	49,642,222	9,815,290	19.8%	2,202,313	4.4%	24.2%
20. CINCINNATI FIN GRP	46,796,569	0.9%	45,485,150	16,354,498	36.0%	1,917,957	4.2%	40.2%
21. ICW GRP	44,716,269	0.8%	48,675,302	41,836,535	86.0%	10,629,645	21.8%	107.8%
22. LEXON INS CO	43,467,728	0.8%	41,895,490	1,973,012	4.7%	248,781	0.6%	5.3%
23. BOND SAFEGUARD INSURANCE CO	43,384,922	0.8%	42,219,910	17,330,068	41.0%	1,639,036	3.9%	44.9%
24. WR BERKLEY CORP GRP	42,424,767	0.8%	42,345,132	4,978,959	11.8%	1,585,216	3.7%	15.5%
25. SURETEC INSURANCE CO	42,105,814	0.8%	42,440,475	5,845,735	13.8%	2,164,463	5.1%	18.9%
26. BERKSHIRE HATHAWAY GRP	38,402,177	0.7%	15,264,816	17,569,215	115.1%	35,220	0.2%	115.3%
27. PROALLIANCE GRP	37,480,956	0.7%	35,864,195	646,248	1.8%	796,700	2.2%	4.0%
28. OLD REPUBLIC GRP	35,591,308	0.7%	36,296,792	3,244,163	8.9%	1,119,798	3.1%	12.0%
29. ALLEGHENY CASUALTY COMPANY	33,423,456	0.6%	33,952,787	8,894	0.0%	15,360	0.0%	0.1%
30. CONTRACTORS BONDING & INSURANCE CO	32,739,415	0.6%	33,314,748	1,949,065	5.9%	175,316	0.5%	6.4%
31. EMC INS CO GRP	29,658,419	0.5%	30,256,891	1,087,675	3.6%	159,911	0.5%	4.1%
32. GUARANTEE CO OF NORTH AMERICA USA	26,073,477	0.5%	23,460,518	7,569,725	32.3%	1,075,993	4.6%	36.9%
33. UNITED FIRE & CASUALTY GRP	25,135,981	0.5%	25,797,335	1,417,603	5.5%	498,289	1.9%	7.4%
34. BANKERS INS GRP	23,539,493	0.4%	23,124,352	8,685,468	37.6%	(3,041)	0.0%	37.5%
35. KINGSWAY GRP	23,175,013	0.4%	25,886,804	6,614,127	25.6%	928,500	3.6%	29.1%
36. GRANITE RE INC	20,521,480	0.4%	20,379,458	4,907,038	24.1%	0	0.0%	24.1%
37. MAIN STREET AMER GRP	20,159,441	0.4%	18,636,464	309,439	1.7%	1,368,280	7.3%	9.0%
38. FIRST SEALORD SURETY INC	19,106,092	0.4%	19,246,284	4,388,325	22.8%	1,606,098	8.3%	31.1%
39. LIFE OF THE SOUTH CORP GRP	18,539,029	0.3%	18,539,032	16,159,178	87.2%	(141,308)	-0.8%	86.4%
40. NATIONWIDE CORP GRP	17,962,212	0.3%	17,693,405	407,633	2.3%	315,496	1.8%	4.1%
41. FAIRFAX FIN GRP	17,407,255	0.3%	16,580,292	(3,300,159)	-19.9%	3,588,334	21.6%	1.7%
42. SURETY CO OF THE PACIFIC	15,944,398	0.3%	14,239,944	5,022,609	35.3%	175,495	1.2%	36.5%
43. SELECTIVE INS GRP	15,078,232	0.3%	15,774,780	1,985,574	12.6%	281,947	1.8%	14.4%
44. COLONIAL SURETY CO	12,477,968	0.2%	13,084,572	4,043,189	30.9%	2,695,581	20.6%	51.5%
45. AEGIS GRP	12,333,444	0.2%	11,899,410	441,435	3.7%	516,994	4.3%	8.1%
46. STATE FARM GRP	12,222,415	0.2%	12,099,969	2,357,678	19.5%	658,274	5.4%	24.9%
47. WESTERN INSURANCE GRP	11,982,388	0.2%	12,326,872	1,297,072	10.5%	16,826	0.1%	10.7%
48. AMERICAN SAFETY HOLDING GRP	11,529,025	0.2%	9,792,215	957,066	9.8%	1,982,067	20.2%	30.0%
49. ACCREDITED SURETY & CASUALTY CO INC	10,967,035	0.2%	11,548,458	486,364	4.2%	393,935	3.4%	7.6%
50. AUTO OWNERS GRP	10,712,869	0.2%	10,298,043	1,932,163	18.8%	960,944	9.3%	28.1%
Total Top 50 Writers	5,177,387,102	95.2%	5,047,815,082	646,679,838	12.8%	285,671,895	5.7%	18.5%
Total of All Other Writers	262,784,205	4.8%	275,030,823	(43,579,992)	-15.8%	21,051,999	7.7%	-8.2%
Grand Total of All Writers	5,440,171,307	100.0%	5,322,845,905	603,099,846	11.3%	306,723,894	5.8%	17.1%

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Top 50 Writers of Surety Bonds

Calendar Year 2008

GRAND TOTAL: U.S. & TERRITORIES, CANADA & AGGREGATE OTHER ALIEN
(Final)

Group/Company Name	Direct Premiums Written	Percent of All Companies	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	DCCE	DCCE Ratio	Loss+DCCE Ratio
1. TRAVELERS BOND	991,622,397	18.0%	970,894,161	(11,694,169)	-1.2%	98,761,812	10.2%	9.0%
2. LIBERTY MUTUAL INSURANCE GROUP	832,837,018	15.1%	792,726,687	124,773,653	15.7%	29,767,051	3.8%	19.5%
3. ZURICH INS GRP	482,310,578	8.7%	456,114,581	24,726,493	5.4%	16,016,886	3.5%	8.9%
4. CNA INSURANCE GROUP	434,336,484	7.9%	433,365,578	60,527,507	14.0%	13,517,167	3.1%	17.1%
5. CHUBB & SON INC GRP	297,286,287	5.4%	292,544,693	99,632,674	34.1%	6,934,732	2.4%	36.4%
6. HARTFORD FIRE & CASUALTY GROUP	210,598,774	3.8%	213,456,061	46,364,852	21.7%	12,302,874	5.8%	27.5%
7. HCC SURETY GRP	148,820,787	2.7%	151,620,893	19,670,900	13.0%	7,323,981	4.8%	17.8%
8. INTERNATIONAL FIDELITY INSURANCE CO	118,769,830	2.2%	117,474,130	7,943,285	6.8%	1,720,004	1.5%	8.2%
9. ACE LTD GRP	109,099,679	2.0%	114,466,137	39,814,639	34.8%	9,509,379	8.3%	43.1%
10. ARCH CAPITAL GROUP	105,916,055	1.9%	115,517,514	57,340,651	49.6%	14,613,619	12.7%	62.3%
11. NAS SURETY GRP	101,786,548	1.8%	92,866,289	16,948,629	18.3%	8,203,619	8.8%	27.1%
12. GREAT AMERICAN INSURANCE COMPANIES	98,570,496	1.8%	100,648,237	12,166,833	12.1%	5,330,043	5.3%	17.4%
13. THE HANOVER INS GRP	96,771,455	1.8%	89,852,146	11,480,903	12.8%	6,673,276	7.4%	20.2%
14. CHARTIS GRP	76,559,937	1.4%	79,228,713	(38,329,870)	-48.4%	12,389,065	15.6%	-32.7%
15. RLI INSURANCE GROUP	73,007,842	1.3%	70,016,906	(843,472)	-1.2%	4,244,747	6.1%	4.9%
16. INSCO INS SERVICES GRP	68,131,444	1.2%	71,059,950	10,109,591	14.2%	481,291	0.7%	14.9%
17. WESTFIELD GRP	65,564,630	1.2%	64,445,929	2,770,009	4.3%	490,453	0.8%	5.1%
18. MERCHANTS BONDING CO GRP	51,763,692	0.9%	51,610,411	1,415,656	2.7%	240,411	0.5%	3.2%
19. ALLEGHANY GRP	48,156,503	0.9%	49,642,222	9,815,290	19.8%	2,202,313	4.4%	24.2%
20. CINCINNATI FIN GRP	46,796,669	0.8%	45,485,255	16,354,499	36.0%	1,917,958	4.2%	40.2%
21. ICW GRP	44,716,269	0.8%	48,675,301	41,836,537	86.0%	10,629,648	21.8%	107.8%
22. LEXON INS CO	43,467,728	0.8%	41,895,490	1,973,012	4.7%	248,781	0.6%	5.3%
23. BOND SAFEGUARD INSURANCE CO	43,384,922	0.8%	42,219,910	17,330,070	41.0%	1,639,035	3.9%	44.9%
24. WR BERKLEY CORP GRP	42,424,766	0.8%	42,345,129	4,978,962	11.8%	1,585,216	3.7%	15.5%
25. SURETEC INSURANCE CO	42,105,814	0.8%	42,440,475	5,845,735	13.8%	2,164,463	5.1%	18.9%
26. BERKSHIRE HATHAWAY GRP	38,402,177	0.7%	15,264,816	17,569,215	115.1%	35,220	0.2%	115.3%
27. PROALLIANCE GRP	37,480,956	0.7%	35,864,195	646,248	1.8%	796,700	2.2%	4.0%
28. OLD REPUBLIC GRP	35,592,358	0.6%	36,297,445	3,244,163	8.9%	1,119,798	3.1%	12.0%
29. ALLEGHENY CASUALTY COMPANY	33,423,456	0.6%	33,952,787	8,894	0.0%	15,360	0.0%	0.1%
30. CONTRACTORS BONDING & INSURANCE CO	32,739,415	0.6%	33,314,748	1,949,065	5.9%	175,316	0.5%	6.4%
31. EMC INS CO GRP	29,658,419	0.5%	30,256,891	1,087,675	3.6%	159,911	0.5%	4.1%
32. GUARANTEE CO OF NORTH AMERICA USA	26,073,477	0.5%	23,460,526	7,569,724	32.3%	1,075,995	4.6%	36.9%
33. UNITED FIRE & CASUALTY GRP	25,135,981	0.5%	25,797,334	1,417,602	5.5%	498,290	1.9%	7.4%
34. BANKERS INS GRP	23,539,493	0.4%	23,124,352	8,685,468	37.6%	(3,041)	0.0%	37.5%
35. KINGSWAY GRP	23,184,573	0.4%	25,905,542	6,614,127	25.5%	928,500	3.6%	29.1%
36. GRANITE RE INC	20,521,480	0.4%	20,379,458	4,907,038	24.1%	0	0.0%	24.1%
37. MAIN STREET AMER GRP	20,159,441	0.4%	18,636,464	309,439	1.7%	1,368,280	7.3%	9.0%
38. FIRST SEALORD SURETY INC	19,106,092	0.3%	19,246,284	4,388,325	22.8%	1,606,098	8.3%	31.1%
39. LIFE OF THE SOUTH CORP GRP	18,539,028	0.3%	18,539,031	16,159,178	87.2%	(141,308)	-0.8%	86.4%
40. NATIONWIDE CORP GRP	17,962,212	0.3%	17,693,405	407,633	2.3%	315,496	1.8%	4.1%
41. FAIRFAX FIN GRP	17,407,255	0.3%	16,580,291	(3,368,506)	-20.3%	3,580,245	21.6%	1.3%
42. USIC GRP	16,895,454	0.3%	17,989,344	9,949,565	55.3%	2,592,880	14.4%	69.7%
43. SURETY CO OF THE PACIFIC	15,944,398	0.3%	14,239,944	5,022,609	35.3%	175,495	1.2%	36.5%
44. SELECTIVE INS GRP	15,078,232	0.3%	15,774,780	1,985,574	12.6%	281,947	1.8%	14.4%
45. COLONIAL SURETY CO	12,477,966	0.2%	13,084,570	4,043,190	30.9%	2,683,156	20.5%	51.4%
46. AEGIS GRP	12,333,444	0.2%	11,899,410	441,435	3.7%	516,994	4.3%	8.1%
47. STATE FARM GRP	12,262,532	0.2%	12,138,405	2,357,678	19.4%	658,274	5.4%	24.8%
48. WESTERN INSURANCE GRP	11,982,388	0.2%	12,326,872	1,297,072	10.5%	16,826	0.1%	10.7%
49. AMERICAN SAFETY HOLDING GRP	11,529,025	0.2%	9,792,215	957,066	9.8%	1,982,067	20.2%	30.0%
50. ACCREDITED SURETY & CASUALTY CO INC	10,967,032	0.2%	11,548,455	486,362	4.2%	393,935	3.4%	7.6%
Total Top 50 Writers	5,213,202,888	94.5%	5,103,720,362	681,088,708	13.3%	289,740,258	5.7%	19.0%
Total of All Other Writers	303,756,336	5.5%	319,478,608	(11,213,047)	-3.5%	22,705,047	7.1%	3.6%
Grand Total of All Writers	5,516,959,224	100.0%	5,423,198,970	669,875,661	12.4%	312,445,305	5.8%	18.1%

The Surety & Fidelity Association of America

Top 50 Writers of Surety Bonds

Calendar Year 2008

ALABAMA

(Final)

Group/Company Name	Direct Premiums Written	Percent of All Companies	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	DCCE	DCCE Ratio	Loss+DCCE Ratio
1. TRAVELERS BOND	18,987,381	23.8%	16,231,529	(324,154)	-2.0%	2,516,215	15.5%	13.5%
2. ZURICH INS GRP	8,823,394	11.0%	6,030,346	304,445	5.0%	209,649	3.5%	8.5%
3. CNA INSURANCE GROUP	8,433,805	10.6%	7,459,004	1,095,797	14.7%	408,528	5.5%	20.2%
4. LIBERTY MUTUAL INSURANCE GROUP	7,260,748	9.1%	7,610,202	271,773	3.6%	268,391	3.5%	7.1%
5. HARTFORD FIRE & CASUALTY GROUP	5,932,534	7.4%	5,212,038	9,231,682	177.1%	1,104,207	21.2%	198.3%
6. CHUBB & SON INC GRP	2,969,599	3.7%	2,743,147	(82,767)	-3.0%	2,684	0.1%	-2.9%
7. INTERNATIONAL FIDELITY INSURANCE CO	2,305,751	2.9%	2,237,379	45,362	2.0%	6,548	0.3%	2.3%
8. THE HANOVER INS GRP	1,756,026	2.2%	1,751,887	24,082	1.4%	41,779	2.4%	3.8%
9. GUARANTEE CO OF NORTH AMERICA USA	1,358,158	1.7%	1,148,055	1,884	0.2%	45,306	3.9%	4.1%
10. RLI INSURANCE GROUP	1,186,866	1.5%	1,242,455	(225,005)	-18.1%	(203,528)	-16.4%	-34.5%
11. OLD REPUBLIC GRP	1,175,612	1.5%	1,173,095	56,050	4.8%	24,850	2.1%	6.9%
12. NAS SURETY GRP	1,114,138	1.4%	902,961	261,175	28.9%	107,117	11.9%	40.8%
13. ACE LTD GRP	1,037,064	1.3%	1,008,969	111,603	11.1%	38,024	3.8%	14.8%
14. LIFE OF THE SOUTH CORP GRP	939,804	1.2%	939,804	822,868	87.6%	(3,083)	-0.3%	87.2%
15. GREAT AMERICAN INSURANCE COMPANIES	932,458	1.2%	993,535	(692,719)	-69.7%	76,338	7.7%	-62.0%
16. ICW GRP	903,501	1.1%	847,384	(28,945)	-3.4%	(53,340)	-6.3%	-9.7%
17. AUTO OWNERS GRP	903,046	1.1%	848,362	169,278	20.0%	47,987	5.7%	25.6%
18. ATLANTIC AMER GRP	850,035	1.1%	636,731	625,070	98.2%	78,345	12.3%	110.5%
19. GRAY INSURANCE GROUP	832,418	1.0%	812,080	2,014	0.2%	2,059	0.3%	0.5%
20. CINCINNATI FIN GRP	808,987	1.0%	884,665	(66,459)	-7.5%	5,641	0.6%	-6.9%
21. PENNSYLVANIA NATL INS GRP	791,275	1.0%	720,186	84,996	11.8%	0	0.0%	11.8%
22. CHARTIS GRP	712,457	0.9%	446,115	(726,508)	-162.9%	(14,103)	-3.2%	-166.0%
23. INSCO INS SERVICES GRP	659,209	0.8%	675,554	90,769	13.4%	6,889	1.0%	14.5%
24. ALLEGHANY GRP	625,727	0.8%	656,100	28,126	4.3%	5,409	0.8%	5.1%
25. STATE FARM GRP	618,208	0.8%	594,308	318,333	53.6%	104,629	17.6%	71.2%
26. MERCHANTS BONDING CO GRP	609,432	0.8%	529,038	(5,879)	-1.1%	(991)	-0.2%	-1.3%
27. ARCH CAPITAL GROUP	606,491	0.8%	694,655	389,852	56.1%	39,253	5.7%	61.8%
28. COMPANION LIFE INS GRP	601,068	0.8%	600,214	255,728	42.6%	0	0.0%	42.6%
29. WR BERKLEY CORP GRP	579,685	0.7%	744,310	874,011	117.4%	55,000	7.4%	124.8%
30. LEXON INS CO	523,435	0.7%	696,949	0	0.0%	0	0.0%	0.0%
31. EMC INS CO GRP	479,661	0.6%	540,881	18,730	3.5%	4,001	0.7%	4.2%
32. MID-CONTINENT GRP	466,916	0.6%	437,026	0	0.0%	0	0.0%	0.0%
33. BOND SAFEGUARD INSURANCE CO	430,695	0.5%	394,593	2,295	0.6%	(7,295)	-1.8%	-1.3%
34. HCC SURETY GRP	312,958	0.4%	318,210	58,299	18.3%	(2,269)	-0.7%	17.6%
35. NEW YORK MARINE & GEN GRP	301,809	0.4%	345,476	14,208	4.1%	19,200	5.6%	9.7%
36. FIRST SEALORD SURETY INC	299,123	0.4%	280,477	(6,955)	-2.5%	0	0.0%	-2.5%
37. CENTENNIAL CASUALTY CO	265,008	0.3%	255,042	0	0.0%	0	0.0%	0.0%
38. CONTRACTORS BONDING & INSURANCE CO	261,639	0.3%	209,794	75,339	35.9%	21,429	10.2%	46.1%
39. WESTFIELD GRP	221,276	0.3%	191,808	(171,318)	-89.3%	12,626	6.6%	-82.7%
40. BANKERS INS GRP	214,649	0.3%	215,535	88,279	41.0%	0	0.0%	41.0%
41. PROALLIANCE GRP	161,983	0.2%	147,150	5,098	3.5%	2,470	1.7%	5.1%
42. INDEMNITY NATL INS CO	153,911	0.2%	142,187	23,704	16.7%	8,605	6.1%	22.7%
43. FEDERATED MUT GRP	133,238	0.2%	134,026	(59,222)	-44.2%	(2,446)	-1.8%	-46.0%
44. KINGSWAY GRP	109,142	0.1%	92,903	0	0.0%	0	0.0%	0.0%
45. ACSTAR INSURANCE COMPANY	97,474	0.1%	164,710	35,276	21.4%	8,413	5.1%	26.5%
46. ALLEGHENY CASUALTY COMPANY	97,399	0.1%	109,462	2,130	1.9%	533	0.5%	2.4%
47. UNITRIN GRP	94,405	0.1%	151,802	256,988	169.3%	68,437	45.1%	214.4%
48. SELECTIVE INS GRP	80,661	0.1%	78,151	(1,134)	-1.5%	10	0.0%	-1.4%
49. OHIO INDEMNITY CO	70,797	0.1%	62,460	6,200	9.9%	0	0.0%	9.9%
50. DELPHI FINANCIAL GROUP	69,951	0.1%	69,951	12,270	17.5%	8	0.0%	17.6%
Total Top 50 Writers	79,161,007	99.0%	71,412,701	13,272,649	18.6%	5,053,525	7.1%	25.7%
Total of All Other Writers	770,466	1.0%	795,084	(813,436)	-102.3%	(159,346)	-20.0%	-122.3%
Grand Total of All Writers	79,931,473	100.0%	72,207,785	12,459,213	17.3%	4,894,179	6.8%	24.0%

The Surety & Fidelity Association of America

Top 50 Writers of Surety Bonds

Calendar Year 2008

ALASKA

(Final)

Group/Company Name	Direct Premiums Written	Percent of All Companies	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	DCCE	DCCE Ratio	Loss+DCCE Ratio
1. LIBERTY MUTUAL INSURANCE GROUP	8,420,907	31.7%	8,595,969	1,749,217	20.3%	1,355,796	15.8%	36.1%
2. TRAVELERS BOND	4,974,019	18.7%	4,999,422	(1,133,798)	-22.7%	395,662	7.9%	-14.8%
3. ZURICH INS GRP	4,148,859	15.6%	4,573,093	23,642	0.5%	14,467	0.3%	0.8%
4. CNA INSURANCE GROUP	3,412,549	12.8%	3,146,550	1,459,347	46.4%	276,069	8.8%	55.2%
5. CONTRACTORS BONDING & INSURANCE CO	1,141,403	4.3%	1,018,268	146,787	14.4%	13,064	1.3%	15.7%
6. HARTFORD FIRE & CASUALTY GROUP	992,636	3.7%	1,357,252	(130,361)	-9.6%	(4,455)	-0.3%	-9.9%
7. ACE LTD GRP	612,139	2.3%	874,811	129,116	14.8%	102,251	11.7%	26.4%
8. CHARTIS GRP	296,120	1.1%	248,901	37,812	15.2%	4,571	1.8%	17.0%
9. CHUBB & SON INC GRP	295,477	1.1%	464,391	28,512	6.1%	0	0.0%	6.1%
10. NAS SURETY GRP	266,729	1.0%	169,892	12,574	7.4%	4,277	2.5%	9.9%
11. ALLEGHANY GRP	261,658	1.0%	197,606	71	0.0%	(1,320)	-0.7%	-0.6%
12. STATE FARM GRP	215,487	0.8%	228,923	28,452	12.4%	11,436	5.0%	17.4%
13. ACCREDITED SURETY & CASUALTY CO INC	172,356	0.6%	176,327	97	0.1%	2,254	1.3%	1.3%
14. ARCH CAPITAL GROUP	169,765	0.6%	136,948	47,176	34.4%	4,748	3.5%	37.9%
15. INTERNATIONAL FIDELITY INSURANCE CO	169,547	0.6%	166,986	1,320	0.8%	428	0.3%	1.0%
16. ICW GRP	139,839	0.5%	166,457	(22,518)	-13.5%	2,142	1.3%	-12.2%
17. RLI INSURANCE GROUP	136,793	0.5%	120,652	(6,622)	-5.5%	1,667	1.4%	-4.1%
18. GREAT AMERICAN INSURANCE COMPANIES	135,957	0.5%	164,713	764	0.5%	7,908	4.8%	5.3%
19. HCC SURETY GRP	114,382	0.4%	68,397	11,576	16.9%	200	0.3%	17.2%
20. AMERICAN SAFETY HOLDING GRP	77,276	0.3%	77,452	0	0.0%	0	0.0%	0.0%
21. INSCO INS SERVICES GRP	61,470	0.2%	51,565	8,224	15.9%	(5,126)	-9.9%	6.0%
22. THE HANOVER INS GRP	46,838	0.2%	38,771	6,928	17.9%	36	0.1%	18.0%
23. MERCHANTS BONDING CO GRP	45,717	0.2%	45,124	123	0.3%	82	0.2%	0.5%
24. WR BERKLEY CORP GRP	45,264	0.2%	31,774	(23)	-0.1%	0	0.0%	-0.1%
25. WESTERN INSURANCE GRP	43,477	0.2%	43,477	4,018	9.2%	0	0.0%	9.2%
26. CINCINNATI FIN GRP	33,109	0.1%	29,439	(74)	-0.3%	475	1.6%	1.4%
27. OLD REPUBLIC GRP	24,402	0.1%	23,319	0	0.0%	0	0.0%	0.0%
28. OHIO INDEMNITY CO	23,142	0.1%	23,142	(389)	-1.7%	0	0.0%	-1.7%
29. SUN SURETY INS CO	19,739	0.1%	19,739	0	0.0%	0	0.0%	0.0%
30. ACSTAR INSURANCE COMPANY	13,785	0.1%	100,015	61,674	61.7%	16,520	16.5%	78.2%
31. NAVIGATORS GRP	10,768	0.0%	11,347	384	3.4%	29	0.3%	3.6%
32. MOTORISTS MUT GRP	7,456	0.0%	6,449	183	2.8%	(29)	-0.4%	2.4%
33. GUARANTEED CO OF NORTH AMERICA USA	6,252	0.0%	5,876	0	0.0%	0	0.0%	0.0%
34. MERCER INS GRP	5,100	0.0%	5,206	0	0.0%	0	0.0%	0.0%
35. EMC INS CO GRP	5,053	0.0%	75,378	1,403	1.9%	540	0.7%	2.6%
36. SENTRY INSURANCE GROUP	4,330	0.0%	2,005	0	0.0%	0	0.0%	0.0%
37. ELECTRIC INS GRP	2,913	0.0%	243	0	0.0%	0	0.0%	0.0%
38. KINGSWAY GRP	2,687	0.0%	2,087	0	0.0%	0	0.0%	0.0%
39. QBE INS GRP	1,320	0.0%	1,320	135	10.2%	(6)	-0.5%	9.8%
40. IAT REINS CO GRP	769	0.0%	818	(22,168)	-2710.0%	(5,542)	-677.5%	-3387.5%
41. UTICA GRP	540	0.0%	542	0	0.0%	(3)	-0.6%	-0.6%
42. PROTECTIVE LIFE INSURANCE GROUP	437	0.0%	1,530	0	0.0%	0	0.0%	0.0%
43. CUNA MUTUAL GRP	325	0.0%	325	0	0.0%	0	0.0%	0.0%
44. AMERCO CORP GRP	250	0.0%	448	0	0.0%	0	0.0%	0.0%
45. UNITED FIRE & CASUALTY GRP	200	0.0%	200	0	0.0%	0	0.0%	0.0%
46. PROTECTIVE INSURANCE CO	200	0.0%	212	0	0.0%	0	0.0%	0.0%
47. AEGIS GRP	200	0.0%	134	0	0.0%	0	0.0%	0.0%
48. DELPHI FINANCIAL GROUP	128	0.0%	128	23	18.0%	0	0.0%	18.0%
49. ALLIANZ INSURANCE GROUP	100	0.0%	100	(14,015)	-14015.0%	10,859	10859.0%	-3156.0%
50. GMAC INS HOLDING GRP	75	0.0%	(278)	176	-63.3%	0	0.0%	-63.3%
Total Top 50 Writers	26,559,944	100.0%	27,473,445	2,429,766	8.8%	2,209,000	8.0%	16.9%
Total of All Other Writers	(2,189)	0.0%	(1,627)	36,382	-2236.1%	11,819	-726.4%	-2962.6%
Grand Total of All Writers	26,557,755	100.0%	27,471,818	2,466,148	9.0%	2,220,819	8.1%	17.1%

The Surety & Fidelity Association of America

Top 50 Writers of Surety Bonds

Calendar Year 2008

ARIZONA

(Final)

Group/Company Name	Direct Premiums Written	Percent of All Companies	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	DCCE	DCCE Ratio	Loss+DCCE Ratio
1. TRAVELERS BOND	24,440,102	21.9%	24,604,589	(15,029,126)	-61.1%	4,084,748	16.6%	-44.5%
2. LIBERTY MUTUAL INSURANCE GROUP	15,405,928	13.8%	15,378,679	(807,122)	-5.2%	1,770,806	11.5%	6.3%
3. CHUBB & SON INC GRP	8,796,552	7.9%	7,645,769	851,198	11.1%	(475,193)	-6.2%	4.9%
4. CNA INSURANCE GROUP	8,609,886	7.7%	10,227,732	1,440,758	14.1%	389,040	3.8%	17.9%
5. ZURICH INS GRP	8,583,626	7.7%	8,210,643	3,887,739	47.3%	17,924	0.2%	47.6%
6. MERCHANTS BONDING CO GRP	4,932,236	4.4%	4,983,852	(330,924)	-6.6%	7,325	0.1%	-6.5%
7. HARTFORD FIRE & CASUALTY GROUP	4,648,893	4.2%	4,714,573	(134,339)	-2.8%	(37,901)	-0.8%	-3.7%
8. GREAT AMERICAN GROUP	4,212,139	3.8%	4,599,446	135,557	2.9%	94,678	2.1%	5.0%
9. CONTRACTORS BONDING & INSURANCE CO	2,730,143	2.4%	2,722,676	206,601	7.6%	25,426	0.9%	8.5%
10. HCC SURETY GRP	2,194,429	2.0%	2,575,502	428,606	16.6%	170,831	6.6%	23.3%
11. ALLEGHANY GRP	2,042,416	1.8%	2,142,291	1,211,983	56.6%	207,647	9.7%	66.3%
12. GREAT AMERICAN INSURANCE COMPANIES	1,875,895	1.7%	1,919,271	132,202	6.9%	19,171	1.0%	7.9%
13. NAS SURETY GRP	1,706,058	1.5%	1,676,841	1,324,379	79.0%	252,360	15.0%	94.0%
14. BOND SAFEGUARD INSURANCE CO	1,652,745	1.5%	1,616,970	(74,596)	-4.6%	187,912	11.6%	7.0%
15. THE HANOVER INS GRP	1,645,764	1.5%	1,667,463	2,333,950	140.0%	141,277	8.5%	148.4%
16. BANKERS INS GRP	1,569,856	1.4%	1,553,621	875,199	56.3%	0	0.0%	56.3%
17. ICW GRP	1,497,289	1.3%	1,610,306	1,051,285	65.3%	442,037	27.5%	92.7%
18. LEXON INS CO	1,415,462	1.3%	1,670,612	(10,000)	-0.6%	10,000	0.6%	0.0%
19. INSCO INS SERVICES GRP	1,350,671	1.2%	1,502,422	62,059	4.1%	34,929	2.3%	6.5%
20. ARCH CAPITAL GROUP	1,239,897	1.1%	1,850,130	8,985	0.5%	10,953	0.6%	1.1%
21. GUARANTEE CO OF NORTH AMERICA USA	1,197,672	1.1%	1,185,760	434,019	36.6%	141,769	12.0%	48.6%
22. OLD REPUBLIC GRP	1,163,202	1.0%	1,311,287	142,676	10.9%	27,743	2.1%	13.0%
23. WESTFIELD GRP	1,126,293	1.0%	1,052,680	(179,479)	-17.0%	475,682	45.2%	28.1%
24. INTERNATIONAL FIDELITY INSURANCE CO	1,014,134	0.9%	996,860	13,138	1.3%	75,144	7.5%	8.9%
25. WR BERKLEY CORP GRP	774,676	0.7%	704,841	(52,392)	-7.4%	8,000	1.1%	-6.3%
26. ACE LTD GRP	621,710	0.6%	1,285,183	85,919	6.7%	10,498	0.8%	7.5%
27. CHARTIS GRP	523,376	0.5%	463,319	(447,823)	-96.7%	179,390	38.7%	-57.9%
28. CINCINNATI FIN GRP	419,025	0.4%	270,142	109,169	40.4%	5,108	1.9%	42.3%
29. EMC INS CO GRP	354,779	0.3%	261,067	624,911	239.4%	282,135	108.1%	347.4%
30. STATE FARM GRP	293,294	0.3%	294,614	58,981	20.0%	9,050	3.1%	23.1%
31. NATIONWIDE CORP GRP	273,738	0.2%	346,188	(792)	-0.2%	27,865	8.0%	7.8%
32. MERCER INS GRP	264,752	0.2%	276,526	433,146	156.6%	124,807	45.1%	201.8%
33. AMERICAN SAFETY HOLDING GRP	258,041	0.2%	231,404	104	0.0%	7,600	3.3%	3.3%
34. INTERNATIONAL CREDIT OF N AMER REIN	234,303	0.2%	175,727	0	0.0%	0	0.0%	0.0%
35. WESTERN INSURANCE GRP	197,889	0.2%	205,693	19,010	9.2%	0	0.0%	9.2%
36. GMAC INS HOLDING GRP	171,064	0.2%	164,474	3,285	2.0%	0	0.0%	2.0%
37. FIDELITY NATL FIN GRP	155,868	0.1%	156,618	74,908	47.8%	0	0.0%	47.8%
38. SURETEC INSURANCE CO	139,963	0.1%	97,956	17,124	17.5%	2,449	2.5%	20.0%
39. ALLEGHENY CASUALTY COMPANY	118,595	0.1%	111,690	0	0.0%	0	0.0%	0.0%
40. MEADOWBROOK INS GRP	114,844	0.1%	132,230	(213,970)	-161.8%	(70,643)	-53.4%	-215.2%
41. XL AMER GRP	108,957	0.1%	143,665	4,608,954	3208.1%	241,385	168.0%	3376.1%
42. GRANITE RE INC	98,180	0.1%	99,770	2,965	3.0%	0	0.0%	3.0%
43. ACCREDITED SURETY & CASUALTY CO INC	88,802	0.1%	89,224	(935)	-1.0%	250	0.3%	-0.8%
44. SUN SURETY INS CO	88,054	0.1%	88,054	0	0.0%	0	0.0%	0.0%
45. FAIRFAX FIN GRP	85,965	0.1%	86,725	(63,688)	-73.4%	(17,225)	-19.9%	-93.3%
46. BERKSHIRE HATHAWAY GRP	81,539	0.1%	76,370	15,274	20.0%	0	0.0%	20.0%
47. ACSTAR INSURANCE COMPANY	74,308	0.1%	71,913	(9,772)	-13.6%	(3,463)	-4.8%	-18.4%
48. COMPANION LIFE INS GRP	66,080	0.1%	67,449	15,821	23.5%	0	0.0%	23.5%
49. KINGSWAY GRP	65,573	0.1%	105,807	(33,096)	-31.3%	(899)	-0.8%	-32.1%
50. NEW YORK MARINE & GEN GRP	59,297	0.1%	29,441	16,370	55.6%	6,431	21.8%	77.4%
Total Top 50 Writers	110,783,960	99.4%	113,456,065	3,238,221	2.9%	8,887,046	7.8%	10.7%
Total of All Other Writers	700,838	0.6%	811,825	(2,435,943)	-300.1%	(299,530)	-36.9%	-337.0%
Grand Total of All Writers	111,484,798	100.0%	114,267,890	802,278	0.7%	8,587,516	7.5%	8.2%

The Surety & Fidelity Association of America

Top 50 Writers of Surety Bonds

Calendar Year 2008

ARKANSAS

(Final)

Group/Company Name	Direct Premiums Written	Percent of All Companies	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	DCCE	DCCE Ratio	Loss+DCCE Ratio
1. TRAVELERS BOND	6,863,872	20.0%	6,958,151	(1,111,661)	-16.0%	631,748	9.1%	-6.9%
2. CNA INSURANCE GROUP	4,768,134	13.9%	4,298,834	79,202	1.8%	(22,859)	-0.5%	1.3%
3. LIBERTY MUTUAL INSURANCE GROUP	3,458,346	10.1%	3,497,622	560,834	16.0%	226,323	6.5%	22.5%
4. ZURICH INS GRP	2,875,229	8.4%	2,368,873	(3,840)	-0.2%	(1,235)	-0.1%	-0.2%
5. EMC INS CO GRP	2,691,106	7.8%	2,389,898	212,138	8.9%	134,028	5.6%	14.5%
6. GRANITE RE INC	1,593,407	4.6%	1,577,859	231,838	14.7%	0	0.0%	14.7%
7. HARTFORD FIRE & CASUALTY GROUP	1,073,711	3.1%	1,145,957	40,512	3.5%	845	0.1%	3.6%
8. INTERNATIONAL FIDELITY INSURANCE CO	838,865	2.4%	972,841	(38,618)	-4.0%	25,729	2.6%	-1.3%
9. WESTFIELD GRP	722,436	2.1%	862,427	(18,339)	-2.1%	(38,105)	-4.4%	-6.5%
10. CINCINNATI FIN GRP	693,038	2.0%	596,864	(107,060)	-17.9%	30,578	5.1%	-12.8%
11. CHUBB & SON INC GRP	630,014	1.8%	756,504	(58,603)	-7.7%	0	0.0%	-7.7%
12. MID-CONTINENT GRP	540,602	1.6%	547,201	11,994	2.2%	(178)	0.0%	2.2%
13. ALLEGHANY GRP	511,955	1.5%	526,265	(33,262)	-6.3%	(10,611)	-2.0%	-8.3%
14. ACE LTD GRP	507,344	1.5%	517,113	72,429	14.0%	5,265	1.0%	15.0%
15. UNITED FIRE & CASUALTY GRP	428,966	1.2%	424,875	(27,552)	-6.5%	845	0.2%	-6.3%
16. HCC SURETY GRP	417,152	1.2%	419,401	149,276	35.6%	66,234	15.8%	51.4%
17. RLI INSURANCE GROUP	385,839	1.1%	371,542	(15,882)	-4.3%	2,246	0.6%	-3.7%
18. THE HANOVER INS GRP	382,590	1.1%	306,529	49,478	16.1%	13,162	4.3%	20.4%
19. NAS SURETY GRP	335,931	1.0%	327,553	44,498	13.6%	8,142	2.5%	16.1%
20. LEXON INS CO	327,684	1.0%	235,761	4,688	2.0%	0	0.0%	2.0%
21. WR BERKLEY CORP GRP	305,955	0.9%	213,000	1,652	0.8%	0	0.0%	0.8%
22. GUARANTEE CO OF NORTH AMERICA USA	302,660	0.9%	325,937	(181,613)	-55.7%	10,333	3.2%	-52.6%
23. ICW GRP	287,351	0.8%	322,041	(45,770)	-14.2%	2,156	0.7%	-13.5%
24. GREAT AMERICAN INSURANCE COMPANIES	268,974	0.8%	320,602	(12,236)	-3.8%	7,422	2.3%	-1.5%
25. BERKSHIRE HATHAWAY GRP	268,171	0.8%	414,593	(5,684)	-1.4%	0	0.0%	-1.4%
26. MERCHANTS BONDING CO GRP	242,025	0.7%	218,228	6,195	2.8%	4,473	2.0%	4.9%
27. OLD REPUBLIC GRP	216,983	0.6%	219,461	208,281	94.9%	92,704	42.2%	137.1%
28. BOND SAFEGUARD INSURANCE CO	214,579	0.6%	232,458	(5,000)	-2.2%	0	0.0%	-2.2%
29. PROALLIANCE GRP	184,620	0.5%	183,577	(1,696)	-0.9%	3,034	1.7%	0.7%
30. ARCH CAPITAL GROUP	160,920	0.5%	122,347	60,859	49.7%	5,316	4.3%	54.1%
31. BANKERS INS GRP	157,142	0.5%	157,142	94,033	59.8%	0	0.0%	59.8%
32. AMERICAN SAFETY HOLDING GRP	156,022	0.5%	108,431	0	0.0%	0	0.0%	0.0%
33. AUTO OWNERS GRP	137,146	0.4%	115,419	213,695	185.1%	106,396	92.2%	277.3%
34. STATE AUTO MUT GRP	130,055	0.4%	102,423	(88,464)	-86.4%	(14,575)	-14.2%	-100.6%
35. CONTRACTORS BONDING & INSURANCE CO	128,963	0.4%	129,182	3,450	2.7%	1,094	0.8%	3.5%
36. STATE FARM GRP	128,203	0.4%	130,140	52,924	40.7%	(6,090)	-4.7%	36.0%
37. INSCO INS SERVICES GRP	123,129	0.4%	127,296	(177,409)	-139.4%	3,870	3.0%	-136.3%
38. FEDERATED MUT GRP	121,664	0.4%	135,570	8,154	6.0%	573	0.4%	6.4%
39. SOUTHERN PIONEER PROP & CAS INS CO	109,631	0.3%	111,447	(44,842)	-40.2%	1,020	0.9%	-39.3%
40. GRAY INSURANCE GROUP	107,848	0.3%	105,298	33,474	31.8%	34,230	32.5%	64.3%
41. SURETEC INSURANCE CO	83,746	0.2%	89,987	15,709	17.5%	2,250	2.5%	20.0%
42. BANCINSURE INC	79,125	0.2%	80,330	0	0.0%	0	0.0%	0.0%
43. INDIANA LUMBERMENS GRP	75,433	0.2%	62,569	0	0.0%	0	0.0%	0.0%
44. DELPHI FINANCIAL GROUP	72,565	0.2%	68,894	(4,174)	-6.1%	1,754	2.5%	-3.5%
45. COMPANION LIFE INS GRP	37,722	0.1%	39,235	8,637	22.0%	0	0.0%	22.0%
46. PROGRESSIVE GRP	36,042	0.1%	29,565	1,370	4.6%	153	0.5%	5.2%
47. FIRST SEALORD SURETY INC	27,021	0.1%	27,013	0	0.0%	0	0.0%	0.0%
48. CHARTIS GRP	24,595	0.1%	41,587	3,311	8.0%	733	1.8%	9.7%
49. ATLANTIC AMER GRP	19,714	0.1%	15,041	(81,111)	-539.3%	(4,776)	-31.8%	-571.0%
50. ALLEGHENY CASUALTY COMPANY	12,017	0.0%	7,010	1,202	17.1%	300	4.3%	21.4%
Total Top 50 Writers	34,266,242	99.8%	33,357,893	107,017	0.3%	1,324,527	4.0%	4.3%
Total of All Other Writers	77,272	0.2%	102,743	(199,478)	-194.2%	1,333,084	1297.5%	1103.3%
Grand Total of All Writers	34,343,514	100.0%	33,460,636	(92,461)	-0.3%	2,657,611	7.9%	7.7%

The Surety & Fidelity Association of America

Top 50 Writers of Surety Bonds

Calendar Year 2008

CALIFORNIA

(Final)

Group/Company Name	Direct Premiums Written	Percent of All Companies	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	DCCE	DCCE Ratio	Loss+DCCE Ratio
1. TRAVELERS BOND	105,431,305	14.8%	103,401,253	11,686,308	11.3%	13,579,479	13.1%	24.4%
2. LIBERTY MUTUAL INSURANCE GROUP	104,794,765	14.7%	99,698,999	48,478,705	48.6%	5,118,175	5.1%	53.8%
3. ZURICH INS GRP	60,207,772	8.5%	58,787,391	(1,176,515)	-2.0%	1,271,538	2.2%	0.2%
4. HCC SURETY GRP	58,517,965	8.2%	60,683,632	8,509,374	14.0%	4,549,792	7.5%	21.5%
5. CNA INSURANCE GROUP	40,132,462	5.6%	39,792,294	8,533,177	21.4%	(1,150,164)	-2.9%	18.6%
6. CHUBB & SON INC GRP	40,032,924	5.6%	37,947,649	(413,438)	-1.1%	252,027	0.7%	-0.4%
7. ARCH CAPITAL GROUP	28,819,455	4.1%	32,902,436	1,247,267	3.8%	1,023,346	3.1%	6.9%
8. INTERNATIONAL FIDELITY INSURANCE CO	23,191,414	3.3%	23,224,838	(226,700)	-1.0%	73,654	0.3%	-0.7%
9. HARTFORD FIRE & CASUALTY GROUP	21,638,188	3.0%	20,771,614	(226,685)	-1.1%	1,757,213	8.5%	7.4%
10. INSCO INS SERVICES GRP	19,185,408	2.7%	21,069,735	2,007,172	9.5%	28,402	0.1%	9.7%
11. GREAT AMERICAN INSURANCE COMPANIES	18,366,470	2.6%	18,917,996	2,034,223	10.8%	701,044	3.7%	14.5%
12. SURETY CO OF THE PACIFIC	15,944,398	2.2%	14,239,944	5,022,609	35.3%	175,495	1.2%	36.5%
13. ICW GRP	14,667,133	2.1%	17,950,368	43,478,587	242.2%	12,404,187	69.1%	311.3%
14. BOND SAFEGUARD INSURANCE CO	11,312,091	1.6%	10,652,719	7,856,657	73.8%	545,449	5.1%	78.9%
15. SURETEC INSURANCE CO	10,756,538	1.5%	10,983,940	2,483,945	22.6%	651,381	5.9%	28.5%
16. ALLIANZ INSURANCE GROUP	9,387,983	1.3%	17,516,790	4,775,061	27.3%	1,787,317	10.2%	37.5%
17. ACE LTD GRP	9,061,911	1.3%	9,746,412	5,753,507	59.0%	417,207	4.3%	63.3%
18. KINGSWAY GRP	8,695,684	1.2%	9,716,895	2,563,325	26.4%	555,479	5.7%	32.1%
19. ALLEGHENY CASUALTY COMPANY	8,593,504	1.2%	8,737,446	28,393	0.3%	7,098	0.1%	0.4%
20. ALLEGHANY GRP	8,467,795	1.2%	9,059,443	2,657,671	29.3%	606,742	6.7%	36.0%
21. CHARTIS GRP	8,434,744	1.2%	14,959,523	15,892,438	106.2%	3,986,317	26.6%	132.9%
22. NAS SURETY GRP	8,028,677	1.1%	8,294,177	594,367	7.2%	720,504	8.7%	15.9%
23. WESTERN INSURANCE GRP	6,317,908	0.9%	6,758,810	624,656	9.2%	0	0.0%	9.2%
24. GUARANTEE CO OF NORTH AMERICA USA	6,224,992	0.9%	5,381,445	(59,987)	-1.1%	30,949	0.6%	-0.5%
25. BANKERS INS GRP	5,416,817	0.8%	5,255,001	377,699	7.2%	0	0.0%	7.2%
26. MERCHANTS BONDING CO GRP	5,397,762	0.8%	5,298,199	628,211	11.9%	66,992	1.3%	13.1%
27. CONTRACTORS BONDING & INSURANCE CO	4,876,404	0.7%	5,277,103	(19,679)	-0.4%	16,131	0.3%	-0.1%
28. AMERICAN SAFETY HOLDING GRP	4,540,983	0.6%	3,236,492	33,385	1.0%	135,877	4.2%	5.2%
29. FAIRFAX FIN GRP	4,201,760	0.6%	4,207,189	(2,135,378)	-50.8%	140,162	3.3%	-47.4%
30. NATIONWIDE CORP GRP	4,103,305	0.6%	3,964,667	(55,304)	-1.4%	57,863	1.5%	0.1%
31. OLD REPUBLIC GRP	4,100,599	0.6%	4,249,889	467,149	11.0%	153,036	3.6%	14.6%
32. RLI INSURANCE GROUP	4,029,754	0.6%	3,907,846	2,537,132	64.9%	1,185,866	30.3%	95.3%
33. MERCER INS GRP	3,926,599	0.6%	4,086,382	1,526,905	37.4%	952,291	23.3%	60.7%
34. AMERICAN SURETY COMPANY	2,577,228	0.4%	2,610,409	127,307	4.9%	(23,442)	-0.9%	4.0%
35. ACCREDITED SURETY & CASUALTY CO INC	2,476,157	0.3%	2,567,533	384,519	15.0%	210,266	8.2%	23.2%
36. INDIANA LUMBERMENS GRP	2,112,555	0.3%	1,951,982	0	0.0%	0	0.0%	0.0%
37. PROALLIANCE GRP	2,018,084	0.3%	1,810,180	79,286	4.4%	55,994	3.1%	7.5%
38. WR BERKLEY CORP GRP	1,720,514	0.2%	1,445,477	305,780	21.2%	0	0.0%	21.2%
39. DHC GROUP	1,314,617	0.2%	1,313,513	37,549	2.9%	(10,988)	-0.8%	2.0%
40. NAVIGATORS GRP	973,709	0.1%	988,532	684,790	69.3%	5,177	0.5%	69.8%
41. DELPHI FINANCIAL GROUP	822,617	0.1%	822,617	142,101	17.3%	1,377	0.2%	17.4%
42. ACSTAR INSURANCE COMPANY	701,277	0.1%	831,148	228,254	27.5%	56,697	6.8%	34.3%
43. BERKSHIRE HATHAWAY GRP	662,063	0.1%	73,439	15,304	20.8%	(19)	0.0%	20.8%
44. STATE FARM GRP	635,081	0.1%	672,041	147,238	21.9%	51,867	7.7%	29.6%
45. THE HANOVER INS GRP	618,683	0.1%	446,655	523,267	117.2%	67,380	15.1%	132.2%
46. AEGIS GRP	616,520	0.1%	586,909	175,904	30.0%	218,657	37.3%	67.2%
47. SENTRY INSURANCE GROUP	454,177	0.1%	480,509	9,238	1.9%	159	0.0%	2.0%
48. LEXON INS CO	372,093	0.1%	112,684	367,591	326.2%	0	0.0%	326.2%
49. QUANTA US HOLDINGS GRP	327,772	0.0%	474,959	(38,808)	-8.2%	32,558	6.9%	-1.3%
50. XL AMER GRP	274,551	0.0%	262,851	(500,612)	-190.5%	843,710	321.0%	130.5%
Total Top 50 Writers	705,208,616	99.2%	717,867,104	178,673,557	24.9%	52,466,532	7.3%	32.2%
Total of All Other Writers	5,637,036	0.8%	5,780,181	4,262,852	73.7%	681,328	11.8%	85.5%
Grand Total of All Writers	710,845,652	100.0%	723,647,285	182,936,409	25.3%	53,147,860	7.3%	32.6%

The Surety & Fidelity Association of America

Top 50 Writers of Surety Bonds

Calendar Year 2008

COLORADO

(Final)

Group/Company Name	Direct Premiums Written	Percent of All Companies	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	DCCE	DCCE Ratio	Loss+DCCE Ratio
1. TRAVELERS BOND	20,507,603	18.3%	19,500,777	(288,244)	-1.5%	1,762,813	9.0%	7.6%
2. LIBERTY MUTUAL INSURANCE GROUP	15,786,849	14.1%	14,841,550	578,586	3.9%	(203)	0.0%	3.9%
3. CNA INSURANCE GROUP	12,141,822	10.9%	11,519,050	2,726,027	23.7%	469,904	4.1%	27.7%
4. HCC SURETY GRP	8,785,264	7.9%	8,987,977	1,105,159	12.3%	68,852	0.8%	13.1%
5. HARTFORD FIRE & CASUALTY GROUP	6,809,673	6.1%	7,137,525	(468,554)	-6.6%	76,409	1.1%	-5.5%
6. ZURICH INS GRP	5,972,377	5.3%	6,501,831	(271,674)	-4.2%	254,924	3.9%	-0.3%
7. CHUBB & SON INC GRP	4,515,494	4.0%	4,974,760	27,624	0.6%	0	0.0%	0.6%
8. NAS SURETY GRP	3,619,666	3.2%	3,297,564	(151,578)	-4.6%	20,671	0.6%	-4.0%
9. EMC INS CO GRP	3,238,419	2.9%	3,104,551	1,151,091	37.1%	148,634	4.8%	41.9%
10. ACE LTD GRP	3,001,898	2.7%	3,732,060	1,071,424	28.7%	266,916	7.2%	35.9%
11. INTERNATIONAL FIDELITY INSURANCE CO	1,880,767	1.7%	1,673,466	45,498	2.7%	10,244	0.6%	3.3%
12. CHARTIS GRP	1,674,443	1.5%	989,915	57,419	5.8%	18,298	1.8%	7.6%
13. GRANITE RE INC	1,514,991	1.4%	1,505,642	491,120	32.6%	0	0.0%	32.6%
14. INSCO INS SERVICES GRP	1,432,364	1.3%	1,286,240	278,369	21.6%	15,980	1.2%	22.9%
15. CONTRACTORS BONDING & INSURANCE CO	1,327,052	1.2%	1,355,439	96,902	7.1%	(44,059)	-3.3%	3.9%
16. WESTFIELD GRP	1,287,927	1.2%	1,067,794	(10,174)	-1.0%	(6,936)	-0.6%	-1.6%
17. NATIONWIDE CORP GRP	1,275,780	1.1%	1,237,334	(30,448)	-2.5%	(3,208)	-0.3%	-2.7%
18. BOND SAFEGUARD INSURANCE CO	1,252,954	1.1%	1,081,276	0	0.0%	0	0.0%	0.0%
19. ARCH CAPITAL GROUP	1,205,627	1.1%	1,316,944	377,245	28.6%	40,319	3.1%	31.7%
20. ICW GRP	1,160,617	1.0%	1,269,625	(258,573)	-20.4%	(145,623)	-11.5%	-31.8%
21. LEXON INS CO	1,106,376	1.0%	799,366	(10,000)	-1.3%	0	0.0%	-1.3%
22. OLD REPUBLIC GRP	1,097,688	1.0%	1,051,999	3,860	0.4%	25,922	2.5%	2.8%
23. RLI INSURANCE GROUP	1,036,782	0.9%	936,409	(189,161)	-20.2%	8,488	0.9%	-19.3%
24. UNITED FIRE & CASUALTY GRP	958,170	0.9%	1,277,814	586,901	45.9%	20,321	1.6%	47.5%
25. GREAT AMERICAN INSURANCE COMPANIES	953,740	0.9%	843,301	184,811	21.9%	58,626	7.0%	28.9%
26. MERCHANTS BONDING CO GRP	810,953	0.7%	840,571	(96,111)	-11.4%	(680)	-0.1%	-11.5%
27. PROALLIANCE GRP	680,307	0.6%	323,238	103,540	32.0%	11,147	3.4%	35.5%
28. COMPANION LIFE INS GRP	620,200	0.6%	633,674	60,944	9.6%	0	0.0%	9.6%
29. FAIRFAX FIN GRP	605,780	0.5%	610,250	(441,196)	-72.3%	(33,477)	-5.5%	-77.8%
30. BERKSHIRE HATHAWAY GRP	552,098	0.5%	683,159	9,603	1.4%	0	0.0%	1.4%
31. ALLEGHANY GRP	492,777	0.4%	516,457	200,225	38.8%	5,183	1.0%	39.8%
32. FIDELITY NATL FIN GRP	439,423	0.4%	442,236	220,020	49.8%	0	0.0%	49.8%
33. WR BERKLEY CORP GRP	380,858	0.3%	348,288	(60,269)	-17.3%	0	0.0%	-17.3%
34. SUN SURETY INS CO	370,419	0.3%	370,419	142,500	38.5%	0	0.0%	38.5%
35. GUARANTEEE CO OF NORTH AMERICA USA	313,582	0.3%	299,698	0	0.0%	0	0.0%	0.0%
36. AMERICAN SURETY COMPANY	292,913	0.3%	300,564	(71,804)	-23.9%	(3,729)	-1.2%	-25.1%
37. WESTERN INSURANCE GRP	288,620	0.3%	291,622	26,952	9.2%	0	0.0%	9.2%
38. UNIVERSAL SURETY GRP	259,927	0.2%	229,658	1,997	0.9%	0	0.0%	0.9%
39. PROTECTIVE LIFE INSURANCE GROUP	236,952	0.2%	235,076	0	0.0%	0	0.0%	0.0%
40. MINNESOTA SURETY AND TRUST CO	231,143	0.2%	208,756	(18,575)	-8.9%	5,475	2.6%	-6.3%
41. DELPHI FINANCIAL GROUP	188,461	0.2%	193,095	24,631	12.8%	1,610	0.8%	13.6%
42. KINGSWAY GRP	145,432	0.1%	128,610	11,952	9.3%	626	0.5%	9.8%
43. STATE FARM GRP	122,755	0.1%	126,363	49,755	39.4%	0	0.0%	39.4%
44. XL AMER GRP	118,732	0.1%	124,590	246,121	197.5%	(32,444)	-26.0%	171.5%
45. THE HANOVER INS GRP	112,898	0.1%	132,504	10,945	8.3%	2,599	2.0%	10.2%
46. ACSTAR INSURANCE COMPANY	105,083	0.1%	147,318	122,062	82.9%	27,441	18.6%	101.5%
47. OHIO INDEMNITY CO	97,205	0.1%	97,117	5,546	5.7%	0	0.0%	5.7%
48. CINCINNATI FIN GRP	81,519	0.1%	71,488	(2,081)	-2.9%	441	0.6%	-2.3%
49. AUTO OWNERS GRP	66,247	0.1%	61,530	2,813	4.6%	578	0.9%	5.5%
50. PROTECTIVE INSURANCE CO	57,325	0.1%	47,103	600	1.3%	0	0.0%	1.3%
Total Top 50 Writers	111,215,952	99.4%	108,753,593	7,653,800	7.0%	3,052,062	2.8%	9.8%
Total of All Other Writers	622,325	0.6%	1,737,506	661,226	38.1%	(479,735)	-27.6%	10.4%
Grand Total of All Writers	111,838,277	100.0%	110,491,099	8,315,026	7.5%	2,572,327	2.3%	9.9%

The Surety & Fidelity Association of America

Top 50 Writers of Surety Bonds

Calendar Year 2008

CONNECTICUT

(Final)

Group/Company Name	Direct Premiums Written	Percent of All Companies	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	DCCE	DCCE Ratio	Loss+DCCE Ratio
1. TRAVELERS BOND	21,235,929	29.2%	16,139,298	(2,046,181)	-12.7%	1,508,920	9.3%	-3.3%
2. ZURICH INS GRP	8,404,105	11.5%	6,026,730	384,720	6.4%	178,361	3.0%	9.3%
3. LIBERTY MUTUAL INSURANCE GROUP	6,096,706	8.4%	6,469,800	3,561,183	55.0%	1,183,074	18.3%	73.3%
4. CNA INSURANCE GROUP	5,404,515	7.4%	5,971,157	400,989	6.7%	498,777	8.4%	15.1%
5. HARTFORD FIRE & CASUALTY GROUP	4,568,632	6.3%	4,601,492	(1,113,746)	-24.2%	(736,236)	-16.0%	-40.2%
6. THE HANOVER INS GRP	3,949,403	5.4%	4,029,801	(66,011)	-1.6%	205,948	5.1%	3.5%
7. INTERNATIONAL FIDELITY INSURANCE CO	3,185,901	4.4%	3,046,133	10,474	0.3%	(40,558)	-1.3%	-1.0%
8. ACE LTD GRP	2,249,249	3.1%	2,334,196	515,670	22.1%	37,065	1.6%	23.7%
9. CHUBB & SON INC GRP	2,198,940	3.0%	3,651,761	(14,204)	-0.4%	0	0.0%	-0.4%
10. CHARTIS GRP	2,024,823	2.8%	2,430,971	(4,795,523)	-197.3%	413,601	17.0%	-180.3%
11. ARCH CAPITAL GROUP	1,864,123	2.6%	1,269,284	(1,378,619)	-108.6%	800,645	63.1%	-45.5%
12. MAIN STREET AMER GRP	1,122,535	1.5%	1,139,141	(464,296)	-40.8%	52,725	4.6%	-36.1%
13. ALLEGHANY GRP	1,078,624	1.5%	1,363,683	8,384	0.6%	(375)	0.0%	0.6%
14. GREAT AMERICAN INSURANCE COMPANIES	1,019,355	1.4%	1,021,955	199,955	19.6%	49,187	4.8%	24.4%
15. NAS SURETY GRP	923,015	1.3%	919,091	(231,157)	-25.2%	52,747	5.7%	-19.4%
16. ACCREDITED SURETY & CASUALTY CO INC	634,814	0.9%	634,763	(1,833)	-0.3%	0	0.0%	-0.3%
17. BOND SAFEGUARD INSURANCE CO	626,052	0.9%	472,271	0	0.0%	0	0.0%	0.0%
18. HCC SURETY GRP	623,273	0.9%	619,192	94,369	15.2%	31,967	5.2%	20.4%
19. AMERICAN SURETY COMPANY	589,076	0.8%	564,029	0	0.0%	0	0.0%	0.0%
20. FAIRFAX FIN GRP	529,741	0.7%	549,003	(228,728)	-41.7%	31,283	5.7%	-36.0%
21. FINANCIAL CASUALTY & SURETY INC	426,315	0.6%	426,315	14,463	3.4%	0	0.0%	3.4%
22. RLI INSURANCE GROUP	416,434	0.6%	328,296	(24,325)	-7.4%	25,858	7.9%	0.5%
23. FIRST SEALORD SURETY INC	416,283	0.6%	413,542	(26,607)	-6.4%	852	0.2%	-6.2%
24. WR BERKLEY CORP GRP	335,690	0.5%	273,702	(65,057)	-23.8%	0	0.0%	-23.8%
25. AEGIS GRP	285,677	0.4%	245,718	5,200	2.1%	8,700	3.5%	5.7%
26. COLONIAL SURETY CO	281,530	0.4%	295,217	(84,701)	-28.7%	(83,217)	-28.2%	-56.9%
27. SELECTIVE INS GRP	266,985	0.4%	244,934	3,297	1.3%	13	0.0%	1.4%
28. DELPHI FINANCIAL GROUP	255,415	0.4%	255,303	33,120	13.0%	1,409	0.6%	13.5%
29. BANKERS INS GRP	237,305	0.3%	236,489	134,825	57.0%	0	0.0%	57.0%
30. PROALLIANCE GRP	234,383	0.3%	181,734	27,636	15.2%	107,472	59.1%	74.3%
31. ALLEGHENY CASUALTY COMPANY	231,819	0.3%	235,408	0	0.0%	0	0.0%	0.0%
32. ACSTAR INSURANCE COMPANY	223,095	0.3%	231,687	(101,198)	-43.7%	(30,921)	-13.3%	-57.0%
33. FINANCIAL INDEMNITY CO	218,433	0.3%	176,060	10,798	6.1%	0	0.0%	6.1%
34. MERCHANTS BONDING CO GRP	207,611	0.3%	192,010	975	0.5%	453	0.2%	0.7%
35. INSCO INS SERVICES GRP	149,601	0.2%	133,288	5,940	4.5%	1,644	1.2%	5.7%
36. UTICA GRP	114,940	0.2%	122,048	(3,678)	-3.0%	(1,276)	-1.0%	-4.1%
37. SERVICE INS CO	96,225	0.1%	83,790	0	0.0%	0	0.0%	0.0%
38. GUARANTEE CO OF NORTH AMERICA USA	69,884	0.1%	61,866	0	0.0%	0	0.0%	0.0%
39. KINGSWAY GRP	44,562	0.1%	62,631	141,895	226.6%	7,561	12.1%	238.6%
40. STATE FARM GRP	31,026	0.0%	50,039	(1,286)	-2.6%	0	0.0%	-2.6%
41. CINCINNATI FIN GRP	25,750	0.0%	29,109	(391)	-1.3%	851	2.9%	1.6%
42. UNITED CASUALTY & SURETY CO INC	21,871	0.0%	20,073	0	0.0%	0	0.0%	0.0%
43. CONTRACTORS BONDING & INSURANCE CO	21,459	0.0%	28,088	(1,896)	-6.8%	(593)	-2.1%	-8.9%
44. XL AMER GRP	20,322	0.0%	47,780	(639,482)	-1338.4%	5,838	12.2%	-1326.2%
45. FEDERATED MUT GRP	16,799	0.0%	15,786	687	4.4%	55	0.3%	4.7%
46. UNION LABOR GROUP	15,548	0.0%	11,718	1,406	12.0%	0	0.0%	12.0%
47. PROGRESSIVE GRP	13,784	0.0%	9,644	547	5.7%	65	0.7%	6.3%
48. OLD REPUBLIC GRP	12,755	0.0%	16,688	0	0.0%	0	0.0%	0.0%
49. BANCINSURE INC	9,502	0.0%	8,769	1,655	18.9%	0	0.0%	18.9%
50. NATIONWIDE CORP GRP	8,960	0.0%	5,006	156	3.1%	16	0.3%	3.4%
Total Top 50 Writers	73,038,774	100.3%	67,696,489	(5,730,575)	-8.5%	4,311,911	6.4%	-2.1%
Total of All Other Writers	(249,104)	-0.3%	78,484	360,811	459.7%	(290,281)	-369.9%	89.9%
Grand Total of All Writers	72,789,670	100.0%	67,774,973	(5,369,764)	-7.9%	4,021,630	5.9%	-2.0%

The Surety & Fidelity Association of America

Top 50 Writers of Surety Bonds

Calendar Year 2008

DELAWARE

(Final)

Group/Company Name	Direct Premiums Written	Percent of All Companies	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	DCCE	DCCE Ratio	Loss+DCCE Ratio
1. LIBERTY MUTUAL INSURANCE GROUP	3,330,396	16.9%	2,813,497	439	0.0%	15,782	0.6%	0.6%
2. TRAVELERS BOND	3,055,322	15.5%	2,527,006	(810,216)	-32.1%	119,566	4.7%	-27.3%
3. ZURICH INS GRP	2,947,190	15.0%	1,844,865	58,852	3.2%	216,898	11.8%	14.9%
4. CNA INSURANCE GROUP	1,115,173	5.7%	903,459	96,635	10.7%	27,020	3.0%	13.7%
5. CHUBB & SON INC GRP	1,043,415	5.3%	822,291	(973,218)	-118.4%	2,884	0.4%	-118.0%
6. ARCH CAPITAL GROUP	960,836	4.9%	786,966	358,561	45.6%	37,118	4.7%	50.3%
7. BOND SAFEGUARD INSURANCE CO	699,965	3.6%	486,675	0	0.0%	0	0.0%	0.0%
8. INTERNATIONAL FIDELITY INSURANCE CO	695,471	3.5%	670,623	11,134	1.7%	3,159	0.5%	2.1%
9. ACE LTD GRP	620,221	3.2%	611,370	85,672	14.0%	10,038	1.6%	15.7%
10. HARTFORD FIRE & CASUALTY GROUP	607,956	3.1%	509,002	(175,595)	-34.5%	(24,282)	-4.8%	-39.3%
11. AEGIS GRP	606,417	3.1%	553,985	(1,900)	-0.3%	(3,200)	-0.6%	-0.9%
12. HCC SURETY GRP	384,127	2.0%	402,662	(40,039)	-9.9%	803	0.2%	-9.7%
13. ALLEGHANY GRP	350,841	1.8%	459,710	15,425	3.4%	(1,440)	-0.3%	3.0%
14. CHARTIS GRP	323,238	1.6%	1,205,578	(4,212,829)	-349.4%	(218,122)	-18.1%	-367.5%
15. LEXON INS CO	296,792	1.5%	319,133	(75,000)	-23.5%	0	0.0%	-23.5%
16. GREAT AMERICAN INSURANCE COMPANIES	285,975	1.5%	281,107	45,726	16.3%	8,623	3.1%	19.3%
17. PENNSYLVANIA NATL INS GRP	188,648	1.0%	172,297	37,418	21.7%	0	0.0%	21.7%
18. FIRST SEALORD SURETY INC	187,574	1.0%	173,270	4,027	2.3%	0	0.0%	2.3%
19. WESTFIELD GRP	156,630	0.8%	72,521	4,846	6.7%	20,351	28.1%	34.7%
20. SELECTIVE INS GRP	147,926	0.8%	99,982	11,689	11.7%	(88)	-0.1%	11.6%
21. FAIRFAX FIN GRP	144,514	0.7%	135,616	(22,297)	-16.4%	(5,260)	-3.9%	-20.3%
22. OHIO INDEMNITY CO	124,856	0.6%	62,599	6,260	10.0%	0	0.0%	10.0%
23. INSCO INS SERVICES GRP	100,542	0.5%	99,861	(322)	-0.3%	(1,763)	-1.8%	-2.1%
24. BANKERS INS GRP	96,715	0.5%	100,909	55,686	55.2%	0	0.0%	55.2%
25. GUARANTEE CO OF NORTH AMERICA USA	94,209	0.5%	40,673	405	1.0%	1,801	4.4%	5.4%
26. RLI INSURANCE GROUP	87,531	0.4%	100,365	242,289	241.4%	232,113	231.3%	472.7%
27. COLONIAL SURETY CO	84,906	0.4%	89,033	49,900	56.0%	30,532	34.3%	90.3%
28. ACSTAR INSURANCE COMPANY	84,209	0.4%	77,810	52,891	68.0%	14,244	18.3%	86.3%
29. MERCHANTS BONDING CO GRP	83,276	0.4%	68,807	904	1.3%	351	0.5%	1.8%
30. THE HANOVER INS GRP	74,528	0.4%	117,638	(40,944)	-34.8%	25,434	21.6%	-13.2%
31. MAIN STREET AMER GRP	72,155	0.4%	88,573	(6,665)	-7.5%	229	0.3%	-7.3%
32. NAS SURETY GRP	63,519	0.3%	60,517	6,809	11.3%	2,639	4.4%	15.6%
33. AMERICAN SURETY COMPANY	59,128	0.3%	34,022	0	0.0%	0	0.0%	0.0%
34. ACCREDITED SURETY & CASUALTY CO INC	51,280	0.3%	52,250	398	0.8%	0	0.0%	0.8%
35. LIFE OF THE SOUTH CORP GRP	44,115	0.2%	44,115	35,810	81.2%	245	0.6%	81.7%
36. WR BERKLEY CORP GRP	41,751	0.2%	32,335	(7,201)	-22.3%	0	0.0%	-22.3%
37. DELPHI FINANCIAL GROUP	28,164	0.1%	28,164	4,985	17.7%	0	0.0%	17.7%
38. ATLANTIC CO GRP	26,950	0.1%	24,218	(19,000)	-78.5%	(15,000)	-61.9%	-140.4%
39. UTICA GRP	26,783	0.1%	25,420	(5,720)	-22.5%	(7,818)	-30.8%	-53.3%
40. INTERNATIONAL CREDIT OF N AMER REIN	25,785	0.1%	19,339	0	0.0%	0	0.0%	0.0%
41. ROCHE SURETY AND CASUALTY INC	24,797	0.1%	24,797	0	0.0%	0	0.0%	0.0%
42. UNION LABOR GROUP	22,341	0.1%	11,262	2,020	17.9%	0	0.0%	17.9%
43. FIDELITY NATL FIN GRP	21,122	0.1%	22,914	43,757	191.0%	0	0.0%	191.0%
44. BERKSHIRE HATHAWAY GRP	21,027	0.1%	61,493	565,448	919.5%	0	0.0%	919.5%
45. ASSURANT INC GRP	19,418	0.1%	19,418	(4,326)	-22.3%	(292)	-1.5%	-23.8%
46. NATIONWIDE CORP GRP	16,252	0.1%	15,775	118	0.7%	145	0.9%	1.7%
47. STATE FARM GRP	12,069	0.1%	14,343	0	0.0%	0	0.0%	0.0%
48. FEDERATED MUT GRP	9,552	0.0%	9,792	508	5.2%	38	0.4%	5.6%
49. KINGSWAY GRP	8,539	0.0%	6,446	(68,529)	-1063.1%	(2,712)	-42.1%	-1105.2%
50. OLD REPUBLIC GRP	8,301	0.0%	8,127	0	0.0%	0	0.0%	0.0%
Total Top 50 Writers	19,582,447	99.6%	17,212,630	(4,665,189)	-27.1%	490,036	2.8%	-24.3%
Total of All Other Writers	72,087	0.4%	110,178	(2,368,182)	-2149.4%	797,622	723.9%	-1425.5%
Grand Total of All Writers	19,654,534	100.0%	17,322,808	(7,033,371)	-40.6%	1,287,658	7.4%	-33.2%

The Surety & Fidelity Association of America
Top 50 Writers of Surety Bonds
Calendar Year 2008
DISTRICT OF COLUMBIA
(Final)

Group/Company Name	Direct Premiums Written	Percent of All Companies	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	DCCE	DCCE Ratio	Loss+DCCE Ratio
1. TRAVELERS BOND	16,716,056	21.3%	19,533,332	(376,313)	-1.9%	1,674,733	8.6%	6.6%
2. LIBERTY MUTUAL INSURANCE GROUP	9,582,538	12.2%	9,305,506	284,846	3.1%	106,652	1.1%	4.2%
3. BERKSHIRE HATHAWAY GRP	8,455,328	10.8%	49,023	23,592	48.1%	(285)	-0.6%	47.5%
4. ACE LTD GRP	7,127,228	9.1%	6,902,994	1,056,332	15.3%	120,594	1.7%	17.0%
5. CHUBB & SON INC GRP	5,468,512	7.0%	5,743,581	(112,635)	-2.0%	27,259	0.5%	-1.5%
6. ZURICH INS GRP	5,219,084	6.7%	5,524,714	(196,044)	-3.5%	(29,047)	-0.5%	-4.1%
7. CNA INSURANCE GROUP	3,862,025	4.9%	3,680,010	791,339	21.5%	343,897	9.3%	30.8%
8. HARTFORD FIRE & CASUALTY GROUP	3,660,683	4.7%	4,887,263	(1,712,361)	-35.0%	16,475	0.3%	-34.7%
9. HCC SURETY GRP	3,228,299	4.1%	3,099,256	(17,395)	-0.6%	74,638	2.4%	1.8%
10. CHARTIS GRP	2,825,127	3.6%	3,367,131	459,046	13.6%	293,245	8.7%	22.3%
11. LEXON INS CO	1,756,170	2.2%	1,161,411	(45,000)	-3.9%	0	0.0%	-3.9%
12. ARCH CAPITAL GROUP	1,744,134	2.2%	1,510,695	669,716	44.3%	71,247	4.7%	49.0%
13. THE HANOVER INS GRP	1,309,251	1.7%	1,095,560	21,287	1.9%	67,416	6.2%	8.1%
14. GREAT AMERICAN INSURANCE COMPANIES	1,004,375	1.3%	1,023,145	(136,580)	-13.3%	32,774	3.2%	-10.1%
15. NAS SURETY GRP	846,919	1.1%	831,713	(106)	0.0%	13,685	1.6%	1.6%
16. WR BERKLEY CORP GRP	645,206	0.8%	534,233	(65,151)	-12.2%	0	0.0%	-12.2%
17. INTERNATIONAL FIDELITY INSURANCE CO	577,451	0.7%	760,013	(31,813)	-4.2%	(4,177)	-0.5%	-4.7%
18. OLD REPUBLIC GRP	446,653	0.6%	448,608	(1,990)	-0.4%	(2,613)	-0.6%	-1.0%
19. ALLEGHANY GRP	424,400	0.5%	314,816	95,069	30.2%	(3,527)	-1.1%	29.1%
20. PROASSURANCE CORP GRP	396,756	0.5%	272,136	0	0.0%	0	0.0%	0.0%
21. RLI INSURANCE GROUP	337,502	0.4%	413,364	(24,512)	-5.9%	8,962	2.2%	-3.8%
22. MAIN STREET AMER GRP	330,052	0.4%	287,502	(31,270)	-10.9%	(102)	0.0%	-10.9%
23. ARGONAUT GRP	300,000	0.4%	822	158	19.2%	21	2.6%	21.8%
24. WESTFIELD GRP	280,448	0.4%	240,337	(6,217)	-2.6%	(8,362)	-3.5%	-6.1%
25. AEGIS GRP	266,335	0.3%	235,727	(400)	-0.2%	(500)	-0.2%	-0.4%
26. SELECTIVE INS GRP	180,325	0.2%	204,112	2,234	1.1%	(21)	0.0%	1.1%
27. BOND SAFEGUARD INSURANCE CO	165,588	0.2%	143,954	0	0.0%	0	0.0%	0.0%
28. CINCINNATI FIN GRP	155,128	0.2%	186,748	(2,957)	-1.6%	2,412	1.3%	-0.3%
29. MERCHANTS BONDING CO GRP	148,049	0.2%	249,311	(6,228)	-2.5%	(1,958)	-0.8%	-3.3%
30. FIRST SEALORD SURETY INC	142,440	0.2%	142,055	44	0.0%	0	0.0%	0.0%
31. ACSTAR INSURANCE COMPANY	122,774	0.2%	124,721	(20,156)	-16.2%	(9,997)	-8.0%	-24.2%
32. OHIO INDEMNITY CO	87,866	0.1%	87,831	0	0.0%	0	0.0%	0.0%
33. FAIRFAX FIN GRP	74,588	0.1%	60,908	(110,570)	-181.5%	6,717	11.0%	-170.5%
34. INSCO INS SERVICES GRP	74,087	0.1%	88,105	(5,837)	-6.6%	(5,039)	-5.7%	-12.3%
35. PENNSYLVANIA NATL INS GRP	66,129	0.1%	60,026	3,227	5.4%	0	0.0%	5.4%
36. ERIE INS GRP	59,118	0.1%	53,455	8,810	16.5%	2,519	4.7%	21.2%
37. EMC INS CO GRP	43,651	0.1%	42,919	374	0.9%	169	0.4%	1.3%
38. NAVIGATORS GRP	35,376	0.0%	30,009	(2,150)	-7.2%	(2,529)	-8.4%	-15.6%
39. STATE FARM GRP	33,193	0.0%	34,721	(8,587)	-24.7%	(7,029)	-20.2%	-45.0%
40. COMPANION LIFE INS GRP	30,679	0.0%	32,042	1,942	6.1%	0	0.0%	6.1%
41. UTICA GRP	24,200	0.0%	25,073	8,171	32.6%	1,650	6.6%	39.2%
42. GUARANTEE CO OF NORTH AMERICA USA	23,845	0.0%	58,942	68,174	115.7%	59,089	100.2%	215.9%
43. HARFORD GRP	18,000	0.0%	11,747	155	1.3%	7	0.1%	1.4%
44. GENERALI GROUP	17,000	0.0%	19,667	0	0.0%	0	0.0%	0.0%
45. COLONIAL SURETY CO	11,325	0.0%	11,876	9,451	79.6%	6,456	54.4%	133.9%
46. CONTRACTORS BONDING & INSURANCE CO	7,358	0.0%	8,094	(197)	-2.4%	(97)	-1.2%	-3.6%
47. XL AMER GRP	6,967	0.0%	8,205	60,752	740.4%	(4,925)	-60.0%	680.4%
48. NATIONWIDE CORP GRP	6,947	0.0%	2,170	19	0.9%	6	0.3%	1.2%
49. FIDELITY NATL FIN GRP	6,646	0.0%	6,646	4,087	61.5%	0	0.0%	61.5%
50. PROALLIANCE GRP	6,216	0.0%	10,380	(861)	-8.3%	(174)	-1.7%	-10.0%
Total Top 50 Writers	78,358,027	100.0%	72,926,609	653,495	0.9%	2,850,241	3.9%	4.8%
Total of All Other Writers	(22,901)	0.0%	1,736	1,982,695	114210.5%	807,245	46500.3%	160710.8%
Grand Total of All Writers	78,335,126	100.0%	72,928,345	2,636,190	3.6%	3,657,486	5.0%	8.6%

The Surety & Fidelity Association of America

Top 50 Writers of Surety Bonds

Calendar Year 2008

FLORIDA

(Final)

Group/Company Name	Direct Premiums Written	Percent of All Companies	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	DCCE	DCCE Ratio	Loss+DCCE Ratio
1. TRAVELERS BOND	70,186,154	18.6%	71,046,083	(15,569,340)	-21.9%	9,056,058	12.7%	-9.2%
2. LIBERTY MUTUAL INSURANCE GROUP	50,160,862	13.3%	55,943,503	3,290,063	5.9%	1,742,015	3.1%	9.0%
3. ZURICH INS GRP	35,666,812	9.4%	35,263,881	4,307,080	12.2%	239,879	0.7%	12.9%
4. CNA INSURANCE GROUP	26,241,852	6.9%	29,270,183	329,584	1.1%	1,265,225	4.3%	5.4%
5. CHUBB & SON INC GRP	18,150,617	4.8%	18,801,560	(1,643,937)	-8.7%	165,759	0.9%	-7.9%
6. HARTFORD FIRE & CASUALTY GROUP	15,573,604	4.1%	16,529,369	(5,481,930)	-33.2%	2,109,384	12.8%	-20.4%
7. ALLEGHENY CASUALTY COMPANY	12,033,694	3.2%	12,037,197	(2,205)	0.0%	(551)	0.0%	0.0%
8. ARCH CAPITAL GROUP	10,397,681	2.8%	12,388,164	11,200,897	90.4%	2,096,710	16.9%	107.3%
9. THE HANOVER INS GRP	8,911,832	2.4%	8,651,502	1,376,663	15.9%	534,019	6.2%	22.1%
10. INSCO INS SERVICES GRP	8,129,758	2.2%	8,023,930	3,751,901	46.8%	233,742	2.9%	49.7%
11. ACE LTD GRP	7,882,430	2.1%	9,917,693	4,376,859	44.1%	776,722	7.8%	52.0%
12. GREAT AMERICAN INSURANCE COMPANIES	7,442,909	2.0%	7,434,184	2,495,004	33.6%	880,927	11.8%	45.4%
13. INTERNATIONAL FIDELITY INSURANCE CO	7,298,333	1.9%	7,463,162	846,634	11.3%	79,436	1.1%	12.4%
14. NAS SURETY GRP	6,376,189	1.7%	7,028,890	(785,652)	-11.2%	(265,068)	-3.8%	-14.9%
15. CHARTIS GRP	6,164,260	1.6%	9,687,037	(1,439,099)	-14.9%	255,677	2.6%	-12.2%
16. WESTFIELD GRP	6,113,771	1.6%	6,399,985	(165,478)	-2.6%	11,538	0.2%	-2.4%
17. FIRST SEALORD SURETY INC	5,929,128	1.6%	5,929,461	(670,377)	-11.3%	353,493	6.0%	-5.3%
18. RLI INSURANCE GROUP	5,278,030	1.4%	5,349,914	785,452	14.7%	255,602	4.8%	19.5%
19. WR BERKLEY CORP GRP	4,793,080	1.3%	5,413,217	1,342,777	24.8%	595,284	11.0%	35.8%
20. BOND SAFEGUARD INSURANCE CO	3,933,724	1.0%	3,996,728	1,312,543	32.8%	217,291	5.4%	38.3%
21. BERKSHIRE HATHAWAY GRP	3,785,575	1.0%	523	21	4.0%	(44)	-8.4%	-4.4%
22. MERCHANTS BONDING CO GRP	3,668,199	1.0%	3,667,915	95,133	2.6%	38,941	1.1%	3.7%
23. LEXON INS CO	3,648,312	1.0%	3,263,711	23,708	0.7%	211,292	6.5%	7.2%
24. HCC SURETY GRP	3,493,562	0.9%	3,464,399	497,098	14.3%	198,348	5.7%	20.1%
25. ALLEGHANY GRP	3,484,320	0.9%	3,721,332	479,894	12.9%	302,760	8.1%	21.0%
26. OLD REPUBLIC GRP	3,180,233	0.8%	3,303,302	151,256	4.6%	402	0.0%	4.6%
27. KINGSWAY GRP	2,816,697	0.7%	3,612,642	4,320,092	119.6%	277,148	7.7%	127.3%
28. PROALLIANCE GRP	2,598,683	0.7%	2,262,830	118,563	5.2%	88,319	3.9%	9.1%
29. UNITED FIRE & CASUALTY GRP	2,494,702	0.7%	2,655,759	164,479	6.2%	16,964	0.6%	6.8%
30. CONTRACTORS BONDING & INSURANCE CO	2,460,758	0.7%	2,487,848	231,572	9.3%	72,774	2.9%	12.2%
31. BANKERS INS GRP	2,306,074	0.6%	2,225,803	892,170	40.1%	571	0.0%	40.1%
32. MAIN STREET AMER GRP	1,924,522	0.5%	1,711,923	374,830	21.9%	204,161	11.9%	33.8%
33. ACCREDITED SURETY & CASUALTY CO INC	1,920,904	0.5%	1,973,600	30,224	1.5%	26,873	1.4%	2.9%
34. CINCINNATI FIN GRP	1,867,373	0.5%	1,838,761	(130,181)	-7.1%	147,601	8.0%	0.9%
35. COMPANION LIFE INS GRP	1,638,427	0.4%	1,630,541	72,300	4.4%	0	0.0%	4.4%
36. FAIRFAX FIN GRP	1,534,964	0.4%	1,541,046	101,872	6.6%	284,302	18.4%	25.1%
37. GRAY INSURANCE GROUP	1,422,573	0.4%	1,378,487	145,054	10.5%	148,330	10.8%	21.3%
38. GUARANTEE CO OF NORTH AMERICA USA	1,257,051	0.3%	1,182,537	(18,568)	-1.6%	46,314	3.9%	2.3%
39. AUTO OWNERS GRP	1,237,709	0.3%	1,232,360	223,130	18.1%	460,260	37.3%	55.5%
40. ASSURANT INC GRP	1,207,186	0.3%	1,206,782	(132,462)	-11.0%	(7,195)	-0.6%	-11.6%
41. ROCHE SURETY AND CASUALTY INC	1,197,130	0.3%	1,180,579	0	0.0%	0	0.0%	0.0%
42. AMERICAN SURETY COMPANY	985,034	0.3%	984,770	(111,735)	-11.3%	(6,390)	-0.6%	-12.0%
43. ACSTAR INSURANCE COMPANY	779,573	0.2%	782,377	92,960	11.9%	22,912	2.9%	14.8%
44. STATE FARM GRP	743,799	0.2%	737,835	134,109	18.2%	9,612	1.3%	19.5%
45. ATLANTIC AMER GRP	613,834	0.2%	866,522	131,954	15.2%	29,547	3.4%	18.6%
46. COMMERCIAL INS ALLIANCE A RECIPROCAL	597,742	0.2%	553,919	0	0.0%	6,000	1.1%	1.1%
47. PENINSULAR SURETY CO	566,430	0.1%	566,430	84,960	15.0%	0	0.0%	15.0%
48. SURETEC INSURANCE CO	565,937	0.1%	215,239	53,810	25.0%	10,762	5.0%	30.0%
49. AEGIS GRP	519,032	0.1%	396,290	268,801	67.8%	20,652	5.2%	73.0%
50. OHIO INDEMNITY CO	393,290	0.1%	330,769	33,232	10.0%	0	0.0%	10.0%
Total Top 50 Writers	371,574,345	98.3%	387,552,474	17,985,715	4.6%	23,214,358	6.0%	10.6%
Total of All Other Writers	6,401,584	1.7%	6,945,332	(6,923,949)	-99.7%	594,850	8.6%	-91.1%
Grand Total of All Writers	377,975,929	100.0%	394,497,806	11,061,766	2.8%	23,809,208	6.0%	8.8%

The Surety & Fidelity Association of America

Top 50 Writers of Surety Bonds

Calendar Year 2008

GEORGIA

(Final)

Group/Company Name	Direct Premiums Written	Percent of All Companies	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	DCCE	DCCE Ratio	Loss+DCCE Ratio
1. TRAVELERS BOND	30,032,939	18.4%	33,186,325	1,145,591	3.5%	3,277,893	9.9%	13.3%
2. LIBERTY MUTUAL INSURANCE GROUP	17,152,453	10.5%	16,061,341	1,303,301	8.1%	817,622	5.1%	13.2%
3. CNA INSURANCE GROUP	15,244,918	9.3%	14,860,508	1,838,429	12.4%	645,635	4.3%	16.7%
4. ZURICH INS GRP	11,724,754	7.2%	10,645,133	(115,323)	-1.1%	286,896	2.7%	1.6%
5. CHUBB & SON INC GRP	9,174,495	5.6%	10,057,016	(81,699)	-0.8%	19,959	0.2%	-0.6%
6. LIFE OF THE SOUTH CORP GRP	9,150,474	5.6%	9,150,474	7,745,687	84.6%	(85,729)	-0.9%	83.7%
7. HARTFORD FIRE & CASUALTY GROUP	6,744,584	4.1%	7,618,321	(147,233)	-1.9%	116,772	1.5%	-0.4%
8. THE HANOVER INS GRP	4,853,387	3.0%	4,654,863	453,810	9.7%	197,832	4.3%	14.0%
9. CINCINNATI FIN GRP	3,823,967	2.3%	3,838,035	16,747	0.4%	48,068	1.3%	1.7%
10. NAS SURETY GRP	3,593,696	2.2%	3,512,644	(355,634)	-10.1%	(3,104)	-0.1%	-10.2%
11. WR BERKLEY CORP GRP	3,478,918	2.1%	3,644,828	656,290	18.0%	126,712	3.5%	21.5%
12. INTERNATIONAL FIDELITY INSURANCE CO	3,364,677	2.1%	3,392,093	191,251	5.6%	39,997	1.2%	6.8%
13. WESTFIELD GRP	3,341,262	2.0%	3,615,037	(90,518)	-2.5%	(125,481)	-3.5%	-6.0%
14. GREAT AMERICAN INSURANCE COMPANIES	3,284,165	2.0%	3,405,369	(118,174)	-3.5%	107,611	3.2%	-0.3%
15. ALLEGHANY GRP	2,932,634	1.8%	3,108,807	632,982	20.4%	196,559	6.3%	26.7%
16. INSCO INS SERVICES GRP	2,845,960	1.7%	3,121,475	821,355	26.3%	49,714	1.6%	27.9%
17. ACE LTD GRP	2,802,233	1.7%	3,478,705	596,640	17.2%	481,997	13.9%	31.0%
18. ARCH CAPITAL GROUP	2,772,158	1.7%	2,516,832	11,414,172	453.5%	2,724,336	108.2%	561.8%
19. LEXON INS CO	2,567,691	1.6%	2,331,054	(58,838)	-2.5%	8,838	0.4%	-2.1%
20. RLI INSURANCE GROUP	1,927,208	1.2%	1,875,522	(10,058)	-0.5%	21,366	1.1%	0.6%
21. COMPANION LIFE INS GRP	1,845,894	1.1%	1,856,221	132,157	7.1%	0	0.0%	7.1%
22. CHARTIS GRP	1,514,113	0.9%	4,568,159	(293,301)	-6.4%	90,658	2.0%	-4.4%
23. HCC SURETY GRP	1,506,649	0.9%	1,620,654	271,340	16.7%	21,500	1.3%	18.1%
24. BANKERS INS GRP	1,344,962	0.8%	1,323,753	711,346	53.7%	0	0.0%	53.7%
25. MERCHANTS BONDING CO GRP	1,254,608	0.8%	1,183,218	(95,538)	-8.1%	15,673	1.3%	-6.7%
26. ATLANTIC AMER GRP	1,171,566	0.7%	1,224,161	1,086,627	88.8%	59,627	4.9%	93.6%
27. UNION LABOR GROUP	1,077,734	0.7%	432,766	97,446	22.5%	0	0.0%	22.5%
28. STATE FARM GRP	1,070,484	0.7%	962,503	111,933	11.6%	101,481	10.5%	22.2%
29. FIRST SEALORD SURETY INC	1,054,504	0.6%	997,927	(13,786)	-1.4%	0	0.0%	-1.4%
30. OLD REPUBLIC GRP	1,047,566	0.6%	1,068,489	76,659	7.2%	26,446	2.5%	9.6%
31. AUTO OWNERS GRP	973,878	0.6%	917,055	(172,891)	-18.9%	(81,915)	-8.9%	-27.8%
32. GUARANTEE CO OF NORTH AMERICA USA	793,613	0.5%	780,107	550,073	70.5%	(19,733)	-2.5%	68.0%
33. NATIONWIDE CORP GRP	724,114	0.4%	718,738	3,680	0.5%	13,303	1.9%	2.4%
34. SELECTIVE INS GRP	672,903	0.4%	676,248	441,027	65.2%	48,135	7.1%	72.3%
35. KINGSWAY GRP	614,947	0.4%	611,212	9,975	1.6%	3,745	0.6%	2.2%
36. MAIN STREET AMER GRP	482,265	0.3%	507,041	2,096	0.4%	42,716	8.4%	8.8%
37. PENNSYLVANIA NATL INS GRP	457,141	0.3%	422,488	32,650	7.7%	1,834	0.4%	8.2%
38. FIDELITY NATL FIN GRP	448,837	0.3%	448,837	264,551	58.9%	0	0.0%	58.9%
39. BOND SAFEGUARD INSURANCE CO	442,538	0.3%	385,563	75,000	19.5%	0	0.0%	19.5%
40. GRAY INSURANCE GROUP	431,255	0.3%	420,443	198,586	47.2%	203,071	48.3%	95.5%
41. PROALLIANCE GRP	382,209	0.2%	258,928	29,105	11.2%	6,097	2.4%	13.6%
42. NEW YORK MARINE & GEN GRP	359,041	0.2%	475,007	116,478	24.5%	18,172	3.8%	28.3%
43. BERKSHIRE HATHAWAY GRP	326,899	0.2%	363,131	57,351	15.8%	0	0.0%	15.8%
44. AEGIS GRP	269,939	0.2%	244,618	20,803	8.5%	400	0.2%	8.7%
45. DELPHI FINANCIAL GROUP	250,127	0.2%	244,334	14,349	5.9%	3,163	1.3%	7.2%
46. ICW GRP	190,338	0.1%	188,267	(26,681)	-14.2%	(413)	-0.2%	-14.4%
47. AMERICAN SURETY COMPANY	171,630	0.1%	176,030	0	0.0%	4,839	2.7%	2.7%
48. SURETEC INSURANCE CO	136,755	0.1%	39,419	6,898	17.5%	985	2.5%	20.0%
49. INDIANA LUMBERMENS GRP	122,348	0.1%	106,991	0	0.0%	0	0.0%	0.0%
50. CONTRACTORS BONDING & INSURANCE CO	114,613	0.1%	164,365	(6,505)	-4.0%	(1,571)	-1.0%	-4.9%
Total Top 50 Writers	162,066,043	99.3%	167,461,055	29,540,206	17.6%	9,511,706	5.7%	23.3%
Total of All Other Writers	1,095,299	0.7%	1,407,873	(4,596,914)	-326.5%	(519,117)	-36.9%	-363.4%
Grand Total of All Writers	163,161,342	100.0%	168,868,928	24,943,292	14.8%	8,992,589	5.3%	20.1%

The Surety & Fidelity Association of America

Top 50 Writers of Surety Bonds

Calendar Year 2008

HAWAII

(Final)

Group/Company Name	Direct Premiums Written	Percent of All Companies	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	DCCE	DCCE Ratio	Loss+DCCE Ratio
1. TRAVELERS BOND	11,007,602	23.3%	11,261,196	486,139	4.3%	1,120,135	9.9%	14.3%
2. LIBERTY MUTUAL INSURANCE GROUP	10,083,264	21.4%	8,654,236	483,307	5.6%	318,992	3.7%	9.3%
3. ZURICH INS GRP	6,802,587	14.4%	5,433,560	50,181	0.9%	(76,541)	-1.4%	-0.5%
4. ISLAND INS CO GRP	3,938,424	8.4%	4,232,962	(337,437)	-8.0%	23,838	0.6%	-7.4%
5. CHUBB & SON INC GRP	3,549,068	7.5%	3,477,724	43,949	1.3%	0	0.0%	1.3%
6. CNA INSURANCE GROUP	2,574,899	5.5%	2,491,173	1,405,178	56.4%	(13,948)	-0.6%	55.8%
7. HARTFORD FIRE & CASUALTY GROUP	2,192,710	4.7%	2,415,356	102,610	4.2%	61,298	2.5%	6.8%
8. ARCH CAPITAL GROUP	2,017,774	4.3%	2,032,208	264,502	13.0%	26,430	1.3%	14.3%
9. INSCO INS SERVICES GRP	1,234,354	2.6%	1,185,841	17,051	1.4%	(7,491)	-0.6%	0.8%
10. ALLEGHENY CASUALTY COMPANY	749,748	1.6%	717,975	4,599	0.6%	1,150	0.2%	0.8%
11. INTERNATIONAL FIDELITY INSURANCE CO	436,155	0.9%	422,889	6,698	1.6%	1,543	0.4%	1.9%
12. ACE LTD GRP	412,868	0.9%	401,611	62,370	15.5%	69,211	17.2%	32.8%
13. CHARTIS GRP	333,600	0.7%	359,856	41,372	11.5%	(3,366)	-0.9%	10.6%
14. RLI INSURANCE GROUP	221,807	0.5%	158,994	(6,783)	-4.3%	2,408	1.5%	-2.8%
15. HCC SURETY GRP	181,427	0.4%	267,769	31,173	11.6%	(2,583)	-1.0%	10.7%
16. FAIRFAX FIN GRP	181,193	0.4%	192,240	(13,068)	-6.8%	3,169	1.6%	-5.1%
17. WR BERKLEY CORP GRP	176,806	0.4%	61,631	(10,614)	-17.2%	0	0.0%	-17.2%
18. NAS SURETY GRP	141,272	0.3%	164,991	8,535	5.2%	7,874	4.8%	9.9%
19. BOND SAFEGUARD INSURANCE CO	121,973	0.3%	137,911	0	0.0%	0	0.0%	0.0%
20. GREAT AMERICAN INSURANCE COMPANIES	103,342	0.2%	93,762	(2,097)	-2.2%	1,224	1.3%	-0.9%
21. ICW GRP	102,652	0.2%	105,428	(49,464)	-46.9%	(92,762)	-88.0%	-134.9%
22. NAVIGATORS GRP	83,128	0.2%	83,224	4,374	5.3%	227	0.3%	5.5%
23. ALLIANZ INSURANCE GROUP	82,614	0.2%	106,015	(187,641)	-177.0%	(108,630)	-102.5%	-279.5%
24. CONTRACTORS BONDING & INSURANCE CO	77,712	0.2%	83,068	3,226	3.9%	(859)	-1.0%	2.8%
25. ALLEGHANY GRP	68,044	0.1%	82,987	(1,217)	-1.5%	(135)	-0.2%	-1.6%
26. LEXON INS CO	67,681	0.1%	81,973	2,421	3.0%	0	0.0%	3.0%
27. AMERICAN SAFETY HOLDING GRP	58,769	0.1%	38,350	0	0.0%	0	0.0%	0.0%
28. THE HANOVER INS GRP	50,945	0.1%	48,150	1,705	3.5%	3,430	7.1%	10.7%
29. STATE FARM GRP	31,667	0.1%	32,051	0	0.0%	0	0.0%	0.0%
30. DELPHI FINANCIAL GROUP	24,221	0.1%	24,221	4,288	17.7%	0	0.0%	17.7%
31. OLD REPUBLIC GRP	16,303	0.0%	20,021	1	0.0%	0	0.0%	0.0%
32. ACSTAR INSURANCE COMPANY	9,231	0.0%	10,342	(3,701)	-35.8%	(1,149)	-11.1%	-46.9%
33. AMERICAN SURETY COMPANY	8,656	0.0%	15,740	5,293	33.6%	275	1.7%	35.4%
34. MERCHANTS BONDING CO GRP	8,638	0.0%	12,936	(161)	-1.2%	(40)	-0.3%	-1.6%
35. BANKERS INS GRP	5,143	0.0%	4,355	0	0.0%	0	0.0%	0.0%
36. ACCREDITED SURETY & CASUALTY CO INC	2,049	0.0%	2,386	(591)	-24.8%	0	0.0%	-24.8%
37. CUNA MUTUAL GRP	1,664	0.0%	1,664	0	0.0%	0	0.0%	0.0%
38. CINCINNATI FIN GRP	1,100	0.0%	1,246	0	0.0%	0	0.0%	0.0%
39. PROTECTIVE LIFE INSURANCE GROUP	1,000	0.0%	1,000	(78,427)	-7842.7%	0	0.0%	-7842.7%
40. EMC INS CO GRP	664	0.0%	578	10	1.7%	4	0.7%	2.4%
41. GMAC INS HOLDING GRP	88	0.0%	(93)	133	-143.0%	0	0.0%	-143.0%
Total Top 50 Writers	47,162,842	100.0%	44,919,527	2,337,914	5.2%	1,333,704	3.0%	8.2%
Total of All Other Writers	(8,797)	0.0%	13,187	122,630	929.9%	(36,199)	-274.5%	655.4%
Grand Total of All Writers	47,154,045	100.0%	44,932,714	2,460,544	5.5%	1,297,505	2.9%	8.4%

The Surety & Fidelity Association of America

Top 50 Writers of Surety Bonds

Calendar Year 2008

IDAHO

(Final)

Group/Company Name	Direct Premiums Written	Percent of All Companies	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	DCCE	DCCE Ratio	Loss+DCCE Ratio
1. TRAVELERS BOND	4,601,587	19.5%	4,762,333	110,504	2.3%	441,603	9.3%	11.6%
2. LIBERTY MUTUAL INSURANCE GROUP	3,817,474	16.2%	3,804,721	(2,402,704)	-63.2%	177,390	4.7%	-58.5%
3. CNA INSURANCE GROUP	2,144,813	9.1%	2,123,250	455,314	21.4%	33,463	1.6%	23.0%
4. ZURICH INS GRP	1,673,476	7.1%	1,320,137	56,295	4.3%	19,144	1.5%	5.7%
5. ICW GRP	1,039,742	4.4%	1,126,466	(162,279)	-14.4%	(8,423)	-0.7%	-15.2%
6. WESTERN INSURANCE GRP	902,819	3.8%	476,689	44,056	9.2%	0	0.0%	9.2%
7. NAS SURETY GRP	785,775	3.3%	739,166	5,578	0.8%	3,272	0.4%	1.2%
8. CHUBB & SON INC GRP	774,456	3.3%	465,302	(38,012)	-8.2%	0	0.0%	-8.2%
9. INSCO INS SERVICES GRP	737,626	3.1%	794,650	196,593	24.7%	24,001	3.0%	27.8%
10. HARTFORD FIRE & CASUALTY GROUP	706,541	3.0%	834,836	635	0.1%	21,997	2.6%	2.7%
11. ARCH CAPITAL GROUP	491,242	2.1%	178,853	75,555	42.2%	7,556	4.2%	46.5%
12. CINCINNATI FIN GRP	480,368	2.0%	407,857	(4,404)	-1.1%	8,882	2.2%	1.1%
13. CONTRACTORS BONDING & INSURANCE CO	442,391	1.9%	394,642	28,454	7.2%	12,196	3.1%	10.3%
14. NATIONWIDE CORP GRP	431,665	1.8%	448,672	12,905	2.9%	5,781	1.3%	4.2%
15. GREAT AMERICAN INSURANCE COMPANIES	429,498	1.8%	472,591	(33,502)	-7.1%	(2,423)	-0.5%	-7.6%
16. ACE LTD GRP	412,889	1.8%	401,911	63,818	15.9%	7,600	1.9%	17.8%
17. CHARTIS GRP	393,679	1.7%	380,799	71,065	18.7%	7,405	1.9%	20.6%
18. SUN SURETY INS CO	270,622	1.1%	270,622	0	0.0%	0	0.0%	0.0%
19. UNITED FIRE & CASUALTY GRP	241,184	1.0%	175,956	244,115	138.7%	4,969	2.8%	141.6%
20. HCC SURETY GRP	221,231	0.9%	226,370	38,313	16.9%	(2,996)	-1.3%	15.6%
21. UNIVERSAL FIRE & CASUALTY INS CO	205,572	0.9%	205,572	0	0.0%	0	0.0%	0.0%
22. WR BERKLEY CORP GRP	203,933	0.9%	163,084	(1,688)	-1.0%	0	0.0%	-1.0%
23. EMC INS CO GRP	184,282	0.8%	263,914	1,747	0.7%	860	0.3%	1.0%
24. MERCHANTS BONDING CO GRP	170,236	0.7%	189,298	(898)	-0.5%	(128)	-0.1%	-0.5%
25. INTERNATIONAL FIDELITY INSURANCE CO	159,708	0.7%	159,635	684	0.4%	211	0.1%	0.6%
26. OLD REPUBLIC GRP	149,678	0.6%	189,820	(1,001)	-0.5%	(600)	-0.3%	-0.8%
27. RLI INSURANCE GROUP	137,129	0.6%	109,620	(4,313)	-3.9%	1,085	1.0%	-2.9%
28. FINANCIAL CASUALTY & SURETY INC	132,970	0.6%	132,970	4,511	3.4%	0	0.0%	3.4%
29. ALLEGHANY GRP	123,099	0.5%	141,299	11,378	8.1%	(654)	-0.5%	7.6%
30. KINGSWAY GRP	122,082	0.5%	126,507	0	0.0%	0	0.0%	0.0%
31. GUARANTEE CO OF NORTH AMERICA USA	93,870	0.4%	88,064	201	0.2%	887	1.0%	1.2%
32. DHC GROUP	92,403	0.4%	92,403	0	0.0%	0	0.0%	0.0%
33. AMERICAN SAFETY HOLDING GRP	66,726	0.3%	50,476	0	0.0%	0	0.0%	0.0%
34. PROALLIANCE GRP	59,153	0.3%	61,363	936	1.5%	201	0.3%	1.9%
35. ACCREDITED SURETY & CASUALTY CO INC	54,090	0.2%	54,453	(1,677)	-3.1%	0	0.0%	-3.1%
36. BOND SAFEGUARD INSURANCE CO	50,739	0.2%	46,128	2,500	5.4%	0	0.0%	5.4%
37. LEXON INS CO	48,667	0.2%	43,567	26,314	60.4%	0	0.0%	60.4%
38. BANCINSURE INC	47,396	0.2%	51,221	15,692	30.6%	0	0.0%	30.6%
39. STATE FARM GRP	47,244	0.2%	56,299	0	0.0%	0	0.0%	0.0%
40. LUMBERMENS UNDERWRITING ALLIANCE	40,905	0.2%	25,045	0	0.0%	0	0.0%	0.0%
41. ACSTAR INSURANCE COMPANY	40,491	0.2%	47,544	(11,653)	-24.5%	(3,761)	-7.9%	-32.4%
42. PROGRESSIVE GRP	35,284	0.1%	10,204	499	4.9%	64	0.6%	5.5%
43. BANKERS INS GRP	32,707	0.1%	31,926	11,231	35.2%	0	0.0%	35.2%
44. WESTFIELD GRP	31,609	0.1%	19,443	1,835	9.4%	1,737	8.9%	18.4%
45. DELPHI FINANCIAL GROUP	26,782	0.1%	26,772	2,920	10.9%	177	0.7%	11.6%
46. BERKSHIRE HATHAWAY GRP	18,432	0.1%	14,092	3,038	21.6%	0	0.0%	21.6%
47. ALLIANCE INS GRP	18,332	0.1%	15,404	0	0.0%	0	0.0%	0.0%
48. FAIRFAX FIN GRP	17,019	0.1%	17,343	32	0.2%	1,135	6.5%	6.7%
49. MOTORISTS MUT GRP	16,767	0.1%	15,193	(151)	-1.0%	(114)	-0.8%	-1.7%
50. NAVIGATORS GRP	13,104	0.1%	13,138	4,964	37.8%	374	2.8%	40.6%
Total Top 50 Writers	23,439,487	99.5%	22,267,620	(1,170,600)	-5.3%	762,891	3.4%	-1.8%
Total of All Other Writers	110,099	0.5%	96,321	91,389	94.9%	(35,496)	-36.9%	58.0%
Grand Total of All Writers	23,549,586	100.0%	22,363,941	(1,079,211)	-4.8%	727,395	3.3%	-1.6%

The Surety & Fidelity Association of America

Top 50 Writers of Surety Bonds

Calendar Year 2008

ILLINOIS

(Final)

Group/Company Name	Direct Premiums Written	Percent of All Companies	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	DCCE	DCCE Ratio	Loss+DCCE Ratio
1. TRAVELERS BOND	29,866,675	18.9%	33,470,544	(3,775,783)	-11.3%	2,417,786	7.2%	-4.1%
2. LIBERTY MUTUAL INSURANCE GROUP	25,946,003	16.4%	26,828,164	1,249,031	4.7%	1,395,847	5.2%	9.9%
3. CNA INSURANCE GROUP	19,259,114	12.2%	19,798,978	(3,469,793)	-17.5%	(500,471)	-2.5%	-20.1%
4. ZURICH INS GRP	13,963,953	8.8%	15,256,368	6,507,072	42.7%	1,579,060	10.4%	53.0%
5. NAS SURETY GRP	6,982,134	4.4%	7,039,772	413,713	5.9%	275,627	3.9%	9.8%
6. BERKSHIRE HATHAWAY GRP	6,140,423	3.9%	1,415,432	24,379	1.7%	(37)	0.0%	1.7%
7. THE HANOVER INS GRP	5,187,852	3.3%	5,039,788	538,796	10.7%	229,713	4.6%	15.2%
8. GREAT AMERICAN INSURANCE COMPANIES	4,579,061	2.9%	4,727,292	578,312	12.2%	297,257	6.3%	18.5%
9. CHUBB & SON INC GRP	3,892,224	2.5%	5,193,170	43,549	0.8%	2,176	0.0%	0.9%
10. ACE LTD GRP	3,677,869	2.3%	3,746,991	896,045	23.9%	43,595	1.2%	25.1%
11. INTERNATIONAL FIDELITY INSURANCE CO	3,589,906	2.3%	3,584,087	296,398	8.3%	(31,941)	-0.9%	7.4%
12. HARTFORD FIRE & CASUALTY GROUP	3,410,471	2.2%	3,766,628	514,729	13.7%	322,053	8.6%	22.2%
13. BOND SAFEGUARD INSURANCE CO	3,116,398	2.0%	3,294,780	418,135	12.7%	142,865	4.3%	17.0%
14. UNITED FIRE & CASUALTY GRP	3,083,572	2.0%	2,856,547	1,398,096	48.9%	231,473	8.1%	57.0%
15. RLI INSURANCE GROUP	2,974,336	1.9%	3,009,701	(132,918)	-4.4%	41,875	1.4%	-3.0%
16. OLD REPUBLIC GRP	2,885,195	1.8%	2,930,166	195,519	6.7%	62,525	2.1%	8.8%
17. EMC INS CO GRP	2,813,524	1.8%	3,120,714	247,949	7.9%	(140,159)	-4.5%	3.5%
18. CINCINNATI FIN GRP	2,612,366	1.7%	2,630,507	5,595,924	212.7%	486,359	18.5%	231.2%
19. WEST BEND MUTUAL GROUP	2,540,545	1.6%	2,455,637	244,219	9.9%	5,135	0.2%	10.2%
20. WESTFIELD GRP	2,229,677	1.4%	2,195,340	(203,629)	-9.3%	(15,787)	-0.7%	-10.0%
21. HCC SURETY GRP	2,078,527	1.3%	1,863,267	672,277	36.1%	45,892	2.5%	38.5%
22. BENEFIT SECURITY INS CO	2,072,532	1.3%	2,183,688	948,780	43.4%	0	0.0%	43.4%
23. KINGSWAY GRP	1,799,191	1.1%	2,042,521	13,260	0.6%	1,907	0.1%	0.7%
24. LEXON INS CO	1,406,422	0.9%	1,334,523	74,728	5.6%	2,520	0.2%	5.8%
25. NAVIGATORS GRP	1,319,943	0.8%	1,215,891	85,977	7.1%	6,034	0.5%	7.6%
26. UNDERWRITERS AT LLOYDS LONDON	1,180,120	0.7%	1,191,932	84,238	7.1%	(5,369)	-0.5%	6.6%
27. INSCO INS SERVICES GRP	1,138,393	0.7%	1,049,489	(408,845)	-39.0%	(66,377)	-6.3%	-45.3%
28. MERCHANTS BONDING CO GRP	1,121,808	0.7%	1,105,163	2,922	0.3%	4,633	0.4%	0.7%
29. WR BERKLEY CORP GRP	1,004,715	0.6%	1,099,749	734,104	66.8%	328,575	29.9%	96.6%
30. ALLEGHANY GRP	904,310	0.6%	919,316	220,780	24.0%	81,949	8.9%	32.9%
31. NATIONWIDE CORP GRP	861,287	0.5%	895,971	15,799	1.8%	9,839	1.1%	2.9%
32. GUARANTEE CO OF NORTH AMERICA USA	843,410	0.5%	742,601	(41,246)	-5.6%	152,808	20.6%	15.0%
33. STATE FARM GRP	790,796	0.5%	808,151	198,954	24.6%	23,480	2.9%	27.5%
34. GRANITE RE INC	786,774	0.5%	786,658	105,182	13.4%	0	0.0%	13.4%
35. PROALLIANCE GRP	687,872	0.4%	905,453	(70,542)	-7.8%	15,622	1.7%	-6.1%
36. AMERICAN ROAD GROUP	620,558	0.4%	760,068	0	0.0%	0	0.0%	0.0%
37. FIRST SEALORD SURETY INC	536,127	0.3%	590,865	(100,774)	-17.1%	0	0.0%	-17.1%
38. PEKIN INS GRP	532,601	0.3%	589,660	29,863	5.1%	(15,845)	-2.7%	2.4%
39. STATE AUTO MUT GRP	461,523	0.3%	375,754	77,615	20.7%	33,583	8.9%	29.6%
40. ARCH CAPITAL GROUP	456,065	0.3%	654,480	200,809	30.7%	41,214	6.3%	37.0%
41. XL AMER GRP	416,404	0.3%	409,788	(1,407,605)	-343.5%	(3,254)	-0.8%	-344.3%
42. CONTRACTORS BONDING & INSURANCE CO	415,521	0.3%	390,187	(4,422)	-1.1%	(7,949)	-2.0%	-3.2%
43. AEGIS GRP	368,003	0.2%	360,600	9,028	2.5%	21,863	6.1%	8.6%
44. AUTO OWNERS GRP	340,493	0.2%	343,725	(23,317)	-6.8%	(42,343)	-12.3%	-19.1%
45. FIDELITY NATL FIN GRP	320,090	0.2%	320,090	210,494	65.8%	0	0.0%	65.8%
46. BANKERS INS GRP	303,188	0.2%	303,188	181,426	59.8%	0	0.0%	59.8%
47. AMERICAN SAFETY HOLDING GRP	274,975	0.2%	260,388	0	0.0%	0	0.0%	0.0%
48. ZC SPECIALTY INSURANCE COMPANY	224,337	0.1%	3,150,007	(8,162,996)	-259.1%	(22,806)	-0.7%	-259.9%
49. ACSTAR INSURANCE COMPANY	211,646	0.1%	205,998	16,980	8.2%	2,828	1.4%	9.6%
50. PROGRESSIVE GRP	211,058	0.1%	109,970	6,369	5.8%	769	0.7%	6.5%
Total Top 50 Writers	172,439,987	109.2%	179,329,747	5,249,581	2.9%	7,454,524	4.2%	7.1%
Total of All Other Writers	(14,488,672)	-9.2%	(11,494,916)	(12,401,424)	107.9%	1,130,629	-9.8%	98.1%
Grand Total of All Writers	157,951,315	100.0%	167,834,831	(7,151,843)	-4.3%	8,585,153	5.1%	0.9%

The Surety & Fidelity Association of America

Top 50 Writers of Surety Bonds

Calendar Year 2008

INDIANA

(Final)

Group/Company Name	Direct Premiums Written	Percent of All Companies	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	DCCE	DCCE Ratio	Loss+DCCE Ratio
1. CNA INSURANCE GROUP	10,357,355	14.1%	10,573,901	407,104	3.9%	651,870	6.2%	10.0%
2. TRAVELERS BOND	9,845,687	13.4%	11,497,407	(6,044,287)	-52.6%	499,301	4.3%	-48.2%
3. LIBERTY MUTUAL INSURANCE GROUP	8,141,404	11.1%	8,270,255	376,730	4.6%	48,703	0.6%	5.1%
4. ZURICH INS GRP	7,022,695	9.5%	7,663,226	789,364	10.3%	11,148	0.1%	10.4%
5. NAS SURETY GRP	6,239,085	8.5%	5,765,813	1,749,914	30.3%	745,873	12.9%	43.3%
6. NAVIGATORS GRP	4,365,828	5.9%	4,276,083	864,202	20.2%	64,295	1.5%	21.7%
7. CINCINNATI FIN GRP	3,853,323	5.2%	3,682,663	5,431,903	147.5%	417,064	11.3%	158.8%
8. WESTFIELD GRP	2,734,202	3.7%	2,950,716	4,938,829	167.4%	40,804	1.4%	168.8%
9. BOND SAFEGUARD INSURANCE CO	2,397,443	3.3%	2,369,916	30,800	1.3%	5,818	0.2%	1.5%
10. GREAT AMERICAN INSURANCE COMPANIES	1,798,605	2.4%	1,686,789	186,333	11.0%	28,753	1.7%	12.8%
11. CHUBB & SON INC GRP	1,391,046	1.9%	1,728,756	(18,754)	-1.1%	0	0.0%	-1.1%
12. PROALLIANCE GRP	1,254,214	1.7%	929,143	102,805	11.1%	20,455	2.2%	13.3%
13. HARTFORD FIRE & CASUALTY GROUP	1,030,507	1.4%	1,330,133	4,304,711	323.6%	631,331	47.5%	371.1%
14. THE HANOVER INS GRP	1,025,127	1.4%	925,145	836,306	90.4%	21,921	2.4%	92.8%
15. MERCHANTS BONDING CO GRP	995,680	1.4%	1,025,407	69,597	6.8%	23,910	2.3%	9.1%
16. LEXON INS CO	815,513	1.1%	751,336	(14,100)	-1.9%	0	0.0%	-1.9%
17. HCC SURETY GRP	680,483	0.9%	660,494	114,569	17.3%	(4,856)	-0.7%	16.6%
18. INTERNATIONAL FIDELITY INSURANCE CO	566,493	0.8%	541,256	129,143	23.9%	16,967	3.1%	27.0%
19. RLI INSURANCE GROUP	542,830	0.7%	546,076	(25,248)	-4.6%	17,388	3.2%	-1.4%
20. ACE LTD GRP	538,988	0.7%	460,169	95,055	20.7%	9,224	2.0%	22.7%
21. WEST BEND MUTUAL GROUP	502,243	0.7%	446,048	37,548	8.4%	828	0.2%	8.6%
22. AUTO OWNERS GRP	497,684	0.7%	490,409	59,069	12.0%	(877)	-0.2%	11.9%
23. AMERICAN SURETY COMPANY	408,397	0.6%	406,001	(1,103)	-0.3%	318	0.1%	-0.2%
24. INSCO INS SERVICES GRP	405,059	0.6%	463,518	207,311	44.7%	76,394	16.5%	61.2%
25. ALLEGHENY CASUALTY COMPANY	371,795	0.5%	400,351	1,026	0.3%	256	0.1%	0.3%
26. DELPHI FINANCIAL GROUP	312,163	0.4%	315,922	28,973	9.2%	2,909	0.9%	10.1%
27. WR BERKLEY CORP GRP	306,693	0.4%	291,028	(48,815)	-16.8%	0	0.0%	-16.8%
28. UNIVERSAL FIRE & CASUALTY INS CO	286,675	0.4%	286,675	0	0.0%	0	0.0%	0.0%
29. ERIE INS GRP	282,374	0.4%	225,598	511,727	226.8%	89,766	39.8%	266.6%
30. OLD REPUBLIC GRP	262,999	0.4%	231,225	181,803	78.6%	41,529	18.0%	96.6%
31. PROTECTIVE LIFE INSURANCE GROUP	235,071	0.3%	242,533	(25,451)	-10.5%	0	0.0%	-10.5%
32. FIDELITY NATL FIN GRP	230,451	0.3%	230,451	129,417	56.2%	0	0.0%	56.2%
33. STATE FARM GRP	221,531	0.3%	228,937	31,567	13.8%	24,500	10.7%	24.5%
34. SELECTIVE INS GRP	221,327	0.3%	199,985	2,710	1.4%	24	0.0%	1.4%
35. GUARANTEE CO OF NORTH AMERICA USA	217,991	0.3%	179,272	(6,000)	-3.3%	1,642	0.9%	-2.4%
36. UNITED FIRE & CASUALTY GRP	210,193	0.3%	191,323	4,000	2.1%	1,275	0.7%	2.8%
37. EMC INS CO GRP	203,608	0.3%	290,584	13,885	4.8%	40,770	14.0%	18.8%
38. INDIANA LUMBERMENS GRP	195,441	0.3%	185,091	(159,930)	-86.4%	(54,712)	-29.6%	-116.0%
39. BANKERS INS GRP	191,799	0.3%	190,891	87,220	45.7%	0	0.0%	45.7%
40. ALLEGHANY GRP	181,374	0.2%	211,175	34,195	16.2%	(31,506)	-14.9%	1.3%
41. NATIONWIDE CORP GRP	176,706	0.2%	152,889	(5,024)	-3.3%	(6)	0.0%	-3.3%
42. CHARTIS GRP	171,820	0.2%	143,927	(99,748)	-69.3%	(4,478)	-3.1%	-72.4%
43. ARCH CAPITAL GROUP	149,978	0.2%	161,737	76,094	47.0%	8,386	5.2%	52.2%
44. ACCREDITED SURETY & CASUALTY CO INC	126,970	0.2%	130,240	(10,516)	-8.1%	0	0.0%	-8.1%
45. COMPANION LIFE INS GRP	103,587	0.1%	88,473	6,168	7.0%	0	0.0%	7.0%
46. CONTRACTORS BONDING & INSURANCE CO	101,996	0.1%	60,222	9,556	15.9%	2,112	3.5%	19.4%
47. ATLANTIC AMER GRP	95,320	0.1%	86,903	0	0.0%	0	0.0%	0.0%
48. STATE AUTO MUT GRP	93,863	0.1%	85,932	25,382	29.5%	29,489	34.3%	63.9%
49. UNION LABOR GROUP	78,867	0.1%	31,184	7,131	22.9%	0	0.0%	22.9%
50. PEKIN INS GRP	76,885	0.1%	83,298	(4,591)	-5.5%	(2,350)	-2.8%	-8.3%
Total Top 50 Writers	72,517,368	98.5%	74,366,506	15,418,580	20.7%	3,476,238	4.7%	25.4%
Total of All Other Writers	1,121,275	1.5%	1,115,662	431,843	38.7%	26,907	2.4%	41.1%
Grand Total of All Writers	73,638,643	100.0%	75,482,168	15,850,423	21.0%	3,503,145	4.6%	25.6%

The Surety & Fidelity Association of America

Top 50 Writers of Surety Bonds

Calendar Year 2008

IOWA

(Final)

Group/Company Name	Direct Premiums Written	Percent of All Companies	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	DCCE	DCCE Ratio	Loss+DCCE Ratio
1. MERCHANTS BONDING CO GRP	6,049,622	17.4%	6,264,315	1,104,310	17.6%	128,692	2.1%	19.7%
2. UNITED FIRE & CASUALTY GRP	3,616,284	10.4%	3,516,045	(317,469)	-9.0%	11,884	0.3%	-8.7%
3. TRAVELERS BOND	3,582,913	10.3%	4,075,699	1,149,152	28.2%	317,397	7.8%	36.0%
4. CNA INSURANCE GROUP	3,043,681	8.7%	3,061,486	(78,694)	-2.6%	63,072	2.1%	-0.5%
5. LIBERTY MUTUAL INSURANCE GROUP	2,471,373	7.1%	3,162,802	133,550	4.2%	22,664	0.7%	4.9%
6. ZURICH INS GRP	2,278,566	6.5%	2,498,204	56,787	2.3%	25,238	1.0%	3.3%
7. NAS SURETY GRP	1,445,087	4.2%	1,340,095	956,702	71.4%	70,158	5.2%	76.6%
8. EMC INS CO GRP	1,142,549	3.3%	1,075,065	34,827	3.2%	3,367	0.3%	3.6%
9. GRANITE RE INC	873,939	2.5%	845,777	220,400	26.1%	0	0.0%	26.1%
10. CHUBB & SON INC GRP	836,110	2.4%	1,082,011	(64,573)	-6.0%	0	0.0%	-6.0%
11. NATIONWIDE CORP GRP	822,918	2.4%	884,658	6,440	0.7%	5,373	0.6%	1.3%
12. OLD REPUBLIC GRP	795,398	2.3%	767,584	52,907	6.9%	16,168	2.1%	9.0%
13. AEGON US HOLDING GRP	694,985	2.0%	709,424	0	0.0%	0	0.0%	0.0%
14. WR BERKLEY CORP GRP	653,435	1.9%	538,576	248,998	46.2%	0	0.0%	46.2%
15. HARTFORD FIRE & CASUALTY GROUP	538,636	1.5%	588,080	(115,865)	-19.7%	(18,476)	-3.1%	-22.8%
16. THE HANOVER INS GRP	475,195	1.4%	377,697	51,550	13.6%	15,520	4.1%	17.8%
17. BERKSHIRE HATHAWAY GRP	452,237	1.3%	572,950	(17,519)	-3.1%	0	0.0%	-3.1%
18. IMT MUT HOLDING GRP	436,629	1.3%	424,937	26,955	6.3%	9,826	2.3%	8.7%
19. INSCO INS SERVICES GRP	406,765	1.2%	333,966	504,662	151.1%	16,559	5.0%	156.1%
20. WEST BEND MUTUAL GROUP	382,090	1.1%	374,047	8,220	2.2%	(848)	-0.2%	2.0%
21. UNIVERSAL SURETY GRP	352,340	1.0%	360,733	340	0.1%	0	0.0%	0.1%
22. FAIRFAX FIN GRP	239,245	0.7%	243,446	(597,277)	-245.3%	1,798	0.7%	-244.6%
23. RLI INSURANCE GROUP	233,483	0.7%	230,171	(9,647)	-4.2%	2,428	1.1%	-3.1%
24. ACE LTD GRP	201,619	0.6%	327,566	49,993	15.3%	7,387	2.3%	17.5%
25. BANCINSURE INC	196,844	0.6%	132,183	(13,402)	-10.1%	0	0.0%	-10.1%
26. GREAT AMERICAN INSURANCE COMPANIES	193,636	0.6%	219,501	8,184	3.7%	42,114	19.2%	22.9%
27. ALLEGHANY GRP	188,683	0.5%	236,363	7,530	3.2%	(1,917)	-0.8%	2.4%
28. CINCINNATI FIN GRP	182,329	0.5%	134,705	(1,451)	-1.1%	(959)	-0.7%	-1.8%
29. PROGRESSIVE GRP	173,932	0.5%	58,025	5,278	9.1%	564	1.0%	10.1%
30. INTERNATIONAL FIDELITY INSURANCE CO	172,720	0.5%	139,067	5,407	3.9%	1,234	0.9%	4.8%
31. HCC SURETY GRP	151,128	0.4%	205,799	34,831	16.9%	(5,259)	-2.6%	14.4%
32. PROALLIANCE GRP	150,163	0.4%	154,116	(8,229)	-5.3%	7,649	5.0%	-0.4%
33. LEXON INS CO	138,337	0.4%	140,491	(30,000)	-21.4%	0	0.0%	-21.4%
34. STATE FARM GRP	129,114	0.4%	132,797	50,922	38.3%	1,868	1.4%	39.8%
35. SUN SURETY INS CO	128,030	0.4%	128,030	0	0.0%	0	0.0%	0.0%
36. AUTO OWNERS GRP	115,059	0.3%	106,951	(45,393)	-42.4%	(3,935)	-3.7%	-46.1%
37. AMERICAN SURETY COMPANY	98,524	0.3%	95,816	0	0.0%	0	0.0%	0.0%
38. WESTFIELD GRP	73,700	0.2%	79,561	(3,790)	-4.8%	3,586	4.5%	-0.3%
39. UNIVERSAL FIRE & CASUALTY INS CO	72,769	0.2%	72,769	0	0.0%	0	0.0%	0.0%
40. COMPANION LIFE INS GRP	70,782	0.2%	70,786	18,423	26.0%	0	0.0%	26.0%
41. CHARTIS GRP	52,477	0.2%	42,980	5,532	12.9%	730	1.7%	14.6%
42. GUARANTEE CO OF NORTH AMERICA USA	51,928	0.1%	48,348	0	0.0%	41,033	84.9%	84.9%
43. DELPHI FINANCIAL GROUP	49,854	0.1%	51,500	3,338	6.5%	869	1.7%	8.2%
44. ALLEGHENY CASUALTY COMPANY	36,653	0.1%	29,327	1,613	5.5%	403	1.4%	6.9%
45. BANKERS INS GRP	28,077	0.1%	30,155	4,608	15.3%	0	0.0%	15.3%
46. PEKIN INS GRP	23,993	0.1%	26,305	(1,299)	-4.9%	(824)	-3.1%	-8.1%
47. UTICA GRP	23,315	0.1%	23,026	(2,884)	-12.5%	(406)	-1.8%	-14.3%
48. STATE AUTO MUT GRP	21,868	0.1%	2,292	4,357	190.1%	(174)	-7.6%	182.5%
49. FEDERATED MUT GRP	20,835	0.1%	20,410	(19,299)	-94.6%	(767)	-3.8%	-98.3%
50. UNION LABOR GROUP	19,604	0.1%	36,493	1,773	4.9%	0	0.0%	4.9%
Total Top 50 Writers	34,589,453	99.3%	36,073,130	3,430,798	9.5%	784,016	2.2%	11.7%
Total of All Other Writers	226,485	0.7%	349,496	(168,399)	-48.2%	(32,162)	-9.2%	-57.4%
Grand Total of All Writers	34,815,938	100.0%	36,422,626	3,262,399	9.0%	751,854	2.1%	11.0%

The Surety & Fidelity Association of America

Top 50 Writers of Surety Bonds

Calendar Year 2008

KANSAS

(Final)

Group/Company Name	Direct Premiums Written	Percent of All Companies	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	DCCE	DCCE Ratio	Loss+DCCE Ratio
1. TRAVELERS BOND	6,606,298	14.3%	7,279,821	1,669,879	22.9%	790,674	10.9%	33.8%
2. ZURICH INS GRP	5,912,591	12.8%	6,145,889	124,249	2.0%	91,453	1.5%	3.5%
3. LIBERTY MUTUAL INSURANCE GROUP	5,631,230	12.2%	5,588,437	263,139	4.7%	44,493	0.8%	5.5%
4. CNA INSURANCE GROUP	4,036,046	8.7%	4,093,851	1,935,672	47.3%	147,589	3.6%	50.9%
5. CHUBB & SON INC GRP	2,778,552	6.0%	3,622,250	(121,062)	-3.3%	0	0.0%	-3.3%
6. EMC INS CO GRP	2,245,077	4.9%	2,305,082	(566,568)	-24.6%	(199,498)	-8.7%	-33.2%
7. HARTFORD FIRE & CASUALTY GROUP	1,836,885	4.0%	2,055,138	(1,265,137)	-61.6%	(945,139)	-46.0%	-107.5%
8. BERKSHIRE HATHAWAY GRP	1,724,365	3.7%	1,769,297	16,502,296	932.7%	48,000	2.7%	935.4%
9. MERCHANTS BONDING CO GRP	1,326,383	2.9%	1,252,137	17,108	1.4%	(1,124)	-0.1%	1.3%
10. MID-CONTINENT GRP	1,200,267	2.6%	1,151,551	61,170	5.3%	0	0.0%	5.3%
11. GRANITE RE INC	1,182,664	2.6%	1,169,472	67,725	5.8%	0	0.0%	5.8%
12. INTERNATIONAL FIDELITY INSURANCE CO	1,005,524	2.2%	922,756	24,524	2.7%	5,270	0.6%	3.2%
13. THE HANOVER INS GRP	922,821	2.0%	490,938	102,896	21.0%	120,593	24.6%	45.5%
14. NATIONWIDE CORP GRP	910,064	2.0%	987,818	47,178	4.8%	16,445	1.7%	6.4%
15. ACE LTD GRP	737,556	1.6%	560,547	81,001	14.5%	45,252	8.1%	22.5%
16. UNITED FIRE & CASUALTY GRP	709,244	1.5%	570,947	697,916	122.2%	25,021	4.4%	126.6%
17. NAS SURETY GRP	545,135	1.2%	468,814	(32,544)	-6.9%	(18,892)	-4.0%	-11.0%
18. OLD REPUBLIC GRP	511,575	1.1%	444,909	48,039	10.8%	7,969	1.8%	12.6%
19. INSCO INS SERVICES GRP	460,743	1.0%	468,174	7,892	1.7%	9,279	2.0%	3.7%
20. CINCINNATI FIN GRP	417,290	0.9%	325,422	100,755	31.0%	13,167	4.0%	35.0%
21. ALLIANCE INS GRP	402,152	0.9%	399,831	(6,782)	-1.7%	(60)	0.0%	-1.7%
22. STATE FARM GRP	346,828	0.8%	329,308	179,216	54.4%	50,554	15.4%	69.8%
23. WR BERKLEY CORP GRP	336,784	0.7%	263,295	(66,267)	-25.2%	0	0.0%	-25.2%
24. GUARANTEE CO OF NORTH AMERICA USA	318,781	0.7%	310,868	10,000	3.2%	887	0.3%	3.5%
25. GREAT AMERICAN INSURANCE COMPANIES	291,646	0.6%	260,243	33,030	12.7%	43,950	16.9%	29.6%
26. RLI INSURANCE GROUP	280,915	0.6%	280,852	285,863	101.8%	41,899	14.9%	116.7%
27. CHARTIS GRP	270,836	0.6%	214,630	19,799	9.2%	3,682	1.7%	10.9%
28. ALLEGHANY GRP	266,448	0.6%	313,740	(167,821)	-53.5%	(2,967)	-0.9%	-54.4%
29. UNIVERSAL SURETY GRP	262,172	0.6%	459,739	288,918	62.8%	(204,636)	-44.5%	18.3%
30. BOND SAFEGUARD INSURANCE CO	238,488	0.5%	292,150	725,000	248.2%	0	0.0%	248.2%
31. HCC SURETY GRP	217,127	0.5%	284,514	80,378	28.3%	(4,402)	-1.5%	26.7%
32. LEXON INS CO	210,491	0.5%	312,676	1,175,000	375.8%	0	0.0%	375.8%
33. AMERICAN SURETY COMPANY	203,882	0.4%	196,120	0	0.0%	0	0.0%	0.0%
34. PROALLIANCE GRP	180,905	0.4%	201,788	(5,110)	-2.5%	2,973	1.5%	-1.1%
35. ARCH CAPITAL GROUP	161,610	0.3%	135,069	47,219	35.0%	4,752	3.5%	38.5%
36. FAIRFAX FIN GRP	146,936	0.3%	147,607	(29,150)	-19.7%	7,134	4.8%	-14.9%
37. OHIO INDEMNITY CO	108,938	0.2%	84,129	1,497	1.8%	0	0.0%	1.8%
38. ICW GRP	88,153	0.2%	94,649	(12,977)	-13.7%	837	0.9%	-12.8%
39. ROCHE SURETY AND CASUALTY INC	86,732	0.2%	86,732	0	0.0%	0	0.0%	0.0%
40. BANKERS INS GRP	82,124	0.2%	81,592	48,285	59.2%	0	0.0%	59.2%
41. FEDERATED MUT GRP	80,895	0.2%	96,880	33,741	34.8%	2,104	2.2%	37.0%
42. BENCHMARK INSURANCE CO	77,748	0.2%	43,328	0	0.0%	0	0.0%	0.0%
43. ALLEGHENY CASUALTY COMPANY	77,405	0.2%	45,900	6,206	13.5%	1,551	3.4%	16.9%
44. STATE AUTO MUT GRP	69,781	0.2%	48,077	18,798	39.1%	4,199	8.7%	47.8%
45. PROGRESSIVE GRP	66,859	0.1%	24,152	1,855	7.7%	212	0.9%	8.6%
46. COMPANION LIFE INS GRP	58,965	0.1%	59,590	13,930	23.4%	0	0.0%	23.4%
47. UNIVERSAL FIRE & CASUALTY INS CO	58,321	0.1%	58,321	0	0.0%	0	0.0%	0.0%
48. BANCINSURE INC	57,210	0.1%	37,032	0	0.0%	0	0.0%	0.0%
49. SURETEC INSURANCE CO	46,717	0.1%	1,206	211	17.5%	30	2.5%	20.0%
50. ACCREDITED SURETY & CASUALTY CO INC	43,966	0.1%	41,998	52,083	124.0%	0	0.0%	124.0%
Total Top 50 Writers	45,840,125	99.1%	46,879,266	22,499,050	48.0%	153,251	0.3%	48.3%
Total of All Other Writers	397,887	0.9%	391,374	(486,640)	-124.3%	(245,814)	-62.8%	-187.1%
Grand Total of All Writers	46,238,012	100.0%	47,270,640	22,012,410	46.6%	(92,563)	-0.2%	46.4%

The Surety & Fidelity Association of America

Top 50 Writers of Surety Bonds

Calendar Year 2008

KENTUCKY

(Final)

Group/Company Name	Direct Premiums Written	Percent of All Companies	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	DCCE	DCCE Ratio	Loss+DCCE Ratio
1. TRAVELERS BOND	17,716,160	25.6%	17,954,276	(2,280,159)	-12.7%	1,299,789	7.2%	-5.5%
2. LIBERTY MUTUAL INSURANCE GROUP	10,860,220	15.7%	10,158,091	895,869	8.8%	124,493	1.2%	10.0%
3. CNA INSURANCE GROUP	7,224,379	10.4%	6,635,677	491,949	7.4%	449,819	6.8%	14.2%
4. ZURICH INS GRP	4,549,146	6.6%	4,790,105	69,158	1.4%	10,624	0.2%	1.7%
5. GREAT AMERICAN INSURANCE COMPANIES	3,973,099	5.7%	3,888,129	414,821	10.7%	124,842	3.2%	13.9%
6. CHUBB & SON INC GRP	3,331,303	4.8%	3,036,364	(97,615)	-3.2%	4,239	0.1%	-3.1%
7. INDEMNITY NATL INS CO	2,581,697	3.7%	2,163,939	140,004	6.5%	101,250	4.7%	11.1%
8. WESTFIELD GRP	2,199,355	3.2%	1,940,650	(223,652)	-11.5%	31,222	1.6%	-9.9%
9. HARTFORD FIRE & CASUALTY GROUP	1,508,000	2.2%	1,781,951	127,175	7.1%	677,931	38.0%	45.2%
10. PROALLIANCE GRP	1,287,938	1.9%	1,274,857	11,094	0.9%	20,884	1.6%	2.5%
11. LEXON INS CO	1,222,821	1.8%	940,415	10,000	1.1%	0	0.0%	1.1%
12. LIFE OF THE SOUTH CORP GRP	1,051,344	1.5%	1,051,344	945,250	89.9%	(5,690)	-0.5%	89.4%
13. CINCINNATI FIN GRP	1,012,198	1.5%	901,910	2,885,292	319.9%	82,272	9.1%	329.0%
14. ACE LTD GRP	913,686	1.3%	743,586	109,775	14.8%	15,641	2.1%	16.9%
15. PROTECTIVE LIFE INSURANCE GROUP	718,374	1.0%	808,575	509,235	63.0%	0	0.0%	63.0%
16. OHIO INDEMNITY CO	686,384	1.0%	450,375	44,680	9.9%	0	0.0%	9.9%
17. RLI INSURANCE GROUP	612,829	0.9%	503,988	64,647	12.8%	78,416	15.6%	28.4%
18. THE HANOVER INS GRP	576,965	0.8%	574,114	(30,894)	-5.4%	40,026	7.0%	1.6%
19. WR BERKLEY CORP GRP	517,695	0.7%	562,019	(73,511)	-13.1%	0	0.0%	-13.1%
20. INTERNATIONAL FIDELITY INSURANCE CO	500,277	0.7%	509,750	325,719	63.9%	54,043	10.6%	74.5%
21. MERCHANTS BONDING CO GRP	472,872	0.7%	479,675	(1,787)	-0.4%	960	0.2%	-0.2%
22. CHARTIS GRP	467,585	0.7%	483,711	89,009	18.4%	9,144	1.9%	20.3%
23. UNITED FIRE & CASUALTY GRP	444,664	0.6%	585,982	109,362	18.7%	(4,630)	-0.8%	17.9%
24. NAS SURETY GRP	407,225	0.6%	361,064	2,157,594	597.6%	1,560,237	432.1%	1029.7%
25. BOND SAFEGUARD INSURANCE CO	365,382	0.5%	298,358	0	0.0%	0	0.0%	0.0%
26. QUANTA US HOLDINGS GRP	358,301	0.5%	399,555	(26,009)	-6.5%	(650)	-0.2%	-6.7%
27. HCC SURETY GRP	352,401	0.5%	402,917	29,986	7.4%	80,145	19.9%	27.3%
28. BERKSHIRE HATHAWAY GRP	303,148	0.4%	412,020	(23,576)	-5.7%	0	0.0%	-5.7%
29. ALLEGHANY GRP	288,411	0.4%	361,862	(1,167,033)	-322.5%	(2,175)	-0.6%	-323.1%
30. KINGSWAY GRP	272,314	0.4%	272,397	0	0.0%	1,567	0.6%	0.6%
31. AUTO OWNERS GRP	230,474	0.3%	266,505	(183,128)	-68.7%	(76,963)	-28.9%	-97.6%
32. OLD REPUBLIC GRP	189,367	0.3%	239,595	(6,001)	-2.5%	(3,101)	-1.3%	-3.8%
33. STATE AUTO MUT GRP	185,096	0.3%	215,682	(65,981)	-30.6%	(12,125)	-5.6%	-36.2%
34. BANCINSURE INC	181,644	0.3%	130,121	675	0.5%	0	0.0%	0.5%
35. FIRST SEALORD SURETY INC	155,002	0.2%	161,946	(43,840)	-27.1%	25,077	15.5%	-11.6%
36. INSCO INS SERVICES GRP	148,087	0.2%	158,832	6,630	4.2%	1,677	1.1%	5.2%
37. EMC INS CO GRP	146,566	0.2%	143,065	(7,349)	-5.1%	(3,769)	-2.6%	-7.8%
38. STATE FARM GRP	142,775	0.2%	133,454	25,942	19.4%	3,507	2.6%	22.1%
39. SELECTIVE INS GRP	142,316	0.2%	159,533	(93,440)	-58.6%	1,480	0.9%	-57.6%
40. ACSTAR INSURANCE COMPANY	130,429	0.2%	151,065	53,165	35.2%	13,615	9.0%	44.2%
41. CONTRACTORS BONDING & INSURANCE CO	125,474	0.2%	112,637	6,964	6.2%	5,044	4.5%	10.7%
42. COMPANION LIFE INS GRP	120,311	0.2%	120,505	26,886	22.3%	0	0.0%	22.3%
43. GUARANTEE CO OF NORTH AMERICA USA	110,637	0.2%	70,662	(63,776)	-90.3%	(15,898)	-22.5%	-112.8%
44. ARCH CAPITAL GROUP	85,175	0.1%	169,324	67,843	40.1%	9,253	5.5%	45.5%
45. ATLANTIC AMER GRP	84,484	0.1%	74,367	(3,364)	-4.5%	(248)	-0.3%	-4.9%
46. AMERICAN SAFETY HOLDING GRP	60,763	0.1%	54,895	0	0.0%	0	0.0%	0.0%
47. FEDERATED MUT GRP	50,678	0.1%	39,477	(19,052)	-48.3%	48	0.1%	-48.1%
48. MAIN STREET AMER GRP	50,262	0.1%	31,061	4,659	15.0%	2,240	7.2%	22.2%
49. SENTRY INSURANCE GROUP	49,607	0.1%	71,131	(3,204)	-4.5%	(690)	-1.0%	-5.5%
50. PENNSYLVANIA NATL INS GRP	48,293	0.1%	45,040	648	1.4%	0	0.0%	1.4%
Total Top 50 Writers	69,213,613	100.1%	67,276,553	5,210,660	7.7%	4,703,546	7.0%	14.7%
Total of All Other Writers	(62,476)	-0.1%	408,922	(1,958,812)	-479.0%	851,970	208.3%	-270.7%
Grand Total of All Writers	69,151,137	100.0%	67,685,475	3,251,848	4.8%	5,555,516	8.2%	13.0%

The Surety & Fidelity Association of America

Top 50 Writers of Surety Bonds

Calendar Year 2008

LOUISIANA

(Final)

Group/Company Name	Direct Premiums Written	Percent of All Companies	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	DCCE	DCCE Ratio	Loss+DCCE Ratio
1. TRAVELERS BOND	21,164,312	19.5%	18,434,055	(1,637,448)	-8.9%	1,526,946	8.3%	-0.6%
2. LIBERTY MUTUAL INSURANCE GROUP	15,523,640	14.3%	14,953,103	1,040,667	7.0%	184,432	1.2%	8.2%
3. HARTFORD FIRE & CASUALTY GROUP	10,277,010	9.4%	10,784,422	711,682	6.6%	258,156	2.4%	9.0%
4. CNA INSURANCE GROUP	9,879,099	9.1%	10,588,385	(1,627,451)	-15.4%	498,265	4.7%	-10.7%
5. ZURICH INS GRP	9,002,717	8.3%	8,814,556	439,095	5.0%	473,579	5.4%	10.4%
6. HCC SURETY GRP	4,936,254	4.5%	4,763,113	444,205	9.3%	91,201	1.9%	11.2%
7. LIFE OF THE SOUTH CORP GRP	4,463,319	4.1%	4,463,319	4,097,598	91.8%	(104)	0.0%	91.8%
8. CHUBB & SON INC GRP	3,488,122	3.2%	3,897,759	(51,112)	-1.3%	0	0.0%	-1.3%
9. INTERNATIONAL FIDELITY INSURANCE CO	3,381,233	3.1%	3,334,840	904,241	27.1%	51,252	1.5%	28.7%
10. GRAY INSURANCE GROUP	2,323,293	2.1%	2,263,141	197,021	8.7%	246,754	10.9%	19.6%
11. NAS SURETY GRP	2,303,065	2.1%	2,131,937	32,899	1.5%	39,158	1.8%	3.4%
12. RLI INSURANCE GROUP	2,209,140	2.0%	2,404,074	(244,913)	-10.2%	136,016	5.7%	-4.5%
13. ACE LTD GRP	1,626,447	1.5%	1,842,456	38,793	2.1%	85,198	4.6%	6.7%
14. GREAT AMERICAN INSURANCE COMPANIES	1,372,879	1.3%	997,114	(150,741)	-15.1%	217,416	21.8%	6.7%
15. THE HANOVER INS GRP	1,368,665	1.3%	1,478,817	339,883	23.0%	10,680	0.7%	23.7%
16. FINANCIAL CASUALTY & SURETY INC	1,299,379	1.2%	1,299,379	81,426	6.3%	0	0.0%	6.3%
17. MERCHANTS BONDING CO GRP	1,182,474	1.1%	1,163,836	(1,141)	-0.1%	42	0.0%	-0.1%
18. PROALLIANCE GRP	1,077,442	1.0%	1,153,034	(12,371)	-1.1%	21,484	1.9%	0.8%
19. ARCH CAPITAL GROUP	1,024,054	0.9%	1,204,274	372,968	31.0%	73,817	6.1%	37.1%
20. CHARTIS GRP	936,416	0.9%	4,133,451	(17,399,483)	-420.9%	(1,091,469)	-26.4%	-447.3%
21. DELPHI FINANCIAL GROUP	890,080	0.8%	880,417	144,473	16.4%	1,733	0.2%	16.6%
22. SURETEC INSURANCE CO	862,361	0.8%	804,097	128,180	15.9%	20,102	2.5%	18.4%
23. PROTECTIVE LIFE INSURANCE GROUP	744,511	0.7%	749,413	471,079	62.9%	0	0.0%	62.9%
24. LEXON INS CO	716,825	0.7%	859,212	(25,000)	-2.9%	0	0.0%	-2.9%
25. ALLEGHANY GRP	649,799	0.6%	573,180	(81,888)	-14.3%	(12,542)	-2.2%	-16.5%
26. WR BERKLEY CORP GRP	615,091	0.6%	604,570	(83,994)	-13.9%	0	0.0%	-13.9%
27. EMC INS CO GRP	486,354	0.4%	592,084	10,718	1.8%	5,015	0.8%	2.7%
28. ALLEGHENY CASUALTY COMPANY	482,697	0.4%	517,989	0	0.0%	0	0.0%	0.0%
29. INSCO INS SERVICES GRP	429,637	0.4%	325,195	(10,381)	-3.2%	(6,886)	-2.1%	-5.3%
30. ICW GRP	391,203	0.4%	261,713	(39,379)	-15.0%	(5,537)	-2.1%	-17.2%
31. BANKERS INS GRP	387,512	0.4%	321,700	(119,712)	-37.2%	0	0.0%	-37.2%
32. MID-CONTINENT GRP	360,266	0.3%	343,179	519,366	151.3%	(471,822)	-137.5%	13.9%
33. STATE FARM GRP	280,179	0.3%	289,133	(71,078)	-24.6%	4,215	1.5%	-23.1%
34. AMERICAN SAFETY HOLDING GRP	271,154	0.2%	260,490	10,214	3.9%	601	0.2%	4.2%
35. COMPANION LIFE INS GRP	175,277	0.2%	173,818	30,277	17.4%	0	0.0%	17.4%
36. STATE AUTO MUT GRP	171,067	0.2%	114,714	28,323	24.7%	12,138	10.6%	35.3%
37. BOND SAFEGUARD INSURANCE CO	163,789	0.2%	137,078	0	0.0%	0	0.0%	0.0%
38. GUARANTEE CO OF NORTH AMERICA USA	155,858	0.1%	138,986	3,808	2.7%	887	0.6%	3.4%
39. ASSURANT INC GRP	153,476	0.1%	153,273	(14,420)	-9.4%	(56)	0.0%	-9.4%
40. FAIRFAX FIN GRP	148,652	0.1%	151,670	(167,952)	-110.7%	110,302	72.7%	-38.0%
41. NEW YORK MARINE & GEN GRP	145,073	0.1%	142,310	18,528	13.0%	8,194	5.8%	18.8%
42. ROCHE SURETY AND CASUALTY INC	134,594	0.1%	134,594	0	0.0%	0	0.0%	0.0%
43. ACSTAR INSURANCE COMPANY	118,237	0.1%	173,460	12,206	7.0%	1,789	1.0%	8.1%
44. OLD REPUBLIC GRP	116,436	0.1%	151,887	43,549	28.7%	31,171	20.5%	49.2%
45. WESTFIELD GRP	85,817	0.1%	59,612	2,094	3.5%	1,354	2.3%	5.8%
46. BERKSHIRE HATHAWAY GRP	77,361	0.1%	104,014	(2,345)	-2.3%	0	0.0%	-2.3%
47. NAVIGATORS GRP	73,618	0.1%	77,083	12,801	16.6%	894	1.2%	17.8%
48. UNITED FIRE & CASUALTY GRP	69,178	0.1%	194,323	(17,444)	-9.0%	(4,149)	-2.1%	-11.1%
49. CONTRACTORS BONDING & INSURANCE CO	57,999	0.1%	34,022	9,916	29.1%	3,168	9.3%	38.5%
50. PROGRESSIVE GRP	47,112	0.0%	19,456	2,971	15.3%	324	1.7%	16.9%
Total Top 50 Writers	108,300,173	99.6%	109,447,737	(11,609,272)	-10.6%	2,523,718	2.3%	-8.3%
Total of All Other Writers	458,856	0.4%	501,532	(4,190,871)	-835.6%	488,863	97.5%	-738.1%
Grand Total of All Writers	108,759,029	100.0%	109,949,269	(15,800,143)	-14.4%	3,012,581	2.7%	-11.6%

The Surety & Fidelity Association of America

Top 50 Writers of Surety Bonds

Calendar Year 2008

MAINE

(Final)

Group/Company Name	Direct Premiums Written	Percent of All Companies	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	DCCE	DCCE Ratio	Loss+DCCE Ratio
1. TRAVELERS BOND	3,285,700	19.2%	2,181,973	(732,501)	-33.6%	138,617	6.4%	-27.2%
2. WR BERKLEY CORP GRP	2,136,829	12.5%	2,587,296	(908,460)	-35.1%	0	0.0%	-35.1%
3. LIBERTY MUTUAL INSURANCE GROUP	2,130,546	12.4%	2,015,990	258,531	12.8%	19,752	1.0%	13.8%
4. THE HANOVER INS GRP	1,798,062	10.5%	1,499,319	76,144	5.1%	77,744	5.2%	10.3%
5. HARTFORD FIRE & CASUALTY GROUP	1,138,025	6.6%	1,125,166	(13,464)	-1.2%	33,485	3.0%	1.8%
6. ZURICH INS GRP	1,015,191	5.9%	1,001,887	23,725	2.4%	8,082	0.8%	3.2%
7. MAIN STREET AMER GRP	814,683	4.8%	698,843	(5,825)	-0.8%	16,432	2.4%	1.5%
8. PROALLIANCE GRP	780,112	4.6%	712,451	30,149	4.2%	12,822	1.8%	6.0%
9. HCC SURETY GRP	712,329	4.2%	583,211	89,619	15.4%	1,449	0.2%	15.6%
10. CHARTIS GRP	452,988	2.6%	76,719	22,227	29.0%	1,810	2.4%	31.3%
11. CNA INSURANCE GROUP	446,399	2.6%	446,941	(70,439)	-15.8%	9,404	2.1%	-13.7%
12. CHUBB & SON INC GRP	326,545	1.9%	402,440	(4,060,279)	-1008.9%	542	0.1%	-1008.8%
13. ACSTAR INSURANCE COMPANY	269,392	1.6%	283,878	117,521	41.4%	24,059	8.5%	49.9%
14. LEXON INS CO	231,336	1.4%	166,607	38,763	23.3%	0	0.0%	23.3%
15. BERKSHIRE HATHAWAY GRP	229,797	1.3%	254,158	2,079	0.8%	0	0.0%	0.8%
16. NAS SURETY GRP	155,098	0.9%	180,753	(8,144)	-4.5%	17,866	9.9%	5.4%
17. INTERNATIONAL FIDELITY INSURANCE CO	151,217	0.9%	122,013	4,716	3.9%	1,033	0.8%	4.7%
18. ACE LTD GRP	132,487	0.8%	190,644	32,691	17.1%	5,895	3.1%	20.2%
19. RLI INSURANCE GROUP	123,842	0.7%	101,954	(9,232)	-9.1%	2,325	2.3%	-6.8%
20. UTICA GRP	103,801	0.6%	65,711	2,041	3.1%	(12)	0.0%	3.1%
21. BOND SAFEGUARD INSURANCE CO	96,486	0.6%	104,225	(181,663)	-174.3%	(152,348)	-146.2%	-320.5%
22. PROGRESSIVE GRP	87,611	0.5%	43,429	4,268	9.8%	462	1.1%	10.9%
23. ALLEGHANY GRP	83,536	0.5%	79,380	(991)	-1.2%	(107)	-0.1%	-1.4%
24. GREAT AMERICAN INSURANCE COMPANIES	74,278	0.4%	87,632	4,561	5.2%	6,737	7.7%	12.9%
25. ARCH CAPITAL GROUP	71,388	0.4%	133,576	53,313	39.9%	5,051	3.8%	43.7%
26. KINGSWAY GRP	49,219	0.3%	70,095	0	0.0%	0	0.0%	0.0%
27. MERCHANTS BONDING CO GRP	38,924	0.2%	57,610	(1,168)	-2.0%	(367)	-0.6%	-2.7%
28. AEGIS GRP	38,375	0.2%	35,547	0	0.0%	0	0.0%	0.0%
29. EMC INS CO GRP	21,837	0.1%	14,497	320	2.2%	121	0.8%	3.0%
30. STATE AUTO MUT GRP	20,337	0.1%	20,337	5,021	24.7%	2,152	10.6%	35.3%
31. COLONIAL SURETY CO	14,500	0.1%	15,205	12,418	81.7%	8,536	56.1%	137.8%
32. CINCINNATI FIN GRP	13,841	0.1%	8,511	(250)	-2.9%	415	4.9%	1.9%
33. OLD REPUBLIC GRP	13,573	0.1%	13,936	0	0.0%	0	0.0%	0.0%
34. STATE FARM GRP	12,634	0.1%	14,916	709	4.8%	0	0.0%	4.8%
35. XL AMER GRP	7,818	0.0%	8,101	314,942	3887.7%	(1,894)	-23.4%	3864.3%
36. PENNSYLVANIA NATL INS GRP	6,955	0.0%	4,551	146	3.2%	0	0.0%	3.2%
37. CHRYSLER INS CO	6,841	0.0%	6,565	0	0.0%	0	0.0%	0.0%
38. ACCREDITED SURETY & CASUALTY CO INC	6,337	0.0%	6,509	(473)	-7.3%	0	0.0%	-7.3%
39. PROTECTIVE INSURANCE CO	5,750	0.0%	6,216	100	1.6%	0	0.0%	1.6%
40. NAVIGATORS GRP	4,837	0.0%	4,931	112	2.3%	8	0.2%	2.4%
41. AMERICAN SAFETY HOLDING GRP	4,676	0.0%	4,187	0	0.0%	0	0.0%	0.0%
42. SENTRY INSURANCE GROUP	3,391	0.0%	3,322	(13)	-0.4%	(1)	0.0%	-0.4%
43. BANCINSURE INC	2,340	0.0%	3,380	0	0.0%	0	0.0%	0.0%
44. OHIO INDEMNITY CO	1,788	0.0%	4,068	69	1.7%	0	0.0%	1.7%
45. CUNA MUTUAL GRP	1,645	0.0%	1,645	0	0.0%	0	0.0%	0.0%
46. CONTRACTORS BONDING & INSURANCE CO	1,413	0.0%	1,253	114	9.1%	14	1.1%	10.2%
47. ASSURANT INC GRP	1,400	0.0%	1,014	123	12.1%	0	0.0%	12.1%
48. HARLEYSVILLE GRP	718	0.0%	718	46,515	6478.4%	(385)	-53.6%	6424.8%
49. FAIRFAX FIN GRP	592	0.0%	603	(13,975)	-2317.6%	(1,610)	-267.0%	-2584.6%
50. GMAC INS HOLDING GRP	225	0.0%	(602)	698	-115.9%	0	0.0%	-115.9%
Total Top 50 Writers	17,127,644	100.0%	15,453,311	(4,865,242)	-31.5%	238,089	1.5%	-29.9%
Total of All Other Writers	25	0.0%	2,040	200,045	9806.1%	(1,170)	-57.4%	9748.8%
Grand Total of All Writers	17,127,669	100.0%	15,455,351	(4,665,197)	-30.2%	236,919	1.5%	-28.7%

The Surety & Fidelity Association of America

Top 50 Writers of Surety Bonds

Calendar Year 2008

MARYLAND

(Final)

Group/Company Name	Direct Premiums Written	Percent of All Companies	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	DCCE	DCCE Ratio	Loss+DCCE Ratio
1. TRAVELERS BOND	28,599,806	19.2%	24,124,128	(4,573,494)	-19.0%	1,706,399	7.1%	-11.9%
2. ZURICH INS GRP	17,573,096	11.8%	15,438,267	3,434,691	22.2%	359,767	2.3%	24.6%
3. LIBERTY MUTUAL INSURANCE GROUP	16,113,132	10.8%	14,708,756	1,180,570	8.0%	206,482	1.4%	9.4%
4. CNA INSURANCE GROUP	11,840,862	8.0%	11,741,368	(578,338)	-4.9%	131,817	1.1%	-3.8%
5. CHUBB & SON INC GRP	9,803,769	6.6%	8,596,521	13,607	0.2%	0	0.0%	0.2%
6. HCC SURETY GRP	9,705,804	6.5%	9,522,838	319,742	3.4%	121,085	1.3%	4.6%
7. HARTFORD FIRE & CASUALTY GROUP	8,007,860	5.4%	7,431,344	(265,648)	-3.6%	61,368	0.8%	-2.7%
8. ACE LTD GRP	4,448,065	3.0%	4,096,401	578,609	14.1%	183,387	4.5%	18.6%
9. ARCH CAPITAL GROUP	3,974,694	2.7%	4,506,225	518,997	11.5%	644,773	14.3%	25.8%
10. LEXON INS CO	3,451,263	2.3%	3,542,606	(17,883)	-0.5%	(2,118)	-0.1%	-0.6%
11. THE HANOVER INS GRP	3,098,416	2.1%	2,818,406	(7,199)	-0.3%	204,571	7.3%	7.0%
12. NAS SURETY GRP	2,561,215	1.7%	2,372,547	(1,739,670)	-73.3%	(72,929)	-3.1%	-76.4%
13. INTERNATIONAL FIDELITY INSURANCE CO	2,094,569	1.4%	2,082,179	190,796	9.2%	18,595	0.9%	10.1%
14. INSCO INS SERVICES GRP	1,882,259	1.3%	1,965,239	(77,444)	-3.9%	(88,846)	-4.5%	-8.5%
15. FINANCIAL CASUALTY & SURETY INC	1,817,812	1.2%	1,817,812	61,669	3.4%	0	0.0%	3.4%
16. GREAT AMERICAN INSURANCE COMPANIES	1,290,157	0.9%	1,561,269	1,307,980	83.8%	779,487	49.9%	133.7%
17. ATLANTIC AMER GRP	1,156,569	0.8%	1,128,066	(163,665)	-14.5%	(7,807)	-0.7%	-15.2%
18. CHARTIS GRP	1,137,539	0.8%	1,145,370	9,900,013	864.4%	979,074	85.5%	949.8%
19. SELECTIVE INS GRP	1,048,367	0.7%	1,032,548	37,001	3.6%	(16,619)	-1.6%	2.0%
20. WESTFIELD GRP	1,012,792	0.7%	911,642	(2,479)	-0.3%	(8,323)	-0.9%	-1.2%
21. MERCHANTS BONDING CO GRP	1,007,090	0.7%	1,118,905	(334,630)	-29.9%	(75,170)	-6.7%	-36.6%
22. RLI INSURANCE GROUP	979,415	0.7%	736,674	(192,798)	-26.2%	39,942	5.4%	-20.7%
23. BOND SAFEGUARD INSURANCE CO	937,661	0.6%	924,852	0	0.0%	0	0.0%	0.0%
24. ATLANTIC BONDING CO	836,530	0.6%	1,184,000	(66,571)	-5.6%	0	0.0%	-5.6%
25. AEGIS GRP	776,145	0.5%	759,098	410,643	54.1%	7,565	1.0%	55.1%
26. ERIE INS GRP	776,038	0.5%	752,105	31,536	4.2%	22,867	3.0%	7.2%
27. CINCINNATI FIN GRP	725,681	0.5%	764,181	160,471	21.0%	58,499	7.7%	28.7%
28. ALLEGHANY GRP	704,893	0.5%	680,358	317,757	46.7%	(3,278)	-0.5%	46.2%
29. WR BERKLEY CORP GRP	629,302	0.4%	626,813	(172,263)	-27.5%	942	0.2%	-27.3%
30. PENNSYLVANIA NATL INS GRP	613,346	0.4%	677,854	229,687	33.9%	15,528	2.3%	36.2%
31. FAIRFAX FIN GRP	534,196	0.4%	551,394	(1,615,473)	-293.0%	181,230	32.9%	-260.1%
32. PROALLIANCE GRP	519,132	0.3%	438,747	60,045	13.7%	(53,881)	-12.3%	1.4%
33. MAIN STREET AMER GRP	512,210	0.3%	559,539	(92,969)	-16.6%	100,431	17.9%	1.3%
34. BANKERS INS GRP	494,103	0.3%	479,639	238,464	49.7%	0	0.0%	49.7%
35. GUARANTEE CO OF NORTH AMERICA USA	473,454	0.3%	397,253	(171,738)	-43.2%	88,096	22.2%	-21.1%
36. LIFE OF THE SOUTH CORP GRP	437,520	0.3%	437,520	416,014	95.1%	(6,201)	-1.4%	93.7%
37. DELPHI FINANCIAL GROUP	330,929	0.2%	330,576	32,157	9.7%	2,702	0.8%	10.5%
38. FIRST INDEMNITY OF AMERICA INS CO	309,627	0.2%	263,151	65,892	25.0%	0	0.0%	25.0%
39. OHIO INDEMNITY CO	270,652	0.2%	269,879	1,019	0.4%	0	0.0%	0.4%
40. FIRST SEALORD SURETY INC	270,200	0.2%	268,551	(2,108)	-0.8%	150	0.1%	-0.7%
41. ACSTAR INSURANCE COMPANY	233,962	0.2%	243,041	124,129	51.1%	32,846	13.5%	64.6%
42. ALLEGHENY CASUALTY COMPANY	219,196	0.1%	240,343	(3,799)	-1.6%	(951)	-0.4%	-2.0%
43. KINGSWAY GRP	218,778	0.1%	193,017	77,831	40.3%	2,013	1.0%	41.4%
44. STATE FARM GRP	211,345	0.1%	209,428	5,651	2.7%	0	0.0%	2.7%
45. COMPANION LIFE INS GRP	197,401	0.1%	197,050	32,070	16.3%	0	0.0%	16.3%
46. CONTRACTORS BONDING & INSURANCE CO	195,187	0.1%	167,017	32,985	19.7%	17,056	10.2%	30.0%
47. ARGONAUT GRP	193,629	0.1%	35,452	(58,769)	-165.8%	492	1.4%	-164.4%
48. COLONIAL SURETY CO	169,944	0.1%	178,205	47,890	26.9%	16,789	9.4%	36.3%
49. OLD REPUBLIC GRP	164,127	0.1%	226,126	(202,282)	-89.5%	(5,688)	-2.5%	-92.0%
50. AMERICAN SURETY COMPANY	154,226	0.1%	184,342	(110,510)	-59.9%	14,118	7.7%	-52.3%
Total Top 50 Writers	144,713,965	97.2%	134,638,642	9,378,186	7.0%	5,656,260	4.2%	11.2%
Total of All Other Writers	4,098,238	2.8%	4,439,600	(978,181)	-22.0%	313,085	7.1%	-15.0%
Grand Total of All Writers	148,812,203	100.0%	139,078,242	8,400,005	6.0%	5,969,345	4.3%	10.3%

The Surety & Fidelity Association of America

Top 50 Writers of Surety Bonds

Calendar Year 2008

MASSACHUSETTS

(Final)

Group/Company Name	Direct Premiums Written	Percent of All Companies	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	DCCE	DCCE Ratio	Loss+DCCE Ratio
1. LIBERTY MUTUAL INSURANCE GROUP	27,291,137	23.7%	27,995,574	1,212,016	4.3%	611,336	2.2%	6.5%
2. TRAVELERS BOND	19,360,911	16.8%	18,473,360	(11,847,127)	-64.1%	1,958,509	10.6%	-53.5%
3. CNA INSURANCE GROUP	13,127,481	11.4%	13,059,563	189,910	1.5%	604,396	4.6%	6.1%
4. ZURICH INS GRP	8,490,094	7.4%	8,339,728	(58,694)	-0.7%	69,924	0.8%	0.1%
5. THE HANOVER INS GRP	7,827,013	6.8%	7,864,655	1,300,175	16.5%	663,157	8.4%	25.0%
6. HARTFORD FIRE & CASUALTY GROUP	5,184,692	4.5%	5,170,576	18,770,841	363.0%	1,966,746	38.0%	401.1%
7. MAIN STREET AMER GRP	4,276,692	3.7%	4,219,668	(440,143)	-10.4%	21,399	0.5%	-9.9%
8. CHUBB & SON INC GRP	3,888,529	3.4%	4,245,453	(6,365)	-0.1%	50,073	1.2%	1.0%
9. NAS SURETY GRP	3,485,765	3.0%	3,265,257	(1,785,710)	-54.7%	(408,022)	-12.5%	-67.2%
10. CHARTIS GRP	3,392,292	2.9%	1,155,732	(436,814)	-37.8%	60,096	5.2%	-32.6%
11. UNITED CASUALTY & SURETY CO INC	2,936,359	2.6%	2,559,416	0	0.0%	0	0.0%	0.0%
12. ACE LTD GRP	2,567,845	2.2%	2,411,658	729,355	30.2%	245,623	10.2%	40.4%
13. INTERNATIONAL FIDELITY INSURANCE CO	1,869,887	1.6%	1,942,574	687,611	35.4%	73,697	3.8%	39.2%
14. PROALLIANCE GRP	1,405,824	1.2%	1,351,677	42,114	3.1%	23,107	1.7%	4.8%
15. ARCH CAPITAL GROUP	1,321,607	1.1%	1,337,423	(578,602)	-43.3%	238,056	17.8%	-25.5%
16. HCC SURETY GRP	1,039,160	0.9%	773,026	104,384	13.5%	34,384	4.4%	18.0%
17. GREAT AMERICAN INSURANCE COMPANIES	958,844	0.8%	956,728	129,087	13.5%	103,601	10.8%	24.3%
18. WR BERKLEY CORP GRP	901,151	0.8%	893,667	325,425	36.4%	11,911	1.3%	37.7%
19. ACSTAR INSURANCE COMPANY	805,144	0.7%	524,315	(372,067)	-71.0%	(61,756)	-11.8%	-82.7%
20. ALLEGHANY GRP	514,677	0.4%	500,330	(2,160)	-0.4%	(819)	-0.2%	-0.6%
21. BOND SAFEGUARD INSURANCE CO	485,971	0.4%	542,622	35,000	6.5%	10,000	1.8%	8.3%
22. INSCO INS SERVICES GRP	444,717	0.4%	340,314	15,714	4.6%	4,540	1.3%	6.0%
23. FIRST SEALORD SURETY INC	430,956	0.4%	475,349	3,053,011	642.3%	386,906	81.4%	723.7%
24. CONTRACTORS BONDING & INSURANCE CO	396,083	0.3%	323,770	20,589	6.4%	5,315	1.6%	8.0%
25. RLI INSURANCE GROUP	299,190	0.3%	298,069	(21,254)	-7.1%	11,982	4.0%	-3.1%
26. AEGIS GRP	253,874	0.2%	295,002	(1,740)	-0.6%	30,637	10.4%	9.8%
27. FIDELITY NATL FIN GRP	219,180	0.2%	219,180	149,322	68.1%	0	0.0%	68.1%
28. LEXON INS CO	198,995	0.2%	105,746	3,059	2.9%	0	0.0%	2.9%
29. DELPHI FINANCIAL GROUP	168,161	0.1%	160,130	(3,247)	-2.0%	5,001	3.1%	1.1%
30. UTICA GRP	159,520	0.1%	165,022	1,380,725	836.7%	20,018	12.1%	848.8%
31. CINCINNATI FIN GRP	159,212	0.1%	236,058	(3,803)	-1.6%	4,886	2.1%	0.5%
32. COLONIAL SURETY CO	143,344	0.1%	150,313	54,219	36.1%	87,339	58.1%	94.2%
33. BANKERS INS GRP	121,695	0.1%	121,684	72,522	59.6%	0	0.0%	59.6%
34. FAIRFAX FIN GRP	120,528	0.1%	122,970	(1,350,157)	-1098.0%	282,686	229.9%	-868.1%
35. MERCHANTS BONDING CO GRP	120,042	0.1%	113,414	414	0.4%	215	0.2%	0.6%
36. XL AMER GRP	106,355	0.1%	216,425	2,296,743	1061.2%	(531,661)	-245.7%	815.6%
37. OHIO INDEMNITY CO	101,896	0.1%	90,564	2,427	2.7%	0	0.0%	2.7%
38. SELECTIVE INS GRP	78,923	0.1%	122,564	662	0.5%	8	0.0%	0.5%
39. WESTFIELD GRP	72,677	0.1%	17,607	(158)	-0.9%	138	0.8%	-0.1%
40. EMC INS CO GRP	61,515	0.1%	62,458	120	0.2%	107	0.2%	0.4%
41. QUINCY MUTUAL GROUP	37,641	0.0%	37,641	0	0.0%	0	0.0%	0.0%
42. PROGRESSIVE GRP	32,295	0.0%	46,394	374	0.8%	74	0.2%	1.0%
43. NAVIGATORS GRP	31,124	0.0%	31,540	4,557	14.4%	315	1.0%	15.4%
44. PROTECTIVE INSURANCE CO	28,613	0.0%	31,071	(4,413)	-14.2%	(1,600)	-5.1%	-19.4%
45. PROTECTIVE LIFE INSURANCE GROUP	26,300	0.0%	46,348	0	0.0%	0	0.0%	0.0%
46. GUARANTEE CO OF NORTH AMERICA USA	23,628	0.0%	10,726	0	0.0%	0	0.0%	0.0%
47. ACCREDITED SURETY & CASUALTY CO INC	22,671	0.0%	22,787	(2,287)	-10.0%	0	0.0%	-10.0%
48. OLD REPUBLIC GRP	22,205	0.0%	26,735	(1,000)	-3.7%	(600)	-2.2%	-6.0%
49. KINGSWAY GRP	16,700	0.0%	34,393	0	0.0%	0	0.0%	0.0%
50. WHITE MOUNTAIN GROUP	13,103	0.0%	11,625	(50,001)	-430.1%	1	0.0%	-430.1%
Total Top 50 Writers	115,029,115	99.9%	111,507,276	13,664,635	12.3%	6,581,724	5.9%	18.2%
Total of All Other Writers	70,328	0.1%	231,762	(3,623,843)	-1563.6%	998,561	430.9%	-1132.7%
Grand Total of All Writers	115,099,443	100.0%	111,739,038	10,040,792	9.0%	7,580,285	6.8%	15.8%

The Surety & Fidelity Association of America

Top 50 Writers of Surety Bonds

Calendar Year 2008

MICHIGAN

(Final)

Group/Company Name	Direct Premiums Written	Percent of All Companies	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	DCCE	DCCE Ratio	Loss+DCCE Ratio
1. LIBERTY MUTUAL INSURANCE GROUP	11,960,251	15.3%	11,052,957	5,016,197	45.4%	1,081,496	9.8%	55.2%
2. CNA INSURANCE GROUP	9,689,940	12.4%	9,606,872	1,873,514	19.5%	621,069	6.5%	26.0%
3. TRAVELERS BOND	9,647,862	12.3%	8,159,572	1,906,157	23.4%	1,147,071	14.1%	37.4%
4. CHUBB & SON INC GRP	6,513,357	8.3%	6,490,076	148,446	2.3%	60,332	0.9%	3.2%
5. THE HANOVER INS GRP	4,469,768	5.7%	4,672,698	687,721	14.7%	369,242	7.9%	22.6%
6. HARTFORD FIRE & CASUALTY GROUP	3,812,683	4.9%	3,958,024	2,751,573	69.5%	(2,152)	-0.1%	69.5%
7. WESTFIELD GRP	3,351,959	4.3%	3,242,566	(202,244)	-6.2%	91,775	2.8%	-3.4%
8. ZURICH INS GRP	3,253,959	4.2%	3,170,511	(128,219)	-4.0%	17,681	0.6%	-3.5%
9. NAS SURETY GRP	2,993,556	3.8%	2,989,311	1,620,073	54.2%	878,269	29.4%	83.6%
10. AUTO OWNERS GRP	1,762,456	2.2%	1,820,579	735,350	40.4%	211,279	11.6%	52.0%
11. CINCINNATI FIN GRP	1,695,662	2.2%	1,726,263	(421,156)	-24.4%	31,385	1.8%	-22.6%
12. PROALLIANCE GRP	1,375,197	1.8%	1,089,852	79,963	7.3%	29,739	2.7%	10.1%
13. GUARANTEE CO OF NORTH AMERICA USA	1,191,345	1.5%	1,164,498	1,127,173	96.8%	83,015	7.1%	103.9%
14. ACE LTD GRP	1,092,940	1.4%	1,152,580	248,386	21.6%	5,598	0.5%	22.0%
15. GREAT AMERICAN INSURANCE COMPANIES	1,090,120	1.4%	1,102,814	(51,214)	-4.6%	19,628	1.8%	-2.9%
16. LEXON INS CO	985,828	1.3%	928,933	(25,000)	-2.7%	0	0.0%	-2.7%
17. HCC SURETY GRP	955,489	1.2%	789,957	125,865	15.9%	37,253	4.7%	20.6%
18. INTERNATIONAL FIDELITY INSURANCE CO	943,493	1.2%	825,544	662,862	80.3%	49,067	5.9%	86.2%
19. CHARTIS GRP	854,153	1.1%	267,317	(30,088)	-11.3%	10,310	3.9%	-7.4%
20. MERCHANTS BONDING CO GRP	845,485	1.1%	875,860	(141,967)	-16.2%	(28,648)	-3.3%	-19.5%
21. OLD REPUBLIC GRP	811,693	1.0%	778,834	37,371	4.8%	12,882	1.7%	6.5%
22. FIDELITY NATL FIN GRP	805,169	1.0%	809,270	574,527	71.0%	0	0.0%	71.0%
23. UNITED FIRE & CASUALTY GRP	703,582	0.9%	837,793	69,517	8.3%	2,685	0.3%	8.6%
24. WEST BEND MUTUAL GROUP	506,103	0.6%	494,890	474	0.1%	(11)	0.0%	0.1%
25. ALLEGHANY GRP	492,782	0.6%	443,615	219,882	49.6%	1,372,027	309.3%	358.8%
26. NATIONWIDE CORP GRP	476,556	0.6%	501,396	(45,371)	-9.0%	5,077	1.0%	-8.0%
27. RLI INSURANCE GROUP	463,442	0.6%	570,102	(35,647)	-6.3%	34,754	6.1%	-0.2%
28. ARCH CAPITAL GROUP	462,753	0.6%	422,804	185,484	43.9%	18,687	4.4%	48.3%
29. UNIVERSAL FIRE & CASUALTY INS CO	445,654	0.6%	445,654	0	0.0%	0	0.0%	0.0%
30. UNION LABOR GROUP	337,471	0.4%	166,217	30,513	18.4%	0	0.0%	18.4%
31. WR BERKLEY CORP GRP	313,071	0.4%	331,463	(180,680)	-54.5%	0	0.0%	-54.5%
32. STATE AUTO MUT GRP	304,800	0.4%	317,070	(853,622)	-269.2%	(6,814)	-2.1%	-271.4%
33. KINGSWAY GRP	296,239	0.4%	255,491	(650,887)	-254.8%	(26,441)	-10.3%	-265.1%
34. FAIRFAX FIN GRP	290,875	0.4%	264,805	(54,954)	-20.8%	37,850	14.3%	-6.5%
35. STATE FARM GRP	269,000	0.3%	261,927	(52,757)	-20.1%	49,697	19.0%	-1.2%
36. OHIO INDEMNITY CO	258,712	0.3%	203,513	8,334	4.1%	0	0.0%	4.1%
37. ALLEGHENY CASUALTY COMPANY	242,390	0.3%	271,540	(483)	-0.2%	(121)	0.0%	-0.2%
38. AMERICAN ROAD GROUP	226,018	0.3%	224,571	0	0.0%	0	0.0%	0.0%
39. SELECTIVE INS GRP	177,922	0.2%	220,352	(126,340)	-57.3%	(58,161)	-26.4%	-83.7%
40. INDIANA LUMBERMENS GRP	167,850	0.2%	153,173	0	0.0%	0	0.0%	0.0%
41. INSCO INS SERVICES GRP	151,350	0.2%	155,515	17,045	11.0%	(5,498)	-3.5%	7.4%
42. EMC INS CO GRP	145,932	0.2%	168,828	(4,443)	-2.6%	945	0.6%	-2.1%
43. CONTRACTORS BONDING & INSURANCE CO	134,344	0.2%	125,288	12,277	9.8%	(367)	-0.3%	9.5%
44. ACCREDITED SURETY & CASUALTY CO INC	129,500	0.2%	122,364	(3,074)	-2.5%	0	0.0%	-2.5%
45. ACSTAR INSURANCE COMPANY	127,722	0.2%	121,841	(140,356)	-115.2%	(40,964)	-33.6%	-148.8%
46. NAVIGATORS GRP	116,184	0.1%	120,372	21,757	18.1%	(10,179)	-8.5%	9.6%
47. BERKSHIRE HATHAWAY GRP	102,274	0.1%	200,979	(9,715)	-4.8%	(1,714)	-0.9%	-5.7%
48. BANCINSURE INC	86,040	0.1%	85,464	(21,619)	-25.3%	0	0.0%	-25.3%
49. FINANCIAL CASUALTY & SURETY INC	80,232	0.1%	80,232	2,722	3.4%	0	0.0%	3.4%
50. CHRYSLER INS CO	79,534	0.1%	109,347	0	0.0%	0	0.0%	0.0%
Total Top 50 Writers	77,690,697	99.1%	74,351,494	14,983,347	20.2%	6,097,743	8.2%	28.4%
Total of All Other Writers	666,395	0.9%	638,130	(294,147)	-46.1%	(447,710)	-70.2%	-116.3%
Grand Total of All Writers	78,357,092	100.0%	74,989,624	14,689,200	19.6%	5,650,033	7.5%	27.1%

The Surety & Fidelity Association of America

Top 50 Writers of Surety Bonds

Calendar Year 2008

MINNESOTA

(Final)

Group/Company Name	Direct Premiums Written	Percent of All Companies	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	DCCE	DCCE Ratio	Loss+DCCE Ratio
1. TRAVELERS BOND	11,474,701	16.7%	12,575,532	20,088,348	159.7%	1,080,309	8.6%	168.3%
2. CNA INSURANCE GROUP	9,476,317	13.8%	9,437,603	700,589	7.4%	480,850	5.1%	12.5%
3. LIBERTY MUTUAL INSURANCE GROUP	6,517,755	9.5%	7,718,652	2,037,989	26.4%	3,039	0.0%	26.4%
4. GRANITE RE INC	4,221,075	6.1%	4,224,538	1,832,597	43.4%	0	0.0%	43.4%
5. WHITECAP SURETY CO	3,721,468	5.4%	3,721,468	0	0.0%	0	0.0%	0.0%
6. INTEGRA INSURANCE INC	3,374,901	4.9%	3,374,901	0	0.0%	0	0.0%	0.0%
7. ZURICH INS GRP	3,142,039	4.6%	3,501,215	13,820	0.4%	(18,187)	-0.5%	-0.1%
8. UNITED FIRE & CASUALTY GRP	2,278,835	3.3%	2,634,038	(292,120)	-11.1%	2,812	0.1%	-11.0%
9. HARTFORD FIRE & CASUALTY GROUP	2,159,390	3.1%	2,147,402	21,188	1.0%	38,146	1.8%	2.8%
10. WESTFIELD GRP	2,081,195	3.0%	1,981,968	406,061	20.5%	(49,240)	-2.5%	18.0%
11. CHUBB & SON INC GRP	2,057,739	3.0%	2,843,805	(155,384)	-5.5%	0	0.0%	-5.5%
12. OLD REPUBLIC GRP	1,603,744	2.3%	1,657,503	202,606	12.2%	56,176	3.4%	15.6%
13. NAS SURETY GRP	1,467,972	2.1%	1,287,670	75,902	5.9%	23,835	1.9%	7.7%
14. MERCHANTS BONDING CO GRP	1,369,484	2.0%	1,276,287	10,065	0.8%	5,029	0.4%	1.2%
15. GREAT AMERICAN INSURANCE COMPANIES	866,532	1.3%	1,224,238	1,567,926	128.1%	142,010	11.6%	139.7%
16. BERKSHIRE HATHAWAY GRP	843,523	1.2%	1,132,980	30,282	2.7%	(8)	0.0%	2.7%
17. INTERNATIONAL FIDELITY INSURANCE CO	709,402	1.0%	677,516	15,597	2.3%	3,314	0.5%	2.8%
18. CHARTIS GRP	686,589	1.0%	746,950	160,294	21.5%	15,694	2.1%	23.6%
19. WR BERKLEY CORP GRP	677,260	1.0%	686,543	31,383	4.6%	784	0.1%	4.7%
20. NATIONWIDE CORP GRP	628,681	0.9%	570,483	23,933	4.2%	14,627	2.6%	6.8%
21. THE HANOVER INS GRP	610,525	0.9%	395,203	50,300	12.7%	21,477	5.4%	18.2%
22. WEST BEND MUTUAL GROUP	588,758	0.9%	522,678	10,651	2.0%	(15)	0.0%	2.0%
23. ACE LTD GRP	539,879	0.8%	669,747	282,520	42.2%	32,225	4.8%	47.0%
24. AUTO OWNERS GRP	464,300	0.7%	443,000	85,098	19.2%	19,941	4.5%	23.7%
25. RLI INSURANCE GROUP	440,856	0.6%	365,039	(13,721)	-3.8%	3,453	0.9%	-2.8%
26. UNIVERSAL SURETY GRP	438,578	0.6%	457,982	(10,309)	-2.3%	0	0.0%	-2.3%
27. INSCO INS SERVICES GRP	432,499	0.6%	376,165	(83,673)	-22.2%	(17,109)	-4.5%	-26.8%
28. EMC INS CO GRP	408,527	0.6%	429,489	102,244	23.8%	15,899	3.7%	27.5%
29. ALLEGHANY GRP	395,252	0.6%	357,364	(32,747)	-9.2%	(9,043)	-2.5%	-11.7%
30. LEXON INS CO	391,928	0.6%	379,401	(7,500)	-2.0%	0	0.0%	-2.0%
31. PROALLIANCE GRP	366,169	0.5%	357,563	(15,486)	-4.3%	5,497	1.5%	-2.8%
32. ARCH CAPITAL GROUP	360,981	0.5%	425,274	109,103	25.7%	10,910	2.6%	28.2%
33. HCC SURETY GRP	354,951	0.5%	413,698	403,831	97.6%	10,264	2.5%	100.1%
34. FEDERATED MUT GRP	335,147	0.5%	237,119	8,270	3.5%	697	0.3%	3.8%
35. CINCINNATI FIN GRP	334,954	0.5%	291,523	(1,534)	-0.5%	4,645	1.6%	1.1%
36. BANCINSURE INC	307,184	0.4%	270,887	8,340	3.1%	0	0.0%	3.1%
37. MINNESOTA SURETY AND TRUST CO	263,886	0.4%	276,804	(14,727)	-5.3%	(5,710)	-2.1%	-7.4%
38. MINNESOTA LAWYERS MUTUAL INS CO	229,218	0.3%	225,563	0	0.0%	0	0.0%	0.0%
39. XL AMER GRP	213,444	0.3%	90,721	(291,731)	-321.6%	97,167	107.1%	-214.5%
40. PROGRESSIVE GRP	174,311	0.3%	69,941	5,975	8.5%	656	0.9%	9.5%
41. STATE FARM GRP	158,174	0.2%	144,947	16,360	11.3%	0	0.0%	11.3%
42. FAIRFAX FIN GRP	142,423	0.2%	142,443	33,246	23.3%	8,541	6.0%	29.3%
43. ACSTAR INSURANCE COMPANY	116,019	0.2%	119,890	61,769	51.5%	12,953	10.8%	62.3%
44. AMERICAN SURETY COMPANY	108,383	0.2%	99,040	0	0.0%	0	0.0%	0.0%
45. FINANCIAL CASUALTY & SURETY INC	103,725	0.2%	103,725	3,519	3.4%	0	0.0%	3.4%
46. SUN SURETY INS CO	97,890	0.1%	97,890	0	0.0%	0	0.0%	0.0%
47. GUARANTEE CO OF NORTH AMERICA USA	86,120	0.1%	55,830	(5,810)	-10.4%	(4,541)	-8.1%	-18.5%
48. BOND SAFEGUARD INSURANCE CO	85,750	0.1%	38,510	650,000	1687.9%	0	0.0%	1687.9%
49. UNIVERSAL FIRE & CASUALTY INS CO	73,303	0.1%	73,303	0	0.0%	0	0.0%	0.0%
50. ALLEGHENY CASUALTY COMPANY	59,252	0.1%	36,302	4,720	13.0%	1,180	3.3%	16.3%
Total Top 50 Writers	68,040,988	98.9%	71,388,333	28,129,784	39.4%	2,008,277	2.8%	42.2%
Total of All Other Writers	784,817	1.1%	1,949,467	(231,356)	-11.9%	253,477	13.0%	1.1%
Grand Total of All Writers	68,825,805	100.0%	73,337,800	27,898,428	38.0%	2,261,754	3.1%	41.1%

The Surety & Fidelity Association of America

Top 50 Writers of Surety Bonds

Calendar Year 2008

MISSISSIPPI

(Final)

Group/Company Name	Direct Premiums Written	Percent of All Companies	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	DCCE	DCCE Ratio	Loss+DCCE Ratio
1. TRAVELERS BOND	14,088,885	28.1%	15,859,503	(487,357)	-3.1%	1,664,231	10.5%	7.4%
2. LIBERTY MUTUAL INSURANCE GROUP	8,933,064	17.8%	9,160,807	1,612,019	17.6%	297,976	3.3%	20.8%
3. CNA INSURANCE GROUP	3,824,130	7.6%	3,774,184	1,672,884	44.3%	104,488	2.8%	47.1%
4. ZURICH INS GRP	3,697,234	7.4%	5,155,902	158,139	3.1%	524,918	10.2%	13.2%
5. HARTFORD FIRE & CASUALTY GROUP	2,140,341	4.3%	2,034,115	(431,379)	-21.2%	53,065	2.6%	-18.6%
6. CHUBB & SON INC GRP	1,765,468	3.5%	2,408,715	(3,681)	-0.2%	3,801	0.2%	0.0%
7. ARCH CAPITAL GROUP	1,557,467	3.1%	2,222,578	1,000,846	45.0%	102,406	4.6%	49.6%
8. ICW GRP	1,223,707	2.4%	1,314,840	(181,288)	-13.8%	45,578	3.5%	-10.3%
9. RLI INSURANCE GROUP	1,128,029	2.2%	1,151,073	(167,717)	-14.6%	53,693	4.7%	-9.9%
10. FCCI MUTUAL INS GRP	986,057	2.0%	816,858	32,342	4.0%	(5,843)	-0.7%	3.2%
11. INTERNATIONAL FIDELITY INSURANCE CO	908,425	1.8%	922,312	(26,012)	-2.8%	(26,247)	-2.8%	-5.7%
12. WR BERKLEY CORP GRP	760,216	1.5%	786,807	(73,240)	-9.3%	986	0.1%	-9.2%
13. THE HANOVER INS GRP	665,338	1.3%	562,360	43,818	7.8%	22,704	4.0%	11.8%
14. GRAY INSURANCE GROUP	577,881	1.2%	562,020	15,242	2.7%	15,586	2.8%	5.5%
15. HCC SURETY GRP	510,970	1.0%	595,865	67,967	11.4%	(7,528)	-1.3%	10.1%
16. OLD REPUBLIC GRP	485,105	1.0%	450,139	24,074	5.3%	10,476	2.3%	7.7%
17. GRANITE RE INC	429,868	0.9%	416,507	155,421	37.3%	0	0.0%	37.3%
18. GUARANTEE CO OF NORTH AMERICA USA	410,901	0.8%	487,388	604	0.1%	23,011	4.7%	4.8%
19. BANCINSURE INC	400,833	0.8%	376,111	(17,000)	-4.5%	0	0.0%	-4.5%
20. GREAT AMERICAN INSURANCE COMPANIES	399,301	0.8%	431,160	(33,742)	-7.8%	780	0.2%	-7.6%
21. COMPANION LIFE INS GRP	386,030	0.8%	385,457	65,313	16.9%	0	0.0%	16.9%
22. EMC INS CO GRP	334,461	0.7%	378,457	(51,791)	-13.7%	15,646	4.1%	-9.6%
23. LEXON INS CO	306,919	0.6%	295,681	8,750	3.0%	0	0.0%	3.0%
24. CHARTIS GRP	304,079	0.6%	234,899	(29,716)	-12.7%	6,527	2.8%	-9.9%
25. PROALLIANCE GRP	299,174	0.6%	266,622	16,467	6.2%	(4,551)	-1.7%	4.5%
26. MERCHANTS BONDING CO GRP	295,906	0.6%	325,714	74,932	23.0%	2,182	0.7%	23.7%
27. ALLEGHANY GRP	294,715	0.6%	361,898	89,576	24.8%	9,131	2.5%	27.3%
28. NAS SURETY GRP	292,368	0.6%	297,267	35,679	12.0%	1,291	0.4%	12.4%
29. ACE LTD GRP	287,460	0.6%	231,462	61,426	26.5%	7,927	3.4%	30.0%
30. ALLEGHENY CASUALTY COMPANY	261,619	0.5%	276,261	0	0.0%	0	0.0%	0.0%
31. STATE FARM GRP	234,445	0.5%	214,619	36,066	16.8%	7,292	3.4%	20.2%
32. INSCO INS SERVICES GRP	193,712	0.4%	238,394	(17,336)	-7.3%	(14,602)	-6.1%	-13.4%
33. BANKERS INS GRP	176,933	0.4%	156,250	89,019	57.0%	0	0.0%	57.0%
34. FIRST SEALORD SURETY INC	172,758	0.3%	161,046	5,577	3.5%	0	0.0%	3.5%
35. DELPHI FINANCIAL GROUP	171,648	0.3%	165,988	10,784	6.5%	2,846	1.7%	8.2%
36. AMERICAN SURETY COMPANY	152,052	0.3%	144,404	0	0.0%	0	0.0%	0.0%
37. AMERICAN SAFETY HOLDING GRP	131,158	0.3%	96,521	15,949	16.5%	(11,535)	-12.0%	4.6%
38. CINCINNATI FIN GRP	113,769	0.2%	89,207	(825)	-0.9%	(1,080)	-1.2%	-2.1%
39. BOND SAFEGUARD INSURANCE CO	99,817	0.2%	124,828	0	0.0%	0	0.0%	0.0%
40. WESTFIELD GRP	77,277	0.2%	85,034	(953)	-1.1%	(1,043)	-1.2%	-2.3%
41. STATE AUTO MUT GRP	77,020	0.2%	61,738	(416)	-0.7%	935	1.5%	0.8%
42. ATLANTIC AMER GRP	71,515	0.1%	53,479	0	0.0%	0	0.0%	0.0%
43. UNITED FIRE & CASUALTY GRP	58,299	0.1%	25,778	0	0.0%	(163)	-0.6%	-0.6%
44. PENNSYLVANIA NATL INS GRP	55,055	0.1%	50,998	488	1.0%	0	0.0%	1.0%
45. ASSURANT INC GRP	48,660	0.1%	64,824	(9,213)	-14.2%	(750)	-1.2%	-15.4%
46. CONTRACTORS BONDING & INSURANCE CO	45,367	0.1%	53,791	33	0.1%	(344)	-0.6%	-0.6%
47. FAIRFAX FIN GRP	45,290	0.1%	35,780	(53,732)	-150.2%	12,555	35.1%	-115.1%
48. ACSTAR INSURANCE COMPANY	43,788	0.1%	43,619	27,877	63.9%	7,482	17.2%	81.1%
49. PROGRESSIVE GRP	40,433	0.1%	19,791	856	4.3%	116	0.6%	4.9%
50. FINANCIAL CASUALTY & SURETY INC	36,741	0.1%	36,741	1,246	3.4%	0	0.0%	3.4%
Total Top 50 Writers	50,001,688	99.6%	54,465,792	3,737,996	6.9%	2,923,943	5.4%	12.2%
Total of All Other Writers	191,687	0.4%	205,468	164,765	80.2%	(43,191)	-21.0%	59.2%
Grand Total of All Writers	50,193,375	100.0%	54,671,260	3,902,761	7.1%	2,880,752	5.3%	12.4%

The Surety & Fidelity Association of America

Top 50 Writers of Surety Bonds

Calendar Year 2008

MISSOURI

(Final)

Group/Company Name	Direct Premiums Written	Percent of All Companies	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	DCCE	DCCE Ratio	Loss+DCCE Ratio
1. TRAVELERS BOND	17,256,773	20.9%	16,823,780	(336,140)	-2.0%	1,397,995	8.3%	6.3%
2. LIBERTY MUTUAL INSURANCE GROUP	13,830,010	16.7%	13,935,098	601,404	4.3%	714,441	5.1%	9.4%
3. CNA INSURANCE GROUP	9,096,247	11.0%	9,786,047	2,155,474	22.0%	433,280	4.4%	26.5%
4. ZURICH INS GRP	6,931,817	8.4%	7,168,738	1,137,729	15.9%	642,936	9.0%	24.8%
5. CHUBB & SON INC GRP	4,741,849	5.7%	3,922,519	(5,342,704)	-136.2%	(15,224)	-0.4%	-136.6%
6. EMC INS CO GRP	1,987,669	2.4%	2,519,516	1,678,959	66.6%	420,500	16.7%	83.3%
7. HARTFORD FIRE & CASUALTY GROUP	1,917,471	2.3%	2,133,016	(568,318)	-26.6%	114,941	5.4%	-21.3%
8. UNITED FIRE & CASUALTY GRP	1,915,960	2.3%	1,949,717	269,588	13.8%	15,893	0.8%	14.6%
9. THE HANOVER INS GRP	1,656,827	2.0%	1,143,150	191,834	16.8%	36,063	3.2%	19.9%
10. NAS SURETY GRP	1,578,875	1.9%	1,435,555	3,090,117	215.3%	1,136,500	79.2%	294.4%
11. CINCINNATI FIN GRP	1,470,075	1.8%	1,421,312	(6,995)	-0.5%	26,174	1.8%	1.3%
12. BERKSHIRE HATHAWAY GRP	1,118,019	1.4%	1,530,590	(39,619)	-2.6%	(7)	0.0%	-2.6%
13. RLI INSURANCE GROUP	1,113,945	1.3%	1,148,425	(12,253)	-1.1%	42,013	3.7%	2.6%
14. MERCHANTS BONDING CO GRP	1,053,211	1.3%	1,010,632	193,440	19.1%	59,045	5.8%	25.0%
15. GRANITE RE INC	1,012,067	1.2%	1,033,805	374,084	36.2%	0	0.0%	36.2%
16. OHIO INDEMNITY CO	958,424	1.2%	895,373	70,637	7.9%	0	0.0%	7.9%
17. PROALLIANCE GRP	950,743	1.2%	982,590	(9,467)	-1.0%	13,729	1.4%	0.4%
18. OLD REPUBLIC GRP	921,552	1.1%	851,362	116,341	13.7%	42,460	5.0%	18.7%
19. NATIONWIDE CORP GRP	901,147	1.1%	916,502	(34,995)	-3.8%	54,825	6.0%	2.2%
20. GREAT AMERICAN INSURANCE COMPANIES	848,391	1.0%	783,487	252,691	32.3%	44,812	5.7%	38.0%
21. INTERNATIONAL FIDELITY INSURANCE CO	832,843	1.0%	808,558	(135,387)	-16.7%	(19,966)	-2.5%	-19.2%
22. ACE LTD GRP	831,661	1.0%	1,174,763	176,337	15.0%	26,521	2.3%	17.3%
23. WR BERKLEY CORP GRP	703,728	0.9%	590,104	(56,237)	-9.5%	0	0.0%	-9.5%
24. CHARTIS GRP	690,029	0.8%	573,460	(275,723)	-48.1%	16,529	2.9%	-45.2%
25. ALLEGHANY GRP	670,726	0.8%	675,695	171,608	25.4%	(68,206)	-10.1%	15.3%
26. CONTRACTORS BONDING & INSURANCE CO	610,114	0.7%	722,055	(21,007)	-2.9%	(5,229)	-0.7%	-3.6%
27. BAR PLAN GROUP	586,108	0.7%	631,836	249,890	39.5%	52,040	8.2%	47.8%
28. DELPHI FINANCIAL GROUP	564,143	0.7%	583,348	(13,600)	-2.3%	13,085	2.2%	-0.1%
29. LEXON INS CO	427,773	0.5%	609,624	(15,000)	-2.5%	0	0.0%	-2.5%
30. INSCO INS SERVICES GRP	419,173	0.5%	382,386	1,060,206	277.3%	107,884	28.2%	305.5%
31. HCC SURETY GRP	373,748	0.5%	513,283	86,092	16.8%	48,077	9.4%	26.1%
32. STATE AUTO MUT GRP	333,199	0.4%	269,222	23,198	8.6%	25,385	9.4%	18.0%
33. AUTO OWNERS GRP	328,016	0.4%	299,747	(521,626)	-174.0%	(116,975)	-39.0%	-213.0%
34. MID-CONTINENT GRP	323,807	0.4%	330,330	444,556	134.6%	(24,124)	-7.3%	127.3%
35. ICW GRP	323,750	0.4%	188,909	(28,336)	-15.0%	(3,678)	-1.9%	-16.9%
36. ALLEGHENY CASUALTY COMPANY	320,602	0.4%	289,499	611	0.2%	153	0.1%	0.3%
37. UNIVERSAL SURETY GRP	315,837	0.4%	436,612	1,454,140	333.1%	23,003	5.3%	338.3%
38. BOND SAFEGUARD INSURANCE CO	272,215	0.3%	382,135	250,000	65.4%	0	0.0%	65.4%
39. GUARANTEE CO OF NORTH AMERICA USA	223,027	0.3%	182,248	34,236	18.8%	24,937	13.7%	32.5%
40. STATE FARM GRP	212,700	0.3%	234,751	196,582	83.7%	52,601	22.4%	106.1%
41. FIRST SEALORD SURETY INC	163,904	0.2%	150,900	4,860	3.2%	0	0.0%	3.2%
42. PROGRESSIVE GRP	163,017	0.2%	60,293	6,697	11.1%	722	1.2%	12.3%
43. BANKERS INS GRP	153,581	0.2%	160,481	81,786	51.0%	0	0.0%	51.0%
44. WESTFIELD GRP	137,909	0.2%	89,787	1,043	1.2%	654	0.7%	1.9%
45. FEDERATED MUT GRP	133,335	0.2%	153,941	4,168	2.7%	1,039	0.7%	3.4%
46. COMPANION LIFE INS GRP	133,089	0.2%	131,136	30,822	23.5%	0	0.0%	23.5%
47. AMERICAN SAFETY HOLDING GRP	104,310	0.1%	100,954	(17,302)	-17.1%	0	0.0%	-17.1%
48. ROCHE SURETY AND CASUALTY INC	92,027	0.1%	92,027	0	0.0%	0	0.0%	0.0%
49. KINGSWAY GRP	87,258	0.1%	74,962	(11,095)	-14.8%	(876)	-1.2%	-16.0%
50. ALLIANCE INS GRP	78,209	0.1%	74,964	3,570	4.8%	8,758	11.7%	16.4%
Total Top 50 Writers	81,870,910	99.1%	82,359,224	6,966,896	8.5%	5,342,710	6.5%	14.9%
Total of All Other Writers	745,468	0.9%	787,689	(655,946)	-83.3%	(179,559)	-22.8%	-106.1%
Grand Total of All Writers	82,616,378	100.0%	83,146,913	6,310,950	7.6%	5,163,151	6.2%	13.8%

The Surety & Fidelity Association of America

Top 50 Writers of Surety Bonds

Calendar Year 2008

MONTANA

(Final)

Group/Company Name	Direct Premiums Written	Percent of All Companies	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	DCCE	DCCE Ratio	Loss+DCCE Ratio
1. TRAVELERS BOND	7,922,958	35.2%	6,822,748	(880,500)	-12.9%	557,082	8.2%	-4.7%
2. LIBERTY MUTUAL INSURANCE GROUP	3,109,908	13.8%	2,846,061	216,051	7.6%	36,604	1.3%	8.9%
3. CNA INSURANCE GROUP	1,928,127	8.6%	2,048,307	(2,278,688)	-111.2%	19,354	0.9%	-110.3%
4. ZURICH INS GRP	1,020,266	4.5%	891,686	(57,399)	-6.4%	27,882	3.1%	-3.3%
5. NAS SURETY GRP	998,546	4.4%	778,723	440,642	56.6%	133,151	17.1%	73.7%
6. HARTFORD FIRE & CASUALTY GROUP	858,019	3.8%	806,905	(66,212)	-8.2%	(3,398)	-0.4%	-8.6%
7. XL AMER GRP	631,331	2.8%	631,449	(1,677,180)	-265.6%	(342,725)	-54.3%	-319.9%
8. WR BERKLEY CORP GRP	580,567	2.6%	324,180	9,954	3.1%	0	0.0%	3.1%
9. GREAT AMERICAN INSURANCE COMPANIES	558,988	2.5%	628,619	614,086	97.7%	93,589	14.9%	112.6%
10. ACE LTD GRP	519,050	2.3%	665,650	92,854	13.9%	(137,124)	-20.6%	-6.7%
11. EMC INS CO GRP	463,027	2.1%	323,081	3,366	1.0%	1,508	0.5%	1.5%
12. HCC SURETY GRP	368,648	1.6%	419,191	79,541	19.0%	(4,421)	-1.1%	17.9%
13. ICW GRP	344,517	1.5%	353,207	(51,099)	-14.5%	(4,196)	-1.2%	-15.7%
14. RLI INSURANCE GROUP	304,449	1.4%	136,854	(5,642)	-4.1%	1,420	1.0%	-3.1%
15. CHUBB & SON INC GRP	283,412	1.3%	285,763	13,035	4.6%	0	0.0%	4.6%
16. INSCO INS SERVICES GRP	237,535	1.1%	214,674	(249)	-0.1%	(3,512)	-1.6%	-1.8%
17. CHARTIS GRP	231,451	1.0%	168,575	22,670	13.4%	93,495	55.5%	68.9%
18. SUN SURETY INS CO	222,606	1.0%	222,606	0	0.0%	0	0.0%	0.0%
19. INTERNATIONAL FIDELITY INSURANCE CO	146,710	0.7%	122,978	5,456	4.4%	1,220	1.0%	5.4%
20. LEXON INS CO	115,350	0.5%	131,134	(7,500)	-5.7%	0	0.0%	-5.7%
21. CINCINNATI FIN GRP	106,167	0.5%	57,333	190	0.3%	1,098	1.9%	2.2%
22. OLD REPUBLIC GRP	102,153	0.5%	80,040	4,000	5.0%	1,800	2.2%	7.2%
23. UNITED FIRE & CASUALTY GRP	99,779	0.4%	75,862	1,000	1.3%	102	0.1%	1.5%
24. FAIRFAX FIN GRP	94,792	0.4%	96,285	(11,299)	-11.7%	922	1.0%	-10.8%
25. ALLIANCE INS GRP	91,198	0.4%	81,750	(1)	0.0%	276	0.3%	0.3%
26. KINGSWAY GRP	89,608	0.4%	90,575	(8,516)	-9.4%	(346)	-0.4%	-9.8%
27. AMERICAN SURETY COMPANY	76,128	0.3%	77,735	0	0.0%	0	0.0%	0.0%
28. MINNESOTA SURETY AND TRUST CO	72,954	0.3%	73,810	(3,936)	-5.3%	(3,703)	-5.0%	-10.3%
29. BERKSHIRE HATHAWAY GRP	71,115	0.3%	100,280	0	0.0%	0	0.0%	0.0%
30. CONTRACTORS BONDING & INSURANCE CO	69,477	0.3%	91,974	(17,329)	-18.8%	(11,231)	-12.2%	-31.1%
31. BANCINSURE INC	64,357	0.3%	63,014	0	0.0%	0	0.0%	0.0%
32. ARCH CAPITAL GROUP	57,688	0.3%	50,494	(5,642)	-11.2%	3,586	7.1%	-4.1%
33. PROALLIANCE GRP	55,128	0.2%	52,920	185	0.3%	906	1.7%	2.1%
34. PROTECTIVE INSURANCE CO	54,150	0.2%	55,525	600	1.1%	0	0.0%	1.1%
35. NATIONWIDE CORP GRP	51,643	0.2%	53,242	71	0.1%	975	1.8%	2.0%
36. ALLEGHANY GRP	46,695	0.2%	52,985	(4,426)	-8.4%	(492)	-0.9%	-9.3%
37. WESTFIELD GRP	45,488	0.2%	39,721	(12,101)	-30.5%	(13,100)	-33.0%	-63.4%
38. STATE FARM GRP	44,443	0.2%	43,370	5,164	11.9%	0	0.0%	11.9%
39. NAVIGATORS GRP	39,447	0.2%	39,504	12,199	30.9%	918	2.3%	33.2%
40. UNIVERSAL FIRE & CASUALTY INS CO	31,162	0.1%	31,162	0	0.0%	0	0.0%	0.0%
41. GRANITE RE INC	30,654	0.1%	31,790	2,414	7.6%	0	0.0%	7.6%
42. COMPANION LIFE INS GRP	25,700	0.1%	25,700	3,879	15.1%	0	0.0%	15.1%
43. WESTERN INSURANCE GRP	23,789	0.1%	23,789	2,199	9.2%	0	0.0%	9.2%
44. MERCHANTS BONDING CO GRP	22,776	0.1%	17,182	408	2.4%	150	0.9%	3.2%
45. BOND SAFEGUARD INSURANCE CO	22,418	0.1%	23,456	0	0.0%	0	0.0%	0.0%
46. BANKERS INS GRP	21,490	0.1%	22,189	0	0.0%	0	0.0%	0.0%
47. AMERICAN SAFETY HOLDING GRP	17,485	0.1%	15,515	0	0.0%	0	0.0%	0.0%
48. MERCER INS GRP	17,060	0.1%	17,413	0	0.0%	0	0.0%	0.0%
49. PROGRESSIVE GRP	13,595	0.1%	5,292	613	11.6%	66	1.2%	12.8%
50. NEW YORK MARINE & GEN GRP	12,487	0.1%	10,926	2,932	26.8%	2,045	18.7%	45.6%
Total Top 50 Writers	22,416,491	99.7%	20,323,224	(3,554,210)	-17.5%	453,901	2.2%	-15.3%
Total of All Other Writers	66,874	0.3%	73,672	2,315	3.1%	(5,452)	-7.4%	-4.3%
Grand Total of All Writers	22,483,365	100.0%	20,396,896	(3,551,895)	-17.4%	448,449	2.2%	-15.2%

The Surety & Fidelity Association of America

Top 50 Writers of Surety Bonds

Calendar Year 2008

NEBRASKA

(Final)

Group/Company Name	Direct Premiums Written	Percent of All Companies	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	DCCE	DCCE Ratio	Loss+DCCE Ratio
1. UNIVERSAL SURETY GRP	4,654,253	15.8%	4,274,831	(63,305)	-1.5%	21,390	0.5%	-1.0%
2. TRAVELERS BOND	3,677,006	12.5%	6,253,011	(152,984)	-2.4%	538,354	8.6%	6.2%
3. LIBERTY MUTUAL INSURANCE GROUP	3,181,692	10.8%	2,986,206	59,300	2.0%	66,985	2.2%	4.2%
4. CNA INSURANCE GROUP	3,141,523	10.6%	2,522,757	756,250	30.0%	70,512	2.8%	32.8%
5. MERCHANTS BONDING CO GRP	1,551,068	5.3%	1,447,774	30,809	2.1%	3,616	0.2%	2.4%
6. NAS SURETY GRP	1,510,961	5.1%	1,313,851	(38,084)	-2.9%	(1,783)	-0.1%	-3.0%
7. CHUBB & SON INC GRP	1,284,104	4.3%	1,529,736	(51,155)	-3.3%	0	0.0%	-3.3%
8. HARTFORD FIRE & CASUALTY GROUP	975,128	3.3%	1,242,042	(98,586)	-7.9%	3,249	0.3%	-7.7%
9. ZURICH INS GRP	972,659	3.3%	1,956,506	(8,197)	-0.4%	(1,383)	-0.1%	-0.5%
10. UNITED FIRE & CASUALTY GRP	946,300	3.2%	918,561	15,000	1.6%	3,560	0.4%	2.0%
11. OLD REPUBLIC GRP	701,598	2.4%	627,978	49,037	7.8%	16,133	2.6%	10.4%
12. NATIONWIDE CORP GRP	602,177	2.0%	594,966	44,976	7.6%	(3,213)	-0.5%	7.0%
13. ACE LTD GRP	589,390	2.0%	644,488	98,176	15.2%	11,546	1.8%	17.0%
14. BERKSHIRE HATHAWAY GRP	569,570	1.9%	873,121	(43,931)	-5.0%	0	0.0%	-5.0%
15. RLI INSURANCE GROUP	538,181	1.8%	480,477	(15,360)	-3.2%	3,867	0.8%	-2.4%
16. EMC INS CO GRP	531,187	1.8%	563,972	(259,830)	-46.1%	(49,549)	-8.8%	-54.9%
17. GRANITE RE INC	527,622	1.8%	512,592	117,464	22.9%	0	0.0%	22.9%
18. WR BERKLEY CORP GRP	497,715	1.7%	528,811	197,329	37.3%	(234)	0.0%	37.3%
19. THE HANOVER INS GRP	273,461	0.9%	178,946	13,345	7.5%	(3,021)	-1.7%	5.8%
20. ALLEGHANY GRP	263,618	0.9%	214,556	1,022,791	476.7%	(5,402)	-2.5%	474.2%
21. INTERNATIONAL FIDELITY INSURANCE CO	260,310	0.9%	237,510	8,179	3.4%	1,790	0.8%	4.2%
22. HCC SURETY GRP	169,930	0.6%	238,520	(3,034)	-1.3%	(2,696)	-1.1%	-2.4%
23. CINCINNATI FIN GRP	168,975	0.6%	208,675	(4,990)	-2.4%	(749)	-0.4%	-2.8%
24. CHARTIS GRP	154,311	0.5%	297,614	(315,957)	-106.2%	(14,243)	-4.8%	-110.9%
25. ARCH CAPITAL GROUP	151,670	0.5%	138,442	59,393	42.9%	5,339	3.9%	46.8%
26. GREAT AMERICAN INSURANCE COMPANIES	147,495	0.5%	165,833	18,536	11.2%	12,253	7.4%	18.6%
27. INSCO INS SERVICES GRP	147,234	0.5%	169,149	(14,387)	-8.5%	33,076	19.6%	11.0%
28. LEXON INS CO	135,854	0.5%	163,551	(7,500)	-4.6%	0	0.0%	-4.6%
29. PROALLIANCE GRP	119,082	0.4%	123,433	(8,768)	-7.1%	1,957	1.6%	-5.5%
30. DELPHI FINANCIAL GROUP	101,475	0.3%	96,546	(3,849)	-4.0%	2,327	2.4%	-1.6%
31. BANKERS INS GRP	98,530	0.3%	98,530	58,960	59.8%	0	0.0%	59.8%
32. STATE FARM GRP	92,759	0.3%	91,858	18,594	20.2%	0	0.0%	20.2%
33. IMT MUT HOLDING GRP	84,728	0.3%	62,170	0	0.0%	0	0.0%	0.0%
34. ALLEGHENY CASUALTY COMPANY	75,000	0.3%	37,500	7,500	20.0%	1,875	5.0%	25.0%
35. WESTFIELD GRP	74,613	0.3%	49,640	(3,371)	-6.8%	(3,663)	-7.4%	-14.2%
36. FIRST SEALORD SURETY INC	73,012	0.2%	59,453	2,081	3.5%	0	0.0%	3.5%
37. AUTO OWNERS GRP	61,155	0.2%	54,148	23,173	42.8%	768	1.4%	44.2%
38. UNION LABOR GROUP	55,485	0.2%	36,492	5,017	13.7%	0	0.0%	13.7%
39. GUARANTEE CO OF NORTH AMERICA USA	54,867	0.2%	31,389	2	0.0%	535	1.7%	1.7%
40. ACSTAR INSURANCE COMPANY	49,261	0.2%	58,126	32,755	56.4%	8,725	15.0%	71.4%
41. PROGRESSIVE GRP	43,314	0.1%	27,260	1,477	5.4%	161	0.6%	6.0%
42. KINGSWAY GRP	35,856	0.1%	35,671	0	0.0%	0	0.0%	0.0%
43. FEDERATED MUT GRP	35,279	0.1%	34,500	998	2.9%	3,657	10.6%	13.5%
44. ICW GRP	21,613	0.1%	13,363	(1,713)	-12.8%	379	2.8%	-10.0%
45. ARGONAUT GRP	21,000	0.1%	5,301	1,020	19.2%	135	2.5%	21.8%
46. STATE AUTO MUT GRP	14,694	0.0%	4,898	1,209	24.7%	518	10.6%	35.3%
47. CAPITOL CASUALTY CO	13,312	0.0%	13,312	0	0.0%	0	0.0%	0.0%
48. ACCREDITED SURETY & CASUALTY CO INC	12,153	0.0%	12,679	(681)	-5.4%	0	0.0%	-5.4%
49. AEGIS GRP	11,620	0.0%	11,620	0	0.0%	0	0.0%	0.0%
50. PROTECTIVE INSURANCE CO	10,450	0.0%	9,989	300	3.0%	100	1.0%	4.0%
Total Top 50 Writers	29,484,250	99.9%	32,252,354	1,547,989	4.8%	726,871	2.3%	7.1%
Total of All Other Writers	38,915	0.1%	97,739	(177,623)	-181.7%	(72,582)	-74.3%	-256.0%
Grand Total of All Writers	29,523,165	100.0%	32,350,093	1,370,366	4.2%	654,289	2.0%	6.3%

The Surety & Fidelity Association of America

Top 50 Writers of Surety Bonds

Calendar Year 2008

NEVADA

(Final)

Group/Company Name	Direct Premiums Written	Percent of All Companies	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	DCCE	DCCE Ratio	Loss+DCCE Ratio
1. LIBERTY MUTUAL INSURANCE GROUP	26,454,430	21.4%	23,733,390	1,750,672	7.4%	551,616	2.3%	9.7%
2. TRAVELERS BOND	15,017,703	12.2%	14,625,444	2,233,922	15.3%	2,187,430	15.0%	30.2%
3. ZURICH INS GRP	12,080,644	9.8%	7,547,004	1,635,391	21.7%	57,242	0.8%	22.4%
4. CNA INSURANCE GROUP	8,867,069	7.2%	8,966,881	2,722,135	30.4%	695,431	7.8%	38.1%
5. NAS SURETY GRP	7,269,018	5.9%	1,500,202	4,219	0.3%	4,942	0.3%	0.6%
6. CHUBB & SON INC GRP	6,992,609	5.7%	4,551,923	(28,894)	-0.6%	0	0.0%	-0.6%
7. CHARTIS GRP	6,768,026	5.5%	1,596,084	294,141	18.4%	30,244	1.9%	20.3%
8. ALLEGHANY GRP	4,407,343	3.6%	4,610,183	754,860	16.4%	495,790	10.8%	27.1%
9. WESTERN INSURANCE GRP	3,403,516	2.8%	3,729,972	380,947	10.2%	16,826	0.5%	10.7%
10. HARTFORD FIRE & CASUALTY GROUP	2,107,757	1.7%	2,581,757	(226,276)	-8.8%	77,765	3.0%	-5.8%
11. BOND SAFEGUARD INSURANCE CO	2,107,679	1.7%	1,524,323	50,000	3.3%	0	0.0%	3.3%
12. GREAT AMERICAN INSURANCE COMPANIES	2,088,190	1.7%	2,325,316	313,607	13.5%	44,130	1.9%	15.4%
13. HCC SURETY GRP	1,874,495	1.5%	2,064,923	345,683	16.7%	89,330	4.3%	21.1%
14. ARCH CAPITAL GROUP	1,867,757	1.5%	2,378,096	(177,114)	-7.4%	(3,242)	-0.1%	-7.6%
15. INTERNATIONAL FIDELITY INSURANCE CO	1,848,762	1.5%	1,981,956	(6,322)	-0.3%	85,479	4.3%	4.0%
16. ICW GRP	1,710,742	1.4%	1,970,896	(252,716)	-12.8%	108,444	5.5%	-7.3%
17. BANKERS INS GRP	1,602,707	1.3%	1,584,586	830,292	52.4%	0	0.0%	52.4%
18. CONTRACTORS BONDING & INSURANCE CO	1,494,828	1.2%	1,629,844	293,469	18.0%	90,181	5.5%	23.5%
19. INSCO INS SERVICES GRP	1,422,018	1.2%	1,698,628	199,740	11.8%	4,732	0.3%	12.0%
20. THE HANOVER INS GRP	1,361,011	1.1%	1,370,015	134,246	9.8%	95,067	6.9%	16.7%
21. ACE LTD GRP	1,360,221	1.1%	1,276,014	182,506	14.3%	48,900	3.8%	18.1%
22. OLD REPUBLIC GRP	1,255,720	1.0%	1,299,888	200,936	15.5%	32,987	2.5%	18.0%
23. ALLEGHENY CASUALTY COMPANY	1,237,328	1.0%	1,293,513	0	0.0%	0	0.0%	0.0%
24. EMC INS CO GRP	1,086,357	0.9%	1,128,319	10,307	0.9%	33,121	2.9%	3.8%
25. LEXON INS CO	1,072,118	0.9%	1,042,351	(14,500)	-1.4%	3,500	0.3%	-1.1%
26. RLI INSURANCE GROUP	1,024,880	0.8%	890,624	(40,435)	-4.5%	11,493	1.3%	-3.2%
27. MERCHANTS BONDING CO GRP	944,331	0.8%	986,339	183,969	18.7%	(52,856)	-5.4%	13.3%
28. GUARANTEE CO OF NORTH AMERICA USA	556,173	0.5%	612,530	405	0.1%	2,315	0.4%	0.4%
29. UNITED FIRE & CASUALTY GRP	505,146	0.4%	465,845	12,000	2.6%	1,080	0.2%	2.8%
30. WESTFIELD GRP	401,008	0.3%	407,767	(6,499)	-1.6%	(10,687)	-2.6%	-4.2%
31. QBE INS GRP	322,701	0.3%	187,979	19,362	10.3%	4,302	2.3%	12.6%
32. DELPHI FINANCIAL GROUP	278,724	0.2%	277,695	39,714	14.3%	1,644	0.6%	14.9%
33. CINCINNATI FIN GRP	278,383	0.2%	223,584	4,514	2.0%	3,738	1.7%	3.7%
34. MERCER INS GRP	246,657	0.2%	241,320	1,624,565	673.2%	258,286	107.0%	780.2%
35. NATIONWIDE CORP GRP	220,014	0.2%	200,699	10,523	5.2%	1,614	0.8%	6.0%
36. ACCREDITED SURETY & CASUALTY CO INC	217,572	0.2%	243,622	135,041	55.4%	83,253	34.2%	89.6%
37. FINANCIAL CASUALTY & SURETY INC	176,817	0.1%	176,817	134,758	76.2%	0	0.0%	76.2%
38. WR BERKLEY CORP GRP	164,515	0.1%	163,369	(48,733)	-29.8%	0	0.0%	-29.8%
39. AMERICAN SURETY COMPANY	142,576	0.1%	138,564	(4,915)	-3.5%	(91)	-0.1%	-3.6%
40. STATE FARM GRP	129,234	0.1%	130,305	57,980	44.5%	7,847	6.0%	50.5%
41. AMERICAN SAFETY HOLDING GRP	119,091	0.1%	122,326	0	0.0%	(747)	-0.6%	-0.6%
42. KINGSWAY GRP	112,383	0.1%	228,711	233,195	102.0%	21,890	9.6%	111.5%
43. SURETEC INSURANCE CO	111,857	0.1%	61,553	10,768	17.5%	1,539	2.5%	20.0%
44. FIDELITY NATL FIN GRP	91,242	0.1%	91,242	39,529	43.3%	0	0.0%	43.3%
45. OHIO INDEMNITY CO	81,951	0.1%	212,218	32,574	15.3%	0	0.0%	15.3%
46. SUN SURETY INS CO	80,928	0.1%	80,928	0	0.0%	0	0.0%	0.0%
47. FAIRFAX FIN GRP	70,620	0.1%	71,105	343,412	483.0%	15,749	22.1%	505.1%
48. PROALLIANCE GRP	66,475	0.1%	492,125	(118,297)	-24.0%	1,088	0.2%	-23.8%
49. FEDERATED MUT GRP	52,455	0.0%	60,624	4,906	8.1%	303	0.5%	8.6%
50. XL AMER GRP	46,803	0.0%	122,172	(143,250)	-117.3%	21,606	17.7%	-99.6%
Total Top 50 Writers	123,200,584	99.8%	104,901,571	14,156,337	13.5%	5,123,281	4.9%	18.4%
Total of All Other Writers	279,553	0.2%	521,640	(8,184,027)	-1568.9%	6,712,884	1286.9%	-282.0%
Grand Total of All Writers	123,480,137	100.0%	105,423,211	5,972,310	5.7%	11,836,165	11.2%	16.9%

The Surety & Fidelity Association of America

Top 50 Writers of Surety Bonds

Calendar Year 2008

NEW HAMPSHIRE

(Final)

Group/Company Name	Direct Premiums Written	Percent of All Companies	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	DCCE	DCCE Ratio	Loss+DCCE Ratio
1. TRAVELERS BOND	3,421,530	22.2%	4,169,907	(557,555)	-13.4%	333,967	8.0%	-5.4%
2. LIBERTY MUTUAL INSURANCE GROUP	2,490,711	16.1%	2,743,749	(331,858)	-12.1%	55,836	2.0%	-10.1%
3. WR BERKLEY CORP GRP	1,343,937	8.7%	1,367,890	(170,931)	-12.5%	(15,894)	-1.2%	-13.7%
4. CNA INSURANCE GROUP	1,248,942	8.1%	1,129,066	86,878	7.7%	25,458	2.3%	9.9%
5. MAIN STREET AMER GRP	1,236,571	8.0%	1,185,610	89,779	7.6%	67,690	5.7%	13.3%
6. NAS SURETY GRP	1,096,740	7.1%	1,039,862	(160,012)	-15.4%	21,852	2.1%	-13.3%
7. THE HANOVER INS GRP	839,931	5.4%	895,193	66,218	7.4%	99,124	11.1%	18.5%
8. HARTFORD FIRE & CASUALTY GROUP	584,322	3.8%	856,999	88,922	10.4%	386,642	45.1%	55.5%
9. PROALLIANCE GRP	499,360	3.2%	510,396	(3,437)	-0.7%	8,208	1.6%	0.9%
10. INTERNATIONAL FIDELITY INSURANCE CO	478,336	3.1%	423,169	26,544	6.3%	1,129	0.3%	6.5%
11. ZURICH INS GRP	432,114	2.8%	453,556	138,467	30.5%	6,662	1.5%	32.0%
12. CHUBB & SON INC GRP	201,892	1.3%	293,593	(4,480)	-1.5%	0	0.0%	-1.5%
13. ACE LTD GRP	170,893	1.1%	212,974	39,983	18.8%	(2,981)	-1.4%	17.4%
14. ARCH CAPITAL GROUP	164,576	1.1%	118,873	49,340	41.5%	4,934	4.2%	45.7%
15. RLI INSURANCE GROUP	156,966	1.0%	163,950	(15,669)	-9.6%	3,944	2.4%	-7.2%
16. HCC SURETY GRP	144,888	0.9%	159,832	8,318	5.2%	2,463	1.5%	6.7%
17. GREAT AMERICAN INSURANCE COMPANIES	101,245	0.7%	135,079	(7,481)	-5.5%	1,539	1.1%	-4.4%
18. ACSTAR INSURANCE COMPANY	98,062	0.6%	96,367	81,460	84.5%	20,032	20.8%	105.3%
19. ALLEGHANY GRP	69,008	0.4%	99,783	(15,740)	-15.8%	68,261	68.4%	52.6%
20. BOND SAFEGUARD INSURANCE CO	68,362	0.4%	30,715	0	0.0%	0	0.0%	0.0%
21. UTICA GRP	56,733	0.4%	82,924	668	0.8%	(372)	-0.4%	0.4%
22. CINCINNATI FIN GRP	54,728	0.4%	50,070	69,739	139.3%	(71)	-0.1%	139.1%
23. FAIRFAX FIN GRP	53,646	0.3%	54,004	(29,087)	-53.9%	379	0.7%	-53.2%
24. DELPHI FINANCIAL GROUP	52,513	0.3%	52,474	3,365	6.4%	1,103	2.1%	8.5%
25. PROGRESSIVE GRP	47,057	0.3%	23,123	1,951	8.4%	214	0.9%	9.4%
26. STATE FARM GRP	42,188	0.3%	39,374	4,553	11.6%	2,187	5.6%	17.1%
27. GUARANTEE CO OF NORTH AMERICA USA	34,328	0.2%	31,517	0	0.0%	0	0.0%	0.0%
28. HARLEYSVILLE GRP	34,011	0.2%	34,604	(11,184)	-32.3%	26,172	75.6%	43.3%
29. INSCO INS SERVICES GRP	32,624	0.2%	47,800	(3,950)	-8.3%	(3,225)	-6.7%	-15.0%
30. UNITED CASUALTY & SURETY CO INC	22,434	0.1%	27,914	0	0.0%	0	0.0%	0.0%
31. STATE AUTO MUT GRP	21,753	0.1%	8,791	2,170	24.7%	930	10.6%	35.3%
32. FIDELITY NATL FIN GRP	15,969	0.1%	15,969	10,912	68.3%	0	0.0%	68.3%
33. XL AMER GRP	15,700	0.1%	16,332	41,916	256.6%	(1,378)	-8.4%	248.2%
34. PROTECTIVE INSURANCE CO	15,000	0.1%	15,104	200	1.3%	0	0.0%	1.3%
35. CONTRACTORS BONDING & INSURANCE CO	14,268	0.1%	11,491	1,405	12.2%	407	3.5%	15.8%
36. BERKSHIRE HATHAWAY GRP	14,211	0.1%	21,381	(1,000)	-4.7%	0	0.0%	-4.7%
37. OHIO INDEMNITY CO	9,924	0.1%	9,666	736	7.6%	0	0.0%	7.6%
38. AEGIS GRP	8,886	0.1%	17,555	0	0.0%	0	0.0%	0.0%
39. KINGSWAY GRP	7,135	0.0%	42,118	(304)	-0.7%	54	0.1%	-0.6%
40. ROCHE SURETY AND CASUALTY INC	6,542	0.0%	6,542	0	0.0%	0	0.0%	0.0%
41. OLD REPUBLIC GRP	6,076	0.0%	5,860	0	0.0%	0	0.0%	0.0%
42. SENTRY INSURANCE GROUP	5,753	0.0%	5,349	(3,950)	-73.8%	(1,581)	-29.6%	-103.4%
43. COLONIAL SURETY CO	4,590	0.0%	4,813	(6,342)	-131.8%	(6,056)	-125.8%	-257.6%
44. ACCREDITED SURETY & CASUALTY CO INC	4,188	0.0%	10,425	(1,228)	-11.8%	0	0.0%	-11.8%
45. PROTECTIVE LIFE INSURANCE GROUP	3,702	0.0%	6,492	0	0.0%	0	0.0%	0.0%
46. NATIONWIDE CORP GRP	3,100	0.0%	502	6	1.2%	1	0.2%	1.4%
47. GMAC INS HOLDING GRP	3,045	0.0%	1,702	231	13.6%	0	0.0%	13.6%
48. EMC INS CO GRP	2,790	0.0%	3,039	(49)	-1.6%	(13)	-0.4%	-2.0%
49. MERCHANTS BONDING CO GRP	2,631	0.0%	2,671	(3)	-0.1%	2	0.1%	0.0%
50. MOTORISTS MUT GRP	2,600	0.0%	2,601	(77)	-3.0%	(23)	-0.9%	-3.8%
Total Top 50 Writers	15,443,911	100.1%	16,736,169	(510,499)	-3.1%	1,107,619	6.6%	3.6%
Total of All Other Writers	(19,952)	-0.1%	7,389	(65,281)	-883.5%	(52,182)	-706.2%	-1589.7%
Grand Total of All Writers	15,423,959	100.0%	16,743,558	(575,780)	-3.4%	1,055,437	6.3%	2.9%

The Surety & Fidelity Association of America

Top 50 Writers of Surety Bonds

Calendar Year 2008

NEW JERSEY

(Final)

Group/Company Name	Direct Premiums Written	Percent of All Companies	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	DCCE	DCCE Ratio	Loss+DCCE Ratio
1. LIBERTY MUTUAL INSURANCE GROUP	29,471,621	17.8%	27,584,096	1,031,810	3.7%	1,610,442	5.8%	9.6%
2. TRAVELERS BOND	18,925,228	11.5%	21,587,493	(2,433,712)	-11.3%	2,027,348	9.4%	-1.9%
3. INTERNATIONAL FIDELITY INSURANCE CO	14,567,814	8.8%	15,931,502	2,916,445	18.3%	600,167	3.8%	22.1%
4. ZURICH INS GRP	11,963,616	7.2%	10,413,766	(180,440)	-1.7%	426,193	4.1%	2.4%
5. CHUBB & SON INC GRP	10,831,664	6.6%	9,888,706	(161,989)	-1.6%	15,061	0.2%	-1.5%
6. CNA INSURANCE GROUP	6,447,019	3.9%	5,978,325	767,220	12.8%	377,146	6.3%	19.1%
7. SELECTIVE INS GRP	6,090,068	3.7%	6,587,061	943,690	14.3%	81,305	1.2%	15.6%
8. ACE LTD GRP	5,151,949	3.1%	5,287,709	2,005,161	37.9%	682,010	12.9%	50.8%
9. HARTFORD FIRE & CASUALTY GROUP	5,122,899	3.1%	5,293,332	779,284	14.7%	350,883	6.6%	21.4%
10. BOND SAFEGUARD INSURANCE CO	4,039,622	2.4%	4,581,368	2,627,945	57.4%	621,472	13.6%	70.9%
11. ARCH CAPITAL GROUP	3,967,267	2.4%	4,315,183	9,887,199	229.1%	2,238,645	51.9%	281.0%
12. FIRST INDEMNITY OF AMERICA INS CO	3,624,706	2.2%	3,291,675	1,639,031	49.8%	(514,010)	-15.6%	34.2%
13. RLI INSURANCE GROUP	3,593,507	2.2%	3,703,148	(397,513)	-10.7%	320,977	8.7%	-2.1%
14. HCC SURETY GRP	3,562,200	2.2%	3,939,565	281,272	7.1%	107,154	2.7%	9.9%
15. THE HANOVER INS GRP	3,199,896	1.9%	2,997,467	252,827	8.4%	260,261	8.7%	17.1%
16. NAS SURETY GRP	3,021,814	1.8%	3,047,642	374,281	12.3%	424,014	13.9%	26.2%
17. ALLEGHENY CASUALTY COMPANY	2,412,301	1.5%	2,490,703	(14,483)	-0.6%	(3,621)	-0.1%	-0.7%
18. LEXON INS CO	1,997,942	1.2%	1,658,842	23,848	1.4%	1,152	0.1%	1.5%
19. COLONIAL SURETY CO	1,827,691	1.1%	1,916,542	329,612	17.2%	156,383	8.2%	25.4%
20. FIRST SEALORD SURETY INC	1,804,177	1.1%	2,051,600	(19,134)	-0.9%	57,847	2.8%	1.9%
21. GREAT AMERICAN INSURANCE COMPANIES	1,789,391	1.1%	2,361,898	17,364	0.7%	72,014	3.0%	3.8%
22. AEGIS GRP	1,664,172	1.0%	1,586,223	168,996	10.7%	15,122	1.0%	11.6%
23. ATLANTIC AMER GRP	1,616,898	1.0%	1,482,363	(346)	0.0%	239	0.0%	0.0%
24. SERVICE INS CO	1,507,353	0.9%	1,484,460	190,973	12.9%	0	0.0%	12.9%
25. GUARANTEE CO OF NORTH AMERICA USA	1,442,432	0.9%	1,064,118	321,710	30.2%	57,966	5.4%	35.7%
26. CHARTIS GRP	1,243,335	0.8%	1,455,770	(11,259,644)	-773.4%	508,126	34.9%	-738.5%
27. BONDEX INS CO	1,224,289	0.7%	1,005,261	53,146	5.3%	21,594	2.1%	7.4%
28. WR BERKLEY CORP GRP	1,075,284	0.7%	921,239	(35,490)	-3.9%	0	0.0%	-3.9%
29. ALLEGHANY GRP	861,177	0.5%	887,571	79,210	8.9%	(2,638)	-0.3%	8.6%
30. MERCHANTS BONDING CO GRP	849,309	0.5%	806,147	2,698	0.3%	1,400	0.2%	0.5%
31. INSCO INS SERVICES GRP	834,833	0.5%	863,107	(11,364)	-1.3%	(17,619)	-2.0%	-3.4%
32. DELPHI FINANCIAL GROUP	819,323	0.5%	821,513	131,021	15.9%	2,100	0.3%	16.2%
33. PENNSYLVANIA NATL INS GRP	789,914	0.5%	857,440	59,105	6.9%	866	0.1%	7.0%
34. MAIN STREET AMER GRP	684,493	0.4%	525,193	58,387	11.1%	31,944	6.1%	17.2%
35. KINGSWAY GRP	680,272	0.4%	855,018	(199,302)	-23.3%	(11,193)	-1.3%	-24.6%
36. FAIRFAX FIN GRP	656,051	0.4%	581,553	(1,290,208)	-221.9%	118,758	20.4%	-201.4%
37. ASSURANT INC GRP	635,484	0.4%	635,484	87,815	13.8%	5,605	0.9%	14.7%
38. FIDELITY NATL FIN GRP	545,752	0.3%	736,408	517,895	70.3%	0	0.0%	70.3%
39. FINANCIAL CASUALTY & SURETY INC	440,918	0.3%	440,918	15,958	3.6%	0	0.0%	3.6%
40. PROALLIANCE GRP	432,504	0.3%	381,019	27,228	7.1%	18,882	5.0%	12.1%
41. XL AMER GRP	361,275	0.2%	290,088	(5,087,295)	-1753.7%	469,322	161.8%	-1591.9%
42. OHIO INDEMNITY CO	291,342	0.2%	291,368	0	0.0%	0	0.0%	0.0%
43. AMERICAN SURETY COMPANY	264,149	0.2%	264,212	(59,851)	-22.7%	(1,367)	-0.5%	-23.2%
44. UNION LABOR GROUP	214,262	0.1%	134,015	19,373	14.5%	0	0.0%	14.5%
45. UTICA GRP	187,659	0.1%	221,558	493	0.2%	(7,570)	-3.4%	-3.2%
46. ACCREDITED SURETY & CASUALTY CO INC	146,754	0.1%	147,466	14,861	10.1%	0	0.0%	10.1%
47. CONTRACTORS BONDING & INSURANCE CO	130,247	0.1%	170,030	(16,547)	-9.7%	(317)	-0.2%	-9.9%
48. NAVIGATORS GRP	129,092	0.1%	130,640	15,847	12.1%	1,009	0.8%	12.9%
49. STATE FARM GRP	125,330	0.1%	119,134	42,904	36.0%	0	0.0%	36.0%
50. UPPER HUDSON NATL INS CO	114,313	0.1%	195,552	2,385	1.2%	2,385	1.2%	2.4%
Total Top 50 Writers	165,280,374	100.1%	166,207,331	2,731,098	1.6%	16,728,232	10.1%	11.7%
Total of All Other Writers	1,897,354	1.1%	1,980,564	3,133,034	158.2%	5,100,340	257.5%	415.7%
Grand Total of All Writers	165,163,649	100.0%	166,047,503	7,650,325	4.6%	16,225,412	9.8%	14.4%

The Surety & Fidelity Association of America

Top 50 Writers of Surety Bonds

Calendar Year 2008

NEW MEXICO

(Final)

Group/Company Name	Direct Premiums Written	Percent of All Companies	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	DCCE	DCCE Ratio	Loss+DCCE Ratio
1. LIBERTY MUTUAL INSURANCE GROUP	7,149,964	15.3%	7,070,397	463,749	6.6%	126,601	1.8%	8.3%
2. CNA INSURANCE GROUP	6,953,406	14.9%	6,634,491	1,347,998	20.3%	435,456	6.6%	26.9%
3. TRAVELERS BOND	5,836,354	12.5%	5,894,805	(479,242)	-8.1%	557,988	9.5%	1.3%
4. ZURICH INS GRP	3,857,328	8.3%	3,263,444	(46,947)	-1.4%	1,114,861	34.2%	32.7%
5. CHUBB & SON INC GRP	3,089,687	6.6%	2,130,071	48,518	2.3%	398,032	18.7%	21.0%
6. THE HANOVER INS GRP	1,750,385	3.8%	1,720,666	8,125	0.5%	64,190	3.7%	4.2%
7. HARTFORD FIRE & CASUALTY GROUP	1,530,380	3.3%	1,559,930	(313,130)	-20.1%	(47,999)	-3.1%	-23.2%
8. RLI INSURANCE GROUP	1,307,349	2.8%	1,202,866	(18,499)	-1.5%	22,462	1.9%	0.3%
9. ACE LTD GRP	1,187,046	2.5%	1,333,524	262,664	19.7%	35,875	2.7%	22.4%
10. HCC SURETY GRP	1,147,629	2.5%	944,391	165,117	17.5%	2,466	0.3%	17.7%
11. INTERNATIONAL FIDELITY INSURANCE CO	999,671	2.1%	749,853	46,793	6.2%	8,688	1.2%	7.4%
12. UNITED FIRE & CASUALTY GRP	959,489	2.1%	842,145	300,514	35.7%	1,694	0.2%	35.9%
13. NAS SURETY GRP	933,602	2.0%	808,622	9,439	1.2%	11,943	1.5%	2.6%
14. GREAT AMERICAN INSURANCE COMPANIES	929,107	2.0%	817,579	100,206	12.3%	30,899	3.8%	16.0%
15. WESTFIELD GRP	920,023	2.0%	775,703	(14,239)	-1.8%	(11,671)	-1.5%	-3.3%
16. WR BERKLEY CORP GRP	882,385	1.9%	792,683	(228,649)	-28.8%	0	0.0%	-28.8%
17. GRANITE RE INC	872,628	1.9%	871,104	117,410	13.5%	0	0.0%	13.5%
18. MERCHANTS BONDING CO GRP	794,283	1.7%	815,741	(379)	0.0%	362	0.0%	0.0%
19. CHARTIS GRP	719,397	1.5%	409,985	(17,993)	-4.4%	4,299	1.0%	-3.3%
20. CONTRACTORS BONDING & INSURANCE CO	574,116	1.2%	590,648	1,611	0.3%	(2,607)	-0.4%	-0.2%
21. INSCO INS SERVICES GRP	472,988	1.0%	436,733	(13,761)	-3.2%	(33,974)	-7.8%	-10.9%
22. LEXON INS CO	344,770	0.7%	348,377	(35,000)	-10.0%	0	0.0%	-10.0%
23. SURETEC INSURANCE CO	318,849	0.7%	296,951	41,939	14.1%	7,424	2.5%	16.6%
24. ICW GRP	302,635	0.6%	298,552	(37,540)	-12.6%	9,788	3.3%	-9.3%
25. OLD REPUBLIC GRP	253,792	0.5%	219,631	21,201	9.7%	8,700	4.0%	13.6%
26. WESTERN INSURANCE GRP	191,157	0.4%	191,540	17,702	9.2%	0	0.0%	9.2%
27. BANKERS INS GRP	173,514	0.4%	169,058	79,727	47.2%	0	0.0%	47.2%
28. EMC INS CO GRP	169,561	0.4%	144,211	1,669	1.2%	703	0.5%	1.6%
29. SUN SURETY INS CO	154,901	0.3%	154,901	0	0.0%	0	0.0%	0.0%
30. BERKSHIRE HATHAWAY GRP	151,605	0.3%	145,560	9,771	6.7%	0	0.0%	6.7%
31. ARCH CAPITAL GROUP	148,929	0.3%	313,279	83,943	26.8%	8,394	2.7%	29.5%
32. AMERICAN SAFETY HOLDING GRP	145,935	0.3%	112,447	0	0.0%	0	0.0%	0.0%
33. BOND SAFEGUARD INSURANCE CO	128,469	0.3%	68,939	(1,000)	-1.5%	0	0.0%	-1.5%
34. NATIONWIDE CORP GRP	115,246	0.2%	110,757	(2,331)	-2.1%	(991)	-0.9%	-3.0%
35. ALLEGHANY GRP	110,489	0.2%	152,113	(8,021)	-5.3%	18,073	11.9%	6.6%
36. UNIVERSAL FIRE & CASUALTY INS CO	103,145	0.2%	103,145	0	0.0%	0	0.0%	0.0%
37. NEW YORK MARINE & GEN GRP	97,396	0.2%	112,166	26,812	23.9%	17,994	16.0%	39.9%
38. STATE FARM GRP	93,487	0.2%	97,618	20,407	20.9%	1,630	1.7%	22.6%
39. AMERICAN SURETY COMPANY	90,906	0.2%	96,588	0	0.0%	0	0.0%	0.0%
40. PROALLIANCE GRP	89,787	0.2%	97,410	2,971	3.0%	1,476	1.5%	4.6%
41. CINCINNATI FIN GRP	49,698	0.1%	17,825	63	0.4%	233	1.3%	1.7%
42. MID-CONTINENT GRP	48,774	0.1%	46,180	0	0.0%	0	0.0%	0.0%
43. GUARANTEE CO OF NORTH AMERICA USA	43,348	0.1%	45,168	403	0.9%	4,225	9.4%	10.2%
44. DELPHI FINANCIAL GROUP	41,282	0.1%	41,290	7,084	17.2%	25	0.1%	17.2%
45. FAIRFAX FIN GRP	39,772	0.1%	40,311	(46,617)	-115.6%	(6,349)	-15.8%	-131.4%
46. ACSTAR INSURANCE COMPANY	33,990	0.1%	34,045	(3,251)	-9.5%	(1,250)	-3.7%	-13.2%
47. PROGRESSIVE GRP	33,690	0.1%	14,752	(62)	-0.4%	16	0.1%	-0.3%
48. ACCREDITED SURETY & CASUALTY CO INC	32,408	0.1%	32,572	(679)	-2.1%	0	0.0%	-2.1%
49. ASSURANT INC GRP	28,235	0.1%	32,961	(8,949)	-27.2%	(191)	-0.6%	-27.7%
50. SENTRY INSURANCE GROUP	22,252	0.0%	23,515	(2)	0.0%	0	0.0%	0.0%
Total Top 50 Writers	46,402,987	99.6%	43,203,728	1,909,547	4.4%	2,789,465	6.5%	10.9%
Total of All Other Writers	200,976	0.4%	239,371	(239,355)	-100.0%	(154,922)	-64.7%	-164.7%
Grand Total of All Writers	46,603,963	100.0%	43,443,099	1,670,192	3.8%	2,634,543	6.1%	9.9%

The Surety & Fidelity Association of America

Top 50 Writers of Surety Bonds

Calendar Year 2008

NEW YORK

(Final)

Group/Company Name	Direct Premiums Written	Percent of All Companies	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	DCCE	DCCE Ratio	Loss+DCCE Ratio
1. LIBERTY MUTUAL INSURANCE GROUP	77,733,272	19.8%	67,158,623	3,712,314	5.5%	2,283,355	3.4%	8.9%
2. TRAVELERS BOND	70,830,401	18.0%	62,405,358	34,074,478	54.6%	8,850,457	14.2%	68.8%
3. ZURICH INS GRP	47,261,365	12.0%	40,540,005	862,638	2.1%	1,450,476	3.6%	5.7%
4. CNA INSURANCE GROUP	21,646,946	5.5%	19,799,862	1,235,230	6.2%	(183,900)	-0.9%	5.3%
5. CHUBB & SON INC GRP	19,772,227	5.0%	27,575,080	113,160,621	410.4%	6,076,504	22.0%	432.4%
6. CHARTIS GRP	18,153,104	4.6%	10,758,967	(15,273,082)	-142.0%	1,386,168	12.9%	-129.1%
7. ACE LTD GRP	17,716,891	4.5%	16,569,663	8,735,142	52.7%	923,177	5.6%	58.3%
8. ARCH CAPITAL GROUP	12,699,440	3.2%	13,027,244	16,933,714	130.0%	1,781,090	13.7%	143.7%
9. THE HANOVER INS GRP	10,772,691	2.7%	9,328,310	(386,654)	-4.1%	1,420,690	15.2%	11.1%
10. HARTFORD FIRE & CASUALTY GROUP	9,799,722	2.5%	9,655,652	(2,425,196)	-25.1%	(131,552)	-1.4%	-26.5%
11. BERKSHIRE HATHAWAY GRP	8,724,758	2.2%	258,787	122,650	47.4%	(545)	-0.2%	47.2%
12. COLONIAL SURETY CO	8,463,924	2.2%	8,875,389	3,702,342	41.7%	2,257,396	25.4%	67.1%
13. INTERNATIONAL FIDELITY INSURANCE CO	8,008,965	2.0%	7,371,280	(511,115)	-6.9%	5,582	0.1%	-6.9%
14. HCC SURETY GRP	6,629,963	1.7%	6,485,801	2,233,319	34.4%	154,619	2.4%	36.8%
15. WR BERKLEY CORP GRP	6,468,205	1.6%	6,193,702	4,306,281	69.5%	492,833	8.0%	77.5%
16. RLI INSURANCE GROUP	5,944,102	1.5%	5,944,390	(1,625,910)	-27.4%	1,018,858	17.1%	-10.2%
17. NAS SURETY GRP	4,989,808	1.3%	4,919,344	(504,523)	-10.3%	172,234	3.5%	-6.8%
18. MAIN STREET AMER GRP	3,480,653	0.9%	2,760,129	529,333	19.2%	391,031	14.2%	33.3%
19. UTICA GRP	3,103,424	0.8%	2,844,380	2,202,104	77.4%	390,447	13.7%	91.1%
20. KINGSWAY GRP	2,907,343	0.7%	2,903,008	(3,327)	-0.1%	133,674	4.6%	4.5%
21. PROALLIANCE GRP	2,884,616	0.7%	2,852,902	19,671	0.7%	48,330	1.7%	2.4%
22. GREAT AMERICAN INSURANCE COMPANIES	2,697,762	0.7%	3,115,506	109,985	3.5%	267,347	8.6%	12.1%
23. FIRST SEALORD SURETY INC	2,695,941	0.7%	2,811,757	133,952	4.8%	500,822	17.8%	22.6%
24. ALLEGHANY GRP	2,476,653	0.6%	2,424,382	2,615	0.1%	17,712	0.7%	0.8%
25. AMERICAN SAFETY HOLDING GRP	1,632,090	0.4%	1,598,813	129,494	8.1%	(208,982)	-13.1%	-5.0%
26. CINCINNATI FIN GRP	1,532,956	0.4%	1,501,388	2,389,153	159.1%	97,443	6.5%	165.6%
27. FAIRFAX FIN GRP	1,232,329	0.3%	1,011,676	76,308	7.5%	814,727	80.5%	88.1%
28. GUARANTEE CO OF NORTH AMERICA USA	1,182,171	0.3%	825,333	(28,671)	-3.5%	19,427	2.4%	-1.1%
29. AEGIS GRP	1,175,024	0.3%	1,131,267	210,809	18.6%	67,880	6.0%	24.6%
30. SELECTIVE INS GRP	1,123,342	0.3%	1,141,000	594,043	52.1%	113,145	9.9%	62.0%
31. SERVICE INS CO	940,493	0.2%	879,733	0	0.0%	0	0.0%	0.0%
32. XL AMER GRP	706,742	0.2%	772,475	(4,848,030)	-627.6%	834,260	108.0%	-519.6%
33. AMERCO INS SERVICES GRP	652,670	0.2%	693,847	(1,411)	-0.2%	(5,865)	-0.8%	-1.0%
34. ACSTAR INSURANCE COMPANY	631,476	0.2%	888,614	160,688	18.1%	39,541	4.4%	22.5%
35. OLD REPUBLIC GRP	603,980	0.2%	616,620	37,914	6.1%	13,432	2.2%	8.3%
36. OHIO INDEMNITY CO	515,661	0.1%	575,160	21,021	3.7%	0	0.0%	3.7%
37. UNION LABOR GROUP	453,911	0.1%	155,408	41,041	26.4%	0	0.0%	26.4%
38. DELPHI FINANCIAL GROUP	323,559	0.1%	312,561	23,738	7.6%	4,113	1.3%	8.9%
39. CHRYSLER INS CO	296,035	0.1%	291,526	0	0.0%	0	0.0%	0.0%
40. MERCHANTS BONDING CO GRP	290,727	0.1%	214,076	5,290	2.5%	1,958	0.9%	3.4%
41. NAVIGATORS GRP	281,775	0.1%	285,558	126,398	44.3%	10,196	3.6%	47.8%
42. CONTRACTORS BONDING & INSURANCE CO	274,718	0.1%	246,646	22,149	9.0%	15,770	6.4%	15.4%
43. ATLANTIC AMER GRP	256,693	0.1%	236,476	0	0.0%	0	0.0%	0.0%
44. STATE FARM GRP	244,013	0.1%	194,501	(3,599)	-1.9%	4,212	2.2%	0.3%
45. UPPER HUDSON NATL INS CO	228,006	0.1%	183,969	4,757	2.6%	4,757	2.6%	5.2%
46. KERNAN GRP	204,203	0.1%	146,494	(352,889)	-240.9%	142,399	97.2%	-143.7%
47. ALLEGHENY CASUALTY COMPANY	200,355	0.1%	235,782	(42,887)	-18.2%	(4,052)	-1.7%	-19.9%
48. AMERICAN SURETY COMPANY	188,902	0.0%	187,558	0	0.0%	0	0.0%	0.0%
49. UNITED CASUALTY & SURETY CO INC	164,154	0.0%	259,151	0	0.0%	0	0.0%	0.0%
50. PROTECTIVE INSURANCE CO	150,111	0.0%	119,509	9,800	8.2%	300	0.3%	8.5%
Total Top 50 Writers	391,198,161	99.6%	351,165,153	169,911,898	48.4%	31,671,166	9.0%	57.4%
Total of All Other Writers	1,647,300	0.4%	2,505,608	(10,971,201)	-437.9%	883,471	35.3%	-402.6%
Grand Total of All Writers	392,845,461	100.0%	353,670,761	158,940,697	44.9%	32,554,637	9.2%	54.1%

The Surety & Fidelity Association of America

Top 50 Writers of Surety Bonds

Calendar Year 2008

NORTH CAROLINA

(Final)

Group/Company Name	Direct Premiums Written	Percent of All Companies	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	DCCE	DCCE Ratio	Loss+DCCE Ratio
1. TRAVELERS BOND	37,375,197	28.0%	30,395,451	(1,589,864)	-5.2%	2,684,652	8.8%	3.6%
2. LIBERTY MUTUAL INSURANCE GROUP	15,465,425	11.6%	15,178,924	984,703	6.5%	191,876	1.3%	7.8%
3. CNA INSURANCE GROUP	9,280,511	6.9%	9,179,002	2,773,669	30.2%	(1,711,675)	-18.6%	11.6%
4. ZURICH INS GRP	9,256,002	6.9%	8,874,892	289,617	3.3%	194,677	2.2%	5.5%
5. THE HANOVER INS GRP	7,194,259	5.4%	6,511,636	1,040,219	16.0%	562,314	8.6%	24.6%
6. CHUBB & SON INC GRP	6,127,807	4.6%	5,915,714	(316,365)	-5.3%	21,825	0.4%	-5.0%
7. HARTFORD FIRE & CASUALTY GROUP	5,176,559	3.9%	4,793,567	(144,592)	-3.0%	107,259	2.2%	-0.8%
8. GREAT AMERICAN INSURANCE COMPANIES	5,093,398	3.8%	4,801,103	(239,732)	-5.0%	96,658	2.0%	-3.0%
9. CINCINNATI FIN GRP	3,835,447	2.9%	3,593,510	(168,646)	-4.7%	45,279	1.3%	-3.4%
10. INTERNATIONAL FIDELITY INSURANCE CO	2,303,291	1.7%	2,608,185	46,514	1.8%	10,207	0.4%	2.2%
11. BOND SAFEGUARD INSURANCE CO	2,220,253	1.7%	2,228,774	545,000	24.5%	0	0.0%	24.5%
12. LIFE OF THE SOUTH CORP GRP	2,063,194	1.5%	2,063,197	1,751,171	84.9%	(31,240)	-1.5%	83.4%
13. ACE LTD GRP	1,733,053	1.3%	1,170,695	250,566	21.4%	22,523	1.9%	23.3%
14. RLI INSURANCE GROUP	1,692,318	1.3%	1,386,843	(25,490)	-1.8%	10,290	0.7%	-1.1%
15. LEXON INS CO	1,525,180	1.1%	1,593,667	(20,000)	-1.3%	5,000	0.3%	-0.9%
16. WR BERKLEY CORP GRP	1,329,206	1.0%	1,559,695	(20,430)	-1.3%	0	0.0%	-1.3%
17. BANKERS INS GRP	1,295,547	1.0%	1,283,664	533,946	41.6%	0	0.0%	41.6%
18. WESTFIELD GRP	1,126,870	0.8%	954,820	(27,226)	-2.9%	(29,697)	-3.1%	-6.0%
19. ALLEGHENY CASUALTY COMPANY	1,123,175	0.8%	1,148,109	(5,842)	-0.5%	(1,461)	-0.1%	-0.6%
20. FAIRFAX FIN GRP	1,113,745	0.8%	1,098,309	(2,032,844)	-185.1%	86,060	7.8%	-177.3%
21. PENNSYLVANIA NATL INS GRP	1,074,694	0.8%	1,039,890	(240,366)	-23.1%	131,694	12.7%	-10.5%
22. NAS SURETY GRP	973,454	0.7%	873,199	(197,836)	-22.7%	(18,482)	-2.1%	-24.8%
23. ALLEGHANY GRP	966,376	0.7%	994,948	309,418	31.1%	34,443	3.5%	34.6%
24. CHARTIS GRP	950,467	0.7%	661,310	(965,301)	-146.0%	63,351	9.6%	-136.4%
25. ACCREDITED SURETY & CASUALTY CO INC	920,070	0.7%	920,433	(4,838)	-0.5%	0	0.0%	-0.5%
26. COMPANION LIFE INS GRP	879,690	0.7%	888,902	116,927	13.2%	0	0.0%	13.2%
27. ARCH CAPITAL GROUP	860,411	0.6%	689,504	398,201	57.8%	76,675	11.1%	68.9%
28. CONTRACTORS BONDING & INSURANCE CO	773,056	0.6%	845,383	1,524	0.2%	(5,403)	-0.6%	-0.5%
29. FIRST SEALORD SURETY INC	767,892	0.6%	740,797	1,974,112	266.5%	129,609	17.5%	284.0%
30. INSCO INS SERVICES GRP	754,288	0.6%	672,470	(182,315)	-27.1%	18,956	2.8%	-24.3%
31. HCC SURETY GRP	735,854	0.6%	820,057	(933,846)	-113.9%	216,667	26.4%	-87.5%
32. MAIN STREET AMER GRP	650,007	0.5%	574,203	(7,810)	-1.4%	45,676	8.0%	6.6%
33. SELECTIVE INS GRP	609,408	0.5%	633,707	140,123	22.1%	8,978	1.4%	23.5%
34. ERIE INS GRP	592,249	0.4%	550,486	(57,393)	-10.4%	95,890	17.4%	7.0%
35. OLD REPUBLIC GRP	568,809	0.4%	613,600	58,267	9.5%	2,916	0.5%	10.0%
36. GUARANTEE CO OF NORTH AMERICA USA	488,846	0.4%	603,742	(161,633)	-26.8%	27,393	4.5%	-22.2%
37. MERCHANTS BONDING CO GRP	470,542	0.4%	472,758	5,441	1.2%	3,001	0.6%	1.8%
38. NATIONWIDE CORP GRP	394,624	0.3%	307,471	(862)	-0.3%	3,552	1.2%	0.9%
39. STATE FARM GRP	378,619	0.3%	350,700	3,030	0.9%	27,916	8.0%	8.8%
40. ASSURANT INC GRP	342,951	0.3%	344,374	(38,545)	-11.2%	(2,566)	-0.7%	-11.9%
41. DELPHI FINANCIAL GROUP	312,571	0.2%	312,571	51,544	16.5%	1,103	0.4%	16.8%
42. FIDELITY NATL FIN GRP	305,695	0.2%	305,695	133,057	43.5%	0	0.0%	43.5%
43. AUTO OWNERS GRP	263,443	0.2%	238,727	35,480	14.9%	8,474	3.5%	18.4%
44. OHIO INDEMNITY CO	262,603	0.2%	187,035	44,495	23.8%	0	0.0%	23.8%
45. AMERICAN SAFETY HOLDING GRP	262,475	0.2%	278,538	0	0.0%	0	0.0%	0.0%
46. ATLANTIC AMER GRP	238,678	0.2%	258,202	238,894	92.5%	10,525	4.1%	96.6%
47. EMC INS CO GRP	225,852	0.2%	187,777	2,309	1.2%	960	0.5%	1.7%
48. ACSTAR INSURANCE COMPANY	136,116	0.1%	193,592	(192,733)	-99.6%	(28,937)	-14.9%	-114.5%
49. PROTECTIVE INSURANCE CO	133,201	0.1%	133,696	4,400	3.3%	200	0.1%	3.4%
50. BAR PLAN GROUP	99,199	0.1%	86,699	0	0.0%	0	0.0%	0.0%
Total Top 50 Writers	132,722,577	99.4%	122,120,223	4,158,118	3.4%	3,117,138	2.6%	6.0%
Total of All Other Writers	829,327	0.6%	1,089,650	(2,803,458)	-257.3%	7,417	0.7%	-256.6%
Grand Total of All Writers	133,551,904	100.0%	123,209,873	1,354,660	1.1%	3,124,555	2.5%	3.6%

The Surety & Fidelity Association of America

Top 50 Writers of Surety Bonds

Calendar Year 2008

NORTH DAKOTA

(Final)

Group/Company Name	Direct Premiums Written	Percent of All Companies	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	DCCE	DCCE Ratio	Loss+DCCE Ratio
1. CNA INSURANCE GROUP	2,241,685	16.9%	2,317,928	163,305	7.0%	54,676	2.4%	9.4%
2. TRAVELERS BOND	2,108,566	15.9%	2,395,006	(275,587)	-11.5%	177,931	7.4%	-4.1%
3. LIBERTY MUTUAL INSURANCE GROUP	1,276,537	9.7%	1,349,973	66,174	4.9%	(50,610)	-3.7%	1.2%
4. ACE LTD GRP	1,053,499	8.0%	425,493	168,122	39.5%	2,547	0.6%	40.1%
5. GREAT AMERICAN INSURANCE COMPANIES	812,281	6.1%	626,491	(28,866)	-4.6%	5,877	0.9%	-3.7%
6. WESTFIELD GRP	795,688	6.0%	806,072	(19,276)	-2.4%	(15,778)	-2.0%	-4.3%
7. UNITED FIRE & CASUALTY GRP	606,460	4.6%	559,813	8,000	1.4%	672	0.1%	1.5%
8. GRANITE RE INC	546,126	4.1%	540,656	291,585	53.9%	0	0.0%	53.9%
9. ZURICH INS GRP	381,676	2.9%	401,675	(7,532)	-1.9%	(2,226)	-0.6%	-2.4%
10. HARTFORD FIRE & CASUALTY GROUP	381,439	2.9%	359,052	43,825	12.2%	28,329	7.9%	20.1%
11. RLI INSURANCE GROUP	263,412	2.0%	259,525	(9,759)	-3.8%	2,457	0.9%	-2.8%
12. NATIONWIDE CORP GRP	259,126	2.0%	270,283	(2,628)	-1.0%	212	0.1%	-0.9%
13. EMC INS CO GRP	241,866	1.8%	258,178	2,618	1.0%	1,138	0.4%	1.5%
14. BANCINSURE INC	205,523	1.6%	214,352	0	0.0%	0	0.0%	0.0%
15. MERCHANTS BONDING CO GRP	183,863	1.4%	191,460	(415)	-0.2%	(13)	0.0%	-0.2%
16. NAS SURETY GRP	167,248	1.3%	162,837	7,229	4.4%	3,765	2.3%	6.8%
17. BERKSHIRE HATHAWAY GRP	155,902	1.2%	191,947	3,000	1.6%	0	0.0%	1.6%
18. CHUBB & SON INC GRP	145,075	1.1%	146,326	(6,918)	-4.7%	0	0.0%	-4.7%
19. ARCH CAPITAL GROUP	142,845	1.1%	190,360	58,372	30.7%	5,837	3.1%	33.7%
20. INSCO INS SERVICES GRP	140,317	1.1%	114,144	1,843	1.6%	(628)	-0.6%	1.1%
21. OLD REPUBLIC GRP	105,164	0.8%	103,583	(9,229)	-8.9%	0	0.0%	-8.9%
22. SUN SURETY INS CO	102,883	0.8%	102,883	0	0.0%	0	0.0%	0.0%
23. CINCINNATI FIN GRP	85,606	0.6%	100,516	209	0.2%	1,462	1.5%	1.7%
24. INTERNATIONAL FIDELITY INSURANCE CO	76,109	0.6%	77,040	2,574	3.3%	768	1.0%	4.3%
25. WR BERKLEY CORP GRP	73,564	0.6%	50,621	(7,874)	-15.6%	0	0.0%	-15.6%
26. ALLEGHANY GRP	72,957	0.6%	70,473	(9,446)	-13.4%	(1,052)	-1.5%	-14.9%
27. NAVIGATORS GRP	63,112	0.5%	63,127	16,479	26.1%	1,240	2.0%	28.1%
28. HCC SURETY GRP	62,371	0.5%	94,470	15,989	16.9%	(1,414)	-1.5%	15.4%
29. AUTO OWNERS GRP	62,105	0.5%	56,021	12,238	21.8%	6,056	10.8%	32.7%
30. THE HANOVER INS GRP	60,098	0.5%	36,649	4,695	12.8%	1,634	4.5%	17.3%
31. LEXON INS CO	54,142	0.4%	41,826	978	2.3%	0	0.0%	2.3%
32. MEADOWBROOK INS GRP	36,741	0.3%	16,270	32,252	198.2%	(656)	-4.0%	194.2%
33. PROALLIANCE GRP	27,099	0.2%	16,434	6,117	37.2%	32	0.2%	37.4%
34. STATE FARM GRP	23,016	0.2%	19,329	0	0.0%	0	0.0%	0.0%
35. UNIVERSAL SURETY GRP	23,005	0.2%	11,734	1,185	10.1%	0	0.0%	10.1%
36. PROGRESSIVE GRP	22,489	0.2%	13,109	726	5.5%	82	0.6%	6.2%
37. MINNESOTA SURETY AND TRUST CO	19,558	0.1%	26,302	(7,243)	-27.5%	(6,815)	-25.9%	-53.4%
38. AMERICAN SAFETY HOLDING GRP	19,167	0.1%	19,167	0	0.0%	0	0.0%	0.0%
39. OHIO INDEMNITY CO	14,947	0.1%	14,945	0	0.0%	0	0.0%	0.0%
40. CHARTIS GRP	12,340	0.1%	57,810	8,174	14.1%	1,071	1.9%	16.0%
41. PROTECTIVE LIFE INSURANCE GROUP	11,000	0.1%	11,917	0	0.0%	0	0.0%	0.0%
42. GUARANTEE CO OF NORTH AMERICA USA	10,480	0.1%	9,886	0	0.0%	5	0.1%	0.1%
43. FEDERATED MUT GRP	10,237	0.1%	7,605	423	5.6%	30	0.4%	6.0%
44. SENTRY INSURANCE GROUP	9,207	0.1%	5,867	0	0.0%	0	0.0%	0.0%
45. ALLIANCE INS GRP	8,539	0.1%	4,567	0	0.0%	0	0.0%	0.0%
46. KINGSWAY GRP	8,518	0.1%	8,591	0	0.0%	0	0.0%	0.0%
47. ALLEGHENY CASUALTY COMPANY	5,572	0.0%	3,483	557	16.0%	139	4.0%	20.0%
48. DELPHI FINANCIAL GROUP	4,119	0.0%	4,119	729	17.7%	0	0.0%	17.7%
49. CONTRACTORS BONDING & INSURANCE CO	3,560	0.0%	3,434	0	0.0%	0	0.0%	0.0%
50. FAIRFAX FIN GRP	2,880	0.0%	8,803	(5,677)	-64.5%	3,096	35.2%	-29.3%
Total Top 50 Writers	13,199,719	99.8%	12,842,152	526,948	4.1%	219,864	1.7%	5.8%
Total of All Other Writers	27,500	0.2%	25,037	17,284	69.0%	(17,102)	-68.3%	0.7%
Grand Total of All Writers	13,227,219	100.0%	12,867,189	544,232	4.2%	202,762	1.6%	5.8%

The Surety & Fidelity Association of America

Top 50 Writers of Surety Bonds

Calendar Year 2008

OHIO

(Final)

Group/Company Name	Direct Premiums Written	Percent of All Companies	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	DCCE	DCCE Ratio	Loss+DCCE Ratio
1. WESTFIELD GRP	19,302,501	15.2%	18,835,416	(786,429)	-4.2%	240,281	1.3%	-2.9%
2. LIBERTY MUTUAL INSURANCE GROUP	15,840,630	12.4%	15,344,188	2,296,836	15.0%	1,077,087	7.0%	22.0%
3. TRAVELERS BOND	15,704,157	12.3%	14,464,730	(2,569,454)	-17.8%	1,156,569	8.0%	-9.8%
4. CINCINNATI FIN GRP	8,550,385	6.7%	9,350,918	(774,724)	-8.3%	143,305	1.5%	-6.8%
5. CNA INSURANCE GROUP	8,359,760	6.6%	8,884,899	3,736,352	42.1%	216,125	2.4%	44.5%
6. ZURICH INS GRP	6,088,633	4.8%	5,651,646	20,415	0.4%	393,154	7.0%	7.3%
7. CHUBB & SON INC GRP	5,006,795	3.9%	3,651,995	(208,074)	-5.7%	77,503	2.1%	-3.6%
8. HARTFORD FIRE & CASUALTY GROUP	4,199,676	3.3%	4,194,258	(85,317)	-2.0%	(70,895)	-1.7%	-3.7%
9. GREAT AMERICAN INSURANCE COMPANIES	3,683,714	2.9%	3,603,005	197,971	5.5%	377,277	10.5%	16.0%
10. INTERNATIONAL FIDELITY INSURANCE CO	3,397,372	2.7%	3,332,632	319,545	9.6%	209,429	6.3%	15.9%
11. PROALLIANCE GRP	3,303,648	2.6%	3,210,450	86,565	2.7%	134,942	4.2%	6.9%
12. HCC SURETY GRP	2,258,986	1.8%	2,088,860	283,996	13.6%	56,102	2.7%	16.3%
13. ACE LTD GRP	2,067,196	1.6%	1,975,366	305,067	15.4%	36,397	1.8%	17.3%
14. RLI INSURANCE GROUP	2,007,879	1.6%	1,791,866	(914,293)	-51.0%	193,135	10.8%	-40.2%
15. NAS SURETY GRP	1,493,198	1.2%	1,470,007	2,136,258	145.3%	545,431	37.1%	182.4%
16. NATIONWIDE CORP GRP	1,431,159	1.1%	1,464,134	150,123	10.3%	30,574	2.1%	12.3%
17. ERIE INS GRP	1,397,920	1.1%	1,302,748	111,536	8.6%	25,902	2.0%	10.5%
18. STATE AUTO MUT GRP	1,262,493	1.0%	1,364,052	(119,540)	-8.8%	148,963	10.9%	2.2%
19. WEST BEND MUTUAL GROUP	1,127,984	0.9%	968,711	556	0.1%	(10)	0.0%	0.1%
20. INSCO INS SERVICES GRP	1,078,156	0.8%	886,601	253,621	28.6%	75,265	8.5%	37.1%
21. MERCHANTS BONDING CO GRP	1,032,426	0.8%	1,029,344	6,433	0.6%	3,666	0.4%	1.0%
22. LEXON INS CO	989,972	0.8%	526,958	29,270	5.6%	0	0.0%	5.6%
23. OHIO INDEMNITY CO	981,233	0.8%	847,439	22,239	2.6%	0	0.0%	2.6%
24. AUTO OWNERS GRP	900,484	0.7%	895,047	311,476	34.8%	60,413	6.7%	41.5%
25. BOND SAFEGUARD INSURANCE CO	857,733	0.7%	882,138	194,010	22.0%	990	0.1%	22.1%
26. ATLANTIC AMER GRP	776,649	0.6%	888,248	(23,233)	-2.6%	4,912	0.6%	-2.1%
27. KINGSWAY GRP	775,333	0.6%	958,860	182,446	19.0%	24,044	2.5%	21.5%
28. THE HANOVER INS GRP	743,035	0.6%	635,472	64,737	10.2%	46,921	7.4%	17.6%
29. CHARTIS GRP	705,069	0.6%	533,252	(1,670,405)	-313.2%	(118,810)	-22.3%	-335.5%
30. ALLEGHENY CASUALTY COMPANY	690,795	0.5%	660,822	(2,461)	-0.4%	(615)	-0.1%	-0.5%
31. MEADOWBROOK INS GRP	660,867	0.5%	522,415	492,867	94.3%	(123,052)	-23.6%	70.8%
32. GUARANTEE CO OF NORTH AMERICA USA	643,693	0.5%	425,000	1,090,520	256.6%	10,577	2.5%	259.1%
33. FAIRFAX FIN GRP	612,260	0.5%	592,646	(122,731)	-20.7%	7,883	1.3%	-19.4%
34. BERKSHIRE HATHAWAY GRP	595,647	0.5%	582,228	157,675	27.1%	0	0.0%	27.1%
35. SELECTIVE INS GRP	571,012	0.4%	562,755	(559,724)	-99.5%	21,607	3.8%	-95.6%
36. COMPANION LIFE INS GRP	562,133	0.4%	562,143	87,643	15.6%	0	0.0%	15.6%
37. OLD REPUBLIC GRP	550,485	0.4%	545,743	23,825	4.4%	11,413	2.1%	6.5%
38. STATE FARM GRP	549,800	0.4%	573,525	162,027	28.3%	24,137	4.2%	32.5%
39. ARCH CAPITAL GROUP	512,699	0.4%	550,460	168,646	30.6%	14,561	2.6%	33.3%
40. FIDELITY NATL FIN GRP	427,961	0.3%	427,961	302,143	70.6%	0	0.0%	70.6%
41. UTICA GRP	382,299	0.3%	417,871	(17,948)	-4.3%	(4,923)	-1.2%	-5.5%
42. EMC INS CO GRP	356,183	0.3%	378,546	14,258	3.8%	7,438	2.0%	5.7%
43. ALLEGHANY GRP	353,987	0.3%	409,643	(481,225)	-117.5%	(1,650,024)	-402.8%	-520.3%
44. UNITED FIRE & CASUALTY GRP	320,604	0.3%	416,111	256,000	61.5%	20,035	4.8%	66.3%
45. PROTECTIVE INSURANCE CO	314,013	0.2%	275,689	6,200	2.2%	200	0.1%	2.3%
46. FIRST SEALORD SURETY INC	267,829	0.2%	260,712	3,538	1.4%	2,178	0.8%	2.2%
47. UNIVERSAL FIRE & CASUALTY INS CO	266,312	0.2%	266,312	0	0.0%	0	0.0%	0.0%
48. NAVIGATORS GRP	233,839	0.2%	235,082	26,343	11.2%	1,535	0.7%	11.9%
49. BANKERS INS GRP	232,574	0.2%	244,044	58,966	24.2%	0	0.0%	24.2%
50. AMERICAN SURETY COMPANY	210,807	0.2%	208,037	0	0.0%	2,578	1.2%	1.2%
Total Top 50 Writers	124,639,975	98.0%	120,150,985	5,224,545	4.3%	3,434,200	2.9%	7.2%
Total of All Other Writers	2,599,923	2.0%	3,047,477	1,981,201	65.0%	240,641	7.9%	72.9%
Grand Total of All Writers	127,239,898	100.0%	123,198,462	7,205,746	5.8%	3,674,841	3.0%	8.8%

The Surety & Fidelity Association of America

Top 50 Writers of Surety Bonds

Calendar Year 2008

OKLAHOMA

(Final)

Group/Company Name	Direct Premiums Written	Percent of All Companies	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	DCCE	DCCE Ratio	Loss+DCCE Ratio
1. LIBERTY MUTUAL INSURANCE GROUP	7,265,640	12.8%	6,843,911	556,467	8.1%	121,540	1.8%	9.9%
2. ZURICH INS GRP	6,392,696	11.3%	6,879,691	201,058	2.9%	85,460	1.2%	4.2%
3. TRAVELERS BOND	6,312,001	11.1%	6,299,318	(758,798)	-12.0%	371,478	5.9%	-6.1%
4. MID-CONTINENT GRP	5,342,909	9.4%	5,327,137	(758,821)	-14.2%	(434,438)	-8.2%	-22.4%
5. CNA INSURANCE GROUP	3,840,963	6.8%	3,630,935	360,612	9.9%	49,905	1.4%	11.3%
6. GRANITE RE INC	3,766,503	6.6%	3,699,398	530,855	14.3%	0	0.0%	14.3%
7. CHUBB & SON INC GRP	3,174,638	5.6%	2,304,935	8,347	0.4%	0	0.0%	0.4%
8. EMC INS CO GRP	2,305,519	4.1%	2,445,854	(1,052,250)	-43.0%	(243,064)	-9.9%	-53.0%
9. VICTORE INSURANCE CO	2,074,736	3.7%	2,074,736	0	0.0%	0	0.0%	0.0%
10. WESTFIELD GRP	1,803,232	3.2%	1,666,630	1,119	0.1%	(12,708)	-0.8%	-0.7%
11. CHARTIS GRP	1,776,095	3.1%	1,315,187	323,486	24.6%	59,214	4.5%	29.1%
12. HARTFORD FIRE & CASUALTY GROUP	1,443,686	2.5%	1,778,663	71,686	4.0%	40,807	2.3%	6.3%
13. HCC SURETY GRP	1,043,024	1.8%	967,734	135,227	14.0%	60,975	6.3%	20.3%
14. INTERNATIONAL FIDELITY INSURANCE CO	833,311	1.5%	762,325	(10,063)	-1.3%	48,392	6.3%	5.0%
15. OLD REPUBLIC GRP	674,908	1.2%	658,215	70,850	10.8%	18,994	2.9%	13.6%
16. RLI INSURANCE GROUP	668,091	1.2%	777,068	(69,788)	-9.0%	4,766	0.6%	-8.4%
17. ACE LTD GRP	598,932	1.1%	647,761	133,680	20.6%	9,775	1.5%	22.1%
18. INSCO INS SERVICES GRP	555,776	1.0%	534,783	(42,156)	-7.9%	(7,668)	-1.4%	-9.3%
19. NAS SURETY GRP	523,098	0.9%	531,003	26,925	5.1%	13,801	2.6%	7.7%
20. GREAT AMERICAN INSURANCE COMPANIES	483,583	0.9%	416,706	17,982	4.3%	2,423	0.6%	4.9%
21. BERKSHIRE HATHAWAY GRP	460,057	0.8%	782,171	(41,191)	-5.3%	0	0.0%	-5.3%
22. PROALLIANCE GRP	436,765	0.8%	433,590	8,122	1.9%	7,179	1.7%	3.5%
23. ICW GRP	361,012	0.6%	317,197	(47,800)	-15.1%	(6,661)	-2.1%	-17.2%
24. SURETEC INSURANCE CO	312,980	0.6%	244,211	37,646	15.4%	6,105	2.5%	17.9%
25. LEXON INS CO	308,462	0.5%	322,398	6,590	2.0%	3,410	1.1%	3.1%
26. MERCHANTS BONDING CO GRP	292,753	0.5%	302,773	31,134	10.3%	(61)	0.0%	10.3%
27. GUARANTEE CO OF NORTH AMERICA USA	273,228	0.5%	249,629	2	0.0%	(3,086)	-1.2%	-1.2%
28. ALLEGHANY GRP	273,102	0.5%	269,563	13,050	4.8%	(1,460)	-0.5%	4.3%
29. ACSTAR INSURANCE COMPANY	258,821	0.5%	99,553	32,648	32.8%	8,295	8.3%	41.1%
30. UNION LABOR GROUP	257,404	0.5%	83,535	23,274	27.9%	0	0.0%	27.9%
31. ALLEGHENY CASUALTY COMPANY	253,900	0.4%	274,173	0	0.0%	0	0.0%	0.0%
32. DELPHI FINANCIAL GROUP	242,689	0.4%	242,675	40,916	16.9%	74	0.0%	16.9%
33. BANCINSURE INC	195,615	0.3%	116,038	0	0.0%	0	0.0%	0.0%
34. ARCH CAPITAL GROUP	188,173	0.3%	174,780	64,963	37.2%	5,718	3.3%	40.4%
35. PROGRESSIVE GRP	158,636	0.3%	50,507	7,150	14.2%	759	1.5%	15.7%
36. AMERICAN SAFETY HOLDING GRP	157,825	0.3%	108,906	0	0.0%	0	0.0%	0.0%
37. STATE FARM GRP	115,711	0.2%	117,081	6,354	5.4%	0	0.0%	5.4%
38. BANKERS INS GRP	107,130	0.2%	104,209	61,713	59.2%	0	0.0%	59.2%
39. UNITED FIRE & CASUALTY GRP	86,577	0.2%	159,829	(152,361)	-95.3%	3,936	2.5%	-92.9%
40. BAR PLAN GROUP	79,860	0.1%	62,899	12,038	19.1%	2,005	3.2%	22.3%
41. ALLIANCE INS GRP	78,387	0.1%	85,070	(14,000)	-16.5%	(236)	-0.3%	-16.7%
42. WR BERKLEY CORP GRP	76,077	0.1%	68,563	(812)	-1.2%	0	0.0%	-1.2%
43. FAIRFAX FIN GRP	64,655	0.1%	67,638	(38,285)	-56.6%	1,229	1.8%	-54.8%
44. OHIO INDEMNITY CO	58,643	0.1%	93,263	12,667	13.6%	0	0.0%	13.6%
45. CINCINNATI FIN GRP	55,366	0.1%	41,790	153	0.4%	1,096	2.6%	3.0%
46. CONTRACTORS BONDING & INSURANCE CO	51,906	0.1%	33,006	6,500	19.7%	1,000	3.0%	22.7%
47. STATE AUTO MUT GRP	50,929	0.1%	53,125	8,462	15.9%	3,683	6.9%	22.9%
48. FEDERATED MUT GRP	48,662	0.1%	42,707	1,230	2.9%	2,592	6.1%	8.9%
49. ROCHE SURETY AND CASUALTY INC	46,418	0.1%	46,418	0	0.0%	0	0.0%	0.0%
50. ASSURANT INC GRP	43,771	0.1%	47,666	(106)	-0.2%	(70)	-0.1%	-0.4%
Total Top 50 Writers	56,274,855	99.2%	54,656,953	(173,525)	-0.3%	225,159	0.4%	0.1%
Total of All Other Writers	443,400	0.8%	525,919	(79,841)	-15.2%	9,592	1.8%	-13.4%
Grand Total of All Writers	56,718,255	100.0%	55,182,872	(253,366)	-0.5%	234,751	0.4%	0.0%

The Surety & Fidelity Association of America

Top 50 Writers of Surety Bonds

Calendar Year 2008

OREGON

(Final)

Group/Company Name	Direct Premiums Written	Percent of All Companies	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	DCCE	DCCE Ratio	Loss+DCCE Ratio
1. TRAVELERS BOND	11,066,810	18.3%	12,098,125	(303,347)	-2.5%	1,023,119	8.5%	5.9%
2. LIBERTY MUTUAL INSURANCE GROUP	8,550,730	14.1%	8,690,161	12,825,569	147.6%	588,231	6.8%	154.4%
3. CNA INSURANCE GROUP	7,747,076	12.8%	7,529,752	1,955,965	26.0%	276,572	3.7%	29.6%
4. INSCO INS SERVICES GRP	4,757,716	7.9%	5,483,800	972,864	17.7%	24,466	0.4%	18.2%
5. CONTRACTORS BONDING & INSURANCE CO	4,302,071	7.1%	4,106,956	192,492	4.7%	(17,279)	-0.4%	4.3%
6. ZURICH INS GRP	3,321,184	5.5%	3,376,936	191,462	5.7%	21,355	0.6%	6.3%
7. CHUBB & SON INC GRP	3,114,290	5.1%	2,453,869	56,318	2.3%	0	0.0%	2.3%
8. HCC SURETY GRP	3,067,081	5.1%	2,703,813	444,205	16.4%	(879)	0.0%	16.4%
9. GREAT AMERICAN INSURANCE COMPANIES	2,226,536	3.7%	2,271,412	183,971	8.1%	60,563	2.7%	10.8%
10. ICW GRP	1,851,959	3.1%	1,926,470	(251,695)	-13.1%	(94,643)	-4.9%	-18.0%
11. ALLEGHANY GRP	1,827,431	3.0%	1,436,094	114,298	8.0%	10,378	0.7%	8.7%
12. HARTFORD FIRE & CASUALTY GROUP	1,222,831	2.0%	1,142,549	(94,071)	-8.2%	38,811	3.4%	-4.8%
13. OLD REPUBLIC GRP	1,096,678	1.8%	1,073,985	140,613	13.1%	11,053	1.0%	14.1%
14. NAS SURETY GRP	860,160	1.4%	798,503	2,455	0.3%	21,080	2.6%	2.9%
15. STATE FARM GRP	461,111	0.8%	422,928	87,030	20.6%	3,427	0.8%	21.4%
16. ACE LTD GRP	446,005	0.7%	720,720	619,627	86.0%	143,529	19.9%	105.9%
17. ACCREDITED SURETY & CASUALTY CO INC	444,097	0.7%	806,921	390,111	48.3%	2,750	0.3%	48.7%
18. RLI INSURANCE GROUP	426,204	0.7%	362,524	(11,195)	-3.1%	3,856	1.1%	-2.0%
19. INTERNATIONAL FIDELITY INSURANCE CO	380,165	0.6%	307,878	57,816	18.8%	4,409	1.4%	20.2%
20. LEXON INS CO	359,009	0.6%	343,937	(15,000)	-4.4%	0	0.0%	-4.4%
21. AMERICAN SAFETY HOLDING GRP	354,013	0.6%	262,913	4	0.0%	0	0.0%	0.0%
22. PROALLIANCE GRP	344,780	0.6%	332,326	(7,507)	-2.3%	5,667	1.7%	-0.6%
23. MERCHANTS BONDING CO GRP	334,810	0.6%	351,815	30,560	8.7%	(938)	-0.3%	8.4%
24. MERCER INS GRP	204,126	0.3%	223,739	38,291	17.1%	4,858	2.2%	19.3%
25. OHIO INDEMNITY CO	198,528	0.3%	198,506	114	0.1%	0	0.0%	0.1%
26. NATIONWIDE CORP GRP	197,484	0.3%	213,119	(375)	-0.2%	(3,855)	-1.8%	-2.0%
27. CHARTIS GRP	190,598	0.3%	328,029	22,614	6.9%	5,250	1.6%	8.5%
28. ARCH CAPITAL GROUP	154,002	0.3%	221,431	89,634	40.5%	8,943	4.0%	44.5%
29. DELPHI FINANCIAL GROUP	131,795	0.2%	141,156	(2,541)	-1.8%	3,468	2.5%	0.7%
30. KINGSWAY GRP	102,934	0.2%	130,211	(45,880)	-35.2%	7,915	6.1%	-29.2%
31. WR BERKLEY CORP GRP	98,463	0.2%	64,223	(4,185)	-6.5%	0	0.0%	-6.5%
32. CINCINNATI FIN GRP	93,214	0.2%	15,687	(418)	-2.7%	36	0.2%	-2.4%
33. BANCINSURE INC	92,558	0.2%	95,615	(486)	-0.5%	0	0.0%	-0.5%
34. UNION LABOR GROUP	74,817	0.1%	22,969	6,765	29.5%	0	0.0%	29.5%
35. EMC INS CO GRP	62,306	0.1%	65,038	406	0.6%	204	0.3%	0.9%
36. ACSTAR INSURANCE COMPANY	58,716	0.1%	237,804	121,336	51.0%	11,249	4.7%	55.8%
37. FEDERATED MUT GRP	57,122	0.1%	62,200	3,703	6.0%	243	0.4%	6.3%
38. FIDELITY NATL FIN GRP	52,511	0.1%	52,511	40,219	76.6%	0	0.0%	76.6%
39. UNITED FIRE & CASUALTY GRP	51,214	0.1%	10,793	0	0.0%	0	0.0%	0.0%
40. MOTORISTS MUT GRP	49,329	0.1%	53,574	18,844	35.2%	(442)	-0.8%	34.3%
41. GUARANTEE CO OF NORTH AMERICA USA	34,886	0.1%	94,976	0	0.0%	0	0.0%	0.0%
42. PROTECTIVE INSURANCE CO	34,013	0.1%	22,501	400	1.8%	0	0.0%	1.8%
43. BERKSHIRE HATHAWAY GRP	23,387	0.0%	18,830	4,000	21.2%	0	0.0%	21.2%
44. THE HANOVER INS GRP	21,963	0.0%	15,886	(4,002)	-25.2%	316	2.0%	-23.2%
45. CHRYSLER INS CO	16,675	0.0%	29,171	0	0.0%	0	0.0%	0.0%
46. AEGIS GRP	15,798	0.0%	15,798	(7,638)	-48.3%	0	0.0%	-48.3%
47. XL AMER GRP	12,755	0.0%	21,625	(47,689)	-220.5%	(9,537)	-44.1%	-264.6%
48. PROGRESSIVE GRP	12,139	0.0%	9,983	295	3.0%	37	0.4%	3.3%
49. BAR PLAN GROUP	10,600	0.0%	5,691	0	0.0%	0	0.0%	0.0%
50. UTICA GRP	9,830	0.0%	9,229	(62)	-0.7%	(67)	-0.7%	-1.4%
Total Top 50 Writers	60,624,510	100.0%	61,384,682	17,815,890	29.0%	2,154,145	3.5%	32.5%
Total of All Other Writers	(18,661)	0.0%	(6,882)	(111,719)	1623.4%	(192,134)	2791.8%	4415.2%
Grand Total of All Writers	60,605,849	100.0%	61,377,800	17,704,171	28.8%	1,962,011	3.2%	32.0%

The Surety & Fidelity Association of America

Top 50 Writers of Surety Bonds

Calendar Year 2008

PENNSYLVANIA

(Final)

Group/Company Name	Direct Premiums Written	Percent of All Companies	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	DCCE	DCCE Ratio	Loss+DCCE Ratio
1. LIBERTY MUTUAL INSURANCE GROUP	40,565,964	20.5%	37,193,651	16,611,278	44.7%	1,872,403	5.0%	49.7%
2. TRAVELERS BOND	26,646,505	13.4%	33,134,579	(6,243,474)	-18.8%	3,091,617	9.3%	-9.5%
3. ZURICH INS GRP	20,286,078	10.2%	22,631,085	831,831	3.7%	1,977,928	8.7%	12.4%
4. CNA INSURANCE GROUP	11,743,261	5.9%	11,746,529	1,489,941	12.7%	177,135	1.5%	14.2%
5. CHUBB & SON INC GRP	11,209,230	5.7%	9,291,706	(95,490)	-1.0%	11,524	0.1%	-0.9%
6. ARCH CAPITAL GROUP	9,113,960	4.6%	9,533,660	6,316,771	66.3%	758,669	8.0%	74.2%
7. INTERNATIONAL FIDELITY INSURANCE CO	6,794,024	3.4%	6,315,639	313,708	5.0%	212,136	3.4%	8.3%
8. PROALLIANCE GRP	6,391,868	3.2%	6,273,904	128,656	2.1%	111,892	1.8%	3.8%
9. HARTFORD FIRE & CASUALTY GROUP	6,022,940	3.0%	5,458,829	(359,134)	-6.6%	308,850	5.7%	-0.9%
10. ACE LTD GRP	5,429,041	2.7%	6,223,341	1,642,074	26.4%	4,323,190	69.5%	95.9%
11. GREAT AMERICAN INSURANCE COMPANIES	4,714,829	2.4%	5,072,791	1,082,332	21.3%	230,417	4.5%	25.9%
12. AEGIS GRP	4,640,845	2.3%	4,605,729	(1,132,867)	-24.6%	42,180	0.9%	-23.7%
13. CHARTIS GRP	2,969,377	1.5%	1,612,118	(57,290)	-3.6%	203,218	12.6%	9.1%
14. HCC SURETY GRP	2,932,052	1.5%	3,200,103	127,852	4.0%	77,583	2.4%	6.4%
15. LEXON INS CO	2,866,249	1.4%	2,771,277	30,000	1.1%	0	0.0%	1.1%
16. PENNSYLVANIA NATL INS GRP	2,776,008	1.4%	2,830,051	65,225	2.3%	16,214	0.6%	2.9%
17. CINCINNATI FIN GRP	2,545,019	1.3%	2,323,864	(1,022,553)	-44.0%	30,126	1.3%	-42.7%
18. FAIRFAX FIN GRP	2,374,013	1.2%	1,911,027	6,593,560	345.0%	311,607	16.3%	361.3%
19. ERIE INS GRP	2,114,813	1.1%	1,868,831	(12,263)	-0.7%	9,132	0.5%	-0.2%
20. RLI INSURANCE GROUP	1,830,894	0.9%	1,256,413	(54,225)	-4.3%	22,365	1.8%	-2.5%
21. INSCO INS SERVICES GRP	1,708,728	0.9%	1,713,597	(190,229)	-11.1%	(37,425)	-2.2%	-13.3%
22. ARGONAUT GRP	1,593,772	0.8%	839,949	538,113	64.1%	11,869	1.4%	65.5%
23. FIRST SEALORD SURETY INC	1,488,843	0.8%	1,514,826	(157,694)	-10.4%	6,238	0.4%	-10.0%
24. SELECTIVE INS GRP	1,486,252	0.7%	1,565,809	108,162	6.9%	10,486	0.7%	7.6%
25. COMMONWEALTH INSURANCE CO	1,345,675	0.7%	1,386,040	(92,520)	-6.7%	0	0.0%	-6.7%
26. WESTFIELD GRP	1,208,489	0.6%	1,193,531	(17,857)	-1.5%	(15,618)	-1.3%	-2.8%
27. COLONIAL SURETY CO	1,148,321	0.6%	1,204,146	(137,711)	-11.4%	199,016	16.5%	5.1%
28. NAS SURETY GRP	1,046,275	0.5%	1,264,962	3,033,693	239.8%	794,074	62.8%	302.6%
29. THE HANOVER INS GRP	927,654	0.5%	943,066	520,704	55.2%	80,321	8.5%	63.7%
30. ALLEGHANY GRP	788,146	0.4%	890,899	(1,502)	-0.2%	(3,000)	-0.3%	-0.5%
31. GUARANTEE CO OF NORTH AMERICA USA	741,083	0.4%	638,827	(70,086)	-11.0%	(122,609)	-19.2%	-30.2%
32. MERCHANTS BONDING CO GRP	718,959	0.4%	772,148	(117,482)	-15.2%	(36,179)	-4.7%	-19.9%
33. KINGSWAY GRP	686,288	0.3%	760,325	(72,086)	-9.5%	13,195	1.7%	-7.7%
34. OLD REPUBLIC GRP	669,328	0.3%	810,059	(11,849)	-1.5%	1,675	0.2%	-1.3%
35. BANKERS INS GRP	657,757	0.3%	660,018	316,503	48.0%	0	0.0%	48.0%
36. WR BERKLEY CORP GRP	595,296	0.3%	681,989	(40,946)	-6.0%	0	0.0%	-6.0%
37. MAIN STREET AMER GRP	527,287	0.3%	518,920	184,895	35.6%	3,938	0.8%	36.4%
38. STATE AUTO MUT GRP	436,494	0.2%	434,374	(73,430)	-16.9%	(10,542)	-2.4%	-19.3%
39. NATIONWIDE CORP GRP	403,662	0.2%	367,824	34,310	9.3%	3,079	0.8%	10.2%
40. ALLEGHENY CASUALTY COMPANY	360,629	0.2%	568,611	(72,294)	-12.7%	(17,573)	-3.1%	-15.8%
41. OHIO INDEMNITY CO	337,303	0.2%	336,495	56	0.0%	0	0.0%	0.0%
42. ATLANTIC AMER GRP	335,280	0.2%	340,091	(637,655)	-187.5%	(28,928)	-8.5%	-196.0%
43. XL AMER GRP	333,284	0.2%	381,774	(575,615)	-150.8%	(84,372)	-22.1%	-172.9%
44. GEORGE A PARMER GRP	324,484	0.2%	390,420	271,863	69.6%	76,128	19.5%	89.1%
45. DELPHI FINANCIAL GROUP	321,592	0.2%	318,164	71,556	22.5%	5,966	1.9%	24.4%
46. PROTECTIVE LIFE INSURANCE GROUP	318,949	0.2%	334,048	162,417	48.6%	0	0.0%	48.6%
47. ALLEGHENY SURETY COMPANY	305,298	0.2%	398,445	0	0.0%	0	0.0%	0.0%
48. MEADOWBROOK INS GRP	278,978	0.1%	184,664	(14,765)	-8.0%	(13,330)	-7.2%	-15.2%
49. COMPANION LIFE INS GRP	260,024	0.1%	260,194	(6,588)	-2.5%	0	0.0%	-2.5%
50. FIDELITY NATL FIN GRP	239,894	0.1%	241,382	139,524	57.8%	0	0.0%	57.8%
Total Top 50 Writers	195,560,994	98.6%	197,170,724	29,347,419	14.9%	14,624,595	7.4%	22.3%
Total of All Other Writers	2,743,855	1.4%	2,794,014	(1,867,068)	-66.8%	(734,868)	-26.3%	-93.1%
Grand Total of All Writers	198,304,849	100.0%	199,964,738	27,480,351	13.7%	13,889,727	6.9%	20.7%

The Surety & Fidelity Association of America
Top 50 Writers of Surety Bonds
Calendar Year 2008
RHODE ISLAND
(Final)

Group/Company Name	Direct Premiums Written	Percent of All Companies	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	DCCE	DCCE Ratio	Loss+DCCE Ratio
1. LIBERTY MUTUAL INSURANCE GROUP	2,460,571	18.0%	2,089,164	(55,950)	-2.7%	(27,121)	-1.3%	-4.0%
2. TRAVELERS BOND	2,248,829	16.5%	2,459,919	(806,098)	-32.8%	286,862	11.7%	-21.1%
3. CNA INSURANCE GROUP	1,524,548	11.2%	1,573,403	613,723	39.0%	(31,707)	-2.0%	37.0%
4. HARTFORD FIRE & CASUALTY GROUP	1,116,749	8.2%	1,241,956	(133,445)	-10.7%	21,786	1.8%	-9.0%
5. THE HANOVER INS GRP	901,876	6.6%	839,652	(457,932)	-54.5%	248,192	29.6%	-25.0%
6. MAIN STREET AMER GRP	702,766	5.2%	760,498	(120,421)	-15.8%	10,003	1.3%	-14.5%
7. NAS SURETY GRP	623,455	4.6%	539,450	(16,969)	-3.1%	24,054	4.5%	1.3%
8. ZURICH INS GRP	564,955	4.1%	988,540	1,571	0.2%	(27,390)	-2.8%	-2.6%
9. WR BERKLEY CORP GRP	465,707	3.4%	442,910	(115,389)	-26.1%	0	0.0%	-26.1%
10. CHARTIS GRP	352,394	2.6%	222,812	(314,683)	-141.2%	3,998	1.8%	-139.4%
11. CHUBB & SON INC GRP	319,082	2.3%	252,405	(4,832)	-1.9%	42,542	16.9%	14.9%
12. ARCH CAPITAL GROUP	316,952	2.3%	213,975	(7,584,686)	-3544.7%	163,558	76.4%	-3468.2%
13. INTERNATIONAL FIDELITY INSURANCE CO	280,788	2.1%	230,214	12,618	5.5%	2,768	1.2%	6.7%
14. ACE LTD GRP	246,988	1.8%	308,371	62,208	20.2%	429	0.1%	20.3%
15. ALLEGHANY GRP	201,305	1.5%	128,432	(1,921)	-1.5%	6,334	4.9%	3.4%
16. FIDELITY NATL FIN GRP	193,348	1.4%	193,348	129,333	66.9%	0	0.0%	66.9%
17. GREAT AMERICAN INSURANCE COMPANIES	166,820	1.2%	174,269	27,287	15.7%	5,504	3.2%	18.8%
18. SELECTIVE INS GRP	101,962	0.7%	106,187	102,943	96.9%	14	0.0%	97.0%
19. LEXON INS CO	98,383	0.7%	59,316	1,252	2.1%	0	0.0%	2.1%
20. EMC INS CO GRP	90,227	0.7%	95,627	1,141	1.2%	477	0.5%	1.7%
21. FIRST SEALORD SURETY INC	72,164	0.5%	79,766	(11,307)	-14.2%	0	0.0%	-14.2%
22. HCC SURETY GRP	72,106	0.5%	67,253	1,713	2.5%	(3,208)	-4.8%	-2.2%
23. AMERICAN SAFETY HOLDING GRP	66,868	0.5%	47,532	0	0.0%	0	0.0%	0.0%
24. GUARANTEE CO OF NORTH AMERICA USA	66,471	0.5%	69,324	405	0.6%	2,309	3.3%	3.9%
25. ACSTAR INSURANCE COMPANY	60,356	0.4%	76,848	79,618	103.6%	19,073	24.8%	128.4%
26. KINGSWAY GRP	59,397	0.4%	59,703	(6,130)	-10.3%	(249)	-0.4%	-10.7%
27. STATE AUTO MUT GRP	55,623	0.4%	40,077	9,895	24.7%	4,241	10.6%	35.3%
28. RLI INSURANCE GROUP	36,917	0.3%	31,378	(2,578)	-8.2%	6,904	22.0%	13.8%
29. BOND SAFEGUARD INSURANCE CO	32,531	0.2%	55,684	(2,500)	-4.5%	0	0.0%	-4.5%
30. UTICA GRP	24,759	0.2%	74,873	6,062	8.1%	684	0.9%	9.0%
31. PROALLIANCE GRP	15,195	0.1%	15,197	2,675	17.6%	250	1.6%	19.2%
32. AEGIS GRP	11,556	0.1%	27,583	0	0.0%	0	0.0%	0.0%
33. INSCO INS SERVICES GRP	11,429	0.1%	7,150	1,007	14.1%	520	7.3%	21.4%
34. PENNSYLVANIA NATL INS GRP	10,762	0.1%	3,820	0	0.0%	0	0.0%	0.0%
35. BAR PLAN GROUP	9,822	0.1%	5,819	0	0.0%	0	0.0%	0.0%
36. COMPANION LIFE INS GRP	7,650	0.1%	7,512	1,253	16.7%	0	0.0%	16.7%
37. DELPHI FINANCIAL GROUP	7,494	0.1%	7,490	746	10.0%	293	3.9%	13.9%
38. MERCHANTS BONDING CO GRP	7,126	0.1%	8,269	(71)	-0.9%	(18)	-0.2%	-1.1%
39. OLD REPUBLIC GRP	6,244	0.0%	8,476	0	0.0%	0	0.0%	0.0%
40. COLONIAL SURETY CO	5,384	0.0%	5,646	(14,458)	-256.1%	(13,088)	-231.8%	-487.9%
41. CONTRACTORS BONDING & INSURANCE CO	4,606	0.0%	2,927	1,300	44.4%	300	10.2%	54.7%
42. PROGRESSIVE GRP	4,400	0.0%	5,053	(67)	-1.3%	4	0.1%	-1.2%
43. ICW GRP	3,285	0.0%	3,034	(546)	-18.0%	(259)	-8.5%	-26.5%
44. FEDERATED MUT GRP	3,111	0.0%	1,506	96	6.4%	7	0.5%	6.8%
45. XL AMER GRP	2,933	0.0%	3,714	(39,225)	-1056.1%	(9,908)	-266.8%	-1322.9%
46. ACCREDITED SURETY & CASUALTY CO INC	2,675	0.0%	3,329	(713)	-21.4%	0	0.0%	-21.4%
47. BERKSHIRE HATHAWAY GRP	2,266	0.0%	1,670	835	50.0%	0	0.0%	50.0%
48. PROTECTIVE LIFE INSURANCE GROUP	2,250	0.0%	3,583	0	0.0%	0	0.0%	0.0%
49. CINCINNATI FIN GRP	1,773	0.0%	4,186	(284)	-6.8%	(253)	-6.0%	-12.8%
50. GMAC INS HOLDING GRP	1,138	0.0%	559	290	51.9%	0	0.0%	51.9%
Total Top 50 Writers	13,645,996	100.0%	13,649,409	(8,632,234)	-63.2%	737,905	5.4%	-57.8%
Total of All Other Writers	(5,549)	0.0%	181	2,636,897	1456849.2%	214,268	118380.1%	1575229.3%
Grand Total of All Writers	13,640,447	100.0%	13,649,590	(5,995,337)	-43.9%	952,173	7.0%	-36.9%

The Surety & Fidelity Association of America

Top 50 Writers of Surety Bonds

Calendar Year 2008

SOUTH CAROLINA

(Final)

Group/Company Name	Direct Premiums Written	Percent of All Companies	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	DCCE	DCCE Ratio	Loss+DCCE Ratio
1. TRAVELERS BOND	11,920,641	19.8%	12,739,107	(978,567)	-7.7%	619,235	4.9%	-2.8%
2. LIBERTY MUTUAL INSURANCE GROUP	10,523,332	17.5%	9,588,380	439,789	4.6%	235,303	2.5%	7.0%
3. CNA INSURANCE GROUP	4,381,608	7.3%	4,893,118	4,652,965	95.1%	381,516	7.8%	102.9%
4. HARTFORD FIRE & CASUALTY GROUP	2,874,238	4.8%	2,645,089	(810,653)	-30.6%	57,521	2.2%	-28.5%
5. ZURICH INS GRP	2,326,609	3.9%	2,426,198	(257,355)	-10.6%	(92,764)	-3.8%	-14.4%
6. GREAT AMERICAN INSURANCE COMPANIES	2,116,903	3.5%	1,971,234	(135,776)	-6.9%	3,594	0.2%	-6.7%
7. THE HANOVER INS GRP	2,024,512	3.4%	2,223,211	95,007	4.3%	88,918	4.0%	8.3%
8. PALMETTO SURETY CORP	1,897,825	3.2%	1,897,825	151,546	8.0%	0	0.0%	8.0%
9. CHUBB & SON INC GRP	1,676,379	2.8%	2,209,375	(116,324)	-5.3%	(14,646)	-0.7%	-5.9%
10. CINCINNATI FIN GRP	1,499,493	2.5%	1,281,574	2,660,422	207.6%	53,514	4.2%	211.8%
11. NAS SURETY GRP	1,496,859	2.5%	1,358,406	(239,873)	-17.7%	148,978	11.0%	-6.7%
12. INTERNATIONAL FIDELITY INSURANCE CO	1,246,216	2.1%	1,541,183	(203,914)	-13.2%	(67,147)	-4.4%	-17.6%
13. CHARTIS GRP	1,153,687	1.9%	569,765	6,153	1.1%	7,155	1.3%	2.3%
14. ACE LTD GRP	1,089,907	1.8%	1,421,841	251,117	17.7%	30,731	2.2%	19.8%
15. ALLEGHANY GRP	1,025,840	1.7%	1,058,439	55,998	5.3%	(4,981)	-0.5%	4.8%
16. OLD REPUBLIC GRP	868,647	1.4%	888,737	66,124	7.4%	(10,641)	-1.2%	6.2%
17. MERCHANTS BONDING CO GRP	860,089	1.4%	809,431	277,035	34.2%	(65,602)	-8.1%	26.1%
18. RLI INSURANCE GROUP	670,365	1.1%	573,387	(17,788)	-3.1%	4,478	0.8%	-2.3%
19. PENNSYLVANIA NATL INS GRP	657,914	1.1%	719,504	62,885	8.7%	42,498	5.9%	14.6%
20. WESTFIELD GRP	595,626	1.0%	574,128	(12,540)	-2.2%	(16,595)	-2.9%	-5.1%
21. ARCH CAPITAL GROUP	578,472	1.0%	611,759	152,799	25.0%	19,736	3.2%	28.2%
22. FIRST SEALORD SURETY INC	576,412	1.0%	564,555	(67,213)	-11.9%	0	0.0%	-11.9%
23. PROALLIANCE GRP	528,159	0.9%	256,697	70,112	27.3%	8,681	3.4%	30.7%
24. AUTO OWNERS GRP	513,948	0.9%	434,451	517,815	119.2%	222,999	51.3%	170.5%
25. LEXON INS CO	463,033	0.8%	455,439	0	0.0%	0	0.0%	0.0%
26. ACCREDITED SURETY & CASUALTY CO INC	408,222	0.7%	409,452	(1,890)	-0.5%	0	0.0%	-0.5%
27. WR BERKLEY CORP GRP	402,415	0.7%	331,959	(46,819)	-14.1%	1,990	0.6%	-13.5%
28. HCC SURETY GRP	374,909	0.6%	402,145	379,433	94.4%	347,270	86.4%	180.7%
29. COMPANION LIFE INS GRP	351,235	0.6%	349,863	114,349	32.7%	0	0.0%	32.7%
30. AMERICAN SURETY COMPANY	345,991	0.6%	335,407	(4)	0.0%	0	0.0%	0.0%
31. MAIN STREET AMER GRP	342,337	0.6%	376,454	8,672	2.3%	104,161	27.7%	30.0%
32. BOND SAFEGUARD INSURANCE CO	328,132	0.5%	321,585	(1,500)	-0.5%	0	0.0%	-0.5%
33. STATE FARM GRP	320,159	0.5%	292,138	79,958	27.4%	2,422	0.8%	28.2%
34. FINANCIAL CASUALTY & SURETY INC	316,717	0.5%	316,717	10,745	3.4%	0	0.0%	3.4%
35. BANKERS INS GRP	310,413	0.5%	311,643	107,189	34.4%	0	0.0%	34.4%
36. ROCHE SURETY AND CASUALTY INC	250,176	0.4%	250,176	0	0.0%	0	0.0%	0.0%
37. INSCO INS SERVICES GRP	240,873	0.4%	198,259	(166,965)	-84.2%	2,635	1.3%	-82.9%
38. FAIRFAX FIN GRP	231,874	0.4%	220,918	(119,263)	-54.0%	72,745	32.9%	-21.1%
39. CONTRACTORS BONDING & INSURANCE CO	216,746	0.4%	252,597	(12,616)	-5.0%	(3,293)	-1.3%	-6.3%
40. NATIONWIDE CORP GRP	176,534	0.3%	202,318	4,464	2.2%	6,684	3.3%	5.5%
41. SELECTIVE INS GRP	168,518	0.3%	214,084	173,378	81.0%	21,069	9.8%	90.8%
42. FIDELITY NATL FIN GRP	157,154	0.3%	158,654	46,817	29.5%	0	0.0%	29.5%
43. KINGSWAY GRP	155,627	0.3%	135,956	0	0.0%	0	0.0%	0.0%
44. UNIVERSAL FIRE & CASUALTY INS CO	139,183	0.2%	139,183	0	0.0%	0	0.0%	0.0%
45. GUARANTEE CO OF NORTH AMERICA USA	137,624	0.2%	189,317	(10,626)	-5.6%	148	0.1%	-5.5%
46. ATLANTIC AMER GRP	129,260	0.2%	152,080	192,050	126.3%	15,951	10.5%	136.8%
47. NEW YORK MARINE & GEN GRP	93,663	0.2%	107,772	13,569	12.6%	6,065	5.6%	18.2%
48. ASSURANT INC GRP	93,245	0.2%	45,956	(4,619)	-10.1%	1	0.0%	-10.0%
49. ALLEGHENY CASUALTY COMPANY	78,370	0.1%	87,273	73,541	84.3%	24,354	27.9%	112.2%
50. BERKSHIRE HATHAWAY GRP	67,664	0.1%	58,730	15,375	26.2%	0	0.0%	26.2%
Total Top 50 Writers	59,403,755	98.7%	59,573,469	7,475,002	12.5%	2,254,683	3.8%	16.3%
Total of All Other Writers	768,722	1.3%	769,170	(605,495)	-78.7%	258,734	33.6%	-45.1%
Grand Total of All Writers	60,172,477	100.0%	60,342,639	6,869,507	11.4%	2,513,417	4.2%	15.5%

The Surety & Fidelity Association of America

Top 50 Writers of Surety Bonds

Calendar Year 2008

SOUTH DAKOTA

(Final)

Group/Company Name	Direct Premiums Written	Percent of All Companies	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	DCCE	DCCE Ratio	Loss+DCCE Ratio
1. CNA INSURANCE GROUP	2,041,838	18.7%	2,219,441	(32,201)	-1.5%	67,662	3.0%	1.6%
2. TRAVELERS BOND	1,617,695	14.8%	1,805,246	(351,501)	-19.5%	143,611	8.0%	-11.5%
3. LIBERTY MUTUAL INSURANCE GROUP	1,194,037	10.9%	1,334,241	35,259	2.6%	(5,045)	-0.4%	2.3%
4. UNITED FIRE & CASUALTY GRP	1,056,491	9.7%	964,583	5,000	0.5%	1,836	0.2%	0.7%
5. WESTFIELD GRP	729,422	6.7%	539,983	(1,041)	-0.2%	(5,889)	-1.1%	-1.3%
6. GRANITE RE INC	673,548	6.2%	659,004	98,572	15.0%	0	0.0%	15.0%
7. ZURICH INS GRP	604,270	5.5%	492,047	8,061	1.6%	11,927	2.4%	4.1%
8. NAS SURETY GRP	402,636	3.7%	344,627	(425,805)	-123.6%	(31,418)	-9.1%	-132.7%
9. ACE LTD GRP	331,876	3.0%	257,429	21,781	8.5%	15,873	6.2%	14.6%
10. MERCHANTS BONDING CO GRP	265,807	2.4%	236,921	(273,115)	-115.3%	79,849	33.7%	-81.6%
11. HARTFORD FIRE & CASUALTY GROUP	240,665	2.2%	161,810	(25,257)	-15.6%	(4,833)	-3.0%	-18.6%
12. NATIONWIDE CORP GRP	234,458	2.1%	202,317	(253)	-0.1%	(508)	-0.3%	-0.4%
13. CHUBB & SON INC GRP	212,119	1.9%	260,160	(6,607)	-2.5%	0	0.0%	-2.5%
14. EMC INS CO GRP	178,675	1.6%	141,302	655	0.5%	369	0.3%	0.7%
15. WR BERKLEY CORP GRP	166,746	1.5%	199,203	(62,833)	-31.5%	0	0.0%	-31.5%
16. BERKSHIRE HATHAWAY GRP	149,419	1.4%	225,964	(7,826)	-3.5%	0	0.0%	-3.5%
17. GREAT AMERICAN INSURANCE COMPANIES	147,509	1.3%	160,886	16,698	10.4%	7,466	4.6%	15.0%
18. BANCINSURE INC	146,034	1.3%	153,521	0	0.0%	0	0.0%	0.0%
19. SUN SURETY INS CO	140,038	1.3%	140,557	0	0.0%	0	0.0%	0.0%
20. UNIVERSAL SURETY GRP	122,849	1.1%	113,265	1,885	1.7%	0	0.0%	1.7%
21. THE HANOVER INS GRP	115,550	1.1%	41,191	6,603	16.0%	2,210	5.4%	21.4%
22. ALLEGHANY GRP	95,062	0.9%	89,730	3,575	4.0%	8,117	9.0%	13.0%
23. OLD REPUBLIC GRP	86,073	0.8%	86,947	266	0.3%	500	0.6%	0.9%
24. RLI INSURANCE GROUP	83,509	0.8%	70,610	(3,653)	-5.2%	919	1.3%	-3.9%
25. INTERNATIONAL FIDELITY INSURANCE CO	61,957	0.6%	41,234	3,350	8.1%	736	1.8%	9.9%
26. INSCO INS SERVICES GRP	54,788	0.5%	50,705	(2,998)	-5.9%	(2,673)	-5.3%	-11.2%
27. HCC SURETY GRP	41,731	0.4%	101,081	43,095	42.6%	(4,868)	-4.8%	37.8%
28. CINCINNATI FIN GRP	39,985	0.4%	46,650	(2,882)	-6.2%	(981)	-2.1%	-8.3%
29. ARCH CAPITAL GROUP	39,814	0.4%	23,249	(10,146)	-43.6%	(1,015)	-4.4%	-48.0%
30. AUTO OWNERS GRP	32,961	0.3%	32,024	(16,609)	-51.9%	(8,502)	-26.5%	-78.4%
31. STATE FARM GRP	24,607	0.2%	25,146	(600)	-2.4%	0	0.0%	-2.4%
32. ALLIANCE INS GRP	24,285	0.2%	24,992	0	0.0%	0	0.0%	0.0%
33. PROGRESSIVE GRP	22,500	0.2%	16,974	1,163	6.9%	120	0.7%	7.6%
34. ACSTAR INSURANCE COMPANY	21,127	0.2%	21,127	(13,621)	-64.5%	(4,065)	-19.2%	-83.7%
35. FAIRFAX FIN GRP	17,329	0.2%	17,652	(761)	-4.3%	640	3.6%	-0.7%
36. MEADOWBROOK INS GRP	16,707	0.2%	16,121	4,120	25.6%	1,485	9.2%	34.8%
37. UNION LABOR GROUP	15,515	0.1%	6,461	1,403	21.7%	0	0.0%	21.7%
38. CHARTIS GRP	13,386	0.1%	7,658	723	9.4%	131	1.7%	11.2%
39. IMT MUT HOLDING GRP	9,404	0.1%	9,856	0	0.0%	0	0.0%	0.0%
40. FEDERATED MUT GRP	9,028	0.1%	11,458	404	3.5%	34	0.3%	3.8%
41. PROTECTIVE LIFE INSURANCE GROUP	7,750	0.1%	9,300	0	0.0%	0	0.0%	0.0%
42. BOND SAFEGUARD INSURANCE CO	4,166	0.0%	4,229	(1,000)	-23.6%	0	0.0%	-23.6%
43. LEXON INS CO	3,906	0.0%	36,793	1,876	5.1%	0	0.0%	5.1%
44. QBE INS GRP	2,620	0.0%	1,894	293	15.5%	(5)	-0.3%	15.2%
45. KINGSWAY GRP	2,451	0.0%	707	0	0.0%	0	0.0%	0.0%
46. PROALLIANCE GRP	1,700	0.0%	1,700	(317)	-18.6%	28	1.6%	-17.0%
47. SENTRY INSURANCE GROUP	1,555	0.0%	7,346	7	0.1%	1	0.0%	0.1%
48. CHRYSLER INS CO	1,473	0.0%	519	0	0.0%	0	0.0%	0.0%
49. CONTRACTORS BONDING & INSURANCE CO	1,432	0.0%	27,653	(20,844)	-75.4%	(12,172)	-44.0%	-119.4%
50. GUARANTEE CO OF NORTH AMERICA USA	1,112	0.0%	1,198	0	0.0%	0	0.0%	0.0%
Total Top 50 Writers	11,509,615	105.2%	11,444,712	(1,005,081)	-8.8%	261,540	2.3%	-6.5%
Total of All Other Writers	(573,399)	-5.2%	61,571	13,930	22.6%	(10,541)	-17.1%	5.5%
Grand Total of All Writers	10,936,216	100.0%	11,506,283	(991,151)	-8.6%	250,999	2.2%	-6.4%

The Surety & Fidelity Association of America

Top 50 Writers of Surety Bonds

Calendar Year 2008

TENNESSEE

(Final)

Group/Company Name	Direct Premiums Written	Percent of All Companies	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	DCCE	DCCE Ratio	Loss+DCCE Ratio
1. TRAVELERS BOND	16,129,357	20.8%	17,389,799	(2,896,543)	-16.7%	2,075,866	11.9%	-4.7%
2. LIBERTY MUTUAL INSURANCE GROUP	9,641,819	12.4%	10,222,524	428,425	4.2%	463,445	4.5%	8.7%
3. ZURICH INS GRP	7,237,812	9.3%	8,167,281	(129,220)	-1.6%	49,828	0.6%	-1.0%
4. CNA INSURANCE GROUP	6,897,644	8.9%	6,621,821	1,716,404	25.9%	403,237	6.1%	32.0%
5. WESTFIELD GRP	2,603,389	3.4%	2,606,572	(444,065)	-17.0%	(17,786)	-0.7%	-17.7%
6. HARTFORD FIRE & CASUALTY GROUP	2,418,216	3.1%	2,701,051	(424,711)	-15.7%	58,879	2.2%	-13.5%
7. THE HANOVER INS GRP	2,368,885	3.1%	1,942,728	285,226	14.7%	118,164	6.1%	20.8%
8. CINCINNATI FIN GRP	2,311,438	3.0%	1,975,462	(88,831)	-4.5%	23,183	1.2%	-3.3%
9. CHUBB & SON INC GRP	1,732,489	2.2%	2,313,572	(31,990)	-1.4%	0	0.0%	-1.4%
10. GREAT AMERICAN INSURANCE COMPANIES	1,640,661	2.1%	2,071,223	349,851	16.9%	(137,296)	-6.6%	10.3%
11. LEXON INS CO	1,565,686	2.0%	1,572,178	304,611	19.4%	12,771	0.8%	20.2%
12. CHARTIS GRP	1,521,947	2.0%	1,024,624	63,131	6.2%	3,801	0.4%	6.5%
13. RLI INSURANCE GROUP	1,423,050	1.8%	1,426,429	75,398	5.3%	135,532	9.5%	14.8%
14. INTERNATIONAL FIDELITY INSURANCE CO	1,161,453	1.5%	1,078,962	(5,088)	-0.5%	686	0.1%	-0.4%
15. ACE LTD GRP	1,058,793	1.4%	1,038,569	208,332	20.1%	23,345	2.2%	22.3%
16. BANKERS INS GRP	869,959	1.1%	870,457	514,544	59.1%	0	0.0%	59.1%
17. AUTO OWNERS GRP	777,425	1.0%	677,929	375,431	55.4%	100,462	14.8%	70.2%
18. ALLEGHANY GRP	775,883	1.0%	864,703	68,363	7.9%	6,820	0.8%	8.7%
19. NAS SURETY GRP	761,025	1.0%	922,747	2,875,048	311.6%	338,809	36.7%	348.3%
20. BOND SAFEGUARD INSURANCE CO	760,134	1.0%	701,788	2,549,109	363.2%	38,003	5.4%	368.6%
21. ARCH CAPITAL GROUP	729,964	0.9%	827,365	268,485	32.5%	23,753	2.9%	35.3%
22. PENNSYLVANIA NATL INS GRP	694,753	0.9%	655,743	40,485	6.2%	615	0.1%	6.3%
23. GUARANTEE CO OF NORTH AMERICA USA	676,463	0.9%	725,707	147	0.0%	1,659	0.2%	0.2%
24. HCC SURETY GRP	612,417	0.8%	596,094	88,627	14.9%	16,911	2.8%	17.7%
25. PROALLIANCE GRP	579,027	0.7%	568,228	12,881	2.3%	(4,889)	-0.9%	1.4%
26. MAIN STREET AMER GRP	577,475	0.7%	536,646	575,238	107.2%	116,963	21.8%	129.0%
27. BERKSHIRE HATHAWAY GRP	561,978	0.7%	557,876	52,450	9.4%	0	0.0%	9.4%
28. MERCHANTS BONDING CO GRP	545,019	0.7%	512,348	2,371	0.5%	1,157	0.2%	0.7%
29. ICW GRP	497,456	0.6%	568,884	(78,697)	-13.8%	3,502	0.6%	-13.2%
30. WR BERKLEY CORP GRP	469,916	0.6%	497,732	(45,607)	-9.2%	5,503	1.1%	-8.1%
31. INSCO INS SERVICES GRP	443,424	0.6%	404,779	(1,589)	-0.4%	3,920	1.0%	0.6%
32. OLD REPUBLIC GRP	440,167	0.6%	464,079	(18,283)	-3.9%	(3,544)	-0.8%	-4.7%
33. STATE AUTO MUT GRP	439,000	0.6%	506,850	(32,759)	-6.5%	(31,955)	-6.3%	-12.8%
34. FIRST SEALORD SURETY INC	419,696	0.5%	387,241	2,363	0.6%	0	0.0%	0.6%
35. ASSURANT INC GRP	403,783	0.5%	394,252	(82,870)	-21.0%	(5,734)	-1.5%	-22.5%
36. KINGSWAY GRP	389,606	0.5%	366,018	7,113	1.9%	573	0.2%	2.1%
37. ALLEGHENY CASUALTY COMPANY	385,130	0.5%	377,857	159	0.0%	40	0.0%	0.1%
38. NATIONWIDE CORP GRP	371,387	0.5%	384,718	157,791	41.0%	23,761	6.2%	47.2%
39. ACCREDITED SURETY & CASUALTY CO INC	364,646	0.5%	363,529	(3,180)	-0.9%	0	0.0%	-0.9%
40. COMPANION LIFE INS GRP	320,639	0.4%	313,515	11,796	3.8%	0	0.0%	3.8%
41. ATLANTIC AMER GRP	317,642	0.4%	315,023	491,236	155.9%	30,606	9.7%	165.7%
42. FAIRFAX FIN GRP	316,094	0.4%	318,899	(119,910)	-37.6%	(6,096)	-1.9%	-39.5%
43. STATE FARM GRP	299,913	0.4%	312,754	43,103	13.8%	12,920	4.1%	17.9%
44. GRAY INSURANCE GROUP	295,373	0.4%	287,378	0	0.0%	0	0.0%	0.0%
45. EMC INS CO GRP	282,300	0.4%	261,914	1,914	0.7%	952	0.4%	1.1%
46. UNITED FIRE & CASUALTY GRP	245,268	0.3%	234,648	5,000	2.1%	390	0.2%	2.3%
47. AMERICAN SURETY COMPANY	223,291	0.3%	259,232	0	0.0%	0	0.0%	0.0%
48. DELPHI FINANCIAL GROUP	186,344	0.2%	203,773	408,966	200.7%	5,197	2.6%	203.2%
49. ERIE INS GRP	170,472	0.2%	166,407	28,602	17.2%	5,294	3.2%	20.4%
50. QBE INS GRP	157,170	0.2%	156,091	1,776	1.1%	329	0.2%	1.3%
Total Top 50 Writers	76,072,878	98.0%	78,715,999	7,611,033	9.7%	3,899,576	5.0%	14.6%
Total of All Other Writers	1,583,160	2.0%	1,668,148	(721,311)	-43.2%	(540,346)	-32.4%	-75.6%
Grand Total of All Writers	77,656,038	100.0%	80,384,147	6,889,722	8.6%	3,359,230	4.2%	12.7%

The Surety & Fidelity Association of America

Top 50 Writers of Surety Bonds

Calendar Year 2008

TEXAS

(Final)

Group/Company Name	Direct Premiums Written	Percent of All Companies	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	DCCE	DCCE Ratio	Loss+DCCE Ratio
1. TRAVELERS BOND	79,832,736	15.9%	72,826,739	(113,219)	-0.2%	6,592,067	9.1%	8.9%
2. LIBERTY MUTUAL INSURANCE GROUP	76,657,560	15.2%	64,760,515	3,410,771	5.3%	1,210,942	1.9%	7.1%
3. CHUBB & SON INC GRP	54,700,802	10.9%	43,516,159	1,669,554	3.8%	132,079	0.3%	4.1%
4. ZURICH INS GRP	44,682,055	8.9%	38,182,872	(1,725,388)	-4.5%	2,082,427	5.5%	0.9%
5. CNA INSURANCE GROUP	41,752,329	8.3%	41,559,165	8,783,541	21.1%	3,967,651	9.5%	30.7%
6. HARTFORD FIRE & CASUALTY GROUP	31,137,123	6.2%	29,019,600	21,025,435	72.5%	2,065,479	7.1%	79.6%
7. SURETEC INSURANCE CO	28,674,338	5.7%	29,529,751	3,036,168	10.3%	1,459,532	4.9%	15.2%
8. CHARTIS GRP	15,726,672	3.1%	8,559,359	2,878,696	33.6%	883,046	10.3%	43.9%
9. ICW GRP	12,326,188	2.5%	11,560,492	(551,256)	-4.8%	(18,796)	-0.2%	-4.9%
10. NAS SURETY GRP	10,011,017	2.0%	9,665,283	1,935,471	20.0%	306,790	3.2%	23.2%
11. INTERNATIONAL FIDELITY INSURANCE CO	9,770,401	1.9%	8,429,541	694,228	8.2%	145,004	1.7%	10.0%
12. HCC SURETY GRP	9,135,393	1.8%	8,607,961	350,940	4.1%	269,372	3.1%	7.2%
13. RLI INSURANCE GROUP	8,089,032	1.6%	7,187,338	(191,020)	-2.7%	88,761	1.2%	-1.4%
14. GREAT AMERICAN INSURANCE COMPANIES	7,706,108	1.5%	8,085,900	573,717	7.1%	134,751	1.7%	8.8%
15. ARCH CAPITAL GROUP	6,650,465	1.3%	7,460,250	2,131,669	28.6%	566,320	7.6%	36.2%
16. MERCHANTS BONDING CO GRP	6,141,147	1.2%	6,100,350	(7,906)	-0.1%	(69,868)	-1.1%	-1.3%
17. ACE LTD GRP	5,348,265	1.1%	4,771,752	783,871	16.4%	75,065	1.6%	18.0%
18. BANKERS INS GRP	4,010,505	0.8%	4,004,420	1,968,695	49.2%	(3,612)	-0.1%	49.1%
19. EMC INS CO GRP	3,410,398	0.7%	3,419,209	(302,764)	-8.9%	(62,198)	-1.8%	-10.7%
20. INSCO INS SERVICES GRP	3,216,060	0.6%	3,098,450	(24,507)	-0.8%	(43,839)	-1.4%	-2.2%
21. WESTFIELD GRP	3,182,386	0.6%	3,213,195	10,089	0.3%	(35,989)	-1.1%	-0.8%
22. LEXON INS CO	3,171,079	0.6%	3,209,172	104,069	3.2%	0	0.0%	3.2%
23. GUARANTEE CO OF NORTH AMERICA USA	3,099,891	0.6%	2,679,942	4,956,755	185.0%	359,450	13.4%	198.4%
24. INSURORS IND GRP	2,699,127	0.5%	2,491,470	44,674	1.8%	285,373	11.5%	13.2%
25. OLD REPUBLIC GRP	2,288,382	0.5%	2,424,839	137,108	5.7%	186,101	7.7%	13.3%
26. PROALLIANCE GRP	2,133,674	0.4%	2,255,870	(155,294)	-6.9%	12,818	0.6%	-6.3%
27. ALLEGHANY GRP	2,004,862	0.4%	1,934,742	958,362	49.5%	250,101	12.9%	62.5%
28. ALLEGHENY CASUALTY COMPANY	1,926,868	0.4%	1,952,874	2,496	0.1%	624	0.0%	0.2%
29. MID-CONTINENT GRP	1,695,090	0.3%	1,750,829	(681,815)	-38.9%	29,389	1.7%	-37.3%
30. WR BERKLEY CORP GRP	1,451,880	0.3%	1,572,008	(63,310)	-4.0%	0	0.0%	-4.0%
31. UNITED FIRE & CASUALTY GRP	1,442,402	0.3%	1,577,581	(43,152)	-2.7%	81,871	5.2%	2.5%
32. AMERICAN SAFETY HOLDING GRP	1,421,850	0.3%	1,348,993	46,512	3.4%	31,008	2.3%	5.7%
33. BOND SAFEGUARD INSURANCE CO	1,187,318	0.2%	1,465,483	293,490	20.0%	25,000	1.7%	21.7%
34. COMMERCIAL ALLIANCE INS CO	1,158,836	0.2%	839,242	154,622	18.4%	13,325	1.6%	20.0%
35. THE HANOVER INS GRP	1,099,662	0.2%	787,453	130,896	16.6%	52,527	6.7%	23.3%
36. STATE FARM GRP	825,703	0.2%	961,636	174,232	18.1%	14,554	1.5%	19.6%
37. OHIO INDEMNITY CO	815,027	0.2%	735,695	6,836	0.9%	0	0.0%	0.9%
38. BERKSHIRE HATHAWAY GRP	757,769	0.2%	944,147	109,174	11.6%	0	0.0%	11.6%
39. ACSTAR INSURANCE COMPANY	753,155	0.1%	783,255	168,400	21.5%	141,069	18.0%	39.5%
40. AMERICAN SURETY COMPANY	733,661	0.1%	774,487	53,623	6.9%	8,867	1.1%	8.1%
41. UNION LABOR GROUP	668,635	0.1%	339,150	60,456	17.8%	0	0.0%	17.8%
42. DELPHI FINANCIAL GROUP	668,374	0.1%	668,374	118,347	17.7%	59	0.0%	17.7%
43. FINANCIAL CASUALTY & SURETY INC	629,990	0.1%	629,990	31,691	5.0%	0	0.0%	5.0%
44. DELEK GRP	617,525	0.1%	709,985	64,080	9.0%	21,382	3.0%	12.0%
45. CONTRACTORS BONDING & INSURANCE CO	514,691	0.1%	485,445	(51,324)	-10.6%	(21,239)	-4.4%	-14.9%
46. WESTERN INSURANCE GRP	458,650	0.1%	433,815	123,806	28.5%	0	0.0%	28.5%
47. ACCREDITED SURETY & CASUALTY CO INC	422,664	0.1%	414,077	(17,005)	-4.1%	(715)	-0.2%	-4.3%
48. NAVIGATORS GRP	377,379	0.1%	373,167	65,894	17.7%	1,578	0.4%	18.1%
49. CINCINNATI FIN GRP	371,729	0.1%	345,423	117	0.0%	12,500	3.6%	3.7%
50. BRITISH AMERICAN INSURANCE CO	344,308	0.1%	414,652	0	0.0%	0	0.0%	0.0%
Total Top 50 Writers	497,901,161	99.0%	448,862,097	53,130,525	11.8%	21,250,626	4.7%	16.6%
Total of All Other Writers	5,182,628	1.0%	5,120,954	(5,357,800)	-104.6%	357,432	7.0%	-97.6%
Grand Total of All Writers	503,083,789	100.0%	453,983,051	47,772,725	10.5%	21,608,058	4.8%	15.3%

The Surety & Fidelity Association of America

Top 50 Writers of Surety Bonds

Calendar Year 2008

UTAH

(Final)

Group/Company Name	Direct Premiums Written	Percent of All Companies	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	DCCE	DCCE Ratio	Loss+DCCE Ratio
1. TRAVELERS BOND	16,173,263	32.7%	11,276,430	313,909	2.8%	991,111	8.8%	11.6%
2. LIBERTY MUTUAL INSURANCE GROUP	9,124,700	18.4%	7,312,544	178,814	2.4%	156,278	2.1%	4.6%
3. CNA INSURANCE GROUP	6,166,783	12.5%	5,831,811	625,010	10.7%	232,938	4.0%	14.7%
4. ZURICH INS GRP	3,866,404	7.8%	3,831,972	114,927	3.0%	75,073	2.0%	5.0%
5. ICW GRP	1,449,524	2.9%	1,770,035	(180,133)	-10.2%	(2,134,783)	-120.6%	-130.8%
6. CHUBB & SON INC GRP	1,314,066	2.7%	1,468,304	(98,194)	-6.7%	1,264	0.1%	-6.6%
7. CINCINNATI FIN GRP	1,268,900	2.6%	1,201,630	(22,520)	-1.9%	16,582	1.4%	-0.5%
8. INSCO INS SERVICES GRP	1,216,449	2.5%	1,017,000	135,335	13.3%	10,732	1.1%	14.4%
9. EMC INS CO GRP	1,176,301	2.4%	1,126,630	(140,643)	-12.5%	(50,516)	-4.5%	-17.0%
10. OLD REPUBLIC GRP	828,758	1.7%	821,779	54,560	6.6%	5,037	0.6%	7.3%
11. HCC SURETY GRP	563,751	1.1%	671,806	105,016	15.6%	(4,440)	-0.7%	15.0%
12. AUTO OWNERS GRP	518,362	1.0%	462,152	96,507	20.9%	40,015	8.7%	29.5%
13. ACE LTD GRP	501,450	1.0%	582,094	130,066	22.3%	11,643	2.0%	24.3%
14. GREAT AMERICAN INSURANCE COMPANIES	456,984	0.9%	472,954	185,950	39.3%	22,738	4.8%	44.1%
15. MERCHANTS BONDING CO GRP	448,964	0.9%	471,180	(18,396)	-3.9%	98,339	20.9%	17.0%
16. HARTFORD FIRE & CASUALTY GROUP	438,217	0.9%	495,986	83,210	16.8%	(4,641)	-0.9%	15.8%
17. CHARTIS GRP	352,694	0.7%	323,550	50,073	15.5%	5,954	1.8%	17.3%
18. NATIONWIDE CORP GRP	345,005	0.7%	332,832	(1,684)	-0.5%	747	0.2%	-0.3%
19. NAS SURETY GRP	311,889	0.6%	365,695	(3,545)	-1.0%	2,145	0.6%	-0.4%
20. INTERNATIONAL FIDELITY INSURANCE CO	250,515	0.5%	212,187	8,309	3.9%	1,943	0.9%	4.8%
21. GUARANTEE CO OF NORTH AMERICA USA	238,050	0.5%	316,309	1,007	0.3%	4,436	1.4%	1.7%
22. RLI INSURANCE GROUP	232,870	0.5%	368,744	(10,074)	-2.7%	2,536	0.7%	-2.0%
23. ARCH CAPITAL GROUP	196,144	0.4%	337,161	67,924	20.1%	4,265	1.3%	21.4%
24. OHIO INDEMNITY CO	191,541	0.4%	72,073	26,238	36.4%	0	0.0%	36.4%
25. BOND SAFEGUARD INSURANCE CO	173,679	0.4%	222,104	(1,395)	-0.6%	0	0.0%	-0.6%
26. ALLEGHANY GRP	150,986	0.3%	148,280	(42,839)	-28.9%	18,482	12.5%	-16.4%
27. PROTECTIVE LIFE INSURANCE GROUP	138,159	0.3%	138,346	428,141	309.5%	0	0.0%	309.5%
28. LEXON INS CO	136,337	0.3%	211,884	0	0.0%	0	0.0%	0.0%
29. BANKERS INS GRP	132,098	0.3%	126,039	64,139	50.9%	0	0.0%	50.9%
30. SUN SURETY INS CO	116,593	0.2%	116,593	3,090	2.7%	0	0.0%	2.7%
31. PROALLIANCE GRP	99,265	0.2%	99,585	(13,863)	-13.9%	1,560	1.6%	-12.4%
32. AMERICAN SURETY COMPANY	98,676	0.2%	101,578	16,324	16.1%	848	0.8%	16.9%
33. XL AMER GRP	85,434	0.2%	111,168	(197,652)	-177.8%	(45,642)	-41.1%	-218.9%
34. UNITED FIRE & CASUALTY GRP	83,139	0.2%	106,921	(62,796)	-58.7%	2,386	2.2%	-56.5%
35. CONTRACTORS BONDING & INSURANCE CO	75,182	0.2%	55,566	8,223	14.8%	2,647	4.8%	19.6%
36. KINGSWAY GRP	63,330	0.1%	57,273	253,164	442.0%	12,815	22.4%	464.4%
37. STATE FARM GRP	58,432	0.1%	61,519	0	0.0%	(1,858)	-3.0%	-3.0%
38. WESTERN INSURANCE GRP	55,497	0.1%	72,199	44,570	61.7%	0	0.0%	61.7%
39. WESTFIELD GRP	45,359	0.1%	28,505	2,425	8.5%	2,410	8.5%	17.0%
40. UNIVERSAL FIRE & CASUALTY INS CO	43,831	0.1%	43,831	0	0.0%	0	0.0%	0.0%
41. ACSTAR INSURANCE COMPANY	41,653	0.1%	69,197	18,526	26.8%	4,585	6.6%	33.4%
42. WR BERKLEY CORP GRP	32,165	0.1%	30,486	(22,831)	-74.9%	0	0.0%	-74.9%
43. AMERICAN SAFETY HOLDING GRP	30,955	0.1%	25,772	0	0.0%	0	0.0%	0.0%
44. ARGONAUT GRP	29,943	0.1%	26,674	9,914	37.2%	228	0.9%	38.0%
45. FRONTIER INS GROUP	25,298	0.1%	33,862	(953,592)	-2816.1%	20,003	59.1%	-2757.0%
46. NAVIGATORS GRP	23,533	0.0%	23,912	2,847	11.9%	214	0.9%	12.8%
47. ACCREDITED SURETY & CASUALTY CO INC	16,274	0.0%	18,348	12,902	70.3%	75	0.4%	70.7%
48. MINNESOTA SURETY AND TRUST CO	15,693	0.0%	12,753	(167)	-1.3%	1,356	10.6%	9.3%
49. UTICA GRP	15,003	0.0%	15,310	31	0.2%	(86)	-0.6%	-0.4%
50. BERKSHIRE HATHAWAY GRP	14,325	0.0%	8,285	(16,717)	-201.8%	0	0.0%	-201.8%
Total Top 50 Writers	49,432,423	99.8%	43,108,848	1,254,110	2.9%	(490,581)	-1.1%	1.8%
Total of All Other Writers	87,512	0.2%	109,609	18,697	17.1%	(106,390)	-97.1%	-80.0%
Grand Total of All Writers	49,519,935	100.0%	43,218,457	1,272,807	2.9%	(596,971)	-1.4%	1.6%

The Surety & Fidelity Association of America

Top 50 Writers of Surety Bonds

Calendar Year 2008

VERMONT

(Final)

Group/Company Name	Direct Premiums Written	Percent of All Companies	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	DCCE	DCCE Ratio	Loss+DCCE Ratio
1. TRAVELERS BOND	946,489	15.5%	754,513	(204,782)	-27.1%	69,009	9.1%	-18.0%
2. ZURICH INS GRP	921,837	15.1%	989,687	960	0.1%	260	0.0%	0.1%
3. WR BERKLEY CORP GRP	752,345	12.3%	552,399	(301,862)	-54.6%	0	0.0%	-54.6%
4. LIBERTY MUTUAL INSURANCE GROUP	603,108	9.9%	655,979	28,313	4.3%	(10,424)	-1.6%	2.7%
5. NAS SURETY GRP	503,884	8.3%	419,839	(18,300)	-4.4%	(13,571)	-3.2%	-7.6%
6. MAIN STREET AMER GRP	448,959	7.4%	402,191	(25,361)	-6.3%	2,550	0.6%	-5.7%
7. CNA INSURANCE GROUP	259,606	4.3%	385,836	117,103	30.4%	12,298	3.2%	33.5%
8. PROALLIANCE GRP	255,579	4.2%	244,241	6,922	2.8%	4,201	1.7%	4.6%
9. CHUBB & SON INC GRP	231,542	3.8%	91,794	(12,420)	-13.5%	0	0.0%	-13.5%
10. ACE LTD GRP	177,857	2.9%	149,896	17,166	11.5%	2,105	1.4%	12.9%
11. HCC SURETY GRP	153,071	2.5%	140,497	5,813	4.1%	1,734	1.2%	5.4%
12. RLI INSURANCE GROUP	135,409	2.2%	127,432	(12,129)	-9.5%	3,053	2.4%	-7.1%
13. THE HANOVER INS GRP	121,283	2.0%	83,677	(15,815)	-18.9%	(1,999)	-2.4%	-21.3%
14. HARTFORD FIRE & CASUALTY GROUP	106,480	1.7%	105,833	70,728	66.8%	(793)	-0.7%	66.1%
15. INTERNATIONAL FIDELITY INSURANCE CO	103,358	1.7%	126,323	(9,230)	-7.3%	(1,468)	-1.2%	-8.5%
16. ARCH CAPITAL GROUP	84,815	1.4%	29,755	8,176	27.5%	818	2.7%	30.2%
17. CINCINNATI FIN GRP	68,211	1.1%	65,922	29,986	45.5%	828	1.3%	46.7%
18. ACSTAR INSURANCE COMPANY	50,339	0.8%	26,504	1,617	6.1%	203	0.8%	6.9%
19. CHRYSLER INS CO	41,000	0.7%	40,000	0	0.0%	0	0.0%	0.0%
20. GREAT AMERICAN INSURANCE COMPANIES	32,639	0.5%	32,954	(5,506)	-16.7%	3,830	11.6%	-5.1%
21. NAVIGATORS GRP	24,822	0.4%	23,958	6,919	28.9%	521	2.2%	31.1%
22. ALLEGHANY GRP	24,277	0.4%	25,600	9,439	36.9%	(59)	-0.2%	36.6%
23. FAIRFAX FIN GRP	17,595	0.3%	17,602	(6,046)	-34.3%	523	3.0%	-31.4%
24. KINGSWAY GRP	16,522	0.3%	4,428	0	0.0%	0	0.0%	0.0%
25. CONTRACTORS BONDING & INSURANCE CO	9,867	0.2%	8,359	(451)	-5.4%	(215)	-2.6%	-8.0%
26. DELPHI FINANCIAL GROUP	7,729	0.1%	7,729	1,368	17.7%	0	0.0%	17.7%
27. CHARTIS GRP	7,703	0.1%	12,919	1,659	12.8%	222	1.7%	14.6%
28. STATE FARM GRP	7,470	0.1%	6,676	0	0.0%	0	0.0%	0.0%
29. GMAC INS HOLDING GRP	6,265	0.1%	(581)	608	-104.6%	0	0.0%	-104.6%
30. PROGRESSIVE GRP	6,015	0.1%	2,682	113	4.2%	17	0.6%	4.8%
31. GUARANTEE CO OF NORTH AMERICA USA	5,251	0.1%	3,941	0	0.0%	0	0.0%	0.0%
32. SENTRY INSURANCE GROUP	2,579	0.0%	2,026	0	0.0%	0	0.0%	0.0%
33. BANCINSURE INC	2,493	0.0%	2,819	(13,612)	-482.9%	0	0.0%	-482.9%
34. XL AMER GRP	2,000	0.0%	2,069	(33,097)	-1599.7%	(6,686)	-323.2%	-1922.8%
35. OLD REPUBLIC GRP	1,933	0.0%	1,075	0	0.0%	0	0.0%	0.0%
36. CUNA MUTUAL GRP	1,645	0.0%	1,645	0	0.0%	0	0.0%	0.0%
37. BERKSHIRE HATHAWAY GRP	1,442	0.0%	1,442	0	0.0%	0	0.0%	0.0%
38. UTICA GRP	1,103	0.0%	1,677	45	2.7%	(2)	-0.1%	2.6%
39. ROCHE SURETY AND CASUALTY INC	1,008	0.0%	1,008	0	0.0%	0	0.0%	0.0%
40. ASSURANT INC GRP	1,000	0.0%	1,000	(3,990)	-399.0%	(270)	-27.0%	-426.0%
41. PENNSYLVANIA NATL INS GRP	762	0.0%	787	0	0.0%	0	0.0%	0.0%
42. PROTECTIVE INSURANCE CO	613	0.0%	247	0	0.0%	0	0.0%	0.0%
43. FEDERATED MUT GRP	516	0.0%	566	56	9.9%	4	0.7%	10.6%
44. EMC INS CO GRP	500	0.0%	500	(3)	-0.6%	(1)	-0.2%	-0.8%
45. AMERCO CORP GRP	410	0.0%	420	0	0.0%	0	0.0%	0.0%
46. MERCHANTS BONDING CO GRP	375	0.0%	525	(10)	-1.9%	(3)	-0.6%	-2.5%
47. COMPANION LIFE INS GRP	266	0.0%	266	(1,449)	-544.7%	0	0.0%	-544.7%
48. IAT REINS CO GRP	200	0.0%	201	0	0.0%	0	0.0%	0.0%
49. MOTORISTS MUT GRP	100	0.0%	100	1	1.0%	(1)	-1.0%	0.0%
Total Top 50 Writers	6,150,272	100.8%	5,556,958	(357,071)	-6.4%	66,684	1.2%	-5.2%
Total of All Other Writers	(48,256)	-0.8%	(48,717)	(132,638)	272.3%	(24,680)	50.7%	322.9%
Grand Total of All Writers	6,102,016	100.0%	5,508,241	(489,709)	-8.9%	42,004	0.8%	-8.1%

The Surety & Fidelity Association of America

Top 50 Writers of Surety Bonds

Calendar Year 2008

VIRGINIA

(Final)

Group/Company Name	Direct Premiums Written	Percent of All Companies	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	DCCE	DCCE Ratio	Loss+DCCE Ratio
1. TRAVELERS BOND	39,251,484	22.8%	36,850,241	(3,002,334)	-8.1%	3,677,631	10.0%	1.8%
2. LIBERTY MUTUAL INSURANCE GROUP	24,809,334	14.4%	22,660,629	1,497,453	6.6%	527,933	2.3%	8.9%
3. ZURICH INS GRP	24,094,260	14.0%	22,226,467	979,297	4.4%	590,793	2.7%	7.1%
4. CHUBB & SON INC GRP	16,206,949	9.4%	11,936,421	312,223	2.6%	0	0.0%	2.6%
5. HARTFORD FIRE & CASUALTY GROUP	8,826,770	5.1%	8,912,067	(426,520)	-4.8%	(39,559)	-0.4%	-5.2%
6. CNA INSURANCE GROUP	8,289,088	4.8%	7,966,179	636,223	8.0%	264,887	3.3%	11.3%
7. THE HANOVER INS GRP	6,465,763	3.8%	5,903,097	532,650	9.0%	303,790	5.1%	14.2%
8. HCC SURETY GRP	4,805,190	2.8%	5,022,302	687,973	13.7%	167,119	3.3%	17.0%
9. ARCH CAPITAL GROUP	3,464,956	2.0%	3,622,401	1,102,763	30.4%	835,948	23.1%	53.5%
10. LEXON INS CO	3,047,934	1.8%	3,865,919	261,290	6.8%	(1,290)	0.0%	6.7%
11. ACE LTD GRP	2,738,632	1.6%	3,244,769	973,978	30.0%	135,433	4.2%	34.2%
12. CHARTIS GRP	2,476,085	1.4%	1,709,505	561,613	32.9%	53,288	3.1%	36.0%
13. GREAT AMERICAN INSURANCE COMPANIES	2,466,636	1.4%	2,327,809	(68,968)	-3.0%	99,068	4.3%	1.3%
14. WESTFIELD GRP	1,953,293	1.1%	1,839,576	(56,542)	-3.1%	(39,747)	-2.2%	-5.2%
15. MAIN STREET AMER GRP	1,783,226	1.0%	1,643,088	(436,452)	-26.6%	112,124	6.8%	-19.7%
16. CINCINNATI FIN GRP	1,668,732	1.0%	1,531,468	(280,601)	-18.3%	94,872	6.2%	-12.1%
17. NAS SURETY GRP	1,493,442	0.9%	1,071,023	61,897	5.8%	15,042	1.4%	7.2%
18. SELECTIVE INS GRP	1,457,632	0.8%	1,572,035	190,475	12.1%	41,152	2.6%	14.7%
19. INTERNATIONAL FIDELITY INSURANCE CO	1,253,670	0.7%	1,270,276	(9,266)	-0.7%	(2,434)	-0.2%	-0.9%
20. WR BERKLEY CORP GRP	1,162,549	0.7%	1,343,427	(602,211)	-44.8%	7,500	0.6%	-44.3%
21. ALLEGHANY GRP	1,150,554	0.7%	932,375	(1,409)	-0.2%	12,392	1.3%	1.2%
22. INSCO INS SERVICES GRP	1,059,087	0.6%	1,166,532	(3,799)	-0.3%	27,868	2.4%	2.1%
23. BOND SAFEGUARD INSURANCE CO	1,018,896	0.6%	828,077	(5,379)	-0.6%	3,879	0.5%	-0.2%
24. COMPANION LIFE INS GRP	1,016,840	0.6%	1,018,741	125,964	12.4%	0	0.0%	12.4%
25. PROALLIANCE GRP	940,656	0.5%	956,656	22,509	2.4%	15,459	1.6%	4.0%
26. RLI INSURANCE GROUP	929,919	0.5%	923,604	(52,883)	-5.7%	13,125	1.4%	-4.3%
27. MERCHANTS BONDING CO GRP	894,576	0.5%	897,162	(162)	0.0%	895	0.1%	0.1%
28. ERIE INS GRP	837,761	0.5%	788,546	(59,458)	-7.5%	(204)	0.0%	-7.6%
29. FIRST SEALORD SURETY INC	774,636	0.4%	658,515	361,811	54.9%	133,122	20.2%	75.2%
30. PENNSYLVANIA NATL INS GRP	414,955	0.2%	364,999	116,704	32.0%	26,728	7.3%	39.3%
31. BANKERS INS GRP	401,392	0.2%	422,913	131,248	31.0%	0	0.0%	31.0%
32. ACSTAR INSURANCE COMPANY	378,419	0.2%	286,487	(349,811)	-122.1%	112,742	39.4%	-82.8%
33. FAIRFAX FIN GRP	361,807	0.2%	332,894	2,603,787	782.2%	87,474	26.3%	808.4%
34. PROTECTIVE LIFE INSURANCE GROUP	335,467	0.2%	399,096	0	0.0%	0	0.0%	0.0%
35. STATE FARM GRP	331,400	0.2%	312,160	6,514	2.1%	36,960	11.8%	13.9%
36. OLD REPUBLIC GRP	302,832	0.2%	331,569	181,744	54.8%	31,510	9.5%	64.3%
37. AEGIS GRP	296,157	0.2%	276,039	285,253	103.3%	52,540	19.0%	122.4%
38. ALLEGHENY CASUALTY COMPANY	251,110	0.1%	287,710	(1,155)	-0.4%	(289)	-0.1%	-0.5%
39. AUTO OWNERS GRP	247,453	0.1%	229,786	11,131	4.8%	2,169	0.9%	5.8%
40. ACCREDITED SURETY & CASUALTY CO INC	245,725	0.1%	256,774	15,952	6.2%	0	0.0%	6.2%
41. KINGSWAY GRP	222,440	0.1%	179,415	2,019	1.1%	102	0.1%	1.2%
42. GUARANTEE CO OF NORTH AMERICA USA	206,908	0.1%	216,389	(6,228)	-2.9%	6,301	2.9%	0.0%
43. ATLANTIC AMER GRP	177,944	0.1%	213,079	67,939	31.9%	1,857	0.9%	32.8%
44. UNIVERSAL FIRE & CASUALTY INS CO	146,442	0.1%	146,442	0	0.0%	0	0.0%	0.0%
45. FIDELITY NATL FIN GRP	138,850	0.1%	141,938	95,463	67.3%	0	0.0%	67.3%
46. NATIONWIDE CORP GRP	138,483	0.1%	110,453	(119)	-0.1%	1,122	1.0%	0.9%
47. CONTRACTORS BONDING & INSURANCE CO	137,640	0.1%	155,180	(984)	-0.6%	(142)	-0.1%	-0.7%
48. DELPHI FINANCIAL GROUP	115,144	0.1%	113,055	13,407	11.9%	1,713	1.5%	13.4%
49. EMC INS CO GRP	104,456	0.1%	70,805	(2)	0.0%	77	0.1%	0.1%
50. XL AMER GRP	102,189	0.1%	208,422	(97,724)	-46.9%	(44,211)	-21.2%	-68.1%
Total Top 50 Writers	171,395,763	99.6%	159,744,512	6,377,273	4.0%	7,366,739	4.6%	8.6%
Total of All Other Writers	760,845	0.4%	796,988	(1,459,582)	-183.1%	740,915	93.0%	-90.2%
Grand Total of All Writers	172,156,608	100.0%	160,541,500	4,917,691	3.1%	8,107,654	5.1%	8.1%

The Surety & Fidelity Association of America

Top 50 Writers of Surety Bonds

Calendar Year 2008

WASHINGTON

(Final)

Group/Company Name	Direct Premiums Written	Percent of All Companies	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	DCCE	DCCE Ratio	Loss+DCCE Ratio
1. TRAVELERS BOND	35,526,617	24.5%	34,486,718	(12,230,705)	-35.5%	3,157,366	9.2%	-26.3%
2. LIBERTY MUTUAL INSURANCE GROUP	29,935,044	20.7%	30,249,474	4,089,465	13.5%	876,655	2.9%	16.4%
3. ZURICH INS GRP	11,905,708	8.2%	12,542,965	2,237,640	17.8%	1,205,801	9.6%	27.5%
4. CNA INSURANCE GROUP	8,790,391	6.1%	9,353,500	1,434,553	15.3%	260,011	2.8%	18.1%
5. CONTRACTORS BONDING & INSURANCE CO	7,830,975	5.4%	8,057,742	729,158	9.0%	20,287	0.3%	9.3%
6. INSCO INS SERVICES GRP	6,207,681	4.3%	6,844,641	939,195	13.7%	21,392	0.3%	14.0%
7. CHUBB & SON INC GRP	5,524,737	3.8%	6,654,264	(108,891)	-1.6%	53	0.0%	-1.6%
8. HCC SURETY GRP	5,235,133	3.6%	5,854,516	991,373	16.9%	177,069	3.0%	20.0%
9. HARTFORD FIRE & CASUALTY GROUP	3,997,053	2.8%	4,246,999	6,259,672	147.4%	1,369,650	32.2%	179.6%
10. ICW GRP	3,166,003	2.2%	3,803,467	(271,593)	-7.1%	107,338	2.8%	-4.3%
11. CHARTIS GRP	2,904,761	2.0%	1,768,634	177,012	10.0%	37,459	2.1%	12.1%
12. GREAT AMERICAN INSURANCE COMPANIES	2,779,715	1.9%	2,633,584	243,861	9.3%	59,614	2.3%	11.5%
13. ALLEGHANY GRP	2,628,434	1.8%	2,701,069	1,750,971	64.8%	228,486	8.5%	73.3%
14. RLI INSURANCE GROUP	1,693,627	1.2%	1,527,652	61,894	4.1%	35,358	2.3%	6.4%
15. ACE LTD GRP	1,637,043	1.1%	2,089,118	437,544	20.9%	133,726	6.4%	27.3%
16. NAS SURETY GRP	1,433,565	1.0%	1,310,976	346,360	26.4%	98,011	7.5%	33.9%
17. OLD REPUBLIC GRP	1,252,308	0.9%	1,301,755	232,809	17.9%	61,589	4.7%	22.6%
18. INTERNATIONAL FIDELITY INSURANCE CO	1,169,218	0.8%	1,143,208	8,701	0.8%	1,377	0.1%	0.9%
19. DELPHI FINANCIAL GROUP	1,049,526	0.7%	1,014,362	(7,160)	-0.7%	21,031	2.1%	1.4%
20. KINGSWAY GRP	1,048,306	0.7%	1,104,100	258,428	23.4%	(78,977)	-7.2%	16.3%
21. STATE FARM GRP	715,242	0.5%	667,411	90,430	13.5%	22,870	3.4%	17.0%
22. WR BERKLEY CORP GRP	651,447	0.4%	493,332	8,655	1.8%	0	0.0%	1.8%
23. EMC INS CO GRP	648,598	0.4%	560,859	4,094	0.7%	10,363	1.8%	2.6%
24. ARCH CAPITAL GROUP	606,158	0.4%	651,199	94,068	14.4%	9,367	1.4%	15.9%
25. NATIONWIDE CORP GRP	587,135	0.4%	541,214	31,283	5.8%	11,492	2.1%	7.9%
26. LEXON INS CO	568,950	0.4%	508,416	15,000	3.0%	0	0.0%	3.0%
27. ACCREDITED SURETY & CASUALTY CO INC	568,022	0.4%	569,786	(642,384)	-112.7%	32,008	5.6%	-107.1%
28. MERCHANTS BONDING CO GRP	521,419	0.4%	561,502	64,342	11.5%	19,157	3.4%	14.9%
29. PROALLIANCE GRP	471,375	0.3%	549,997	(20,356)	-3.7%	7,436	1.4%	-2.3%
30. BOND SAFEGUARD INSURANCE CO	451,876	0.3%	460,443	(1,500)	-0.3%	0	0.0%	-0.3%
31. AMERICAN SAFETY HOLDING GRP	419,569	0.3%	423,625	189,581	44.8%	1,001,468	236.4%	281.2%
32. AMERICAN SURETY COMPANY	346,498	0.2%	338,614	(577)	-0.2%	(28)	0.0%	-0.2%
33. FAIRFAX FIN GRP	295,801	0.2%	299,766	(188,875)	-63.0%	25,440	8.5%	-54.5%
34. BANKERS INS GRP	282,690	0.2%	252,345	27,262	10.8%	0	0.0%	10.8%
35. SUN SURETY INS CO	239,755	0.2%	239,755	0	0.0%	0	0.0%	0.0%
36. ALLEGHENY CASUALTY COMPANY	192,812	0.1%	244,506	0	0.0%	0	0.0%	0.0%
37. THE HANOVER INS GRP	147,232	0.1%	75,867	4,925	6.5%	18,065	23.8%	30.3%
38. GUARANTEE CO OF NORTH AMERICA USA	127,706	0.1%	82,508	220	0.3%	0	0.0%	0.3%
39. BERKSHIRE HATHAWAY GRP	119,146	0.1%	138,735	10,304	7.4%	0	0.0%	7.4%
40. FINANCIAL CASUALTY & SURETY INC	115,780	0.1%	115,780	16,101	13.9%	0	0.0%	13.9%
41. PROTECTIVE INSURANCE CO	112,628	0.1%	115,847	5,200	4.5%	200	0.2%	4.7%
42. UNION LABOR GROUP	111,689	0.1%	39,091	10,099	25.8%	0	0.0%	25.8%
43. ACSTAR INSURANCE COMPANY	95,735	0.1%	76,518	(409,523)	-535.2%	(6,183)	-8.1%	-543.3%
44. NAVIGATORS GRP	90,081	0.1%	89,282	1,200	1.3%	77	0.1%	1.4%
45. AEGIS GRP	87,243	0.1%	87,177	9,966	11.4%	1,645	1.9%	13.3%
46. PROGRESSIVE GRP	84,570	0.1%	39,958	3,204	8.0%	376	0.9%	9.0%
47. WESTFIELD GRP	81,343	0.1%	92,485	697	0.8%	288	0.3%	1.1%
48. ROCHE SURETY AND CASUALTY INC	72,472	0.0%	72,472	0	0.0%	0	0.0%	0.0%
49. CINCINNATI FIN GRP	62,063	0.0%	31,509	(332)	-1.1%	696	2.2%	1.2%
50. UNIVERSAL FIRE & CASUALTY INS CO	57,522	0.0%	57,522	0	0.0%	0	0.0%	0.0%
Total Top 50 Writers	144,648,402	99.8%	147,166,265	6,903,371	4.7%	8,948,033	6.1%	10.8%
Total of All Other Writers	311,788	0.2%	451,200	(724,209)	-160.5%	(222,842)	-49.4%	-209.9%
Grand Total of All Writers	144,960,190	100.0%	147,617,465	6,179,162	4.2%	8,725,191	5.9%	10.1%

The Surety & Fidelity Association of America

Top 50 Writers of Surety Bonds

Calendar Year 2008

WEST VIRGINIA

(Final)

Group/Company Name	Direct Premiums Written	Percent of All Companies	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	DCCE	DCCE Ratio	Loss+DCCE Ratio
1. TRAVELERS BOND	12,638,252	34.7%	12,653,346	(1,854,932)	-14.7%	897,366	7.1%	-7.6%
2. LIBERTY MUTUAL INSURANCE GROUP	3,415,378	9.4%	3,827,918	(47,055)	-1.2%	293,166	7.7%	6.4%
3. WESTFIELD GRP	2,824,898	7.8%	2,915,291	457,437	15.7%	53,505	1.8%	17.5%
4. CHUBB & SON INC GRP	1,743,649	4.8%	1,606,011	(19,032)	-1.2%	0	0.0%	-1.2%
5. CNA INSURANCE GROUP	1,584,798	4.4%	1,682,786	332,315	19.7%	58,587	3.5%	23.2%
6. ZURICH INS GRP	1,570,689	4.3%	1,591,152	447,016	28.1%	20,672	1.3%	29.4%
7. LEXON INS CO	1,394,383	3.8%	1,370,112	(145,000)	-10.6%	0	0.0%	-10.6%
8. GREAT AMERICAN INSURANCE COMPANIES	1,103,770	3.0%	850,225	112,633	13.2%	16,684	2.0%	15.2%
9. HCC SURETY GRP	921,495	2.5%	1,005,700	(6,615)	-0.7%	(14,550)	-1.4%	-2.1%
10. PROTECTIVE LIFE INSURANCE GROUP	816,949	2.2%	843,152	719,848	85.4%	0	0.0%	85.4%
11. RLI INSURANCE GROUP	680,972	1.9%	652,745	(48,666)	-7.5%	36,886	5.7%	-1.8%
12. FIRST SURETY CORP	676,310	1.9%	603,920	181,180	30.0%	0	0.0%	30.0%
13. ACCREDITED SURETY & CASUALTY CO INC	620,707	1.7%	621,381	(35,551)	-5.7%	0	0.0%	-5.7%
14. INTERNATIONAL FIDELITY INSURANCE CO	583,183	1.6%	501,976	301,708	60.1%	(10,811)	-2.2%	58.0%
15. HARTFORD FIRE & CASUALTY GROUP	553,734	1.5%	604,937	(170,952)	-28.3%	9,948	1.6%	-26.6%
16. ACE LTD GRP	507,601	1.4%	479,269	69,896	14.6%	9,443	2.0%	16.6%
17. BOND SAFEGUARD INSURANCE CO	462,673	1.3%	430,285	(5,000)	-1.2%	0	0.0%	-1.2%
18. CINCINNATI FIN GRP	455,724	1.3%	473,054	10,921	2.3%	13,505	2.9%	5.2%
19. ERIE INS GRP	394,095	1.1%	362,110	17,817	4.9%	3,688	1.0%	5.9%
20. MEADOWBROOK INS GRP	331,062	0.9%	307,262	(93,265)	-30.4%	(17,786)	-5.8%	-36.1%
21. FRONTIER INS GROUP	234,652	0.6%	234,679	539,767	230.0%	31,516	13.4%	243.4%
22. OLD REPUBLIC GRP	218,969	0.6%	229,520	(48,787)	-21.3%	(351)	-0.2%	-21.4%
23. COMPANION LIFE INS GRP	212,887	0.6%	211,866	(24,881)	-11.7%	0	0.0%	-11.7%
24. FAIRFAX FIN GRP	208,869	0.6%	154,348	27,081	17.5%	1,341	0.9%	18.4%
25. FIRST SEALORD SURETY INC	189,122	0.5%	141,639	1,175	0.8%	0	0.0%	0.8%
26. ARCH CAPITAL GROUP	163,616	0.4%	106,619	72,811	68.3%	7,261	6.8%	75.1%
27. SELECTIVE INS GRP	152,127	0.4%	16,777	20,617	122.9%	8,455	50.4%	173.3%
28. CHARTIS GRP	146,387	0.4%	136,270	(61,411)	-45.1%	4,405	3.2%	-41.8%
29. THE HANOVER INS GRP	134,905	0.4%	140,463	16,534	11.8%	7,183	5.1%	16.9%
30. ALLEGHANY GRP	134,210	0.4%	164,814	(2,384)	-1.4%	(265)	-0.2%	-1.6%
31. WR BERKLEY CORP GRP	132,840	0.4%	135,844	(2,637)	-1.9%	0	0.0%	-1.9%
32. COLONIAL SURETY CO	118,146	0.3%	123,890	41,906	33.8%	19,015	15.3%	49.2%
33. KINGSWAY GRP	110,191	0.3%	116,198	(356,424)	-306.7%	(14,055)	-12.1%	-318.8%
34. MERCHANTS BONDING CO GRP	90,410	0.2%	76,958	841	1.1%	364	0.5%	1.6%
35. ATLANTIC AMER GRP	89,581	0.2%	137,039	(3,702)	-2.7%	(274)	-0.2%	-2.9%
36. UTICA GRP	65,857	0.2%	63,573	(849)	-1.3%	(10,420)	-16.4%	-17.7%
37. NAS SURETY GRP	64,854	0.2%	61,861	3,158	5.1%	1,915	3.1%	8.2%
38. STATE FARM GRP	63,219	0.2%	59,844	30,959	51.7%	8,456	14.1%	65.9%
39. INSCO INS SERVICES GRP	51,197	0.1%	53,893	(2,916)	-5.4%	27,328	50.7%	45.3%
40. XL AMER GRP	48,959	0.1%	60,991	(169,243)	-277.5%	(35,110)	-57.6%	-335.1%
41. ARGONAUT GRP	48,638	0.1%	9,398	754	8.0%	5	0.1%	8.1%
42. STATE AUTO MUT GRP	44,758	0.1%	48,441	(16,945)	-35.0%	(781)	-1.6%	-36.6%
43. PENNSYLVANIA NATL INS GRP	42,954	0.1%	43,318	102,862	237.5%	148,037	341.7%	579.2%
44. NEW YORK MARINE & GEN GRP	36,203	0.1%	48,426	2,545	5.3%	(483)	-1.0%	4.3%
45. DELPHI FINANCIAL GROUP	35,974	0.1%	29,914	4,203	14.1%	1,254	4.2%	18.2%
46. NATIONWIDE CORP GRP	35,158	0.1%	24,549	426	1.7%	113	0.5%	2.2%
47. AEGIS GRP	30,668	0.1%	28,435	0	0.0%	0	0.0%	0.0%
48. UNITED FIRE & CASUALTY GRP	29,128	0.1%	12,506	0	0.0%	0	0.0%	0.0%
49. GUARANTEE CO OF NORTH AMERICA USA	24,280	0.1%	39,262	(196,244)	-499.8%	(6,063)	-15.4%	-515.3%
50. MAIN STREET AMER GRP	22,995	0.1%	18,917	(7,626)	-40.3%	(1,866)	-9.9%	-50.2%
Total Top 50 Writers	36,262,076	99.6%	36,112,884	196,293	0.5%	1,567,283	4.3%	4.9%
Total of All Other Writers	153,608	0.4%	211,420	(65,219)	-30.8%	(414,937)	-196.3%	-227.1%
Grand Total of All Writers	36,415,684	100.0%	36,324,304	131,074	0.4%	1,152,346	3.2%	3.5%

The Surety & Fidelity Association of America

Top 50 Writers of Surety Bonds

Calendar Year 2008

WISCONSIN

(Final)

Group/Company Name	Direct Premiums Written	Percent of All Companies	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	DCCE	DCCE Ratio	Loss+DCCE Ratio
1. LIBERTY MUTUAL INSURANCE GROUP	7,439,951	16.5%	6,720,397	403,880	6.0%	62,034	0.9%	6.9%
2. TRAVELERS BOND	5,921,207	13.1%	6,020,109	(1,458,079)	-24.2%	424,199	7.0%	-17.2%
3. CNA INSURANCE GROUP	5,594,232	12.4%	5,396,464	596,306	11.0%	383,057	7.1%	18.1%
4. ZURICH INS GRP	3,798,935	8.4%	3,632,429	(778,401)	-21.4%	(86,693)	-2.4%	-23.8%
5. THE HANOVER INS GRP	2,786,028	6.2%	2,301,965	270,734	11.8%	90,044	3.9%	15.7%
6. GRANITE RE INC	2,295,255	5.1%	2,304,138	255,826	11.1%	0	0.0%	11.1%
7. WEST BEND MUTUAL GROUP	1,534,899	3.4%	1,423,710	172,016	12.1%	3,088	0.2%	12.3%
8. CHUBB & SON INC GRP	1,220,498	2.7%	982,892	(1,328,370)	-135.1%	6	0.0%	-135.1%
9. PROALLIANCE GRP	1,108,269	2.5%	983,318	12,916	1.3%	20,722	2.1%	3.4%
10. CHARTIS GRP	1,107,004	2.4%	1,109,861	(16,643)	-1.5%	11,005	1.0%	-0.5%
11. OLD REPUBLIC GRP	1,103,030	2.4%	1,075,178	163,448	15.2%	8,634	0.8%	16.0%
12. ACE LTD GRP	956,294	2.1%	1,043,928	86,325	8.3%	3,828	0.4%	8.6%
13. ALLEGHANY GRP	886,951	2.0%	1,013,501	329,116	32.5%	59,705	5.9%	38.4%
14. MERCHANTS BONDING CO GRP	782,742	1.7%	707,902	4,944	0.7%	2,168	0.3%	1.0%
15. NAS SURETY GRP	781,698	1.7%	704,337	(4,308)	-0.6%	9,703	1.4%	0.8%
16. BERKSHIRE HATHAWAY GRP	772,519	1.7%	822,429	82,973	10.1%	0	0.0%	10.1%
17. HARTFORD FIRE & CASUALTY GROUP	739,789	1.6%	838,961	(520,133)	-62.0%	16,965	2.0%	-60.0%
18. ARCH CAPITAL GROUP	710,875	1.6%	503,817	198,635	39.4%	19,834	3.9%	43.4%
19. CINCINNATI FIN GRP	467,452	1.0%	420,472	8,515	2.0%	5,409	1.3%	3.3%
20. RLI INSURANCE GROUP	389,537	0.9%	298,614	(12,144)	-4.1%	11,238	3.8%	-0.3%
21. LEXON INS CO	385,508	0.9%	379,789	6,294	1.7%	(6,294)	-1.7%	0.0%
22. GREAT AMERICAN INSURANCE COMPANIES	358,371	0.8%	393,822	(2,729)	-0.7%	9,182	2.3%	1.6%
23. UNIVERSAL SURETY GRP	340,425	0.8%	316,915	(60,948)	-19.2%	(2,432)	-0.8%	-20.0%
24. UNITED FIRE & CASUALTY GRP	306,565	0.7%	268,661	5,977	2.2%	587	0.2%	2.4%
25. BANCINSURE INC	291,917	0.6%	279,407	0	0.0%	0	0.0%	0.0%
26. HCC SURETY GRP	289,181	0.6%	174,204	51,728	29.7%	(6,848)	-3.9%	25.8%
27. WR BERKLEY CORP GRP	276,530	0.6%	317,298	(180,176)	-56.8%	0	0.0%	-56.8%
28. BOND SAFEGUARD INSURANCE CO	262,727	0.6%	137,258	(1,500)	-1.1%	0	0.0%	-1.1%
29. AUTO OWNERS GRP	219,819	0.5%	213,761	14,594	6.8%	2,996	1.4%	8.2%
30. INTERNATIONAL FIDELITY INSURANCE CO	174,238	0.4%	277,604	(34,102)	-12.3%	(7,533)	-2.7%	-15.0%
31. WESTFIELD GRP	171,938	0.4%	331,537	(17,740)	-5.4%	(12,712)	-3.8%	-9.2%
32. IMT MUT HOLDING GRP	157,703	0.3%	126,901	(4,000)	-3.2%	2,888	2.3%	-0.9%
33. OHIO INDEMNITY CO	154,345	0.3%	137,754	31,323	22.7%	0	0.0%	22.7%
34. EMC INS CO GRP	150,326	0.3%	143,141	198	0.1%	222	0.2%	0.3%
35. COMPANION LIFE INS GRP	142,592	0.3%	138,873	26,871	19.3%	0	0.0%	19.3%
36. INSCO INS SERVICES GRP	139,513	0.3%	152,755	2,265	1.5%	(966)	-0.6%	0.9%
37. GUARANTEE CO OF NORTH AMERICA USA	130,976	0.3%	147,138	(10,202)	-6.9%	(1,587)	-1.1%	-8.0%
38. STATE AUTO MUT GRP	108,753	0.2%	95,763	62,037	64.8%	8,253	8.6%	73.4%
39. STATE FARM GRP	103,821	0.2%	107,678	10,000	9.3%	(4,334)	-4.0%	5.3%
40. ALLEGHENY CASUALTY COMPANY	88,015	0.2%	57,184	8,802	15.4%	2,200	3.8%	19.2%
41. NATIONWIDE CORP GRP	87,534	0.2%	95,158	6,694	7.0%	982	1.0%	8.1%
42. UNION LABOR GROUP	67,858	0.2%	36,427	6,136	16.8%	0	0.0%	16.8%
43. AMERICAN SAFETY HOLDING GRP	47,507	0.1%	47,797	0	0.0%	0	0.0%	0.0%
44. KINGSWAY GRP	45,683	0.1%	79,338	(1,494)	-1.9%	(61)	-0.1%	-2.0%
45. DELPHI FINANCIAL GROUP	40,467	0.1%	40,415	(524)	-1.3%	359	0.9%	-0.4%
46. FEDERATED MUT GRP	39,587	0.1%	39,044	835	2.1%	96	0.2%	2.4%
47. PEKIN INS GRP	39,290	0.1%	39,614	(2,305)	-5.8%	(1,439)	-3.6%	-9.5%
48. ATLANTIC AMER GRP	29,895	0.1%	15,041	0	0.0%	0	0.0%	0.0%
49. PROGRESSIVE GRP	25,506	0.1%	20,014	597	3.0%	85	0.4%	3.4%
50. CHRYSLER INS CO	23,005	0.1%	23,282	0	0.0%	0	0.0%	0.0%
Total Top 50 Writers	45,096,760	99.8%	42,937,995	(1,613,813)	-3.8%	1,028,590	2.4%	-1.4%
Total of All Other Writers	103,017	0.2%	152,967	(1,175,669)	-768.6%	(56,293)	-36.8%	-805.4%
Grand Total of All Writers	45,199,777	100.0%	43,090,962	(2,789,482)	-6.5%	972,297	2.3%	-4.2%

The Surety & Fidelity Association of America

Top 50 Writers of Surety Bonds

Calendar Year 2008

WYOMING

(Final)

Group/Company Name	Direct Premiums Written	Percent of All Companies	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	DCCE	DCCE Ratio	Loss+DCCE Ratio
1. TRAVELERS BOND	7,879,672	33.3%	7,394,690	(602,401)	-8.1%	597,596	8.1%	-0.1%
2. LIBERTY MUTUAL INSURANCE GROUP	4,823,847	20.4%	4,194,097	101,411	2.4%	50,902	1.2%	3.6%
3. CNA INSURANCE GROUP	2,549,428	10.8%	2,413,921	320,944	13.3%	93,605	3.9%	17.2%
4. UNITED FIRE & CASUALTY GRP	1,034,876	4.4%	1,007,289	19,000	1.9%	1,632	0.2%	2.0%
5. ZURICH INS GRP	1,033,014	4.4%	1,234,212	46,757	3.8%	9,976	0.8%	4.6%
6. NAS SURETY GRP	705,705	3.0%	674,626	3,366	0.5%	1,971	0.3%	0.8%
7. HCC SURETY GRP	570,199	2.4%	724,673	77,267	10.7%	(2,554)	-0.4%	10.3%
8. EMC INS CO GRP	565,105	2.4%	524,312	8,262	1.6%	3,388	0.6%	2.2%
9. ACE LTD GRP	455,428	1.9%	512,044	75,414	14.7%	15,248	3.0%	17.7%
10. HARTFORD FIRE & CASUALTY GROUP	443,198	1.9%	559,987	(8,246)	-1.5%	3,213	0.6%	-0.9%
11. CHUBB & SON INC GRP	420,865	1.8%	710,176	20,690	2.9%	0	0.0%	2.9%
12. RLI INSURANCE GROUP	411,971	1.7%	361,651	(17,369)	-4.8%	4,371	1.2%	-3.6%
13. MERCHANTS BONDING CO GRP	259,817	1.1%	270,173	(577)	-0.2%	(27)	0.0%	-0.2%
14. GREAT AMERICAN INSURANCE COMPANIES	249,285	1.1%	277,995	137,105	49.3%	8,939	3.2%	52.5%
15. LEXON INS CO	222,790	0.9%	197,534	0	0.0%	0	0.0%	0.0%
16. NATIONWIDE CORP GRP	214,798	0.9%	183,480	30,718	16.7%	2,185	1.2%	17.9%
17. ARCH CAPITAL GROUP	178,479	0.8%	132,049	43,400	32.9%	4,340	3.3%	36.2%
18. CHARTIS GRP	176,095	0.7%	120,038	20,798	17.3%	2,274	1.9%	19.2%
19. BERKSHIRE HATHAWAY GRP	117,572	0.5%	197,826	(13,887)	-7.0%	0	0.0%	-7.0%
20. OLD REPUBLIC GRP	116,879	0.5%	100,213	4,000	4.0%	1,449	1.4%	5.4%
21. WESTFIELD GRP	104,361	0.4%	97,124	3,423	3.5%	2,837	2.9%	6.4%
22. ICW GRP	99,900	0.4%	87,076	(29,313)	-33.7%	69,932	80.3%	46.6%
23. INSCO INS SERVICES GRP	99,487	0.4%	119,304	(11,566)	-9.7%	(9,121)	-7.6%	-17.3%
24. ARGONAUT GRP	82,464	0.3%	8,463	1,629	19.2%	215	2.5%	21.8%
25. INTERNATIONAL FIDELITY INSURANCE CO	67,086	0.3%	84,680	723	0.9%	155	0.2%	1.0%
26. MID-CONTINENT GRP	65,218	0.3%	65,218	0	0.0%	0	0.0%	0.0%
27. ALLEGHANY GRP	61,261	0.3%	62,272	(3,280)	-5.3%	(193)	-0.3%	-5.6%
28. GRANITE RE INC	61,126	0.3%	66,571	4,979	7.5%	0	0.0%	7.5%
29. BOND SAFEGUARD INSURANCE CO	59,260	0.3%	43,975	(383)	-0.9%	0	0.0%	-0.9%
30. WR BERKLEY CORP GRP	59,239	0.3%	39,415	(4,157)	-10.5%	0	0.0%	-10.5%
31. CINCINNATI FIN GRP	57,780	0.2%	30,590	549	1.8%	(360)	-1.2%	0.6%
32. CONTRACTORS BONDING & INSURANCE CO	42,308	0.2%	60,600	(11,021)	-18.2%	(4,655)	-7.7%	-25.9%
33. STATE FARM GRP	40,564	0.2%	41,700	0	0.0%	0	0.0%	0.0%
34. SUN SURETY INS CO	40,392	0.2%	40,392	0	0.0%	0	0.0%	0.0%
35. PROALLIANCE GRP	33,585	0.1%	27,242	6,659	24.4%	552	2.0%	26.5%
36. UNIVERSAL SURETY GRP	32,529	0.1%	18,150	805	4.4%	0	0.0%	4.4%
37. BANCINSURE INC	31,649	0.1%	18,226	158	0.9%	0	0.0%	0.9%
38. FAIRFAX FIN GRP	27,949	0.1%	28,468	(2,556)	-9.0%	3,289	11.6%	2.6%
39. ATLANTIC AMER GRP	20,743	0.1%	10,863	0	0.0%	0	0.0%	0.0%
40. AMERICAN SAFETY HOLDING GRP	17,085	0.1%	19,007	0	0.0%	0	0.0%	0.0%
41. ACSTAR INSURANCE COMPANY	12,349	0.1%	12,349	1,579	12.8%	328	2.7%	15.4%
42. GUARANTEE CO OF NORTH AMERICA USA	8,192	0.0%	9,143	0	0.0%	0	0.0%	0.0%
43. ALLIANZ INSURANCE GROUP	7,896	0.0%	6,511	(23,508)	-361.1%	(30,300)	-465.4%	-826.4%
44. THE HANOVER INS GRP	7,888	0.0%	4,310	349	8.1%	191	4.4%	12.5%
45. QBE INS GRP	7,745	0.0%	5,008	858	17.1%	(16)	-0.3%	16.8%
46. WESTERN INSURANCE GRP	6,564	0.0%	6,564	607	9.2%	0	0.0%	9.2%
47. UNION LABOR GROUP	4,753	0.0%	2,292	430	18.8%	0	0.0%	18.8%
48. PROTECTIVE LIFE INSURANCE GROUP	3,850	0.0%	6,202	0	0.0%	0	0.0%	0.0%
49. FRONTIER INS GROUP	3,850	0.0%	4,164	0	0.0%	0	0.0%	0.0%
50. ACCREDITED SURETY & CASUALTY CO INC	3,704	0.0%	3,704	(164)	-4.4%	0	0.0%	-4.4%
Total Top 50 Writers	23,599,800	99.8%	22,820,569	203,452	0.9%	831,362	3.6%	4.5%
Total of All Other Writers	39,737	0.2%	73,245	(367,925)	-502.3%	(83,334)	-113.8%	-616.1%
Grand Total of All Writers	23,639,537	100.0%	22,893,814	(164,473)	-0.7%	748,028	3.3%	2.5%

The Surety & Fidelity Association of America

Top 50 Writers of Surety Bonds

Calendar Year 2008

AMERICAN SAMOA

(Final)

Group/Company Name	Direct Premiums Written	Percent of All Companies	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	DCCE	DCCE Ratio	Loss+DCCE Ratio
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No data to report.

The Surety & Fidelity Association of America**Top 50 Writers of Surety Bonds****Calendar Year 2008****GUAM****(Final)**

Group/Company Name	Direct Premiums Written	Percent of All Companies	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	DCCE	DCCE Ratio	Loss+DCCE Ratio
1. ZURICH INS GRP	1,850,839	37.7%	1,553,251	56,726	3.7%	18,810	1.2%	4.9%
2. CHUNG KUO INS CO LTD	747,406	15.2%	902,997	(16,838)	-1.9%	2,391	0.3%	-1.6%
3. CHUBB & SON INC GRP	630,855	12.9%	480,779	44,956	9.4%	0	0.0%	9.4%
4. LIBERTY MUTUAL INSURANCE GROUP	587,841	12.0%	599,288	(48,761)	-8.1%	5,152	0.9%	-7.3%
5. DONGBU INS GRP	506,835	10.3%	815,338	770,475	94.5%	44,232	5.4%	99.9%
6. PACIFIC INDEMNITY INSURANCE CO	280,034	5.7%	223,553	13,577	6.1%	12,581	5.6%	11.7%
7. CHARTIS GRP	125,847	2.6%	72,077	0	0.0%	0	0.0%	0.0%
8. CENTURY INS CO GU LTD	98,084	2.0%	160,027	0	0.0%	0	0.0%	0.0%
9. ACE LTD GRP	73,552	1.5%	69,582	10,105	14.5%	2,784	4.0%	18.5%
10. TRAVELERS BOND	5,523	0.1%	5,292	(10,618)	-200.6%	92	1.7%	-198.9%
11. FIRST NET INS CO	1,904	0.0%	1,880	0	0.0%	0	0.0%	0.0%
Total Top 50 Writers	4,908,720	100.0%	4,884,064	819,622	16.8%	86,042	1.8%	18.5%
Total of All Other Writers	0	0.0%	0	2,081	n/a	(988)	n/a	n/a
Grand Total of All Writers	4,908,720	100.0%	4,884,064	821,703	16.8%	85,054	1.7%	18.6%

The Surety & Fidelity Association of America

Top 50 Writers of Surety Bonds

Calendar Year 2008

PUERTO RICO

(Final)

Group/Company Name	Direct Premiums Written	Percent of All Companies	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	DCCE	DCCE Ratio	Loss+DCCE Ratio
1. USIC GRP	16,895,454	28.6%	17,989,344	9,949,565	55.3%	2,592,880	14.4%	69.7%
2. MAPFRE INS GRP	6,700,546	11.3%	8,008,937	9,188,703	114.7%	805,016	10.1%	124.8%
3. TRAVELERS BOND	5,161,784	8.7%	7,253,921	(19,437,811)	-268.0%	(402,454)	-5.5%	-273.5%
4. ZURICH INS GRP	3,940,673	6.7%	2,975,270	37,553	1.3%	8,779	0.3%	1.6%
5. TOWER BONDING AND SURETY CO	3,549,295	6.0%	3,421,652	257,220	7.5%	(8,148)	-0.2%	7.3%
6. UNIVERSAL INS CO GRP	3,423,066	5.8%	3,476,244	(90,566)	-2.6%	12,991	0.4%	-2.2%
7. NEWPORT BONDING & SURETY CO	3,321,437	5.6%	3,349,437	1,090,301	32.6%	572,638	17.1%	49.6%
8. TRIPLE S PROPIEDAD INC	3,104,524	5.2%	2,949,752	(613,542)	-20.8%	187,870	6.4%	-14.4%
9. GRP	2,528,496	4.3%	3,867,366	3,903,638	100.9%	(692)	0.0%	100.9%
10. CNA INSURANCE GROUP	2,479,919	4.2%	2,345,884	999,993	42.6%	135,656	5.8%	48.4%
11. NATIONAL INS CO GRP	2,146,560	3.6%	2,301,528	2,210,285	96.0%	212,650	9.2%	105.3%
12. LIBERTY MUTUAL INSURANCE GROUP	1,550,399	2.6%	717,577	840,890	117.2%	(463,641)	-64.6%	52.6%
13. CHUBB & SON INC GRP	1,203,861	2.0%	1,691,214	(391,583)	-23.2%	(14,484)	-0.9%	-24.0%
14. INTERNATIONAL FIDELITY INSURANCE CO	708,744	1.2%	715,425	(1,499)	-0.2%	(345)	0.0%	-0.3%
15. ENDURANCE GRP	596,787	1.0%	321,824	128,063	39.8%	9,639	3.0%	42.8%
16. INTEGRAND ASSURANCE CO	538,995	0.9%	636,591	203,319	31.9%	175,850	27.6%	59.6%
17. OPTIMA INS CO	425,442	0.7%	328,000	74,302	22.7%	0	0.0%	22.7%
18. ANTILLES INSURANCE COMPANY	415,888	0.7%	379,889	12,000	3.2%	7,420	2.0%	5.1%
19. CHARTIS GRP	274,944	0.5%	211,269	(2,892,351)	-1369.0%	1,785,219	845.0%	-524.0%
20. XL AMER GRP	84,474	0.1%	84,881	14,283,648	16827.9%	440,386	518.8%	17346.7%
21. HARTFORD FIRE & CASUALTY GROUP	47,414	0.1%	47,312	(18,256)	-38.6%	4,359	9.2%	-29.4%
22. CONTINENTAL RISK INS CO	36,999	0.1%	28,287	0	0.0%	0	0.0%	0.0%
23. RLI INSURANCE GROUP	22,696	0.0%	31,930	(2,099)	-6.6%	528	1.7%	-4.9%
24. ACE LTD GRP	8,988	0.0%	187,154	26,542	14.2%	146,460	78.3%	92.4%
25. ACSTAR INSURANCE COMPANY	4,440	0.0%	6,564	(5,397)	-82.2%	(1,593)	-24.3%	-106.5%
26. GREAT AMERICAN INSURANCE COMPANIES	3,300	0.0%	2,054	771	37.5%	230	11.2%	48.7%
27. OLD REPUBLIC GRP	950	0.0%	641	0	0.0%	0	0.0%	0.0%
28. CINCINNATI FIN GRP	100	0.0%	100	0	0.0%	0	0.0%	0.0%
Total Top 50 Writers	59,176,175	100.0%	63,330,047	19,753,689	31.2%	6,207,214	9.8%	41.0%
Total of All Other Writers	0	0.0%	0	(38,226)	n/a	(34,506)	n/a	n/a
Grand Total of All Writers	59,176,175	100.0%	63,330,047	19,715,463	31.1%	6,172,708	9.7%	40.9%

The Surety & Fidelity Association of America

Top 50 Writers of Surety Bonds

Calendar Year 2008

NORTHERN MARIANA ISLANDS

(Final)

Group/Company Name	Direct Premiums	Percent of All Companies	Direct Premiums	Direct Losses		Loss Ratio	DCCE	DCCE Ratio	Loss+DCCE Ratio
	Written		Earned	Incurred					
1. CHUBB & SON INC GRP	528,935	58.3%	302,376	31,710	10.5%	0	0.0%	10.5%	
2. ZURICH INS GRP	343,847	37.9%	290,136	20,187	7.0%	6,687	2.3%	9.3%	
3. DONGBU INS GRP	34,940	3.8%	26,382	5,297	20.1%	3,472	13.2%	33.2%	
4. PACIFIC INDEMNITY INSURANCE CO	200	0.0%	3,627	0	0.0%	0	0.0%	0.0%	
Total Top 50 Writers	907,922	100.0%	622,521	57,194	9.2%	10,159	1.6%	10.8%	
Total of All Other Writers	0	0.0%	16	0	0.0%	0	0.0%	0.0%	
Grand Total of All Writers	907,922	100.0%	622,537	57,194	9.2%	10,159	1.6%	10.8%	

The Surety & Fidelity Association of America
Top 50 Writers of Surety Bonds
Calendar Year 2008
US VIRGIN ISLANDS
(Final)

Group/Company Name	Direct Premiums Written	Percent of All Companies	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	DCCE	DCCE Ratio	Loss+DCCE Ratio
1. CNA INSURANCE GROUP	158,608	23.8%	171,360	(44,103)	-25.7%	3,469	2.0%	-23.7%
2. TRAVELERS BOND	133,963	20.1%	126,394	(33,865)	-26.8%	(456)	-0.4%	-27.2%
3. LIBERTY MUTUAL INSURANCE GROUP	117,290	17.6%	111,280	11,760	10.6%	352	0.3%	10.9%
4. ZURICH INS GRP	83,595	12.5%	83,447	1,455	1.7%	510	0.6%	2.4%
5. NAS SURETY GRP	54,433	8.2%	56,807	(2,870)	-5.1%	1,081	1.9%	-3.1%
6. LOCKHART INS GRP	52,125	7.8%	56,010	0	0.0%	0	0.0%	0.0%
7. ACE LTD GRP	20,000	3.0%	16,932	0	0.0%	0	0.0%	0.0%
8. COMPANION INC	13,730	2.1%	17,999	(1,021,845)	-5677.2%	0	0.0%	-5677.2%
9. KINGSWAY GRP	9,561	1.4%	18,740	0	0.0%	0	0.0%	0.0%
10. TOPA EQUITIES LTD GRP	8,350	1.3%	7,362	(1,487)	-20.2%	0	0.0%	-20.2%
11. ARCH CAPITAL GROUP	7,992	1.2%	8,184	11,374	139.0%	747	9.1%	148.1%
12. CHUBB & SON INC GRP	7,182	1.1%	7,377	(2,335)	-31.7%	0	0.0%	-31.7%
13. OLD REPUBLIC GRP	100	0.0%	12	0	0.0%	0	0.0%	0.0%
Total Top 50 Writers	666,929	100.0%	681,904	(1,081,916)	-158.7%	5,703	0.8%	-157.8%
Total of All Other Writers	0	0.0%	430	(1,753)	-407.7%	(397)	-92.3%	-500.0%
Grand Total of All Writers	666,929	100.0%	682,334	(1,083,669)	-158.8%	5,306	0.8%	-158.0%

The Surety & Fidelity Association of America**Top 50 Writers of Surety Bonds****Calendar Year 2008****CANADA****(Final)**

Group/Company Name	Direct Premiums Written	Percent of All Companies	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	DCCE	DCCE Ratio	Loss+DCCE Ratio
1. CNA INSURANCE GROUP	3,030,472	75.0%	2,203,570	403,707	18.3%	(83,930)	-3.8%	14.5%
2. LIBERTY MUTUAL INSURANCE GROUP	671,691	16.6%	705,765	195,704	27.7%	(2,016)	-0.3%	27.4%
3. GREAT AMERICAN INSURANCE COMPANIES	175,614	4.3%	34,064	7,371	21.6%	930	2.7%	24.4%
4. HARTFORD FIRE & CASUALTY GROUP	121,454	3.0%	110,345	(28,525)	-25.9%	1,431	1.3%	-24.6%
5. STATE FARM GRP	40,115	1.0%	38,439	0	0.0%	0	0.0%	0.0%
6. ACSTAR INSURANCE COMPANY	535	0.0%	529	(11,507)	-2175.2%	(3,267)	-617.6%	-2792.8%
7. GMAC INS HOLDING GRP	1	0.0%	0	0	n/a	0	n/a	n/a
Total Top 50 Writers	4,039,882	100.0%	3,092,712	566,750	18.3%	(86,852)	-2.8%	15.5%
Total of All Other Writers	0	0.0%	0	(18,369)	n/a	(3,466)	n/a	n/a
Grand Total of All Writers	4,039,882	100.0%	3,092,712	548,381	17.7%	(90,318)	-2.9%	14.8%

The Surety & Fidelity Association of America**Top 50 Writers of Surety Bonds****Calendar Year 2008****AGGREGATE OTHER ALIEN****(Final)**

Group/Company Name	Direct Premiums Written	Percent of All Companies	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	DCCE	DCCE Ratio	Loss+DCCE Ratio
1. RLI INSURANCE GROUP	7,653,670	93.3%	7,218,221	(85,514)	-1.2%	138,173	1.9%	0.7%
2. ACE LTD GRP	1,978,153	24.1%	2,318,393	(5,444,673)	-234.8%	(252,959)	-10.9%	-245.8%
3. GRAMERCY INSURANCE CO	1,408,414	17.2%	2,475,419	1,696,931	68.6%	1,751	0.1%	68.6%
4. TRAVELERS BOND	853,920	10.4%	1,244,786	42,070,931	3379.8%	(39,857)	-3.2%	3376.6%
5. ZURICH INS GRP	288,454	3.5%	548,971	(82,134)	-15.0%	(9,168)	-1.7%	-16.6%
6. MUNICH RE GRP	92,594	1.1%	92,594	(153,127)	-165.4%	(16,862)	-18.2%	-183.6%
7. DONGBU INS GRP	79,177	1.0%	132,151	17,434	13.2%	12,123	9.2%	22.4%
8. NAVIGATORS GRP	35,494	0.4%	35,244	22,745	64.5%	267	0.8%	65.3%
9. LIBERTY MUTUAL INSURANCE GROUP	23,591	0.3%	29,269	(209,730)	-716.6%	5,204	17.8%	-698.8%
10. ACSTAR INSURANCE COMPANY	22,488	0.3%	37,232	(24,041)	-64.6%	(7,177)	-19.3%	-83.8%
11. CNA INSURANCE GROUP	1,000	0.0%	30,525	0	0.0%	0	0.0%	0.0%
Total Top 50 Writers	12,436,955	151.7%	14,162,805	37,808,822	267.0%	(168,505)	-1.2%	265.8%
Total of All Other Writers	(4,238,058)	-51.7%	12,399,939	949,314	7.7%	(353,630)	-2.9%	4.8%
Grand Total of All Writers	8,198,897	100.0%	26,562,744	38,758,136	145.9%	(522,135)	-2.0%	143.9%