

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION - DIVISION OF INSURANCE

MARKET SHARE REPORT - DECEMBER 31, 2004

DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 20)

PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES

TOP 25 COMPANIES

MEDICAL MALPRACTICE(\$000 omitted)

COMPANY NAME	Market Share (%) ¹		Premiums						Losses			Incurred		Defense and Cost Containment Expenses			
			Written (\$)		% Change	Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) ²		Paid (\$)	Incurred (\$)	Unpaid (\$)	
	CY	PY	CY	PY		CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY
ISMIE MUTUAL INSURANCE COMPANY	66.60	58.57	420,474.4	360,772.1	16.55	411,370.6	341,840.6	20.34	150,408.3	266,323.2	908,360.7	64.74	77.40	71,045.7	95,200.4	242,247.3	
AMERICAN PHYSICIANS ASSURANCE CORP	8.78	15.27	55,438.9	94,063.5	-41.06	54,560.1	85,465.8	-36.16	8,225.5	49,163.3	120,934.8	90.11	84.05	6,804.1	13,619.9	23,757.9	
MEDICAL PROTECTIVE COMPANY THE	4.29	4.92	27,095.7	30,313.3	-10.61	30,700.8	24,269.6	26.50	2,367.5	21,068.0	43,516.0	68.62	57.01	3,118.4	8,573.0	12,449.0	
PRONATIONAL INSURANCE COMPANY	4.08	3.55	25,748.4	21,888.7	17.63	22,979.4	20,772.8	10.62	4,416.3	6,335.5	72,505.6	27.57	67.43	4,289.8	4,566.3	17,923.1	
MEDICAL ALLIANCE INSURANCE COMPANY	1.97		12,417.1		0.00 *	2,483.4		0.00 *	85.0	4,975.7	4,890.7	200.36		42.3	1,382.1	1,339.8	
PROFESSIONAL LIABILITY INS CO OF AMERICA	1.91		12,080.0		0.00 *	4,311.1		0.00 *	0.0	152.5	152.5	3.54		144.0	191.5	47.5	
DOCTORS' COMPANY THE	1.26	1.21	7,950.2	7,434.5	6.94	8,067.6	8,534.3	-5.47	9,980.0	6,628.7	24,596.2	82.16	96.62	2,110.4	2,888.3	13,491.6	
NCMIC INSURANCE COMPANY	1.25	0.72	7,892.3	4,431.6	78.09	7,207.7	4,017.2	79.42	920.0	4,212.4	7,792.2	58.44	4.12	699.4	929.5	3,918.2	
PHYSICIANS INSURANCE COMPANY OF WI INC	1.18	1.88	7,464.5	11,575.4	-35.51	8,802.6	12,897.0	-31.75	2,560.4	3,174.3	30,320.9	36.06	177.62	4,671.6	3,895.1	9,475.9	
CHICAGO INSURANCE COMPANY	1.00	1.24	6,332.6	7,660.4	-17.33	6,667.1	7,443.2	-10.43	8,956.4	14,872.7	30,579.9	223.08	183.68	2,145.8	1,624.7	3,404.8	
CONTINENTAL CASUALTY COMPANY	0.95	0.39	6,012.0	2,413.7	149.07	1,671.0	1,342.5	24.47	7,930.3	8,862.1	37,698.0	530.34	252.65	1,730.1	2,068.9	4,010.7	
CINCINNATI INSURANCE COMPANY THE	0.94	0.95	5,944.9	5,878.1	1.14	5,895.8	5,704.8	3.35	2,537.8	1,658.9	14,705.3	28.14	19.43	1,443.2	-3,943.4	12,332.6	
NATIONAL UNION FIRE INSURANCE CO OF PITT	0.89	0.76	5,595.9	4,655.4	20.20	5,306.0	4,398.3	20.64	767.6	3,644.9	10,012.7	68.69	58.21	404.8	534.9	700.9	
PODIATRY INSURANCE CO OF AM A MUT CO	0.85	0.74	5,361.9	4,540.9	18.08	5,105.6	3,631.5	40.59	1,020.0	1,844.7	5,654.7	36.13	65.53	407.5	377.5	1,643.6	
AMERICAN CASUALTY COMPANY OF READING PA	0.70	0.59	4,407.9	3,652.5	20.68	4,117.2	3,423.6	20.26	2,374.7	1,675.8	6,302.1	40.70	80.49	406.0	1,389.0	1,798.2	
EVEREST NATIONAL INSURANCE COMPANY	0.64	0.24	4,055.9	1,499.5	170.48	4,293.3	2,977.5	44.19	0.0	3,191.5	5,483.6	74.34	67.55	79.7	762.7	1,401.0	
PROFESSIONAL SOLUTIONS INSURANCE COMPANY	0.36		2,295.7		0.00 *	935.5		0.00 *	0.0	762.5	762.5	81.50		0.0	299.6	299.6	
OHIC INSURANCE COMPANY	0.33	1.03	2,065.5	6,346.8	-67.46	3,224.2	6,096.1	-47.11	14,120.9	14,094.9	28,316.3	437.16	257.07	1,431.0	922.1	3,121.3	
AMERICAN INSURANCE COMPANY THE	0.25	0.24	1,584.9	1,450.7	9.25	1,559.0	1,280.7	21.74	131.3	-248.4	866.3	0.00**	91.62	172.1	-124.0	326.5	
OMS NATIONAL INSURANCE COMPANY, RRG	0.22	0.19	1,362.0	1,180.2	15.40	1,284.8	1,146.7	12.04	0.0	-571.3	918.5	0.00**	81.73	217.0	403.2	560.5	
ISMIE INDEMNITY COMPANY	0.19	2.39	1,186.1	14,729.5	-91.95	8,238.1	9,051.0	-8.98	3,075.0	5,168.9	11,743.1	62.74	106.63	627.2	1,879.6	3,754.5	
GULF INSURANCE COMPANY	0.17	0.20	1,095.3	1,213.5	-9.74	1,140.7	1,183.5	-3.61	70.1	-934.5	6,371.9	0.00**	328.47	228.2	500.3	230.9	
ACE AMERICAN INSURANCE COMPANY	0.16	0.25	983.6	1,520.1	-35.30	751.3	1,507.3	-50.16	745.5	-38.7	997.6	0.00**	70.30	564.4	512.0	144.2	
PREFERRED PROFESSIONAL INSURANCE COMPANY	0.14	0.05	868.5	324.2	167.89	704.6	215.5	226.93	200.0	86.0	423.1	12.20	234.84	31.1	-11.1	156.5	
EXECUTIVE RISK INDEMNITY INC	0.11	0.09	684.0	571.0	19.80	787.3	732.5	7.48	1,481.8	1,354.0	7,650.4	171.97	824.35	238.8	190.4	871.1	
TOTAL NUMBER OF COMPANIES THIS LINE: 25						\$000 not omitted from totals line											
Sum:	99.21	95.48	626,398,198	588,115,714	6.51	602,165,017	547,932,036	9.90	222,374,236	417,457,363	1,381,555,622	69.33	84.39	103,052,473	138,632,451	359,407,059	

CY: Current Year

PY: Prior Year

1 :Market Share % = (CY Written Premium / CY Total Written Premium) * 100

2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100

* : % Changes are not calculated when prior year premiums are zero or negative

**Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative

September 22, 2005