

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

In Illinois, by insurance category - Year 2003

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
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WORKERS' COMPENSATION (\$ 000 omitted)	24

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ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION - DIVISION OF INSURANCE

MARKET SHARE REPORT - DECEMBER 31, 2003

DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 26)

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
ALLIANZ GLOBAL RISKS US INS CO	6.10	6.83	15,261.5	15,023.0	1.59	16,902.9	12,716.8	32.92	386.7	7,051.7	12,457.4	41.72	31.37	59.1	804.2	977.7	
FACTORY MUTUAL INSURANCE COMPANY	5.67	8.71	14,190.3	19,151.3	-25.90	16,003.7	15,073.5	6.17	12,488.9	24,288.8	20,657.8	151.77	207.67	53.3	161.4	240.4	
AMERICAN SECURITY INSURANCE COMPANY	5.40	4.65	13,516.9	10,232.7	32.09	11,981.2	9,430.8	27.04	4,406.2	5,339.2	1,606.1	44.56	24.59	0.0	0.0	0.0	
AFFILIATED F M INSURANCE COMPANY	5.37	4.72	13,445.7	10,387.9	29.44	12,259.7	7,182.1	70.70	983.0	885.0	525.3	7.22	11.75	0.2	1.5	7.8	
TRAVELERS INDEMNITY COMPANY THE	4.30	3.27	10,758.6	7,192.4	49.58	8,875.8	5,654.7	56.96	927.8	2,400.6	2,797.6	27.05	27.45	26.7	125.6	150.0	
HARTFORD FIRE INSURANCE COMPANY	4.11	1.92	10,297.1	4,221.1	143.94	7,007.8	4,357.3	60.83	155.5	454.4	382.4	6.48	0.00**	21.6	4.1	0.1	
AMERICAN GUARANTEE & LIABILITY INS CO	3.41	7.33	8,538.2	16,131.6	-47.07	12,679.9	15,008.6	-15.52	1,976.0	4,191.2	3,217.3	33.05	0.00**	103.0	162.9	63.4	
ROYAL INDEMNITY COMPANY	3.35	2.62	8,381.8	5,765.2	45.39	8,768.1	5,412.0	62.01	2,315.8	2,081.7	1,571.1	23.74	61.20	2.8	-24.0	48.6	
EMPLOYERS INSURANCE COMPANY OF WAUSAU	3.08	1.73	7,711.4	3,806.8	102.57	6,532.0	4,057.5	60.99	1,240.7	-158.4	1,716.9	0.00**	19.61	37.9	71.3	135.5	
AUTO OWNERS INSURANCE COMPANY	3.04	2.45	7,617.4	5,394.8	41.20	6,463.6	4,659.1	38.73	4,069.5	4,663.2	1,809.4	72.14	79.43	161.3	235.2	331.8	
CINCINNATI INSURANCE COMPANY THE	2.42	2.46	6,066.5	5,413.3	12.07	5,625.3	4,318.1	30.27	2,989.4	2,316.8	272.5	41.19	57.94	54.9	63.5	70.6	
WEST BEND MUTUAL INSURANCE COMPANY	2.37	2.23	5,927.0	4,897.1	21.03	5,459.1	4,100.4	33.14	1,895.9	1,987.0	2,342.4	36.40	15.79	162.0	146.7	43.9	
SENECA INSURANCE COMPANY INC	2.21	3.22	5,532.2	7,074.9	-21.81	5,757.8	6,303.9	-8.66	2,878.7	3,641.2	2,768.6	63.24	40.17	173.4	392.2	249.4	
BALBOA INSURANCE COMPANY	2.10	2.04	5,252.6	4,480.9	17.22	5,263.0	4,161.9	26.46	1,671.1	1,551.1	880.4	29.47	51.11	29.5	51.4	27.4	
INSURANCE CORPORATION OF HANNOVER	2.00	1.97	5,011.3	4,342.5	15.40	4,889.8	2,999.6	63.02	1,718.0	1,845.8	2,035.3	37.75	75.16	73.9	46.2	0.6	
TRAVELERS PROPERTY CASUALTY CO OF AMER	1.96	2.09	4,913.3	4,602.4	6.76	4,439.5	5,519.8	-19.57	248.6	-845.5	1,004.5	0.00**	39.40	15.7	-53.8	77.9	
ZURICH AMERICAN INSURANCE COMPANY	1.74	-1.47	4,369.2	-3,224.7	0.00 *	5,048.5	4,271.3	18.20	693.4	182.4	102.8	3.61	0.00**	16.4	17.0	3.1	
WESTPORT INSURANCE CORPORATION	1.51	1.22	3,790.4	2,686.9	41.07	3,281.1	2,683.4	22.28	55.6	4,064.3	5,783.0	123.87	55.05	61.1	515.8	541.3	
XL INSURANCE AMERICA INC	1.41	1.05	3,539.3	2,317.0	52.76	3,299.7	2,180.8	51.31	237.6	1,444.6	1,804.1	43.78	0.00**	3.1	-0.6	7.1	
NATIONAL UNION FIRE INSURANCE CO OF PITT	1.27	0.00	3,191.6	0.0	0.00 *	676.2	50.8	1,231.36	-26.9	55.8	266.1	8.25	0.00**	0.0	4.1	13.3	
STATE AUTO PROP AND CAS INS CO	1.24	1.10	3,104.6	2,425.5	28.00	2,813.7	2,089.7	34.64	502.3	190.3	292.8	6.76	61.00	18.7	7.8	9.1	
RSUI INDEMNITY COMPANY	1.23		3,091.4		0.00 *	534.7		0.00 *	0.0	0.0	0.0	0.00		0.0	0.0	0.0	
ST PAUL FIRE & MARINE INSURANCE COMPANY	1.18	1.30	2,947.0	2,862.3	2.96	2,894.0	2,718.4	6.46	897.0	1,489.9	708.1	51.48	14.56	22.0	93.8	113.7	
SAFECO INSURANCE COMPANY OF ILLINOIS	1.10	1.34	2,755.6	2,936.5	-6.16	2,849.8	2,879.0	-1.02	1,560.6	1,078.3	613.0	37.84	39.01	17.3	24.9	19.5	
METROPOLITAN PROPERTY & CASUALTY INS CO	1.10	1.42	2,749.4	3,123.3	-11.97	2,977.5	2,456.6	21.20	1,333.1	1,289.3	435.4	43.30	49.77	11.1	2.4	28.6	
TOTAL NUMBER OF COMPANIES THIS LINE: 25						\$000 not omitted from totals line											
Sum:	68.68	64.21	171,960,157	141,244,824	21.75	163,284,387	130,286,274	25.33	45,604,433	71,488,683	66,050,197	43.78	39.43	1,125,006	2,854,048	3,160,905	

CY: Current Year

PY: Prior Year

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

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

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

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

July 30, 2004

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION - DIVISION OF INSURANCE

MARKET SHARE REPORT - DECEMBER 31, 2003

DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 26)

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	17.88	15.78	44,071.7	38,778.6	13.65	40,596.4	31,504.4	28.86	8,102.8	4,889.2	4,511.6	12.04	0.95	183.1	224.4	101.1	
COUNTRY MUTUAL INSURANCE COMPANY	5.28	5.27	13,009.6	12,939.0	0.55	12,948.5	12,890.5	0.45	5,909.8	5,903.8	262.7	45.59	14.13	1.7	2.9	1.9	
GREENWICH INSURANCE COMPANY	5.00	8.99	12,323.7	22,080.2	-44.19	16,609.2	17,097.8	-2.86	7,376.6	3,289.8	7,282.3	19.81	127.64	329.7	106.6	281.3	
CONTINENTAL CASUALTY COMPANY	4.18	4.03	10,316.7	9,904.7	4.16	9,640.7	10,235.0	-5.81	6,047.3	10,050.9	12,661.4	104.25	0.00**	108.1	11.2	62.5	
ROYAL INDEMNITY COMPANY	3.15	3.30	7,760.0	8,107.9	-4.29	8,779.2	6,602.7	32.96	1,166.5	73.1	1,102.7	0.83	10.04	22.5	80.5	58.0	
TRAVELERS INDEMNITY COMPANY THE	3.14	1.76	7,747.1	4,335.6	78.69	5,746.2	3,287.3	74.80	47.7	-174.3	300.7	0.00**	8.44	8.9	18.2	34.3	
ALLIANZ GLOBAL RISKS US INS CO	3.00	2.57	7,401.7	6,307.4	17.35	7,855.8	4,103.3	91.45	983.4	2,357.2	8,011.7	30.01	149.12	60.7	-56.8	103.8	
AFFILIATED F M INSURANCE COMPANY	2.83	2.19	6,967.4	5,384.7	29.39	6,354.3	3,721.4	70.75	719.2	1,154.4	753.0	18.17	12.35	4.3	11.8	9.9	
FIREMANS FUND INSURANCE COMPANY	2.57	2.28	6,346.0	5,598.3	13.36	6,332.9	5,573.2	13.63	438.7	1,544.7	3,291.3	24.39	4.05	79.3	35.2	676.9	
FARMERS MUTUAL HAIL INSURANCE CO OF IA	2.13	2.10	5,258.1	5,171.8	1.67	5,258.1	5,171.8	1.67	3,505.6	3,510.9	18.0	66.77	16.96	1.3	2.4	3.7	
ST PAUL FIRE & MARINE INSURANCE COMPANY	1.99	2.26	4,914.9	5,558.9	-11.58	5,073.9	5,408.6	-6.19	4,603.6	3,527.2	1,740.4	69.52	79.45	116.8	90.8	209.3	
AMERICAN GUARANTEE & LIABILITY INS CO	1.92	2.93	4,732.3	7,192.7	-34.21	6,834.0	3,287.1	107.91	1,857.7	-97.3	2,100.9	0.00**	65.60	40.8	35.5	60.6	
CINCINNATI INSURANCE COMPANY THE	1.84	1.71	4,540.6	4,190.7	8.35	4,297.5	3,377.1	27.25	5,295.7	5,079.0	988.0	118.18	69.05	83.4	153.2	118.8	
SENECA INSURANCE COMPANY INC	1.74	0.84	4,297.4	2,064.6	108.15	3,738.3	1,167.0	220.33	173.9	79.7	79.9	2.13	69.00	85.5	73.8	8.0	
EMPLOYERS INSURANCE COMPANY OF WAUSAU	1.69	1.09	4,171.0	2,683.7	55.42	3,482.1	2,211.0	57.49	234.5	-160.0	393.9	0.00**	20.19	3.9	-3.1	62.9	
AMERICAN SECURITY INSURANCE COMPANY	1.64	1.20	4,040.3	2,954.5	36.75	3,520.1	2,732.0	28.84	1,575.3	1,335.5	751.8	37.94	111.64	0.0	0.0	0.0	
GREAT AMERICAN INSURANCE COMPANY	1.39	1.44	3,438.0	3,549.0	-3.13	3,442.4	3,564.6	-3.43	2,772.1	2,774.2	9.4	80.59	14.85	64.4	64.5	0.9	
FIDELITY & DEPOSIT COMPANY OF MARYLAND	1.28	5.31	3,165.2	13,039.3	-75.73	3,162.0	20,288.4	-84.41	2,388.6	2,626.4	525.0	83.06	12.44	183.0	184.0	1.0	
DISCOVER PROPERTY & CASUALTY INS CO	1.27	0.24	3,130.8	591.9	428.92	2,476.4	555.1	346.15	458.8	2,407.4	2,080.6	97.21	22.57	18.9	41.0	28.4	
INSURANCE CORPORATION OF HANNOVER	1.24	0.96	3,063.8	2,361.8	29.72	3,064.4	1,699.4	80.32	338.2	645.3	736.3	21.06	25.66	29.6	50.4	22.3	
FARMERS AUTOMOBILE INSURANCE ASSN THE	1.23	1.02	3,039.6	2,500.3	21.57	2,826.0	2,248.4	25.69	1,552.8	1,814.4	1,027.4	64.20	61.74	48.8	141.3	268.9	
WEST BEND MUTUAL INSURANCE COMPANY	1.22	1.08	2,997.3	2,652.4	13.00	2,816.8	2,272.7	23.94	2,666.3	2,747.7	709.4	97.55	46.79	3.1	-3.4	24.2	
TRAVELERS PROPERTY CASUALTY CO OF AMER	1.16	1.35	2,870.6	3,307.7	-13.21	2,920.7	4,053.6	-27.95	1,611.3	-893.4	1,177.3	0.00**	101.37	39.8	-53.5	52.2	
GENERAL INSURANCE COMPANY OF AMERICA	1.12	0.83	2,754.4	2,036.7	35.23	2,754.3	2,049.0	34.42	4.8	-77.3	225.4	0.00**	0.61	2.0	-21.0	47.8	
SELECTIVE INSURANCE COMPANY OF SC	1.06	0.85	2,612.1	2,098.1	24.50	2,396.4	1,886.3	27.04	1,756.2	1,793.9	207.2	74.86	51.50	14.0	16.3	18.6	
TOTAL NUMBER OF COMPANIES THIS LINE: 25						\$000 not omitted from totals line											
Sum:	70.97	71.37	174,970,393	175,390,561	-0.24	172,926,660	156,987,598	10.15	61,587,322	56,202,143	50,948,317	32.50	34.17	1,533,481	1,205,960	2,257,386	

CY: Current Year

PY: Prior Year

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

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

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

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

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PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES

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				CY
GREAT AMERICAN INSURANCE COMPANY OF NY	23.44	20.88	44,053.0	33,682.6	30.79	44,037.3	33,452.8	31.64	26,969.0	16,331.6	7,738.4	37.09	80.99	325.6	-124.4	1,646.0	
COUNTRY MUTUAL INSURANCE COMPANY	18.13	18.75	34,080.3	30,255.3	12.64	34,080.3	30,255.3	12.64	16,030.9	12,369.4	7,202.5	36.29	55.57	0.0	0.0	0.0	
RURAL COMMUNITY INSURANCE COMPANY	13.31	11.62	25,014.5	18,754.2	33.38	23,541.7	20,016.9	17.61	25,014.0	27,069.3	2,275.9	114.98	64.81	0.0	0.0	0.0	
FIREMANS FUND INSURANCE COMPANY	8.83	7.59	16,601.0	12,244.1	35.58	16,601.0	12,244.1	35.58	7,857.0	8,889.9	16,083.0	53.55	94.08	67.2	67.2	0.0	
HARTFORD CASUALTY INSURANCE COMPANY	8.80	0.64	16,545.3	1,037.5	1,494.67	16,039.6	1,033.0	1,452.66	11,509.7	15,484.0	4,613.8	96.54	14.24	0.0	0.0	0.0	
FARMERS MUTUAL HAIL INSURANCE CO OF IA	7.84	3.72	14,736.2	5,999.2	145.64	14,486.2	5,804.4	149.58	8,744.2	9,101.6	1,406.1	62.83	67.26	0.8	1.4	1.0	
FARMERS ALLIANCE MUTUAL INSURANCE CO	6.76	6.15	12,699.5	9,923.7	27.97	12,699.5	9,923.7	27.97	12,699.5	12,699.5	0.0	100.00	100.92	0.0	0.0	0.0	
ACE INSURANCE COMPANY OF IL	5.66	5.01	10,634.0	8,080.4	31.60	10,634.0	8,080.4	31.60	5,784.6	5,784.6	0.0	54.40	49.50	0.0	0.0	0.0	
AGRI GENERAL INSURANCE COMPANY	1.94	0.89	3,654.4	1,430.8	155.41	3,650.7	1,421.7	156.79	1,085.7	2,042.5	1,127.5	55.95	34.11	0.0	0.0	0.0	
NAU COUNTRY INSURANCE COMPANY	1.53	0.93	2,877.3	1,508.0	90.80	2,877.3	1,508.0	90.80	1,371.0	1,371.0	46.8	47.65	25.99	0.0	0.0	0.0	
CONVERIUM INSURANCE (NORTH AMERICA) INC	1.50	0.01	2,813.5	13.6	20,650.35	2,813.5	13.6	20,650.35	117.9	1,483.9	1,366.0	52.74	0.00	0.0	98.5	98.5	
STATE FARM FIRE & CASUALTY COMPANY	0.76	0.81	1,430.3	1,312.8	8.95	1,430.3	1,312.8	8.95	541.2	541.2	0.0	37.84	42.31	0.0	0.0	0.0	
PRODUCERS AGRICULTURE INSURANCE COMPANY	0.73		1,372.3		0.00 *	1,372.3		0.00 *	544.7	918.9	374.2	66.96		5.3	5.3	0.0	
ACE PROPERTY AND CASUALTY INS CO	0.48	0.62	893.6	1,002.8	-10.88	893.6	1,002.8	-10.88	46.4	46.4	0.0	5.19	8.63	0.0	0.0	0.0	
AMERICAN AGRI BUSINESS INSURANCE COMPANY	0.31	0.72	575.5	1,155.0	-50.17	561.1	1,155.0	-51.42	238.9	-168.5	81.9	0.00**	138.31	0.0	0.0	0.0	
GUIDEONE SPECIALTY MUTUAL INSURANCE CO	0.00	0.15	6.1	249.6	-97.57	6.1	249.6	-97.57	9.4	-2.2	6.1	0.00**	18.08	0.0	0.0	0.0	
INSURANCE CORPORATION OF HANNOVER	0.00	0.91	0.6	1,464.5	-99.96	0.6	1,464.5	-99.96	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	
NATIONAL FARMERS UNION PROPERTY & CAS CO	0.00	0.01	0.0	18.9	-100.00	0.0	18.9	-100.00	9.5	7.5	0.0	0.00**	66.85	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 *	0.0	0.0	21.2	0.00**	0.00**	0.0	0.0	0.2	
AMERICAN GROWERS INSURANCE COMPANY	-0.01	20.59	-16.2	33,224.2	-100.05	-16.2	33,224.2	-100.05	15,154.5	-3,088.3	0.0	0.00**	133.66	0.2	-1.4	0.0	
TOTAL NUMBER OF COMPANIES THIS LINE: 20																	
			\$000 not omitted from totals line														
Sum:	100.00	100.02	187,971,320	161,357,248	16.49	185,709,135	162,181,748	14.51	133,728,086	110,882,327	42,343,395	59.71	82.65	399,139	46,624	1,745,657	

CY: Current Year

PY: Prior Year

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

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

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

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

July 30, 2004

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION - DIVISION OF INSURANCE

MARKET SHARE REPORT - DECEMBER 31, 2003

DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 26)

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	29.39	30.27	5,175.8	5,165.3	0.20	5,169.1	5,050.2	2.35	144.1	138.5	23.5	2.68	16.53	1.7	1.7	0.0	
ALLSTATE INSURANCE COMPANY	15.53	14.61	2,734.6	2,493.6	9.67	2,605.7	2,435.1	7.01	233.0	215.0	21.5	8.25	13.22	22.0	22.0	0.0	
HARTFORD FIRE INSURANCE COMPANY	12.39	11.91	2,182.5	2,033.0	7.35	2,078.0	1,989.8	4.43	135.8	135.8	0.0	6.53	35.78	7.8	7.8	0.0	
STANDARD FIRE INSURANCE COMPANY THE	6.17	5.47	1,086.1	933.7	16.32	1,008.7	906.9	11.22	158.1	101.1	0.0	10.02	5.18	10.1	10.1	0.0	
AUTO OWNERS INSURANCE COMPANY	4.92	4.78	866.0	815.7	6.16	847.3	784.2	8.04	36.0	36.0	0.0	4.25	74.38	4.5	4.5	0.0	
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	4.89	4.46	861.6	760.9	13.23	806.1	730.7	10.32	79.4	106.5	64.5	13.21	0.00**	4.2	5.5	3.6	
ILLINOIS FARMERS INSURANCE COMPANY	4.86	4.26	856.4	727.5	17.72	784.7	674.7	16.30	14.1	-5.9	0.0	0.00**	5.74	3.3	3.6	0.3	
AMERICAN BANKERS INSURANCE COMPANY OF FL	4.60	5.33	810.2	909.0	-10.87	908.6	940.0	-3.34	107.6	51.8	71.3	5.70	52.54	0.4	-0.3	0.1	
OMAHA PROPERTY & CASUALTY INSURANCE CO	2.68	2.89	472.7	492.4	-4.00	535.4	474.8	12.75	-1.9	10.6	14.9	1.97	82.31	0.0	0.0	0.0	
FIDELITY NATIONAL PROP & CAS INS CO	2.68	1.91	471.3	326.3	44.44	348.1	336.8	3.34	4.2	3.5	0.0	1.01	2.33	1.0	0.9	0.0	
SELECTIVE INSURANCE COMPANY OF THE SE	2.39	2.24	420.2	381.5	10.15	380.9	314.2	21.23	24.9	19.5	41.7	5.12	14.84	2.0	1.4	2.2	
AMERICAN RELIABLE INSURANCE COMPANY	2.20	2.88	386.8	491.7	-21.33	405.7	340.2	19.26	42.0	28.5	0.0	7.03	63.84	2.2	1.6	0.0	
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	2.13	1.65	375.4	281.7	33.27	349.8	256.1	36.59	5.8	6.7	3.1	1.91	54.12	0.7	0.8	0.2	
USAA GENERAL INDEMNITY COMPANY	1.57	1.51	276.3	257.4	7.36	270.5	254.6	6.22	2.4	29.5	27.3	10.92	0.00**	0.9	1.8	1.2	
PRUDENTIAL PROPERTY & CASUALTY INS CO	0.89	0.86	156.4	147.3	6.17	154.9	148.3	4.42	18.0	18.2	10.0	11.74	1.87	1.5	1.5	0.3	
HARLEYSVILLE LAKE STATES INS CO	0.72	0.53	127.1	91.1	39.44	113.4	77.7	45.90	1.6	1.6	0.0	1.38	17.02	0.3	0.3	0.0	
LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.54	0.56	95.6	95.2	0.38	94.9	86.0	10.37	0.0	0.0	0.0	0.00	12.97	0.0	0.0	0.0	
AMERICAN NATIONAL PROPERTY & CASUALTY CO	0.48	0.38	84.1	64.9	29.75	64.2	53.8	19.28	12.2	12.2	0.0	19.01	72.70	0.0	0.0	0.0	
PHILADELPHIA INDEMNITY INSURANCE COMPANY	0.21	0.26	37.0	44.3	-16.46	39.9	17.2	131.94	0.0	1.4	1.4	3.62	0.00	0.0	0.1	0.1	
NEW HAMPSHIRE INSURANCE COMPANY	0.16	0.17	28.6	28.7	-0.27	28.6	28.7	-0.27	0.0	-1.4	4.3	0.00**	0.00**	0.0	-0.1	0.2	
SENIOR CITIZENS MUTUAL INSURANCE CO	0.16		28.1		0.00 *	12.6		0.00 *	0.0	0.0	0.0	0.00		0.0	0.0	0.0	
SECURITY INSURANCE COMPANY OF HARTFORD	0.12	0.07	21.9	11.8	85.05	34.3	11.4	201.04	0.0	-1.2	0.0	0.00**	6.79	0.0	0.0	0.0	
CENTURY NATIONAL INSURANCE COMPANY	0.08	0.12	13.7	20.7	-33.84	17.1	20.7	-17.01	0.1	0.1	0.0	0.39	4.84	0.0	0.0	0.0	
VESTA FIRE INSURANCE CORPORATION	0.05	0.29	8.9	50.0	-82.27	31.9	48.3	-34.00	0.0	0.0	0.0	0.00	0.00**	0.0	0.0	0.0	
NATIONAL INTERSTATE INSURANCE COMPANY	0.05		8.2		0.00 *	2.3		0.00 *	0.0	0.0	0.0	0.00		0.0	0.0	0.0	

TOTAL NUMBER OF COMPANIES THIS LINE: 25

\$000 not omitted from totals line

Sum:	99.86	97.42	17,585,379	16,623,828	5.78	17,092,470	15,980,454	6.96	1,017,300	907,868	283,542	5.31	24.05	62,509	63,101	8,118
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CY: Current Year

PY: Prior Year

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

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

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

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

July 30, 2004

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION - DIVISION OF INSURANCE

MARKET SHARE REPORT - DECEMBER 31, 2003

DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 26)

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	PY	% Change	CY	CY	CY	CY	PY	CY
COUNTRY MUTUAL INSURANCE COMPANY	60.84	60.65	54,236.6	51,510.2	5.29	53,075.6	50,642.6	4.80	35,138.4	35,872.4	12,880.2	67.59	53.11	475.4	776.2	2,440.3	
STATE FARM FIRE & CASUALTY COMPANY	6.77	6.66	6,038.5	5,653.0	6.82	5,871.5	5,346.2	9.83	5,707.5	5,287.2	1,289.6	90.05	113.19	61.6	37.5	134.7	
AUTO OWNERS INSURANCE COMPANY	5.48	5.17	4,884.9	4,390.0	11.27	4,665.6	4,122.1	13.19	3,848.3	4,034.4	1,014.2	86.47	79.42	42.0	57.1	257.5	
OHIO FARMERS INSURANCE COMPANY	3.98	4.23	3,546.7	3,594.4	-1.33	3,647.5	3,536.0	3.15	2,092.3	2,115.8	717.0	58.01	68.15	0.0	-9.5	80.0	
AMERICAN STATES INSURANCE COMPANY	3.04	3.15	2,713.9	2,671.3	1.59	2,699.1	2,695.2	0.15	1,157.8	1,480.7	945.2	54.86	61.66	20.6	29.7	154.5	
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	2.37	2.41	2,115.9	2,044.6	3.49	2,118.6	1,917.0	10.51	1,355.6	1,644.0	627.8	77.60	115.04	45.4	79.1	92.2	
INDIANA INSURANCE COMPANY	1.52	0.99	1,354.2	843.0	60.64	1,109.4	966.0	14.84	1,142.6	1,087.9	128.6	98.06	69.26	1.9	14.8	20.7	
HASTINGS MUTUAL INSURANCE COMPANY	1.52	1.61	1,352.6	1,369.5	-1.23	1,353.2	1,200.4	12.73	1,389.2	1,268.3	424.2	93.72	97.34	61.5	40.8	50.1	
ACE INSURANCE COMPANY OF IL	1.47	0.96	1,312.5	814.9	61.06	1,085.7	814.4	33.31	861.7	1,234.2	614.6	113.68	55.37	14.5	74.4	195.0	
ALLIED PROPERTY & CASUALTY INS CO	1.46	1.18	1,300.1	1,000.2	29.97	1,092.7	1,019.5	7.18	1,028.0	1,210.8	251.0	110.81	39.38	7.6	29.8	36.0	
GRANGE MUTUAL CASUALTY COMPANY	1.39	1.37	1,239.7	1,163.9	6.52	1,193.0	1,062.6	12.27	320.5	307.8	181.2	25.80	63.18	9.8	11.1	26.9	
AMERICAN RELIABLE INSURANCE COMPANY	1.29	1.29	1,146.6	1,094.7	4.74	1,110.3	600.1	85.03	450.2	538.0	271.9	48.46	52.14	0.0	0.0	0.0	
ROCKFORD MUTUAL INSURANCE COMPANY	1.02	1.12	913.1	953.4	-4.23	923.8	960.4	-3.81	266.8	235.1	139.7	25.44	63.01	-1.9	11.4	27.8	
MERIDIAN SECURITY INSURANCE COMPANY	0.89	0.84	796.1	716.8	11.07	776.6	610.0	27.30	377.5	377.0	229.9	48.55	114.08	3.0	10.1	23.7	
CONSOLIDATED INSURANCE COMPANY	0.88	0.64	786.9	544.0	44.64	633.2	690.3	-8.27	918.8	962.3	353.9	151.98	87.97	19.3	28.5	77.2	
ONEBEACON INSURANCE COMPANY	0.82	1.38	733.6	1,170.6	-37.33	1,241.7	420.8	195.08	632.2	1,172.4	658.4	94.42	50.84	12.0	12.7	1.5	
GREAT AMERICAN INSURANCE COMPANY OF NY	0.73	1.02	646.7	868.8	-25.56	719.3	909.9	-20.95	751.0	179.9	122.3	25.01	97.51	1.9	-30.8	62.4	
GREAT AMERICAN ASSURANCE COMPANY	0.53	0.49	472.7	412.6	14.56	439.7	424.7	3.53	78.7	95.4	60.6	21.71	0.00**	0.0	-5.5	33.0	
FIREMANS FUND INSURANCE COMPANY	0.53	0.04	471.1	32.2	1,361.35	321.8	3.3	9,580.32	118.5	203.3	85.4	63.18	19.58	1.2	9.5	8.4	
PEERLESS INSURANCE COMPANY	0.52	0.31	465.8	265.6	75.39	375.4	166.2	125.87	818.9	1,024.4	213.1	272.88	30.06	1.0	5.0	2.3	
INDEMNITY INSURANCE COMPANY OF NORTH AM	0.41	0.25	369.2	208.3	77.27	298.1	171.4	73.94	34.6	43.6	71.5	14.62	17.30	2.0	17.2	59.1	
GREAT AMERICAN INSURANCE COMPANY	0.34	0.14	303.4	117.8	157.45	239.8	100.7	138.21	14.8	23.2	17.9	9.67	10.44	0.0	4.7	11.0	
MADISON MUTUAL INSURANCE COMPANY	0.31	0.29	279.1	246.3	13.34	268.7	231.9	15.88	69.4	64.0	294.4	23.84	192.25	32.8	33.7	13.3	
SHELTER MUTUAL INSURANCE COMPANY	0.31	0.38	274.6	324.4	-15.35	287.5	331.9	-13.37	230.2	223.3	71.4	77.64	26.07	29.7	31.2	11.2	
GENERAL STAR NATIONAL INSURANCE COMPANY	0.28	0.27	247.3	227.2	8.84	230.8	201.5	14.51	60.1	127.4	111.3	55.19	27.54	3.7	12.7	13.2	

TOTAL NUMBER OF COMPANIES THIS LINE: 25

\$000 not omitted from totals line

Sum: 98.71 96.82 88,001,797 82,237,898 7.01 85,778,431 79,145,048 8.38 58,863,493 60,812,749 21,775,332 70.90 62.99 844,994 1,281,133 3,831,928

CY: Current Year

PY: Prior Year

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

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

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

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

July 30, 2004

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION - DIVISION OF INSURANCE

MARKET SHARE REPORT - DECEMBER 31, 2003

DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 26)

PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES

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	CY				CY
STATE FARM FIRE & CASUALTY COMPANY	32.45	32.45	649,338.5	554,780.3	17.04	604,383.6	488,907.4	23.62	380,082.4	377,535.7	139,659.1	62.47	72.51	6,268.6	6,409.4	15,013.2	
ALLSTATE INSURANCE COMPANY	9.27	10.68	185,580.7	182,544.4	1.66	185,919.0	167,922.6	10.72	102,101.5	99,934.1	46,559.7	53.75	57.42	2,156.9	2,791.6	4,474.2	
COUNTRY MUTUAL INSURANCE COMPANY	6.68	6.19	133,703.3	105,759.8	26.42	120,487.1	98,125.1	22.79	71,605.5	79,432.5	31,092.8	65.93	64.09	956.4	1,770.3	4,355.2	
ILLINOIS FARMERS INSURANCE COMPANY	6.07	6.92	121,542.6	118,273.5	2.76	121,250.5	108,684.0	11.56	58,280.0	56,230.8	32,092.4	46.38	45.51	2,630.6	2,307.5	8,052.5	
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	5.89	5.48	117,795.1	93,657.9	25.77	105,167.9	84,686.6	24.18	64,003.2	69,393.4	27,558.9	65.98	64.17	1,061.6	2,165.4	4,315.2	
ALLSTATE INDEMNITY COMPANY	4.64	3.10	92,764.9	52,963.3	75.15	72,148.4	37,679.7	91.48	46,074.3	52,332.8	14,352.8	72.53	64.47	334.5	1,096.3	1,178.0	
ECONOMY PREMIER ASSURANCE COMPANY	2.37	2.75	47,362.1	46,980.1	0.81	47,367.2	34,809.6	36.08	19,104.3	21,594.2	9,787.4	45.59	53.47	90.2	185.3	553.1	
TRAVELERS PERSONAL INSURANCE COMPANY	1.73	1.58	34,716.8	27,058.0	28.31	30,480.3	23,487.8	29.77	12,390.0	13,707.8	10,094.9	44.97	70.58	414.7	591.4	1,122.3	
AUTO OWNERS INSURANCE COMPANY	1.07	0.92	21,462.2	15,787.0	35.95	18,763.9	13,585.8	38.11	19,346.4	18,162.7	7,266.1	96.80	121.26	182.4	-157.0	1,007.0	
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	1.05	1.02	21,080.1	17,504.2	20.43	19,341.6	15,745.7	22.84	15,388.2	15,950.6	4,858.3	82.47	72.91	307.6	335.3	436.0	
UNITED SERVICES AUTOMOBILE ASSOCIATION	0.99	0.82	19,908.6	13,946.0	42.75	16,826.3	13,394.4	25.62	8,639.7	9,296.1	5,914.5	55.25	68.33	181.0	278.0	724.9	
FARMERS AUTOMOBILE INSURANCE ASSN THE	0.99	0.99	19,714.3	16,905.3	16.62	18,387.2	14,858.9	23.75	15,178.9	15,812.7	4,936.5	86.00	74.18	126.1	22.9	688.5	
GREAT NORTHERN INSURANCE COMPANY	0.92	0.83	18,503.9	14,265.0	29.71	16,385.4	13,365.2	22.60	12,881.8	12,727.6	4,615.0	77.68	67.16	612.7	735.3	1,293.8	
HARTFORD INSURANCE COMPANY OF ILLINOIS	0.91	0.13	18,290.6	2,287.6	699.54	9,787.8	2,078.2	370.98	4,183.2	3,795.4	1,192.2	38.78	99.86	125.7	160.5	195.3	
ECONOMY FIRE & CASUALTY COMPANY	0.88	1.04	17,640.0	17,774.8	-0.76	17,937.7	18,077.8	-0.78	7,617.9	7,614.6	4,865.8	42.45	52.38	163.6	178.0	551.9	
PRUDENTIAL PROPERTY & CASUALTY INS CO	0.88	0.93	17,555.6	15,883.5	10.53	16,632.7	14,562.8	14.21	11,430.2	11,351.7	4,550.9	68.25	70.66	216.9	77.7	423.8	
CINCINNATI INSURANCE COMPANY THE	0.87	0.90	17,411.6	15,370.0	13.28	16,334.0	14,423.5	13.25	9,479.0	10,634.4	4,999.0	65.11	76.86	263.8	235.6	458.7	
ERIE INSURANCE EXCHANGE	0.80	0.56	16,079.5	9,626.7	67.03	12,860.6	6,590.3	95.14	9,863.5	11,229.5	4,017.4	87.32	110.64	193.9	378.9	339.6	
PEKIN INSURANCE COMPANY	0.69	0.74	13,836.8	12,605.3	9.77	13,297.9	11,555.7	15.08	8,595.5	9,015.8	4,262.0	67.80	64.31	93.9	10.8	598.4	
INDIANA INSURANCE COMPANY	0.64	0.67	12,893.1	11,484.0	12.27	12,468.4	7,828.1	59.28	7,729.9	8,588.7	2,791.5	68.88	73.05	130.8	556.4	740.8	
USAA CASUALTY INSURANCE COMPANY	0.63	0.51	12,633.4	8,729.2	44.73	10,635.9	8,169.1	30.20	3,334.0	3,193.9	2,400.8	30.03	66.27	100.7	132.6	291.2	
SAFECO INSURANCE COMPANY OF ILLINOIS	0.62	1.76	12,446.6	30,059.9	-58.59	21,058.3	33,350.0	-36.86	14,470.2	10,101.4	11,702.0	47.97	77.79	635.5	635.4	1,545.6	
VIGILANT INSURANCE COMPANY	0.61	0.66	12,297.4	11,356.0	8.29	11,941.1	10,716.0	11.43	2,863.3	2,894.8	3,169.3	24.24	60.92	271.8	237.1	692.7	
STANDARD MUTUAL INSURANCE COMPANY	0.60	0.60	11,918.8	10,262.5	16.14	11,061.9	9,725.8	13.74	5,088.3	4,887.9	3,569.2	44.19	56.53	655.5	414.7	987.0	
GENERAL CASUALTY COMPANY OF ILLINOIS	0.58	0.68	11,704.6	11,614.4	0.78	11,683.3	11,569.3	0.99	8,642.8	7,881.1	2,163.4	67.46	57.92	166.9	81.0	125.7	
TOTAL NUMBER OF COMPANIES THIS LINE: 25																	
			\$000 not omitted from totals line														
Sum:	82.86	82.91	1,658,181,406	1,417,478,704	16.98	1,542,608,022	1,263,899,358	22.05	918,373,879	933,300,424	388,471,968	60.50	66.28	18,342,115	21,630,360	50,164,488	

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PY: Prior Year

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

July 30, 2004

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION - DIVISION OF INSURANCE

MARKET SHARE REPORT - DECEMBER 31, 2003

DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 26)

PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES

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	PY	% Change	CY	CY	CY	CY	PY	CY
STATE FARM FIRE & CASUALTY COMPANY	6.87	5.94	57,404.7	46,488.0	23.48	52,136.1	40,736.7	27.98	30,636.6	32,025.7	15,416.2	61.43	70.72	445.7	589.2	634.6	
FEDERAL INSURANCE COMPANY	5.72	5.28	47,764.2	41,314.0	15.61	45,329.3	35,613.5	27.28	74,739.1	49,041.4	14,885.7	108.19	120.91	550.1	-3.1	2,185.8	
CINCINNATI INSURANCE COMPANY THE	4.70	4.82	39,253.1	37,716.9	4.07	37,571.8	33,990.0	10.54	15,647.5	15,525.9	7,155.5	41.32	37.57	521.7	691.6	1,641.6	
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	3.61	3.22	30,168.6	25,189.0	19.77	28,550.4	20,648.5	38.27	20,439.6	24,739.4	8,766.0	86.65	59.86	102.8	1,233.3	2,900.8	
TRAVELERS PROPERTY CASUALTY CO OF AMER	3.36	3.26	28,087.4	25,524.0	10.04	27,730.8	21,438.6	29.35	4,671.4	5,383.8	4,571.5	19.41	19.60	152.8	209.6	251.9	
HARTFORD CASUALTY INSURANCE COMPANY	2.95	2.38	24,663.6	18,615.5	32.49	21,836.6	16,204.0	34.76	6,661.8	4,396.7	5,140.3	20.13	64.25	648.7	491.2	842.5	
ALLSTATE INSURANCE COMPANY	2.87	2.19	23,956.7	17,124.5	39.90	20,208.4	14,879.3	35.82	11,058.6	12,391.2	5,092.3	61.32	68.38	75.4	95.3	175.9	
HARTFORD FIRE INSURANCE COMPANY	2.82	2.64	23,535.4	20,646.2	13.99	22,086.3	18,007.4	22.65	6,216.4	6,644.9	2,306.4	30.09	72.99	180.0	255.3	283.6	
COUNTRY MUTUAL INSURANCE COMPANY	2.52	2.02	21,088.9	15,808.9	33.40	18,646.6	13,743.7	35.67	7,714.1	9,433.0	3,585.0	50.59	43.56	131.5	128.3	175.1	
ST PAUL FIRE & MARINE INSURANCE COMPANY	2.25	1.91	18,768.3	14,988.0	25.22	16,954.5	17,748.5	-4.47	1,369.7	-1,512.0	2,483.7	0.00**	29.91	70.1	-463.2	655.4	
PEKIN INSURANCE COMPANY	2.21	1.97	18,460.1	15,445.8	19.52	17,184.0	14,007.3	22.68	8,762.5	9,305.0	2,993.5	54.15	49.35	447.8	18.9	693.3	
MERRIMACK MUTUAL FIRE INSURANCE COMPANY	1.99	1.35	16,599.6	10,584.2	56.83	13,692.5	8,130.5	68.41	4,343.7	8,287.6	6,217.2	60.53	34.38	198.5	848.1	1,035.7	
GENERAL CASUALTY COMPANY OF ILLINOIS	1.57	1.74	13,157.2	13,630.4	-3.47	13,406.5	12,827.9	4.51	3,453.9	6,421.7	4,875.5	47.90	25.70	51.4	103.2	259.6	
INDIANA INSURANCE COMPANY	1.52	1.71	12,741.1	13,351.6	-4.57	13,405.2	9,986.2	34.24	6,865.3	1,890.8	382.5	14.11	88.49	109.4	800.2	924.3	
TRAVELERS INDEMNITY COMPANY OF CT THE	1.51	1.23	12,647.6	9,666.6	30.84	11,485.0	7,815.5	46.95	614.6	1,304.4	1,530.3	11.36	22.97	29.7	25.1	70.2	
BADGER MUTUAL INSURANCE COMPANY	1.44	1.20	12,069.6	9,410.1	28.26	10,869.0	8,801.8	23.49	3,311.5	3,982.8	1,645.1	36.64	34.44	91.8	160.9	92.7	
MARYLAND CASUALTY COMPANY	1.41	1.73	11,756.4	13,523.2	-13.06	12,762.3	8,208.7	55.47	4,590.3	9,770.2	11,554.8	76.56	45.88	1,046.2	2,099.2	2,650.5	
CHURCH MUTUAL INSURANCE COMPANY	1.40	1.32	11,726.4	10,321.9	13.61	11,161.6	9,466.3	17.91	5,082.7	5,308.9	1,583.7	47.56	62.23	0.1	52.2	88.7	
WESTFIELD INSURANCE COMPANY	1.26	1.17	10,532.6	9,179.9	14.74	9,778.7	8,522.5	14.74	3,322.0	3,560.4	1,937.7	36.41	53.40	45.7	-133.8	-97.9	
TRUCK INSURANCE EXCHANGE	1.17	1.07	9,790.8	8,348.8	17.27	8,939.5	6,556.9	36.34	2,226.6	6,351.0	5,314.9	71.04	26.12	95.6	194.6	239.2	
ILLINOIS CASUALTY COMPANY	1.09	1.07	9,088.8	8,408.3	8.09	8,642.5	7,002.8	23.42	2,406.9	3,686.1	3,828.1	42.65	17.03	113.6	292.5	319.8	
FARMERS INSURANCE EXCHANGE	1.07	0.74	8,918.5	5,801.0	53.74	7,513.9	4,795.5	56.68	1,437.6	2,041.0	1,519.1	27.16	34.69	82.6	173.2	239.8	
ERIE INSURANCE EXCHANGE	1.00	0.85	8,325.8	6,649.1	25.22	7,382.4	5,803.0	27.22	3,913.7	4,766.0	2,192.9	64.56	66.00	245.4	316.8	192.3	
AMERICAN ECONOMY INSURANCE COMPANY	0.99	1.11	8,273.9	8,691.4	-4.80	8,571.4	9,723.6	-11.85	2,677.3	755.8	1,125.3	8.82	47.57	208.5	-30.6	202.4	
ACE AMERICAN INSURANCE COMPANY	0.97	1.04	8,083.6	8,107.3	-0.29	8,599.5	6,232.4	37.98	196.3	2,177.6	3,122.6	25.32	15.72	-2.5	235.8	286.2	
TOTAL NUMBER OF COMPANIES THIS LINE: 25						\$000 not omitted from totals line											
Sum:	58.27	52.96	486,862,834	414,534,871	17.45	454,445,006	360,891,110	25.92	232,359,456	227,679,584	119,225,785	50.10	55.73	5,642,498	8,383,944	16,944,133	

CY: Current Year

PY: Prior Year

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

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

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

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

July 30, 2004

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION - DIVISION OF INSURANCE

MARKET SHARE REPORT - DECEMBER 31, 2003

DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 26)

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	PY	% Change	CY	CY	CY	CY	PY	CY
STATE FARM FIRE & CASUALTY COMPANY	7.39	7.10	39,073.8	34,220.3	14.18	36,811.2	29,823.7	23.43	7,665.8	4,286.8	33,868.9	11.65	34.37	3,733.9	5,798.2	12,219.3	
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	5.32	4.91	28,132.4	23,652.1	18.94	26,625.0	19,459.8	36.82	7,627.4	9,087.4	22,865.0	34.13	65.12	2,138.9	2,226.7	8,370.3	
CINCINNATI INSURANCE COMPANY THE	5.24	5.23	27,707.2	25,170.9	10.08	25,708.9	23,131.1	11.14	11,823.2	20,842.2	53,566.3	81.07	105.66	4,289.9	9,948.2	21,367.6	
PEKIN INSURANCE COMPANY	3.23	2.70	17,092.4	13,002.1	31.46	15,389.1	11,481.7	34.03	3,610.1	3,730.3	16,228.0	24.24	54.29	1,129.2	3,026.1	8,950.8	
TRAVELERS PROPERTY CASUALTY CO OF AMER	3.21	3.08	16,969.3	14,825.0	14.46	16,383.4	13,123.4	24.84	5,631.7	8,667.1	30,479.2	52.90	71.24	1,909.5	3,661.1	9,908.6	
FEDERAL INSURANCE COMPANY	2.99	3.29	15,807.1	15,827.8	-0.13	16,375.6	13,898.7	17.82	3,892.7	12,917.1	31,935.4	78.88	55.78	3,010.5	3,830.0	13,365.3	
COUNTRY MUTUAL INSURANCE COMPANY	2.50	2.12	13,243.3	10,235.7	29.38	11,961.6	9,318.8	28.36	5,832.4	3,920.2	9,590.6	32.77	20.65	929.8	34.6	3,881.6	
HARTFORD FIRE INSURANCE COMPANY	2.47	2.55	13,052.9	12,304.2	6.08	12,245.7	10,378.4	17.99	2,847.0	6,306.6	13,474.5	51.50	59.95	1,218.2	2,856.6	4,611.3	
FIRST NONPROFIT INSURANCE COMPANY	2.45	2.04	12,966.4	9,831.5	31.89	11,501.0	7,776.9	47.89	2,659.2	3,073.0	11,775.0	26.72	48.08	1,870.3	2,426.4	3,792.6	
GENERAL CASUALTY COMPANY OF ILLINOIS	2.44	2.87	12,933.7	13,828.5	-6.47	12,919.2	13,571.5	-4.81	5,299.0	6,675.6	24,665.4	51.67	44.04	2,113.0	1,885.2	3,474.3	
WESTFIELD INSURANCE COMPANY	2.17	2.17	11,471.8	10,441.1	9.87	10,969.0	9,591.8	14.36	5,467.4	8,880.2	17,268.8	80.96	57.11	1,412.0	2,331.5	5,992.9	
PHILADELPHIA INDEMNITY INSURANCE COMPANY	1.89	1.54	10,008.4	7,418.8	34.91	8,872.5	6,342.3	39.89	1,039.4	2,008.8	5,717.9	22.64	24.25	373.4	1,451.3	1,750.8	
ALLSTATE INSURANCE COMPANY	1.77	1.50	9,339.2	7,205.8	29.61	8,165.3	6,338.3	28.83	780.2	556.6	5,587.7	6.82	35.26	336.0	1,737.7	2,837.1	
MERRIMACK MUTUAL FIRE INSURANCE COMPANY	1.69	1.18	8,937.0	5,698.9	56.82	7,371.6	4,377.9	68.38	555.7	2,594.7	9,075.9	35.20	33.02	576.1	910.0	1,497.3	
TRAVELERS INDEMNITY COMPANY OF CT THE	1.57	1.17	8,331.8	5,660.2	47.20	7,070.7	4,655.6	51.88	1,525.4	4,731.2	8,744.6	66.91	84.64	183.5	931.8	2,346.0	
INDIANA INSURANCE COMPANY	1.56	2.28	8,249.3	10,961.3	-24.74	9,826.9	9,948.8	-1.23	3,151.9	5,543.6	14,546.1	56.41	43.43	1,945.9	1,834.5	4,747.2	
CAPITOL INDEMNITY CORPORATION	1.46	1.44	7,727.2	6,947.3	11.23	7,399.0	6,316.4	17.14	3,317.0	4,039.0	7,640.8	54.59	54.13	727.9	-570.1	1,659.4	
AMCO INSURANCE COMPANY	1.39	1.15	7,343.2	5,533.1	32.71	6,475.0	4,301.9	50.51	867.4	3,010.8	4,153.4	46.50	29.30	245.6	952.6	1,535.4	
OWNERS INSURANCE COMPANY	1.36	1.11	7,219.0	5,359.1	34.71	6,442.4	4,797.1	34.30	3,414.0	6,868.6	10,088.6	106.62	56.03	562.4	1,670.8	3,306.2	
HARTFORD CASUALTY INSURANCE COMPANY	1.34	1.08	7,111.2	5,205.0	36.62	6,444.0	4,851.6	32.82	1,023.7	1,574.1	3,874.6	24.43	25.45	288.3	514.2	1,223.0	
BITUMINOUS CASUALTY CORPORATION	1.29	1.38	6,849.6	6,667.5	2.73	6,851.9	6,567.1	4.34	2,119.2	1,323.7	9,286.9	19.32	45.91	1,462.5	1,373.5	3,794.0	
BADGER MUTUAL INSURANCE COMPANY	1.24	1.10	6,570.1	5,275.9	24.53	5,992.5	4,908.1	22.09	1,576.1	5,574.8	9,364.4	93.03	81.58	573.2	790.6	1,386.0	
ILLINOIS CASUALTY COMPANY	1.17	1.18	6,185.6	5,679.2	8.92	5,827.4	4,595.2	26.81	535.8	2,081.7	3,927.6	35.72	38.08	472.2	915.9	1,121.7	
ERIE INSURANCE EXCHANGE	1.14	0.94	6,036.6	4,532.7	33.18	5,318.8	3,265.1	62.90	632.5	7,747.8	9,088.9	145.67	48.61	212.5	1,368.9	2,157.5	
AMERICAN ECONOMY INSURANCE COMPANY	1.11	1.11	5,891.2	5,369.5	9.72	5,764.5	6,155.6	-6.35	3,400.2	2,301.2	16,499.1	39.92	15.45	1,285.3	-438.0	3,564.6	
TOTAL NUMBER OF COMPANIES THIS LINE: 25						\$000 not omitted from totals line											
Sum:	59.40	56.22	314,249,621	270,853,506	16.02	294,712,291	238,976,912	23.32	86,294,534	138,343,269	383,313,700	46.94	53.32	33,000,009	51,468,054	128,860,993	

CY: Current Year

PY: Prior Year

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

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

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

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

July 30, 2004

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION - DIVISION OF INSURANCE

MARKET SHARE REPORT - DECEMBER 31, 2003

DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 26)

PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES

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	CY				CY
MORTGAGE GUARANTY INSURANCE CORPORATION	30.06	28.62	73,064.4	62,599.2	16.72	73,687.9	63,492.3	16.06	20,302.3	61,122.5	293,538.5	82.95	65.50	431.1	1,055.8	2,587.0	
PMI MORTGAGE INSURANCE CO	17.54	14.36	42,623.4	31,418.0	35.67	33,141.6	31,249.1	6.06	9,173.3	9,004.7	14,816.8	27.17	28.13	211.7	211.7	0.0	
REPUBLIC MORTGAGE INSURANCE COMPANY	13.08	14.71	31,791.2	32,172.4	-1.18	30,134.0	30,398.2	-0.87	5,089.7	6,773.7	12,242.9	22.48	16.91	142.1	150.2	46.9	
GENERAL ELECTRIC MORTGAGE INSURANCE CORP	12.79	13.77	31,094.6	30,129.4	3.20	31,766.6	31,309.3	1.46	3,828.6	2,290.5	14,862.4	7.21	10.81	0.0	0.0	0.0	
RADIAN GUARANTY INC	11.25	10.85	27,338.8	23,737.5	15.17	27,341.0	24,524.4	11.49	10,341.4	11,320.4	19,231.7	41.40	26.67	0.0	0.0	0.0	
UNITED GUARANTY RESIDENTIAL INS CO	10.13	10.88	24,633.6	23,809.4	3.46	24,605.3	23,800.4	3.38	2,951.1	3,061.7	13,212.8	12.44	14.48	173.3	427.1	1,083.9	
TRIAD GUARANTY INSURANCE CORPORATION	4.55	6.13	11,057.2	13,417.7	-17.59	11,160.2	13,649.1	-18.23	2,160.3	3,541.6	3,198.1	31.73	5.13	0.0	0.0	0.0	
CMG MORTGAGE INSURANCE COMPANY	0.53	0.60	1,295.3	1,306.5	-0.86	1,156.5	1,196.8	-3.37	98.0	81.4	154.2	7.04	0.00**	0.0	0.0	0.0	
UNITED GUARANTY CREDIT INSURANCE COMPANY	0.05	0.03	119.3	70.7	68.88	100.4	57.9	73.28	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	
MGIC INDEMNITY CORPORATION	0.01	0.02	23.7	37.3	-36.41	31.1	50.7	-38.68	15.4	-579.8	274.3	0.00**	0.00**	0.1	-22.2	10.4	
VEREX ASSURANCE INC	0.01	0.01	19.3	31.8	-39.15	26.8	43.6	-38.55	31.7	-8.8	48.2	0.00**	0.00**	0.0	0.0	0.0	
GENERAL ELECTRIC MORT INS CORP OF NC	0.00	0.01	6.4	13.6	-52.95	9.7	16.7	-42.02	0.0	-41.6	21.9	0.00**	60.20	0.0	0.0	0.0	
GE RESIDENTIAL MORT INS CORP OF NC	0.00	0.00	1.4	2.6	-46.70	1.9	2.7	-28.18	0.0	-0.1	1.0	0.00**	0.00**	0.0	0.0	0.0	
MGIC CREDIT ASSURANCE CORPORATION	0.00	0.00	0.3	1.7	-83.79	0.3	1.7	-83.79	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	
TOTAL NUMBER OF COMPANIES THIS LINE: 15			\$000 not omitted from totals line														
Sum:	100.00	100.00	243,068,727	218,747,724	11.12	233,163,373	219,792,838	6.08	53,991,801	96,566,088	371,602,783	41.42	31.49	958,231	1,822,589	3,728,210	

CY: Current Year

PY: Prior Year

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

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

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

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

July 30, 2004

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION - DIVISION OF INSURANCE

MARKET SHARE REPORT - DECEMBER 31, 2003

DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 26)

PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES

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	CY	PY	CY
ST PAUL FIRE & MARINE INSURANCE COMPANY	11.83	9.88	8,775.9	6,129.8	43.17	8,217.7	5,272.1	55.87	1,879.6	3,054.0	3,550.6	37.16	40.99	172.3	233.1	315.6	
AMERICAN HOME ASSURANCE COMPANY	10.68	7.74	7,927.3	4,801.6	65.10	7,636.6	4,937.9	54.65	4,911.8	4,602.3	2,498.7	60.27	52.95	0.0	-15.5	124.9	
CONTINENTAL INSURANCE COMPANY THE	10.42	12.39	7,730.9	7,685.3	0.59	7,618.4	7,767.5	-1.92	2,505.9	38,449.0	43,366.2	504.68	102.16	427.9	7,667.3	7,754.7	
FIREMANS FUND INSURANCE COMPANY	8.18	9.20	6,072.0	5,702.8	6.47	5,996.8	5,230.0	14.66	350.8	-745.7	1,940.9	0.00**	74.06	161.3	308.2	195.7	
ONEBEACON AMERICA INSURANCE COMPANY	4.34	4.53	3,219.3	2,806.0	14.73	2,796.1	2,552.3	9.55	751.5	843.8	1,433.8	30.18	24.07	10.0	10.0	0.0	
ZURICH AMERICAN INSURANCE COMPANY	3.97	2.50	2,944.8	1,552.0	89.74	2,296.4	1,046.7	119.40	63.8	2,661.4	3,757.3	115.89	101.52	44.9	71.2	110.2	
FEDERAL INSURANCE COMPANY	3.66	3.97	2,712.7	2,458.8	10.33	2,634.6	2,427.7	8.52	199.8	382.2	453.2	14.51	5.74	22.4	34.9	102.5	
ARCH INSURANCE COMPANY	3.48		2,584.0		0.00 *	1,111.1		0.00 *	8.1	216.6	208.5	19.49		0.0	7.4	7.4	
ROYAL INSURANCE COMPANY OF AMERICA	3.31	5.10	2,458.4	3,163.4	-22.29	2,792.9	2,866.8	-2.58	1,571.6	1,449.5	1,250.7	51.90	12.23	108.4	7.8	139.0	
HARTFORD FIRE INSURANCE COMPANY	2.67	3.01	1,984.8	1,866.9	6.32	1,737.3	1,829.8	-5.05	148.6	199.2	544.6	11.47	17.29	9.5	18.9	1.7	
GREAT AMERICAN INSURANCE COMPANY OF NY	2.39	1.70	1,775.3	1,054.9	68.28	1,671.1	1,089.0	53.45	110.8	378.3	608.8	22.64	0.00**	8.4	129.3	204.7	
CENTENNIAL INSURANCE COMPANY	2.30	2.76	1,706.2	1,714.0	-0.46	1,709.2	1,630.0	4.85	382.7	817.6	590.1	47.84	0.45	5.8	32.2	87.6	
INSURANCE COMPANY OF NORTH AMERICA	2.24	1.87	1,659.5	1,161.0	42.94	1,569.7	993.9	57.94	559.6	584.9	418.2	37.26	52.09	18.7	52.7	82.9	
NEW YORK MARINE AND GENERAL INS CO	2.02	1.77	1,496.0	1,099.9	36.01	1,373.3	1,001.9	37.07	22.7	238.2	1,926.2	17.35	98.55	53.2	57.0	212.3	
ZURICH AMERICAN INSURANCE COMPANY OF IL	1.93	1.05	1,428.8	653.3	118.69	1,240.0	996.9	24.38	723.2	243.9	1,781.3	19.67	0.00**	180.5	113.3	94.3	
AFFILIATED F M INSURANCE COMPANY	1.72	0.93	1,274.4	576.4	121.09	769.6	532.9	44.43	-91.4	735.7	977.3	95.59	88.14	16.1	31.1	16.6	
INDEMNITY INSURANCE COMPANY OF NORTH AM	1.61	1.24	1,196.9	771.9	55.07	1,043.5	945.6	10.36	968.0	1,488.7	1,454.2	142.66	86.15	56.2	80.9	133.8	
NATIONAL SURETY CORPORATION	1.55	1.85	1,147.4	1,146.2	0.11	1,060.9	1,114.0	-4.77	563.4	213.5	351.8	20.12	47.64	65.0	84.3	47.2	
TOKIO MARINE & FIRE INSURANCE CO LTD THE	1.54	1.72	1,142.6	1,063.6	7.43	1,416.3	966.3	46.56	30.8	228.9	569.0	16.16	22.83	14.2	14.6	53.6	
FOREMOST INSURANCE COMPANY	1.49	0.00	1,109.2	1.7	67,086.37	519.5	0.1	944,512.73	167.0	235.4	68.4	45.31	0.00	0.3	1.9	1.5	
WESTPORT INSURANCE CORPORATION	1.36	-0.22	1,009.5	-135.3	0.00 *	878.1	186.9	369.75	13.3	341.4	579.2	38.88	18.70	0.0	43.3	108.5	
LANCER INSURANCE COMPANY	1.29	1.50	957.2	933.1	2.58	950.5	919.2	3.41	296.1	351.3	474.4	36.96	38.24	0.0	4.8	39.7	
MARKEL AMERICAN INSURANCE COMPANY	1.27	0.89	942.3	551.0	71.01	720.6	493.9	45.89	149.0	495.5	624.5	68.76	40.97	6.6	45.1	59.3	
XL SPECIALTY INSURANCE COMPANY	1.09	0.47	805.6	290.8	177.06	805.6	241.3	233.89	77.1	2,702.1	1,140.5	335.40	0.00**	117.6	325.2	212.8	
NAVIGATORS INSURANCE COMPANY	1.01	0.84	746.9	522.3	43.02	787.3	373.9	110.59	17.2	116.4	251.5	14.79	11.17	0.0	7.5	18.9	

TOTAL NUMBER OF COMPANIES THIS LINE: 25

\$000 not omitted from totals line

Sum: 87.34 76.71 64,807,955 47,571,334 36.23 59,353,218 45,416,190 30.69 16,381,249 60,284,002 70,819,704 101.57 44.24 1,499,120 9,366,297 10,125,474

CY: Current Year

PY: Prior Year

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

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

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

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

July 30, 2004

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION - DIVISION OF INSURANCE

MARKET SHARE REPORT - DECEMBER 31, 2003

DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 26)

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	PY	% Change	CY	CY	CY	CY	PY	CY
STATE FARM FIRE & CASUALTY COMPANY	7.56	7.83	35,123.0	33,920.1	3.55	34,426.9	33,003.8	4.31	15,004.6	14,778.7	4,306.4	42.93	49.34	154.8	53.4	313.3	
HARTFORD FIRE INSURANCE COMPANY	5.19	5.39	24,132.0	23,361.9	3.30	23,748.6	23,018.4	3.17	35,082.4	36,091.0	1,260.5	151.97	53.98	168.7	45.9	-210.5	
CONTINENTAL CASUALTY COMPANY	4.66	3.60	21,684.8	15,599.7	39.01	21,762.7	16,151.2	34.74	40,255.7	43,281.6	4,136.5	198.88	81.49	679.0	782.1	141.4	
AMERICAN ZURICH INSURANCE COMPANY	4.04	3.38	18,797.4	14,650.4	28.31	3,674.6	27,471.9	-86.62	6,159.0	4,278.5	3,083.2	116.44	28.70	50.3	77.8	73.6	
ST PAUL FIRE & MARINE INSURANCE COMPANY	3.63	2.46	16,871.2	10,659.2	58.28	13,391.0	10,803.7	23.95	4,263.9	2,556.5	3,248.5	19.09	57.31	190.1	595.7	771.5	
VOYAGER PROPERTY & CASUALTY INS CO	3.45	1.39	16,017.5	6,024.9	165.85	15,895.4	6,046.2	162.90	8,204.1	10,354.7	3,352.9	65.14	65.24	0.0	0.0	0.0	
VIRGINIA SURETY COMPANY INC	3.24	4.54	15,050.0	19,654.1	-23.43	18,368.6	19,578.7	-6.18	10,672.9	11,141.5	5,947.2	60.66	36.21	98.3	98.3	0.0	
HARTFORD INSURANCE COMPANY OF ILLINOIS	3.14	0.78	14,606.8	3,395.2	330.22	14,912.6	2,754.7	441.35	1,494.5	1,894.4	842.2	12.70	25.46	60.8	-8.9	-149.8	
FACTORY MUTUAL INSURANCE COMPANY	2.56	3.74	11,889.7	16,221.6	-26.70	13,591.4	11,935.7	13.87	3,007.3	1,122.1	967.1	8.26	40.54	9.6	-30.2	25.8	
AMERICAN HOME ASSURANCE COMPANY	2.22	1.86	10,310.2	8,052.9	28.03	9,964.7	3,892.1	156.03	1,451.5	418.0	2,394.9	4.20	62.10	1.3	-50.3	119.7	
CONTINENTAL INSURANCE COMPANY THE	2.10	1.33	9,748.6	5,742.2	69.77	9,880.6	5,868.0	68.38	500.3	2,454.0	2,127.0	24.84	6.34	0.0	75.3	76.7	
FEDERAL INSURANCE COMPANY	1.84	1.44	8,554.0	6,253.6	36.79	7,540.6	6,099.9	23.62	2,381.6	915.2	4,942.2	12.14	45.56	274.5	376.9	529.9	
ASSURANCE COMPANY OF AMERICA	1.79	1.41	8,320.6	6,111.2	36.15	7,191.5	4,794.2	50.01	1,962.0	2,622.7	1,498.2	36.47	81.48	55.3	76.5	41.0	
ALLSTATE INSURANCE COMPANY	1.74	1.98	8,081.9	8,588.5	-5.90	8,322.7	8,842.9	-5.88	2,066.6	1,953.2	584.9	23.47	32.27	3.7	2.8	10.0	
NATIONAL UNION FIRE INSURANCE CO OF PITT	1.58	2.64	7,349.8	11,417.6	-35.63	8,204.0	11,702.1	-29.89	5,317.4	-2,034.9	2,568.3	0.00**	124.07	40.5	-327.1	128.4	
AFFILIATED F M INSURANCE COMPANY	1.56	0.95	7,266.7	4,100.4	77.22	4,430.1	2,914.2	52.02	532.5	218.1	424.8	4.92	43.78	0.0	0.0	6.5	
FIREMANS FUND INSURANCE COMPANY	1.49	1.59	6,939.6	6,908.2	0.45	6,776.4	6,091.7	11.24	2,198.4	2,632.1	1,961.8	38.84	41.70	71.1	124.2	271.4	
GREAT NORTHERN INSURANCE COMPANY	1.45	1.52	6,719.6	6,602.4	1.77	6,590.4	6,624.0	-0.51	2,490.2	2,157.0	388.9	32.73	40.59	10.9	-17.3	8.4	
ZURICH AMERICAN INSURANCE COMPANY	1.29	2.42	6,001.0	10,504.3	-42.87	6,883.6	9,545.0	-27.88	-3,223.7	-3,053.4	3,495.5	0.00**	74.29	333.4	368.7	60.3	
CINCINNATI INSURANCE COMPANY THE	1.21	1.19	5,637.8	5,155.7	9.35	5,232.1	4,486.8	16.61	1,189.2	791.3	241.7	15.12	64.36	13.0	-13.5	13.1	
TRAVELERS PROPERTY CASUALTY CO OF AMER	1.17	1.21	5,429.5	5,250.0	3.42	5,484.2	5,612.1	-2.28	1,420.5	-271.7	1,545.0	0.00**	40.84	62.9	-39.9	70.8	
AMERICAN BANKERS INSURANCE COMPANY OF FL	1.12	1.79	5,208.7	7,775.6	-33.01	5,706.5	8,050.0	-29.11	688.6	667.2	212.0	11.69	13.20	2.4	2.8	1.9	
TIG INSURANCE COMPANY	1.00	0.21	4,660.7	928.6	401.89	3,858.2	1,486.4	159.56	4,779.4	5,289.3	1,187.4	137.09	0.00**	47.9	1.5	29.0	
ILLINOIS FARMERS INSURANCE COMPANY	0.97	0.96	4,524.3	4,146.6	9.11	4,445.7	3,661.0	21.43	282.9	310.5	297.7	6.98	23.79	0.0	0.0	0.0	
SENECA INSURANCE COMPANY INC	0.93	0.98	4,305.2	4,247.7	1.35	4,113.9	4,017.6	2.39	548.6	2,278.5	2,468.9	55.38	5.05	67.0	190.3	134.7	
TOTAL NUMBER OF COMPANIES THIS LINE: 25						\$000 not omitted from totals line											
Sum:	60.93	56.62	283,230,664	245,272,529	15.48	264,396,908	244,452,217	8.16	148,730,675	142,846,283	53,483,411	54.03	48.69	2,395,877	2,385,000	2,467,170	

CY: Current Year

PY: Prior Year

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

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

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

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

July 30, 2004

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION - DIVISION OF INSURANCE

MARKET SHARE REPORT - DECEMBER 31, 2003

DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 26)

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	PY	% Change	CY	CY	CY	PY	CY
AMBAC ASSURANCE CORPORATION	40.55	41.28	47,619.7	36,925.4	28.96	36,379.1	32,106.8	13.31	31,383.8	23,192.5	21,837.6	63.75	105.47	1,444.2	1,644.2	200.0
FINANCIAL SECURITY ASSURANCE INC	23.29	13.18	27,350.1	11,786.2	132.05	5,616.1	4,287.1	31.00	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
XL CAPITAL ASSURANCE INC	12.64	0.47	14,843.2	424.3	3,398.55	3,113.3	382.8	713.35	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
MBIA INSURANCE CORPORATION	11.41	28.31	13,401.3	25,321.8	-47.08	9,887.7	11,575.8	-14.58	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
FINANCIAL GUARANTY INSURANCE COMPANY	5.66	12.42	6,646.9	11,106.9	-40.16	6,322.8	5,739.5	10.16	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
CDC IXIS FINANCIAL GUAR NORTH AMER INC	2.34		2,742.6		0.00 *	0.0		0.00 *	0.0	0.0	0.0	0.00**		0.0	0.0	0.0
WESTERN CONTINENTAL INSURANCE COMPANY	2.34		2,742.6		0.00 *	0.0		0.00 *	0.0	0.0	0.0	0.00**		0.0	0.0	0.0
FIRST NONPROFIT INSURANCE COMPANY	1.24	0.31	1,458.4	280.3	420.27	1,037.9	181.0	473.39	0.0	0.0	1,275.0	0.00	60.00	0.0	0.0	0.0
RADIAN ASSET ASSURANCE INC	0.30	2.99	356.6	2,671.9	-86.66	254.2	231.3	9.88	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
ACA FINANCIAL GUARANTY CORPORATION	0.17	0.59	196.7	530.4	-62.92	300.4	771.4	-61.06	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
CAPITAL MARKETS ASSURANCE CORPORATION	0.05	0.45	62.2	399.5	-84.43	749.4	1,653.0	-54.66	0.0	0.0	0.0	0.00	0.00	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 *	0.0	-15,624.4	0.0	0.00**	0.00**	0.0	-1,066.4	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
CONTINENTAL INSURANCE COMPANY THE	0.00	0.00	0.0	0.0	0.00 *	73.1	43.0	70.07	-4,400.0	-4,400.0	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 *	1.1	1.1	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 *	260.8	183.0	42.53	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
FIREMANS FUND INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	219.2	128.9	70.07	0.0	-11.0	6.3	0.00**	0.00**	0.0	0.0	0.0
SAFECO INSURANCE COMPANY OF AMERICA	0.00		0.0		0.00 *	0.0		0.00 *	0.0	0.1	0.1	0.00**		0.0	0.0	0.0
TRAVELERS INDEMNITY COMPANY THE	0.00	0.00	0.0	0.0	0.00 *	109.6	64.4	70.07	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 *	510.3	105.3	384.69	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
NATIONAL FIRE INSURANCE COMPANY OF HARTF	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
FIREMENS INSURANCE COMPANY OF NEWARK NJ	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
TOTAL NUMBER OF COMPANIES THIS LINE: 22						\$000 not omitted from totals line										
Sum:	100.00	100.00	117,420,247	89,446,709	31.27	64,833,682	57,453,200	12.85	26,984,915	3,158,406	26,146,817	4.87	68.37	1,444,219	577,774	200,001

CY: Current Year

PY: Prior Year

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

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* : % 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

July 30, 2004

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION - DIVISION OF INSURANCE

MARKET SHARE REPORT - DECEMBER 31, 2003

DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 26)

PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES

TOP 25 COMPANIES

MEDICAL MALPRACTICE(\$000 omitted)

COMPANY NAME	Market Share (%) ¹		Premiums						Losses			Incurred		Defense and Cost Containment Expenses					
			Written (\$)		% Change	Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) ²		Paid (\$)	Incurred (\$)	Unpaid (\$)			
	CY	PY	CY	PY		CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
ISMIE MUTUAL INSURANCE COMPANY	62.65	58.69	360,772.1	260,756.8	38.36	341,840.6	246,576.6	38.63	166,296.1	264,598.4	792,445.8	77.40	102.98	67,581.4	83,381.1	218,093.1			
AMERICAN PHYSICIANS ASSURANCE CORP	16.34	8.00	94,063.5	35,548.3	164.61	85,465.8	22,992.9	271.70	4,293.0	71,832.2	79,997.0	84.05	51.89	2,911.8	15,451.4	16,942.1			
MEDICAL PROTECTIVE COMPANY THE	5.26	3.35	30,313.3	14,899.3	103.45	24,269.6	11,175.6	117.17	2,086.1	13,836.6	24,815.5	57.01	65.18	1,973.4	5,302.8	6,994.4			
PRONATIONAL INSURANCE COMPANY	3.80	3.90	21,888.7	17,334.9	26.27	20,772.8	17,805.5	16.66	6,170.8	14,007.5	70,586.4	67.43	126.55	4,322.4	9,379.4	17,646.6			
ISMIE INDEMNITY COMPANY	2.56	1.20	14,729.5	5,337.9	175.94	9,051.0	4,802.6	88.46	1,528.8	9,650.6	9,649.1	106.63	69.04	297.9	2,151.2	3,688.1			
PHYSICIANS INSURANCE COMPANY OF WI INC	2.01	2.58	11,575.4	11,449.6	1.10	12,897.0	9,970.2	29.36	3,013.6	22,907.3	29,707.0	177.62	70.29	2,808.1	9,608.3	10,252.4			
TIG INSURANCE COMPANY	1.89	2.29	10,863.7	10,174.9	6.77	9,804.7	8,234.5	19.07	258.4	6,291.1	16,157.2	64.16	113.43	1,014.3	3,744.0	4,561.1			
ZURICH AMERICAN INSURANCE COMPANY	1.57	0.19	9,050.1	861.6	950.38	9,589.6	1,014.2	845.52	2,392.5	5,375.2	7,941.5	56.05	58.45	95.1	634.9	1,221.7			
CHICAGO INSURANCE COMPANY	1.33	2.10	7,660.4	9,313.4	-17.75	7,443.2	11,579.7	-35.72	7,416.3	13,671.9	24,663.6	183.68	69.81	1,761.8	1,143.8	3,925.9			
DOCTORS' COMPANY THE	1.29	2.40	7,434.5	10,661.7	-30.27	8,534.3	9,685.4	-11.89	15,206.1	8,245.8	27,947.5	96.62	175.49	2,490.2	6,888.4	12,713.7			
OHIC INSURANCE COMPANY	1.10	0.95	6,346.8	4,242.2	49.61	6,096.1	3,817.4	59.69	278.0	15,671.2	28,342.4	257.07	177.04	1,397.9	1,460.5	1,724.8			
CINCINNATI INSURANCE COMPANY THE	1.02	1.29	5,878.1	5,714.1	2.87	5,704.8	5,268.2	8.29	2,362.7	1,108.4	15,584.2	19.43	75.91	1,414.9	10,605.0	17,719.2			
NATIONAL UNION FIRE INSURANCE CO OF PITT	0.81	0.85	4,655.4	3,787.4	22.92	4,398.3	1,667.8	163.72	1,799.5	2,560.3	7,135.4	58.21	1,089.53	458.5	519.3	570.8			
PODIATRY INSURANCE CO OF AM A MUT CO	0.79	0.36	4,540.9	1,617.8	180.68	3,631.5	1,452.8	149.97	1,520.1	2,379.7	4,830.0	65.53	72.74	352.5	913.1	1,673.6			
NCMIC INSURANCE COMPANY	0.74	0.86	4,264.3	3,817.9	11.69	3,849.9	3,609.6	6.66	457.0	165.6	4,499.8	4.30	39.49	598.2	1,029.0	3,688.1			
AMERICAN CASUALTY COMPANY OF READING PA	0.63	0.65	3,652.5	2,899.1	25.99	3,423.6	2,786.1	22.88	1,035.0	2,755.7	7,001.0	80.49	50.20	573.1	367.8	815.2			
CONTINENTAL CASUALTY COMPANY	0.42	1.20	2,413.7	5,332.9	-54.74	1,342.5	3,164.6	-57.58	3,723.4	3,391.9	36,766.2	252.65	93.15	1,819.4	-911.1	3,671.9			
ST PAUL FIRE & MARINE INSURANCE COMPANY	0.29	4.90	1,650.6	21,773.5	-92.42	2,922.3	33,358.5	-91.24	178,594.0	36,857.6	176,935.0	1,261.27	594.84	8,687.6	1,716.0	25,360.8			
ACE AMERICAN INSURANCE COMPANY	0.26	0.19	1,520.1	841.0	80.75	1,507.3	752.8	100.23	7.5	1,059.6	1,781.7	70.30	13.53	218.0	163.2	196.6			
EVEREST NATIONAL INSURANCE COMPANY	0.26	0.45	1,499.5	1,983.4	-24.40	2,977.5	505.4	489.18	0.0	2,011.4	2,292.2	67.55	55.56	1.1	620.8	718.0			
AMERICAN INSURANCE COMPANY THE	0.25	0.21	1,450.7	932.0	55.64	1,280.7	282.4	353.44	35.3	1,173.4	1,246.1	91.62	40.01	104.8	727.4	622.6			
MARKEL INSURANCE COMPANY	0.24	0.29	1,398.1	1,266.7	10.38	1,366.3	1,051.2	29.97	35.8	542.7	2,363.1	39.72	21.88	0.0	87.1	364.2			
GULF INSURANCE COMPANY	0.21	0.29	1,213.5	1,300.7	-6.70	1,183.5	1,236.6	-4.29	439.5	3,887.4	7,376.5	328.47	85.70	246.7	-151.4	-41.2			
OMS NATIONAL INSURANCE COMPANY, RRG	0.20	0.25	1,180.2	1,114.5	5.90	1,146.7	946.1	21.21	24.5	937.2	1,530.3	81.73	0.00**	211.2	424.6	418.0			
INTERSTATE FIRE & CASUALTY COMPANY	0.14	0.10	833.8	462.7	80.20	1,072.2	223.9	378.91	262.5	890.0	783.4	83.01	38.74	29.0	244.2	260.1			
TOTAL NUMBER OF COMPANIES THIS LINE: 25																			
			\$000 not omitted from totals line																
Sum:	106.08	97.55	610,849,545	433,424,278	40.94	571,571,790	403,960,615	41.49	399,236,369	505,808,469	1,382,377,981	88.49	142.84	101,369,089	155,500,883	353,801,639			

CY: Current Year

PY: Prior Year

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

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

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

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

July 30, 2004

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION - DIVISION OF INSURANCE

MARKET SHARE REPORT - DECEMBER 31, 2003

DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 26)

PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES

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	PY	% Change	CY	CY	PY	CY	CY	PY
STATE FARM FIRE & CASUALTY COMPANY	25.10	24.84	8,282.6	8,036.5	3.06	8,117.7	7,885.7	2.94	2.7	6.1	3.4	0.08	0.01	7.2	7.2	0.0	
TRAVELERS INDEMNITY COMPANY THE	7.72	6.29	2,548.5	2,035.5	25.20	2,426.4	1,554.9	56.06	0.0	-318.5	241.2	0.00**	30.74	0.0	-14.8	4.0	
ALLIANZ GLOBAL RISKS US INS CO	4.55	3.83	1,500.2	1,239.5	21.03	1,586.7	727.9	117.98	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	
INDIANA INSURANCE COMPANY	2.98	3.14	984.6	1,017.0	-3.18	988.8	856.8	15.41	0.0	0.1	6.2	0.01	1.21	0.0	0.0	-1.6	
AUTO OWNERS INSURANCE COMPANY	2.91	2.52	959.5	816.0	17.58	896.3	744.1	20.45	13.1	-6.9	0.0	0.00**	2.75	0.0	-3.1	0.0	
ALLSTATE INSURANCE COMPANY	2.90	3.17	955.8	1,026.9	-6.93	989.5	1,097.7	-9.86	1.0	-0.5	5.6	0.00**	0.38	0.0	0.8	1.2	
AMERICAN GUARANTEE & LIABILITY INS CO	2.75	4.12	908.4	1,333.8	-31.89	1,167.5	731.9	59.52	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	
EMPLOYERS INSURANCE COMPANY OF WAUSAU	2.70	2.69	891.1	869.2	2.52	770.1	694.6	10.87	0.0	17.6	17.6	2.29	0.00	0.0	0.0	0.0	
TRAVELERS PROPERTY CASUALTY CO OF AMER	2.62	2.67	863.8	862.7	0.12	829.7	1,119.9	-25.91	0.0	-308.1	92.7	0.00**	28.17	0.0	-11.0	2.2	
GRINNELL MUTUAL REINSURANCE COMPANY	2.55	2.52	842.1	815.4	3.28	849.0	856.9	-0.92	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	
WESTPORT INSURANCE CORPORATION	2.25	2.31	742.7	748.1	-0.73	626.6	473.0	32.46	0.0	0.0	0.0	0.00	0.00**	0.0	0.0	0.0	
ALLSTATE INDEMNITY COMPANY	1.66	0.98	547.7	316.4	73.11	426.9	226.3	88.68	0.0	-0.6	0.0	0.00**	0.28	0.0	-0.2	0.0	
ECONOMY PREMIER ASSURANCE COMPANY	1.64	1.92	542.1	620.2	-12.59	579.8	505.8	14.64	0.0	13.6	32.8	2.34	3.12	0.0	0.5	1.2	
ILLINOIS FARMERS INSURANCE COMPANY	1.64	2.02	540.6	652.5	-17.15	585.7	700.0	-16.33	5.5	0.5	0.0	0.08	0.71	8.9	8.9	0.0	
UNITED SERVICES AUTOMOBILE ASSOCIATION	1.61	1.48	531.7	480.3	10.71	504.1	468.6	7.57	0.1	9.9	27.6	1.97	2.53	0.0	2.9	2.9	
OWNERS INSURANCE COMPANY	1.35	1.03	446.6	332.9	34.16	396.6	276.1	43.63	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	
ROCKFORD MUTUAL INSURANCE COMPANY	1.28	1.16	423.8	375.6	12.83	401.1	386.5	3.75	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	
CINCINNATI INSURANCE COMPANY THE	1.28	1.05	422.4	339.4	24.43	399.8	287.1	39.24	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	
SHELTER MUTUAL INSURANCE COMPANY	1.22	0.62	403.5	200.6	101.08	309.4	183.2	68.87	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	
ZURICH AMERICAN INSURANCE COMPANY	1.15	0.81	378.3	263.4	43.62	403.2	248.5	62.29	-133.9	-133.9	0.0	0.00**	59.95	-2.5	-2.5	0.0	
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	1.14	1.18	375.9	381.3	-1.41	373.5	354.0	5.52	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	
AMCO INSURANCE COMPANY	1.09	1.03	359.3	333.9	7.62	339.2	285.7	18.76	0.0	-0.3	2.8	0.00**	0.00**	0.0	-3.1	-1.0	
STATE AUTO PROP AND CAS INS CO	0.98	0.88	322.7	285.9	12.87	313.0	254.4	23.05	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	
LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.96	0.82	317.9	265.3	19.82	283.0	229.6	23.23	0.0	57.8	58.4	20.42	0.00**	0.0	1.7	2.0	
AXIS SURPLUS INSURANCE COMPANY	0.93	0.07	307.0	22.0	1,293.89	184.0	7.7	2,284.22	0.0	68.4	72.9	37.16	58.18	0.0	3.0	3.0	
TOTAL NUMBER OF COMPANIES THIS LINE: 25																	
			\$000 not omitted from totals line														
Sum:	76.96	73.18	25,398,678	23,670,381	7.30	24,747,781	21,156,958	16.97	-111,603	-594,880	561,215	-2.40	4.74	13,561	-9,610	13,831	

CY: Current Year

PY: Prior Year

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

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

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

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

July 30, 2004

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION - DIVISION OF INSURANCE

MARKET SHARE REPORT - DECEMBER 31, 2003

DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 26)

PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES

TOP 25 COMPANIES

GROUP ACCIDENT AND HEALTH(\$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	
STATE FARM MUTUAL AUTOMOBILE INSURANCE C	29.55	26.15	79,012.0	70,313.1	12.37	79,012.0	70,313.1	12.37	134,226.3	134,390.0	12,761.1	170.09	139.47	862.0	869.7	202.2	
CONTINENTAL CASUALTY COMPANY	17.45	18.11	46,664.2	48,700.4	-4.18	39,916.5	44,298.2	-9.89	18,523.4	12,822.1	69,285.2	32.12	52.63	0.0	0.0	0.0	
AVEMCO INSURANCE COMPANY	7.75	6.54	20,714.5	17,578.6	17.84	20,714.5	17,578.6	17.84	14,940.6	15,711.2	5,305.6	75.85	63.16	25.8	74.6	48.8	
ZURICH AMERICAN INSURANCE COMPANY	6.24	5.27	16,687.4	14,176.7	17.71	16,987.3	14,113.2	20.36	10,919.3	19,220.8	15,657.1	113.15	42.62	287.7	279.9	1.0	
FEDERATED MUTUAL INSURANCE COMPANY	5.41	6.22	14,474.3	16,722.8	-13.45	14,482.4	16,735.7	-13.46	11,244.0	11,111.3	2,486.1	76.72	84.72	263.1	258.6	59.2	
EMPLOYERS REINSURANCE CORPORATION	3.90	4.03	10,416.5	10,835.0	-3.86	10,421.7	10,875.3	-4.17	7,246.7	6,581.0	4,965.8	63.15	45.31	71.0	59.8	74.7	
CLARENDON NATIONAL INSURANCE COMPANY	3.50	0.96	9,372.5	2,592.0	261.59	9,359.1	2,592.0	261.07	6,725.4	9,092.1	3,930.8	97.15	0.00**	503.6	503.6	0.0	
OLD REPUBLIC INSURANCE COMPANY	3.21	3.27	8,586.5	8,789.3	-2.31	6,449.0	5,214.4	23.68	4,029.5	4,899.7	3,017.1	75.98	69.59	3.0	3.0	0.0	
ACE AMERICAN INSURANCE COMPANY	3.16	2.04	8,438.4	5,491.6	53.66	7,620.5	5,276.2	44.43	7,200.4	7,126.3	2,778.6	93.51	51.40	0.0	0.0	0.0	
UNDERWRITERS AT LLOYDS LONDON	2.39	3.95	6,403.8	10,613.5	-39.66	6,475.1	10,631.4	-39.09	3,608.5	5,917.0	3,014.9	91.38	8.32	11.1	152.4	158.7	
NATIONAL UNION FIRE INSURANCE CO OF PITT	2.34	1.82	6,269.5	4,895.9	28.06	6,210.5	4,886.9	27.08	2,735.2	2,997.0	1,001.5	48.26	63.24	11.0	13.7	10.0	
SENTRY SELECT INSURANCE COMPANY	1.77	3.37	4,729.0	9,074.0	-47.88	2,692.0	5,139.9	-47.63	4,258.9	1,653.0	27,567.8	61.40	95.79	0.0	0.0	0.0	
AMEX ASSURANCE COMPANY	1.52	2.04	4,067.8	5,475.9	-25.71	4,078.7	5,340.2	-23.62	350.7	359.1	344.0	8.80	6.16	0.7	0.7	0.3	
LUMBERMENS MUTUAL CASUALTY COMPANY	1.49	2.06	3,971.5	5,527.3	-28.15	3,971.4	5,527.3	-28.15	2,806.4	-2,025.2	2,531.9	0.00**	109.70	174.3	-1,317.2	-387.7	
EMPIRE FIRE & MARINE INSURANCE COMPANY	1.24	0.56	3,325.7	1,509.7	120.29	3,325.7	1,509.7	120.29	1,471.8	1,497.0	648.9	45.01	51.41	0.0	0.0	0.0	
FEDERAL INSURANCE COMPANY	1.20	1.23	3,211.4	3,309.9	-2.98	3,391.7	2,325.2	45.87	897.9	1,178.6	829.0	34.75	31.72	0.2	33.8	112.7	
HARTFORD FIRE INSURANCE COMPANY	1.15	1.45	3,079.8	3,906.1	-21.15	3,118.1	3,918.2	-20.42	4,078.1	2,493.6	1,407.0	79.97	91.24	90.4	90.4	0.0	
BCS INSURANCE COMPANY	1.07	1.46	2,861.7	3,914.3	-26.89	2,861.8	3,914.6	-26.89	2,150.2	-528.8	844.0	0.00**	96.82	93.5	134.2	40.8	
FORT WAYNE HEALTH & CASUALTY INS CO	0.93	3.58	2,497.1	9,615.9	-74.03	2,506.8	9,629.9	-73.97	4,122.4	1,567.0	1,481.5	62.51	72.43	0.0	-35.6	35.9	
UNITED WISCONSIN INSURANCE COMPANY	0.75	0.85	1,998.5	2,287.9	-12.65	1,988.9	2,288.5	-13.09	1,374.1	1,935.0	2,029.8	97.29	48.71	0.3	0.5	0.2	
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	0.73	0.60	1,952.6	1,600.8	21.98	1,952.6	1,600.8	21.98	1,608.0	1,601.7	315.9	82.03	96.71	0.0	0.0	0.0	
U S SPECIALTY INSURANCE COMPANY	0.63	0.25	1,697.6	668.7	153.86	1,236.9	490.9	151.98	176.9	160.6	160.9	12.98	52.98	1.0	1.0	0.0	
SECURITY INSURANCE COMPANY OF HARTFORD	0.30	0.60	802.8	1,625.4	-50.61	1,374.9	1,311.4	4.84	883.2	1,068.1	798.9	77.68	55.15	0.0	-54.1	0.0	
ULICO CASUALTY COMPANY	0.30	0.10	801.4	280.5	185.73	801.4	280.5	185.73	124.0	444.2	666.2	55.42	0.00**	0.0	0.0	0.0	
BENCHMARK INSURANCE COMPANY	0.27	0.25	715.6	659.7	8.47	715.6	659.7	8.47	396.6	172.0	74.6	24.04	91.52	65.4	65.4	0.0	
TOTAL NUMBER OF COMPANIES THIS LINE: 25																	
			\$000 not omitted from totals line														
Sum:	98.26	96.74	262,751,962	260,165,073	0.99	251,665,096	246,451,733	2.12	246,098,570	241,444,071	163,904,128	95.94	80.40	2,464,200	1,134,326	356,774	

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

July 30, 2004

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION - DIVISION OF INSURANCE

MARKET SHARE REPORT - DECEMBER 31, 2003

DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 26)

PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES

TOP 25 COMPANIES

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	PY	% Change	CY	CY	CY	CY	PY	CY
AMERICAN BANKERS INSURANCE COMPANY OF FL	47.19	46.93	13,527.4	16,480.9	-17.92	13,458.6	16,703.7	-19.43	2,084.1	1,411.7	1,698.0	10.49	14.00	0.1	-0.2	15.1	
AMERICAN SECURITY INSURANCE COMPANY	44.94	47.42	12,883.7	16,650.3	-22.62	12,883.7	16,650.3	-22.62	588.9	476.6	481.8	3.70	5.07	0.0	0.0	0.0	
CENTRAL STATES INDEMNITY CO OF OMAHA	4.60	4.55	1,319.4	1,596.0	-17.33	1,319.4	1,596.0	-17.33	495.5	445.9	719.9	33.80	31.03	0.0	0.0	0.0	
STATE FARM MUTUAL AUTOMOBILE INSURANCE C	1.33	1.16	382.2	407.5	-6.21	479.6	604.7	-20.68	350.6	211.6	383.9	44.12	41.02	1.6	-0.6	6.1	
STANDARD GUARANTY INSURANCE COMPANY	0.82	0.44	234.8	153.4	53.10	711.2	617.9	15.10	178.2	175.4	126.0	24.66	21.85	0.0	0.0	0.0	
ALLSTATE INSURANCE COMPANY	0.58	-0.72	167.7	-252.6	0.00 *	513.5	-100.8	0.00 *	377.2	-329.4	114.1	0.00**	0.00**	0.0	0.0	0.0	
VOYAGER PROPERTY & CASUALTY INS CO	0.35		99.3		0.00 *	99.3		0.00 *	9.5	12.5	3.0	12.60		0.0	0.0	0.0	
AMERICAN RELIABLE INSURANCE COMPANY	0.16	0.20	46.3	69.7	-33.55	71.9	40.0	79.62	16.3	13.3	12.2	18.47	92.18	0.0	-0.2	0.8	
AIG PREMIER INSURANCE COMPANY	0.02	0.03	6.2	9.5	-35.12	6.2	10.0	-38.28	0.9	1.1	0.3	18.40	0.00**	0.0	0.0	0.0	
NORTHBROOK INDEMNITY COMPANY	0.00		0.0		0.00 *	0.0		0.00 *	206.4	206.4	0.0	0.00**		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	
TOTAL NUMBER OF COMPANIES THIS LINE: 11						\$000 not omitted from totals line											
Sum:	100.00	100.00	28,667,009	35,114,728	-18.36	29,543,375	36,121,852	-18.21	4,307,644	2,625,201	3,529,066	8.89	13.32	1,698	-956	21,984	

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

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

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

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

July 30, 2004

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION - DIVISION OF INSURANCE

MARKET SHARE REPORT - DECEMBER 31, 2003

DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 26)

PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES

TOP 25 COMPANIES

COLLECTIVELY RENEWABLE A&H(\$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
GOVERNMENT EMPLOYEES INSURANCE COMPANY	100.00	14.92	0.4	0.5	-23.21	0.5	0.6	-18.33	0.0	0.0	0.0	1.56	0.00**	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	-1.1	7.1	0.00**	0.00**	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	100.6	217.9	0.00**	0.00**	0.0	0.0	0.0
AMERICAN SECURITY INSURANCE COMPANY	0.00	85.08	0.0	2.9	-100.00	0.0	2.9	-100.00	0.0	-2.8	0.0	0.00**	151.90	0.0	0.0	0.0
AIG PREMIER INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.0	2,081.0	0.00**	0.00**	0.0	0.0	0.0
CONTINENTAL CASUALTY COMPANY	0.00		0.0		0.00 *	0.0		0.00 *	-74.0	-74.0	0.0	0.00**		0.0	0.0	0.0
TOTAL NUMBER OF COMPANIES THIS LINE: 6					\$000 not omitted from totals line											
Sum:	100.00	100.00	387	3,379	-88.55	450	3,426	-86.87	-74,009	22,761	2,306,077	5,058.00	-79.83	0	0	0

CY: Current Year

PY: Prior Year

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July 30, 2004

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION - DIVISION OF INSURANCE

MARKET SHARE REPORT - DECEMBER 31, 2003

DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 26)

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	Incurred (%)	Unpaid (%)	Paid (\$)	Incurred (\$)	Unpaid (\$)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY				CY	PY	CY
LIBERTY MUTUAL INSURANCE COMPANY	96.34	94.36	3.1	3.5	-10.49	3.1	3.5	-10.49	0.0	0.0	0.0	1.12	143.70	0.0	0.0	0.0	0.0
STONEBRIDGE CASUALTY INSURANCE COMPANY	2.92	2.56	0.1	0.1	0.00	0.1	0.1	-3.06	0.0	0.0	0.0	0.00**	0.00	0.0	0.0	0.0	0.0
AMERICAN CASUALTY COMPANY OF READING PA	0.74		0.0		0.00 *	0.0		0.00 *	0.0	0.0	0.0	0.00		0.0	0.0	0.0	0.0
ASSOCIATES INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	29.5	33.3	-11.36	0.0	16.9	19.8	57.15	7.95	0.0	3.0	3.0	3.0
TOTAL NUMBER OF COMPANIES THIS LINE: 4						\$000 not omitted from totals line											
Sum:	100.00	96.93	3,251	3,594	-9.54	32,752	36,878	-11.19	35	16,895	19,813	51.58	20.81	0	2,972	3,012	

CY: Current Year

PY: Prior Year

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July 30, 2004

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION - DIVISION OF INSURANCE

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DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 26)

PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES

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	PY	% Change	CY	CY	CY	PY	CY
CONTINENTAL CASUALTY COMPANY	57.15	56.11	36,595.8	35,903.5	1.93	14,324.1	14,467.6	-0.99	13,394.0	20,593.6	44,703.0	143.77	151.20	0.0	0.0	0.0
STATE FARM MUTUAL AUTOMOBILE INSURANCE C	33.13	29.86	21,214.8	19,105.1	11.04	17,479.3	15,844.8	10.32	10,050.7	10,342.9	8,077.1	59.17	60.68	10.5	15.2	129.2
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	9.29	8.93	5,948.2	5,714.9	4.08	5,508.9	5,277.6	4.38	3,282.8	3,126.8	1,260.7	56.76	72.18	4.5	7.8	20.2
AMERICAN STATES INSURANCE COMPANY	0.20	0.23	129.6	148.0	-12.42	209.7	151.0	38.82	83.9	-70.1	212.4	0.00**	37.32	0.0	0.0	0.0
NATIONAL UNION FIRE INSURANCE CO OF PITT	0.19		123.2		0.00 *	123.2		0.00 *	8.0	26.5	18.5	21.49		0.0	0.2	0.2
AIG PREMIER INSURANCE COMPANY	0.03	0.03	19.8	21.2	-6.55	20.1	21.3	-5.77	9.3	12.2	5.7	60.71	17.25	0.0	0.0	0.0
UNITED SECURITY ASSURANCE COMPANY OF PA	0.01		6.3		0.00 *	2.7		0.00 *	0.0	1.0	1.0	39.15		0.0	0.0	0.0
NATIONAL CASUALTY COMPANY	0.00	0.00	1.9	3.0	-35.34	2.3	2.0	14.59	4.8	-7.0	46.5	0.00**	3,195.99	0.0	0.0	0.0
AIG CENTENNIAL INSURANCE COMPANY	0.00	0.00	0.1	0.2	-41.42	0.1	0.2	-26.75	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
LIBERTY MUTUAL INSURANCE COMPANY	0.00	0.00	0.0	0.1	-43.06	0.1	0.1	-23.61	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
GENESIS INSURANCE COMPANY	0.00	0.00	0.0	1.1	-100.00	0.0	-0.6	0.00 *	0.0	-0.6	0.0	0.00**	0.00**	0.0	0.0	0.0
AMEX ASSURANCE COMPANY	0.00	0.00	0.0	0.2	-100.00	0.0	0.2	-100.00	2.3	2.3	0.0	0.00**	0.00	0.0	0.0	0.0
UNITED WISCONSIN INSURANCE COMPANY	0.00	0.00	-0.1	0.5	-123.39	-0.1	0.7	-117.26	0.0	-0.4	-0.3	0.00**	5.21	0.0	0.0	0.0
TOTAL NUMBER OF COMPANIES THIS LINE: 13			\$000 not omitted from totals line													
Sum:	100.00	95.16	64,039,759	60,897,564	5.16	37,670,290	35,764,848	5.33	26,835,783	34,027,224	54,324,542	90.33	99.04	15,022	23,209	149,608

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

July 30, 2004

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION - DIVISION OF INSURANCE

MARKET SHARE REPORT - DECEMBER 31, 2003

DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 26)

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 (\$)			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
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	59.73	59.34	29,655.2	31,270.2	-5.16	30,069.8	31,247.2	-3.77	27,258.3	26,670.8	21,445.6	88.70	90.33	232.8	153.7	480.5
STATE FARM MUTUAL AUTOMOBILE INSURANCE C	40.25	40.24	19,981.2	21,206.7	-5.78	20,143.9	21,421.7	-5.96	19,800.5	18,881.3	11,851.6	93.73	90.71	293.6	278.9	189.6
AIG PREMIER INSURANCE COMPANY	0.02	0.02	8.1	8.5	-4.39	8.3	8.6	-2.81	2.7	-2.1	2.3	0.00**	75.75	0.0	0.0	0.0
NATIONAL CASUALTY COMPANY	0.00	0.05	1.6	28.3	-94.39	4.7	28.0	-83.26	6.4	-135.1	4.3	0.00**	720.62	0.0	0.0	0.0
CONTINENTAL CASUALTY COMPANY	0.00	0.00	0.1	0.5	-84.25	0.1	0.5	-84.25	116.4	116.4	0.0	145,535.00	2,268.70	0.0	0.0	0.0
AMERICAN CASUALTY COMPANY OF READING PA	0.00	0.00	0.0	0.0	-170.83	0.0	0.0	-170.83	0.0	0.0	0.0	0.00**	0.00	0.0	0.0	0.0
TOTAL NUMBER OF COMPANIES THIS LINE: 6						\$000 not omitted from totals line										
Sum:	100.00	99.65	49,646,148	52,514,208	-5.46	50,226,775	52,705,960	-4.70	47,184,341	45,531,436	33,303,719	90.65	90.84	526,395	432,549	670,123

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ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION - DIVISION OF INSURANCE

MARKET SHARE REPORT - DECEMBER 31, 2003

DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 26)

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	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
VIRGINIA SURETY COMPANY INC	71.24	63.70	16,262.3	13,684.9	18.83	15,498.6	13,684.9	13.25	6,303.1	6,844.8	2,973.7	44.16	42.94	0.0	0.0	0.0	0.0	0.0	0.0
GULF INSURANCE COMPANY	23.78	22.72	5,428.0	4,881.4	11.20	5,428.0	4,881.4	11.20	127.6	-760.4	305.3	0.00**	27.07	0.0	0.0	0.0	0.1	0.0	0.1
OLD REPUBLIC INSURANCE COMPANY	4.55	10.03	1,037.6	2,154.2	-51.83	1,247.2	2,163.7	-42.36	508.6	346.0	139.0	27.74	44.66	0.0	0.0	0.0	0.0	0.0	0.0
NATIONAL CASUALTY COMPANY	0.18	0.25	41.5	54.0	-23.13	47.4	38.5	22.98	11.5	8.7	9.2	18.42	34.88	0.0	0.0	0.0	0.0	0.0	0.0
AMERICAN HOME ASSURANCE COMPANY	0.10	0.12	23.1	25.4	-8.86	22.7	25.8	-11.91	0.0	-0.5	3.4	0.00**	0.00**	0.0	0.0	0.0	0.0	0.0	0.0
TIG INSURANCE COMPANY	0.07	1.74	14.9	373.7	-96.00	28.8	433.1	-93.35	57.3	63.3	49.0	219.48	12.22	0.7	-12.3	5.0	0.0	0.0	0.0
FEDERAL INSURANCE COMPANY	0.06	0.07	14.4	15.1	-4.57	14.8	13.7	8.21	0.0	0.5	3.6	3.08	0.20	0.0	0.1	0.5	0.0	0.0	0.0
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	0.01	0.01	2.2	2.5	-9.14	2.2	2.6	-13.94	0.0	-0.3	0.3	0.00**	14.56	0.0	0.0	0.0	0.0	0.0	0.0
FARMERS MUTUAL HAIL INSURANCE CO OF IA	0.01	0.01	1.2	1.3	-12.36	1.2	1.3	-11.44	10.0	10.0	0.0	838.93	371.47	0.0	0.0	0.0	0.0	0.0	0.0
STATE FARM MUTUAL AUTOMOBILE INSURANCE C	0.00	0.00	0.7	0.8	-5.28	0.7	0.8	-4.23	0.0	0.2	2.1	20.69	185.47	0.0	0.0	0.0	0.0	0.0	0.0
NATIONWIDE MUTUAL INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	-88.37	0.0	0.0	0.1	540.00	13.95	0.0	0.0	0.0	0.0	0.0	0.0
AMERICAN AUTOMOBILE INSURANCE COMPANY	0.00	1.02	0.0	219.9	-100.00	0.0	219.9	-100.00	34.2	-105.2	52.4	0.00**	98.98	6.3	-9.5	4.3	0.0	0.0	0.0
CENTRAL NATIONAL INS CO OF OMAHA THE	0.00	0.00	0.0	0.0	0.00 *	6.7	6.9	-3.70	0.0	0.0	0.0	0.00	144.72	0.0	0.0	0.0	0.0	0.0	0.0
ASSOCIATES INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.1	0.5	-74.41	0.0	0.0	0.0	0.00**	0.00**	0.0	0.0	0.0	0.0	0.0	0.0
CONNECTICUT INDEMNITY COMPANY THE	0.00	0.00	0.0	0.3	-100.00	0.1	0.1	-9.63	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	0.0	0.0	0.0
TOTAL NUMBER OF COMPANIES THIS LINE: 15																			
Sum:	100.00	99.68	22,825,964	21,413,441	6.60	22,298,454	21,473,287	3.84	7,052,330	6,407,050	3,538,021	28.73	39.42	6,969	-21,811	9,838			

\$000 not omitted from totals line

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MARKET SHARE REPORT - DECEMBER 31, 2003

DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 26)

PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES

TOP 25 COMPANIES

ALL OTHER A&H(\$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	% Change	CY	PY	% Change				CY	PY				CY
STATE FARM MUTUAL AUTOMOBILE INSURANCE C	40.59	32.07	3,164.0	3,220.8	-1.76	3,175.9	3,229.7	-1.67	2,024.3	2,114.3	2,718.4	66.57	54.87	4.5	5.9	43.5	
MARKEL INSURANCE COMPANY	20.56	14.61	1,603.1	1,467.8	9.22	1,817.5	1,179.7	54.06	563.0	684.8	615.0	37.68	60.99	0.0	0.0	0.0	
CLARENDON NATIONAL INSURANCE COMPANY	12.04	20.75	938.9	2,083.7	-54.94	711.2	2,058.9	-65.46	258.9	849.8	1,266.4	119.48	9.48	2.5	9.7	7.4	
AMERICAN BANKERS INSURANCE COMPANY OF FL	10.12	12.75	788.9	1,280.8	-38.40	1,191.4	1,321.6	-9.86	208.5	202.4	100.4	16.99	16.21	0.0	0.3	0.9	
TIG INSURANCE COMPANY	9.73	17.30	758.1	1,737.0	-56.35	617.1	1,737.0	-64.47	1.3	317.1	449.1	51.39	0.00**	39.7	18.8	27.4	
EMPIRE FIRE & MARINE INSURANCE COMPANY	4.69	1.15	365.7	115.3	217.04	365.7	115.3	217.04	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	
REPUBLIC WESTERN INSURANCE COMPANY	1.17	0.81	91.5	81.0	12.95	91.5	81.0	12.95	16.0	15.6	9.0	17.09	4.65	0.0	0.0	0.0	
METROPOLITAN PROPERTY & CASUALTY INS CO	0.50	0.40	38.9	40.0	-2.67	40.0	38.4	4.18	2.5	2.2	0.1	5.48	6.37	0.0	0.0	0.0	
UNDERWRITERS AT LLOYDS LONDON	0.31		23.8		0.00 *	56.1		0.00 *	11.6	30.4	68.8	54.25		0.0	1.0	3.6	
CAPITOL INDEMNITY CORPORATION	0.21		16.6		0.00 *	16.8		0.00 *	8.7	11.4	3.5	67.76		27.4	27.7	0.3	
CINCINNATI INSURANCE COMPANY THE	0.05	0.10	4.3	10.2	-58.22	4.3	10.1	-57.47	0.1	0.1	0.0	1.67	182.59	0.0	0.0	0.0	
CENTRAL STATES INDEMNITY CO OF OMAHA	0.01		1.0		0.00 *	1.0		0.00 *	0.1	0.1	0.0	14.29		0.0	0.0	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	0.2	0.3	-29.45	0.3	0.2	17.62	0.0	0.0	0.0	0.00**	101.76	0.0	0.0	0.0	
LIBERTY MUTUAL INSURANCE COMPANY	0.00	0.00	0.2	0.2	0.00	0.2	0.2	-0.56	0.0	-0.2	1.3	0.00**	0.00**	0.0	0.0	0.1	
EMPLOYERS FIRE INSURANCE COMPANY THE	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	
ST PAUL FIRE & MARINE INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-5.7	0.0	0.00**	0.00**	0.0	0.0	0.0	
VIRGINIA SURETY COMPANY INC	0.00	0.05	0.0	4.8	-100.00	3.2	1.6	101.19	0.0	-0.3	0.6	0.00**	52.90	0.0	0.0	0.0	
NORTH AMERICAN SPECIALTY INSURANCE CO	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	1,279.2	1,571.0	0.00**	0.00**	0.0	410.1	660.8	
INSURA PROPERTY AND CASUALTY INS CO	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.0	25.4	0.00**	0.00**	0.0	0.0	0.0	
FORT WAYNE HEALTH & CASUALTY INS CO	0.00		0.0		0.00 *	0.0		0.00 *	0.0	25.1	9.4	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	-0.8	2.2	0.00**	0.00**	0.0	-0.3	0.0	
AMERICAN RELIABLE INSURANCE COMPANY	0.00	0.01	0.0	1.0	-101.25	0.0	115.8	-100.01	0.0	0.0	0.0	0.00**	0.00**	0.0	0.0	0.0	
TOTAL NUMBER OF COMPANIES THIS LINE: 23						\$000 not omitted from totals line											
Sum:	100.00	100.00	7,795,724	10,043,299	-22.38	8,092,447	9,890,035	-18.18	3,095,022	5,525,388	6,840,635	68.28	-6.17	74,198	473,238	743,962	

CY: Current Year

PY: Prior Year

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

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

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

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

July 30, 2004

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION - DIVISION OF INSURANCE

MARKET SHARE REPORT - DECEMBER 31, 2003

DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 26)

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 (\$)	CY	PY	Paid (\$)	Incurred (\$)	Unpaid (\$)	
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY			CY	PY	CY	CY
NIAGARA FIRE INSURANCE COMPANY	100.00	100.00	-184.5	29,485.7	-100.63	-184.5	29,485.7	-100.63	0.0	0.0	0.0	0.00**	48.24	0.0	0.0	0.0	
TOTAL NUMBER OF COMPANIES THIS LINE: 1				\$000 not omitted from totals line													
Sum:	100.00	100.00	-184,500	29,485,710	-100.63	-184,500	29,485,710	-100.63	0	0	0	0.00	48.24	0	0	0	

CY: Current Year

PY: Prior Year

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

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

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

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

July 30, 2004

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION - DIVISION OF INSURANCE

MARKET SHARE REPORT - DECEMBER 31, 2003

DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 26)

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	PY	% Change	CY	CY	PY	CY	CY	PY	CY
COMMERCE & INDUSTRY INSURANCE COMPANY	7.16	4.28	159,003.1	90,589.6	75.52	120,075.1	78,997.2	52.00	27,731.1	72,915.0	101,901.6	60.72	71.13	2,293.3	6,811.7	10,190.2		
VIRGINIA SURETY COMPANY INC	7.12	7.94	158,298.5	168,296.6	-5.94	166,670.0	147,982.8	12.63	84,358.3	146,815.9	304,599.8	88.09	73.27	5,002.6	7,411.9	25,661.0		
ZURICH AMERICAN INSURANCE COMPANY	5.83	4.82	129,617.2	102,131.7	26.91	131,400.8	97,918.1	34.19	54,449.8	112,527.3	148,537.5	85.64	61.35	2,570.9	10,395.7	19,611.7		
L M INSURANCE CORPORATION	4.39	3.96	97,429.4	83,819.8	16.24	88,830.2	47,208.6	88.17	32,334.8	79,417.2	92,882.8	89.40	99.65	2,377.5	5,413.1	7,209.5		
TRAVELERS INDEMNITY COMPANY THE	4.09	3.97	90,871.3	84,055.6	8.11	88,169.1	61,955.6	42.31	29,768.3	72,415.1	95,255.3	82.13	75.98	2,856.9	6,931.1	8,589.4		
LIBERTY MUTUAL FIRE INSURANCE COMPANY	3.43	3.17	76,301.8	67,236.8	13.48	75,138.0	101,407.1	-25.90	46,482.1	53,165.1	151,481.6	70.76	49.00	3,437.6	3,285.3	8,292.5		
WEST BEND MUTUAL INSURANCE COMPANY	2.24	2.07	49,716.5	43,815.8	13.47	46,490.2	37,271.8	24.73	25,810.7	33,004.9	54,747.6	70.99	76.32	1,248.4	1,572.0	3,279.4		
COUNTRY MUTUAL INSURANCE COMPANY	2.20	1.68	48,913.3	35,633.4	37.27	43,096.9	32,502.6	32.60	20,941.0	31,041.9	58,514.9	72.03	67.28	1,815.3	2,863.9	6,256.9		
ST PAUL FIRE & MARINE INSURANCE COMPANY	2.19	2.52	48,759.7	53,415.7	-8.72	52,491.5	50,570.4	3.80	27,232.1	32,984.7	75,396.3	62.84	77.24	1,129.5	969.5	4,337.2		
AMERICAN HOME ASSURANCE COMPANY	1.92	1.53	42,746.3	32,462.3	31.68	40,534.1	19,722.3	105.52	12,351.1	25,877.4	40,508.9	63.84	54.04	1,112.2	2,464.9	4,050.9		
TWIN CITY FIRE INSURANCE COMPANY	1.88	1.46	41,702.1	31,012.6	34.47	37,973.3	27,717.2	37.00	11,596.6	22,920.2	50,624.9	60.36	52.09	1,166.3	1,686.2	3,296.2		
CINCINNATI CASUALTY COMPANY THE	1.87	2.00	41,647.1	42,303.7	-1.55	40,082.6	43,999.6	-8.90	26,042.3	26,802.6	58,704.3	66.87	72.75	1,618.0	1,716.6	5,787.0		
TRAVELERS PROPERTY CASUALTY CO OF AMER	1.64	1.39	36,368.5	29,382.8	23.77	33,660.7	34,481.8	-2.38	24,445.8	28,165.9	107,503.3	83.68	45.74	2,395.0	1,805.1	8,156.4		
FEDERAL INSURANCE COMPANY	1.55	1.17	34,366.5	24,863.7	38.22	30,377.8	22,560.0	34.65	10,305.1	15,632.9	28,575.9	51.46	40.12	664.6	1,440.8	3,735.6		
ACUITY A MUTUAL INSURANCE COMPANY	1.50	1.18	33,254.8	24,968.5	33.19	27,692.6	20,603.9	34.40	10,349.1	19,582.8	23,411.8	70.71	58.43	662.7	2,081.7	2,564.3		
PEKIN INSURANCE COMPANY	1.43	1.20	31,869.8	25,509.9	24.93	29,244.3	23,606.5	23.88	12,933.2	16,269.4	30,945.2	55.63	73.28	1,339.2	1,860.1	2,849.2		
EMPLOYERS INSURANCE COMPANY OF WAUSAU	1.43	1.00	31,742.3	21,195.2	49.76	29,565.6	16,015.2	84.61	11,096.2	11,479.5	34,033.3	38.83	42.55	1,124.6	1,153.5	4,062.1		
STATE FARM FIRE & CASUALTY COMPANY	1.40	1.42	31,188.7	30,184.3	3.33	30,584.4	28,834.2	6.07	16,532.9	14,600.9	27,830.8	47.74	56.86	1,229.0	1,336.0	2,598.9		
ACCIDENT FUND COMPANY OF AMERICA	1.40	1.11	30,998.2	23,422.5	32.34	27,911.9	18,144.7	53.83	9,385.7	20,015.1	20,562.0	71.71	63.01	632.8	859.3	1,244.1		
DIAMOND INSURANCE COMPANY	1.15	1.05	25,451.6	22,310.8	14.08	23,982.8	22,418.4	6.98	11,698.3	13,638.2	17,919.2	56.87	59.92	1,305.0	1,137.7	1,395.9		
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	1.15	1.03	25,448.9	21,878.4	16.32	24,468.8	18,144.6	34.85	14,039.0	32,340.7	39,247.0	132.17	107.04	711.3	1,689.8	3,057.9		
WESTPORT INSURANCE CORPORATION	1.07	0.81	23,731.6	17,196.7	38.00	21,484.9	13,714.5	56.66	6,674.4	13,055.2	12,833.5	60.76	57.83	370.5	1,065.1	1,288.1		
WESTFIELD INSURANCE COMPANY	1.02	1.20	22,759.2	25,471.5	-10.65	25,234.1	14,019.2	80.00	9,582.6	29,615.2	32,434.3	117.36	104.81	101.7	1,594.7	2,320.3		
HARTFORD INSURANCE CO OF THE MIDWEST	1.00	0.74	22,328.1	15,736.0	41.89	21,463.7	15,063.2	42.49	5,654.9	12,217.3	21,305.8	56.92	63.29	484.9	828.0	1,375.4		
SENTRY INSURANCE A MUTUAL COMPANY	0.95	0.90	21,005.2	19,009.1	10.50	19,416.5	17,036.9	13.97	10,197.5	11,071.4	27,927.0	57.02	52.64	659.9	721.8	2,955.2		
TOTAL NUMBER OF COMPANIES THIS LINE: 25																		
			\$000 not omitted from totals line															
Sum:	61.01	53.62	1,355,519,549	1,135,903,193	19.33	1,276,039,884	1,011,896,495	26.10	551,993,111	947,571,864	1,657,684,772	74.26	66.98	38,309,707	69,095,319	144,165,507		

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July 30, 2004

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION - DIVISION OF INSURANCE

MARKET SHARE REPORT - DECEMBER 31, 2003

DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 26)

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	PY	% Change	CY	CY	CY	CY	PY	CY
ILLINOIS NATIONAL INSURANCE CO	22.86	17.36	672,634.5	418,393.5	60.77	570,403.3	376,356.5	51.56	459,860.4	646,852.1	1,090,265.3	113.40	143.91	26,557.5	20,210.3	116,506.6	
ZURICH AMERICAN INSURANCE COMPANY	8.84	8.38	260,204.3	201,924.5	28.86	248,043.9	173,696.2	42.80	138,872.9	246,351.3	334,065.4	99.32	83.12	19,375.5	41,073.6	72,515.2	
ZURICH AMERICAN INSURANCE COMPANY OF IL	7.44	7.15	219,085.8	172,415.7	27.07	215,744.0	180,296.6	19.66	156,763.4	223,345.0	330,240.0	103.52	92.62	32,582.3	39,386.2	54,129.8	
FEDERAL INSURANCE COMPANY	4.43	4.15	130,250.0	100,096.0	30.12	117,194.7	91,992.1	27.40	42,339.5	32,970.9	178,475.0	28.13	36.53	13,932.5	14,441.7	50,247.9	
NEW HAMPSHIRE INSURANCE COMPANY	3.83	6.35	112,763.7	153,004.0	-26.30	86,272.7	159,909.8	-46.05	129,314.9	134,064.2	206,268.9	155.40	193.87	1,164.0	-4,489.8	22,671.1	
LIBERTY INSURANCE COMPANY OF AMERICA	3.75	4.05	110,291.6	97,664.9	12.93	105,526.0	94,006.0	12.25	122,887.4	137,535.5	327,070.9	130.33	125.87	0.0	11,595.7	28,791.9	
NATIONAL UNION FIRE INSURANCE CO OF PITT	2.97	3.27	87,368.3	78,795.1	10.88	88,057.4	35,167.4	150.39	52,267.8	85,088.1	268,311.4	96.63	273.82	19,361.1	16,088.5	26,441.5	
ST PAUL FIRE & MARINE INSURANCE COMPANY	2.18	2.38	64,220.5	57,421.2	11.84	61,475.0	50,898.6	20.78	15,576.6	25,122.8	96,336.6	40.87	65.80	9,926.0	12,699.3	31,524.4	
ACE AMERICAN INSURANCE COMPANY	1.95	0.94	57,526.6	22,741.2	152.96	44,671.3	17,785.3	151.17	3,415.2	5,912.4	16,084.2	13.24	6.70	255.9	3,779.1	6,047.1	
UNDERWRITERS AT LLOYDS LONDON	1.54	1.33	45,174.6	32,017.4	41.09	45,639.1	43,333.2	5.32	9,010.5	53,536.8	255,460.1	117.30	127.54	7,496.1	22,338.2	85,153.4	
CONTINENTAL CASUALTY COMPANY	1.38	2.36	40,665.8	56,917.2	-28.55	47,411.0	52,544.1	-9.77	3,943.1	254,543.9	558,328.4	536.89	0.00**	11,077.0	75,845.5	90,352.6	
CINCINNATI INSURANCE COMPANY THE	1.31	1.48	38,475.4	35,664.8	7.88	36,170.6	31,213.5	15.88	5,913.5	12,559.9	59,290.1	34.72	50.27	966.0	2,977.5	6,813.0	
STATE FARM FIRE & CASUALTY COMPANY	1.29	1.42	38,086.8	34,219.0	11.30	36,675.6	32,401.2	13.19	29,880.2	20,641.0	63,762.0	56.28	7.47	169.0	152.6	1,538.0	
XL SPECIALTY INSURANCE COMPANY	1.24	0.28	36,529.0	6,700.7	445.15	10,911.8	3,892.1	180.36	474.8	3,528.3	6,484.5	32.34	33.31	71.7	11.6	677.5	
TWIN CITY FIRE INSURANCE COMPANY	1.14	0.84	33,459.2	20,168.6	65.90	26,749.7	15,138.5	76.70	1,994.0	8,584.5	30,658.7	32.09	19.04	1,397.0	917.9	2,487.5	
GULF INSURANCE COMPANY	1.13	1.01	33,179.7	24,255.8	36.79	31,695.2	24,131.5	31.34	11,580.2	35,199.8	54,677.1	111.06	46.99	2,685.4	2,324.0	8,877.4	
AMERICAN ZURICH INSURANCE COMPANY	1.06	1.54	31,125.6	37,206.8	-16.34	32,061.6	31,568.3	1.56	15,963.0	16,600.0	48,475.8	51.78	134.11	1,284.2	1,121.3	7,038.1	
ST PAUL MERCURY INSURANCE COMPANY	0.99	0.81	29,100.2	19,499.8	49.23	24,404.6	17,315.8	40.94	5,682.7	4,956.9	27,244.6	20.31	55.36	2,522.1	3,303.5	9,407.8	
AMERICAN HOME ASSURANCE COMPANY	0.98	1.06	28,950.2	25,567.4	13.23	30,361.0	20,536.3	47.84	9,612.2	6,250.2	31,628.1	20.59	82.06	2,281.8	904.9	2,898.6	
WEST BEND MUTUAL INSURANCE COMPANY	0.92	0.94	27,091.8	22,723.7	19.22	24,914.6	19,162.9	30.01	3,692.4	4,851.6	17,918.1	19.47	22.77	989.1	-28.6	6,821.2	
GREAT AMERICAN INSURANCE COMPANY	0.90	0.82	26,441.3	19,733.5	33.99	25,488.8	16,023.8	59.07	5,403.3	16,679.3	31,458.2	65.44	24.30	685.8	1,816.7	3,352.9	
COLUMBIA CASUALTY COMPANY	0.79	0.13	23,324.6	3,077.5	657.90	19,629.4	3,563.9	450.79	11,028.7	69,258.3	96,429.5	352.83	150.15	1,960.2	-587.3	1,011.8	
CATERPILLAR INSURANCE COMPANY	0.74	1.10	21,865.7	26,411.5	-17.21	3,601.9	1,106.4	225.55	1,765.9	3,187.5	1,772.6	88.50	81.07	0.0	0.0	0.0	
EXECUTIVE RISK INDEMNITY INC	0.73	0.77	21,504.9	18,585.4	15.71	21,168.0	18,837.8	12.37	2,597.3	9,752.1	30,788.6	46.07	43.97	2,772.7	3,673.5	14,630.2	
TRAVELERS CASUALTY AND SURETY CO OF AM	0.67	0.54	19,786.1	12,964.0	52.62	18,049.2	11,048.3	63.37	3,066.6	10,334.9	23,342.1	57.26	68.27	46.6	763.2	2,482.8	

TOTAL NUMBER OF COMPANIES THIS LINE: 25

\$000 not omitted from totals line

Sum: 75.06 70.44 2,209,106,216 1,698,169,200 30.09 1,972,320,118 1,521,926,055 29.59 1,242,906,558 2,067,707,162 4,184,835,865 104.84 106.61 159,559,573 270,319,057 652,418,161

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July 30, 2004

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION - DIVISION OF INSURANCE

MARKET SHARE REPORT - DECEMBER 31, 2003

DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 26)

PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES

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	PY	% Change	CY	CY	CY	CY	PY	CY
ST PAUL FIRE & MARINE INSURANCE COMPANY	14.59	14.14	18,425.0	16,340.9	12.75	18,524.4	12,714.5	45.70	648.6	6,878.9	17,645.3	37.13	25.63	1,380.9	1,832.0	7,271.5	
ZURICH AMERICAN INSURANCE COMPANY	9.36	11.25	11,818.8	12,997.8	-9.07	11,999.4	13,682.4	-12.30	1,725.7	11,633.3	35,637.9	96.95	43.64	4,708.6	7,528.6	15,459.9	
AMERICAN ZURICH INSURANCE COMPANY	9.24	5.69	11,661.8	6,580.0	77.23	9,895.4	5,357.2	84.71	13.8	3,985.3	7,903.0	40.27	47.00	265.7	471.5	1,281.1	
FEDERAL INSURANCE COMPANY	5.72	5.46	7,221.5	6,311.7	14.41	7,012.1	5,962.7	17.60	2,115.2	1,132.1	32,829.7	16.15	214.02	2,115.9	3,856.9	7,196.9	
CINCINNATI INSURANCE COMPANY THE	4.01	3.98	5,060.3	4,595.8	10.11	4,661.5	4,001.1	16.50	1,694.4	3,929.7	8,220.3	84.30	38.02	611.6	4,004.4	4,753.7	
AMERICAN HOME ASSURANCE COMPANY	3.87	-0.02	4,891.7	-18.5	0.00 *	1,343.8	-11.7	0.00 *	1.1	891.8	974.0	66.37	0.00 **	36.2	96.1	68.2	
LIBERTY MUTUAL FIRE INSURANCE COMPANY	3.32	2.53	4,194.0	2,925.5	43.36	3,165.4	2,246.6	40.90	772.7	555.7	4,559.2	17.56	23.71	346.2	528.5	2,496.7	
NATIONAL SURETY CORPORATION	2.35	2.44	2,969.6	2,815.0	5.49	2,849.6	2,732.2	4.30	3,033.7	3,490.0	14,072.4	122.47	251.72	621.8	2,074.9	2,382.6	
ALLIANZ GLOBAL RISKS US INS CO	2.33	4.55	2,942.9	5,252.8	-43.98	3,214.3	7,649.0	-57.98	13,014.7	12,263.1	52,361.0	381.52	383.12	702.6	-1,109.7	10,869.8	
ELECTRIC INSURANCE COMPANY	2.25	2.87	2,845.3	3,317.8	-14.24	3,239.4	2,326.1	39.26	1,456.2	2,544.6	2,770.4	78.55	101.51	18.1	82.8	345.2	
ST PAUL MERCURY INSURANCE COMPANY	2.13	1.66	2,687.0	1,916.9	40.18	2,002.3	2,890.7	-30.73	101.0	519.0	4,211.2	25.92	0.00 **	213.2	-89.0	1,032.8	
LIBERTY MUTUAL INSURANCE COMPANY	2.08	1.03	2,624.4	1,184.5	121.56	2,138.2	1,217.5	75.63	368.9	-3,000.9	31,462.2	0.00 **	0.00 **	5,683.1	11,345.0	14,920.1	
OLD REPUBLIC INSURANCE COMPANY	2.01	1.17	2,537.8	1,353.4	87.51	2,230.8	1,358.9	64.17	3.5	120.1	2,680.3	5.39	30.27	18.4	94.7	1,305.5	
SENTRY INSURANCE A MUTUAL COMPANY	2.00	2.28	2,520.1	2,636.9	-4.43	2,606.0	2,395.7	8.77	1,374.6	-792.6	7,036.1	0.00 **	0.00 **	1,098.8	-128.9	2,103.9	
UNIVERSAL UNDERWRITERS INSURANCE COMPANY	1.96	1.85	2,473.7	2,135.7	15.82	2,361.3	2,141.1	10.29	516.2	718.2	3,461.4	30.41	69.86	216.3	290.7	1,539.4	
QBE INSURANCE CORPORATION	1.94	1.67	2,453.8	1,924.2	27.52	1,845.3	1,453.5	26.95	0.0	508.2	904.6	27.54	27.27	0.3	112.9	200.4	
TWIN CITY FIRE INSURANCE COMPANY	1.89	1.77	2,383.4	2,042.9	16.67	2,274.2	2,007.0	13.31	65.5	999.2	4,799.3	43.93	32.96	78.5	734.0	1,573.3	
WEST BEND MUTUAL INSURANCE COMPANY	1.78	1.75	2,252.4	2,018.4	11.59	2,119.9	1,848.8	14.66	52.0	632.0	1,707.9	29.81	24.33	69.5	333.4	860.5	
CONTINENTAL CASUALTY COMPANY	1.68	1.56	2,123.5	1,801.6	17.87	1,912.2	1,299.7	47.12	8,075.8	66,004.5	71,446.6	3,451.85	0.00 **	1,063.6	36,804.6	36,639.2	
MEDMARC CASUALTY INSURANCE COMPANY	1.50	1.39	1,893.7	1,606.7	17.86	1,746.2	1,700.4	2.70	525.0	1,746.0	3,498.1	99.98	189.35	139.3	762.2	1,594.8	
UNITED STATES FIRE INSURANCE COMPANY	1.41	2.43	1,783.1	2,810.4	-36.55	2,192.6	3,229.8	-32.11	3,276.6	10,729.9	14,986.1	489.36	28.34	623.8	1,867.4	6,130.7	
ROYAL INSURANCE COMPANY OF AMERICA	1.29	1.96	1,627.6	2,262.3	-28.05	2,198.5	1,866.0	17.81	2,138.4	10,300.7	27,334.2	468.54	528.49	1,436.2	3,396.2	13,463.1	
HARTFORD FIRE INSURANCE COMPANY	1.28	1.12	1,618.0	1,295.6	24.89	1,411.3	1,058.4	33.34	528.5	2,984.0	7,477.5	211.44	0.00 **	737.6	3,906.5	3,963.1	
FEDERATED MUTUAL INSURANCE COMPANY	1.15	1.26	1,454.4	1,450.8	0.25	1,438.2	1,401.6	2.62	419.2	572.4	2,637.8	39.80	20.55	139.8	241.9	1,255.4	
ILLINOIS NATIONAL INSURANCE CO	1.10	1.02	1,385.1	1,173.4	18.04	1,656.8	2,017.2	-17.87	2,072.2	3,326.5	4,640.7	200.78	23.62	773.8	760.0	324.9	
TOTAL NUMBER OF COMPANIES THIS LINE: 25						\$000 not omitted from totals line											
Sum:	82.26	76.79	103,848,902	88,732,448	17.04	96,039,002	84,546,498	13.59	43,993,474	142,671,794	365,257,311	148.56	97.01	23,099,638	79,797,668	139,032,746	

CY: Current Year

PY: Prior Year

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

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

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

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

July 30, 2004

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION - DIVISION OF INSURANCE

MARKET SHARE REPORT - DECEMBER 31, 2003

DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 26)

PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES

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	PY	% Change	CY	CY	PY	CY	CY
WEST AMERICAN INSURANCE COMPANY	27.43	20.57	134.8	138.3	-2.49	137.7	136.9	0.61	51.6	114.7	175.8	83.25	49.71	2.2	9.2	23.5
AIG PREFERRED INSURANCE COMPANY	22.12	-2.33	108.7	-15.6	0.00 *	70.5	0.0	0.00 *	4.2	85.7	163.6	121.42	0.00 **	0.0	15.6	15.6
AMICA MUTUAL INSURANCE COMPANY	20.40	13.22	100.3	88.9	12.80	96.2	85.4	12.64	26.3	47.3	48.3	49.17	23.47	1.0	2.1	2.8
AIG PREMIER INSURANCE COMPANY	10.73	8.06	52.8	54.2	-2.65	56.3	64.5	-12.74	21.4	-1.4	35.4	0.00**	139.66	0.0	1.4	5.3
AIG CENTENNIAL INSURANCE COMPANY	7.76	5.53	38.1	37.2	2.57	41.7	50.3	-17.08	14.2	-4.3	2.7	0.00**	1.17	0.0	-5.5	0.0
CLARENDON NATIONAL INSURANCE COMPANY	6.98	0.00	34.3	0.0	0.00 *	34.3	0.0	0.00 *	115.6	61.7	0.0	179.84	0.00 **	5.3	5.3	0.0
SENTRY INSURANCE A MUTUAL COMPANY	3.63	2.47	17.8	16.6	7.54	17.7	18.8	-5.54	12.7	23.7	35.6	133.92	59.67	0.0	0.7	3.3
FEDERAL INSURANCE COMPANY	2.14	1.20	10.5	8.1	29.74	9.3	7.5	23.81	0.0	0.2	3.1	2.44	5.04	0.0	0.4	0.7
AMERICAN FIRE AND CASUALTY COMPANY	1.59	1.15	7.8	7.8	0.66	7.9	7.5	5.51	0.3	0.2	0.1	2.30	0.00 **	0.1	0.1	0.1
OHIO CASUALTY INSURANCE COMPANY THE	0.67	0.69	3.3	4.7	-28.94	3.9	5.0	-20.50	0.0	0.0	0.1	0.63	0.00 **	0.1	0.1	0.0
CINCINNATI INSURANCE COMPANY THE	0.02	0.00	0.1	0.0	0.00 *	0.0	0.0	0.00 *	-1.9	-1.9	24.9	0.00**	0.00 **	1.2	1.2	0.0
GLENS FALLS INSURANCE COMPANY THE	0.01	0.00	0.1	0.0	6,000.00	0.0	0.0	0.00 *	0.0	0.0	0.0	0.00	0.00 **	0.0	0.0	0.0
HARTFORD INSURANCE CO OF THE MIDWEST	0.01	-0.01	0.0	0.0	0.00 *	0.0	0.3	-98.47	0.0	0.0	0.0	0.00**	0.00 **	0.0	0.0	0.0
MARYLAND CASUALTY COMPANY	0.00		0.0		0.00 *	0.0		0.00 *	0.0	0.0	0.0	38.46		0.0	0.0	0.0
CENTENNIAL INSURANCE COMPANY	0.00	0.01	0.0	0.1	-78.79	0.0	0.1	-66.67	0.0	0.0	0.0	0.00**	0.00 **	0.0	0.0	0.0
OHIO SECURITY INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	-75.00	0.0	0.0	0.0	200.00	0.00 **	0.0	0.0	0.0
ATLANTIC MUTUAL INSURANCE COMPANY	0.00	0.00	0.0	0.0	-85.71	0.0	0.0	-57.14	0.0	0.0	0.0	0.00**	7.14	0.0	0.0	0.0
PROGRESSIVE PREMIER INS CO OF ILLINOIS	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	11.0	7.3	3.0	0.00**	0.00 **	0.1	0.0	0.2
TRAVCO INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	1.2	1.2	0.0	0.00**	0.00 **	0.0	0.0	0.0
PROGRESSIVE UNIVERSAL INS CO OF IL	0.00		0.0		0.00 *	0.0		0.00 *	37.2	55.4	18.1	0.00**		0.6	1.7	1.1
HARLEYSVILLE LAKE STATES INS CO	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	12.0	79.6	119.8	0.00**	0.00 **	0.1	8.4	12.9
PROGRESSIVE SPECIALTY INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	2.5	2.5	0.0	0.00**	0.00 **	0.0	0.0	0.0
UNITED STATES FIRE INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.3	1.0	0.00**	0.00 **	0.0	-0.2	0.1
CRUM & FORSTER INDEMNITY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.1	0.3	0.00**	0.00 **	0.0	0.0	0.0
PROGRESSIVE HALCYON INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	28.5	17.4	9.1	0.00**	0.00 **	1.4	4.5	4.5
TOTAL NUMBER OF COMPANIES THIS LINE: 25					\$000 not omitted from totals line											
Sum:	103.50	50.58	508,722	340,048	49.60	475,774	376,178	26.48	336,940	489,604	640,974	102.91	116.01	12,122	44,883	70,236

CY: Current Year

PY: Prior Year

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

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

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

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

July 30, 2004

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION - DIVISION OF INSURANCE

MARKET SHARE REPORT - DECEMBER 31, 2003

DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 26)

PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES

TOP 25 COMPANIES

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	PY
STATE FARM MUTUAL AUTOMOBILE INSURANCE C	28.84	29.32	871,305.8	823,714.2	5.78	858,940.9	800,787.9	7.26	559,115.3	550,510.2	598,627.6	64.09	79.50	41,157.0	40,595.7	113,708.6		
ALLSTATE INSURANCE COMPANY	6.08	6.80	183,553.7	191,110.5	-3.95	184,969.4	193,383.1	-4.35	138,291.0	151,609.5	187,651.3	81.96	77.85	12,634.9	10,608.7	36,508.0		
COUNTRY MUTUAL INSURANCE COMPANY	5.85	5.74	176,822.9	161,355.0	9.59	173,683.0	157,709.6	10.13	102,368.1	108,829.1	130,479.1	62.66	66.18	4,248.6	4,917.0	14,416.5		
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	4.27	4.24	129,099.5	119,079.2	8.41	125,884.4	115,791.2	8.72	84,434.2	105,416.0	110,651.5	83.74	69.63	8,059.2	10,561.0	19,516.8		
ILLINOIS FARMERS INSURANCE COMPANY	4.22	4.67	127,459.0	131,167.3	-2.83	129,617.3	132,299.1	-2.03	81,709.2	71,386.4	108,193.1	55.07	44.82	9,390.8	10,811.6	13,167.5		
ALLSTATE PROPERTY & CASUALTY INS CO	3.00	2.28	90,527.5	64,046.0	41.35	83,495.9	57,783.3	44.50	45,557.3	77,160.6	73,383.9	92.41	79.99	2,337.5	6,691.9	10,039.1		
STATE FARM FIRE & CASUALTY COMPANY	2.61	2.51	78,971.6	70,568.5	11.91	76,175.4	67,717.3	12.49	54,897.8	56,836.4	52,660.3	74.61	91.86	2,337.0	3,373.2	9,336.4		
AFFIRMATIVE INSURANCE COMPANY	1.66	1.43	50,264.8	40,077.0	25.42	50,810.0	25,044.1	102.88	24,762.1	27,888.2	25,168.0	54.89	122.28	3.3	0.2	0.2		
PROGRESSIVE UNIVERSAL INS CO OF IL	1.46	0.43	43,989.9	12,113.4	263.15	35,969.9	8,023.6	348.30	11,719.8	18,671.5	11,345.7	51.91	56.51	190.2	797.8	1,006.3		
COUNTRY PREFERRED INSURANCE COMPANY	1.27	0.84	38,291.9	23,637.5	62.00	34,564.4	20,714.6	66.86	13,262.8	21,388.4	18,994.9	61.88	63.19	217.7	998.0	1,753.0		
MID CENTURY INSURANCE COMPANY	1.20	1.26	36,149.3	35,325.8	2.33	36,136.2	35,417.2	2.03	22,929.8	23,082.2	28,254.6	63.88	49.11	2,583.4	2,873.6	3,524.3		
GEICO GENERAL INSURANCE COMPANY	1.17	1.12	35,369.9	31,519.9	12.21	34,342.1	30,718.3	11.80	20,905.8	24,954.3	21,124.9	72.66	64.07	715.6	750.4	2,264.8		
ECONOMY PREMIER ASSURANCE COMPANY	1.13	1.33	34,155.3	37,411.6	-8.70	35,839.3	30,181.0	18.75	14,099.6	25,981.6	25,997.7	72.49	65.85	201.9	1,356.9	2,183.3		
FARMERS AUTOMOBILE INSURANCE ASSN THE	1.10	1.16	33,291.7	32,515.8	2.39	33,165.3	31,491.2	5.32	19,038.8	20,668.7	30,241.0	62.32	72.64	918.1	1,229.2	4,287.1		
UNIVERSAL CASUALTY COMPANY	1.10	1.22	33,273.7	34,144.1	-2.55	33,373.5	32,756.6	1.88	15,919.9	15,404.7	31,604.2	46.16	46.64	2,987.6	3,032.9	2,329.6		
SAFECO INSURANCE COMPANY OF ILLINOIS	1.08	1.42	32,594.8	39,950.0	-18.41	32,869.9	39,824.4	-17.46	21,955.9	25,656.3	37,371.8	78.05	87.72	755.7	2,343.0	4,131.9		
UNITED AUTOMOBILE INSURANCE COMPANY	1.06	0.63	31,922.5	17,727.7	80.07	26,239.3	12,645.9	107.49	5,372.1	11,606.0	12,045.8	44.23	43.83	419.8	1,922.4	2,036.4		
FOUNDERS INSURANCE COMPANY	1.02	1.04	30,942.2	29,077.8	6.41	30,197.3	27,223.4	10.92	15,693.5	15,483.7	20,758.1	51.28	47.04	1,068.4	-267.1	3,928.2		
GENERAL CASUALTY COMPANY OF ILLINOIS	0.93	0.61	28,154.4	17,047.2	65.16	24,187.9	15,874.8	52.37	15,775.5	17,646.7	20,892.8	72.96	72.07	760.9	340.2	859.7		
UNITED SERVICES AUTOMOBILE ASSOCIATION	0.93	0.89	27,999.2	25,008.6	11.96	27,888.8	23,866.8	16.85	14,574.6	27,664.1	39,946.7	99.19	88.47	1,227.3	869.8	2,897.0		
PROGRESSIVE HALCYON INSURANCE COMPANY	0.91	0.70	27,499.8	19,532.8	40.79	25,384.4	17,653.9	43.79	7,744.7	10,099.4	6,763.0	39.79	38.55	89.4	321.1	604.0		
NATIONWIDE MUTUAL INSURANCE COMPANY	0.87	0.98	26,248.6	27,536.3	-4.68	26,302.1	27,714.2	-5.10	16,217.8	15,712.6	20,212.0	59.74	61.60	1,047.3	926.3	1,898.5		
SAFEWAY INSURANCE COMPANY	0.84	0.63	25,447.0	17,736.0	43.48	22,180.1	17,374.4	27.66	9,690.1	9,418.9	12,214.6	42.47	34.66	625.2	307.7	1,175.8		
HARTFORD INSURANCE COMPANY OF ILLINOIS	0.83	0.14	24,949.9	3,955.2	530.81	15,516.0	1,967.8	688.51	3,238.5	7,814.7	5,729.4	50.37	53.60	98.4	764.9	824.1		
AMERICAN STANDARD INSURANCE CO OF WI	0.78	0.77	23,611.1	21,556.2	9.53	23,277.5	20,776.6	12.04	12,599.2	14,724.7	14,660.6	63.26	62.76	1,235.8	1,477.0	2,446.9		
TOTAL NUMBER OF COMPANIES THIS LINE: 25																		
			\$000 not omitted from totals line															
Sum:	74.20	72.15	2,241,895,648	2,026,913,837	10.61	2,181,010,215	1,944,740,171	12.15	1,331,873,431	1,455,614,706	1,644,972,582	66.74	72.66	95,311,326	107,603,374	254,843,869		

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

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PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES

TOP 25 COMPANIES

COMMERCIAL 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	PY	% Change	CY	CY	PY	CY	CY	CY
VANLINER INSURANCE COMPANY	23.59	3.89	9.0	5.7	59.84	6.3	4.2	49.35	0.0	0.2	0.9	3.72	16.51	0.0	0.0	0.1	
DAIMLERCHRYSLER INSURANCE COMPANY	17.51	6.37	6.7	9.3	-27.52	6.7	9.3	-27.52	0.0	-24.1	-427.8	0.00**	0.00**	0.0	-13.1	-34.9	
CINCINNATI INSURANCE COMPANY THE	16.61	1.23	6.4	1.8	256.67	4.9	1.8	170.30	0.0	-4.4	0.0	0.00**	0.00	0.0	0.0	0.0	
ZURICH AMERICAN INSURANCE COMPANY	14.90	12.81	5.7	18.6	-69.30	13.4	36.3	-63.05	-3.5	-10.3	17.0	0.00**	36.88	0.0	-0.6	1.2	
CLARENDON NATIONAL INSURANCE COMPANY	5.39	40.64	2.1	59.0	-96.50	2.7	121.3	-97.78	25.9	28.2	6.3	1,045.83	0.00**	1.7	1.7	0.0	
SOMPO JAPAN INSURANCE COMPANY OF AMERICA	3.96	0.82	1.5	1.2	27.05	1.3	2.4	-47.70	0.0	0.0	0.0	0.00	47.66	0.0	0.0	0.0	
TRAVELERS PROPERTY CASUALTY CO OF AMER	3.95	0.00	1.5	0.0	0.00 *	1.5	0.0	0.00 *	-2.0	1.3	1.7	87.44	0.00**	0.0	-1.6	0.6	
NATIONAL UNION FIRE INSURANCE CO OF PITT	2.90	-0.60	1.1	-0.9	0.00 *	1.1	-0.9	0.00 *	12.6	93.4	81.0	8,411.89	0.00**	7.0	16.7	9.7	
DIAMOND STATE INSURANCE COMPANY	2.85	0.01	1.1	0.0	10,820.00	1.1	0.0	10,820.00	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	
UNIVERSAL UNDERWRITERS INSURANCE COMPANY	2.66	16.80	1.0	24.4	-95.82	6.9	18.5	-62.92	0.0	-0.6	2.5	0.00**	16.83	0.0	-0.5	2.2	
WESTPORT INSURANCE CORPORATION	1.79	-0.68	0.7	-1.0	0.00 *	0.3	-1.0	0.00 *	0.0	0.0	0.0	0.00**	0.00**	0.0	0.0	0.0	
ARGONAUT INSURANCE COMPANY	0.62		0.2		0.00 *	0.1		0.00 *	0.0	0.0	0.0	0.00		0.0	0.0	0.0	
DISCOVER PROPERTY & CASUALTY INS CO	0.62		0.2		0.00 *	0.1		0.00 *	0.0	0.0	0.0	0.00		0.0	0.0	0.0	
CONTINENTAL WESTERN INSURANCE COMPANY	0.53	0.21	0.2	0.3	-34.73	0.2	0.2	26.92	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	
GRINNELL MUTUAL REINSURANCE COMPANY	0.49	0.27	0.2	0.4	-52.41	0.2	0.2	-15.32	0.0	-0.1	0.1	0.00**	65.77	0.0	0.0	0.0	
AMERICAN GUARANTEE & LIABILITY INS CO	0.47	4.23	0.2	6.1	-97.07	1.7	4.7	-64.35	0.0	-1.6	1.2	0.00**	28.23	0.0	-0.1	0.1	
GREENWICH INSURANCE COMPANY	0.37	0.00	0.1	0.0	0.00 *	0.1	0.0	0.00 *	0.0	0.0	0.0	22.14	0.00**	0.0	0.0	0.0	
AMERISURE MUTUAL INSURANCE COMPANY	0.35		0.1		0.00 *	0.1		0.00 *	0.0	0.0	0.0	14.93		0.0	0.0	0.0	
AMERICAN MODERN HOME INSURANCE COMPANY	0.29	0.21	0.1	0.3	-62.88	0.1	0.3	-62.88	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	
FIDELITY & DEPOSIT COMPANY OF MARYLAND	0.29	2.92	0.1	4.2	-97.40	1.1	3.7	-71.11	0.0	-0.6	1.3	0.00**	26.30	0.0	-0.1	0.1	
T H E INSURANCE COMPANY	0.26		0.1		0.00 *	0.1		0.00 *	0.0	0.0	0.0	0.00		0.0	0.0	0.0	
ZURICH AMERICAN INSURANCE COMPANY OF IL	0.22		0.1		0.00 *	0.1		0.00 *	0.0	0.0	0.0	32.47		0.0	0.0	0.0	
COMMERCE & INDUSTRY INSURANCE COMPANY	0.20	0.07	0.1	0.1	-25.00	0.1	0.0	114.29	0.0	0.0	0.0	17.78	35.71	0.0	0.0	0.0	
UNITED STATES FIDELITY & GUARANTY CO	0.19	0.00	0.1	0.0	0.00 *	0.1	0.0	0.00 *	0.0	0.0	0.0	0.00**	0.00**	0.0	0.0	0.0	
LANCER INSURANCE COMPANY	0.12		0.0		0.00 *	0.0		0.00 *	0.0	0.0	0.0	58.70		0.0	0.0	0.0	
TOTAL NUMBER OF COMPANIES THIS LINE: 25			\$000 not omitted from totals line														
Sum:	101.10	89.20	38,740	129,514	-70.09	50,274	201,041	-74.99	32,900	81,525	-315,703	162.16	-30.14	8,671	2,514	-20,877	

CY: Current Year

PY: Prior Year

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

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

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

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

July 30, 2004

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION - DIVISION OF INSURANCE

MARKET SHARE REPORT - DECEMBER 31, 2003

DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 26)

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	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
AMERICAN HOME ASSURANCE COMPANY	6.27	0.78	57,657.2	6,309.4	813.82	12,414.4	4,526.0	174.29	3,553.5	6,663.5	7,786.9	53.68	180.25	101.6	474.8	934.4			
TRANSGUARD INS CO OF AMERICA INC	4.42	4.17	40,667.2	33,676.6	20.76	38,100.9	28,873.9	31.96	12,263.8	11,836.1	15,422.1	31.07	29.62	449.0	500.5	79.0			
ZURICH AMERICAN INSURANCE COMPANY	3.58	2.82	32,905.2	22,769.8	44.51	28,860.3	17,629.9	63.70	7,500.7	13,426.9	26,881.3	46.52	78.10	1,176.4	1,925.5	2,385.1			
AMERICAN COUNTRY INSURANCE COMPANY	3.23	3.07	29,721.4	24,792.5	19.88	28,916.6	25,190.6	14.79	24,078.9	24,199.6	42,661.9	83.69	82.88	3,157.4	4,263.6	4,707.7			
ST PAUL FIRE & MARINE INSURANCE COMPANY	3.08	3.28	28,302.7	26,434.2	7.07	27,948.3	24,435.3	14.38	9,772.3	16,384.2	30,349.5	58.62	43.26	907.2	1,887.9	5,254.8			
NORTHLAND INSURANCE COMPANY	2.95	3.04	27,168.5	24,559.9	10.62	25,563.0	21,001.0	21.72	8,161.3	20,194.5	27,137.2	79.00	45.97	634.6	2,420.7	3,533.2			
CINCINNATI INSURANCE COMPANY THE	2.86	3.20	26,326.7	25,789.4	2.08	25,249.4	22,987.5	9.84	10,834.5	16,966.2	28,389.3	67.19	55.37	821.0	297.9	3,178.9			
GREAT WEST CASUALTY COMPANY	2.80	2.95	25,753.4	23,772.7	8.33	24,368.1	23,296.7	4.60	13,754.3	20,470.8	38,674.6	84.01	52.12	2,338.5	2,703.4	2,158.3			
STATE FARM MUTUAL AUTOMOBILE INSURANCE C	2.76	2.92	25,401.3	23,603.3	7.62	24,568.2	22,934.5	7.12	13,099.8	14,624.3	16,328.8	59.53	59.58	897.5	565.9	2,456.3			
AMERICAN SERVICE INSURANCE COMPANY INC	2.64	2.70	24,270.7	21,779.9	11.44	21,996.2	19,291.5	14.02	4,909.6	9,372.6	17,198.9	42.61	37.84	1,144.0	1,587.8	1,176.6			
LINCOLN GENERAL INSURANCE COMPANY	2.38	1.54	21,876.6	12,454.2	75.66	18,679.7	8,137.4	129.55	3,489.3	8,655.8	9,487.5	46.34	61.06	102.9	153.5	161.6			
PEKIN INSURANCE COMPANY	1.98	1.94	18,178.3	15,629.7	16.31	17,488.0	14,272.3	22.53	7,656.1	9,916.9	19,470.7	56.71	70.29	639.5	953.6	4,649.9			
WEST BEND MUTUAL INSURANCE COMPANY	1.92	2.40	17,628.4	19,372.6	-9.00	18,138.4	16,608.7	9.21	9,569.2	9,504.3	22,896.5	52.40	66.36	1,009.2	723.6	2,400.5			
OCCIDENTAL FIRE & CASUALTY COMPANY OF NC	1.72	0.84	15,831.2	6,760.7	134.17	11,791.2	3,551.9	231.97	2,196.3	9,705.1	7,876.8	82.31	17.18	216.3	764.1	734.1			
AUTO OWNERS INSURANCE COMPANY	1.45	1.54	13,304.1	12,412.7	7.18	12,944.3	11,546.7	12.10	6,868.9	8,296.4	17,248.9	64.09	93.42	564.0	728.0	2,317.2			
PROGRESSIVE PREMIER INS CO OF ILLINOIS	1.44	1.13	13,285.6	9,090.9	46.14	12,227.0	7,728.6	58.21	2,508.8	4,206.6	5,946.7	34.40	39.83	84.9	286.4	589.6			
COUNTRY MUTUAL INSURANCE COMPANY	1.43	1.36	13,166.2	10,982.4	19.89	12,172.4	10,450.6	16.48	4,030.5	7,232.5	14,843.1	59.42	72.02	333.2	894.9	2,279.6			
ACUITY A MUTUAL INSURANCE COMPANY	1.40	1.32	12,835.8	10,650.7	20.52	12,170.5	8,671.1	40.36	4,034.2	4,310.8	14,339.4	35.42	86.14	371.8	907.1	1,380.4			
CONTINENTAL CASUALTY COMPANY	1.39	1.25	12,787.8	10,120.3	26.36	12,376.1	9,471.9	30.66	6,418.1	7,029.8	34,393.0	56.80	70.16	936.4	467.4	3,232.4			
EMPIRE FIRE & MARINE INSURANCE COMPANY	1.34	0.78	12,285.3	6,264.1	96.12	11,924.3	3,806.2	213.28	3,809.4	4,381.0	7,861.2	36.74	74.18	271.5	473.2	917.3			
TRAVELERS PROPERTY CASUALTY CO OF AMER	1.30	1.95	11,913.6	15,764.1	-24.43	14,422.3	13,588.5	6.14	5,342.3	10,384.0	20,986.2	72.00	51.06	408.1	853.1	2,668.9			
LIBERTY MUTUAL FIRE INSURANCE COMPANY	1.29	0.74	11,847.3	5,995.1	97.62	9,357.3	5,812.2	60.99	7,612.9	6,806.6	14,846.9	72.74	82.20	758.7	275.3	1,200.5			
SENTRY SELECT INSURANCE COMPANY	1.26	0.93	11,583.0	7,492.9	54.59	9,914.3	5,768.7	71.86	4,427.8	8,937.9	11,528.3	90.15	106.90	263.3	945.8	1,696.5			
CANAL INSURANCE COMPANY	1.21	1.13	11,169.4	9,126.0	22.39	10,626.6	8,493.1	25.12	8,155.9	11,796.2	13,400.3	111.01	83.77	812.2	1,798.6	3,167.6			
GENERAL CASUALTY COMPANY OF ILLINOIS	1.21	1.44	11,155.5	11,609.0	-3.91	11,495.9	11,956.9	-3.86	6,438.2	7,633.7	14,733.5	66.40	56.81	564.6	415.3	943.8			
TOTAL NUMBER OF COMPANIES THIS LINE: 25																			
			\$000 not omitted from totals line																
Sum:	57.31	49.22	527,022,550	397,213,113	32.68	453,713,494	350,031,723	29.62	190,486,593	272,936,083	480,689,438	60.16	61.19	18,963,944	27,268,007	54,204,339			

CY: Current Year

PY: Prior Year

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

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* : % 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

July 30, 2004

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION - DIVISION OF INSURANCE

MARKET SHARE REPORT - DECEMBER 31, 2003

DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 26)

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	29.60	30.39	784,931.0	770,388.2	1.89	787,343.0	757,915.5	3.88	552,303.8	552,629.3	63,385.3	70.19	71.04	1,360.7	2,210.5	1,939.9	
ALLSTATE INSURANCE COMPANY	8.76	9.02	232,269.2	228,681.2	1.57	231,028.1	228,101.3	1.28	98,463.2	101,210.0	6,088.5	43.81	43.53	344.7	374.1	170.8	
COUNTRY MUTUAL INSURANCE COMPANY	5.77	5.80	153,101.6	147,014.0	4.14	151,516.0	145,042.5	4.46	89,178.0	85,563.2	6,448.5	56.47	62.86	662.0	674.4	66.7	
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	4.69	4.62	124,334.4	117,082.7	6.19	123,218.2	113,682.9	8.39	74,767.0	75,389.7	1,046.8	61.18	58.78	114.0	167.9	436.7	
ILLINOIS FARMERS INSURANCE COMPANY	4.66	4.85	123,652.2	122,952.3	0.57	124,706.3	122,843.0	1.52	63,570.9	64,469.5	9,759.8	51.70	54.15	351.2	422.9	371.0	
ALLSTATE PROPERTY & CASUALTY INS CO	3.81	2.70	101,154.0	68,548.8	47.56	92,825.5	61,176.3	51.73	55,503.0	57,190.1	5,128.2	61.61	67.36	330.9	375.6	103.0	
STATE FARM FIRE & CASUALTY COMPANY	2.48	2.38	65,720.8	60,231.7	9.11	64,524.1	58,030.1	11.19	58,782.7	59,566.6	6,865.7	92.32	97.28	278.8	398.5	373.8	
AFFIRMATIVE INSURANCE COMPANY	1.27	1.07	33,656.9	27,065.0	24.36	34,256.5	17,386.9	97.02	16,974.8	16,193.4	2,278.4	47.27	96.45	0.0	0.0	0.0	
GEICO GENERAL INSURANCE COMPANY	1.23	1.22	32,513.8	30,946.0	5.07	32,104.6	30,767.7	4.35	17,556.3	17,671.1	2,281.4	55.04	51.87	70.2	77.8	462.6	
COUNTRY PREFERRED INSURANCE COMPANY	1.22	0.85	32,258.9	21,492.7	50.09	29,430.6	19,229.9	53.05	17,620.7	17,604.1	1,642.0	59.82	58.06	59.4	67.1	16.7	
ECONOMY PREMIER ASSURANCE COMPANY	1.20	1.32	31,814.3	33,371.9	-4.67	32,410.6	27,652.8	17.21	15,537.1	15,649.1	1,674.4	48.28	55.08	6.1	9.6	5.8	
SAFECO INSURANCE COMPANY OF ILLINOIS	1.06	1.56	27,993.8	39,490.9	-29.11	30,338.9	39,101.9	-22.41	14,630.7	14,687.2	320.7	48.41	49.00	85.6	80.6	100.2	
FARMERS AUTOMOBILE INSURANCE ASSN THE	1.04	1.10	27,621.9	27,942.4	-1.15	27,550.3	27,281.1	0.99	16,110.6	16,072.2	1,683.4	58.34	61.29	66.0	64.4	86.9	
PROGRESSIVE UNIVERSAL INS CO OF IL	1.04	0.28	27,569.0	7,129.7	286.68	22,196.0	4,747.4	367.54	12,600.1	12,611.8	30.1	56.82	50.93	36.8	51.6	34.1	
UNITED SERVICES AUTOMOBILE ASSOCIATION	0.95	0.96	25,295.7	24,429.5	3.55	25,394.6	23,903.7	6.24	13,499.3	13,370.6	459.8	52.65	57.12	22.4	17.6	5.1	
GENERAL CASUALTY COMPANY OF ILLINOIS	0.89	0.54	23,605.1	13,780.2	71.30	20,269.9	12,595.7	60.93	12,183.9	12,396.2	1,119.4	61.16	63.59	66.9	63.9	281.4	
AMERICAN AMBASSADOR CASUALTY COMPANY	0.77	0.82	20,394.1	20,899.0	-2.42	21,235.7	21,058.5	0.84	10,883.6	10,604.7	-329.3	49.94	47.45	199.7	297.5	1,457.1	
HARTFORD INSURANCE COMPANY OF ILLINOIS	0.72	0.12	19,022.4	3,114.2	510.82	11,808.8	1,541.8	665.93	5,741.8	6,343.2	691.6	53.72	54.97	68.3	6.5	-57.9	
MID CENTURY INSURANCE COMPANY	0.71	0.77	18,877.0	19,623.4	-3.80	19,010.6	19,917.7	-4.55	10,888.5	11,051.2	1,734.4	58.13	59.67	44.9	43.1	43.8	
NATIONWIDE MUTUAL INSURANCE COMPANY	0.71	0.74	18,857.3	18,672.5	0.99	18,851.8	18,759.4	0.49	10,752.9	10,982.1	706.3	58.25	59.47	28.6	28.1	27.5	
USAA CASUALTY INSURANCE COMPANY	0.71	0.70	18,848.5	17,785.9	5.97	18,657.4	17,482.9	6.72	9,643.2	9,602.0	303.1	51.46	55.85	36.7	35.9	8.0	
MEMBERSELECT INSURANCE COMPANY	0.70		18,529.7		0.00 *	16,839.5		0.00 *	10,883.3	10,638.8	118.2	63.18		173.2	175.7	267.4	
LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.69	0.67	18,326.7	17,087.2	7.25	17,635.3	16,654.0	5.89	9,326.3	9,359.4	-584.0	53.07	57.05	73.1	69.0	296.3	
PROGRESSIVE HALCYON INSURANCE COMPANY	0.65	0.48	17,233.3	12,243.9	40.75	15,882.2	11,157.8	42.34	9,177.9	9,044.9	-66.4	56.95	51.21	32.7	44.6	31.2	
AMERICAN STANDARD INSURANCE CO OF WI	0.58	0.55	15,290.5	13,881.4	10.15	14,998.9	13,300.8	12.77	8,678.1	8,952.2	393.1	59.69	61.12	12.5	25.3	38.9	
TOTAL NUMBER OF COMPANIES THIS LINE: 25						\$000 not omitted from totals line											
Sum:	75.90	73.53	2,012,871,911	1,863,854,671	8.00	1,984,033,288	1,809,331,667	9.66	1,215,257,426	1,218,852,543	113,179,432	61.43	63.34	4,525,433	5,781,899	6,566,914	

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July 30, 2004

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION - DIVISION OF INSURANCE

MARKET SHARE REPORT - DECEMBER 31, 2003

DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 26)

PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES

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	PY	% Change	CY	CY	CY	CY	PY	CY
STATE FARM MUTUAL AUTOMOBILE INSURANCE C	7.10	6.54	24,157.7	22,645.3	6.68	23,457.7	21,675.6	8.22	16,474.4	16,422.8	1,717.9	70.01	78.09	63.1	115.8	106.8	
VIRGINIA SURETY COMPANY INC	4.91	6.80	16,716.6	23,522.1	-28.93	15,823.6	22,052.5	-28.25	12,442.8	8,882.6	8,030.0	56.13	60.08	56.1	65.7	10.0	
TRANSGUARD INS CO OF AMERICA INC	4.22	4.80	14,371.9	16,605.2	-13.45	14,373.2	12,819.7	12.12	9,138.2	8,690.8	778.1	60.47	53.25	0.0	0.0	0.0	
CINCINNATI INSURANCE COMPANY THE	3.46	3.66	11,763.8	12,662.3	-7.10	11,901.6	11,480.2	3.67	5,259.0	5,094.6	481.2	42.81	42.73	46.1	80.5	128.4	
PEKIN INSURANCE COMPANY	3.43	3.07	11,681.5	10,629.7	9.89	11,350.2	9,911.6	14.51	5,462.0	5,388.6	710.6	47.48	53.48	16.7	8.2	75.0	
NORTHLAND INSURANCE COMPANY	2.91	2.92	9,917.3	10,117.5	-1.98	10,057.1	8,857.6	13.54	4,954.0	4,814.5	935.3	47.87	52.79	0.1	-144.0	157.4	
COUNTRY MUTUAL INSURANCE COMPANY	2.47	1.96	8,413.2	6,778.4	24.12	7,664.3	6,337.5	20.94	3,551.6	3,491.2	286.5	45.55	49.55	10.2	11.3	2.9	
GREAT WEST CASUALTY COMPANY	2.40	2.31	8,178.4	7,993.8	2.31	8,151.4	7,747.7	5.21	3,539.9	3,883.0	691.7	47.64	39.02	71.1	76.3	20.4	
ZURICH AMERICAN INSURANCE COMPANY	2.23	1.56	7,576.5	5,401.2	40.27	7,090.8	4,208.5	68.49	2,594.2	2,400.7	175.8	33.86	37.45	99.3	97.9	4.1	
AUTO OWNERS INSURANCE COMPANY	2.20	1.99	7,504.9	6,885.5	9.00	7,262.5	6,489.3	11.92	2,616.7	2,699.7	192.8	37.17	55.01	19.6	10.7	35.8	
GENERAL CASUALTY COMPANY OF ILLINOIS	2.07	2.15	7,040.5	7,429.3	-5.23	7,264.6	7,482.3	-2.91	1,741.4	1,749.2	445.4	24.08	30.66	23.4	10.8	62.3	
UNIVERSAL UNDERWRITERS INSURANCE COMPANY	2.00	2.46	6,824.0	8,511.1	-19.82	6,937.9	8,122.5	-14.58	3,722.1	3,639.2	118.4	52.45	36.78	30.4	30.2	16.1	
WEST BEND MUTUAL INSURANCE COMPANY	1.96	2.24	6,668.2	7,743.3	-13.89	7,068.9	7,097.8	-0.41	2,846.5	2,781.9	295.2	39.35	38.61	14.3	15.7	65.3	
AMERICAN COUNTRY INSURANCE COMPANY	1.44	1.07	4,914.7	3,689.9	33.19	4,295.0	3,843.9	11.73	1,911.1	1,784.3	-429.5	41.54	35.79	24.0	21.4	33.7	
CUMIS INSURANCE SOCIETY INC	1.42	1.41	4,822.9	4,892.5	-1.42	4,682.3	4,775.5	-1.95	2,055.1	1,982.1	612.5	42.33	63.39	4.9	4.9	7.0	
ST PAUL FIRE & MARINE INSURANCE COMPANY	1.41	1.47	4,804.1	5,100.0	-5.80	5,155.2	4,982.9	3.46	2,315.5	2,307.3	235.7	44.76	55.53	8.3	-1.4	37.7	
MOTORS INSURANCE CORPORATION	1.38	1.95	4,691.8	6,741.9	-30.41	6,166.1	5,877.2	4.92	10,815.4	11,161.3	453.0	181.01	57.75	13.8	13.8	0.0	
OCCIDENTAL FIRE & CASUALTY COMPANY OF NC	1.32	0.42	4,489.8	1,437.8	212.26	3,674.9	799.8	359.50	1,319.7	1,511.2	306.7	41.12	52.49	96.5	103.5	8.1	
PROGRESSIVE PREMIER INS CO OF ILLINOIS	1.28	0.88	4,354.9	3,030.4	43.71	3,999.4	2,714.4	47.34	1,579.2	1,562.3	-35.9	39.06	38.78	4.0	5.3	11.0	
WESTFIELD INSURANCE COMPANY	1.27	1.25	4,306.9	4,318.4	-0.27	4,398.5	4,136.9	6.32	2,031.1	1,976.6	274.0	44.94	42.14	12.0	15.5	15.6	
FEDERAL INSURANCE COMPANY	1.25	0.86	4,268.3	2,971.7	43.63	3,671.2	2,987.5	22.89	971.6	1,036.1	349.1	28.22	32.67	58.3	52.9	59.2	
SENTRY SELECT INSURANCE COMPANY	1.18	0.92	4,021.5	3,196.7	25.80	3,829.8	2,807.2	36.43	2,689.6	3,192.7	726.8	83.36	66.79	3.0	57.4	144.0	
PHILADELPHIA INDEMNITY INSURANCE COMPANY	1.17	0.42	3,973.1	1,441.7	175.59	3,908.9	1,170.0	234.10	1,764.9	6,581.1	13,930.9	168.36	779.80	-27.8	-623.6	-2.6	
GREAT AMERICAN ASSURANCE COMPANY	1.14	0.94	3,893.0	3,255.3	19.59	3,674.2	2,652.8	38.50	1,947.2	2,237.1	620.7	60.89	59.08	9.5	38.8	156.9	
DAIMLERCHRYSLER INSURANCE COMPANY	1.08	0.98	3,671.3	3,393.5	8.19	3,628.3	3,542.4	2.43	3,232.9	2,436.3	291.5	67.15	65.62	2.1	6.1	7.3	

TOTAL NUMBER OF COMPANIES THIS LINE: 25

\$000 not omitted from totals line

Sum:	56.70	55.00	193,026,647	190,394,654	1.38	189,487,603	174,573,020	8.54	106,975,796	107,706,945	32,194,349	56.84	57.78	658,928	73,523	1,162,551
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CY: Current Year

PY: Prior Year

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

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

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

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

July 30, 2004

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION - DIVISION OF INSURANCE

MARKET SHARE REPORT - DECEMBER 31, 2003

DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 26)

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	CY				CY
ILLINOIS NATIONAL INSURANCE CO	21.77	10.68	25,450.0	12,635.6	101.42	16,226.8	11,672.4	39.02	5,793.9	17,138.3	18,725.3	105.62	687.86	2,065.2	2,632.4	936.3	
XL SPECIALTY INSURANCE COMPANY	12.21	3.29	14,270.8	3,897.9	266.12	13,785.3	5,065.9	172.12	305.6	2,385.0	4,022.6	17.30	22.10	8.1	40.4	256.2	
ZURICH AMERICAN INSURANCE COMPANY	8.27	6.54	9,665.6	7,742.5	24.84	10,924.9	4,910.5	122.48	864.0	3,389.9	70,626.5	31.03	1,390.29	231.0	231.0	0.0	
LIBERTY MUTUAL INSURANCE COMPANY	7.62	7.99	8,904.6	9,450.1	-5.77	8,882.3	7,254.8	22.43	1,621.0	3,427.2	53,769.0	38.58	63.13	242.9	599.5	9,586.4	
ACE AMERICAN INSURANCE COMPANY	7.33	0.63	8,574.9	748.2	1,046.01	8,574.9	748.2	1,046.01	605.0	596.8	65.9	6.96	12.13	0.0	-3.2	2.6	
CONTINENTAL INSURANCE COMPANY THE	6.51	13.04	7,613.7	15,434.6	-50.67	11,279.0	14,161.4	-20.35	918.5	8,179.6	8,477.9	72.52	140.46	518.9	2,019.7	1,500.9	
HARTFORD FIRE INSURANCE COMPANY	6.50	9.30	7,600.9	10,999.5	-30.90	8,200.7	9,660.6	-15.11	1,174.9	11,723.3	81,217.4	142.96	31.37	384.2	2,148.3	14,395.1	
FEDERAL INSURANCE COMPANY	6.30	12.09	7,369.2	14,304.1	-48.48	10,893.7	13,128.0	-17.02	1,030.9	2,465.0	38,469.8	22.63	101.17	893.7	1,253.3	9,576.7	
CONVERIUM INSURANCE (NORTH AMERICA) INC	4.42		5,172.1		0.00 *	1,668.2		0.00 *	26.6	921.5	894.9	55.24		0.0	79.6	79.6	
OLD REPUBLIC INSURANCE COMPANY	2.80	3.89	3,268.5	4,608.6	-29.08	3,968.2	3,971.9	-0.09	1,553.1	5,491.6	9,193.1	138.39	85.16	538.7	928.5	2,040.5	
AMERICAN ALTERNATIVE INS CORP	2.44		2,854.1		0.00 *	1,406.2		0.00 *	26.6	1,028.1	1,001.5	73.11		0.0	66.8	66.8	
NATIONAL INDEMNITY COMPANY	2.44		2,854.1		0.00 *	801.0		0.00 *	26.6	550.7	524.1	68.74		0.0	54.9	54.9	
U S SPECIALTY INSURANCE COMPANY	2.36	1.95	2,764.5	2,308.8	19.74	2,548.2	2,328.8	9.42	2,078.6	1,765.4	696.5	69.28	57.72	176.2	216.1	292.6	
TOKIO MARINE & FIRE INSURANCE CO LTD THE	1.93		2,259.7		0.00 *	832.5		0.00 *	31.6	486.8	455.3	58.48		0.6	1.6	1.0	
CINCINNATI INSURANCE COMPANY THE	1.93	3.73	2,255.8	4,417.1	-48.93	3,292.5	3,643.1	-9.62	508.6	1,506.5	35,563.2	45.75	37.79	130.4	289.2	6,348.2	
GENERAL REINSURANCE CORPORATION	1.69		1,975.4		0.00 *	870.9		0.00 *	9.5	236.0	226.5	27.10		2.0	17.2	15.1	
ROYAL INDEMNITY COMPANY	1.55	-0.42	1,811.0	-498.5	0.00 *	511.8	-498.1	0.00 *	186.4	-931.3	35,469.8	0.00**	0.00**	85.1	1,852.1	6,756.1	
AVEMCO INSURANCE COMPANY	1.08	1.20	1,261.5	1,425.6	-11.51	1,284.4	1,426.6	-9.97	271.0	276.5	93.2	21.53	0.00**	7.0	3.7	4.0	
AMERICAN NATIONAL PROPERTY & CASUALTY CO	0.91	0.79	1,064.3	932.0	14.19	1,076.3	626.4	71.83	112.7	341.2	231.5	31.70	0.00**	0.0	0.0	0.0	
ACE PROPERTY AND CASUALTY INS CO	0.89	0.76	1,041.6	894.2	16.48	1,049.0	827.3	26.80	11.1	607.6	892.5	57.92	61.51	40.7	62.6	65.3	
NORTH AMERICAN SPECIALTY INSURANCE CO	0.53	0.41	614.9	479.9	28.12	607.1	495.4	22.56	70.3	30.0	50.9	4.95	12.93	6.7	-18.5	34.8	
WESTCHESTER FIRE INSURANCE COMPANY	0.37	0.64	428.0	758.8	-43.60	749.9	726.2	3.26	25.2	303.9	553.9	40.52	24.62	3.0	-7.1	29.7	
ST PAUL FIRE & MARINE INSURANCE COMPANY	0.27	8.38	312.4	9,919.7	-96.85	2,986.3	7,996.5	-62.65	579.0	1,521.7	50,621.8	50.96	600.25	386.1	600.0	9,052.1	
CLARENDON NATIONAL INSURANCE COMPANY	0.20	0.25	234.4	297.1	-21.09	276.1	222.3	24.19	0.0	-21.6	78.6	0.00**	37.41	0.0	0.0	0.0	
NEW HAMPSHIRE INSURANCE COMPANY	0.02	0.00	22.5	5.6	298.62	22.5	5.6	298.62	0.4	-0.9	10.7	0.00**	0.00**	0.0	-0.1	0.5	
TOTAL NUMBER OF COMPANIES THIS LINE: 25																	
			\$000 not omitted from totals line														
Sum:	102.33	85.16	119,644,576	100,761,492	18.74	112,718,452	88,373,838	27.55	17,831,097	63,418,966	411,932,507	56.26	277.74	5,720,579	13,068,155	61,095,231	

CY: Current Year

PY: Prior Year

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

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

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

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

July 30, 2004

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION - DIVISION OF INSURANCE

MARKET SHARE REPORT - DECEMBER 31, 2003

DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 26)

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	22.52	18.11	16,780.8	11,897.0	41.05	14,828.6	9,603.9	54.40	3,952.5	10,339.9	16,229.4	69.73	116.22	1,258.2	1,896.9	1,622.9	
FEDERAL INSURANCE COMPANY	18.95	17.29	14,119.7	11,355.7	24.34	12,986.5	10,036.3	29.40	3,421.7	4,574.4	11,180.6	35.22	31.40	216.9	428.4	1,454.9	
TRAVELERS CASUALTY AND SURETY CO OF AM	7.83	8.99	5,832.1	5,904.7	-1.23	6,023.2	5,309.3	13.45	376.7	4,060.3	5,872.5	67.41	8.93	75.7	236.7	448.7	
CONTINENTAL CASUALTY COMPANY	5.64	4.82	4,200.0	3,166.0	32.66	4,128.0	3,321.4	24.29	454.4	3,123.8	3,548.6	75.67	0.00**	11.3	37.9	42.7	
CUMIS INSURANCE SOCIETY INC	4.79	5.89	3,566.5	3,871.5	-7.88	3,695.6	3,954.0	-6.54	2,569.1	2,597.7	2,650.2	70.29	51.56	37.1	-21.6	112.7	
GULF INSURANCE COMPANY	4.18	3.61	3,117.3	2,371.8	31.43	3,043.5	1,782.4	70.75	455.7	-279.5	1,916.0	0.00**	89.11	-9.7	262.8	352.6	
GREAT AMERICAN INSURANCE COMPANY	3.72	2.84	2,769.6	1,867.0	48.34	2,551.8	1,107.9	130.32	94.7	670.6	826.7	26.28	13.68	6.2	147.9	197.0	
FIDELITY & DEPOSIT COMPANY OF MARYLAND	3.51	3.61	2,613.1	2,369.3	10.29	2,577.5	2,125.9	21.24	2,740.4	4,200.7	3,733.2	162.98	36.22	19.8	91.6	181.7	
BOND SAFEGUARD INSURANCE COMPANY	2.24	2.69	1,669.0	1,764.5	-5.42	2,235.7	657.2	240.17	696.7	1,200.4	824.7	53.69	58.51	36.1	31.1	30.0	
HARTFORD FIRE INSURANCE COMPANY	2.05	1.64	1,528.9	1,078.7	41.73	1,297.1	960.1	35.09	38.7	818.6	1,133.9	63.11	0.00**	2.4	78.6	127.7	
HARTFORD INSURANCE COMPANY OF ILLINOIS	1.67	1.73	1,246.1	1,138.6	9.44	1,152.7	1,087.6	5.98	-917.3	-1,831.1	1,396.3	0.00**	208.77	180.5	-0.7	121.1	
UNDERWRITERS AT LLOYDS LONDON	1.55	3.36	1,154.7	2,204.7	-47.63	1,372.1	2,724.8	-49.64	-102.8	-1,183.9	3,237.0	0.00**	94.03	328.4	308.2	207.0	
CINCINNATI INSURANCE COMPANY THE	1.53	1.67	1,140.4	1,098.0	3.86	979.1	887.8	10.29	435.6	661.3	666.9	67.54	0.00**	24.1	-343.1	105.0	
ST PAUL FIRE & MARINE INSURANCE COMPANY	1.44	0.91	1,076.4	599.1	79.66	905.1	536.2	68.80	672.9	1,137.6	719.8	125.69	21.27	0.5	69.6	110.7	
ST PAUL MERCURY INSURANCE COMPANY	1.35	1.32	1,005.8	865.7	16.18	728.2	1,001.2	-27.27	1,154.8	470.0	413.2	64.55	0.00**	98.8	88.0	33.6	
PROGRESSIVE CASUALTY INSURANCE COMPANY	1.31	1.54	973.9	1,010.6	-3.64	948.5	827.6	14.60	197.9	159.6	1,374.3	16.83	74.49	46.1	56.9	73.3	
ZURICH AMERICAN INSURANCE COMPANY	1.19	1.08	887.9	706.3	25.70	828.8	368.2	125.11	-341.3	-77.9	373.5	0.00**	195.29	0.6	25.5	32.5	
WESTERN SURETY COMPANY	0.99	1.07	739.8	700.3	5.64	698.8	680.7	2.66	6.0	33.0	48.5	4.73	0.00**	0.0	0.6	8.4	
LEXON INSURANCE COMPANY	0.95		704.5		0.00*	116.7		0.00*	0.7	52.7	52.0	45.14		0.0	0.0	0.0	
VIRGINIA SURETY COMPANY INC	0.93	1.76	694.9	1,153.0	-39.74	618.3	1,128.1	-45.19	250.3	585.8	476.8	94.75	17.97	0.0	-1.0	0.0	
OHIO CASUALTY INSURANCE COMPANY THE	0.87	1.16	648.2	765.1	-15.27	667.2	655.3	1.81	5.8	62.0	916.6	9.29	11.43	130.6	174.3	395.1	
UNIVERSAL UNDERWRITERS INSURANCE COMPANY	0.85	1.20	636.2	785.3	-18.98	692.5	741.8	-6.64	554.7	460.0	138.6	66.43	70.02	17.0	18.7	15.0	
TRAVELERS CASUALTY AND SURETY COMPANY	0.80	0.96	596.5	628.2	-5.05	696.6	600.5	16.00	-4.6	-165.0	553.0	0.00**	0.00**	59.9	203.5	256.3	
ACE AMERICAN INSURANCE COMPANY	0.72	0.41	538.9	269.7	99.80	453.1	86.0	426.63	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	
HANOVER INSURANCE COMPANY	0.66	0.81	489.7	533.3	-8.17	512.1	531.6	-3.66	4.2	-192.4	72.4	0.00**	19.78	0.0	-14.3	121.4	
TOTAL NUMBER OF COMPANIES THIS LINE: 25						\$000 not omitted from totals line											
Sum:	92.22	88.46	68,730,719	58,104,247	18.29	64,737,415	50,715,968	27.65	16,717,364	31,478,558	58,354,857	48.62	46.06	2,540,606	3,776,609	6,050,460	

CY: Current Year

PY: Prior Year

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

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

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

July 30, 2004

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION - DIVISION OF INSURANCE

MARKET SHARE REPORT - DECEMBER 31, 2003

DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 26)

PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES

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	PY	% Change	CY	CY	CY	PY	CY
TRAVELERS CASUALTY AND SURETY CO OF AM	12.46	10.03	20,610.5	16,345.9	26.09	19,968.8	14,375.3	38.91	2,063.8	6,124.7	10,014.5	30.67	0.00**	436.0	1,132.9	1,317.4
SAFECO INSURANCE COMPANY OF AMERICA	9.71	9.37	16,065.7	15,258.1	5.29	15,711.7	14,302.9	9.85	6,686.2	10,614.6	2,592.2	67.56	1.82	3.1	-22.0	62.0
FIDELITY & DEPOSIT COMPANY OF MARYLAND	6.34	4.67	10,482.1	7,601.1	37.90	8,434.7	6,899.0	22.26	1,584.9	-93.8	1,157.8	0.00**	19.33	1,296.9	1,196.3	512.0
ST PAUL FIRE & MARINE INSURANCE COMPANY	6.24	4.45	10,324.0	7,245.3	42.49	7,709.6	5,251.9	46.79	235.2	2,150.3	2,844.0	27.89	2.27	181.3	453.2	526.4
FEDERAL INSURANCE COMPANY	3.83	2.87	6,340.5	4,681.0	35.45	4,630.2	3,720.3	24.46	4.1	311.2	879.9	6.72	4.41	5.9	5.9	0.0
WESTERN SURETY COMPANY	3.35	2.83	5,545.6	4,607.2	20.37	4,958.3	4,373.0	13.38	444.0	818.1	903.1	16.50	5.38	47.4	110.5	306.5
CONTINENTAL CASUALTY COMPANY	2.85	2.08	4,714.4	3,391.4	39.01	4,134.2	4,213.7	-1.89	2,231.3	4,848.6	2,682.3	117.28	0.00**	83.2	92.9	9.7
AMERICAN HOME ASSURANCE COMPANY	2.81	1.83	4,645.6	2,979.5	55.92	4,056.5	2,601.5	55.93	429.1	783.6	1,550.3	19.32	22.70	51.5	24.9	93.0
LIBERTY MUTUAL INSURANCE COMPANY	2.48	2.93	4,105.4	4,767.5	-13.89	4,521.1	4,198.1	7.69	3,589.3	5,037.5	-1,610.4	111.42	136.38	219.5	1,422.8	1,396.0
HANOVER INSURANCE COMPANY	2.08	1.92	3,444.4	3,128.9	10.08	3,224.3	3,201.4	0.72	174.6	-501.1	1,736.0	0.00**	51.46	52.2	-302.5	247.8
UNITED FIRE & CASUALTY COMPANY	1.82	2.16	3,017.5	3,522.2	-14.33	3,583.3	3,418.5	4.82	-93.7	-103.4	219.8	0.00**	4.05	9.2	10.5	11.1
WASHINGTON INTERNATIONAL INSURANCE CO	1.75	1.44	2,901.4	2,341.4	23.91	2,671.7	2,307.2	15.80	25.0	808.4	2,166.7	30.26	6.49	51.0	77.9	450.5
INTERNATIONAL FIDELITY INSURANCE COMPANY	1.70	1.44	2,820.3	2,346.3	20.20	2,627.2	2,305.1	13.97	58.4	473.0	1,091.7	18.00	12.63	52.7	200.4	401.8
CAPITOL INDEMNITY CORPORATION	1.66	1.87	2,753.3	3,038.6	-9.39	2,792.4	2,920.2	-4.38	1,817.2	1,791.9	377.2	64.17	9.81	269.1	209.2	212.5
BOND SAFEGUARD INSURANCE COMPANY	1.60	1.47	2,646.4	2,387.4	10.85	2,527.6	1,820.2	38.86	115.7	243.3	376.9	9.63	7.90	29.3	89.3	60.0
UNITED STATES FIDELITY & GUARANTY CO	1.54	3.06	2,546.4	4,990.8	-48.98	3,551.2	5,038.1	-29.51	-971.6	-314.1	1,188.8	0.00**	0.00**	417.9	447.7	532.7
GREAT AMERICAN INSURANCE COMPANY	1.52	1.52	2,518.7	2,469.8	1.98	2,515.5	2,369.1	6.18	80.0	955.3	1,400.1	37.98	0.00**	71.9	51.2	147.1
OLD REPUBLIC SURETY COMPANY	1.50	1.52	2,483.5	2,469.4	0.57	2,525.8	2,270.7	11.23	13.4	18.7	195.7	0.74	2.68	38.8	28.1	91.7
RLI INSURANCE COMPANY	1.49	1.60	2,461.5	2,606.2	-5.55	2,512.9	2,602.3	-3.44	-29.8	-170.9	689.6	0.00**	21.75	45.2	93.7	73.5
TRAVELERS CASUALTY AND SURETY COMPANY	1.47	1.31	2,428.7	2,132.8	13.87	2,231.1	1,266.4	76.17	-5.7	-222.8	479.2	0.00**	0.00**	64.2	127.4	180.7
NATIONAL FIRE INSURANCE COMPANY OF HARTF	1.38	3.39	2,283.1	5,522.5	-58.66	4,040.9	5,419.5	-25.44	-31.5	969.0	1,000.6	23.98	29.92	1.3	6.3	4.9
CINCINNATI INSURANCE COMPANY THE	1.37	1.22	2,263.7	1,981.7	14.23	2,129.1	1,716.8	24.02	0.8	169.5	82.0	7.96	0.00**	14.4	14.3	2.8
NATIONAL UNION FIRE INSURANCE CO OF PITT	1.26	1.03	2,092.2	1,685.8	24.11	2,378.7	1,752.7	35.72	-108.6	-2.3	1,094.6	0.00**	26.29	33.9	0.8	65.7
CONTINENTAL INSURANCE COMPANY THE	1.24	0.91	2,048.3	1,490.0	37.47	1,793.2	1,468.8	22.09	187.8	1,669.4	1,631.1	93.10	0.00**	23.0	23.0	0.0
GULF INSURANCE COMPANY	1.24	1.94	2,044.3	3,166.0	-35.43	2,703.9	2,532.3	6.78	1,277.3	2,310.8	2,546.0	85.46	0.69	221.8	118.1	68.6

TOTAL NUMBER OF COMPANIES THIS LINE: 25

\$000 not omitted from totals line

Sum: 74.72 68.84 123,587,424 112,156,934 10.19 117,933,639 102,345,090 15.23 19,777,136 38,689,758 37,289,809 32.81 -13.10 3,720,906 5,612,570 6,774,472

CY: Current Year

PY: Prior Year

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

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

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

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

July 30, 2004

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION - DIVISION OF INSURANCE

MARKET SHARE REPORT - DECEMBER 31, 2003

DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 26)

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	PY	% Change	CY	CY	PY	CY	CY	CY
FEDERAL INSURANCE COMPANY	18.37	21.05	1,189.8	1,435.8	-17.13	1,352.9	1,694.1	-20.14	114.8	103.3	42.9	7.64	4.41	0.0	-0.9	3.7	
TRAVELERS CASUALTY AND SURETY CO OF AM	17.60	12.19	1,139.6	831.5	37.06	999.4	697.4	43.30	20.3	111.7	347.1	11.18	0.00**	0.0	19.4	47.6	
NATIONAL UNION FIRE INSURANCE CO OF PITT	10.10	9.00	654.2	614.0	6.55	614.4	574.5	6.94	0.0	-22.7	92.2	0.00**	8.13	0.0	-1.1	4.6	
UNITED CASUALTY INSURANCE COMPANY OF AM	4.87	4.87	315.7	331.9	-4.89	318.2	329.6	-3.46	32.3	33.7	15.1	10.58	17.19	0.0	0.0	0.0	
UNIVERSAL UNDERWRITERS INSURANCE COMPANY	3.96	3.30	256.3	225.1	13.87	255.7	159.8	60.04	86.5	70.1	8.1	27.41	160.78	1.9	2.1	0.9	
HARTFORD INSURANCE COMPANY OF ILLINOIS	3.80	3.03	245.9	206.7	18.94	221.8	195.4	13.53	0.0	-0.2	1.3	0.00**	0.00**	0.0	0.0	0.1	
INDEPENDENT MUTUAL FIRE INSURANCE CO	3.20	3.08	207.2	210.4	-1.53	207.0	210.5	-1.69	5.2	0.1	1.5	0.03	2.62	5.6	6.2	0.6	
HARTFORD FIRE INSURANCE COMPANY	2.80	2.98	181.4	203.6	-10.89	201.2	184.0	9.39	49.7	49.7	3.8	24.68	0.00**	-0.2	-0.9	4.3	
ST PAUL FIRE & MARINE INSURANCE COMPANY	2.55	2.48	165.2	169.0	-2.23	155.6	130.9	18.87	0.0	24.2	51.8	15.57	0.00**	0.0	2.0	4.8	
FIDELITY & DEPOSIT COMPANY OF MARYLAND	2.41	-2.64	156.1	-180.1	0.00*	171.4	58.7	192.07	0.0	0.0	0.0	0.00	0.00**	0.0	0.0	0.0	
CINCINNATI INSURANCE COMPANY THE	2.07	1.83	133.9	124.6	7.46	126.0	101.0	24.74	2.0	0.2	0.0	0.17	8.96	0.0	0.0	0.0	
EMPIRE FIRE & MARINE INSURANCE COMPANY	2.06	0.31	133.1	20.9	537.68	36.0	8.0	349.49	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	
GULF INSURANCE COMPANY	1.98	0.84	128.4	57.4	123.88	108.5	73.4	47.82	35.4	114.0	78.6	105.09	0.00	0.0	13.7	13.7	
ST PAUL MERCURY INSURANCE COMPANY	1.71	2.34	111.0	159.8	-30.55	139.9	127.2	10.05	0.0	28.2	60.8	20.19	14.67	0.0	2.9	5.8	
OLD RELIABLE CASUALTY COMPANY	1.32	1.12	85.8	76.2	12.59	86.7	76.8	12.87	26.2	26.2	0.7	30.21	10.92	0.7	1.0	0.1	
SENTRY SELECT INSURANCE COMPANY	1.12	0.94	72.6	63.8	13.83	69.5	57.4	20.98	20.2	-16.5	-3.2	0.00**	65.69	0.0	-2.4	0.0	
HANOVER FIRE AND CASUALTY INS CO	1.07	1.01	69.3	69.0	0.44	68.8	69.2	-0.59	0.0	0.0	0.1	0.00	0.00	0.0	0.0	0.0	
GREAT NORTHERN INSURANCE COMPANY	0.84	0.84	54.5	57.6	-5.47	56.4	37.2	51.59	0.0	2.7	8.0	4.82	13.14	0.0	0.3	1.0	
WESTFIELD INSURANCE COMPANY	0.79	0.80	50.9	54.5	-6.63	51.3	57.2	-10.26	22.3	21.4	3.0	41.71	35.08	0.0	0.0	0.2	
SELECTIVE INSURANCE COMPANY OF SC	0.78	0.71	50.8	48.3	5.20	51.8	46.8	10.60	-1.7	-0.7	1.0	0.00**	9.89	0.0	-0.1	0.0	
UNITED FIRE & CASUALTY COMPANY	0.72	0.82	46.5	55.8	-16.65	50.2	49.6	1.10	-0.4	-2.4	4.0	0.00**	8.36	0.0	-0.1	0.1	
FEDERATED MUTUAL INSURANCE COMPANY	0.72	0.82	46.3	55.6	-16.71	50.0	57.8	-13.45	15.1	15.3	3.1	30.52	1.74	0.0	0.0	0.0	
VIGILANT INSURANCE COMPANY	0.68	0.66	44.1	45.0	-2.03	45.8	28.2	62.18	0.0	2.6	6.5	5.65	12.71	0.0	0.3	0.8	
OWNERS INSURANCE COMPANY	0.60	0.57	39.1	38.7	1.06	38.6	37.8	2.18	2.2	2.5	0.6	6.45	15.50	0.0	-0.1	0.1	
WEST BEND MUTUAL INSURANCE COMPANY	0.58	0.57	37.6	38.6	-2.50	34.6	39.3	-12.01	-0.2	1.5	1.7	4.47	37.36	0.0	0.4	0.4	
TOTAL NUMBER OF COMPANIES THIS LINE: 25						\$000 not omitted from totals line											
Sum:	86.71	73.50	5,615,218	5,013,459	12.00	5,511,705	5,101,828	8.03	429,888	564,838	728,503	10.25	10.08	7,981	42,509	88,607	

CY: Current Year

PY: Prior Year

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

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

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

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

July 30, 2004

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION - DIVISION OF INSURANCE

MARKET SHARE REPORT - DECEMBER 31, 2003

DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 26)

PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES

TOP 25 COMPANIES

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	PY	% Change	CY	CY	CY	PY	CY
FACTORY MUTUAL INSURANCE COMPANY	15.84	18.67	8,818.9	9,963.7	-11.49	8,809.8	8,208.1	7.33	906.2	1,036.2	1,176.4	11.76	14.15	0.0	-1.9	9.5
HARTFORD STEAM BOILER INSPECT & INS CO	10.72	10.30	5,971.3	5,495.4	8.66	5,803.9	5,032.7	15.32	513.6	498.1	165.2	8.58	16.79	63.8	56.0	3.9
TRAVELERS PROPERTY CASUALTY CO OF AMER	10.04	14.59	5,588.3	7,786.9	-28.23	6,914.7	7,308.6	-5.39	423.8	-133.4	2,428.1	0.00**	19.78	17.6	93.5	117.4
FEDERAL INSURANCE COMPANY	9.93	10.97	5,526.8	5,853.5	-5.58	5,692.8	5,074.7	12.18	346.0	236.4	731.1	4.15	6.45	0.9	-2.0	52.6
AFFILIATED F M INSURANCE COMPANY	5.68	6.21	3,163.4	3,316.0	-4.60	2,954.1	2,405.0	22.83	1,037.7	2,250.6	1,252.6	76.19	6.37	0.0	22.0	22.4
CONTINENTAL CASUALTY COMPANY	5.05	5.06	2,810.0	2,702.1	3.99	2,816.9	3,125.3	-9.87	374.7	678.7	730.6	24.09	0.00**	44.3	72.1	43.9
PHOENIX INSURANCE COMPANY THE	3.43	0.01	1,908.1	6.5	29,450.21	858.5	1.0	81,898.19	11.6	293.3	282.5	34.16	26.27	1.7	16.1	14.5
NATIONAL UNION FIRE INSURANCE CO OF PITT	3.29	1.51	1,832.0	808.4	126.61	1,535.3	818.5	87.59	0.0	72.3	1,389.6	4.71	0.00**	0.0	3.6	69.5
AMERICAN GUARANTEE & LIABILITY INS CO	3.17	4.36	1,763.1	2,324.8	-24.16	2,110.7	1,954.3	8.01	209.8	-551.1	66.6	0.00**	0.00**	0.4	2.0	12.0
UNIVERSAL UNDERWRITERS INSURANCE COMPANY	2.99	3.39	1,664.0	1,809.5	-8.04	1,766.9	1,677.7	5.31	307.3	545.5	265.6	30.87	2.08	17.7	18.0	7.4
ZURICH AMERICAN INSURANCE COMPANY	2.76	2.94	1,537.3	1,570.1	-2.08	1,535.5	1,545.9	-0.68	328.2	212.7	88.6	13.85	4.81	25.7	28.2	8.4
CINCINNATI INSURANCE COMPANY THE	2.38	2.30	1,327.0	1,226.0	8.24	1,213.8	1,088.0	11.56	97.5	291.6	364.1	24.03	23.60	17.1	45.1	40.5
ST PAUL FIRE & MARINE INSURANCE COMPANY	2.08	1.92	1,157.1	1,024.8	12.90	1,072.8	982.5	9.19	36.5	82.0	663.3	7.64	43.75	0.1	-10.4	112.7
ALLIANZ GLOBAL RISKS US INS CO	1.93	2.02	1,074.8	1,080.7	-0.55	1,210.1	756.9	59.89	87.5	521.1	1,049.9	43.06	71.35	-7.0	2.9	42.8
WESTPORT INSURANCE CORPORATION	1.42	1.23	788.5	656.7	20.06	715.0	1,122.4	-36.30	0.0	67.3	92.5	9.42	0.00**	5.0	10.8	17.3
TRAVELERS INDEMNITY COMPANY OF CT THE	1.01	0.04	564.0	20.4	2,664.05	297.7	26.8	1,011.61	0.0	88.3	102.6	29.64	0.00**	0.0	3.7	4.2
ST PAUL MERCURY INSURANCE COMPANY	0.94	0.71	521.8	378.9	37.69	435.5	475.5	-8.41	8.1	2.9	377.7	0.66	35.14	0.1	-19.9	50.3
TRAVELERS INDEMNITY COMPANY THE	0.91	0.50	508.5	265.1	91.81	333.5	224.4	48.65	0.0	-3.8	4.2	0.00**	0.00**	0.0	0.1	0.2
FIRST NONPROFIT INSURANCE COMPANY	0.89	0.73	496.5	387.5	28.13	445.5	354.0	25.87	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
GREAT NORTHERN INSURANCE COMPANY	0.85	0.59	470.9	315.9	49.06	378.4	538.1	-29.68	0.0	20.5	91.2	5.42	1.20	6.5	5.5	3.8
SELECTIVE INSURANCE COMPANY OF SC	0.80	0.74	445.9	394.4	13.05	419.5	391.6	7.13	81.8	126.0	60.5	30.03	6.14	0.0	0.0	0.0
AMERICAN HOME ASSURANCE COMPANY	0.79	0.38	437.9	201.5	117.31	389.9	222.9	74.95	0.0	22.3	45.7	5.73	5.35	0.0	1.1	2.3
ILLINOIS EMCASCO INSURANCE COMPANY	0.77	0.30	430.6	160.8	167.84	313.4	112.1	179.60	81.9	48.7	22.2	15.54	58.51	0.0	0.0	0.0
TOKIO MARINE & FIRE INSURANCE CO LTD THE	0.69	0.72	386.7	386.0	0.17	386.7	421.9	-8.33	0.0	-0.3	127.6	0.00**	22.18	0.0	30.3	32.0
ROYAL INSURANCE COMPANY OF AMERICA	0.68	0.48	377.4	258.1	46.18	257.6	241.4	6.70	0.0	16.9	28.6	6.57	1.99	0.0	1.7	2.8
TOTAL NUMBER OF COMPANIES THIS LINE: 25					\$000 not omitted from totals line											
Sum:	89.02	90.67	49,570,571	48,393,725	2.43	48,668,603	44,109,956	10.33	4,852,089	6,422,760	11,606,693	13.20	11.72	193,740	378,541	670,424

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July 30, 2004

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION - DIVISION OF INSURANCE

MARKET SHARE REPORT - DECEMBER 31, 2003

DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 26)

PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES

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	PY	% Change	CY	CY	CY	CY	PY	CY
NORTH AMERICAN SPECIALTY INSURANCE CO	26.78	27.59	8,589.3	7,168.9	19.81	8,589.3	7,168.9	19.81	3,240.4	518.0	2,439.7	6.03	152.70	0.0	-969.1	211.9	
EULER AMERICAN CREDIT INDEMNITY COMPANY	20.56	27.78	6,593.7	7,217.1	-8.64	6,506.9	7,141.9	-8.89	3,201.0	-1,565.8	2,467.8	0.00**	94.09	0.0	0.0	0.0	
NORTH AMERICAN ELITE INSURANCE COMPANY	15.90	-10.86	5,098.5	-2,821.1	0.00 *	5,098.5	-2,821.1	0.00 *	0.0	-473.6	0.0	0.00**	0.00 **	0.0	-367.4	0.0	
GERLING NCM CREDIT INSURANCE INC	8.39	9.20	2,691.0	2,389.3	12.63	2,642.2	2,106.9	25.41	959.6	2,526.0	2,796.5	95.60	152.66	56.6	99.0	67.1	
CONTINENTAL CASUALTY COMPANY	7.96	11.31	2,553.0	2,937.7	-13.10	2,966.1	3,238.7	-8.42	525.2	2,300.8	1,593.4	77.57	53.88	0.0	-3.2	0.0	
GREAT AMERICAN INSURANCE COMPANY	5.71	4.81	1,830.6	1,248.7	46.60	1,529.5	1,291.0	18.47	163.3	831.5	1,428.7	54.36	0.00 **	8.3	8.3	0.0	
FIRST COLONIAL INSURANCE COMPANY	3.81	1.69	1,223.3	439.1	178.59	319.2	60.4	428.83	360.7	414.4	58.9	129.79	122.24	0.5	4.4	4.7	
ACE AMERICAN INSURANCE COMPANY	3.75	5.14	1,203.8	1,335.8	-9.88	1,191.4	1,370.1	-13.04	37.4	-12.6	64.3	0.00**	7.51	0.0	1.7	5.1	
WESCO INSURANCE COMPANY	3.06	11.16	981.9	2,899.2	-66.13	1,665.8	3,015.4	-44.76	1,345.5	1,199.0	323.1	71.98	66.87	0.0	0.0	0.0	
GERLING AMERICA INSURANCE COMPANY	1.12	4.58	358.8	1,191.1	-69.88	358.8	1,363.6	-73.69	333.1	-17.5	8.0	0.00**	80.69	26.6	-93.0	0.0	
FIDELITY & DEPOSIT COMPANY OF MARYLAND	0.83	1.07	267.4	277.0	-3.46	292.4	246.8	18.47	0.0	0.0	0.0	0.00	14.05	0.0	0.0	0.0	
EMPLOYERS FIRE INSURANCE COMPANY THE	0.79		254.8		0.00 *	88.7		0.00 *	36.9	66.5	29.5	74.90		0.0	0.0	0.0	
BANCINSURE INC	0.78	0.99	251.5	258.1	-2.57	259.0	256.6	0.90	79.1	58.4	53.1	22.56	63.50	0.0	0.0	0.0	
AMERICAN NATIONAL PROPERTY & CASUALTY CO	0.55	0.00	174.9	0.4	46,787.40	107.5	0.2	47,668.44	13.8	20.2	6.3	18.76	4.44	0.0	0.0	0.0	
FOUNDERS INSURANCE COMPANY	0.45	0.60	143.5	154.8	-7.29	144.1	166.9	-13.68	26.9	19.2	46.1	13.31	26.15	0.0	0.0	0.0	
ARCH INSURANCE COMPANY	0.33		107.4		0.00 *	98.5		0.00 *	73.3	81.2	19.3	82.49		0.0	0.0	0.0	
INSURANCE COMPANY OF NORTH AMERICA	0.22	0.36	71.2	94.4	-24.54	71.1	98.0	-27.48	9.0	5.0	4.5	7.00	12.82	-0.5	-0.4	0.3	
ONEBEACON AMERICA INSURANCE COMPANY	0.16	0.98	50.8	254.3	-80.01	185.9	269.0	-30.89	69.2	38.3	6.7	20.61	42.42	0.0	0.0	0.0	
FEDERAL INSURANCE COMPANY	0.08	0.22	25.0	56.2	-55.50	15.6	63.5	-75.35	0.0	-29.4	18.9	0.00**	75.15	0.0	-3.3	2.1	
LYNDON PROPERTY INSURANCE COMPANY	0.08	0.03	24.2	7.5	222.50	12.3	4.7	159.73	4.7	8.5	4.4	68.71	5.10	0.0	0.0	0.0	
ASSOCIATES INSURANCE COMPANY	0.03	0.13	10.8	35.1	-69.18	10.8	35.1	-69.18	1.2	6.1	5.4	56.19	4.27	0.0	0.0	0.0	
VIRGINIA SURETY COMPANY INC	0.02	0.04	6.2	10.7	-42.39	4.0	7.9	-49.09	0.0	-3.9	0.0	0.00**	0.00 **	0.0	0.0	0.0	
GUARANTY NATIONAL INSURANCE COMPANY	0.01	-0.01	1.6	-2.3	0.00 *	0.2	-2.3	0.00 *	0.0	-9.9	2.5	0.00**	0.00 **	0.0	-0.7	0.3	
CONTINENTAL INSURANCE COMPANY THE	0.00	-0.85	1.1	-221.6	0.00 *	16.6	-168.9	0.00 *	-270.9	-233.5	62.0	0.00**	0.00 **	2.8	2.8	0.0	
NORTHBROOK INDEMNITY COMPANY	0.00		0.0		0.00 *	0.0		0.00 *	0.0	0.0	0.0	10.00		0.0	0.0	0.0	
TOTAL NUMBER OF COMPANIES THIS LINE: 25			\$000 not omitted from totals line														
Sum:	101.37	95.95	32,514,241	24,930,264	30.42	32,174,447	24,913,351	29.15	10,209,596	5,746,613	11,439,257	17.86	106.58	94,419	-1,320,743	291,436	

CY: Current Year

PY: Prior Year

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

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

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

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

July 30, 2004

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION - DIVISION OF INSURANCE

MARKET SHARE REPORT - DECEMBER 31, 2003

DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 26)

PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES

TOP 25 COMPANIES

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	PY	% Change	CY	CY	PY	CY	CY	PY
VIRGINIA SURETY COMPANY INC	78.75	77.44	339,950.1	307,302.6	10.62	292,199.1	370,404.6	-21.11	147,749.6	149,896.8	35,503.1	51.30	41.22	7,621.2	7,621.3	0.1	
SAFETY NATIONAL CASUALTY CORPORATION	4.17		17,992.0		0.00 *	16,954.6		0.00 *	8,556.6	11,346.9	93,525.5	66.93		53.2	-67.0	769.9	
PRE PAID LEGAL CASUALTY INC	2.35	2.15	10,149.8	8,519.2	19.14	10,307.6	8,398.5	22.73	3,288.2	3,288.2	25.6	31.90	32.51	0.0	0.0	0.0	
SENTRY SELECT INSURANCE COMPANY	2.28	2.24	9,836.3	8,888.4	10.66	9,281.8	8,227.8	12.81	6,198.7	7,408.3	5,131.5	79.82	80.00	0.0	0.0	0.0	
MIDWEST EMPLOYERS CASUALTY COMPANY	2.27	1.53	9,778.0	6,062.8	61.28	8,677.7	4,912.6	76.64	432.5	2,295.0	15,687.7	26.45	0.00 **	0.0	0.0	5.0	
GREENWICH INSURANCE COMPANY	2.03	6.42	8,758.3	25,493.4	-65.64	25,769.4	6,949.8	270.79	6,281.4	3,006.2	2,009.4	11.67	138.40	452.5	-144.2	115.6	
AMERICAN ROAD INSURANCE COMPANY THE	1.16	0.44	4,998.6	1,735.4	188.03	5,136.0	3,796.9	35.27	7,157.6	7,366.3	267.4	143.42	33.34	0.0	0.0	0.0	
UNIVERSAL UNDERWRITERS INSURANCE COMPANY	1.04	0.89	4,478.1	3,549.3	26.17	3,153.8	2,845.5	10.83	2,964.0	2,966.1	140.7	94.05	92.43	0.0	0.0	0.0	
WESTCHESTER FIRE INSURANCE COMPANY	0.95	1.02	4,087.5	4,035.1	1.30	4,087.5	4,035.1	1.30	3,838.9	3,838.9	0.0	93.92	75.63	0.0	0.0	0.0	
ARAG INSURANCE COMPANY	0.79	0.97	3,427.0	3,835.7	-10.65	3,426.7	3,835.7	-10.66	1,260.1	1,361.5	111.7	39.73	60.57	0.0	0.0	0.0	
FIREMENS INSURANCE COMPANY OF NEWARK NJ	0.76	0.96	3,297.9	3,828.8	-13.87	2,494.4	1,950.2	27.91	2,576.4	3,220.7	644.3	129.12	88.74	24.0	24.0	0.0	
CENTRAL STATES INDEMNITY CO OF OMAHA	0.69	0.88	2,965.2	3,485.5	-14.93	2,960.2	3,485.5	-15.07	481.5	401.0	448.2	13.55	15.37	0.0	0.0	0.0	
EMPLOYERS REINSURANCE CORPORATION	0.62	0.68	2,687.0	2,689.5	-0.09	2,580.7	2,758.6	-6.45	1,203.2	-2,095.3	10,820.4	0.00 **	0.00 **	11.6	-85.8	582.2	
LYNDON PROPERTY INSURANCE COMPANY	0.52	0.35	2,254.1	1,397.7	61.27	5,183.0	5,847.3	-11.36	6,175.6	6,083.2	213.7	117.37	117.67	0.0	0.0	0.0	
GREAT AMERICAN ASSURANCE COMPANY	0.46	0.33	1,965.1	1,323.0	48.53	978.0	341.1	186.68	460.1	510.4	96.7	52.19	85.55	0.0	47.9	51.2	
HERITAGE INDEMNITY COMPANY	0.34	0.44	1,470.6	1,764.7	-16.67	1,563.8	1,818.9	-14.03	1,788.4	1,766.9	214.9	112.99	140.41	23.4	23.4	1.0	
STONEBRIDGE CASUALTY INSURANCE COMPANY	0.33	0.48	1,404.5	1,919.6	-26.83	1,404.5	1,919.6	-26.83	195.8	187.4	108.8	13.34	13.77	0.0	-1.5	58.5	
GENERAL REINSURANCE CORPORATION	0.27	0.17	1,180.6	658.5	79.27	915.1	643.6	42.18	713.6	-1,203.5	17,096.7	0.00 **	0.00 **	34.9	252.9	850.7	
YOSEMITE INSURANCE COMPANY	0.25	0.18	1,064.8	721.6	47.56	789.7	739.2	6.83	120.4	136.9	237.6	17.34	20.48	0.0	0.0	0.0	
BALBOA INSURANCE COMPANY	0.23	0.24	1,012.5	960.9	5.36	1,160.4	1,426.6	-18.66	201.7	225.2	106.5	19.41	24.94	0.0	0.0	0.0	
AMERICAN GENERAL INDEMNITY COMPANY	0.22	0.27	953.3	1,074.8	-11.31	670.5	1,074.8	-37.62	143.3	151.8	77.6	22.65	10.79	0.0	0.0	0.0	
AMERICAN MERCURY INSURANCE COMPANY	0.16	0.05	701.3	217.5	222.52	244.0	160.5	52.05	259.0	282.3	32.1	115.68	113.27	0.0	0.0	0.0	
R V I AMERICA INSURANCE COMPANY	0.14		610.4		0.00 *	27.5		0.00 *	0.0	5.5	5.5	20.00		0.0	0.0	0.0	
FIREMANS FUND INSURANCE COMPANY	0.13	0.42	542.1	1,657.8	-67.30	1,718.8	2,015.0	-14.70	1,852.9	1,966.8	-30.6	114.43	84.65	18.1	37.3	4.4	
AMERICAN BANKERS INSURANCE COMPANY OF FL	0.10	0.21	446.5	831.9	-46.33	705.2	930.6	-24.22	1,291.9	1,249.5	226.2	177.19	120.55	0.9	1.1	1.9	
TOTAL NUMBER OF COMPANIES THIS LINE: 25						\$000 not omitted from totals line											
Sum:	101.00	98.77	436,011,514	391,953,702	11.24	402,389,879	438,518,026	-8.24	205,191,390	205,662,966	182,701,215	51.11	44.64	8,239,795	7,709,617	2,440,551	

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* : % 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

July 30, 2004

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION - DIVISION OF INSURANCE

MARKET SHARE REPORT - DECEMBER 31, 2003

DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 26)

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	PY	% Change	CY	CY	CY	CY	PY	CY
STATE FARM MUTUAL AUTOMOBILE INSURANCE C	9.53	10.06	1,830,617.0	1,754,605.0	4.33	1,814,864.2	1,714,728.3	5.84	1,309,308.1	1,303,107.5	718,867.2	71.80	77.94	44,695.3	44,700.5	118,864.7	
STATE FARM FIRE & CASUALTY COMPANY	5.31	5.10	1,021,131.4	889,482.6	14.80	961,279.6	803,493.8	19.64	603,141.0	589,656.9	347,337.1	61.34	69.38	14,820.2	18,337.4	42,551.7	
ILLINOIS NATIONAL INSURANCE CO	3.87	2.89	744,129.5	503,875.9	47.68	645,640.3	464,006.8	39.14	512,796.7	741,093.4	1,228,654.1	114.78	139.58	31,494.7	29,324.6	129,181.3	
COUNTRY MUTUAL INSURANCE COMPANY	3.61	3.49	693,209.7	609,150.7	13.80	661,574.7	586,997.2	12.70	371,559.4	384,540.9	305,565.9	58.13	60.04	10,135.3	12,761.6	40,580.7	
ALLSTATE INSURANCE COMPANY	3.43	3.74	659,871.0	651,465.6	1.29	656,343.0	636,462.0	3.12	366,413.6	359,811.2	353,925.0	54.82	62.49	18,681.8	25,894.6	66,904.6	
VIRGINIA SURETY COMPANY INC	2.88	3.11	553,415.3	541,919.1	2.12	525,350.2	589,595.1	-10.90	262,435.8	325,818.9	363,868.0	62.02	49.00	13,125.4	15,667.9	25,974.2	
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	2.67	2.62	512,396.3	457,212.5	12.07	490,757.2	426,501.3	15.07	309,281.7	359,973.3	247,098.1	73.35	68.27	13,135.7	19,571.2	42,608.3	
ZURICH AMERICAN INSURANCE COMPANY	2.61	2.23	502,419.6	388,344.8	29.37	491,897.0	350,560.5	40.32	209,463.2	407,372.4	652,822.9	82.82	91.96	29,498.0	63,490.5	112,620.5	
ILLINOIS FARMERS INSURANCE COMPANY	2.01	2.20	385,416.2	384,458.9	0.25	388,187.2	374,834.3	3.56	206,612.5	195,173.8	151,811.4	50.28	47.89	12,568.9	13,830.0	22,072.3	
ISMIE MUTUAL INSURANCE COMPANY	1.88	1.50	360,982.6	261,039.6	38.29	342,049.2	246,858.1	38.56	166,296.1	264,748.4	792,655.0	77.40	102.72	67,581.4	83,458.2	218,196.1	
FEDERAL INSURANCE COMPANY	1.60	1.48	306,860.7	257,951.3	18.96	286,295.8	232,905.6	22.92	150,237.1	126,554.6	356,787.2	44.20	58.78	23,490.4	27,038.9	90,830.3	
ST PAUL FIRE & MARINE INSURANCE COMPANY	1.21	1.38	232,085.3	240,666.1	-3.57	228,666.5	236,525.4	-3.32	251,021.6	134,775.3	473,553.5	58.94	151.47	24,753.5	21,898.0	87,354.0	
CINCINNATI INSURANCE COMPANY THE	1.20	1.26	229,650.8	219,424.6	4.66	219,550.3	198,976.5	10.34	99,240.4	124,972.8	244,831.5	56.92	59.83	10,115.7	29,250.4	65,517.3	
ZURICH AMERICAN INSURANCE COMPANY OF IL	1.16	1.00	223,448.2	174,420.0	28.11	219,739.2	182,136.1	20.65	159,085.3	223,265.8	335,325.6	101.60	93.59	33,256.6	39,322.0	55,545.4	
CONTINENTAL CASUALTY COMPANY	1.10	1.26	210,403.0	219,414.4	-4.11	187,309.8	186,960.1	0.19	121,912.5	481,849.1	1,014,298.1	257.25	15.90	20,750.0	148,413.2	174,215.5	
ALLSTATE PROPERTY & CASUALTY INS CO	1.01	0.77	193,707.2	134,256.2	44.28	178,144.7	120,528.2	47.80	103,067.9	137,808.2	83,409.4	77.36	75.30	2,709.1	7,232.9	10,593.2	
AMERICAN HOME ASSURANCE COMPANY	0.85	0.55	162,630.2	96,756.6	68.08	120,126.7	68,133.8	76.31	34,634.9	48,813.4	261,235.0	40.63	47.13	3,672.6	3,914.3	17,038.3	
LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.83	0.77	160,136.9	133,847.5	19.64	148,642.1	164,995.8	-9.91	87,301.0	92,362.7	213,937.7	62.14	59.04	7,952.4	7,623.7	20,931.8	
COMMERCE & INDUSTRY INSURANCE COMPANY	0.83	0.53	159,912.1	91,765.3	74.26	121,676.8	80,813.6	50.56	28,363.6	73,178.0	104,282.5	60.14	72.68	2,462.6	6,874.9	10,445.4	
WEST BEND MUTUAL INSURANCE COMPANY	0.78	0.78	149,987.1	136,358.5	9.99	141,767.4	118,983.2	19.15	62,749.2	72,712.3	114,283.3	51.29	53.12	3,936.6	3,014.9	15,647.4	
NATIONAL UNION FIRE INSURANCE CO OF PITT	0.71	0.68	136,548.4	118,184.4	15.54	134,731.3	70,812.1	90.27	130,849.1	145,980.8	354,339.1	108.35	261.98	25,089.6	20,423.6	34,284.6	
GENERAL CASUALTY COMPANY OF ILLINOIS	0.71	0.66	136,397.4	114,940.5	18.67	127,797.9	114,529.3	11.59	73,710.6	76,436.8	96,892.2	59.81	54.88	5,148.1	3,990.9	7,746.1	
TRAVELERS INDEMNITY COMPANY THE	0.68	0.67	131,276.1	116,055.6	13.11	123,508.1	88,573.5	39.44	46,420.0	98,048.6	168,111.5	79.39	110.00	11,052.7	12,676.3	22,395.6	
PEKIN INSURANCE COMPANY	0.67	0.63	129,580.7	110,319.4	17.46	121,943.4	101,489.1	20.15	54,411.5	59,069.6	84,254.6	48.44	58.79	3,885.4	6,277.8	19,853.7	
TRAVELERS PROPERTY CASUALTY CO OF AMER	0.67	0.71	128,817.2	123,366.5	4.42	127,910.8	119,332.7	7.19	49,377.6	57,078.4	232,185.2	44.62	49.08	10,399.2	10,699.2	47,416.1	
TOTAL NUMBER OF COMPANIES THIS LINE: 25						\$000 not omitted from totals line											
Grand Totals:	51.81	50.06	9,955,029,966	8,729,281,736	14.04	9,465,753,285	8,279,732,128	14.32	5,769,690,627	6,884,203,262	9,300,330,987	72.73	75.46	444,411,491	675,687,366	1,499,369,209	

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