

PREMIUMS/LOSSES OF TOP 25 ILLINOIS LICENSED
PROPERTY & CASUALTY COMPANIES

In Illinois, by insurance category - Year 2002

FIRE(\$ 000 omitted)	1
ALLIED LINES(\$ 000 omitted)	2
MULTIPLE PERIL CROP(\$ 000 omitted)	3
FEDERAL FLOOD(\$ 000 omitted)	4
FARMOWNERS MULTIPLE PERIL(\$ 000 omitted)	5
HOMEOWNERS MULTIPLE PERIL(\$ 000 omitted)	6
COMMERCIAL MULTIPLE PERIL (NON- LIABILITY PORTION)(\$ 000 omitted)	7
COMMERCIAL MULTIPLE PERIL (LIABILITY PORTION)(\$ 000 omitted)	8
MORTGAGE GUARANTY(\$ 000 omitted)	9
OCEAN MARINE(\$ 000 omitted)	10
INLAND MARINE(\$ 000 omitted)	11
FINANCIAL GUARANTY(\$ 000 omitted)	12
MEDICAL MALPRACTICE(\$ 000 omitted)	13
EARTHQUAKE(\$ 000 omitted)	14
GROUP ACCIDENT AND HEALTH *(\$ 000 omitted)	15
CREDIT A& H (GROUP AND INDIVIDUAL) *(\$ 000 omitted)	16
COLLECTIVELY RENEWABLE A& H *(\$ 000 omitted)	17
NON- CANCELLABLE A& H *(\$ 000 omitted)	18
GUARANTEED RENEWABLE A& H *(\$ 000 omitted)	19
NON- RENEWABLE FOR STATED REASONS ONLY *(\$ 000 omitted)	20
OTHER ACCIDENT ONLY *(\$ 000 omitted)	21
ALL OTHER A& H *(\$ 000 omitted)	22
FEDERAL EMPLOYEES HEALTH BENEFITS PROGRAM PREMIUM(\$ 000 omitted)	23
WORKERS' COMPENSATION(\$ 000 omitted)	24
OTHER LIABILITY(\$ 000 omitted)	25
PRODUCTS LIABILITY(\$ 000 omitted)	26
PRIVATE PASSENGER AUTO NO- FAULT (PIP)(\$ 000 omitted)	27

**PREMIUMS/LOSSES OF TOP 25 ILLINOIS LICENSED
PROPERTY & CASUALTY COMPANIES**

In Illinois, by insurance category - Year 2002

OTHER PRIVATE PASSENGER AUTO LIABILITY(\$ 000 omitted)	28
COMMERCIAL AUTO NO- FAULT (PIP)(\$ 000 omitted).....	29
OTHER COMMERCIAL AUTO LIABILITY(\$ 000 omitted).....	30
PRIVATE PASSENGER AUTO PHYSICAL DAMAGE(\$ 000 omitted).....	31
COMMERCIAL AUTO PHYSICAL DAMAGE(\$ 000 omitted)	32
AIRCRAFT (ALL PERILS)(\$ 000 omitted).....	33
FIDELITY(\$ 000 omitted)	34
SURETY(\$ 000 omitted).....	35
BURGLARY AND THEFT(\$ 000 omitted).....	36
BOILER AND MACHINERY(\$ 000 omitted)	37
CREDIT(\$ 000 omitted)	38
AGGREGATE WRITE- INS FOR OTHER LINES OF BUSINESS(\$ 000 omitted)	39
TOTALS(\$ 000 omitted)	40

ILLINOIS DEPARTMENT OF INSURANCE
 MARKET SHARE REPORT - DECEMBER 31, 2002
 DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 24)
 PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES
 TOP 25 COMPANIES

FIRE(\$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	CY				CY
FACTORY MUTUAL INSURANCE COMPANY	8.47	4.24	19,151.3	8,385.6	128.38	15,073.5	8,001.5	88.38	26,865.3	31,303.4	8,857.8	207.67	45.28	14.0	-2.5	132.3	
AMERICAN GUARANTEE & LIABILITY INS CO	7.13	6.26	16,131.6	12,373.1	30.38	15,008.6	8,524.6	76.06	577.3	-3,505.8	1,002.1	0.00 **	37.23	12.0	-27.9	3.5	
ALLIANZ INSURANCE COMPANY	6.64	5.32	15,023.0	10,525.0	42.74	12,716.8	10,467.0	21.49	332.4	3,989.2	5,792.3	31.37	10.01	58.3	207.2	232.6	
AFFILIATED F M INSURANCE COMPANY	4.59	2.36	10,387.9	4,676.9	122.11	7,182.1	3,611.2	98.89	2,210.7	843.9	623.3	11.75	111.75	0.1	-2.2	6.0	
AMERICAN SECURITY INSURANCE COMPANY	4.53	4.25	10,232.7	8,399.2	21.83	9,430.8	6,921.4	36.26	2,313.5	2,319.5	673.1	24.59	29.36	0.0	0.0	0.0	
TRAVELERS INDEMNITY COMPANY THE	3.18	2.47	7,192.4	4,881.7	47.33	5,654.7	4,630.9	22.11	663.6	1,552.4	1,324.9	27.45	14.20	21.7	45.2	51.0	
SENECA INSURANCE COMPANY INC	3.13	1.95	7,074.9	3,855.5	83.50	6,303.9	3,303.2	90.84	1,414.7	2,532.2	2,006.1	40.17	22.95	32.6	51.7	30.7	
ROYAL INDEMNITY COMPANY	2.55	2.31	5,765.2	4,563.5	26.33	5,412.0	3,739.9	44.71	3,952.3	3,312.2	1,805.1	61.20	67.26	36.4	111.7	75.3	
CINCINNATI INSURANCE COMPANY THE	2.39	1.88	5,413.3	3,725.1	45.32	4,318.1	2,904.1	48.69	2,102.4	2,501.9	945.0	57.94	42.10	42.4	52.9	62.0	
AUTO OWNERS INSURANCE COMPANY	2.39	1.99	5,394.8	3,928.5	37.33	4,659.1	3,475.7	34.05	3,369.3	3,700.9	1,215.7	79.43	63.34	149.5	189.9	258.0	
WEST BEND MUTUAL INSURANCE COMPANY	2.17	1.73	4,897.1	3,426.7	42.91	4,100.4	3,063.2	33.86	549.0	647.6	2,251.3	15.79	33.89	51.1	58.9	59.2	
TRAVELERS INDEMNITY COMPANY OF IL THE	2.04	2.84	4,602.4	5,614.0	-18.02	5,519.8	4,896.2	12.74	1,343.3	2,174.7	2,098.5	39.40	15.92	20.4	41.5	147.4	
UNITED STATES FIRE INSURANCE COMPANY	2.01	1.48	4,534.5	2,936.5	54.42	3,540.8	693.1	410.90	1,059.7	1,674.7	686.2	47.30	6.42	17.6	92.6	82.8	
BALBOA INSURANCE COMPANY	1.98	2.14	4,480.9	4,232.6	5.86	4,161.9	3,354.8	24.06	1,470.9	2,127.3	1,000.3	51.11	28.54	10.6	12.9	5.5	
INSURANCE CORPORATION OF HANNOVER	1.92	0.42	4,342.5	840.4	416.74	2,999.6	198.8	1,409.07	400.0	2,254.3	1,907.5	75.16	24.12	177.5	205.8	28.2	
HARTFORD FIRE INSURANCE COMPANY	1.87	1.83	4,221.1	3,621.4	16.56	4,357.3	3,166.1	37.62	-9,224.4	-9,372.1	83.5	0.00 **	10.91	30.5	42.0	17.6	
EMPLOYERS INSURANCE COMPANY OF WAUSAU	1.68	2.04	3,806.8	4,027.4	-5.48	4,057.5	2,155.7	88.22	1,082.7	795.9	3,116.1	19.61	149.25	40.3	102.5	102.1	
METROPOLITAN PROPERTY & CASUALTY INS CO	1.38	0.58	3,123.3	1,149.6	171.69	2,456.6	202.8	1,111.10	776.5	1,222.8	479.2	49.77	175.71	12.0	47.6	37.3	
AMERICAN HOME ASSURANCE COMPANY	1.32	0.67	2,973.2	1,321.7	124.95	2,726.5	1,001.5	172.25	54.8	398.8	596.0	14.63	78.17	3.6	14.8	29.8	
SAFECO INSURANCE COMPANY OF ILLINOIS	1.30	1.41	2,936.5	2,798.2	4.94	2,879.0	2,734.9	5.27	1,726.9	1,123.2	1,095.4	39.01	61.43	47.8	39.5	11.8	
ST PAUL FIRE & MARINE INSURANCE COMPANY	1.27	1.01	2,862.3	1,998.7	43.21	2,718.4	1,569.5	73.20	1,904.1	395.8	115.2	14.56	319.96	21.9	30.4	41.9	
MT HAWLEY INSURANCE COMPANY	1.20	0.51	2,707.1	1,014.5	166.85	2,051.7	552.0	271.68	653.2	674.0	835.6	32.85	196.57	46.1	59.2	36.1	
WESTPORT INSURANCE CORPORATION	1.19	1.76	2,686.9	3,473.0	-22.64	2,683.4	4,116.9	-34.82	779.1	1,477.2	1,774.3	55.05	40.85	73.7	122.3	86.6	
STATE AUTO PROP AND CAS INS CO	1.07	0.95	2,425.5	1,879.8	29.03	2,089.7	1,604.1	30.27	1,792.7	1,274.6	696.8	61.00	106.13	49.3	58.2	20.0	
SENTRY INSURANCE A MUTUAL COMPANY	1.06	1.19	2,403.7	2,353.9	2.11	2,146.4	1,717.9	24.94	956.0	1,356.0	1,964.6	63.18	75.90	4.6	49.7	70.2	
TOTAL NUMBER OF COMPANIES THIS LINE: 25						\$000 not omitted from totals line											
Sum:	68.45	53.59	154,770,997	106,002,413	46.01	134,248,766	86,606,854	55.01	49,125,858	56,774,445	42,945,885	42.29	47.70	974,073	1,604,032	1,627,877	

CY: Current Year

PY: Prior Year

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

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

2 : % 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 08, 2003

ILLINOIS DEPARTMENT OF INSURANCE
 MARKET SHARE REPORT - DECEMBER 31, 2002
 DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 24)
 PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES
 TOP 25 COMPANIES

ALLIED LINES(\$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	CY				CY
FACTORY MUTUAL INSURANCE COMPANY	15.08	10.91	38,778.6	18,953.7	104.60	31,504.4	14,968.1	110.48	3,772.2	299.4	7,725.2	0.95	96.37	27.8	87.6	59.8	
GREENWICH INSURANCE COMPANY	8.59	1.14	22,080.2	1,977.3	1,016.71	17,097.8	2,037.7	739.08	11,630.1	21,824.5	11,369.1	127.64	62.02	643.4	1,056.9	504.4	
FIDELITY & DEPOSIT COMPANY OF MARYLAND	5.07	7.32	13,039.3	12,727.1	2.45	20,288.4	6,547.1	209.88	2,496.5	2,523.8	287.2	12.44	29.20	202.9	202.9	0.0	
COUNTRY MUTUAL INSURANCE COMPANY	5.03	7.69	12,939.0	13,360.7	-3.16	12,890.5	13,347.5	-3.42	1,696.2	1,821.7	268.7	14.13	27.35	4.1	4.0	0.7	
NATIONAL FIRE & MARINE INSURANCE COMPANY	4.12		10,588.6		0.00 *	5,385.5		0.00 *	0.0	269.3	269.3	5.00		0.0	0.0	0.0	
CONTINENTAL CASUALTY COMPANY	3.85	5.73	9,904.7	9,965.1	-0.61	10,235.0	8,952.2	14.33	4,404.5	-3,176.3	8,657.8	0.00 **	168.46	138.0	242.8	159.4	
ROYAL INDEMNITY COMPANY	3.15	2.85	8,107.9	4,957.3	63.55	6,602.7	4,608.4	43.27	887.6	663.0	2,196.1	10.04	37.23	11.8	11.9	0.1	
AMERICAN GUARANTEE & LIABILITY INS CO	2.80	0.65	7,192.7	1,133.9	534.36	3,287.1	803.2	309.24	2,747.4	2,156.3	4,055.9	65.60	404.78	36.3	8.8	65.9	
ALLIANZ INSURANCE COMPANY	2.45	0.22	6,307.4	383.6	1,544.47	4,103.3	87.4	4,593.08	161.6	6,118.6	6,637.9	149.12	0.00 **	35.4	241.6	221.3	
FIREMANS FUND INSURANCE COMPANY	2.18	2.34	5,598.3	4,071.4	37.50	5,573.2	4,227.7	31.83	687.5	226.0	2,185.3	4.05	24.93	155.8	476.8	721.0	
ST PAUL FIRE & MARINE INSURANCE COMPANY	2.16	2.84	5,558.9	4,934.5	12.65	5,408.6	4,141.4	30.60	2,454.6	4,297.2	2,816.7	79.45	44.09	37.0	118.2	235.2	
AFFILIATED F M INSURANCE COMPANY	2.09	1.40	5,384.7	2,425.1	122.04	3,721.4	1,874.3	98.55	187.0	459.8	317.7	12.35	22.92	0.0	1.8	2.5	
FARMERS MUTUAL HAIL INSURANCE CO OF IA	2.01	3.08	5,171.8	5,353.5	-3.39	5,171.8	5,353.5	-3.39	878.3	877.2	12.7	16.96	35.79	1.1	0.1	2.6	
TRAVELERS INDEMNITY COMPANY THE	1.69	1.02	4,335.6	1,764.8	145.67	3,287.3	1,100.2	198.78	362.4	277.5	522.7	8.44	69.31	14.8	20.2	25.0	
CINCINNATI INSURANCE COMPANY THE	1.63	1.65	4,190.7	2,871.9	45.92	3,377.1	2,278.0	48.25	1,962.1	2,331.9	1,204.7	69.05	79.84	29.0	64.0	49.0	
GREAT AMERICAN INSURANCE COMPANY	1.38	1.97	3,549.0	3,428.4	3.52	3,564.6	3,409.4	4.55	531.3	529.5	7.3	14.85	46.32	30.2	30.9	0.9	
TRAVELERS INDEMNITY COMPANY OF IL THE	1.29	2.02	3,307.7	3,513.9	-5.87	4,053.6	1,908.3	112.42	3,326.9	4,109.0	3,682.0	101.37	156.85	91.4	78.3	145.5	
XL INSURANCE AMERICA INC	1.16	0.91	2,989.9	1,587.7	88.32	2,471.6	1,392.1	77.55	250.7	451.4	1,361.9	18.26	90.20	52.0	1.9	29.5	
AMERICAN SECURITY INSURANCE COMPANY	1.15	1.46	2,954.5	2,538.5	16.39	2,732.0	2,101.8	29.98	2,595.1	3,050.0	991.6	111.64	85.26	0.0	0.0	0.0	
EMPLOYERS INSURANCE COMPANY OF WAUSAU	1.04	0.55	2,683.7	956.8	180.49	2,211.0	997.3	121.71	200.5	446.5	788.5	20.19	270.20	11.9	34.4	69.9	
WEST BEND MUTUAL INSURANCE COMPANY	1.03	1.08	2,652.4	1,875.5	41.43	2,272.7	1,644.0	38.24	778.0	1,063.5	628.0	46.79	24.29	2.6	-16.8	30.8	
FARMERS AUTOMOBILE INSURANCE ASSN THE	0.97	1.16	2,500.3	2,013.9	24.15	2,248.4	1,907.2	17.89	1,333.5	1,388.1	765.8	61.74	67.50	35.4	43.7	176.4	
ZURICH AMERICAN INSURANCE COMPANY	0.95	0.42	2,436.6	722.1	237.46	1,564.5	765.6	104.34	2,377.3	997.3	925.4	63.75	486.65	263.4	163.7	5.0	
INSURANCE CORPORATION OF HANNOVER	0.92	0.26	2,361.8	452.0	422.50	1,699.4	77.2	2,102.13	30.1	436.1	429.1	25.66	30.00	0.3	1.8	1.5	
SELECTIVE INSURANCE COMPANY OF SC	0.82	1.00	2,098.1	1,734.7	20.95	1,886.3	1,621.2	16.35	1,022.9	971.4	169.6	51.50	77.37	5.7	2.9	16.2	
TOTAL NUMBER OF COMPANIES THIS LINE: 25																	
			\$000 not omitted from totals line														
Sum:	72.60	59.67	186,712,461	103,703,377	80.04	162,638,140	86,150,717	88.78	46,774,686	54,412,703	58,276,304	33.46	76.63	1,830,302	2,878,368	2,522,604	

CY: Current Year

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

1 : Incurred Loss ration = (Incurred Loss / Earned Premium) * 100

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

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 TOP 25 COMPANIES

MULTIPLE PERIL CROP(\$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	CY			
GREAT AMERICAN INSURANCE COMPANY OF NY	20.88	15.91	33,682.6	23,673.3	42.28	33,452.8	23,506.8	42.31	13,552.6	27,094.0	18,375.8	80.99	29.81	286.0	2,314.0	2,096.0
AMERICAN GROWERS INSURANCE COMPANY	20.59	10.70	33,224.2	15,921.8	108.67	33,224.2	15,921.8	108.67	29,801.2	44,408.1	18,242.9	133.66	20.90	5.3	6.9	1.6
COUNTRY MUTUAL INSURANCE COMPANY	18.75	21.46	30,255.3	31,939.8	-5.27	30,255.3	31,939.8	-5.27	10,337.9	16,811.5	10,863.9	55.57	11.49	0.0	0.0	0.0
RURAL COMMUNITY INSURANCE COMPANY	11.62	9.96	18,754.2	14,826.7	26.49	15,218.4	10,028.1	51.76	14,533.7	12,972.4	220.6	85.24	62.88	0.0	0.0	0.0
FIREMANS FUND INSURANCE COMPANY	7.59	6.54	12,244.1	9,732.2	25.81	12,244.1	9,732.2	25.81	5,464.9	11,519.9	15,050.1	94.08	67.26	43.3	43.3	0.0
FARMERS ALLIANCE MUTUAL INSURANCE CO	6.15	5.72	9,923.7	8,510.6	16.61	9,923.7	8,510.6	16.61	10,014.9	10,014.9	0.0	100.92	100.00	0.0	0.0	0.0
ACE INSURANCE COMPANY OF IL	5.01	5.61	8,080.4	8,349.4	-3.22	8,080.4	8,349.4	-3.22	4,000.2	4,000.2	0.0	49.50	8.68	0.0	0.0	0.0
FARMERS MUTUAL HAIL INSURANCE CO OF IA	3.72	3.39	5,999.2	5,046.7	18.87	5,804.4	5,046.7	15.01	2,855.3	3,904.0	1,048.7	67.26	22.47	0.9	-14.7	0.4
NAU COUNTRY INSURANCE COMPANY	0.93		1,508.0		0.00 *	1,508.0		0.00 *	374.3	392.0	17.7	25.99		0.0	0.0	0.0
INSURANCE CORPORATION OF HANNOVER	0.91		1,464.5		0.00 *	1,464.5		0.00 *	0.0	0.0	0.0	0.00		0.0	0.0	0.0
AGRI GENERAL INSURANCE COMPANY	0.89	0.90	1,430.8	1,344.7	6.40	1,421.7	1,339.8	6.11	432.9	484.9	170.7	34.11	0.00 **	0.0	0.0	0.0
STATE FARM FIRE & CASUALTY COMPANY	0.81	0.88	1,312.8	1,316.7	-0.30	1,312.8	1,316.7	-0.30	555.4	555.4	0.0	42.31	21.31	0.0	0.0	0.0
AMERICAN AGRI BUSINESS INSURANCE COMPANY	0.72	1.53	1,155.0	2,282.4	-49.39	1,155.0	2,282.4	-49.39	1,289.0	1,597.5	489.3	138.31	15.50	0.0	0.0	0.0
HARTFORD CASUALTY INSURANCE COMPANY	0.64	1.17	1,037.5	1,739.2	-40.35	1,033.0	1,725.6	-40.14	416.3	147.1	639.5	14.24	0.00 **	0.0	0.0	0.0
ACE PROPERTY AND CASUALTY INS CO	0.62	0.50	1,002.8	749.1	33.87	1,002.8	749.1	33.87	86.5	86.5	0.0	8.63	25.45	0.0	0.0	0.0
GUIDEONE SPECIALTY MUTUAL INSURANCE CO	0.15		249.6		0.00 *	249.6		0.00 *	27.5	45.1	17.7	18.08		0.0	0.0	0.0
NATIONAL FARMERS UNION PROPERTY & CAS CO	0.01	0.02	18.9	27.4	-30.87	18.9	27.4	-30.87	13.7	12.7	2.0	66.85	21.28	0.0	0.0	0.0
CONVERIUM INSURANCE (NORTH AMERICA) INC	0.01		13.6		0.00 *	13.6		0.00 *	0.0	0.0	0.0	0.00		0.0	0.0	0.0
OLD REPUBLIC INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	6.0	0.0	21.2	0.00 **	0.00 **	0.0	0.0	0.2
GREAT AMERICAN INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.0	0.0	0.00 **	0.00 **	0.0	0.0	0.0
IGF INSURANCE COMPANY	-0.01	3.49	-12.9	5,195.7	-100.25	-12.9	5,379.3	-100.24	689.5	-634.7	0.6	0.00 **	29.67	0.0	0.0	0.0
CONTINENTAL CASUALTY COMPANY	-0.01	12.21	-16.1	18,176.8	-100.09	-16.1	18,176.8	-100.09	0.0	0.0	0.0	0.00 **	0.00 **	0.0	0.0	0.0
TOTAL NUMBER OF COMPANIES THIS LINE: 22						\$000 not omitted from totals line										
Sum:	100.00	100.00	161,328,214	148,832,422	8.40	157,354,185	144,032,367	9.25	94,451,535	133,411,378	65,160,676	84.78	27.45	335,502	2,349,479	2,098,171

CY: Current Year

PY: Prior Year

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

1 : Incurred Loss ration = (Incurred Loss / Earned Premium) * 100

2 : % 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 08, 2003

ILLINOIS DEPARTMENT OF INSURANCE
MARKET SHARE REPORT - DECEMBER 31, 2002
DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 24)
PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES
TOP 25 COMPANIES

FEDERAL FLOOD(\$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
STATE FARM FIRE & CASUALTY COMPANY	30.27	30.18	5,165.3	4,884.5	5.75	5,050.2	4,809.7	5.00	1,306.2	834.7	29.1	16.53	32.86	17.1	17.1	0.0	
ALLSTATE INSURANCE COMPANY	14.61	14.51	2,493.6	2,348.5	6.18	2,435.1	2,296.6	6.03	380.5	322.0	39.5	13.22	19.57	29.4	29.4	0.0	
HARTFORD FIRE INSURANCE COMPANY	11.91	10.92	2,033.0	1,768.3	14.97	1,989.8	1,639.9	21.34	712.0	712.0	0.0	35.78	52.59	42.1	42.1	0.0	
STANDARD FIRE INSURANCE COMPANY THE	5.47	5.85	933.7	947.6	-1.46	906.9	918.5	-1.27	117.3	47.0	57.0	5.18	40.02	14.3	14.3	0.0	
AMERICAN BANKERS INSURANCE COMPANY OF FL	5.33	5.90	909.0	954.6	-4.78	940.0	948.9	-0.94	492.1	493.9	127.1	52.54	49.00	3.6	2.2	0.8	
AUTO OWNERS INSURANCE COMPANY	4.78	4.74	815.7	767.5	6.29	784.2	757.9	3.48	604.8	583.3	0.0	74.38	60.31	36.1	36.1	0.0	
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	4.46	4.26	760.9	689.2	10.40	730.7	671.1	8.89	88.6	-2.7	37.3	0.00 **	49.00	6.6	2.6	2.3	
ILLINOIS FARMERS INSURANCE COMPANY	4.26	3.92	727.5	634.1	14.72	674.7	514.4	31.16	58.7	38.7	20.0	5.74	8.80	5.4	3.3	0.0	
OMAHA PROPERTY & CASUALTY INSURANCE CO	2.89	2.66	492.4	430.7	14.33	474.8	403.3	17.75	391.0	390.8	2.5	82.31	99.20	0.0	0.0	0.0	
AMERICAN RELIABLE INSURANCE COMPANY	2.88	0.37	491.7	59.9	720.55	340.2	19.3	1,666.11	203.7	217.2	13.5	63.84	98.97	11.9	12.5	0.6	
SELECTIVE INSURANCE COMPANY OF THE SE	2.24	1.72	381.5	278.5	36.98	314.2	252.8	24.29	72.2	46.6	47.0	14.84	99.57	5.3	4.3	2.8	
FIRST COMMUNITY INSURANCE COMPANY	1.91	2.15	326.3	347.9	-6.20	336.8	334.5	0.71	43.9	7.8	0.7	2.33	36.40	6.5	4.0	0.0	
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	1.65	1.49	281.7	241.3	16.73	256.1	227.8	12.40	154.5	138.6	2.3	54.12	57.24	7.5	6.7	0.1	
SOUTH CAROLINA INSURANCE COMPANY	1.51	1.60	258.4	258.8	-0.18	265.3	241.3	9.97	52.1	52.1	0.0	19.65	40.76	3.4	3.4	0.0	
USAA GENERAL INDEMNITY COMPANY	1.51	1.55	257.4	250.9	2.58	254.6	238.8	6.61	3.4	-7.0	0.1	0.00 **	15.44	4.7	3.0	0.3	
PRUDENTIAL PROPERTY & CASUALTY INS CO	0.86	0.92	147.3	149.6	-1.52	148.3	147.9	0.32	2.9	2.8	9.8	1.87	7.14	0.5	0.5	0.3	
BANKERS INSURANCE COMPANY	0.75	0.68	127.7	110.4	15.66	125.7	130.0	-3.27	2.9	2.8	0.4	2.20	13.36	1.6	1.5	0.0	
LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.56	0.49	95.2	79.6	19.63	86.0	79.4	8.24	11.2	11.2	0.0	12.97	6.14	0.0	0.0	0.0	
HARLEYSVILLE LAKE STATES INS CO	0.53	0.43	91.1	70.1	29.95	77.7	36.3	114.20	13.2	13.2	0.0	17.02	0.63	1.1	0.7	0.0	
AMERICAN NATIONAL PROPERTY & CASUALTY CO	0.38	0.27	64.9	43.6	48.66	53.8	38.1	41.30	39.1	39.1	0.0	72.70	111.81	0.0	0.0	0.0	
VESTA FIRE INSURANCE CORPORATION	0.29	0.31	50.0	49.5	0.95	48.3	20.8	131.87	0.0	-8.7	0.0	0.00 **	0.00	0.0	0.0	0.0	
PHILADELPHIA INDEMNITY INSURANCE COMPANY	0.26	0.02	44.3	2.8	1,498.27	17.2	1.3	1,218.48	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	
MUTUAL SERVICE CASUALTY INSURANCE CO	0.23	0.07	40.0	11.2	256.74	40.0	11.2	256.74	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	
NEW HAMPSHIRE INSURANCE COMPANY	0.17	2.08	28.7	336.1	-91.46	28.7	335.0	-91.43	5.5	-39.1	5.7	0.00 **	33.63	0.0	-2.8	0.3	
CENTURY NATIONAL INSURANCE COMPANY	0.12	0.12	20.7	19.3	7.05	20.7	14.0	47.05	1.0	1.0	0.0	4.84	0.00	0.4	0.4	0.0	
TOTAL NUMBER OF COMPANIES THIS LINE: 25					\$000 not omitted from totals line												
Sum:	99.85	97.21	17,038,071	15,734,489	8.28	16,400,102	15,088,809	8.69	4,756,756	3,897,357	392,126	23.76	38.46	197,214	181,100	7,538	

CY: Current Year

PY: Prior Year

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

1 : Incurred Loss ration = (Incurred Loss / Earned Premium) * 100

2 : % 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 08, 2003

ILLINOIS DEPARTMENT OF INSURANCE
 MARKET SHARE REPORT - DECEMBER 31, 2002
 DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 24)
 PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES
 TOP 25 COMPANIES

FARMOWNERS MULTIPLE PERIL(\$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	CY			
COUNTRY MUTUAL INSURANCE COMPANY	60.65	60.71	51,510.2	49,420.2	4.23	50,642.6	49,211.3	2.91	27,944.7	26,895.2	12,146.1	53.11	55.80	486.4	317.8	2,139.5
STATE FARM FIRE & CASUALTY COMPANY	6.66	6.18	5,653.0	5,033.9	12.30	5,346.2	5,012.3	6.66	6,130.1	6,051.4	1,709.9	113.19	72.72	58.2	27.4	158.9
AUTO OWNERS INSURANCE COMPANY	5.17	4.53	4,390.0	3,687.4	19.05	4,122.1	3,362.0	22.61	3,451.5	3,273.6	828.1	79.42	82.47	37.9	26.8	242.4
OHIO FARMERS INSURANCE COMPANY	4.23	4.29	3,594.4	3,494.7	2.85	3,536.0	3,499.4	1.04	2,956.0	2,409.6	693.5	68.15	109.14	0.0	-1.4	89.5
AMERICAN STATES INSURANCE COMPANY	3.15	3.33	2,671.3	2,710.7	-1.45	2,695.2	2,741.9	-1.70	2,529.0	1,661.8	622.3	61.66	47.54	43.4	-7.7	145.4
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	2.41	2.24	2,044.6	1,822.9	12.16	1,917.0	1,845.6	3.87	2,114.6	2,205.3	339.3	115.04	57.36	26.1	42.0	58.6
HASTINGS MUTUAL INSURANCE COMPANY	1.61	1.22	1,369.5	991.4	38.14	1,200.4	782.2	53.47	1,277.4	1,168.4	545.2	97.34	112.56	106.1	110.6	70.8
ONEBEACON INSURANCE COMPANY	1.38	0.07	1,170.6	53.1	2,106.06	420.8	32.6	1,190.07	100.1	213.9	118.2	50.84	29.42	0.3	1.1	0.8
GRANGE MUTUAL CASUALTY COMPANY	1.37	1.08	1,163.9	880.3	32.22	1,062.6	772.9	37.49	640.4	671.4	194.0	63.18	53.65	12.0	13.2	25.6
WESTERN STATES INSURANCE COMPANY	1.34	2.70	1,139.9	2,196.0	-48.09	1,802.1	1,721.0	4.71	366.9	685.8	650.9	38.05	47.10	6.9	44.9	38.1
AMERICAN RELIABLE INSURANCE COMPANY	1.29		1,094.7		0.00 *	600.1		0.00 *	128.8	312.9	184.1	52.14		0.0	0.0	0.0
ALLIED PROPERTY & CASUALTY INS CO	1.18	1.16	1,000.2	948.1	5.50	1,019.5	890.8	14.45	452.3	401.5	68.2	39.38	75.94	1.0	8.5	13.7
ROCKFORD MUTUAL INSURANCE COMPANY	1.12	1.21	953.4	981.3	-2.84	960.4	984.6	-2.45	776.3	605.1	171.5	63.01	68.78	7.0	-5.4	14.5
GREAT AMERICAN INSURANCE COMPANY OF NY	1.02	1.15	868.8	937.3	-7.31	909.9	908.4	0.17	389.3	887.3	693.4	97.51	36.81	5.7	59.8	95.1
INDIANA INSURANCE COMPANY	0.99	1.23	843.0	1,000.8	-15.77	966.0	1,042.1	-7.30	638.8	669.1	183.4	69.26	66.32	7.9	-33.8	7.8
ACE INSURANCE COMPANY OF IL	0.96	1.05	814.9	855.3	-4.73	814.4	744.3	9.42	290.3	450.9	242.1	55.37	50.41	3.4	49.0	135.1
MERIDIAN SECURITY INSURANCE COMPANY	0.84	0.62	716.8	501.4	42.96	610.0	447.8	36.22	827.4	696.0	232.1	114.08	154.26	0.0	3.8	16.6
CONSOLIDATED INSURANCE COMPANY	0.64	1.12	544.0	914.8	-40.53	690.3	1,020.4	-32.35	761.8	607.3	310.4	87.97	77.39	15.5	82.5	68.0
GREAT AMERICAN ASSURANCE COMPANY	0.49	0.54	412.6	436.3	-5.42	424.7	408.5	3.95	16.1	-4.9	43.9	0.00 **	46.55	1.7	27.1	38.5
OHIO CASUALTY INSURANCE COMPANY THE	0.40	1.28	342.6	1,045.6	-67.23	728.5	929.4	-21.61	608.4	510.7	85.2	70.10	66.30	1.4	-17.6	9.8
SHELTER MUTUAL INSURANCE COMPANY	0.38	0.40	324.4	329.4	-1.49	331.9	347.9	-4.58	232.6	86.5	78.3	26.07	91.56	28.5	24.6	9.7
PEERLESS INSURANCE COMPANY	0.31	0.01	265.6	5.4	4,830.13	166.2	0.5	31,436.62	42.4	50.0	7.5	30.06	0.00	0.8	-0.9	-1.7
MADISON MUTUAL INSURANCE COMPANY	0.29	0.28	246.3	225.6	9.16	231.9	235.5	-1.55	158.7	445.8	299.7	192.25	32.23	30.9	31.6	11.3
GENERAL STAR NATIONAL INSURANCE COMPANY	0.27	0.19	227.2	158.7	43.19	201.5	141.1	42.80	36.0	55.5	44.0	27.54	11.80	5.8	5.1	4.2
INDEMNITY INSURANCE COMPANY OF NORTH AM	0.25	0.10	208.3	78.7	164.66	171.4	118.3	44.91	2.4	29.6	62.4	17.30	25.66	0.0	2.0	43.9
TOTAL NUMBER OF COMPANIES THIS LINE: 25																
Sum:	98.39	96.68	83,570,313	78,708,925	6.18	81,571,693	77,200,814	5.66	52,872,478	51,039,616	20,553,725	62.57	61.73	886,986	810,935	3,436,294

CY: Current Year
 PY: Prior Year
 #:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
 1 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
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 ** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
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ILLINOIS DEPARTMENT OF INSURANCE
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 TOP 25 COMPANIES

HOMEOWNERS MULTIPLE PERIL(\$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				CY
STATE FARM FIRE & CASUALTY COMPANY	32.45	31.21	554,780.3	445,834.6	24.44	488,907.4	433,012.8	12.91	350,420.5	354,507.9	142,205.8	72.51	104.47	6,748.4	5,910.2	14,872.4	
ALLSTATE INSURANCE COMPANY	10.68	11.12	182,544.4	158,797.4	14.95	167,922.6	162,483.1	3.35	102,198.1	96,428.6	48,727.0	57.42	125.16	2,831.5	1,515.6	3,839.5	
ILLINOIS FARMERS INSURANCE COMPANY	6.92	7.13	118,273.5	101,830.2	16.15	108,684.0	94,550.5	14.95	54,013.4	49,460.9	34,141.6	45.51	124.79	3,617.8	4,336.7	8,375.6	
COUNTRY MUTUAL INSURANCE COMPANY	6.19	6.38	105,759.8	91,200.0	15.96	98,125.1	88,855.6	10.43	64,934.3	62,889.0	23,265.8	64.09	66.67	1,234.7	1,240.8	3,541.4	
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	5.48	5.50	93,657.9	78,568.3	19.21	84,686.6	75,835.5	11.67	60,877.7	54,344.1	22,168.7	64.17	109.78	969.1	894.2	3,211.3	
ALLSTATE INDEMNITY COMPANY	3.10	1.82	52,963.3	26,015.4	103.58	37,679.7	14,892.6	153.01	21,289.1	24,291.3	8,094.3	64.47	103.51	234.4	481.3	416.2	
ECONOMY PREMIER ASSURANCE COMPANY	2.75	1.12	46,980.1	15,962.4	194.32	34,809.6	3,951.2	781.00	13,144.6	18,613.1	7,297.5	53.47	88.23	83.1	383.4	457.9	
SAFECO INSURANCE COMPANY OF ILLINOIS	1.76	2.38	30,059.9	34,007.9	-11.61	33,350.0	34,691.3	-3.87	28,197.5	25,944.4	16,070.8	77.79	125.43	1,169.5	1,163.2	1,545.8	
TRAVELERS PROPERTY CASUALTY INS CO OF IL	1.58	1.47	27,058.0	21,047.0	28.56	23,487.8	19,201.0	22.33	13,994.3	16,577.0	8,777.0	70.58	123.71	293.4	355.5	945.6	
ECONOMY FIRE & CASUALTY COMPANY	1.04	1.33	17,774.8	18,977.0	-6.34	18,077.8	19,688.0	-8.18	12,130.9	9,469.0	4,869.1	52.38	73.01	268.5	-331.8	537.4	
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	1.02	1.03	17,504.2	14,677.8	19.26	15,745.7	13,734.2	14.65	12,136.8	11,480.8	4,295.8	72.91	185.74	278.9	235.5	408.3	
FARMERS AUTOMOBILE INSURANCE ASSN THE	0.99	0.89	16,905.3	12,724.6	32.86	14,858.9	11,792.4	26.00	12,119.8	11,021.8	4,302.8	74.18	105.48	169.2	-44.4	791.8	
PRUDENTIAL PROPERTY & CASUALTY INS CO	0.93	0.93	15,883.5	13,276.7	19.64	14,562.8	13,042.7	11.65	9,498.2	10,289.8	4,629.3	70.66	110.24	125.9	253.9	563.1	
AUTO OWNERS INSURANCE COMPANY	0.92	0.80	15,787.0	11,407.6	38.39	13,585.8	10,182.2	33.43	11,544.7	16,474.1	8,449.7	121.26	88.57	158.1	887.8	1,346.3	
CINCINNATI INSURANCE COMPANY THE	0.90	1.07	15,370.0	15,292.1	0.51	14,423.5	13,305.0	8.41	12,867.8	11,085.7	3,843.6	76.86	112.18	297.8	161.3	486.9	
NATIONAL BEN FRANKLIN INSURANCE CO OF IL	0.86	1.02	14,648.2	14,621.6	0.18	14,576.1	15,866.1	-8.13	9,961.2	10,955.3	3,068.0	75.16	101.60	661.8	1,052.7	390.9	
GREAT NORTHERN INSURANCE COMPANY	0.83	0.86	14,265.0	12,277.8	16.19	13,365.2	11,143.2	19.94	10,419.5	8,976.1	4,769.1	67.16	208.92	553.6	501.0	1,171.2	
UNITED SERVICES AUTOMOBILE ASSOCIATION	0.82	0.92	13,946.0	13,077.2	6.64	13,394.4	12,364.6	8.33	10,365.2	9,152.0	5,258.2	68.33	159.10	152.0	130.2	627.9	
HARTFORD UNDERWRITERS INSURANCE COMPANY	0.77	0.86	13,122.0	12,224.7	7.34	12,594.3	12,535.0	0.47	8,550.6	8,981.1	3,952.1	71.31	90.41	546.3	735.5	400.9	
PEKIN INSURANCE COMPANY	0.74	0.72	12,605.3	10,284.5	22.57	11,555.7	9,796.8	17.95	6,750.9	7,431.4	3,841.7	64.31	70.50	83.0	179.4	681.5	
GENERAL CASUALTY COMPANY OF ILLINOIS	0.68	0.81	11,614.4	11,586.0	0.25	11,569.3	10,657.8	8.55	7,646.7	6,700.8	2,925.2	57.92	114.28	238.1	267.7	211.6	
INDIANA INSURANCE COMPANY	0.67	0.40	11,484.0	5,747.6	99.81	7,828.1	5,943.3	31.71	5,391.1	5,718.7	1,932.8	73.05	95.77	226.9	347.9	315.2	
VIGILANT INSURANCE COMPANY	0.66	0.71	11,356.0	10,147.1	11.91	10,716.0	10,095.7	6.14	6,699.8	6,528.7	3,137.7	60.92	123.53	320.4	188.5	727.3	
STANDARD MUTUAL INSURANCE COMPANY	0.60	0.67	10,262.5	9,552.1	7.44	9,725.8	9,610.3	1.20	6,170.1	5,497.8	3,769.6	56.53	75.61	590.1	563.2	1,227.8	
ERIE INSURANCE EXCHANGE	0.56	0.29	9,626.7	4,191.5	129.67	6,590.3	2,759.0	138.86	6,105.8	7,291.4	2,651.4	110.64	128.06	73.7	183.7	154.6	
TOTAL NUMBER OF COMPANIES THIS LINE: 25						\$000 not omitted from totals line											
Sum:	83.89	81.43	1,434,232,112	1,163,328,882	23.29	1,280,822,520	1,109,989,919	15.39	857,428,658	850,110,683	376,444,589	66.37	109.14	21,926,419	21,593,090	47,248,259	

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 TOP 25 COMPANIES

COMMERCIAL MULTIPLE PERIL (NON-LIABILITY PORTION)(\$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	CY				CY
STATE FARM FIRE & CASUALTY COMPANY	5.86	5.17	46,488.0	34,842.1	33.42	40,736.7	29,690.5	37.20	26,145.6	28,808.1	14,027.1	70.72	99.70	388.4	451.5	491.1	
FEDERAL INSURANCE COMPANY	5.21	4.03	41,314.0	27,155.9	52.14	35,613.5	24,027.6	48.22	52,261.8	43,060.3	40,583.4	120.91	278.14	493.0	1,421.1	2,739.0	
CINCINNATI INSURANCE COMPANY THE	4.75	5.47	37,716.9	36,864.3	2.31	33,990.0	29,994.0	13.32	13,969.2	12,771.6	7,277.0	37.57	44.80	519.6	415.0	1,471.7	
TRAVELERS INDEMNITY COMPANY OF IL THE	3.22	2.61	25,524.0	17,572.3	45.25	21,438.6	15,152.7	41.48	2,859.5	4,202.6	3,859.1	19.60	23.32	126.8	209.8	195.1	
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	3.17	2.43	25,189.0	16,363.3	53.94	20,648.5	14,621.8	41.22	12,765.9	12,360.6	4,466.2	59.86	111.40	84.9	482.2	1,770.3	
HARTFORD FIRE INSURANCE COMPANY	2.60	2.14	20,646.2	14,467.2	42.71	18,007.4	11,988.4	50.21	13,795.8	13,143.9	1,877.9	72.99	6.54	235.2	136.4	208.3	
HARTFORD CASUALTY INSURANCE COMPANY	2.35	2.03	18,615.5	13,694.5	35.93	16,204.0	11,705.3	38.43	8,028.6	10,410.4	7,405.4	64.25	79.65	515.8	881.2	1,000.0	
ALLSTATE INSURANCE COMPANY	2.16	1.93	17,124.5	13,005.6	31.67	14,879.3	12,135.8	22.61	10,490.0	10,175.0	3,759.8	68.38	119.44	107.4	8.8	156.0	
COUNTRY MUTUAL INSURANCE COMPANY	1.99	1.76	15,808.9	11,871.0	33.17	13,743.7	10,891.3	26.19	5,601.1	5,986.5	1,866.1	43.56	45.09	141.3	193.7	178.3	
PEKIN INSURANCE COMPANY	1.95	1.83	15,445.8	12,321.5	25.36	14,007.3	11,288.6	24.08	6,215.7	6,912.1	2,451.0	49.35	58.24	262.2	116.5	632.7	
ST PAUL FIRE & MARINE INSURANCE COMPANY	1.89	2.53	14,988.0	17,035.2	-12.02	17,748.5	13,818.4	28.44	5,344.0	5,309.2	5,113.0	29.91	53.31	120.6	230.4	1,086.3	
GENERAL CASUALTY COMPANY OF ILLINOIS	1.72	1.87	13,630.4	12,593.6	8.23	12,827.9	12,169.8	5.41	5,275.9	3,296.6	1,907.7	25.70	62.09	98.0	110.2	207.7	
MARYLAND CASUALTY COMPANY	1.70	0.69	13,523.2	4,632.5	191.92	8,208.7	3,946.1	108.02	1,153.1	3,766.4	6,374.9	45.88	53.09	393.5	1,056.4	1,597.5	
INDIANA INSURANCE COMPANY	1.68	1.07	13,351.6	7,232.5	84.61	9,986.2	6,822.4	46.37	6,553.6	8,837.2	5,357.0	88.49	84.68	204.5	289.1	233.4	
ASSURANCE COMPANY OF AMERICA	1.46	2.06	11,595.7	13,900.7	-16.58	14,737.3	11,222.0	31.33	6,629.4	9,719.8	10,222.4	65.95	45.74	1,486.6	2,071.1	2,184.2	
CONSTITUTION INSURANCE COMPANY	1.40	0.75	11,087.2	5,047.4	119.66	10,180.0	2,826.0	260.23	1,294.3	6,146.8	6,789.8	60.38	76.82	140.6	613.6	617.3	
MERRIMACK MUTUAL FIRE INSURANCE COMPANY	1.33	0.95	10,584.2	6,411.1	65.09	8,130.5	5,754.9	41.28	3,007.8	2,794.9	2,273.3	34.38	59.27	96.7	39.2	386.1	
ROYAL INDEMNITY COMPANY	1.32	1.06	10,456.8	7,168.2	45.88	12,578.1	5,367.4	134.34	53.1	1,870.2	3,776.4	14.87	5.37	126.0	175.8	49.8	
CHURCH MUTUAL INSURANCE COMPANY	1.30	1.28	10,321.9	8,647.4	19.36	9,466.3	8,303.1	14.01	7,039.2	5,890.8	1,357.5	62.23	58.30	71.2	25.7	36.6	
TRAVELERS INDEMNITY COMPANY OF CT THE	1.22	0.81	9,666.6	5,435.6	77.84	7,815.5	3,954.2	97.65	1,428.8	1,795.5	840.5	22.97	39.65	54.4	79.2	74.8	
BADGER MUTUAL INSURANCE COMPANY	1.19	1.19	9,410.1	7,999.2	17.64	8,801.8	7,147.4	23.15	3,497.5	3,031.3	973.7	34.44	62.04	54.8	59.7	23.7	
WESTFIELD INSURANCE COMPANY	1.16	1.15	9,179.9	7,774.3	18.08	8,522.5	7,087.5	20.25	4,776.7	4,551.2	1,699.2	53.40	66.47	6.7	42.7	81.5	
CONTINENTAL CASUALTY COMPANY	1.14	0.93	9,076.8	6,256.4	45.08	10,515.8	5,331.0	97.26	2,682.8	2,870.6	3,059.0	27.30	80.16	321.8	244.7	236.1	
NATIONAL FIRE & MARINE INSURANCE COMPANY	1.14	0.23	9,008.8	1,562.5	476.56	8,852.5	156.3	5,565.62	0.0	1,068.5	1,193.5	12.07	80.00	0.0	267.1	298.4	
AMERICAN ECONOMY INSURANCE COMPANY	1.10	1.61	8,691.4	10,828.9	-19.74	9,723.6	12,685.6	-23.35	5,770.1	4,626.0	3,046.8	47.57	81.60	270.5	125.8	441.5	
TOTAL NUMBER OF COMPANIES THIS LINE: 25						\$000 not omitted from totals line											
Sum:	53.99	47.54	428,445,655	320,683,018	33.60	387,364,207	278,088,098	39.30	206,639,272	213,406,023	141,557,401	55.09	82.66	6,320,497	9,746,562	16,397,475	

CY: Current Year

PY: Prior Year

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

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

2 : % 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 08, 2003

ILLINOIS DEPARTMENT OF INSURANCE
 MARKET SHARE REPORT - DECEMBER 31, 2002
 DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 24)
 PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES
 TOP 25 COMPANIES

COMMERCIAL MULTIPLE PERIL (LIABILITY PORTION)(\$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	CY				CY
STATE FARM FIRE & CASUALTY COMPANY	7.08	5.73	34,220.3	25,334.2	35.08	29,823.7	22,769.8	30.98	11,505.9	10,249.3	37,247.9	34.37	63.71	3,599.5	1,328.4	10,155.0	
CINCINNATI INSURANCE COMPANY THE	5.21	5.55	25,170.9	24,537.3	2.58	23,131.1	19,698.5	17.43	10,843.3	24,440.2	44,547.3	105.66	74.77	3,348.2	5,788.3	15,709.3	
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	4.90	3.27	23,652.1	14,455.5	63.62	19,459.8	12,188.0	59.66	5,897.6	12,671.5	21,405.1	65.12	56.29	1,868.0	4,638.5	8,282.6	
FEDERAL INSURANCE COMPANY	3.28	3.06	15,827.8	13,503.9	17.21	13,898.7	13,315.2	4.38	7,486.9	7,752.4	22,911.0	55.78	30.57	3,684.2	2,230.9	12,545.8	
TRAVELERS INDEMNITY COMPANY OF IL THE	3.07	2.85	14,825.0	12,601.7	17.64	13,123.4	11,874.5	10.52	3,519.8	9,348.7	27,443.8	71.24	72.76	2,008.6	4,277.1	8,157.0	
GENERAL CASUALTY COMPANY OF ILLINOIS	2.86	3.24	13,828.5	14,321.3	-3.44	13,571.5	13,632.8	-0.45	5,972.4	5,976.8	23,288.8	44.04	64.36	2,063.9	1,665.6	3,702.1	
PEKIN INSURANCE COMPANY	2.69	2.16	13,002.1	9,544.7	36.22	11,481.7	8,672.8	32.39	2,965.3	6,233.4	16,107.8	54.29	77.97	1,256.1	3,912.0	7,543.4	
HARTFORD FIRE INSURANCE COMPANY	2.55	1.83	12,304.2	8,103.9	51.83	10,378.4	7,699.6	34.79	2,658.4	6,221.6	10,014.9	59.95	0.00 **	1,012.3	1,921.5	2,972.9	
INDIANA INSURANCE COMPANY	2.27	1.35	10,961.3	5,960.3	83.91	9,948.8	5,154.0	93.03	2,822.6	4,321.0	12,154.4	43.43	75.73	2,309.6	2,978.1	4,858.6	
WESTFIELD INSURANCE COMPANY	2.16	1.95	10,441.1	8,607.9	21.30	9,591.8	8,046.5	19.20	2,058.6	5,478.0	13,856.0	57.11	53.57	1,344.3	2,417.8	5,073.5	
COUNTRY MUTUAL INSURANCE COMPANY	2.12	1.78	10,235.7	7,884.2	29.82	9,318.8	7,476.8	24.64	1,787.0	1,923.9	11,502.7	20.65	55.93	792.1	1,052.5	4,776.9	
FIRST NONPROFIT INSURANCE COMPANY	2.04	1.49	9,831.5	6,562.9	49.80	7,776.9	6,265.5	24.12	832.0	3,739.3	12,356.9	48.08	27.31	1,596.3	1,868.4	3,586.5	
PHILADELPHIA INDEMNITY INSURANCE COMPANY	1.54	1.09	7,418.8	4,799.6	54.57	6,342.3	3,489.7	81.74	1,366.8	1,538.3	4,748.4	24.25	76.32	241.5	296.7	672.9	
ALLSTATE INSURANCE COMPANY	1.49	1.26	7,205.8	5,587.0	28.97	6,338.3	5,341.4	18.66	1,323.3	2,234.6	5,811.3	35.26	1.93	738.7	1,023.4	1,435.5	
STATEWIDE INSURANCE COMPANY	1.48	1.64	7,149.3	7,257.0	-1.48	7,077.9	7,158.6	-1.13	5,713.5	7,469.0	11,732.1	105.52	18.40	1,270.5	-2,346.5	2,679.5	
CAPITOL INDEMNITY CORPORATION	1.44	1.16	6,947.3	5,144.1	35.05	6,316.4	4,442.9	42.17	2,666.7	3,419.2	6,918.9	54.13	73.28	641.3	1,601.2	2,957.4	
BITUMINOUS CASUALTY CORPORATION	1.38	1.21	6,667.5	5,332.5	25.04	6,567.1	5,250.0	25.09	591.3	3,015.2	10,082.4	45.91	48.17	1,262.5	2,472.2	3,883.0	
MERRIMACK MUTUAL FIRE INSURANCE COMPANY	1.18	0.78	5,698.9	3,452.1	65.08	4,377.9	3,098.8	41.28	464.7	1,445.7	7,036.9	33.02	55.86	550.3	647.0	1,163.4	
ILLINOIS CASUALTY COMPANY	1.18	0.72	5,679.2	3,202.8	77.32	4,595.2	2,390.2	92.25	431.1	1,749.8	2,481.7	38.08	34.36	156.8	738.8	678.0	
TRAVELERS INDEMNITY COMPANY OF CT THE	1.17	0.78	5,660.2	3,435.4	64.76	4,655.6	2,458.1	89.40	146.5	3,940.3	5,538.9	84.64	41.83	131.5	1,054.5	1,597.7	
AMCO INSURANCE COMPANY	1.15	0.66	5,533.1	2,909.2	90.19	4,301.9	2,333.1	84.38	756.8	1,260.4	2,009.9	29.30	46.45	172.7	357.7	828.4	
AMERICAN ECONOMY INSURANCE COMPANY	1.11	1.53	5,369.5	6,781.4	-20.82	6,155.6	7,837.0	-21.45	3,794.7	951.0	17,598.1	15.45	72.00	1,365.6	948.4	5,288.0	
OWNERS INSURANCE COMPANY	1.11	0.99	5,359.1	4,360.2	22.91	4,797.1	3,938.3	21.81	1,245.1	2,687.9	6,634.0	56.03	35.54	447.1	931.7	2,197.7	
BADGER MUTUAL INSURANCE COMPANY	1.09	1.00	5,275.9	4,408.7	19.67	4,908.1	4,016.4	22.20	1,566.3	4,004.3	5,365.7	81.58	32.08	453.9	900.1	1,168.5	
AMERICAN STATES INSURANCE COMPANY	1.09	1.17	5,248.2	5,165.1	1.61	5,304.4	6,025.6	-11.97	6,747.0	1,369.4	14,872.8	25.82	130.20	1,711.4	1,819.1	5,493.1	
TOTAL NUMBER OF COMPANIES THIS LINE: 25						\$000 not omitted from totals line											
Sum:	56.62	48.27	273,513,384	213,252,785	28.26	243,242,522	194,574,190	25.01	85,163,420	133,440,734	353,667,767	54.86	56.05	34,026,988	44,523,383	117,406,760	

CY: Current Year

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

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

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 TOP 25 COMPANIES

MORTGAGE GUARANTY(\$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			
MORTGAGE GUARANTY INSURANCE CORPORATION	28.62	28.44	62,599.2	55,378.3	13.04	63,492.3	56,326.8	12.72	10,391.8	41,584.5	252,718.3	65.50	46.68	421.1	982.9	1,962.3
REPUBLIC MORTGAGE INSURANCE COMPANY	14.71	10.67	32,172.4	20,771.6	54.89	30,398.2	20,092.0	51.30	2,359.5	5,139.4	10,558.9	16.91	10.38	152.7	163.3	38.8
PMI MORTGAGE INSURANCE CO	14.36	15.00	31,418.0	29,220.5	7.52	31,249.1	29,637.1	5.44	6,114.7	8,789.8	14,985.4	28.13	18.41	70.3	70.3	0.0
GENERAL ELECTRIC MORTGAGE INSURANCE CORP	13.77	16.31	30,129.4	31,768.5	-5.16	31,309.3	31,980.0	-2.10	5,404.8	3,383.4	16,400.6	10.81	17.54	0.0	0.0	0.0
UNITED GUARANTY RESIDENTIAL INS CO	10.88	12.01	23,809.4	23,388.5	1.80	23,800.4	23,435.7	1.56	2,991.8	3,447.0	13,102.2	14.48	16.95	197.2	256.0	830.1
RADIAN GUARANTY INC	10.85	9.94	23,737.5	19,362.7	22.59	24,524.4	14,340.1	71.02	6,433.1	6,541.3	18,252.7	26.67	34.68	0.0	0.0	0.0
TRIAD GUARANTY INSURANCE CORPORATION	6.13	4.58	13,417.7	8,915.7	50.49	13,649.1	8,770.6	55.62	996.3	699.6	1,816.8	5.13	11.12	0.0	0.0	0.0
CMG MORTGAGE INSURANCE COMPANY	0.60	0.60	1,306.5	1,161.9	12.44	1,196.8	1,176.4	1.73	26.4	-19.6	170.8	0.00 **	16.37	0.0	0.0	0.0
UNITED GUARANTY CREDIT INSURANCE COMPANY	0.03	0.01	70.7	26.7	165.06	57.9	39.4	47.12	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
MGIC INDEMNITY CORPORATION	0.02	0.03	37.3	60.8	-38.64	50.7	84.1	-39.73	40.2	-298.2	869.5	0.00 **	0.00 **	4.0	-16.1	32.7
VEREX ASSURANCE INC	0.01	0.03	31.8	54.7	-41.91	43.6	72.9	-40.13	16.2	-59.5	88.7	0.00 **	0.00 **	0.0	0.0	0.0
GENERAL ELECTRIC MORT INS CORP OF NC	0.01	0.01	13.6	18.9	-28.12	16.7	23.3	-28.49	10.8	10.0	63.5	60.20	0.00 **	0.0	0.0	0.0
GE RESIDENTIAL MORT INS CORP OF NC	0.00	0.00	2.6	2.8	-7.40	2.7	3.7	-28.59	0.0	-0.4	1.1	0.00 **	67.95	0.0	0.0	0.0
MGIC CREDIT ASSURANCE CORPORATION	0.00	0.00	1.7	2.3	-26.50	1.7	2.3	-26.50	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
UNITED GUARANTY RESIDENTIAL INS CO OF NC	0.00	0.00	0.0	0.0	0.00 *	0.1	0.1	0.00	0.0	0.0	0.0	0.00	0.00 **	0.0	0.0	0.0
COMMERCIAL LOAN INSURANCE CORPORATION	0.00	0.00	0.0	0.1	-100.00	4.6	-4.5	0.00 *	0.0	0.0	0.0	0.00	0.00 **	0.0	0.0	0.0
TOTAL NUMBER OF COMPANIES THIS LINE: 16			\$000 not omitted from totals line													
Sum:	100.00	97.63	218,747,724	190,133,957	15.05	219,797,424	185,979,800	18.18	34,785,568	69,217,248	329,028,497	31.49	26.42	845,221	1,456,314	2,863,853

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 TOP 25 COMPANIES

OCEAN MARINE(\$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	PY	CY	CY
CONTINENTAL INSURANCE COMPANY THE	12.34	12.84	7,685.3	7,067.6	8.74	7,767.5	-17,203.0	0.00 *	13,611.6	7,935.3	7,423.1	102.16	0.00 **	404.9	821.1	515.3	
ST PAUL FIRE & MARINE INSURANCE COMPANY	9.84	6.94	6,129.8	3,822.1	60.38	5,272.1	3,535.7	49.11	1,640.6	2,161.1	2,168.4	40.99	72.51	18.6	46.4	229.2	
FIREMANS FUND INSURANCE COMPANY	9.16	8.85	5,702.8	4,871.7	17.06	5,230.0	4,871.2	7.36	4,317.4	3,873.2	3,037.3	74.06	64.50	162.0	51.6	48.8	
AMERICAN HOME ASSURANCE COMPANY	7.71	9.65	4,801.6	5,314.6	-9.65	4,937.9	5,120.7	-3.57	1,333.7	2,614.7	2,808.1	52.95	65.62	0.0	21.1	140.4	
ROYAL INSURANCE COMPANY OF AMERICA	5.08	3.84	3,163.4	2,113.2	49.69	2,866.8	2,420.2	18.45	1,011.3	350.6	1,372.9	12.23	13.40	189.4	190.3	239.5	
ONEBEACON AMERICA INSURANCE COMPANY	4.51	4.01	2,806.0	2,209.5	27.00	2,552.3	2,193.2	16.37	785.1	614.3	1,341.5	24.07	49.69	12.8	12.3	0.0	
FEDERAL INSURANCE COMPANY	3.95	4.23	2,458.8	2,330.0	5.53	2,427.7	2,336.0	3.93	207.4	139.5	270.9	5.74	29.60	28.1	20.2	89.9	
LIBERTY MUTUAL INSURANCE COMPANY	3.67	0.71	2,286.3	390.7	485.12	1,860.4	215.8	762.13	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	
NATIONAL CASUALTY COMPANY	3.49	0.00	2,170.4	0.0	0.00 *	1,133.7	4.4	25,813.51	0.0	354.8	359.2	31.29	69.35	0.0	6.9	7.5	
HARTFORD FIRE INSURANCE COMPANY	3.00	3.27	1,866.9	1,802.3	3.58	1,829.8	2,074.7	-11.80	84.9	316.3	494.0	17.29	12.26	22.6	23.4	-7.7	
CENTENNIAL INSURANCE COMPANY	2.75	3.84	1,714.0	2,112.5	-18.86	1,630.0	2,154.5	-24.34	739.7	7.3	155.2	0.45	67.70	10.7	-3.4	61.2	
ZURICH AMERICAN INSURANCE COMPANY	2.49	1.78	1,552.0	982.6	57.95	1,046.7	977.7	7.06	899.3	1,062.6	1,159.7	101.52	0.00 **	83.9	144.1	83.9	
INSURANCE COMPANY OF NORTH AMERICA	1.86	1.29	1,161.0	709.2	63.70	993.9	481.2	106.55	404.6	517.7	392.9	52.09	66.37	20.5	37.1	48.9	
NATIONAL SURETY CORPORATION	1.84	2.15	1,146.2	1,182.1	-3.03	1,114.0	1,241.5	-10.28	205.6	530.7	701.7	47.64	4.89	64.0	19.6	27.9	
NEW YORK MARINE AND GENERAL INS CO	1.77	1.99	1,099.9	1,093.0	0.63	1,001.9	1,215.2	-17.55	931.7	987.4	1,710.7	98.55	235.69	32.5	22.8	208.5	
TOKIO MARINE & FIRE INSURANCE CO LTD THE	1.71	1.94	1,063.6	1,066.9	-0.30	966.3	1,292.0	-25.20	106.6	220.6	370.9	22.83	16.86	-0.9	33.8	53.2	
GREAT AMERICAN INSURANCE COMPANY OF NY	1.69	2.02	1,054.9	1,111.5	-5.09	1,089.0	1,124.9	-3.19	210.6	-173.5	341.3	0.00 **	34.98	21.9	-77.6	83.8	
LANCER INSURANCE COMPANY	1.50	1.69	933.1	929.2	0.42	919.2	903.4	1.74	209.0	351.5	419.1	38.24	33.45	0.0	14.2	35.0	
AMERICAN MOTORISTS INSURANCE COMPANY	1.36	1.07	849.2	591.0	43.67	753.6	561.2	34.29	111.4	-40.2	-129.0	0.00 **	0.00 **	40.4	92.6	209.6	
INDEMNITY INSURANCE COMPANY OF NORTH AM	1.24	1.77	771.9	975.4	-20.86	945.6	1,005.2	-5.93	476.5	814.6	933.5	86.15	0.00 **	33.1	91.5	109.1	
HANOVER INSURANCE COMPANY	1.17	0.23	725.6	124.1	484.48	426.5	115.3	269.91	132.8	155.1	-208.7	36.38	68.66	0.0	3.6	551.7	
ZURICH AMERICAN INSURANCE COMPANY OF IL	1.05	2.15	653.3	1,181.8	-44.72	996.9	1,130.3	-11.80	1,332.3	-3.4	2,260.6	0.00 **	127.20	319.8	213.4	161.5	
NORTHERN INSURANCE COMPANY OF NEW YORK	1.03	1.11	642.3	611.2	5.09	632.3	584.0	8.27	386.5	159.7	422.2	25.26	25.81	132.4	132.0	54.5	
ACE AMERICAN INSURANCE COMPANY	1.01	1.05	629.1	580.2	8.42	601.7	747.9	-19.55	75.7	128.3	203.3	21.33	13.25	6.7	-0.6	74.0	
NIPPONKOA INSURANCE COMPANY OF AMERICA	0.97	1.34	604.0	738.8	-18.25	604.0	738.8	-18.25	19.0	-85.1	317.6	0.00 **	21.48	5.4	-1.6	21.0	

TOTAL NUMBER OF COMPANIES THIS LINE: 25

\$000 not omitted from totals line

Sum: 86.20 79.76 53,671,357 43,911,139 22.23 49,599,385 19,841,989 149.97 29,233,379 22,993,166 28,326,560 46.36 105.95 1,608,839 1,914,917 3,046,785

CY: Current Year

PY: Prior Year

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

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

2 : % 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 08, 2003

ILLINOIS DEPARTMENT OF INSURANCE
 MARKET SHARE REPORT - DECEMBER 31, 2002
 DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 24)
 PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES
 TOP 25 COMPANIES

INLAND MARINE(\$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	CY				PY
STATE FARM FIRE & CASUALTY COMPANY	7.79	8.39	33,920.1	32,077.8	5.74	33,003.8	31,488.1	4.81	16,876.8	16,284.6	4,532.2	49.34	53.77	229.8	218.4	414.7	
HARTFORD FIRE INSURANCE COMPANY	5.37	1.55	23,361.9	5,944.7	292.98	23,018.4	5,836.6	294.38	12,850.0	12,424.2	251.9	53.98	57.34	38.6	3.7	-87.7	
VIRGINIA SURETY COMPANY INC	4.52	5.47	19,654.1	20,943.5	-6.16	19,578.7	22,346.5	-12.39	8,703.6	7,089.3	5,478.6	36.21	41.98	30.6	30.5	0.0	
FACTORY MUTUAL INSURANCE COMPANY	3.73	1.67	16,221.6	6,390.0	153.86	11,935.7	5,342.0	123.43	6,527.6	4,838.9	2,852.2	40.54	104.66	68.7	66.1	65.6	
CONTINENTAL CASUALTY COMPANY	3.58	1.15	15,599.7	4,415.7	253.28	16,151.2	4,065.3	297.30	13,846.7	13,162.0	1,110.5	81.49	61.87	322.7	324.4	38.4	
AMERICAN ZURICH INSURANCE COMPANY	3.37	2.57	14,650.4	9,823.9	49.13	27,471.9	9,796.4	180.43	5,074.9	7,884.2	4,963.7	28.70	59.19	45.4	60.3	46.1	
ILLINOIS NATIONAL INSURANCE CO	2.84	5.60	12,384.0	21,407.9	-42.15	22,414.7	21,303.9	5.21	164.3	1,426.5	4,482.9	6.36	0.00 **	0.0	-20.2	224.1	
NATIONAL UNION FIRE INSURANCE CO OF PITT	2.62	2.24	11,417.6	8,578.7	33.09	11,702.1	7,198.6	62.56	6,070.6	14,519.2	9,920.6	124.07	102.40	196.1	591.5	496.0	
ST PAUL FIRE & MARINE INSURANCE COMPANY	2.45	2.64	10,659.2	10,105.4	5.48	10,803.7	7,826.9	38.03	2,095.2	6,191.6	4,949.8	57.31	45.27	36.8	167.4	347.7	
ZURICH AMERICAN INSURANCE COMPANY	2.41	2.62	10,504.3	10,028.6	4.74	9,545.0	8,276.0	15.33	5,852.2	7,091.1	3,325.3	74.29	95.20	146.4	138.2	25.0	
LUMBERMENS MUTUAL CASUALTY COMPANY	2.09	1.06	9,109.5	4,051.6	124.84	8,169.2	2,317.0	252.58	2,938.0	8,053.6	3,170.5	98.58	24.70	28.4	491.2	584.0	
ALLSTATE INSURANCE COMPANY	1.97	2.38	8,588.5	9,090.1	-5.52	8,842.9	9,280.4	-4.71	2,822.0	2,853.5	698.3	32.27	33.95	23.1	20.2	10.9	
AMERICAN HOME ASSURANCE COMPANY	1.85	0.15	8,052.9	556.5	1,346.98	3,892.1	468.0	731.71	809.9	2,417.1	3,428.4	62.10	319.10	29.3	90.9	171.4	
AMERICAN BANKERS INSURANCE COMPANY OF FL	1.79	2.22	7,775.6	8,495.8	-8.48	8,050.0	8,828.2	-8.82	1,290.0	1,062.7	234.6	13.20	16.36	14.9	4.9	1.5	
FIREMANS FUND INSURANCE COMPANY	1.59	1.49	6,908.2	5,692.4	21.36	6,091.7	5,145.0	18.40	2,759.7	2,540.5	1,528.0	41.70	85.17	110.3	152.9	218.3	
GREAT NORTHERN INSURANCE COMPANY	1.52	1.72	6,602.4	6,574.2	0.43	6,624.0	6,242.8	6.11	2,278.2	2,688.8	722.1	40.59	48.00	11.6	32.0	36.6	
FEDERAL INSURANCE COMPANY	1.44	1.77	6,253.6	6,759.7	-7.49	6,099.9	6,372.8	-4.28	2,173.2	2,778.8	6,408.6	45.56	110.08	280.0	154.4	427.5	
ASSURANCE COMPANY OF AMERICA	1.40	0.96	6,111.2	3,659.0	67.02	4,794.2	2,952.7	62.36	3,941.3	3,906.1	837.5	81.48	60.17	76.0	72.6	19.8	
VOYAGER PROPERTY & CASUALTY INS CO	1.38	0.62	6,024.9	2,359.1	155.40	6,046.2	3,007.3	101.05	3,201.3	3,944.6	1,202.3	65.24	36.07	0.0	0.0	0.0	
CONTINENTAL INSURANCE COMPANY THE	1.32	1.60	5,742.2	6,136.7	-6.43	5,868.0	-16,726.5	0.00 *	353.0	371.8	173.3	6.34	0.00 **	0.0	1.4	1.4	
TRAVELERS INDEMNITY COMPANY OF IL THE	1.21	1.51	5,250.0	5,757.3	-8.81	5,612.1	5,545.1	1.21	1,747.7	2,291.9	3,237.2	40.84	16.44	48.0	65.8	173.6	
CINCINNATI INSURANCE COMPANY THE	1.18	1.12	5,155.7	4,283.3	20.37	4,486.8	3,600.0	24.63	2,607.7	2,887.8	639.6	64.36	30.89	31.2	48.7	39.7	
SENECA INSURANCE COMPANY INC	0.98	0.83	4,247.7	3,169.6	34.01	4,017.6	2,837.1	41.61	310.9	202.8	739.1	5.05	26.17	115.3	93.4	11.5	
VIGILANT INSURANCE COMPANY	0.97	1.12	4,227.2	4,288.5	-1.43	4,321.9	4,399.3	-1.76	1,195.0	1,094.3	182.6	25.32	41.61	0.8	-3.7	8.3	
ILLINOIS FARMERS INSURANCE COMPANY	0.95	0.90	4,146.6	3,455.3	20.01	3,661.0	3,435.3	6.57	972.8	870.9	270.2	23.79	44.81	0.0	0.0	0.0	
TOTAL NUMBER OF COMPANIES THIS LINE: 25						\$000 not omitted from totals line											
Sum:	60.32	53.34	262,568,988	204,045,260	28.68	272,202,725	171,184,584	59.01	107,462,807	128,876,758	65,340,029	47.35	54.11	1,884,112	2,805,116	3,274,359	

CY: Current Year

PY: Prior Year

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

1 : Incurred Loss ration = (Incurred Loss / Earned Premium) * 100

2 : % 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

ILLINOIS DEPARTMENT OF INSURANCE
 MARKET SHARE REPORT - DECEMBER 31, 2002
 DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 24)
 PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES
 TOP 25 COMPANIES

FINANCIAL GUARANTY(\$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	CY			
AMBAC ASSURANCE CORPORATION	41.28	60.58	36,925.4	54,718.0	-32.52	32,106.8	36,983.0	-13.19	4,087.7	33,862.6	30,004.0	105.47	0.11	0.0	0.0	0.0
MBIA INSURANCE CORPORATION	28.31	9.27	25,321.8	8,374.8	202.36	11,575.8	8,543.8	35.49	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
FINANCIAL SECURITY ASSURANCE INC	13.18	14.20	11,786.2	12,821.7	-8.08	4,287.1	3,330.8	28.71	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
FINANCIAL GUARANTY INSURANCE COMPANY	12.42	8.79	11,106.9	7,936.5	39.95	5,739.5	4,617.7	24.29	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
RADIAN ASSET ASSURANCE INC	2.99	2.94	2,671.9	2,659.1	0.48	231.3	183.0	26.37	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
ACA FINANCIAL GUARANTY CORPORATION	0.59	1.80	530.4	1,623.4	-67.33	771.4	209.0	269.12	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
XL CAPITAL ASSURANCE INC	0.47		424.3		0.00 *	382.8		0.00 *	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
CAPITAL MARKETS ASSURANCE CORPORATION	0.45	2.29	399.5	2,070.9	-80.71	1,653.0	2,265.4	-27.03	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
FIRST NONPROFIT INSURANCE COMPANY	0.31	0.13	280.3	116.2	141.32	181.0	77.5	133.52	0.0	108.6	147.4	60.00	50.00	0.0	0.0	0.0
CONTINENTAL CASUALTY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	-0.5	5,358.1	15,624.4	0.00 **	0.00 **	0.0	807.6	1,066.4
NATIONAL FIRE INSURANCE COMPANY OF HARTF	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-40.9	0.0	0.00 **	0.00 **	0.0	0.0	0.0
TRAVELERS INDEMNITY COMPANY THE	0.00	0.00	0.0	0.0	0.00 *	64.4	37.9	70.22	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
CONNIE LEE INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	105.3	88.4	19.05	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
MBIA INSURANCE CORP OF ILLINOIS	0.00	0.00	0.0	0.0	0.00 *	183.0	457.9	-60.04	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
FIREMENS INSURANCE COMPANY OF NEWARK NJ	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.1	0.1	0.0	0.00 **	0.00 **	0.0	0.0	0.0
UNITED STATES FIDELITY & GUARANTY CO	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.3	0.3	0.0	0.00 **	0.00 **	0.0	0.0	0.0
CONTINENTAL INSURANCE COMPANY THE	0.00	0.00	0.0	0.0	0.00 *	43.0	25.2	70.21	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
CENTURY INDEMNITY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.0	3,027.8	0.00 **	0.00 **	0.0	0.0	0.0
FIREMANS FUND INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	128.9	75.7	70.22	0.0	-6.4	17.2	0.00 **	0.00 **	0.0	0.0	0.0
TOTAL NUMBER OF COMPANIES THIS LINE: 19						\$000 not omitted from totals line										
Sum:	100.00	100.00	89,446,709	90,320,616	-0.97	57,453,200	56,895,317	0.98	4,087,562	39,282,341	48,820,859	68.37	-5.86	0	807,624	1,066,446

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September 08, 2003

ILLINOIS DEPARTMENT OF INSURANCE
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 DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 24)
 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	CY				CY
ISMIE MUTUAL INSURANCE COMPANY	56.66	52.98	260,756.8	207,794.7	25.49	246,576.6	188,748.6	30.64	156,622.1	253,924.4	651,838.6	102.98	72.85	57,941.0	75,593.5	202,293.4	
AMERICAN PHYSICIANS ASSURANCE CORP	7.72	1.07	35,548.3	4,179.3	750.58	22,992.9	-1,231.2	0.00 *	0.0	11,929.9	12,457.9	51.89	0.00 **	256.1	4,434.6	4,402.5	
ST PAUL FIRE & MARINE INSURANCE COMPANY	4.73	7.22	21,773.5	28,312.5	-23.10	33,358.5	27,931.5	19.43	167,963.2	198,428.4	306,232.8	594.84	240.51	7,887.4	10,721.5	31,447.5	
PRONATIONAL INSURANCE COMPANY	3.77	4.53	17,334.9	17,769.3	-2.44	17,805.5	17,287.0	3.00	9,214.8	22,532.9	62,749.7	126.55	111.20	4,135.1	3,304.4	12,589.6	
MEDICAL PROTECTIVE COMPANY THE	3.24	2.21	14,899.3	8,648.4	72.28	11,175.6	8,551.7	30.68	278.4	7,284.4	13,065.0	65.18	20.80	1,416.4	1,842.5	3,664.9	
PHYSICIANS INSURANCE COMPANY OF WI INC	2.49	2.37	11,449.6	9,278.9	23.39	9,970.2	8,338.7	19.57	4,087.2	7,008.3	9,813.3	70.29	48.51	1,936.7	3,006.5	3,452.2	
DOCTORS' COMPANY THE	2.32	2.32	10,661.7	9,113.0	17.00	9,685.4	10,079.7	-3.91	20,156.4	16,996.7	34,907.9	175.49	186.25	3,319.9	-2,913.5	8,315.4	
ESSEX INSURANCE COMPANY	2.32	0.76	10,660.1	2,987.3	256.85	7,093.1	2,280.7	211.00	614.7	3,798.2	5,609.0	53.55	74.05	6.1	933.8	1,373.2	
TIG INSURANCE COMPANY	2.21	0.66	10,174.9	2,601.2	291.16	8,234.5	2,718.7	202.89	2,087.8	9,340.1	10,124.5	113.43	30.51	347.0	1,469.0	1,831.4	
CHICAGO INSURANCE COMPANY	2.02	3.09	9,313.4	12,106.1	-23.07	11,579.7	10,543.4	9.83	1,521.7	8,083.6	18,408.0	69.81	33.23	1,614.2	762.0	4,543.8	
CINCINNATI INSURANCE COMPANY THE	1.24	1.49	5,714.1	5,842.5	-2.20	5,268.2	4,383.3	20.19	1,882.3	3,999.1	16,838.5	75.91	127.64	969.0	607.5	8,529.1	
ISMIE INDEMNITY COMPANY	1.16	0.87	5,337.9	3,401.1	56.94	4,802.6	2,563.0	87.38	0.0	3,315.9	5,215.7	69.04	74.12	63.3	1,200.7	1,834.8	
CONTINENTAL CASUALTY COMPANY	1.16	1.97	5,332.9	7,707.4	-30.81	3,164.6	5,319.2	-40.51	9,617.7	2,948.0	37,097.8	93.15	348.45	2,324.8	4,730.6	6,402.4	
OHIC INSURANCE COMPANY	0.92	0.96	4,242.2	3,755.9	12.95	3,817.4	3,906.3	-2.28	9,322.4	6,758.2	12,949.2	177.04	54.28	805.4	2,580.8	1,775.4	
NCMIC INSURANCE COMPANY	0.83	0.88	3,817.9	3,434.4	11.17	3,609.6	3,305.5	9.20	671.5	1,425.5	4,791.2	39.49	41.35	446.2	773.6	3,584.6	
NATIONAL UNION FIRE INSURANCE CO OF PITT	0.82	0.56	3,787.4	2,187.4	73.14	1,667.8	2,448.0	-31.87	17,786.4	18,171.0	6,374.6	1,089.53	232.38	583.8	70.8	510.0	
ROCK RIVER INSURANCE COMPANY	0.67		3,087.5		0.00 *	598.2		0.00 *	0.0	345.3	345.3	57.73		0.0	75.0	75.0	
AMERICAN CASUALTY COMPANY OF READING PA	0.63	0.66	2,899.1	2,581.5	12.30	2,786.1	2,510.2	10.99	1,964.6	1,398.7	5,280.3	50.20	135.11	603.0	435.1	1,020.5	
PACO ASSURANCE COMPANY INC	0.51	0.56	2,365.8	2,206.6	7.21	2,308.7	2,192.3	5.31	1,492.5	1,211.4	3,678.0	52.47	99.35	538.0	567.5	1,117.5	
EVEREST NATIONAL INSURANCE COMPANY	0.43		1,983.4		0.00 *	505.4		0.00 *	0.0	280.8	280.8	55.56		0.0	98.3	98.3	
FIREMANS FUND INSURANCE COMPANY	0.40	1.47	1,829.2	5,774.9	-68.32	3,871.6	5,651.0	-31.49	12,575.8	19,322.1	15,519.5	499.07	83.92	1,710.3	2,984.9	1,811.1	
PODIATRY INSURANCE CO OF AM (RRG) A MUT	0.35	0.31	1,617.8	1,233.0	31.21	1,452.8	1,125.5	29.08	52.5	1,056.8	3,970.4	72.74	21.61	206.3	618.0	1,112.9	
ACE INSURANCE COMPANY OF IL	0.34	0.03	1,575.9	130.9	1,103.48	1,578.9	95.0	1,561.25	5,033.0	2,625.3	5,911.5	166.27	1,608.83	554.1	561.8	466.2	
LAWRENCEVILLE PROPERTY & CASUALTY CO	0.29	2.27	1,327.1	8,890.4	-85.07	5,706.9	8,412.7	-32.16	1,299.0	18,601.9	33,238.0	325.95	108.31	1,083.4	6,499.5	9,148.2	
GULF INSURANCE COMPANY	0.28	0.27	1,300.7	1,059.4	22.78	1,236.6	1,158.9	6.70	301.0	1,059.8	3,928.6	85.70	99.72	282.6	91.3	356.9	
TOTAL NUMBER OF COMPANIES THIS LINE: 25						\$000 not omitted from totals line											
Sum:	97.51	89.50	448,791,348	350,995,922	27.86	420,847,395	318,319,923	32.21	424,545,114	621,846,556	1,280,625,874	147.76	99.10	89,029,961	121,049,731	311,756,692	

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September 08, 2003

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 TOP 25 COMPANIES

EARTHQUAKE(\$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	CY				PY
STATE FARM FIRE & CASUALTY COMPANY	24.49	27.56	8,036.5	7,619.6	5.47	7,885.7	7,404.8	6.49	3.6	0.9	0.0	0.01	0.04	14.1	14.1	0.0	
TRAVELERS INDEMNITY COMPANY THE	6.20	5.01	2,035.5	1,386.1	46.85	1,554.9	1,493.2	4.13	0.0	478.0	559.6	30.74	0.00 **	0.0	11.4	18.8	
AMERICAN GUARANTEE & LIABILITY INS CO	4.06	0.48	1,333.8	132.4	907.44	731.9	110.1	564.58	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	
ALLIANZ INSURANCE COMPANY	3.78	0.40	1,239.5	110.1	1,026.01	727.9	23.5	2,999.78	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	
ALLSTATE INSURANCE COMPANY	3.13	4.21	1,026.9	1,162.6	-11.68	1,097.7	1,214.1	-9.59	3.3	4.2	7.1	0.38	7.92	0.1	-0.6	0.4	
INDIANA INSURANCE COMPANY	3.10	2.38	1,017.0	658.6	54.41	856.8	591.1	44.96	4.2	10.4	6.1	1.21	0.00 **	0.0	-1.6	-1.6	
EMPLOYERS INSURANCE COMPANY OF WAUSAU	2.65	0.79	869.2	217.7	299.16	694.6	230.4	201.50	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	
TRAVELERS INDEMNITY COMPANY OF IL THE	2.63	4.83	862.7	1,336.6	-35.46	1,119.9	1,531.1	-26.85	0.0	315.5	400.8	28.17	0.00 **	0.0	4.8	13.2	
AUTO OWNERS INSURANCE COMPANY	2.49	2.46	816.0	679.1	20.16	744.1	642.2	15.88	0.5	20.5	20.0	2.75	0.00 **	1.5	4.6	3.1	
GRINNELL MUTUAL REINSURANCE COMPANY	2.48	3.40	815.4	941.2	-13.36	856.9	900.5	-4.84	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	
WESTPORT INSURANCE CORPORATION	2.28	0.38	748.1	104.3	617.56	473.0	50.2	843.11	0.0	-10.6	0.0	0.00 **	11.94	0.0	-0.9	0.0	
ILLINOIS FARMERS INSURANCE COMPANY	1.99	2.72	652.5	751.7	-13.20	700.0	781.0	-10.38	0.0	5.0	5.0	0.71	0.00	3.1	3.1	0.0	
ECONOMY PREMIER ASSURANCE COMPANY	1.89	0.90	620.2	248.3	149.83	505.8	51.3	885.66	0.0	15.8	19.2	3.12	5.20	0.0	0.4	0.6	
UNITED SERVICES AUTOMOBILE ASSOCIATION	1.46	1.67	480.3	461.8	3.99	468.6	460.5	1.75	0.0	11.9	17.8	2.53	0.00 **	0.0	0.0	0.0	
UNDERWRITERS AT LLOYDS LONDON	1.24	0.38	406.9	105.9	284.35	415.6	93.7	343.61	0.0	-80.7	0.0	0.00 **	86.19	0.0	-4.2	0.0	
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	1.16	1.13	381.3	313.6	21.58	354.0	310.2	14.12	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	
ROCKFORD MUTUAL INSURANCE COMPANY	1.14	1.38	375.6	381.8	-1.62	386.5	365.8	5.67	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	
CINCINNATI INSURANCE COMPANY THE	1.03	0.94	339.4	260.2	30.47	287.1	217.6	31.95	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	
AMCO INSURANCE COMPANY	1.02	0.81	333.9	224.7	48.61	285.7	182.5	56.55	0.0	-1.9	3.1	0.00 **	1.98	0.0	-0.7	2.1	
OWNERS INSURANCE COMPANY	1.01	0.77	332.9	214.0	55.57	276.1	182.7	51.11	0.0	0.0	0.0	0.00	0.00 **	0.0	0.0	0.0	
ESSEX INSURANCE COMPANY	0.99	0.75	324.3	208.2	55.77	367.7	132.0	178.59	0.0	3.8	3.8	1.03	0.00	0.0	0.1	0.1	
ALLSTATE INDEMNITY COMPANY	0.96	0.55	316.4	151.2	109.26	226.3	78.1	189.74	0.0	0.6	0.6	0.28	0.00	0.0	0.2	0.2	
SAFECO INSURANCE COMPANY OF ILLINOIS	0.93	1.43	306.2	395.2	-22.53	363.2	421.0	-13.71	0.0	-0.4	-0.4	0.00 **	0.00 **	0.0	0.0	0.0	
INSURANCE COMPANY OF THE WEST	0.90	0.68	294.5	187.2	57.35	201.5	151.2	33.28	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	
STATE AUTO PROP AND CAS INS CO	0.87	0.86	285.9	237.6	20.30	254.4	220.7	15.26	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	
TOTAL NUMBER OF COMPANIES THIS LINE: 25						\$000 not omitted from totals line											
Sum:	73.90	66.88	24,250,781	18,489,618	31.16	21,835,962	17,839,315	22.40	11,566	772,748	1,042,727	3.54	-0.37	18,868	30,800	36,863	

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ILLINOIS DEPARTMENT OF INSURANCE
 MARKET SHARE REPORT - DECEMBER 31, 2002
 DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 24)
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 TOP 25 COMPANIES

GROUP ACCIDENT AND HEALTH *(\$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	CY				CY
STATE FARM MUTUAL AUTOMOBILE INSURANCE C	26.14	26.26	70,313.1	64,912.0	8.32	70,313.1	64,912.0	8.32	96,604.6	98,064.9	12,597.4	139.47	137.42	778.9	798.0	194.6	
CONTINENTAL CASUALTY COMPANY	18.11	13.19	48,700.4	32,608.3	49.35	44,298.2	45,905.1	-3.50	18,916.0	23,313.0	74,986.5	52.63	80.05	16.7	16.7	0.0	
AVEMCO INSURANCE COMPANY	6.54	7.60	17,578.6	18,799.7	-6.50	17,578.6	18,799.7	-6.50	9,900.3	11,102.4	4,535.0	63.16	67.03	15.0	15.0	0.0	
FEDERATED MUTUAL INSURANCE COMPANY	6.22	7.65	16,722.8	18,914.8	-11.59	16,735.7	18,917.2	-11.53	14,877.4	14,179.2	2,618.8	84.72	92.09	379.2	367.2	63.6	
ZURICH AMERICAN INSURANCE COMPANY	5.27	5.49	14,176.7	13,568.0	4.49	14,113.2	13,926.9	1.34	5,071.7	6,014.8	7,355.6	42.62	43.68	21.4	30.2	8.8	
EMPLOYERS REINSURANCE CORPORATION	4.03	3.47	10,835.0	8,576.7	26.33	10,875.3	8,545.5	27.26	4,762.5	4,927.9	5,631.4	45.31	0.00 **	96.5	70.8	85.9	
UNDERWRITERS AT LLOYDS LONDON	3.95	4.29	10,613.5	10,603.4	0.10	10,631.4	10,648.6	-0.16	5,252.5	884.2	706.4	8.32	116.22	21.0	-229.0	17.4	
FORT WAYNE HEALTH & CASUALTY INS CO	3.58	3.05	9,615.9	7,541.5	27.51	9,629.9	7,525.6	27.96	6,049.8	6,975.3	4,021.3	72.43	82.56	0.0	17.1	71.5	
SENTRY SELECT INSURANCE COMPANY	3.37	3.66	9,074.0	9,049.2	0.27	5,139.9	12,375.8	-58.47	4,839.8	4,923.5	30,173.8	95.79	95.35	25.0	25.0	0.0	
OLD REPUBLIC INSURANCE COMPANY	3.27	3.07	8,789.3	7,577.5	15.99	5,214.4	3,723.5	40.04	2,775.5	3,629.0	2,147.0	69.59	68.31	2.2	2.2	0.0	
LUMBERMENS MUTUAL CASUALTY COMPANY	2.06	3.24	5,527.3	8,002.6	-30.93	5,527.3	8,002.6	-30.93	2,891.4	6,063.6	7,363.4	109.70	55.84	7.1	1,110.9	1,103.9	
ACE AMERICAN INSURANCE COMPANY	2.04	0.26	5,491.6	637.5	761.44	5,276.2	477.2	1,005.73	0.0	2,712.0	2,852.7	51.40	29.48	0.0	0.0	0.0	
AMEX ASSURANCE COMPANY	2.04	1.56	5,475.9	3,848.6	42.28	5,340.2	3,775.5	41.44	625.5	328.7	335.7	6.16	19.77	0.3	-4.1	0.4	
NATIONAL UNION FIRE INSURANCE CO OF PITT	1.82	1.01	4,895.9	2,503.1	95.59	4,886.9	2,503.2	95.23	2,726.1	3,090.3	739.7	63.24	127.75	7.9	10.7	7.4	
BCS INSURANCE COMPANY	1.46	0.96	3,914.3	2,374.8	64.83	3,914.6	2,373.9	64.90	2,990.6	3,789.9	2,085.2	96.82	92.81	15.9	15.9	0.0	
HARTFORD FIRE INSURANCE COMPANY	1.45	1.72	3,906.1	4,246.6	-8.02	3,918.2	4,244.9	-7.69	3,877.6	3,575.2	2,991.6	91.24	147.79	159.3	159.3	0.0	
FAIRFIELD INSURANCE COMPANY	1.27	1.18	3,404.0	2,929.5	16.20	3,404.0	2,929.5	16.20	2,441.6	2,232.8	1,140.6	65.59	76.86	173.8	173.8	28.0	
FEDERAL INSURANCE COMPANY	1.23	1.64	3,309.9	4,042.9	-18.13	2,325.2	4,014.1	-42.07	1,220.9	737.6	548.3	31.72	8.51	1.7	-64.0	79.1	
CLARENDON NATIONAL INSURANCE COMPANY	0.96	0.89	2,592.0	2,203.4	17.63	2,592.0	2,203.4	17.63	1,665.4	-75.6	1,564.1	0.00 **	330.38	257.8	257.8	0.0	
UNITED WISCONSIN INSURANCE COMPANY	0.85	1.00	2,287.9	2,466.6	-7.25	2,288.5	2,483.4	-7.85	1,195.8	1,114.8	1,469.0	48.71	62.46	-0.1	-2.3	0.0	
SECURITY INSURANCE COMPANY OF HARTFORD	0.60	0.78	1,625.4	1,916.0	-15.17	1,311.4	1,805.9	-27.38	672.5	723.2	614.0	55.15	39.86	0.0	15.1	54.1	
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	0.60	0.60	1,600.8	1,485.7	7.75	1,600.8	1,485.7	7.75	1,558.0	1,548.2	322.3	96.71	105.14	0.0	0.0	0.0	
EMPIRE FIRE & MARINE INSURANCE COMPANY	0.56		1,509.7		0.00 *	1,509.7		0.00 *	152.5	776.2	623.7	51.41		0.0	0.0	0.0	
CENTRE INSURANCE COMPANY	0.37	0.46	1,003.5	1,148.9	-12.66	1,003.5	1,148.9	-12.66	2,159.1	1,760.0	113.4	175.39	62.23	0.0	0.0	0.0	
ONEBEACON AMERICA INSURANCE COMPANY	0.29	0.03	775.1	82.3	842.12	752.0	120.4	524.29	130.7	363.1	256.6	48.29	12.91	0.6	0.6	0.0	
TOTAL NUMBER OF COMPANIES THIS LINE: 25						\$000 not omitted from totals line											
Sum:	98.06	93.05	263,738,770	230,039,626	14.65	250,180,090	242,848,414	3.02	193,357,795	202,754,249	167,793,225	81.04	79.80	1,980,241	2,786,938	1,714,693	

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CREDIT A&H (GROUP AND INDIVIDUAL) *(\$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	CY			
AMERICAN SECURITY INSURANCE COMPANY	47.42	42.65	16,650.3	19,082.7	-12.75	16,650.3	19,082.7	-12.75	797.8	843.9	594.0	5.07	2.94	0.0	0.0	0.0
AMERICAN BANKERS INSURANCE COMPANY OF FL	46.93	50.02	16,480.9	22,378.0	-26.35	16,703.7	22,579.2	-26.02	2,902.4	2,337.7	2,369.2	14.00	12.19	0.6	-37.5	15.3
CENTRAL STATES INDEMNITY CO OF OMAHA	4.55	3.94	1,596.0	1,763.6	-9.50	1,596.0	1,763.6	-9.50	599.6	495.2	769.5	31.03	42.68	0.0	0.0	0.0
STATE FARM MUTUAL AUTOMOBILE INSURANCE C	1.16	0.79	407.5	352.3	15.69	604.7	755.7	-19.98	468.9	248.0	522.9	41.02	51.92	0.5	-3.0	8.4
STANDARD GUARANTY INSURANCE COMPANY	0.44	0.55	153.4	244.9	-37.37	617.9	1,037.2	-40.42	226.2	135.0	128.8	21.85	18.63	0.0	0.0	0.0
AMERICAN RELIABLE INSURANCE COMPANY	0.20		69.7		0.00 *	40.0		0.00 *	21.7	36.9	15.2	92.18		0.0	1.0	1.0
GE CASUALTY INSURANCE COMPANY	0.03	0.07	9.5	32.3	-70.47	10.0	16.6	-39.59	0.1	-5.9	0.0	0.00 **	70.55	0.0	0.0	0.0
ILLINOIS UNION INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.0	-10.0	0.00 **	0.00 **	0.0	0.0	0.0
MONTGOMERY WARD INSURANCE COMPANY	0.00		0.0		0.00 *	0.0		0.00 *	-0.2	0.0	0.0	0.00 **		0.0	0.0	0.0
ALLSTATE INSURANCE COMPANY	-0.72	1.98	-252.6	884.9	-128.55	-100.8	651.4	-115.47	593.8	719.8	820.7	0.00 **	81.85	0.0	0.0	0.0
TOTAL NUMBER OF COMPANIES THIS LINE: 10						\$000 not omitted from totals line										
Sum:	100.00	100.00	35,114,728	44,738,654	-21.51	36,121,852	45,886,406	-21.28	5,610,245	4,810,768	5,210,251	13.32	11.32	1,168	-39,567	24,638

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COLLECTIVELY RENEWABLE A&H *(\$000 omitted)

COMPANY NAME	Market Share (%) ¹		Premiums						Losses			Incurred Loss Ratio (%) ²		Defense and Cost Containment Expenses			
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) ²	Loss Ratio (%) ²	Paid (\$)	Incurred (\$)	Unpaid (\$)	
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY			CY	PY	CY	CY
AMERICAN SECURITY INSURANCE COMPANY	85.08	67.71	2.9	1.3	114.23	2.9	1.3	114.23	1.6	4.4	2.8	151.90	0.00	0.0	0.0	0.0	0.0
GOVERNMENT EMPLOYEES INSURANCE COMPANY	14.92	32.29	0.5	0.6	-21.25	0.6	0.6	-13.09	0.0	-0.1	0.0	0.00 **	0.00 **	0.0	0.0	0.0	0.0
LIBERTY MUTUAL INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-2.0	8.2	0.00 **	0.00 **	0.0	0.0	0.0	0.0
NATIONAL CASUALTY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-5.0	122.4	0.00 **	0.00 **	0.0	0.0	0.0	0.0
GE CASUALTY INSURANCE COMPANY	0.00		0.0		0.00 *	0.0		0.00 *	0.0	0.0	2,081.0	0.00 **		0.0	0.0	0.0	0.0
TOTAL NUMBER OF COMPANIES THIS LINE: 5					\$000 not omitted from totals line												
Sum:	100.00	100.00	3,379	1,982	70.48	3,426	1,976	73.38	1,600	-2,735	2,214,462	-79.83	6,295.34	0	0	0	0

CY: Current Year

PY: Prior Year

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

1 : Incurred Loss ration = (Incurred Loss / Earned Premium) * 100

2 : % 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 08, 2003

ILLINOIS DEPARTMENT OF INSURANCE
 MARKET SHARE REPORT - DECEMBER 31, 2002
 DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 24)
 PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES
 TOP 25 COMPANIES

NON-CANCELLABLE A&H *(\$000 omitted)

COMPANY NAME	Market Share (%) ¹		Premiums						Losses			Incurred Loss Ratio (%) ²		Defense and Cost Containment Expenses			
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) ²	Loss Ratio (%) ²	Paid (\$)	Incurred (\$)	Unpaid (\$)	
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY			CY	PY	CY	CY
LIBERTY MUTUAL INSURANCE COMPANY	94.36	26.46	3.5	5.2	-32.14	3.5	5.2	-32.14	5.0	5.0	0.0	143.70	44.65	0.0	0.0	0.0	0.0
MUTUAL PROTECTIVE INSURANCE COMPANY	3.07	0.58	0.1	0.1	0.00	0.1	0.1	-5.00	0.0	0.0	0.0	0.00 **	0.83	0.0	0.0	0.0	0.0
STONEBRIDGE CASUALTY INSURANCE COMPANY	2.56	0.49	0.1	0.1	0.00	0.1	0.1	22.50	0.0	0.0	0.0	0.00	6.25	0.0	0.0	0.0	0.0
ASSOCIATES INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	33.3	34.4	-3.20	0.0	2.6	2.9	7.95	0.00 **	0.0	0.0	0.0	0.0
TOTAL NUMBER OF COMPANIES THIS LINE: 4						\$000 not omitted from totals line											
Sum:	100.00	27.53	3,708	5,365	-30.89	36,992	39,738	-6.91	5,028	7,673	2,974	20.74	-1.34	0	0	0	0

CY: Current Year

PY: Prior Year

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

1 : Incurred Loss ration = (Incurred Loss / Earned Premium) * 100

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

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September 08, 2003

ILLINOIS DEPARTMENT OF INSURANCE
 MARKET SHARE REPORT - DECEMBER 31, 2002
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 TOP 25 COMPANIES

GUARANTEED RENEWABLE A&H *(\$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	CY				CY
CONTINENTAL CASUALTY COMPANY	52.80	54.56	35,903.5	32,778.7	9.53	14,467.6	12,194.1	18.64	11,695.0	21,875.0	37,503.4	151.20	89.12	0.0	0.0	0.0	
STATE FARM MUTUAL AUTOMOBILE INSURANCE C	28.09	25.92	19,105.1	15,574.4	22.67	15,844.8	13,114.1	20.82	8,568.7	9,614.0	7,784.9	60.68	73.71	5.6	22.4	124.6	
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	8.40	8.65	5,714.9	5,198.1	9.94	5,277.6	5,157.2	2.34	3,785.1	3,809.6	1,416.6	72.18	74.40	0.5	-0.6	16.9	
AF&L INSURANCE COMPANY	5.90	5.47	4,010.3	3,286.7	22.01	3,831.9	3,361.8	13.99	925.3	1,158.3	1,364.2	30.23	23.07	24.9	52.1	40.9	
MUTUAL PROTECTIVE INSURANCE COMPANY	4.55	5.04	3,095.1	3,030.4	2.14	3,159.0	2,890.3	9.30	2,035.8	1,888.6	2,317.6	59.79	68.52	29.9	21.8	30.5	
AMERICAN STATES INSURANCE COMPANY	0.22	0.28	148.0	169.6	-12.74	151.0	165.9	-8.95	81.6	56.4	366.4	37.32	59.39	0.0	-2.4	0.0	
GE CASUALTY INSURANCE COMPANY	0.03	0.03	21.2	16.1	31.72	21.3	16.0	33.53	8.8	3.7	2.8	17.25	77.38	0.0	-0.1	0.0	
NATIONAL CASUALTY COMPANY	0.00	0.01	3.0	3.0	-0.23	2.0	3.0	-32.50	5.3	63.7	58.4	3,195.99	156.23	0.0	0.0	0.0	
GENESIS INSURANCE COMPANY	0.00	0.00	1.1	1.1	0.00	-0.6	1.1	-160.61	0.2	0.8	0.6	0.00 **	0.00	0.0	0.0	0.0	
UNITED WISCONSIN INSURANCE COMPANY	0.00	0.00	0.5	0.5	8.06	0.7	0.3	118.18	0.0	0.0	0.0	5.21	123.38	0.0	0.0	0.0	
GE PROPERTY & CASUALTY INS CO	0.00	0.00	0.2	0.1	26.12	0.2	0.1	38.94	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	
AMEX ASSURANCE COMPANY	0.00	0.00	0.2	0.5	-69.22	0.2	0.5	-69.22	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	
LIBERTY MUTUAL INSURANCE COMPANY	0.00	0.00	0.1	0.1	0.00	0.1	0.1	0.00	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	
TOTAL NUMBER OF COMPANIES THIS LINE: 13						\$000 not omitted from totals line											
Sum:	100.00	99.96	68,002,927	60,059,179	13.23	42,755,769	36,904,236	15.86	27,105,878	38,470,106	50,814,992	89.98	73.82	60,987	93,238	212,842	

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

September 08, 2003

ILLINOIS DEPARTMENT OF INSURANCE
 MARKET SHARE REPORT - DECEMBER 31, 2002
 DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 24)
 PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES
 TOP 25 COMPANIES

NON-RENEWABLE FOR STATED REASONS ONLY *(\$000 omitted)

COMPANY NAME	Market Share (%) ¹		Premiums						Losses			Incurred Loss Ratio (%) ²		Defense and Cost Containment Expenses		
			Written (\$)		% Change	Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	CY	PY	Paid (\$)	Incurred (\$)	Unpaid (\$)
	CY	PY	CY	PY		CY	PY	% Change	CY	CY	CY			CY	PY	CY
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	59.34	58.24	31,270.2	31,377.8	-0.34	31,247.2	32,252.4	-3.12	28,251.6	28,224.9	22,033.0	90.33	88.10	218.2	252.9	559.6
STATE FARM MUTUAL AUTOMOBILE INSURANCE C	40.24	41.16	21,206.7	22,174.8	-4.37	21,421.7	22,922.0	-6.55	19,654.9	19,432.4	12,770.7	90.71	87.58	353.5	350.0	204.3
MUTUAL PROTECTIVE INSURANCE COMPANY	0.35	0.43	184.8	232.1	-20.36	199.6	240.2	-16.91	270.9	64.3	268.5	32.20	125.85	3.8	-0.4	3.7
NATIONAL CASUALTY COMPANY	0.05	0.12	28.3	64.8	-56.32	28.0	62.6	-55.31	91.1	201.7	145.8	720.62	175.21	0.0	0.0	0.0
GE CASUALTY INSURANCE COMPANY	0.02	0.01	8.5	6.4	31.72	8.6	6.3	35.45	2.6	6.5	7.1	75.75	47.36	0.0	-0.5	0.0
CONTINENTAL CASUALTY COMPANY	0.00	0.00	0.5	1.1	-54.92	0.5	103.9	-99.51	11.5	11.5	0.0	2,268.70	0.03	0.0	0.0	0.0
AMERICAN CASUALTY COMPANY OF READING PA	0.00	0.00	0.0	0.0	41.18	0.0	0.0	41.18	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
TOTAL NUMBER OF COMPANIES THIS LINE: 7						\$000 not omitted from totals line										
Sum:	100.00	99.97	52,699,006	53,856,989	-2.15	52,905,558	55,587,501	-4.82	48,282,519	47,941,242	35,225,155	90.62	87.98	575,543	601,972	767,709

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September 08, 2003

ILLINOIS DEPARTMENT OF INSURANCE
 MARKET SHARE REPORT - DECEMBER 31, 2002
 DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 24)
 PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES
 TOP 25 COMPANIES

OTHER ACCIDENT ONLY *(\$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	CY			
VIRGINIA SURETY COMPANY INC	63.70	56.55	13,684.9	10,165.8	34.62	13,684.9	14,339.7	-4.57	4,528.9	5,877.0	2,432.0	42.94	33.52	0.0	0.0	0.0
GULF INSURANCE COMPANY	22.72	26.75	4,881.4	4,808.5	1.51	4,881.4	4,810.5	1.47	127.9	1,321.4	1,193.4	27.07	6.15	0.0	0.1	0.1
OLD REPUBLIC INSURANCE COMPANY	10.03	10.04	2,154.2	1,805.7	19.30	2,163.7	1,562.0	38.52	1,084.8	966.4	301.6	44.66	74.75	0.0	0.0	0.0
TIG INSURANCE COMPANY	1.74	3.36	373.7	604.5	-38.18	433.1	616.8	-29.78	245.6	52.9	43.0	12.22	36.01	0.0	3.0	18.0
AMERICAN AUTOMOBILE INSURANCE COMPANY	1.02	2.57	219.9	462.1	-52.41	219.9	499.2	-55.95	95.4	217.7	191.7	98.98	37.96	18.6	38.7	20.1
UNDERWRITERS AT LLOYDS LONDON	0.32	0.00	68.6	0.0	0.00 *	59.3	0.0	0.00 *	0.0	50.0	50.0	84.25	0.00 **	5.3	10.6	2.6
NATIONAL CASUALTY COMPANY	0.25	0.34	54.0	60.5	-10.69	38.5	60.5	-36.32	2.0	13.4	11.4	34.88	4.10	0.0	0.0	0.0
AMERICAN HOME ASSURANCE COMPANY	0.12	0.14	25.4	26.1	-2.69	25.8	27.0	-4.54	0.0	-0.2	3.9	0.00 **	95.59	0.0	0.0	0.0
FEDERAL INSURANCE COMPANY	0.07	0.07	15.1	12.5	20.76	13.7	12.4	10.54	0.0	0.0	3.1	0.20	3.00	0.0	0.0	0.4
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	0.01	0.01	2.5	2.4	4.04	2.6	2.4	9.33	0.0	0.4	0.6	14.56	0.00 **	0.0	0.0	0.0
FARMERS MUTUAL HAIL INSURANCE CO OF IA	0.01	0.01	1.3	1.3	4.71	1.3	1.3	1.58	5.0	5.0	0.0	371.47	0.00	0.0	0.0	0.0
STATE FARM MUTUAL AUTOMOBILE INSURANCE C	0.00	0.00	0.8	0.8	0.00	0.8	0.8	-6.77	0.0	1.4	2.0	185.47	0.37	0.0	0.0	0.0
CONNECTICUT INDEMNITY COMPANY THE	0.00		0.3		0.00 *	0.1		0.00 *	0.0	0.0	0.0	0.00		0.0	0.0	0.0
EMPLOYERS FIRE INSURANCE COMPANY THE	0.00	0.00	0.1	0.0	0.00 *	0.1	0.0	25.00	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
NATIONWIDE MUTUAL INSURANCE COMPANY	0.00	0.00	0.0	0.1	-100.00	0.0	0.1	-50.00	0.0	0.0	0.0	13.95	0.00	0.0	0.0	0.0
VIGILANT INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.5	-100.00	0.0	-0.1	0.0	0.00 **	0.00 **	0.0	0.0	0.0
ASSOCIATES INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.5	2.3	-79.83	0.0	-0.1	0.0	0.00 **	0.00 **	0.0	0.0	0.0
CENTRAL NATIONAL INS CO OF OMAHA THE	0.00	0.00	0.0	0.0	0.00 *	6.9	7.2	-3.95	10.0	10.0	0.0	144.72	0.00	0.0	0.0	0.0
TOTAL NUMBER OF COMPANIES THIS LINE: 18						\$000 not omitted from totals line										
Sum:	100.00	99.85	21,482,076	17,950,122	19.68	21,532,631	21,942,681	-1.87	6,099,625	8,515,086	4,232,765	39.55	30.57	24,018	52,420	41,248

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ILLINOIS DEPARTMENT OF INSURANCE
 MARKET SHARE REPORT - DECEMBER 31, 2002
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 TOP 25 COMPANIES

[ALL OTHER A&H *\(\\$000 omitted\)](#)

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	CY			
STATE FARM MUTUAL AUTOMOBILE INSURANCE C	32.07	29.05	3,220.8	3,722.0	-13.47	3,229.7	3,820.2	-15.46	1,720.8	1,772.1	2,628.5	54.87	67.65	2.5	3.3	42.1
CLARENDON NATIONAL INSURANCE COMPANY	20.75	33.49	2,083.7	4,290.3	-51.43	2,058.9	4,281.7	-51.91	1,590.9	195.2	675.5	9.48	52.24	-20.2	-20.0	0.2
TIG INSURANCE COMPANY	17.30	-0.07	1,737.0	-8.4	0.00 *	1,737.0	-8.4	0.00 *	-107.2	-345.1	133.3	0.00 **	0.00 **	-5.2	-8.4	48.3
MARKEL INSURANCE COMPANY	14.61	10.07	1,467.8	1,290.3	13.76	1,179.7	1,272.2	-7.27	629.1	719.5	493.2	60.99	68.49	0.0	0.0	0.0
AMERICAN BANKERS INSURANCE COMPANY OF FL	12.75	12.43	1,280.8	1,592.3	-19.56	1,321.6	1,629.6	-18.90	213.9	214.2	106.5	16.21	12.81	0.0	-0.3	0.5
EMPIRE FIRE & MARINE INSURANCE COMPANY	1.15		115.3		0.00 *	115.3		0.00 *	0.0	0.0	0.0	0.00		0.0	0.0	0.0
REPUBLIC WESTERN INSURANCE COMPANY	0.81	0.61	81.0	78.0	3.96	81.0	78.0	3.96	10.2	3.8	9.4	4.65	25.49	0.0	0.0	0.0
METROPOLITAN PROPERTY & CASUALTY INS CO	0.40	0.24	40.0	30.9	29.43	38.4	31.0	23.64	2.7	2.4	0.3	6.37	4.84	0.0	0.0	0.0
CINCINNATI INSURANCE COMPANY THE	0.10	0.09	10.2	11.8	-13.91	10.1	11.8	-14.37	18.5	18.5	0.0	182.59	71.31	0.0	0.0	0.0
VIRGINIA SURETY COMPANY INC	0.05	0.01	4.8	1.5	223.58	1.6	1.4	13.61	0.0	0.8	0.8	52.90	0.00	0.0	0.0	0.0
AMERICAN RELIABLE INSURANCE COMPANY	0.01	0.46	1.0	59.2	-98.37	115.8	268.8	-56.91	0.0	-18.9	0.0	0.00 **	3.93	0.0	-1.2	0.0
CINCINNATI CASUALTY COMPANY THE	0.00	0.00	0.3	0.3	0.00	0.3	0.3	0.00	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
NATIONAL CASUALTY COMPANY	0.00	0.00	0.3	0.4	-12.37	0.2	0.4	-41.49	0.2	0.2	0.0	101.76	0.00	0.0	0.0	0.0
LIBERTY MUTUAL INSURANCE COMPANY	0.00	0.00	0.2	0.2	0.00	0.2	0.2	0.00	0.0	-0.2	1.5	0.00 **	0.00 **	0.0	0.0	0.1
NORTH AMERICAN SPECIALTY INSURANCE CO	0.00	-0.44	0.0	-56.3	0.00 *	0.0	-56.3	0.00 *	67.4	-3,098.5	291.8	0.00 **	0.00 **	0.0	-179.0	250.7
INSURA PROPERTY AND CASUALTY INS CO	0.00		0.0		0.00 *	0.0		0.00 *	0.4	25.7	25.4	0.00 **		0.0	0.0	0.0
UNITED STATES FIDELITY & GUARANTY CO	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-0.9	3.1	0.00 **	0.00 **	0.0	-0.6	0.4
AMERICAN STATES INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-0.3	0.0	0.00 **	0.00 **	0.0	0.0	0.0
SHELBY CASUALTY INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-1.0	0.0	0.00 **	0.00 **	0.0	0.0	0.0
EMPLOYERS FIRE INSURANCE COMPANY THE	0.00		0.0		0.00 *	0.0		0.00 *	0.0	0.0	0.0	0.00 **		0.0	0.0	0.0
DOCTORS' COMPANY THE	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-2.5	0.0	0.00 **	0.00 **	0.0	-0.5	0.0
ST PAUL FIRE & MARINE INSURANCE COMPANY	0.00		0.0		0.00 *	0.0		0.00 *	536.7	-99.0	5.7	0.00 **		0.0	0.0	0.0
TOTAL NUMBER OF COMPANIES THIS LINE: 22			\$000 not omitted from totals line													
Sum:	100.00	85.96	10,043,299	11,012,453	-8.80	9,890,035	11,330,923	-12.72	4,683,642	-613,654	4,375,116	-6.20	59.93	-22,832	-206,758	342,293

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September 08, 2003

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 DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 24)
 PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES
 TOP 25 COMPANIES

FEDERAL EMPLOYEES HEALTH BENEFITS PROGRAM PREMIUM(\$000 omitted)

COMPANY NAME	Market Share (%) ¹		Premiums						Losses			Incurred Loss Ratio (%) ²		Defense and Cost Containment Expenses		
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Paid (\$)	Incurred (\$)	Unpaid (\$)		
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY				CY	PY
NIAGARA FIRE INSURANCE COMPANY	100.00	100.00	29,485.7	60,576.7	-51.33	29,485.7	60,576.7	-51.33	22,989.1	14,224.5	0.0	48.24	45.53	0.0	0.0	0.0
TOTAL NUMBER OF COMPANIES THIS LINE: 1						\$000 not omitted from totals line										
Sum:	100.00	100.00	29,485,710	60,576,748	-51.33	29,485,710	60,576,748	-51.33	22,989,066	14,224,504	0	48.24	45.53	0	0	0

CY: Current Year

PY: Prior Year

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

1 : Incurred Loss ration = (Incurred Loss / Earned Premium) * 100

2 : % 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 08, 2003

ILLINOIS DEPARTMENT OF INSURANCE
 MARKET SHARE REPORT - DECEMBER 31, 2002
 DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 24)
 PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES
 TOP 25 COMPANIES

WORKERS' COMPENSATION(\$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	CY				CY
VIRGINIA SURETY COMPANY INC	7.94	6.30	168,296.6	117,052.5	43.78	147,982.8	100,186.3	47.71	68,340.2	108,427.5	242,373.3	73.27	100.09	3,772.9	5,702.8	23,020.7	
ZURICH AMERICAN INSURANCE COMPANY	4.82	3.56	102,131.7	66,248.3	54.17	97,918.1	55,644.7	75.97	36,479.4	60,074.7	90,460.0	61.35	92.83	2,312.3	5,893.9	11,787.0	
COMMERCE & INDUSTRY INSURANCE COMPANY	4.28	3.05	90,589.6	56,627.8	59.97	78,997.2	29,754.4	165.50	15,013.0	56,194.4	56,717.8	71.13	60.12	1,075.3	4,598.5	5,671.8	
TRAVELERS INDEMNITY COMPANY THE	3.97	1.11	84,055.6	20,676.2	306.53	61,955.6	8,515.6	627.55	12,105.2	47,072.6	52,608.5	75.98	56.63	1,156.1	4,931.5	4,515.2	
L M INSURANCE CORPORATION	3.96	0.70	83,819.8	13,073.3	541.15	47,208.6	9,938.3	375.02	12,888.9	47,041.0	45,800.5	99.65	87.05	930.5	4,248.3	4,173.9	
LIBERTY MUTUAL FIRE INSURANCE COMPANY	3.17	2.80	67,236.8	52,067.0	29.14	101,407.1	45,342.0	123.65	50,655.4	49,684.7	144,798.5	49.00	115.14	3,396.1	2,238.6	8,444.9	
ST PAUL FIRE & MARINE INSURANCE COMPANY	2.52	2.38	53,415.7	44,221.7	20.79	50,570.4	32,365.9	56.25	16,315.9	39,062.7	55,724.9	77.24	79.40	677.8	2,196.6	3,886.5	
WEST BEND MUTUAL INSURANCE COMPANY	2.07	1.69	43,815.8	31,443.2	39.35	37,271.8	27,569.0	35.19	20,674.9	28,445.1	47,553.4	76.32	78.54	1,034.4	727.4	2,955.8	
CINCINNATI CASUALTY COMPANY THE	2.00	2.56	42,303.7	47,586.3	-11.10	43,999.6	36,004.5	22.21	23,180.4	32,011.0	57,944.0	72.75	78.46	1,500.5	1,939.7	5,688.3	
COUNTRY MUTUAL INSURANCE COMPANY	1.68	1.46	35,633.4	27,214.0	30.94	32,502.6	25,147.8	29.25	19,635.0	21,868.0	48,414.0	67.28	81.91	1,549.5	1,686.0	5,208.3	
AMERICAN HOME ASSURANCE COMPANY	1.53	0.85	32,462.3	15,789.5	105.59	19,722.3	21,637.4	-8.85	8,334.6	10,658.3	26,982.6	54.04	98.57	1,032.3	1,339.9	2,698.3	
TWIN CITY FIRE INSURANCE COMPANY	1.46	1.25	31,012.6	23,163.9	33.88	27,717.2	21,623.5	28.18	10,399.3	14,436.7	39,301.3	52.09	57.86	932.7	1,179.3	2,776.3	
ILLINOIS NATIONAL INSURANCE CO	1.46	0.90	30,860.6	16,739.7	84.36	24,490.7	19,047.5	28.58	15,651.8	3,676.3	46,318.6	15.01	75.54	235.7	-1,367.9	4,631.9	
STATE FARM FIRE & CASUALTY COMPANY	1.42	1.33	30,184.3	24,708.9	22.16	28,834.2	25,891.4	11.37	17,035.5	16,396.4	29,762.8	56.86	63.77	745.3	537.8	2,492.0	
TRAVELERS INDEMNITY COMPANY OF IL THE	1.39	2.81	29,382.8	52,299.6	-43.82	34,481.8	54,398.2	-36.61	28,658.6	15,770.7	103,783.2	45.74	54.63	3,026.1	2,259.9	8,746.3	
PEKIN INSURANCE COMPANY	1.20	1.13	25,509.9	21,057.1	21.15	23,606.5	19,271.9	22.49	10,950.6	17,298.6	27,609.0	73.28	63.49	1,022.9	1,621.9	2,328.4	
WESTFIELD INSURANCE COMPANY	1.20	0.02	25,471.5	326.1	7,711.84	14,019.2	210.0	6,577.19	2,648.1	14,693.7	12,401.7	104.81	202.34	4.5	808.2	827.4	
ACUITY A MUTUAL INSURANCE COMPANY	1.18	0.80	24,968.5	14,946.8	67.05	20,603.9	12,864.0	60.17	7,650.6	12,038.7	14,178.1	58.43	69.44	409.8	498.0	1,145.3	
FEDERAL INSURANCE COMPANY	1.17	0.98	24,863.7	18,250.5	36.24	22,560.0	16,722.3	34.91	7,021.6	9,050.4	23,248.1	40.12	51.31	633.0	1,387.0	2,959.5	
ACCIDENT FUND COMPANY OF AMERICA	1.11	0.55	23,422.5	10,226.8	129.03	18,144.7	5,254.8	245.30	3,944.7	11,432.4	9,932.7	63.01	57.04	884.0	1,716.9	1,017.5	
LIBERTY MUTUAL INSURANCE COMPANY	1.09	3.06	22,991.7	56,906.9	-59.60	27,834.4	57,890.1	-51.92	28,189.0	12,314.3	82,240.6	44.24	84.50	1,901.9	1,114.0	5,910.7	
DIAMOND INSURANCE COMPANY	1.05	1.04	22,310.8	19,356.8	15.26	22,418.4	15,796.3	41.92	11,078.3	13,432.7	15,979.4	59.92	87.21	1,248.6	1,524.1	1,563.2	
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	1.03	0.68	21,878.4	12,558.2	74.22	18,144.6	9,594.8	89.11	8,764.3	19,421.7	20,945.3	107.04	94.66	258.6	1,172.0	2,079.4	
EMPLOYERS INSURANCE COMPANY OF WAUSAU	1.00	0.63	21,195.2	11,718.4	80.87	16,015.2	10,705.2	49.60	8,525.7	6,814.8	33,649.9	42.55	112.95	731.3	228.5	4,033.1	
LUMBERMENS MUTUAL CASUALTY COMPANY	0.99	-0.19	20,986.4	-3,466.5	0.00 *	19,229.0	22,393.2	-14.13	11,321.0	-1,712.7	26,592.9	0.00 **	56.03	172.3	2,683.2	7,281.8	
TOTAL NUMBER OF COMPANIES THIS LINE: 25						\$000 not omitted from totals line											
Sum:	54.70	41.48	1,158,800,049	770,792,997	50.34	1,037,636,051	683,768,989	51.75	455,462,022	665,604,824	1,355,321,257	64.15	81.28	30,644,340	50,866,070	125,843,246	

CY: Current Year

PY: Prior Year

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

2 : % 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 08, 2003

ILLINOIS DEPARTMENT OF INSURANCE
 MARKET SHARE REPORT - DECEMBER 31, 2002
 DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 24)
 PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES
 TOP 25 COMPANIES

OTHER LIABILITY(\$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	CY				PY
ILLINOIS NATIONAL INSURANCE CO	17.14	21.38	418,393.5	460,138.4	-9.07	376,356.5	365,677.9	2.92	289,170.4	541,631.5	865,477.5	143.91	108.71	12,911.2	38,378.1	117,559.7	
ZURICH AMERICAN INSURANCE COMPANY	8.27	5.72	201,924.5	123,065.6	64.08	173,696.2	154,605.2	12.35	87,723.9	144,376.8	226,587.0	83.12	88.93	12,903.1	30,472.6	50,817.0	
ZURICH AMERICAN INSURANCE COMPANY OF IL	7.06	8.19	172,415.7	176,352.9	-2.23	180,296.6	175,107.4	2.96	152,715.8	166,990.0	263,658.4	92.62	89.54	23,485.1	28,864.8	47,325.9	
NEW HAMPSHIRE INSURANCE COMPANY	6.27	4.95	153,004.0	106,462.9	43.72	159,909.8	156,115.9	2.43	194,502.2	310,018.0	201,519.6	193.87	53.37	498.9	16,673.2	28,324.9	
FEDERAL INSURANCE COMPANY	4.10	3.70	100,096.0	79,708.3	25.58	91,992.1	74,692.6	23.16	27,535.2	33,603.1	187,843.5	36.53	51.86	10,429.3	11,411.3	49,738.7	
LIBERTY INSURANCE COMPANY OF AMERICA	4.00	4.45	97,664.9	95,774.5	1.97	94,006.0	92,033.5	2.14	101,701.2	118,324.5	312,422.8	125.87	207.12	0.0	10,336.4	17,196.2	
NATIONAL UNION FIRE INSURANCE CO OF PITT	3.23	3.92	78,795.1	84,304.0	-6.53	35,167.4	113,786.4	-69.09	81,029.6	96,296.0	235,491.0	273.82	79.87	-14,426.9	-16,986.1	29,714.0	
ST PAUL FIRE & MARINE INSURANCE COMPANY	2.35	1.87	57,421.2	40,278.9	42.56	50,898.6	33,042.5	54.04	12,576.1	33,491.2	74,322.8	65.80	41.84	5,008.7	12,841.5	25,155.5	
CONTINENTAL CASUALTY COMPANY	2.33	2.21	56,917.2	47,635.8	19.48	52,544.1	46,760.4	12.37	57,962.0	-11,365.9	307,727.6	0.00 **	140.68	16,076.3	19,055.7	25,584.1	
LUMBERMENS MUTUAL CASUALTY COMPANY	1.57	1.44	38,364.7	31,064.2	23.50	33,495.9	41,005.8	-18.31	14,492.4	-1,216.3	45,393.3	0.00 **	49.32	1,472.8	-933.8	4,696.1	
AMERICAN ZURICH INSURANCE COMPANY	1.52	2.60	37,206.8	55,925.0	-33.47	31,568.3	54,825.7	-42.42	39,716.2	42,337.4	47,838.7	134.11	116.03	1,088.8	-2,543.9	7,201.0	
CINCINNATI INSURANCE COMPANY THE	1.46	1.40	35,664.8	30,126.0	18.39	31,213.5	24,266.1	28.63	9,805.5	15,690.3	52,643.8	50.27	70.40	1,052.4	-1,815.3	4,801.5	
STATE FARM FIRE & CASUALTY COMPANY	1.40	1.46	34,219.0	31,432.5	8.86	32,401.2	31,135.6	4.06	26,894.2	2,419.9	73,001.2	7.47	86.05	491.6	90.5	1,554.5	
UNDERWRITERS AT LLOYDS LONDON	1.31	2.57	32,017.4	55,407.7	-42.22	43,333.2	56,108.4	-22.77	8,117.7	55,267.7	210,933.7	127.54	102.27	9,191.1	52,751.0	70,311.2	
CATERPILLAR INSURANCE COMPANY	1.08	0.63	26,411.5	13,581.3	94.47	1,106.4	80.8	1,268.83	552.2	896.9	350.9	81.07	82.49	0.0	0.0	0.0	
AMERICAN HOME ASSURANCE COMPANY	1.05	0.66	25,567.4	14,168.9	80.45	20,536.3	12,006.0	71.05	5,159.4	16,852.0	34,990.1	82.06	21.93	1,274.5	2,137.1	4,275.4	
ROYAL INSURANCE COMPANY OF AMERICA	1.00	0.65	24,529.3	13,902.4	76.44	22,018.3	14,376.6	53.15	2,016.9	1,346.4	27,753.3	6.12	47.46	1,109.9	932.4	12,004.1	
GULF INSURANCE COMPANY	0.99	0.95	24,255.8	20,470.1	18.49	24,131.5	21,404.9	12.74	7,789.6	11,339.9	31,057.6	46.99	58.99	1,858.8	1,032.0	9,238.8	
ACE AMERICAN INSURANCE COMPANY	0.93	0.38	22,741.2	8,120.3	180.05	17,785.3	8,162.1	117.90	466.3	1,192.4	13,587.1	6.70	0.00 **	153.2	1,775.6	2,523.9	
WEST BEND MUTUAL INSURANCE COMPANY	0.93	0.70	22,723.7	14,990.4	51.59	19,162.9	12,989.9	47.52	4,100.8	4,362.7	16,759.0	22.77	37.55	839.1	1,922.0	7,838.9	
TWIN CITY FIRE INSURANCE COMPANY	0.83	0.51	20,168.6	10,887.8	85.24	15,138.5	12,385.8	22.22	3,390.9	2,882.1	24,068.2	19.04	46.24	1,019.2	339.8	2,966.7	
GREAT AMERICAN INSURANCE COMPANY	0.81	0.57	19,733.5	12,185.4	61.94	16,023.8	11,194.0	43.15	1,546.7	3,894.4	20,182.2	24.30	42.58	340.3	850.1	2,222.0	
ST PAUL MERCURY INSURANCE COMPANY	0.80	0.73	19,499.8	15,718.9	24.05	17,315.8	14,247.4	21.54	4,375.4	9,585.7	27,970.5	55.36	49.29	2,369.9	3,308.3	8,626.4	
EXECUTIVE RISK INDEMNITY INC	0.76	0.74	18,585.4	15,899.0	16.90	18,837.8	16,869.7	11.67	1,940.5	8,283.2	23,633.8	43.97	0.00 **	1,837.7	6,382.2	13,729.5	
COUNTRY MUTUAL INSURANCE COMPANY	0.61	0.63	14,985.5	13,623.0	10.00	14,330.5	13,556.4	5.71	3,304.0	6,541.4	37,590.4	45.65	5.99	698.8	-335.2	6,468.6	
TOTAL NUMBER OF COMPANIES THIS LINE: 25						\$000 not omitted from totals line											
Sum:	71.82	73.00	1,753,306,563	1,571,224,042	11.59	1,573,266,464	1,556,437,020	1.08	1,138,585,052	1,615,041,290	3,362,804,011	102.66	89.87	91,683,869	216,939,911	549,874,510	

CY: Current Year

PY: Prior Year

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

1 : Incurred Loss ration = (Incurred Loss / Earned Premium) * 100

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ILLINOIS DEPARTMENT OF INSURANCE
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 TOP 25 COMPANIES

PRODUCTS LIABILITY(\$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	CY				CY
ST PAUL FIRE & MARINE INSURANCE COMPANY	13.47	6.08	16,340.9	7,230.1	126.01	12,714.5	6,052.8	110.06	1,756.2	3,259.0	10,430.0	25.63	39.21	1,939.0	2,833.5	6,503.6	
ZURICH AMERICAN INSURANCE COMPANY	10.71	9.17	12,997.8	10,900.0	19.25	13,682.4	8,838.8	54.80	3,004.9	5,970.5	25,730.3	43.64	127.75	4,058.6	8,790.2	12,639.8	
AMERICAN ZURICH INSURANCE COMPANY	5.42	2.17	6,580.0	2,577.8	155.26	5,357.2	786.3	581.28	200.1	2,517.8	3,931.5	47.00	215.34	167.0	153.1	1,075.3	
FEDERAL INSURANCE COMPANY	5.20	4.10	6,311.7	4,869.9	29.61	5,962.7	4,216.3	41.42	5,945.1	12,761.4	33,812.8	214.02	269.92	3,201.7	4,286.2	5,455.8	
ALLIANZ INSURANCE COMPANY	4.33	6.76	5,252.8	8,034.8	-34.62	7,649.0	8,304.5	-7.89	753.1	29,305.0	53,112.6	383.12	58.78	118.6	6,389.2	12,682.2	
CINCINNATI INSURANCE COMPANY THE	3.79	3.52	4,595.8	4,181.3	9.91	4,001.1	3,339.1	19.83	87.0	1,521.4	5,984.9	38.02	37.75	300.5	-143.4	1,360.9	
ESSEX INSURANCE COMPANY	3.27	0.92	3,964.1	1,088.8	264.08	2,024.5	942.4	114.83	-5.0	488.2	969.0	24.11	34.66	4.1	366.3	548.6	
ELECTRIC INSURANCE COMPANY	2.73		3,317.8		0.00 *	2,326.1		0.00 *	679.1	2,361.1	1,682.0	101.51		6.5	287.0	280.5	
LIBERTY MUTUAL FIRE INSURANCE COMPANY	2.41	2.04	2,925.5	2,426.5	20.57	2,246.6	2,407.4	-6.68	973.6	532.8	4,776.2	23.71	0.00 **	404.3	363.0	2,314.3	
NATIONAL SURETY CORPORATION	2.32	2.14	2,815.0	2,545.1	10.61	2,732.2	2,458.4	11.14	329.4	6,877.5	13,616.0	251.72	78.00	87.3	335.0	929.4	
UNITED STATES FIRE INSURANCE COMPANY	2.32	2.81	2,810.4	3,341.3	-15.89	3,229.8	2,718.5	18.81	894.4	915.3	7,532.8	28.34	0.00 **	219.6	415.3	4,887.1	
SENTRY INSURANCE A MUTUAL COMPANY	2.17	2.63	2,636.9	3,123.5	-15.58	2,395.7	2,327.0	2.95	2,956.1	-2,086.1	9,203.4	0.00 **	70.83	753.1	-1,257.5	3,331.7	
ROYAL INSURANCE COMPANY OF AMERICA	1.86	1.75	2,262.3	2,079.4	8.79	1,866.0	2,147.6	-13.11	4,916.4	9,861.8	19,171.9	528.49	292.43	1,747.8	4,715.1	11,503.2	
AMERICAN MANUFACTURERS MUTUAL INS CO	1.77	0.48	2,152.8	575.6	274.00	1,791.6	765.3	134.10	179.1	2,338.9	2,292.2	130.54	21.65	40.1	200.9	211.3	
UNIVERSAL UNDERWRITERS INSURANCE COMPANY	1.76	1.54	2,135.7	1,836.6	16.29	2,141.1	1,814.7	17.98	560.3	1,495.7	3,259.4	69.86	33.35	241.6	1,260.3	1,465.0	
TWIN CITY FIRE INSURANCE COMPANY	1.68	1.62	2,042.9	1,925.5	6.10	2,007.0	1,394.3	43.94	-10.0	661.4	3,865.6	32.96	20.70	116.1	353.4	917.9	
WEST BEND MUTUAL INSURANCE COMPANY	1.66	1.46	2,018.4	1,734.1	16.40	1,848.8	1,626.5	13.67	10.2	449.8	1,128.0	24.33	11.92	56.8	303.0	596.5	
QBE INSURANCE CORPORATION	1.59	0.09	1,924.2	105.7	1,721.00	1,453.5	-93.5	0.00 *	0.0	396.4	396.4	27.27	0.00 **	0.0	87.5	87.8	
ST PAUL MERCURY INSURANCE COMPANY	1.58	3.01	1,916.9	3,577.1	-46.41	2,890.7	3,657.5	-20.96	333.1	-146.8	3,793.2	0.00 **	36.63	251.2	-304.3	1,335.0	
CONTINENTAL CASUALTY COMPANY	1.48	0.47	1,801.6	554.7	224.80	1,299.7	503.0	158.42	1,605.9	-786.9	13,517.8	0.00 **	173.68	1,360.9	1,528.5	898.3	
AMERICAN MOTORISTS INSURANCE COMPANY	1.48	1.00	1,795.4	1,191.0	50.75	1,740.5	1,249.4	39.31	2,118.8	-31,121.3	152,345.6	0.00 **	152.48	8,049.0	-27,254.5	105,574.8	
TRAVELERS INDEMNITY COMPANY OF IL THE	1.42	0.58	1,723.1	690.1	149.68	1,372.5	185.7	638.97	1,886.0	-6,345.1	28,698.8	0.00 **	0.00 **	381.8	516.0	18,711.4	
FIDELITY & CASUALTY COMPANY OF NY THE	1.41	0.00	1,716.9	0.0	0.00 *	1,716.9	0.0	0.00 *	312.6	582.5	1,283.7	33.93	0.00 **	139.8	140.9	1.1	
MEDMARC CASUALTY INSURANCE COMPANY	1.32	1.41	1,606.7	1,672.4	-3.93	1,700.4	1,520.8	11.81	3,247.5	3,219.6	2,277.2	189.35	87.93	293.4	420.6	0.0	
FEDERATED MUTUAL INSURANCE COMPANY	1.20	1.12	1,450.8	1,336.8	8.53	1,401.6	1,174.6	19.32	47.3	288.0	2,484.7	20.55	62.13	139.8	209.8	1,153.3	
TOTAL NUMBER OF COMPANIES THIS LINE: 25						\$000 not omitted from totals line											
Sum:	78.36	56.86	95,096,356	67,597,902	40.68	87,552,319	58,337,437	50.08	32,781,061	45,317,776	405,296,045	51.76	405.76	24,078,757	4,994,771	194,464,908	

CY: Current Year

PY: Prior Year

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

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

2 : % 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

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 TOP 25 COMPANIES

PRIVATE PASSENGER AUTO NO-FAULT (PIP)(\$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	CY			
GEICO GENERAL INSURANCE COMPANY	27.19	42.94	182.8	1,053.2	-82.65	432.4	1,094.6	-60.50	644.0	221.8	166.1	51.30	115.37	9.9	-7.7	6.9
WEST AMERICAN INSURANCE COMPANY	20.57	5.67	138.3	139.0	-0.53	136.9	144.4	-5.16	236.2	68.1	112.7	49.71	275.78	1.0	-15.1	16.6
GOVERNMENT EMPLOYEES INSURANCE COMPANY	16.67	24.78	112.1	607.7	-81.56	257.4	621.6	-58.59	284.1	66.4	76.6	25.78	81.02	5.4	-3.7	3.2
AMICA MUTUAL INSURANCE COMPANY	13.22	3.44	88.9	84.4	5.29	85.4	84.5	1.03	25.2	20.0	27.4	23.47	23.76	1.2	0.7	1.6
GE CASUALTY INSURANCE COMPANY	8.06	3.38	54.2	82.8	-34.56	64.5	89.9	-28.25	64.4	90.1	58.2	139.66	2.55	0.0	-1.6	3.9
GE PROPERTY & CASUALTY INS CO	5.53	2.87	37.2	70.4	-47.13	50.3	80.7	-37.63	1.9	0.6	21.1	1.17	5.74	0.0	5.0	5.5
SENTRY INSURANCE A MUTUAL COMPANY	2.47	0.04	16.6	0.9	1,717.31	18.8	15.9	18.14	11.7	11.2	24.5	59.67	41.80	0.0	-0.6	2.6
GEICO INDEMNITY COMPANY	2.20	5.48	14.8	134.3	-88.99	49.1	130.3	-62.28	36.1	0.5	8.6	1.08	65.91	0.9	-0.5	0.4
CONSTITUTION INSURANCE COMPANY	2.17		14.6		0.00 *	14.6		0.00 *	0.0	10.4	10.4	71.19		0.0	1.2	1.2
FEDERAL INSURANCE COMPANY	1.20	0.28	8.1	6.9	17.84	7.5	6.4	15.93	0.0	0.4	2.9	5.04	8.61	0.0	0.0	0.3
AMERICAN FIRE AND CASUALTY COMPANY	1.15	0.31	7.8	7.7	0.85	7.5	8.1	-7.55	0.0	-54.9	0.2	0.00 **	677.03	0.0	-6.7	0.1
GEICO CASUALTY COMPANY	0.93	3.27	6.2	80.2	-92.24	26.0	78.0	-66.73	23.9	1.9	18.1	7.47	145.40	2.6	1.7	0.8
OHIO CASUALTY INSURANCE COMPANY THE	0.69	0.26	4.7	6.5	-27.98	5.0	7.0	-29.51	1.7	-4.9	0.1	0.00 **	62.88	0.0	-1.1	0.1
IMT INSURANCE COMPANY (MUTUAL)	0.20	0.03	1.3	0.6	105.92	1.0	0.4	146.34	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
VIKING INSURANCE COMPANY OF WISCONSIN	0.15	3.38	1.0	82.9	-98.78	1.0	84.3	-98.80	-3.9	-13.2	11.4	0.00 **	32.08	0.1	-11.7	3.8
MID CENTURY INSURANCE COMPANY	0.02		0.1		0.00 *	0.1		0.00 *	0.0	0.0	0.0	29.05		0.0	0.0	0.0
CENTENNIAL INSURANCE COMPANY	0.01	0.01	0.1	0.1	-54.48	0.1	0.1	-44.52	0.0	0.0	0.0	0.00 **	0.00 **	0.0	0.0	0.0
PROPERTY & CASUALTY INS CO OF HARTFORD	0.01	0.00	0.1	0.0	0.00 *	-0.3	0.0	0.00 *	0.0	0.0	0.0	0.00 **	0.00 **	0.0	0.0	0.0
TOKIO MARINE & FIRE INSURANCE CO LTD THE	0.01	0.03	0.0	0.7	-94.40	0.3	0.7	-64.51	0.0	-0.6	0.5	0.00 **	20.22	0.0	-0.2	0.1
ATLANTIC MUTUAL INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00	0.0	0.0	-17.65	0.0	0.0	0.0	7.14	0.00	0.0	0.0	0.0
AMERICAN MODERN HOME INSURANCE COMPANY	0.00	0.00	0.0	0.0	-75.68	0.0	0.0	-75.76	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
GLENS FALLS INSURANCE COMPANY THE	0.00	0.00	0.0	-0.1	0.00 *	0.0	0.0	0.00 *	0.0	0.0	0.0	0.00 **	0.00 **	0.0	0.0	0.0
HARLEYSVILLE LAKE STATES INS CO	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	39.2	52.2	0.00 **	0.00 **	0.0	3.8	4.6
PROGRESSIVE PREMIER INS CO OF ILLINOIS	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	9.1	8.6	6.7	0.00 **	0.00 **	0.0	-0.3	0.3
AMERICAN PREMIER INSURANCE COMPANY	0.00		0.0		0.00 *	0.0		0.00 *	0.0	-0.3	-0.3	0.00 **		0.0	0.0	0.0
TOTAL NUMBER OF COMPANIES THIS LINE: 25			\$000 not omitted from totals line													
Sum:	102.45	96.15	688,742	2,358,293	-70.79	1,157,551	2,447,204	-52.70	1,334,449	465,303	597,488	40.20	103.80	21,050	-36,913	51,894

CY: Current Year

PY: Prior Year

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

1 : Incurred Loss ration = (Incurred Loss / Earned Premium) * 100

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

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OTHER PRIVATE PASSENGER AUTO LIABILITY(\$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	CY				PY
STATE FARM MUTUAL AUTOMOBILE INSURANCE C	29.32	29.22	823,714.2	745,539.4	10.49	800,787.9	733,819.9	9.13	584,381.0	636,629.0	607,232.7	79.50	79.83	42,576.8	44,181.5	114,269.9	
ALLSTATE INSURANCE COMPANY	6.80	7.83	191,110.5	199,833.2	-4.37	193,383.1	202,962.1	-4.72	135,480.4	150,553.7	174,332.9	77.85	61.04	14,607.6	13,133.3	38,534.2	
COUNTRY MUTUAL INSURANCE COMPANY	5.74	6.01	161,355.0	153,489.3	5.12	157,709.6	153,164.3	2.97	103,330.7	104,375.4	124,018.1	66.18	61.09	4,137.6	4,314.6	13,748.1	
ILLINOIS FARMERS INSURANCE COMPANY	4.67	5.30	131,167.3	135,259.9	-3.03	132,299.1	134,368.8	-1.54	71,426.5	59,299.4	118,515.8	44.82	61.58	7,446.3	6,915.8	11,746.7	
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	4.24	4.20	119,079.2	107,070.0	11.22	115,791.2	105,874.7	9.37	77,255.2	80,624.4	89,669.7	69.63	73.35	7,256.8	8,457.5	17,015.0	
STATE FARM FIRE & CASUALTY COMPANY	2.51	2.07	70,568.5	52,895.0	33.41	67,717.3	46,012.7	47.17	48,580.5	62,204.4	50,721.7	91.86	98.01	1,897.9	3,647.3	8,300.2	
ALLSTATE PROPERTY & CASUALTY INS CO	2.28	1.52	64,046.0	38,687.7	65.55	57,783.3	32,106.1	79.98	25,890.0	46,219.1	41,780.6	79.99	69.36	972.6	4,380.7	5,684.8	
AFFIRMATIVE INSURANCE COMPANY	1.43	0.00	40,077.0	85.4	46,830.23	25,044.1	103.8	24,027.53	8,606.3	30,625.0	22,041.9	122.28	0.00 **	6.2	9.0	3.3	
SAFECO INSURANCE COMPANY OF ILLINOIS	1.42	1.25	39,950.0	31,939.4	25.08	39,824.4	26,027.0	53.01	15,767.1	34,932.5	33,671.4	87.72	71.59	367.8	1,555.4	2,544.7	
ECONOMY PREMIER ASSURANCE COMPANY	1.33	0.46	37,411.6	11,743.7	218.57	30,181.0	3,541.6	752.18	7,597.6	19,875.3	14,115.7	65.85	40.31	115.3	1,031.0	1,028.3	
MID CENTURY INSURANCE COMPANY	1.26	1.45	35,325.8	36,908.5	-4.29	35,417.2	37,392.4	-5.28	18,456.0	17,394.7	28,102.2	49.11	55.18	1,884.2	1,385.8	3,234.1	
UNIVERSAL CASUALTY COMPANY	1.22	1.13	34,144.1	28,773.7	18.66	32,756.6	29,853.2	9.73	15,523.4	15,277.8	32,119.3	46.64	49.72	2,616.7	2,600.9	2,284.3	
FARMERS AUTOMOBILE INSURANCE ASSN THE	1.16	1.09	32,515.8	27,741.0	17.21	31,491.2	26,488.4	18.89	20,274.0	22,876.0	28,611.2	72.64	83.55	758.5	1,250.4	3,976.1	
GEICO GENERAL INSURANCE COMPANY	1.12	1.16	31,519.9	29,587.9	6.53	30,718.3	29,993.2	2.42	18,939.1	19,680.7	17,076.4	64.07	69.53	684.8	788.9	2,230.0	
FOUNDERS INSURANCE COMPANY	1.04	0.96	29,077.8	24,614.4	18.13	27,223.4	24,599.8	10.67	13,409.9	12,804.5	20,968.0	47.04	53.69	1,799.4	1,376.1	5,263.7	
NATIONWIDE MUTUAL INSURANCE COMPANY	0.98	1.10	27,536.3	28,010.3	-1.69	27,714.2	28,449.0	-2.58	17,412.3	17,071.1	20,717.2	61.60	73.04	1,077.5	505.4	2,019.4	
UNITED SERVICES AUTOMOBILE ASSOCIATION	0.89	0.84	25,008.6	21,482.1	16.42	23,866.8	21,058.7	13.33	14,617.8	21,114.8	26,857.2	88.47	85.36	998.9	1,425.5	3,254.5	
COUNTRY PREFERRED INSURANCE COMPANY	0.84	0.55	23,637.5	14,152.6	67.02	20,714.6	12,386.7	67.23	8,984.5	13,089.3	10,869.3	63.19	63.53	113.0	511.0	972.7	
AMERICAN AMBASSADOR CASUALTY COMPANY	0.82	1.12	23,031.1	28,520.0	-19.25	24,799.5	31,102.8	-20.27	20,835.4	18,644.6	22,181.9	75.18	66.57	2,043.8	3,054.4	4,835.0	
AMERICAN STANDARD INSURANCE CO OF WI	0.77	0.74	21,556.2	18,981.5	13.56	20,776.6	18,776.8	10.65	12,514.9	13,039.0	12,535.1	62.76	61.33	1,178.7	1,268.2	2,205.7	
HARTFORD INSURANCE CO OF THE MIDWEST	0.76	0.95	21,328.4	24,121.6	-11.58	23,516.8	24,617.6	-4.47	16,842.3	14,864.4	20,716.1	63.21	66.60	1,197.7	1,252.8	3,006.0	
ALLSTATE INDEMNITY COMPANY	0.76	1.00	21,211.4	25,617.1	-17.20	22,729.2	26,403.9	-13.92	16,199.7	10,819.1	15,785.9	47.60	63.60	1,750.2	-132.1	3,753.8	
AMERICAN SERVICE INSURANCE COMPANY INC	0.71	0.84	20,024.8	21,426.1	-6.54	20,766.5	21,081.1	-1.49	9,051.6	9,027.7	22,415.3	43.47	39.89	2,118.6	2,199.5	1,614.1	
PROGRESSIVE HALCYON INSURANCE COMPANY	0.70	0.44	19,532.8	11,351.6	72.07	17,653.9	9,697.6	82.05	4,810.9	6,805.2	4,408.3	38.55	40.92	28.5	196.3	372.2	
PROGRESSIVE PREMIER INS CO OF ILLINOIS	0.66	0.69	18,473.0	17,658.8	4.61	18,037.0	22,547.0	-20.00	10,924.1	9,121.8	10,282.2	50.57	54.94	540.6	520.1	1,129.1	
TOTAL NUMBER OF COMPANIES THIS LINE: 25						\$000 not omitted from totals line											
Sum:	73.41	71.93	2,062,402,971	1,835,490,174	12.36	1,998,702,859	1,802,428,938	10.89	1,297,111,077	1,446,968,882	1,569,746,331	72.40	70.99	98,175,994	105,829,188	253,025,950	

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COMMERCIAL AUTO NO-FAULT (PIP)(\$000 omitted)

COMPANY NAME	Market Share (%) ¹		Premiums						Losses			Incurred		Defense and Cost Containment Expenses			
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) ²		Paid (\$)	Incurred (\$)	Unpaid (\$)	
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY	
CLARENDON NATIONAL INSURANCE COMPANY	40.64	-83.36	59.0	77.4	-23.73	121.3	14.2	754.68	0.0	-0.2	4.0	0.00 **	28.80	0.0	0.0	0.0	
UNIVERSAL UNDERWRITERS INSURANCE COMPANY	16.80	-0.70	24.4	0.7	3,653.23	18.5	0.5	3,360.86	0.0	3.1	3.1	16.83	0.00 **	0.0	2.6	2.6	
ZURICH AMERICAN INSURANCE COMPANY	12.81	-51.77	18.6	48.0	-61.29	36.3	32.6	11.24	4.2	13.4	23.8	36.88	21.37	0.0	0.7	1.8	
DAIMLERCHRYSLER INSURANCE COMPANY	6.37	321.54	9.3	-298.4	0.00 *	9.3	-298.4	0.00 *	0.0	-68.3	-403.7	0.00 **	0.00 **	0.0	-11.7	-21.9	
ARCH INSURANCE COMPANY	5.60		8.1		0.00 *	6.8		0.00 *	0.0	2.9	2.9	43.02		0.0	0.6	0.6	
AMERICAN GUARANTEE & LIABILITY INS CO	4.23	-0.10	6.1	0.1	6,794.38	4.7	3.3	41.07	0.0	1.3	2.8	28.23	26.83	0.0	0.1	0.2	
VANLINER INSURANCE COMPANY	3.89	-1.11	5.7	1.0	446.91	4.2	0.3	1,333.67	0.0	0.7	0.7	16.51	0.00	0.0	0.1	0.1	
FIDELITY & DEPOSIT COMPANY OF MARYLAND	2.92	-0.90	4.2	0.8	408.28	3.7	0.3	974.57	0.0	1.0	1.9	26.30	256.36	0.0	0.1	0.1	
XL INSURANCE AMERICA INC	2.07	-6.41	3.0	5.9	-49.57	3.0	5.9	-49.57	0.0	-1.8	2.6	0.00 **	23.29	0.0	0.0	0.0	
CINCINNATI INSURANCE COMPANY THE	1.23	-3.64	1.8	3.4	-47.20	1.8	3.2	-44.25	0.0	0.0	0.0	0.00	6.85	0.0	0.0	0.0	
SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.82	-4.02	1.2	3.7	-68.00	2.4	2.5	-3.14	1.2	1.2	0.0	47.66	0.00	0.0	0.0	0.0	
LINCOLN GENERAL INSURANCE COMPANY	0.66	-0.06	1.0	0.1	1,668.52	0.4	0.0	1,141.18	13.5	85.1	71.620,	175.59	0.00	0.6	1.8	1.2	
GULF INSURANCE COMPANY	0.64	-2.09	0.9	1.9	-52.14	0.9	1.9	-51.99	0.0	-2.3	0.0	0.00 **	117.04	0.0	-0.7	0.0	
MARKEL INSURANCE COMPANY	0.38	-0.13	0.6	0.1	345.97	0.5	0.1	478.75	0.0	0.4	0.4	89.20	27.50	0.0	0.1	0.1	
TOKIO MARINE & FIRE INSURANCE CO LTD THE	0.34		0.5		0.00 *	0.5		0.00 *	0.0	0.6	0.6	129.24		0.0	0.1	0.1	
GREAT MIDWEST INSURANCE COMPANY	0.29	0.07	0.4	-0.1	0.00 *	0.4	-0.1	0.00 *	0.0	0.0	0.0	0.00	0.00 **	0.0	0.0	0.0	
CHICAGO INSURANCE COMPANY	0.27		0.4		0.00 *	0.3		0.00 *	0.0	0.1	0.1	25.53		0.0	0.0	0.0	
GRINNELL MUTUAL REINSURANCE COMPANY	0.27		0.4		0.00 *	0.2		0.00 *	0.0	0.1	0.1	65.77		0.0	0.0	0.0	
AMICA MUTUAL INSURANCE COMPANY	0.26	-0.49	0.4	0.5	-16.74	0.5	0.5	-11.68	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	
CONTINENTAL WESTERN INSURANCE COMPANY	0.21		0.3		0.00 *	0.2		0.00 *	0.0	0.0	0.0	0.00		0.0	0.0	0.0	
AMERICAN MODERN HOME INSURANCE COMPANY	0.21	-1.41	0.3	1.3	-77.21	0.3	1.3	-77.21	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	
UNITRIN AUTO AND HOME INS CO	0.19	-0.13	0.3	0.1	130.00	0.3	0.1	150.00	0.8	0.8	0.0	317.20	0.00	0.2	0.2	0.0	
UTICA MUTUAL INSURANCE COMPANY	0.12	-0.07	0.2	0.1	159.70	0.2	0.1	159.70	0.0	0.0	0.0	8.62	0.00	0.0	0.0	0.0	
INTERSTATE INDEMNITY COMPANY	0.10	-0.91	0.1	0.8	-82.62	0.1	0.8	-87.59	4.5	-5.8	-0.1	0.00 **	1,200.00	0.0	-0.1	0.0	
MARYLAND CASUALTY COMPANY	0.09		0.1		0.00 *	0.1		0.00 *	0.0	0.0	0.0	38.55		0.0	0.0	0.0	
TOTAL NUMBER OF COMPANIES THIS LINE: 25			\$000 not omitted from totals line														
Sum:	101.41	164.30	147,235	-152,460	-196.57	216,747	-230,547	-194.01	24,120	32,559	-289,047	15.02	145.31	826	-6,010	-14,986	

CY: Current Year

PY: Prior Year

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

1 : Incurred Loss ration = (Incurred Loss / Earned Premium) * 100

2 : % 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 08, 2003

ILLINOIS DEPARTMENT OF INSURANCE
 MARKET SHARE REPORT - DECEMBER 31, 2002
 DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 24)
 PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES
 TOP 25 COMPANIES

OTHER COMMERCIAL AUTO LIABILITY(\$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	CY				CY
TRANSGUARD INS CO OF AMERICA INC	4.16	2.83	33,676.6	19,667.5	71.23	28,873.9	17,290.2	67.00	6,969.8	8,552.7	16,686.6	29.62	40.33	70.3	-20.9	27.5	
ST PAUL FIRE & MARINE INSURANCE COMPANY	3.27	2.74	26,434.2	19,070.1	38.62	24,435.3	15,358.9	59.10	6,579.2	10,571.9	21,754.7	43.26	76.42	744.9	1,825.7	3,916.4	
CINCINNATI INSURANCE COMPANY THE	3.19	3.45	25,789.4	23,970.0	7.59	22,987.5	17,999.4	27.71	14,697.3	12,728.9	22,257.6	55.37	49.33	1,129.7	1,900.6	3,702.0	
AMERICAN COUNTRY INSURANCE COMPANY	3.07	4.37	24,792.5	30,399.3	-18.44	25,190.6	30,921.8	-18.53	18,508.0	20,877.6	42,541.2	82.88	51.84	2,345.1	1,062.1	3,601.4	
NORTHLAND INSURANCE COMPANY	3.04	2.74	24,559.9	19,069.5	28.79	21,001.0	15,260.4	37.62	6,282.7	9,654.1	15,103.9	45.97	46.95	1,125.7	1,593.8	1,747.1	
GREAT WEST CASUALTY COMPANY	2.94	3.00	23,772.7	20,888.9	13.81	23,296.7	18,399.0	26.62	10,736.5	12,142.0	31,958.1	52.12	75.68	1,720.1	1,978.3	1,793.4	
STATE FARM MUTUAL AUTOMOBILE INSURANCE C	2.92	3.13	23,603.3	21,751.3	8.51	22,934.5	21,483.4	6.75	13,075.0	13,664.4	14,804.3	59.58	61.59	928.7	1,157.8	2,788.0	
ZURICH AMERICAN INSURANCE COMPANY	2.81	1.77	22,769.8	12,312.3	84.94	17,629.9	11,706.9	50.59	6,341.7	13,768.2	20,955.1	78.10	105.78	1,053.8	1,717.5	1,636.0	
AMERICAN SERVICE INSURANCE COMPANY INC	2.69	2.16	21,779.9	15,009.4	45.11	19,291.5	13,679.7	41.02	2,041.3	7,300.2	12,736.0	37.84	44.88	335.9	624.4	732.9	
WEST BEND MUTUAL INSURANCE COMPANY	2.40	1.96	19,372.6	13,646.1	41.96	16,608.7	12,343.5	34.55	7,228.8	11,022.1	22,961.3	66.36	96.28	593.6	-1,293.0	2,686.0	
TRAVELERS INDEMNITY COMPANY OF IL THE	1.95	1.16	15,764.1	8,086.5	94.94	13,588.5	7,705.4	76.35	3,361.2	6,938.7	15,944.6	51.06	90.22	530.4	1,367.1	2,223.9	
PEKIN INSURANCE COMPANY	1.93	1.70	15,629.7	11,823.1	32.20	14,272.3	11,058.1	29.07	6,754.5	10,031.8	17,209.9	70.29	83.66	595.9	1,362.7	4,335.9	
LINCOLN GENERAL INSURANCE COMPANY	1.54	0.14	12,454.2	960.7	1,196.30	8,137.4	876.8	828.10	757.7	4,968.9	4,321.0	61.06	23.04	27.6	126.6	110.9	
ILLINOIS NATIONAL INSURANCE CO	1.54	0.95	12,430.4	6,605.1	88.19	10,145.2	5,379.0	88.61	3,485.0	8,573.9	9,256.8	84.51	41.67	678.7	1,085.3	1,110.8	
AUTO OWNERS INSURANCE COMPANY	1.53	1.56	12,412.7	10,846.2	14.44	11,546.7	10,331.1	11.77	9,126.1	10,787.4	15,821.5	93.42	83.98	601.0	755.4	2,153.2	
GENERAL CASUALTY COMPANY OF ILLINOIS	1.44	1.84	11,609.0	12,809.3	-9.37	11,956.9	12,454.5	-4.00	7,004.2	6,793.2	13,538.0	56.81	91.15	565.9	809.2	1,093.2	
COUNTRY MUTUAL INSURANCE COMPANY	1.36	1.39	10,982.4	9,631.4	14.03	10,450.6	9,217.0	13.38	4,132.9	7,526.7	11,641.1	72.02	39.85	349.6	732.7	1,717.9	
ACUITY A MUTUAL INSURANCE COMPANY	1.32	1.06	10,650.7	7,390.5	44.11	8,671.1	6,541.4	32.56	3,857.4	7,469.4	14,062.7	86.14	124.44	423.0	219.5	845.1	
CONTINENTAL CASUALTY COMPANY	1.25	1.74	10,120.3	12,075.1	-16.19	9,471.9	11,384.2	-16.80	13,760.7	6,645.4	33,781.3	70.16	119.53	1,215.8	479.3	3,701.4	
WESTFIELD INSURANCE COMPANY	1.23	1.29	9,971.2	8,954.3	11.36	9,584.2	8,049.3	19.07	4,128.8	4,352.1	6,341.1	45.41	60.64	243.5	316.2	698.2	
UNIVERSAL UNDERWRITERS INSURANCE COMPANY	1.22	1.13	9,889.6	7,870.3	25.66	9,609.3	7,610.4	26.27	6,030.1	7,196.3	10,665.7	74.89	102.94	962.0	917.6	1,643.9	
FEDERAL INSURANCE COMPANY	1.16	1.13	9,388.4	7,841.2	19.73	8,680.0	7,897.8	9.90	5,428.0	5,551.5	12,645.7	63.96	60.69	1,667.7	1,554.7	2,053.3	
LUMBERMENS MUTUAL CASUALTY COMPANY	1.16	0.48	9,367.3	3,338.8	180.56	7,152.1	2,388.4	199.45	4,651.1	4,147.8	12,898.9	57.99	364.43	521.8	129.8	1,156.4	
CANAL INSURANCE COMPANY	1.13	1.04	9,126.0	7,214.4	26.50	8,493.1	4,751.5	78.75	2,383.6	7,114.7	9,760.0	83.77	70.66	532.8	1,662.0	2,181.3	
PROGRESSIVE PREMIER INS CO OF ILLINOIS	1.12	0.83	9,090.9	5,771.5	57.51	7,728.6	4,565.2	69.29	1,866.6	3,078.2	4,248.9	39.83	46.92	94.4	214.4	388.1	
TOTAL NUMBER OF COMPANIES THIS LINE: 25																	
			\$000 not omitted from totals line														
Sum:	51.36	45.60	415,437,729	317,002,894	31.05	371,737,531	284,653,224	30.59	169,188,303	221,458,374	413,895,788	59.57	71.72	19,057,785	22,278,753	48,044,263	

CY: Current Year

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

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ILLINOIS DEPARTMENT OF INSURANCE
 MARKET SHARE REPORT - DECEMBER 31, 2002
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 PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES
 TOP 25 COMPANIES

PRIVATE PASSENGER AUTO PHYSICAL DAMAGE(\$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	CY				CY
STATE FARM MUTUAL AUTOMOBILE INSURANCE C	30.39	30.67	770,388.2	715,706.9	7.64	757,915.5	700,162.8	8.25	537,426.5	538,438.7	63,059.8	71.04	78.90	1,064.4	754.2	1,090.0	
ALLSTATE INSURANCE COMPANY	9.02	9.75	228,681.2	227,606.1	0.47	228,101.3	229,361.8	-0.55	101,238.6	99,287.2	3,341.7	43.53	45.97	312.4	274.6	141.5	
COUNTRY MUTUAL INSURANCE COMPANY	5.80	6.04	147,014.0	140,998.6	4.27	145,042.5	140,423.8	3.29	91,930.9	91,170.1	10,063.2	62.86	61.19	584.8	579.1	54.3	
ILLINOIS FARMERS INSURANCE COMPANY	4.85	5.23	122,952.3	122,075.1	0.72	122,843.0	120,112.3	2.27	65,694.1	66,514.7	8,861.2	54.15	64.40	313.8	280.6	299.2	
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	4.62	4.58	117,082.7	106,827.0	9.60	113,682.9	106,069.5	7.18	66,887.1	66,819.0	424.1	58.78	61.54	151.7	250.3	382.7	
ALLSTATE PROPERTY & CASUALTY INS CO	2.70	1.65	68,548.8	38,447.8	78.29	61,176.3	31,457.3	94.47	38,412.4	41,207.2	3,441.1	67.36	71.17	185.3	234.7	58.4	
STATE FARM FIRE & CASUALTY COMPANY	2.38	1.93	60,231.7	45,017.0	33.80	58,030.1	38,809.4	49.53	54,767.2	56,449.8	6,081.9	97.28	104.09	238.2	332.5	254.1	
SAFECO INSURANCE COMPANY OF ILLINOIS	1.56	1.35	39,490.9	31,390.0	25.81	39,101.9	25,510.6	53.28	19,121.7	19,160.1	264.2	49.00	60.52	24.7	68.7	105.3	
ECONOMY PREMIER ASSURANCE COMPANY	1.32	0.48	33,371.9	11,196.5	198.06	27,652.8	3,214.9	760.14	14,042.3	15,231.6	1,562.4	55.08	58.58	7.5	5.0	2.4	
GEICO GENERAL INSURANCE COMPANY	1.22	1.30	30,946.0	30,257.0	2.28	30,767.7	30,608.2	0.52	16,168.1	15,959.1	2,166.6	51.87	59.64	76.4	42.0	454.9	
FARMERS AUTOMOBILE INSURANCE ASSN THE	1.10	1.06	27,942.4	24,808.6	12.63	27,281.1	23,861.3	14.33	16,870.8	16,721.0	1,721.8	61.29	66.17	54.1	45.2	88.6	
AFFIRMATIVE INSURANCE COMPANY	1.07	0.00	27,065.0	40.3	67,058.70	17,386.9	42.8	40,500.85	13,710.7	16,770.5	3,059.8	96.45	27.49	0.0	0.0	0.0	
UNITED SERVICES AUTOMOBILE ASSOCIATION	0.96	0.96	24,429.5	22,333.4	9.39	23,903.7	21,778.4	9.76	12,871.0	13,654.9	588.4	57.12	73.00	2.1	-6.7	9.9	
COUNTRY PREFERRED INSURANCE COMPANY	0.85	0.58	21,492.7	13,434.8	59.98	19,229.9	11,871.8	61.98	10,546.8	11,164.4	1,658.5	58.06	62.78	47.8	51.0	9.0	
AMERICAN AMBASSADOR CASUALTY COMPANY	0.82	1.00	20,899.0	23,269.7	-10.19	21,058.5	24,719.1	-14.81	10,316.9	9,992.6	-50.3	47.45	56.28	451.6	545.3	1,359.3	
MID CENTURY INSURANCE COMPANY	0.77	0.85	19,623.4	19,904.1	-1.41	19,917.7	19,641.4	1.41	11,910.7	11,884.1	1,571.7	59.67	62.94	49.4	40.2	45.6	
NATIONWIDE MUTUAL INSURANCE COMPANY	0.74	0.83	18,672.5	19,401.6	-3.76	18,759.4	19,677.7	-4.67	11,674.0	11,156.8	477.1	59.47	75.90	28.0	6.9	28.1	
USAA CASUALTY INSURANCE COMPANY	0.70	0.69	17,785.9	16,082.6	10.59	17,482.9	15,563.2	12.34	9,280.6	9,763.5	344.4	55.85	67.78	2.2	2.7	8.8	
ALLSTATE INDEMNITY COMPANY	0.70	1.07	17,619.2	24,875.6	-29.17	20,067.2	26,387.1	-23.95	10,628.6	10,970.5	742.0	54.67	56.06	71.6	74.2	86.2	
LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.67	0.69	17,087.2	16,039.8	6.53	16,654.0	14,848.1	12.16	9,545.7	9,500.9	-617.2	57.05	65.53	66.0	62.0	300.3	
HARTFORD INSURANCE CO OF THE MIDWEST	0.67	0.85	17,043.7	19,761.8	-13.75	19,101.7	19,916.7	-4.09	12,160.5	11,532.4	944.2	60.37	71.36	326.9	274.1	39.2	
UNIVERSAL CASUALTY COMPANY	0.65	0.61	16,360.0	14,140.2	15.70	15,654.6	14,601.7	7.21	7,726.7	7,946.1	245.8	50.76	47.29	195.9	196.7	9.1	
AMERICAN SERVICE INSURANCE COMPANY INC	0.64	0.76	16,146.3	17,718.0	-8.87	17,021.7	17,391.6	-2.13	7,319.6	7,136.7	955.8	41.93	37.44	454.6	430.8	85.0	
PROGRESSIVE PREMIER INS CO OF ILLINOIS	0.58	0.63	14,669.2	14,649.7	0.13	14,183.3	18,122.0	-21.73	7,147.3	6,952.8	-144.5	49.02	54.69	67.5	61.3	32.2	
FOUNDERS INSURANCE COMPANY	0.58	0.54	14,597.9	12,512.1	16.67	13,811.5	11,903.7	16.03	6,915.3	7,135.5	1,855.7	51.66	62.46	175.7	160.0	66.0	
TOTAL NUMBER OF COMPANIES THIS LINE: 25																	
			\$000 not omitted from totals line														
Sum:	75.36	74.08	1,910,141,622	1,728,494,234	10.51	1,865,828,269	1,686,057,161	10.66	1,164,314,250	1,172,520,112	112,619,518	62.84	67.92	4,952,733	4,765,492	5,010,175	

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 TOP 25 COMPANIES

COMMERCIAL AUTO PHYSICAL DAMAGE(\$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	CY				CY
VIRGINIA SURETY COMPANY INC	6.79	10.35	23,522.1	33,324.1	-29.41	22,052.5	34,491.6	-36.06	22,825.5	13,249.9	11,590.3	60.08	88.15	53.1	53.3	0.4	
STATE FARM MUTUAL AUTOMOBILE INSURANCE C	6.54	6.19	22,645.3	19,937.1	13.58	21,675.6	18,977.2	14.22	16,652.0	16,926.0	1,769.5	78.09	80.27	41.3	38.3	54.1	
TRANSGUARD INS CO OF AMERICA INC	4.80	2.67	16,605.2	8,587.5	93.36	12,819.7	7,354.5	74.31	6,051.2	6,826.3	1,442.8	53.25	30.59	0.9	-9.7	0.0	
CINCINNATI INSURANCE COMPANY THE	3.66	4.02	12,662.3	12,933.8	-2.10	11,480.2	10,309.6	11.35	5,405.1	4,905.7	645.6	42.73	50.13	29.6	32.0	94.0	
PEKIN INSURANCE COMPANY	3.07	2.71	10,629.7	8,744.1	21.56	9,911.6	8,162.9	21.42	5,307.9	5,300.6	783.9	53.48	56.63	17.2	25.7	83.5	
NORTHLAND INSURANCE COMPANY	2.92	2.62	10,117.5	8,440.4	19.87	8,857.6	7,313.3	21.12	4,383.9	4,675.6	1,074.8	52.79	44.74	-3.1	176.0	301.4	
UNIVERSAL UNDERWRITERS INSURANCE COMPANY	2.46	2.55	8,511.1	8,201.4	3.78	8,122.5	8,022.5	1.25	3,005.1	2,987.8	201.3	36.78	66.30	34.6	36.5	16.3	
GREAT WEST CASUALTY COMPANY	2.31	2.35	7,993.8	7,554.6	5.81	7,747.7	7,438.5	4.16	2,833.1	3,023.2	348.5	39.02	32.34	66.5	42.8	15.1	
WEST BEND MUTUAL INSURANCE COMPANY	2.24	1.84	7,743.3	5,926.3	30.66	7,097.8	5,309.7	33.68	2,879.2	2,740.6	359.8	38.61	57.13	14.2	36.2	64.0	
GENERAL CASUALTY COMPANY OF ILLINOIS	2.15	2.41	7,429.3	7,747.8	-4.11	7,482.3	7,278.6	2.80	2,376.4	2,294.0	437.6	30.66	44.80	15.1	8.7	74.9	
AUTO OWNERS INSURANCE COMPANY	1.99	1.93	6,885.5	6,226.4	10.59	6,489.3	5,868.0	10.59	3,512.1	3,570.0	109.8	55.01	58.96	36.7	30.8	44.7	
COUNTRY MUTUAL INSURANCE COMPANY	1.96	1.77	6,778.4	5,709.1	18.73	6,337.5	5,282.6	19.97	3,151.1	3,140.3	346.9	49.55	54.67	19.7	19.6	1.9	
MOTORS INSURANCE CORPORATION	1.95	1.66	6,741.9	5,343.0	26.18	5,877.2	4,872.9	20.61	3,285.6	3,394.3	107.1	57.75	46.30	19.2	19.2	0.0	
ZURICH AMERICAN INSURANCE COMPANY	1.56	0.86	5,401.2	2,761.7	95.57	4,208.5	2,278.6	84.70	1,496.8	1,576.2	369.3	37.45	68.75	81.2	80.0	5.5	
ST PAUL FIRE & MARINE INSURANCE COMPANY	1.47	1.63	5,100.0	5,236.7	-2.61	4,982.9	4,520.6	10.23	2,862.3	2,767.0	243.8	55.53	66.79	2.6	-0.9	47.4	
CUMIS INSURANCE SOCIETY INC	1.41	1.49	4,892.5	4,789.7	2.15	4,775.5	4,839.5	-1.32	2,616.9	3,027.3	685.5	63.39	44.36	2.0	3.0	7.1	
WESTFIELD INSURANCE COMPANY	1.25	1.22	4,318.4	3,925.5	10.01	4,136.9	3,574.5	15.73	1,643.8	1,743.4	328.5	42.14	54.12	17.1	21.4	12.2	
ACUITY A MUTUAL INSURANCE COMPANY	1.13	1.12	3,924.5	3,602.3	8.95	3,951.4	2,834.2	39.42	1,163.6	1,154.3	67.1	29.21	36.77	19.8	-4.4	2.2	
CANAL INSURANCE COMPANY	1.13	1.10	3,904.6	3,528.4	10.66	3,684.1	2,886.1	27.65	2,142.1	2,457.0	576.7	66.69	61.30	197.0	209.4	73.1	
AMERICAN COUNTRY INSURANCE COMPANY	1.07	1.40	3,689.9	4,512.5	-18.23	3,843.9	4,983.2	-22.86	1,563.1	1,375.6	-302.7	35.79	66.68	45.1	-261.8	36.3	
ALLSTATE INSURANCE COMPANY	1.02	1.09	3,526.2	3,507.6	0.53	3,512.6	3,514.2	-0.05	1,657.0	1,703.7	155.7	48.50	63.97	3.5	4.5	3.1	
BALBOA INSURANCE COMPANY	1.01	0.93	3,500.8	2,980.3	17.46	2,746.1	2,476.0	10.91	1,940.6	2,229.0	657.7	81.17	55.63	1.8	2.0	1.3	
DAIMLERCHRYSLER INSURANCE COMPANY	0.98	1.09	3,393.5	3,506.8	-3.23	3,542.4	3,558.4	-0.45	1,360.0	2,324.5	1,088.1	65.62	45.93	1.9	1.2	3.2	
GREAT AMERICAN ASSURANCE COMPANY	0.94	0.61	3,255.3	1,957.5	66.29	2,652.8	1,663.3	59.49	1,450.2	1,567.2	330.8	59.08	51.28	2.6	69.5	127.5	
SENTRY SELECT INSURANCE COMPANY	0.92	0.81	3,196.7	2,614.5	22.27	2,807.2	2,361.1	18.89	1,740.5	1,874.8	223.6	66.79	83.23	10.4	-13.2	89.5	
TOTAL NUMBER OF COMPANIES THIS LINE: 25																	
			\$000 not omitted from totals line														
Sum:	56.71	56.38	196,369,258	181,599,031	8.13	180,795,549	170,171,667	6.24	103,304,897	96,834,292	23,642,112	53.56	62.56	730,213	620,049	1,158,788	

CY: Current Year

PY: Prior Year

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

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

2 : % 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 08, 2003

ILLINOIS DEPARTMENT OF INSURANCE
 MARKET SHARE REPORT - DECEMBER 31, 2002
 DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 24)
 PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES
 TOP 25 COMPANIES

AIRCRAFT (ALL PERILS)(\$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
CONTINENTAL INSURANCE COMPANY THE	13.19	5.17	15,434.6	3,394.9	354.64	14,161.4	815.9	1,635.69	19,302.0	19,891.4	1,216.8	140.46	11.27	20.0	20.0	0.0	
FEDERAL INSURANCE COMPANY	12.22	5.09	14,304.1	3,340.7	328.17	13,128.0	2,491.6	426.88	18,889.7	13,282.1	37,035.7	101.17	1,759.63	284.9	-3.7	9,217.1	
AMERICAN HOME ASSURANCE COMPANY	11.00	10.32	12,874.6	6,775.6	90.01	8,263.9	4,337.5	90.52	1,658.3	941.6	170,337.9	11.39	1,961.78	0.3	-1,749.5	8,516.9	
ILLINOIS NATIONAL INSURANCE CO	10.79	11.29	12,635.6	7,412.0	70.48	11,672.4	7,455.6	56.56	77,938.4	80,289.3	7,380.9	687.86	66.23	2,994.0	3,047.7	369.0	
HARTFORD FIRE INSURANCE COMPANY	9.40	9.01	10,999.5	5,912.3	86.05	9,660.6	6,203.7	55.72	1,376.3	3,030.2	70,669.1	31.37	1,089.39	801.7	1,086.8	12,630.9	
ST PAUL FIRE & MARINE INSURANCE COMPANY	8.47	5.16	9,919.7	3,384.1	193.13	7,996.5	3,273.7	144.27	961.3	47,999.3	47,898.4	600.25	22.91	340.6	8,769.0	8,548.2	
LIBERTY MUTUAL INSURANCE COMPANY	8.07	4.46	9,450.1	2,928.7	222.68	7,254.8	2,928.7	147.72	917.9	4,579.7	51,962.7	63.13	1,642.69	300.0	962.9	9,229.8	
ZURICH AMERICAN INSURANCE COMPANY	6.61	2.27	7,742.5	1,486.9	420.72	4,910.5	1,426.5	244.23	856.2	68,270.3	68,100.6	1,390.29	31.29	307.8	307.8	0.0	
OLD REPUBLIC INSURANCE COMPANY	3.94	3.91	4,608.6	2,566.8	79.55	3,971.9	2,224.9	78.52	1,084.1	3,382.5	5,254.6	85.16	71.95	327.2	1,090.0	1,650.8	
CINCINNATI INSURANCE COMPANY THE	3.77	2.27	4,417.1	1,492.4	195.98	3,643.1	1,482.8	145.69	535.6	1,376.7	34,565.4	37.79	1,269.07	194.0	344.1	6,189.3	
XL SPECIALTY INSURANCE COMPANY	3.33	5.07	3,897.9	3,329.3	17.08	5,065.9	2,264.0	123.75	425.6	1,119.6	1,943.2	22.10	62.25	0.0	223.8	223.8	
U S SPECIALTY INSURANCE COMPANY	1.97	4.00	2,308.8	2,625.3	-12.05	2,328.8	2,756.3	-15.51	793.3	1,344.1	1,009.7	57.72	0.90	125.6	166.6	252.7	
NATIONAL UNION FIRE INSURANCE CO OF PITT	1.60	1.75	1,869.1	1,150.7	62.43	1,455.2	1,691.9	-13.99	347.7	6,374.9	8,393.8	438.07	724.56	953.8	1,228.8	419.7	
AVEMCO INSURANCE COMPANY	1.22	2.13	1,425.6	1,399.2	1.89	1,426.6	1,349.9	5.68	445.6	-107.4	87.7	0.00 **	49.56	34.3	-18.1	7.3	
AMERICAN NATIONAL PROPERTY & CASUALTY CO	0.80	0.29	932.0	192.3	384.67	626.4	47.6	1,216.59	57.7	-14.3	3.0	0.00 **	157.65	0.0	0.0	0.0	
ACE PROPERTY AND CASUALTY INS CO	0.76	0.97	894.2	638.5	40.04	827.3	385.3	114.70	245.0	508.9	296.0	61.51	8.45	23.9	49.5	43.3	
ACE INSURANCE COMPANY OF IL	0.75	3.77	878.1	2,472.6	-64.49	1,666.7	2,724.6	-38.83	574.7	521.2	1,190.6	31.27	48.63	54.2	-5.4	157.3	
WESTCHESTER FIRE INSURANCE COMPANY	0.65	0.83	758.8	547.4	38.63	726.2	175.9	312.77	2.8	178.8	275.3	24.62	45.47	0.0	5.2	39.7	
ACE AMERICAN INSURANCE COMPANY	0.64	0.00	748.2	0.0	0.00 *	748.2	-0.5	0.00 *	17.2	90.8	74.0	12.13	0.00 **	0.0	-2.9	5.8	
NEW YORK MARINE AND GENERAL INS CO	0.50	3.73	583.6	2,450.1	-76.18	2,162.7	1,458.4	48.29	906.9	696.4	60,681.0	32.20	1,113.54	0.0	13.4	220.8	
NORTH AMERICAN SPECIALTY INSURANCE CO	0.41	0.75	479.9	489.3	-1.91	495.4	263.5	88.00	0.0	64.0	91.2	12.93	9.55	0.0	27.6	60.1	
CLARENDON NATIONAL INSURANCE COMPANY	0.25	0.19	297.1	122.2	143.08	222.3	73.8	201.26	0.0	83.2	100.2	37.41	3.59	0.0	0.0	0.0	
INDEMNITY INSURANCE COMPANY OF NORTH AM	0.25	1.67	287.6	1,097.4	-73.79	595.7	1,268.3	-53.03	3,667.5	2,292.0	249.6	384.75	175.07	165.7	-235.5	-153.2	
HOUSTON CASUALTY COMPANY	0.22	0.26	258.7	171.5	50.82	225.7	119.1	89.47	845.6	992.7	174.0	439.90	6.31	23.4	80.7	101.7	
STONINGTON INSURANCE COMPANY	0.05	0.95	56.2	622.9	-90.97	230.0	651.5	-64.69	56.2	-93.4	172.3	0.00 **	89.22	42.7	44.5	18.6	
TOTAL NUMBER OF COMPANIES THIS LINE: 25																	
			\$000 not omitted from totals line														
Sum:	100.86	85.33	118,062,294	56,003,059	110.81	103,466,201	47,870,641	116.14	131,905,634	257,094,495	569,163,705	248.48	943.38	6,994,132	15,453,462	57,749,704	

CY: Current Year

PY: Prior Year

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

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

2 : % 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 08, 2003

ILLINOIS DEPARTMENT OF INSURANCE
MARKET SHARE REPORT - DECEMBER 31, 2002
DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 24)
PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES
TOP 25 COMPANIES

FIDELITY(\$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	PY	CY	CY
NATIONAL UNION FIRE INSURANCE CO OF PITT	18.12	11.39	11,897.0	5,417.3	119.61	9,603.9	5,225.5	83.79	8,567.2	11,162.0	9,842.0	116.22	69.27	750.7	967.5	984.2	
FEDERAL INSURANCE COMPANY	17.29	18.79	11,355.7	8,936.9	27.07	10,036.3	7,585.4	32.31	4,887.7	3,151.3	10,028.0	31.40	126.99	293.3	394.1	1,243.4	
TRAVELERS CASUALTY AND SURETY CO OF AM	8.99	10.05	5,904.7	4,777.4	23.59	5,309.3	4,321.8	22.85	382.6	474.1	2,188.9	8.93	16.89	24.2	67.3	287.6	
CUMIS INSURANCE SOCIETY INC	5.90	8.81	3,871.5	4,189.5	-7.59	3,954.0	4,104.4	-3.66	2,440.5	2,038.6	2,621.5	51.56	12.13	34.2	-21.5	171.3	
CONTINENTAL CASUALTY COMPANY	4.82	3.49	3,166.0	1,660.9	90.62	3,321.4	2,318.3	43.27	489.8	-2,424.9	879.2	0.00 **	105.47	2.5	-11.0	16.1	
GULF INSURANCE COMPANY	3.61	2.27	2,371.8	1,080.1	119.60	1,782.4	1,252.3	42.33	169.5	1,588.4	2,651.2	89.11	37.47	2.7	-218.9	80.1	
FIDELITY & DEPOSIT COMPANY OF MARYLAND	3.61	3.77	2,369.3	1,793.3	32.12	2,125.9	1,905.2	11.59	420.4	770.0	2,272.9	36.22	52.90	4.5	-18.5	109.9	
UNDERWRITERS AT LLOYDS LONDON	3.36	2.43	2,204.7	1,154.7	90.94	2,724.8	1,889.8	44.18	18.4	2,562.0	4,318.1	94.03	79.05	32.9	359.6	227.3	
GREAT AMERICAN INSURANCE COMPANY	2.84	1.41	1,867.0	672.5	177.63	1,107.9	530.8	108.71	38.5	151.5	250.9	13.68	7.81	0.0	54.7	55.4	
BOND SAFEGUARD INSURANCE COMPANY	2.69	0.11	1,764.5	53.2	3,219.24	657.2	51.1	1,185.87	68.5	384.6	321.1	58.51	0.00 **	0.0	5.0	5.0	
VIRGINIA SURETY COMPANY INC	1.76	0.34	1,153.0	162.3	610.23	1,128.1	162.3	594.88	337.8	202.8	141.2	17.97	378.65	0.0	-4.0	1.0	
HARTFORD INSURANCE COMPANY OF ILLINOIS	1.73	2.38	1,138.6	1,129.5	0.81	1,087.6	1,085.0	0.25	401.9	2,270.6	2,310.0	208.77	216.91	200.2	460.3	302.3	
CINCINNATI INSURANCE COMPANY THE	1.67	1.62	1,098.0	771.3	42.35	887.8	712.6	24.57	643.7	-36.4	441.1	0.00 **	81.71	166.4	228.3	472.2	
HARTFORD FIRE INSURANCE COMPANY	1.64	1.76	1,078.7	835.5	29.11	960.1	749.0	28.18	-115.5	-263.3	354.0	0.00 **	0.00 **	0.2	-13.4	51.6	
PROGRESSIVE CASUALTY INSURANCE COMPANY	1.54	1.24	1,010.6	589.3	71.51	827.6	663.2	24.79	190.6	616.5	1,412.6	74.49	45.86	29.9	-6.6	62.5	
ST PAUL MERCURY INSURANCE COMPANY	1.32	1.82	865.7	863.5	0.26	1,001.2	1,184.7	-15.49	1,694.1	-715.9	1,098.0	0.00 **	72.23	92.2	-9.3	44.3	
RLI INSURANCE COMPANY	1.23	3.96	806.9	1,885.2	-57.20	1,382.7	1,769.7	-21.87	912.1	1,316.8	770.3	95.24	58.27	11.0	66.2	84.9	
UNIVERSAL UNDERWRITERS INSURANCE COMPANY	1.20	1.38	785.3	654.2	20.03	741.8	561.3	32.16	443.4	519.4	233.3	70.02	189.71	9.9	7.5	13.3	
OHIO CASUALTY INSURANCE COMPANY THE	1.17	1.33	765.1	634.7	20.53	655.3	583.8	12.24	0.2	74.9	860.4	11.43	98.88	23.0	19.9	351.5	
ZURICH AMERICAN INSURANCE COMPANY	1.08	0.27	706.3	130.0	443.29	368.2	170.5	115.97	775.5	719.0	110.1	195.29	196.00	56.2	51.1	7.7	
WESTERN SURETY COMPANY	1.07	1.34	700.3	639.6	9.50	680.7	658.1	3.43	10.1	-20.4	21.5	0.00 **	4.18	0.0	-13.2	7.8	
TRAVELERS CASUALTY AND SURETY COMPANY	0.96	1.23	628.2	586.0	7.19	600.5	501.1	19.84	-50.7	-81.8	713.4	0.00 **	0.00 **	58.6	5.0	112.7	
ST PAUL FIRE & MARINE INSURANCE COMPANY	0.91	0.98	599.1	464.8	28.88	536.2	517.5	3.61	242.7	114.0	194.8	21.27	8.33	2.3	1.4	37.1	
CONTINENTAL INSURANCE COMPANY THE	0.84	1.96	553.0	931.2	-40.62	829.1	1,002.0	-17.25	558.3	537.4	491.3	64.81	42.61	0.0	13.9	16.7	
HANOVER INSURANCE COMPANY	0.81	1.01	533.3	479.8	11.14	531.6	445.9	19.22	44.4	105.1	269.0	19.78	65.24	8.0	26.8	135.7	
TOTAL NUMBER OF COMPANIES THIS LINE: 25						\$000 not omitted from totals line											
Sum:	90.15	85.15	59,194,334	40,492,839	46.18	52,841,743	39,951,387	32.27	23,571,719	25,216,219	44,794,955	47.72	67.92	1,802,891	2,412,207	4,881,666	

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

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 TOP 25 COMPANIES

SURETY(\$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	CY				PY
TRAVELERS CASUALTY AND SURETY CO OF AM	10.16	10.44	16,345.9	15,934.0	2.59	14,375.3	15,070.4	-4.61	2,420.9	-3,068.3	5,953.6	0.00 **	70.87	311.3	476.1	620.6	
SAFECO INSURANCE COMPANY OF AMERICA	9.48	7.85	15,258.1	11,980.4	27.36	14,302.9	10,412.2	37.37	3,030.7	260.5	-1,336.2	1.82	1.80	0.9	12.0	87.2	
FIDELITY & DEPOSIT COMPANY OF MARYLAND	4.72	4.08	7,601.1	6,223.0	22.15	6,899.0	6,326.9	9.04	1,758.2	1,333.6	2,836.4	19.33	46.00	188.4	-87.9	612.7	
ST PAUL FIRE & MARINE INSURANCE COMPANY	4.50	2.09	7,245.3	3,192.1	126.98	5,251.9	3,322.7	58.06	96.2	119.1	928.9	2.27	6.08	13.4	108.5	254.5	
NATIONAL FIRE INSURANCE COMPANY OF HARTF	3.43	3.97	5,522.5	6,062.2	-8.90	5,419.5	4,952.4	9.43	4,018.4	1,621.6	0.1	29.92	96.51	0.1	-244.2	0.0	
AMBAC ASSURANCE CORPORATION	3.12	1.43	5,014.4	2,183.0	129.71	1,475.8	6.4	23,108.10	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	
UNITED STATES FIDELITY & GUARANTY CO	3.10	3.86	4,990.8	5,891.2	-15.28	5,038.1	6,706.1	-24.87	1,939.7	-182.6	531.3	0.00 **	35.46	402.9	355.3	502.9	
LIBERTY MUTUAL INSURANCE COMPANY	2.96	2.15	4,767.5	3,277.9	45.44	4,198.1	3,196.9	31.32	11,322.6	5,725.1	-3,058.6	136.38	292.46	392.1	-33.1	192.7	
FEDERAL INSURANCE COMPANY	2.91	1.98	4,681.0	3,027.0	54.64	3,720.3	2,876.9	29.32	6.6	163.9	572.8	4.41	1.38	4.0	4.0	0.0	
WESTERN SURETY COMPANY	2.86	2.45	4,607.2	3,738.7	23.23	4,373.0	3,616.7	20.91	247.7	235.1	529.1	5.38	30.32	61.4	-11.6	243.5	
UNITED FIRE & CASUALTY COMPANY	2.19	2.40	3,522.2	3,664.2	-3.88	3,418.5	3,157.3	8.27	100.1	138.6	229.5	4.05	0.00 **	2.9	-0.2	9.9	
CONTINENTAL CASUALTY COMPANY	2.11	3.40	3,391.4	5,190.7	-34.66	4,213.7	9,496.6	-55.63	2,622.4	-22,756.3	65.0	0.00 **	189.38	64.5	-3,133.4	0.0	
GULF INSURANCE COMPANY	1.97	1.48	3,166.0	2,257.2	40.27	2,532.3	1,837.3	37.82	398.4	17.5	1,512.6	0.69	75.79	318.3	335.8	172.3	
HANOVER INSURANCE COMPANY	1.94	2.03	3,128.9	3,098.2	0.99	3,201.4	3,039.8	5.32	223.7	1,647.5	2,411.6	51.46	19.14	39.9	133.7	602.4	
CAPITOL INDEMNITY CORPORATION	1.89	1.76	3,038.6	2,689.0	13.00	2,920.2	2,746.7	6.32	722.0	286.5	402.5	9.81	16.71	147.2	-108.0	272.4	
AMERICAN CASUALTY COMPANY OF READING PA	1.85	1.65	2,985.3	2,512.4	18.82	2,776.8	2,627.5	5.68	175.7	379.5	1,680.8	13.67	113.01	239.6	375.1	212.8	
AMERICAN HOME ASSURANCE COMPANY	1.85	1.91	2,979.5	2,918.1	2.10	2,601.5	2,919.0	-10.88	15.7	590.6	1,195.7	22.70	52.75	32.2	83.8	119.6	
RLI INSURANCE COMPANY	1.62	1.90	2,606.2	2,903.0	-10.23	2,602.3	2,433.8	6.92	130.2	566.0	830.7	21.75	4.34	21.4	23.2	25.1	
GREAT AMERICAN INSURANCE COMPANY	1.53	1.44	2,469.8	2,197.7	12.38	2,369.1	2,118.4	11.83	143.4	-236.0	524.7	0.00 **	26.80	60.5	228.3	167.8	
OLD REPUBLIC SURETY COMPANY	1.53	1.40	2,469.4	2,130.7	15.90	2,270.7	2,075.1	9.42	217.2	60.9	190.5	2.68	21.53	51.4	45.1	102.4	
BOND SAFEGUARD INSURANCE COMPANY	1.48	0.65	2,387.4	988.0	141.65	1,820.2	960.7	89.47	56.5	143.7	249.3	7.90	10.22	4.6	4.6	6.0	
INTERNATIONAL FIDELITY INSURANCE COMPANY	1.46	1.42	2,346.3	2,169.5	8.15	2,305.1	1,829.3	26.02	177.8	291.2	677.1	12.63	66.26	60.7	99.4	254.1	
WASHINGTON INTERNATIONAL INSURANCE CO	1.45	1.42	2,341.4	2,167.4	8.03	2,307.2	2,125.5	8.55	37.8	149.8	1,383.3	6.49	30.94	156.2	178.5	423.6	
TRAVELERS CASUALTY AND SURETY COMPANY	1.33	0.76	2,132.8	1,159.7	83.92	1,266.4	887.0	42.78	-4.6	-71.5	696.3	0.00 **	0.00 **	0.0	27.8	117.5	
XL SPECIALTY INSURANCE COMPANY	1.29	2.51	2,070.8	3,837.2	-46.04	2,695.4	3,878.3	-30.50	224.3	403.1	2,604.9	14.95	7.89	305.4	91.1	233.3	
TOTAL NUMBER OF COMPANIES THIS LINE: 25						\$000 not omitted from totals line											
Sum:	72.74	66.44	117,069,808	101,392,373	15.46	104,354,801	98,619,777	5.82	30,081,662	-12,180,750	21,611,811	-11.67	60.18	2,879,316	-1,036,244	5,233,148	

CY: Current Year

PY: Prior Year

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

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

2 : % 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 08, 2003

ILLINOIS DEPARTMENT OF INSURANCE
 MARKET SHARE REPORT - DECEMBER 31, 2002
 DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 24)
 PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES
 TOP 25 COMPANIES

BURGLARY AND THEFT(\$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	CY			
FEDERAL INSURANCE COMPANY	21.03	28.35	1,435.8	1,814.9	-20.89	1,694.1	1,788.4	-5.27	75.2	74.6	54.4	4.41	7.24	0.0	0.0	4.6
TRAVELERS CASUALTY AND SURETY CO OF AM	12.18	9.81	831.5	627.9	32.43	697.4	533.8	30.65	10.1	-26.9	255.7	0.00 **	29.91	0.0	-6.8	28.3
NATIONAL UNION FIRE INSURANCE CO OF PITT	8.99	6.04	614.0	386.7	58.76	574.5	453.8	26.59	0.0	46.7	114.9	8.13	0.00 **	0.0	0.6	5.7
TRAVELERS INDEMNITY COMPANY THE	6.29	0.00	429.4	0.3	144,478.11	101.1	0.3	33,936.36	0.0	53.3	64.7	52.70	0.00 **	0.0	1.5	2.0
UNITED CASUALTY INSURANCE COMPANY OF AM	4.86	4.95	331.9	316.8	4.78	329.6	318.6	3.47	56.9	56.7	13.7	17.19	15.84	0.2	0.1	0.1
UNDERWRITERS AT LLOYDS LONDON	4.13	1.04	281.8	66.6	323.42	294.4	47.8	516.13	0.0	259.0	2,246.9	87.99	0.99	0.0	29.0	118.3
UNIVERSAL UNDERWRITERS INSURANCE COMPANY	3.30	2.03	225.1	129.7	73.57	159.8	114.3	39.78	238.2	256.9	24.5	160.78	166.67	0.3	0.6	0.6
INDEPENDENT MUTUAL FIRE INSURANCE CO	3.08	3.19	210.4	204.4	2.92	210.5	224.8	-6.35	7.8	5.5	6.6	2.62	9.71	0.3	0.3	0.0
HARTFORD INSURANCE COMPANY OF ILLINOIS	3.03	3.24	206.7	207.1	-0.20	195.4	170.3	14.72	0.0	0.0	1.5	0.00 **	0.61	0.0	0.0	0.0
HARTFORD FIRE INSURANCE COMPANY	2.98	2.49	203.6	159.4	27.71	184.0	113.0	62.83	-7.4	-26.5	3.8	0.00 **	80.94	1.2	1.1	4.9
ST PAUL FIRE & MARINE INSURANCE COMPANY	2.47	0.96	169.0	61.6	174.11	130.9	77.8	68.32	-13.6	-5.2	27.2	0.00 **	13.29	0.0	0.1	2.8
ST PAUL MERCURY INSURANCE COMPANY	2.34	1.82	159.8	116.8	36.84	127.2	65.8	93.22	3.1	18.7	32.5	14.67	0.00 **	0.1	2.0	2.9
CINCINNATI INSURANCE COMPANY THE	1.82	1.32	124.6	84.6	47.21	101.0	68.0	48.46	8.1	9.0	1.8	8.96	0.00 **	0.0	0.0	0.0
ROYAL INSURANCE COMPANY OF AMERICA	1.35	0.50	92.3	32.1	187.39	74.7	38.4	94.45	0.0	0.0	1.4	0.00 **	0.00 **	0.0	0.0	0.0
OLD RELIABLE CASUALTY COMPANY	1.12	1.16	76.2	74.3	2.52	76.8	73.8	4.03	9.1	8.4	0.7	10.92	36.46	0.4	0.3	0.1
HANOVER FIRE AND CASUALTY INS CO	1.01	0.99	69.0	63.6	8.58	69.2	64.0	8.23	0.0	0.0	0.1	0.00	0.00	0.0	0.0	0.0
SENTRY SELECT INSURANCE COMPANY	0.93	0.78	63.8	49.6	28.61	57.4	44.4	29.44	0.8	37.7	33.5	65.69	8.36	0.0	2.5	2.5
GREAT NORTHERN INSURANCE COMPANY	0.84	0.25	57.6	15.8	265.35	37.2	3.4	991.49	0.0	4.9	5.3	13.14	10.74	0.0	0.6	0.6
GULF INSURANCE COMPANY	0.84	0.92	57.4	58.8	-2.51	73.4	51.5	42.44	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
UNITED FIRE & CASUALTY COMPANY	0.82	0.60	55.8	38.4	45.43	49.6	39.6	25.30	1.1	4.1	6.0	8.36	10.96	2.5	2.6	0.2
FEDERATED MUTUAL INSURANCE COMPANY	0.82	0.91	55.6	58.4	-4.70	57.8	53.0	8.87	1.2	1.0	2.9	1.74	34.68	0.0	0.0	0.0
WESTFIELD INSURANCE COMPANY	0.80	0.93	54.5	59.6	-8.59	57.2	57.0	0.37	21.8	20.1	3.9	35.08	48.50	0.0	0.1	0.2
AMERICAN MOTORISTS INSURANCE COMPANY	0.71	0.77	48.6	49.2	-1.16	56.8	54.2	4.76	0.0	13.1	13.4	23.02	0.43	0.0	0.9	1.0
SELECTIVE INSURANCE COMPANY OF SC	0.71	0.79	48.3	50.8	-4.95	46.8	44.4	5.47	4.6	4.6	0.0	9.89	15.18	0.0	0.0	0.1
GREAT AMERICAN INSURANCE COMPANY	0.69	0.87	46.8	55.9	-16.36	60.3	54.9	9.78	0.0	5.1	17.0	8.49	0.00 **	0.0	4.4	5.9
TOTAL NUMBER OF COMPANIES THIS LINE: 25					\$000 not omitted from totals line											
Sum:	87.14	74.71	5,949,216	4,783,217	24.38	5,517,060	4,555,369	21.11	416,865	820,794	2,932,579	14.88	15.75	5,054	39,786	180,794

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September 08, 2003

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 MARKET SHARE REPORT - DECEMBER 31, 2002
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BOILER AND MACHINERY(\$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	CY				PY
FACTORY MUTUAL INSURANCE COMPANY	18.66	11.73	9,963.7	5,017.6	98.58	8,208.1	4,494.8	82.61	676.6	1,161.2	1,046.5	14.15	27.22	0.0	9.9	11.5	
TRAVELERS INDEMNITY COMPANY OF IL THE	14.58	16.62	7,786.9	7,107.3	9.56	7,308.6	6,490.2	12.61	961.4	1,445.5	2,985.2	19.78	18.55	28.1	-32.9	41.5	
FEDERAL INSURANCE COMPANY	10.96	9.99	5,853.5	4,274.7	36.93	5,074.7	4,071.1	24.65	128.7	327.4	840.7	6.45	8.94	8.9	16.2	55.4	
HARTFORD STEAM BOILER INSPECT & INS CO	10.29	10.16	5,495.4	4,346.1	26.44	5,032.7	4,196.7	19.92	1,304.5	844.8	180.8	16.79	39.56	9.9	7.2	11.7	
AFFILIATED F M INSURANCE COMPANY	6.21	4.58	3,316.0	1,959.1	69.26	2,405.0	1,424.0	68.89	363.4	153.3	39.7	6.37	10.96	0.0	0.4	0.4	
CONTINENTAL CASUALTY COMPANY	5.06	5.87	2,702.1	2,511.2	7.60	3,125.3	2,188.8	42.78	611.5	-279.4	426.6	0.00 **	67.40	47.1	-1.7	16.1	
AMERICAN GUARANTEE & LIABILITY INS CO	4.35	3.80	2,324.8	1,626.1	42.96	1,954.3	1,614.9	21.02	11.1	-24.4	827.4	0.00 **	22.58	0.1	8.3	10.3	
UNIVERSAL UNDERWRITERS INSURANCE COMPANY	3.39	3.41	1,809.5	1,458.9	24.03	1,677.7	1,304.4	28.62	31.4	34.9	27.3	2.08	5.54	1.3	5.6	7.0	
ZURICH AMERICAN INSURANCE COMPANY	2.94	3.74	1,570.1	1,600.2	-1.88	1,545.9	1,234.4	25.24	91.6	74.4	204.0	4.81	55.09	8.0	13.5	5.9	
CINCINNATI INSURANCE COMPANY THE	2.30	2.44	1,226.0	1,043.0	17.55	1,088.0	933.2	16.58	217.3	256.8	169.9	23.60	3.81	5.3	-34.3	12.6	
ALLIANZ INSURANCE COMPANY	2.02	0.75	1,080.7	320.5	237.23	756.9	468.2	61.65	22.6	540.0	616.3	71.35	0.00 **	7.0	33.4	33.0	
ST PAUL FIRE & MARINE INSURANCE COMPANY	1.92	1.85	1,024.8	791.8	29.42	982.5	616.1	59.47	137.7	429.9	566.9	43.75	29.07	0.6	43.9	107.9	
NATIONAL UNION FIRE INSURANCE CO OF PITT	1.51	1.57	808.4	669.9	20.69	818.5	797.0	2.70	0.0	-77.6	1,317.3	0.00 **	709.12	0.0	-18.7	65.9	
WESTPORT INSURANCE CORPORATION	1.23	4.25	656.7	1,816.5	-63.85	1,122.4	1,884.7	-40.45	0.0	-73.9	25.1	0.00 **	6.04	1.8	-2.5	11.4	
UNITED STATES FIDELITY & GUARANTY CO	0.74	0.71	394.6	304.2	29.73	374.9	206.8	81.24	118.9	276.5	282.8	73.77	31.86	2.6	27.2	69.6	
SELECTIVE INSURANCE COMPANY OF SC	0.74	0.91	394.4	390.5	1.02	391.6	416.8	-6.05	23.3	24.1	16.3	6.14	15.43	0.7	0.7	0.0	
FIRST NONPROFIT INSURANCE COMPANY	0.73	0.80	387.5	343.1	12.94	354.0	329.3	7.48	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	
TOKIO MARINE & FIRE INSURANCE CO LTD THE	0.72	0.66	386.0	280.9	37.40	421.9	134.0	214.73	0.0	93.6	127.9	22.18	0.00 **	0.0	1.1	1.7	
FEDERATED MUTUAL INSURANCE COMPANY	0.71	0.70	379.7	300.4	26.38	351.8	215.7	63.12	114.1	151.6	42.4	43.11	9.25	0.0	0.0	0.0	
ST PAUL MERCURY INSURANCE COMPANY	0.71	1.35	378.9	577.8	-34.42	475.5	578.4	-17.79	84.9	167.1	382.9	35.14	1.25	0.2	27.0	70.4	
BROTHERHOOD MUTUAL INSURANCE COMPANY	0.60	0.71	321.6	301.9	6.50	297.6	242.8	22.53	58.4	32.5	16.1	10.91	34.20	0.0	0.0	0.0	
GREAT NORTHERN INSURANCE COMPANY	0.59	1.62	315.9	694.5	-54.51	538.1	605.3	-11.11	24.2	6.5	70.7	1.20	3.83	0.0	-1.4	4.8	
WEST BEND MUTUAL INSURANCE COMPANY	0.55	0.57	291.2	245.9	18.42	270.3	127.3	112.34	419.1	593.2	178.1	219.51	156.54	0.2	0.2	0.0	
TRAVELERS INDEMNITY COMPANY THE	0.50	0.36	265.1	152.5	73.85	224.4	136.2	64.78	8.7	-7.9	8.1	0.00 **	16.21	0.0	0.0	0.1	
ROYAL INSURANCE COMPANY OF AMERICA	0.48	0.10	258.1	43.5	492.87	241.4	42.5	468.14	0.0	4.8	11.7	1.99	3.50	0.0	0.4	1.1	
TOTAL NUMBER OF COMPANIES THIS LINE: 25						\$000 not omitted from totals line											
Sum:	92.50	89.25	49,391,701	38,178,143	29.37	45,041,630	34,753,667	29.60	5,409,601	6,154,527	10,410,620	13.66	37.90	121,870	103,550	538,111	

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 MARKET SHARE REPORT - DECEMBER 31, 2002
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 TOP 25 COMPANIES

CREDIT(\$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	CY			
EULER AMERICAN CREDIT INDEMNITY COMPANY	27.78	15.22	7,217.1	7,278.8	-0.85	7,141.9	7,605.9	-6.10	6,053.2	6,719.6	7,223.3	94.09	123.70	0.0	0.0	0.0
NORTH AMERICAN SPECIALTY INSURANCE CO	27.59	12.84	7,168.9	6,139.9	16.76	7,168.9	6,139.9	16.76	5,820.3	10,947.2	5,162.1	152.70	0.00 **	0.0	1,159.0	1,181.0
CONTINENTAL CASUALTY COMPANY	11.31	5.40	2,937.7	2,582.4	13.76	3,238.7	991.5	226.65	2,295.5	1,745.0	-182.2	53.88	43.07	0.0	3.2	3.2
WESCO INSURANCE COMPANY	11.16	1.78	2,899.2	851.6	240.46	3,015.4	865.0	248.60	1,639.4	2,016.3	469.6	66.87	21.71	0.0	0.0	0.0
GERLING NCM CREDIT INSURANCE INC	9.20	1.96	2,389.3	937.1	154.96	2,106.9	1,135.3	85.58	2,379.6	3,216.4	1,230.1	152.66	217.79	25.6	46.2	24.6
ACE AMERICAN INSURANCE COMPANY	5.14	3.02	1,335.8	1,445.5	-7.59	1,370.1	1,443.6	-5.10	51.8	102.9	114.3	7.51	7.94	0.0	0.9	3.4
GREAT AMERICAN INSURANCE COMPANY	4.81	3.23	1,248.7	1,542.5	-19.05	1,291.0	1,468.8	-12.11	-188.3	-425.0	760.6	0.00 **	45.51	0.3	0.3	0.0
GERLING AMERICA INSURANCE COMPANY	4.58	0.78	1,191.1	373.1	219.25	1,363.6	342.4	298.25	849.7	1,100.3	358.7	80.69	43.60	0.0	57.5	119.6
OLD REPUBLIC INSURANCE COMPANY	2.27	2.26	589.5	1,080.7	-45.45	687.7	1,114.2	-38.28	297.1	970.5	1,062.3	141.13	32.13	42.2	10.0	47.6
FIRST COLONIAL INSURANCE COMPANY	1.69		439.1		0.00 *	60.4		0.00 *	68.5	73.8	5.3	122.24		1.0	1.7	0.7
ST PAUL MERCURY INSURANCE COMPANY	1.18	0.30	306.6	141.3	116.97	250.8	119.3	110.25	120.0	408.8	490.9	163.01	116.88	0.0	-0.1	0.0
FIDELITY & DEPOSIT COMPANY OF MARYLAND	1.07	0.21	277.0	100.2	176.41	246.8	136.3	81.03	46.6	34.7	0.0	14.05	0.00 **	0.0	0.0	0.0
BANCINSURE INC	0.99	0.49	258.1	233.3	10.63	256.6	220.7	16.27	92.1	163.0	73.8	63.50	27.15	0.0	0.0	0.0
ONEBEACON AMERICA INSURANCE COMPANY	0.98	0.49	254.3	235.9	7.81	269.0	230.1	16.92	115.8	114.1	37.5	42.42	32.20	0.0	0.0	0.0
FOUNDERS INSURANCE COMPANY	0.60	0.37	154.8	176.2	-12.15	166.9	194.4	-14.13	31.5	43.6	53.9	26.15	21.81	0.0	0.0	0.0
LUMBERMENS MUTUAL CASUALTY COMPANY	0.57	0.22	148.3	103.1	43.75	136.7	66.3	106.08	40.8	40.9	0.0	29.91	0.00	0.0	0.0	0.0
INSURANCE COMPANY OF NORTH AMERICA	0.36	0.27	94.4	129.8	-27.30	98.0	130.4	-24.84	10.1	12.6	8.6	12.82	13.50	0.5	0.5	0.1
FEDERAL INSURANCE COMPANY	0.22	0.05	56.2	25.0	124.71	63.5	5.2	1,118.45	0.0	47.7	48.3	75.15	10.98	0.0	5.5	5.5
ASSOCIATES INSURANCE COMPANY	0.13	0.10	35.1	47.9	-26.80	35.1	47.9	-26.81	2.1	1.5	0.6	4.27	0.74	0.0	0.0	0.0
VIRGINIA SURETY COMPANY INC	0.04	0.12	10.7	58.6	-81.77	7.9	65.6	-87.92	1.9	-268.8	3.9	0.00 **	1.73	0.0	0.0	0.0
GENERAL SECURITY NATIONAL INS CO	0.03	0.00	8.0	0.0	0.00 *	8.0	24.2	-66.92	0.0	10.6	10.6	132.34	0.00	0.0	0.4	0.4
LYNDON PROPERTY INSURANCE COMPANY	0.03	-0.01	7.5	-6.1	0.00 *	4.7	12.9	-63.08	0.0	0.2	0.6	5.10	8.13	0.0	0.0	0.0
AMERICAN NATIONAL PROPERTY & CASUALTY CO	0.00	0.00	0.4	0.0	0.00 *	0.2	0.1	230.88	0.0	0.0	0.0	4.44	207.35	0.0	0.0	0.0
NATIONAL BEN FRANKLIN INSURANCE CO OF IL	0.00	0.00	0.0	0.0	0.00 *	2.6	5.0	-48.84	0.0	0.0	0.0	0.00	16.73	0.0	0.0	0.0
SECURITY INSURANCE COMPANY OF HARTFORD	0.00	26.79	0.0	12,810.5	-100.00	0.0	10,757.7	-100.00	0.0	-187.1	496.9	0.00 **	25.83	0.0	-3.4	40.3
TOTAL NUMBER OF COMPANIES THIS LINE: 25																
Sum:	111.72	75.89	29,027,642	36,287,321	-20.01	28,991,338	33,122,857	-12.47	19,728,071	26,888,681	17,429,575	92.75	48.34	69,546	1,281,555	1,426,449

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AGGREGATE WRITE-INS FOR OTHER LINES OF BUSINESS(\$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	CY				CY
VIRGINIA SURETY COMPANY INC	77.44	82.93	307,302.6	427,735.2	-28.16	370,404.6	386,927.4	-4.27	150,151.2	152,687.0	33,355.8	41.22	41.32	14,777.6	14,776.7	0.1	
GREENWICH INSURANCE COMPANY	6.42	1.90	25,493.4	9,822.1	159.55	6,949.8	4,159.2	67.10	5,351.0	9,618.8	5,284.7	138.40	86.15	401.3	1,032.5	712.3	
SENTRY SELECT INSURANCE COMPANY	2.24	1.90	8,888.4	9,786.7	-9.18	8,227.8	5,832.4	41.07	5,468.8	6,582.3	3,921.9	80.00	80.00	0.0	0.0	0.0	
PRE PAID LEGAL CASUALTY INC	2.15	1.31	8,519.2	6,759.6	26.03	8,398.5	6,698.9	25.37	2,730.6	2,730.6	24.1	32.51	33.13	0.0	0.0	0.0	
MIDWEST EMPLOYERS CASUALTY COMPANY	1.53	0.59	6,062.8	3,028.8	100.17	4,912.6	2,375.5	106.80	758.9	-204.2	13,825.1	0.00 **	0.00 **	0.0	-5.1	5.0	
WESTCHESTER FIRE INSURANCE COMPANY	1.02	0.59	4,035.1	3,066.2	31.60	4,035.1	2,539.2	58.91	3,051.7	3,051.7	0.0	75.63	82.05	0.0	0.0	0.0	
ARAG INSURANCE COMPANY	0.97	0.67	3,835.7	3,478.8	10.26	3,835.7	3,486.4	10.02	2,582.1	2,323.1	412.1	60.57	58.03	0.0	0.0	0.0	
FIREMENS INSURANCE COMPANY OF NEWARK NJ	0.96	0.59	3,828.8	3,033.7	26.21	1,950.2	1,210.5	61.11	1,730.6	1,730.6	0.0	88.74	91.05	20.6	20.6	0.0	
UNIVERSAL UNDERWRITERS INSURANCE COMPANY	0.89	0.67	3,549.3	3,463.0	2.49	2,845.5	2,873.2	-0.96	2,640.2	2,630.2	138.5	92.43	90.85	3.2	3.2	0.0	
CENTRAL STATES INDEMNITY CO OF OMAHA	0.88	0.75	3,485.5	3,867.3	-9.87	3,485.5	3,867.3	-9.87	567.6	535.7	528.7	15.37	12.87	0.0	0.0	0.0	
EMPLOYERS REINSURANCE CORPORATION	0.68	0.34	2,689.5	1,728.9	55.56	2,758.6	1,672.9	64.90	594.7	-409.9	14,119.0	0.00 **	0.00 **	5.9	-111.0	679.6	
STONEBRIDGE CASUALTY INSURANCE COMPANY	0.48	0.46	1,919.6	2,364.0	-18.80	1,919.6	2,364.0	-18.80	243.8	264.3	117.2	13.77	7.62	0.0	0.0	0.0	
HERITAGE INDEMNITY COMPANY	0.44	0.28	1,764.7	1,463.5	20.59	1,818.9	2,215.8	-17.91	2,543.2	2,553.8	236.4	140.41	124.29	42.1	42.1	1.0	
AMERICAN ROAD INSURANCE COMPANY THE	0.44	0.93	1,735.4	4,805.1	-63.88	3,796.9	5,434.9	-30.14	1,394.5	1,266.1	58.6	33.34	54.38	0.0	0.0	0.0	
FIREMANS FUND INSURANCE COMPANY	0.42	0.50	1,657.8	2,590.6	-36.01	2,015.0	2,117.3	-4.83	2,160.9	1,705.7	-144.5	84.65	95.39	21.7	-8.7	-14.9	
LYNDON PROPERTY INSURANCE COMPANY	0.35	3.41	1,397.7	17,580.6	-92.05	5,847.3	4,146.4	41.02	7,077.9	6,880.8	306.1	117.67	107.54	0.0	0.0	0.0	
GREAT AMERICAN ASSURANCE COMPANY	0.33	0.11	1,323.0	586.5	125.59	341.1	136.7	149.58	233.9	291.8	46.4	85.55	0.00 **	0.0	4.5	3.3	
FFG INSURANCE COMPANY	0.27	0.01	1,082.1	50.1	2,060.49	133.1	89.3	49.01	428.8	435.7	22.5	327.37	51.76	0.0	0.0	0.0	
AMERICAN GENERAL INDEMNITY COMPANY	0.27	0.24	1,074.8	1,233.3	-12.85	1,074.8	1,233.3	-12.85	132.5	116.0	69.1	10.79	5.09	0.0	0.0	0.0	
BALBOA INSURANCE COMPANY	0.24	0.24	960.9	1,255.9	-23.49	1,426.6	1,747.9	-18.39	395.9	355.7	83.0	24.94	14.17	0.0	0.0	0.0	
GREAT AMERICAN INSURANCE COMPANY	0.23	0.00	916.6	9.2	9,846.02	-2.3	-941.6	0.00 *	3,153.8	3,168.1	18.7	0.00 **	0.00 **	0.0	-0.5	0.0	
WESTERN DIVERSIFIED CASUALTY INS CO	0.23	0.54	915.6	2,783.1	-67.10	5,830.9	9,867.0	-40.90	10,208.9	9,663.9	496.2	165.74	141.33	0.0	0.0	0.0	
AMERICAN BANKERS INSURANCE COMPANY OF FL	0.21	0.14	831.9	734.1	13.33	930.6	566.7	64.20	1,136.9	1,121.8	268.6	120.55	133.29	2.4	2.4	1.7	
YOSEMITE INSURANCE COMPANY	0.18	0.16	721.6	822.8	-12.30	739.2	699.1	5.73	147.5	151.4	221.1	20.48	20.29	0.0	0.0	0.0	
GENERAL REINSURANCE CORPORATION	0.17	0.10	658.5	525.2	25.40	643.6	594.5	8.25	461.7	-390.8	19,013.9	0.00 **	0.00 **	2.5	-47.2	632.6	
TOTAL NUMBER OF COMPANIES THIS LINE: 25						\$000 not omitted from totals line											
Sum:	99.45	99.37	394,650,606	512,574,288	-23.01	444,319,288	451,914,274	-1.68	205,347,637	208,860,251	92,423,366	47.01	44.27	15,277,391	15,709,539	2,020,646	

CY: Current Year

PY: Prior Year

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

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

2 : % 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 08, 2003

ILLINOIS DEPARTMENT OF INSURANCE
 MARKET SHARE REPORT - DECEMBER 31, 2002
 DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 24)
 PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES
 TOP 25 COMPANIES

TOTALS(\$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	CY				PY
STATE FARM MUTUAL AUTOMOBILE INSURANCE C	10.01	10.24	1,754,605.0	1,609,670.9	9.00	1,714,728.3	1,579,968.1	8.53	1,280,749.1	1,336,452.1	725,067.8	77.94	81.82	45,785.6	47,294.0	118,859.5	
STATE FARM FIRE & CASUALTY COMPANY	5.08	4.55	889,482.6	714,918.3	24.42	803,493.8	680,996.6	17.99	562,578.4	557,459.8	360,821.2	69.38	95.46	14,524.2	12,675.1	39,034.5	
ALLSTATE INSURANCE COMPANY	3.72	4.02	651,465.6	631,188.3	3.21	636,462.0	640,322.7	-0.60	374,799.4	397,740.4	360,527.3	62.49	71.47	102,547.4	95,983.9	59,691.8	
COUNTRY MUTUAL INSURANCE COMPANY	3.48	3.57	609,150.7	561,747.7	8.44	586,997.2	553,902.5	5.97	339,943.1	352,448.8	292,584.3	60.04	56.43	10,046.5	9,845.6	37,954.4	
VIRGINIA SURETY COMPANY INC	3.09	3.92	541,919.1	616,110.9	-12.04	589,595.1	573,831.7	2.75	258,344.4	288,909.5	300,715.8	49.00	53.04	19,007.8	20,936.6	23,200.7	
ILLINOIS NATIONAL INSURANCE CO	2.88	3.38	503,875.9	530,536.6	-5.03	464,006.8	434,665.4	6.75	403,792.5	647,674.6	962,561.2	139.58	98.65	18,679.8	40,324.1	126,057.3	
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	2.61	2.46	457,212.5	387,389.9	18.02	426,501.3	375,663.7	13.53	277,008.7	291,186.8	196,406.5	68.27	80.39	11,491.9	17,641.9	36,172.9	
ZURICH AMERICAN INSURANCE COMPANY	2.22	1.70	388,344.8	266,537.4	45.70	350,560.5	274,022.6	27.93	164,042.8	322,375.3	454,913.6	91.96	84.24	24,336.1	51,013.4	78,628.0	
ILLINOIS FARMERS INSURANCE COMPANY	2.19	2.35	384,458.9	369,764.9	3.97	374,834.3	359,204.4	4.35	195,827.3	179,511.5	163,250.2	47.89	79.07	11,620.2	11,831.3	20,811.2	
ISMIE MUTUAL INSURANCE COMPANY	1.49	1.32	261,039.6	207,960.6	25.52	246,858.1	188,910.6	30.67	156,622.1	253,561.9	651,916.3	102.72	72.85	57,941.0	75,472.7	202,319.3	
FEDERAL INSURANCE COMPANY	1.47	1.24	257,951.3	194,485.1	32.63	232,905.6	180,300.9	29.18	137,032.0	136,904.7	380,469.7	58.78	111.38	21,307.8	23,200.8	87,281.9	
ST PAUL FIRE & MARINE INSURANCE COMPANY	1.37	1.23	240,666.1	194,032.3	24.03	236,525.4	161,697.5	46.28	226,276.0	358,264.6	540,671.6	151.47	91.93	17,509.3	40,600.5	83,172.9	
CINCINNATI INSURANCE COMPANY THE	1.25	1.33	219,424.6	208,929.0	5.02	198,976.5	167,527.1	18.77	103,077.9	119,052.6	219,069.6	59.83	86.75	9,184.6	9,122.6	46,382.6	
CONTINENTAL CASUALTY COMPANY	1.25	1.28	219,414.4	200,756.4	9.29	186,960.1	179,457.8	4.18	151,064.9	29,730.7	654,361.6	15.90	136.68	26,817.6	20,303.4	46,552.3	
ZURICH AMERICAN INSURANCE COMPANY OF IL	1.00	1.14	174,420.0	178,801.0	-2.45	182,136.1	177,872.6	2.40	154,852.5	170,465.0	271,145.1	93.59	89.20	23,965.3	30,513.8	49,480.0	
NEW HAMPSHIRE INSURANCE COMPANY	0.90	0.69	157,671.7	107,934.8	46.08	164,466.3	159,151.5	3.34	199,207.8	314,552.0	211,230.2	191.26	54.19	1,491.3	17,369.2	29,287.2	
WEST BEND MUTUAL INSURANCE COMPANY	0.78	0.64	136,358.5	101,352.6	34.54	118,983.2	92,322.1	28.88	52,190.2	63,207.2	104,320.2	53.12	65.92	2,929.4	1,727.4	16,569.2	
ALLSTATE PROPERTY & CASUALTY INS CO	0.77	0.50	134,256.2	78,680.8	70.63	120,528.2	64,994.3	85.44	64,713.6	90,758.9	48,669.2	75.30	68.78	1,246.4	4,974.1	6,069.4	
LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.76	0.71	133,847.5	111,856.0	19.66	164,995.8	101,977.3	61.80	95,637.9	97,414.2	208,876.1	59.04	91.45	8,226.7	7,892.0	21,260.5	
TRAVELERS INDEMNITY COMPANY OF IL THE	0.70	0.79	123,366.5	124,909.4	-1.24	119,332.7	120,804.4	-1.22	61,255.7	58,566.3	224,484.4	49.08	49.84	9,119.9	10,934.4	47,116.1	
ECONOMY PREMIER ASSURANCE COMPANY	0.69	0.26	121,745.4	40,460.8	200.90	95,857.8	11,065.9	766.25	35,254.4	54,381.0	23,229.8	56.73	61.82	205.9	1,427.5	1,509.2	
SAFECO INSURANCE COMPANY OF ILLINOIS	0.68	0.69	118,802.4	108,322.7	9.67	122,097.7	98,467.0	24.00	69,973.3	85,038.2	59,614.2	69.65	87.39	1,977.1	2,923.1	5,947.2	
NATIONAL UNION FIRE INSURANCE CO OF PITT	0.67	0.74	118,184.4	116,797.9	1.19	70,812.1	146,632.1	-51.71	145,399.5	185,510.2	339,207.4	261.98	101.77	-3,890.0	-5,780.4	38,950.6	
TRAVELERS INDEMNITY COMPANY THE	0.66	0.29	116,055.6	44,936.3	158.27	88,573.5	29,364.9	201.63	24,823.1	97,431.7	116,483.0	110.00	90.99	2,892.2	11,260.6	20,772.1	
GENERAL CASUALTY COMPANY OF ILLINOIS	0.66	0.79	114,940.5	123,462.7	-6.90	114,529.3	119,879.5	-4.46	65,753.7	62,855.6	94,165.9	54.88	81.55	4,874.2	5,155.6	8,903.3	
TOTAL NUMBER OF COMPANIES THIS LINE: 25						\$000 not omitted from totals line											
Grand Totals:	50.38	49.83	8,828,659,925	7,831,543,345	12.73	8,411,717,421	7,473,002,916	12.56	5,600,220,581	6,551,453,560	7,964,762,301	77.88	80.44	443,838,065	564,643,223	1,251,984,024	

CY: Current Year

PY: Prior Year

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

1 : Incurred Loss ration = (Incurred Loss / Earned Premium) * 100

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September 08, 2003