

# The Surety Association of America

## Top 100 Writers of Surety Bonds

### Countrywide

Calendar Year 2000

Group/Company Name	Direct Premiums Written	Direct Premiums Earned	Direct Losses Incurred	Direct Loss Ratio
1. TRAVELERS PROPERTY CASUALTY CORPORATION*	388,872	386,120	105,063	27.2
2. THE ST. PAUL COMPANIES	387,649	377,219	202,777	53.8
3. CNA SURETY CORPORATION	285,528	277,477	19,383	7.0
4. ZURICH GROUP	206,922	226,276	82,468	36.4
5. AMERICAN INTERNATIONAL GROUP	160,025	149,273	161,294	108.1
6. LIBERTY MUTUAL GROUP	141,603	134,875	69,925	51.8
7. ACE USA GROUP	125,781	125,870	87,876	69.8
8. SAFECO INSURANCE COMPANIES	124,739	117,067	51,972	44.4
9. CHUBB GROUP OF INSURANCE COMPANIES	120,138	103,244	62,478	60.5
10. FIREMAN'S FUND INSURANCE COMPANIES	106,144	103,199	34,797	33.7
11. AMWEST INSURANCE GROUP	105,390	108,737	70,037	64.4
12. KEMPER INSURANCE COMPANIES	99,266	85,024	55,837	65.7
13. THE HARTFORD INSURANCE GROUP	87,974	80,414	30,076	37.4
14. SENECA INSURANCE COMPANY, INC.	63,854	62,396	38,312	61.4
15. FRONTIER INSURANCE GROUP	58,316	93,928	98,355	104.7
16. GREAT AMERICAN INSURANCE COMPANIES	53,880	46,563	10,946	23.5
17. NAS SURETY GROUP	53,146	52,071	16,647	32.0
18. RLI INSURANCE COMPANY	37,782	31,216	12,568	40.3
19. INTERNATIONAL FIDELITY INSURANCE COMPANY	34,895	34,611	16,687	48.2
20. OHIO CASUALTY GROUP	32,901	32,793	3,770	11.5

Note: All dollar amounts are in thousands.

\*Data includes Reliance Surety Group for the year 2000.

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21. CGU GROUP	32,513	32,698	8,796	26.9
22. INSCO/DICO GROUP	30,261	28,109	3,293	11.7
23. AMERICAN CONTRACTORS INDEMNITY COMPANY	28,295	24,381	5,194	21.3
24. OLD REPUBLIC SURETY GROUP	26,798	27,308	5,220	19.1
25. MERCHANTS BONDING COMPANY (MUTUAL)	26,664	26,257	586	2.2
26. XL SURETY GROUP	26,452	25,458	9,618	37.8
27. ICW GROUP	24,808	25,134	7,380	29.4
28. CONTRACTORS BONDING AND INSURANCE COMPANY	23,444	22,448	2,554	11.4
29. WESTFIELD COMPANIES	20,951	19,443	1,168	6.0
30. CAPITOL INDEMNITY CORPORATION	20,717	20,185	10,737	53.2
31. UNITED FIRE GROUP	20,358	19,059	1,975	10.4
32. ROYAL & SUNALLIANCE USA	19,097	6,613	4,800	72.6
33. XL RE AMERICA GROUP	16,774	16,173	2,998	18.5
34. ALLMERICA PROPERTY & CASUALTY COMPANIES	16,598	14,783	1,042	7.0
35. CENTURY SURETY GROUP	15,001	11,996	1,436	12.0
36. EMC INSURANCE COMPANIES	14,805	14,517	1,384	9.5
37. MID-STATE SURETY CORPORATION	14,232	12,767	13,581	106.4
38. CINCINNATI FINANCIAL GROUP	14,133	14,290	-2,241	-15.7
39. W.R. BERKLEY CORPORATION GROUP	13,622	13,237	7,399	55.9
40. NATIONAL AMERICAN INSURANCE COMPANY	12,795	13,690	6,885	50.3

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41. SELECTIVE INSURANCE GROUP	12,078	10,992	3,064	27.9
42. CUMBERLAND CASUALTY & SURETY COMPANY	11,595	10,988	4,261	38.8
43. MAIN STREET AMERICA GROUP	11,516	10,688	1,734	16.2
44. UNITED SURETY & INDEMNITY COMPANY	11,319	10,424	2,841	27.3
45. LYNDON PROPERTY INSURANCE COMPANY	10,329	9,893	6,601	66.7
46. MID-CONTINENT GROUP	9,846	9,561	2,555	26.7
47. BANKERS INSURANCE GROUP	9,806	11,077	1,002	9.0
48. AEGIS SECURITY INSURANCE COMPANY	9,459	9,363	3,767	40.2
49. AMERICAN SAFETY CASUALTY INSURANCE COMPANY	9,099	5,246	4,978	94.9
50. CRUM & FORSTER INSURANCE GROUP	8,606	6,942	-728	-10.5
51. UTICA NATIONAL INSURANCE GROUP	8,436	8,886	1,214	13.7
52. RANGER INSURANCE GROUP	8,392	8,637	1,416	16.4
53. NATIONWIDE GROUP	7,047	6,657	970	14.6
54. STATE FARM GROUP	6,898	6,786	724	10.7
55. HIGHLANDS INSURANCE GROUP, INC.	6,752	4,243	1,108	26.1
56. HARLEYSVILLE INSURANCE COMPANIES	6,564	5,245	1,898	36.2
57. FIRST INDEMNITY OF AMERICA INSURANCE COMPANY	6,254	6,415	-775	-12.1
58. MARKEL CORPORATION GROUP	5,681	6,072	4,922	81.1
59. ACSTAR INSURANCE COMPANY	5,504	5,089	178	3.5
60. THE KANSAS BANKERS SURETY COMPANY	5,306	4,623	400	8.7

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61. MEADOWBROOK INSURANCE GROUP	5,116	5,817	4,047	69.6
62. SAFETY NATIONAL CASUALTY CORPORATION	4,996	4,736	-314	-6.6
63. UNIVERSAL INSURANCE GROUP	4,988	4,912	1,942	39.5
64. PRAICO GROUP	4,916	4,892	1,226	25.1
65. LEGION INSURANCE GROUP	4,584	4,552	3,047	66.9
66. ATLANTIC ALLIANCE FIDELITY & SURETY COMPANY	4,576	4,429	398	9.0
67. AMERICAN SURETY COMPANY	4,400	4,379	340	7.8
68. STATEWIDE INSURANCE COMPANY	4,363	4,795	2,718	56.7
69. REDLAND INSURANCE COMPANY	4,303	4,271	4,518	105.8
70. ACCREDITED SURETY & CASUALTY COMPANY, INC.	4,195	4,146	98	2.4
71. THE ATLANTIC MUTUAL COMPANIES	4,189	1,476	295	20.0
72. THE CONNECTICUT SURETY COMPANY	3,968	4,615	203	4.4
73. AUTO-OWNERS GROUP	3,744	3,665	997	27.2
74. COLONIAL SURETY COMPANY	3,432	3,214	61	1.9
75. ERIE INSURANCE GROUP	3,415	3,036	276	9.1
76. PENN NATIONAL INSURANCE	3,404	3,495	211	6.0
77. UNDERWRITERS INDEMNITY GROUP	3,371	4,132	-47	-1.1
78. HERITAGE MUTUAL INSURANCE COMPANY	3,328	3,200	299	9.3
79. ASSURANT GROUP	3,022	4,428	1,974	44.6
80. ACADIA INSURANCE COMPANY	3,003	2,827	5	0.2

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81. FEDERATED MUTUAL GROUP	2,962	2,883	202	7.0
82. SEGUROS TRIPLE S, INC.	2,760	2,346	1,164	49.6
83. FINANCIAL PACIFIC INSURANCE COMPANY	2,520	2,446	330	13.5
84. NATIONAL INSURANCE COMPANY	2,430	1,880	7,083	376.8
85. ISLAND INSURANCE GROUP	2,369	2,038	960	47.1
86. UNITED STATES SURETY COMPANY	2,348	2,071	253	12.2
87. GUIDEONE INSURANCE GROUP	2,297	2,703	1,604	59.3
88. MUNICH RE GROUP	2,198	2,198	991	45.1
89. LINCOLN GENERAL INSURANCE COMPANY	2,131	1,312	6	0.5
90. STATE AUTO GROUP	1,933	1,874	-9	-0.5
91. PREFERRED NATIONAL INSURANCE COMPANY	1,825	2,746	5,229	190.4
92. SENTRY INSURANCE GROUP	1,785	3,994	15,658	392.0
93. CHRYSLER INSURANCE COMPANY	1,669	1,608	65	4.0
94. NOVA CASUALTY COMPANY	1,511	1,386	508	36.7
95. BERKSHIRE HATHAWAY INS. GROUP	1,467	1,485	392	26.4
96. ORISKA INSURANCE COMPANY	1,236	872	-49	-5.6
97. UNITED CASUALTY & SURETY INSURANCE COMPANY	1,221	1,135	-70	-6.2
98. CUMBERLAND SURETY INSURANCE COMPANY	1,136	1,338	413	30.9
99. AXA CORPORATE SOLUTIONS INSURANCE COMPANY	1,025	1,738	10,220	588.0
100. BALDWIN & LYONS GROUP	1,016	640	5	0.8
TOTAL OF TOP 100 WRITERS	3,382,762	3,294,456	1,434,452	43.5
TOTAL OF ALL OTHER WRITERS	107,458	116,752	114,357	97.9
GRAND TOTAL OF ALL WRITERS	3,490,220	3,411,208	1,548,809	45.4

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