

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

MEDICAL MALPRACTICE (\$000 omitted)

| COMPANY NAME | Market Share (%) ¹ | | Premiums | | | | | | Losses | | | Incurred | | Defense and Cost Containment Expenses | | |
|---|-------------------------------|------|--------------|----------|-----------|-------------|----------|-----------|-----------|---------------|-------------|-----------------------------|----------|---------------------------------------|---------------|-------------|
| | | | Written (\$) | | % Change | Earned (\$) | | | Paid (\$) | Incurred (\$) | Unpaid (\$) | Loss Ratio (%) ² | | Paid (\$) | Incurred (\$) | Unpaid (\$) |
| | CY | PY | CY | PY | | CY | PY | % Change | CY | CY | CY | CY | PY | CY | CY | CY |
| ACE AMERICAN INSURANCE COMPANY | 0.18 | 0.08 | 841.0 | 302.6 | 177.91 | 752.8 | 911.3 | -17.39 | 80.7 | 101.8 | 729.6 | 13.53 | 92.47 | 136.1 | 144.3 | 251.4 |
| ACE FIRE UNDERWRITERS INSURANCE COMPANY | 0.00 | 0.00 | 0.0 | 0.0 | 0.00 * | 0.0 | 0.0 | 0.00 * | 1,322.0 | 482.1 | 1,381.8 | 0.00 ** | 0.00 ** | 288.8 | 240.7 | 85.1 |
| ACE INSURANCE COMPANY OF IL | 0.34 | 0.03 | 1,575.9 | 130.9 | 1,103.48 | 1,578.9 | 95.0 | 1,561.25 | 5,033.0 | 2,625.3 | 5,911.5 | 166.27 | 4,608.83 | 554.1 | 561.8 | 466.2 |
| AMERICAN ALTERNATIVE INS CORP | 0.03 | 0.02 | 127.8 | 77.6 | 64.68 | 106.6 | 49.5 | 115.36 | 0.0 | -35.4 | 25.7 | 0.00 ** | 123.46 | 9.9 | 15.8 | 8.9 |
| AMERICAN CASUALTY COMPANY OF READING PA | 0.63 | 0.66 | 2,899.1 | 2,581.5 | 12.30 | 2,786.1 | 2,510.2 | 10.99 | 1,964.6 | 1,398.7 | 5,280.3 | 50.20 | 135.11 | 603.0 | 435.1 | 1,020.5 |
| AMERICAN ECONOMY INSURANCE COMPANY | 0.00 | 0.00 | -0.1 | 1.0 | -108.18 | 0.0 | 1.0 | -95.76 | 0.0 | 0.0 | 0.1 | 0.00 ** | 15.01 | 0.0 | 0.1 | 0.4 |
| AMERICAN EQUITY SPECIALTY INS CO | 0.00 | 0.00 | 0.0 | 0.4 | -100.00 | 0.2 | 0.2 | 4.07 | 0.0 | 0.0 | 0.1 | 8.38 | 28.49 | 0.0 | 0.0 | 0.1 |
| AMERICAN GUARANTEE & LIABILITY INS CO | 0.00 | 0.00 | 0.0 | 0.0 | 0.00 * | 0.0 | 0.0 | 0.00 * | 0.0 | 0.0 | 175.0 | 0.00 ** | 0.00 ** | 30.2 | 17.8 | 9.6 |
| AMERICAN HEALTHCARE INDEMNITY COMPANY | 0.00 | 0.06 | 0.0 | 232.8 | -100.00 | 102.6 | 167.5 | -38.76 | 725.0 | 1,202.4 | 1,352.6 | 1,172.19 | 475.23 | 15.5 | 36.2 | 126.1 |
| AMERICAN HOME ASSURANCE COMPANY | 0.00 | 0.00 | -5.6 | 13.3 | -142.23 | -3.0 | 10.7 | -128.32 | 0.0 | -2.5 | 805.4 | 0.00 ** | 3,334.55 | 57.9 | 1.1 | 64.4 |
| AMERICAN INSURANCE COMPANY THE | 0.20 | 0.00 | 932.0 | 2.1 | 44,114.61 | 282.4 | 2.4 | 11,811.98 | 5.0 | 113.0 | 108.0 | 40.01 | 0.00 | 0.0 | 0.0 | 0.0 |
| AMERICAN PHYSICIANS ASSURANCE CORP | 7.72 | 1.07 | 35,548.3 | 4,179.3 | 750.58 | 22,992.9 | -1,231.2 | 0.00 * | 0.0 | 11,929.9 | 12,457.9 | 51.89 | 0.00 ** | 256.1 | 4,434.6 | 4,402.5 |
| AMERICAN STATES INSURANCE COMPANY | 0.00 | 0.00 | 0.0 | 0.3 | -100.00 | 0.1 | 0.6 | -84.91 | 0.0 | -0.5 | 0.3 | 0.00 ** | 136.49 | 0.0 | -0.4 | 0.4 |
| AMERICAN ZURICH INSURANCE COMPANY | 0.05 | 0.14 | 235.6 | 530.2 | -55.57 | 414.4 | 782.8 | -47.06 | 1,250.0 | 1,126.2 | 2,827.5 | 271.79 | 165.57 | 307.9 | 240.2 | 283.9 |
| ANESTHESIOLOGISTS PROFESSIONAL ASSR CO | 0.06 | 0.05 | 271.1 | 211.7 | 28.05 | 260.1 | 201.4 | 29.18 | 0.0 | 50.0 | 2,210.0 | 19.22 | 194.75 | 79.2 | 28.0 | 131.3 |
| APSPECIALTY INSURANCE CORPORATION | -0.01 | 4.51 | -49.8 | 17,688.0 | -100.28 | 6,343.1 | 17,895.4 | -64.55 | 6,825.5 | 7,778.9 | 36,162.5 | 122.64 | 72.24 | 2,824.6 | 1,938.6 | 8,014.1 |
| ARGONAUT MIDWEST INSURANCE COMPANY | 0.00 | 0.00 | 0.0 | 0.0 | 0.00 * | 0.0 | 0.0 | 0.00 * | 50.0 | -6.0 | 0.0 | 0.00 ** | 0.00 ** | 29.1 | -2.5 | 0.0 |
| ASSOCIATED INDEMNITY CORPORATION | 0.00 | | 1.0 | | 0.00 * | 0.2 | | 0.00 * | 0.0 | 0.0 | 0.0 | 0.00 | | 0.0 | 0.0 | 0.0 |
| ATHENA ASSURANCE COMPANY | 0.00 | 0.00 | 0.0 | 0.0 | 0.00 * | 212.7 | 8.8 | 2,317.10 | 0.0 | 171.6 | 397.1 | 80.70 | 2,278.67 | 23.0 | -15.0 | 20.4 |
| BANKERS STANDARD INSURANCE COMPANY | 0.00 | 0.00 | 0.0 | 6.7 | -100.00 | 0.6 | 22.5 | -97.24 | 0.0 | -13.9 | -6.1 | 0.00 ** | 0.00 ** | 0.0 | -5.0 | 17.9 |
| CAMDEN FIRE INSURANCE ASSOCIATION, THE | 0.00 | 0.00 | 0.0 | 0.0 | 0.00 * | 0.0 | 0.0 | 0.00 * | 0.0 | -3.0 | 0.0 | 0.00 ** | 0.00 ** | 0.0 | -1.2 | 0.0 |
| CENTURY INDEMNITY COMPANY | 0.00 | 0.00 | 0.0 | 0.0 | 0.00 * | 0.0 | 0.0 | 0.00 * | 0.0 | 1.8 | 7.0 | 0.00 ** | 0.00 ** | 0.9 | 11.2 | 6.0 |
| CHICAGO INSURANCE COMPANY | 2.02 | 3.09 | 9,313.4 | 12,106.1 | -23.07 | 11,579.7 | 10,543.4 | 9.83 | 1,521.7 | 8,083.6 | 18,408.0 | 69.81 | 33.23 | 1,614.2 | 762.0 | 4,543.8 |
| CHURCH MUTUAL INSURANCE COMPANY | 0.02 | 0.02 | 108.5 | 87.1 | 24.56 | 99.0 | 78.9 | 25.58 | 75.0 | 68.0 | 299.1 | 68.62 | 110.46 | 11.2 | 9.4 | 74.8 |
| CINCINNATI CASUALTY COMPANY THE | 0.00 | 0.00 | 0.2 | 0.2 | -5.00 | 0.2 | 0.2 | 15.71 | 0.0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0 | 0.0 | 0.0 |
| CINCINNATI INSURANCE COMPANY THE | 1.24 | 1.49 | 5,714.1 | 5,842.5 | -2.20 | 5,268.2 | 4,383.3 | 20.19 | 1,882.3 | 3,999.1 | 16,838.5 | 75.91 | 127.64 | 969.0 | 607.5 | 8,529.1 |
| COLONY NATIONAL INSURANCE COMPANY | 0.00 | 0.00 | 0.0 | 2.6 | -100.00 | 0.2 | 2.6 | -92.58 | 527.1 | 14.1 | 0.0 | 7,209.74 | 1,390.49 | 49.5 | 45.7 | 0.0 |
| COLUMBIA CASUALTY COMPANY | 0.10 | 0.02 | 470.0 | 81.7 | 475.09 | 301.3 | -34.7 | 0.00 * | 2,208.6 | 4,954.3 | 5,873.7 | 1,644.34 | 0.00 ** | 144.6 | 1,748.7 | 2,062.8 |

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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MEDICAL MALPRACTICE (\$000 omitted)

| COMPANY NAME | Market Share (%) ¹ | | Premiums | | | | | | | Losses | | | Incurred Loss Ratio (%) ² | | Defense and Cost Containment Expenses | | |
|---|-------------------------------|------|--------------|---------|-----------|-------------|----------|----------|-----------|---------------|-------------|-----------|--------------------------------------|-----------|---------------------------------------|-------------|--|
| | CY | PY | Written (\$) | | % Change | Earned (\$) | | % Change | Paid (\$) | Incurred (\$) | Unpaid (\$) | CY | PY | Paid (\$) | Incurred (\$) | Unpaid (\$) | |
| | | | CY | PY | | CY | PY | | CY | CY | CY | | | CY | CY | | |
| CONNECTICUT INDEMNITY COMPANY THE | 0.03 | 0.04 | 129.2 | 138.1 | -6.43 | 128.4 | 129.4 | -0.82 | 3.5 | 27.9 | 88.1 | 21.77 | 52.88 | 1.9 | 25.7 | 28.0 | |
| CONTINENTAL CASUALTY COMPANY | 1.16 | 1.97 | 5,332.9 | 7,707.4 | -30.81 | 3,164.6 | 5,319.2 | -40.51 | 9,617.7 | 2,948.0 | 37,097.8 | 93.15 | 348.45 | 2,324.8 | 4,730.6 | 6,402.4 | |
| CONTINENTAL INSURANCE COMPANY THE | -0.02 | 0.00 | -70.0 | 0.0 | 0.00 * | -70.0 | 0.0 | 0.00 * | 11,314.0 | 39,702.7 | 37,607.7 | 0.00 ** | 0.00 ** | 879.4 | 4,187.1 | 3,421.2 | |
| DENTISTS INSURANCE COMPANY THE | 0.04 | 0.04 | 203.1 | 171.7 | 18.28 | 203.1 | 171.7 | 18.28 | 7.6 | 49.6 | 94.0 | 24.42 | 12.23 | 2.6 | 47.3 | 83.6 | |
| DOCTORS' COMPANY THE | 2.32 | 2.32 | 10,661.7 | 9,113.0 | 17.00 | 9,685.4 | 10,079.7 | -3.91 | 20,156.4 | 16,996.7 | 34,907.9 | 175.49 | 186.25 | 3,319.9 | -2,913.5 | 8,315.4 | |
| ESSEX INSURANCE COMPANY | 2.32 | 0.76 | 10,660.1 | 2,987.3 | 256.85 | 7,093.1 | 2,280.7 | 211.00 | 614.7 | 3,798.2 | 5,609.0 | 53.55 | 74.05 | 6.1 | 933.8 | 1,373.2 | |
| EVANSTON INSURANCE COMPANY | 0.01 | 0.02 | 29.8 | 95.4 | -68.73 | 50.7 | 216.3 | -76.57 | 20.3 | 200.9 | 359.1 | 396.43 | 56.34 | 0.0 | 19.3 | 48.7 | |
| EVEREST NATIONAL INSURANCE COMPANY | 0.43 | | 1,983.4 | | 0.00 * | 505.4 | | 0.00 * | 0.0 | 280.8 | 280.8 | 55.56 | | 0.0 | 98.3 | 98.3 | |
| EXECUTIVE RISK INDEMNITY INC | 0.18 | 0.69 | 824.0 | 2,709.5 | -69.59 | 2,136.3 | 1,979.3 | 7.93 | 1,556.5 | -313.0 | 4,443.0 | 0.00 ** | 163.01 | 405.0 | 901.0 | 1,082.9 | |
| FAIRMONT INSURANCE COMPANY | 0.00 | 0.00 | 5.4 | 19.3 | -72.02 | 11.3 | 17.6 | -35.90 | 0.0 | 11.0 | 19.0 | 97.26 | 22.67 | 0.0 | 10.0 | 15.0 | |
| FEDERAL INSURANCE COMPANY | 0.00 | 0.00 | 0.0 | 0.0 | 0.00 * | 0.0 | 0.0 | 0.00 * | 0.0 | -51.6 | 762.1 | 0.00 ** | 0.00 ** | 0.0 | -18.1 | 250.5 | |
| FIDELITY & CASUALTY COMPANY OF NY THE | 0.00 | 0.00 | 0.0 | 0.0 | 0.00 * | 0.0 | 0.0 | 0.00 * | 0.0 | -7.0 | 2.0 | 0.00 ** | 0.00 ** | 0.0 | 0.0 | 0.0 | |
| FIREMANS FUND INSURANCE COMPANY | 0.40 | 1.47 | 1,829.2 | 5,774.9 | -68.32 | 3,871.6 | 5,651.0 | -31.49 | 12,575.8 | 19,322.1 | 15,519.5 | 499.07 | 83.92 | 1,710.3 | 2,984.9 | 1,811.1 | |
| FIREMANS FUND INSURANCE COMPANY OF WI | 0.01 | 0.07 | 46.1 | 274.6 | -83.20 | 184.0 | 201.1 | -8.46 | 25.0 | 83.4 | 233.5 | 45.30 | 54.45 | 21.4 | 33.3 | 13.9 | |
| FIRST NATIONAL INSURANCE COMPANY OF AM | 0.00 | 0.00 | 0.0 | 0.0 | 0.00 * | 0.0 | 0.0 | 0.00 * | 0.0 | -68.7 | 2.9 | 0.00 ** | 0.00 ** | 4.4 | -36.2 | 25.1 | |
| FORTRESS INSURANCE COMPANY | 0.01 | 0.00 | 47.4 | 0.2 | 22,280.66 | 11.0 | 0.6 | 1,799.31 | 0.0 | -0.1 | 3.6 | 0.00 ** | 16.98 | 0.0 | 4.9 | 5.3 | |
| GENERAL INSURANCE COMPANY OF AMERICA | 0.02 | 0.14 | 114.5 | 555.7 | -79.40 | 320.5 | 580.3 | -44.77 | 541.9 | 232.0 | 348.7 | 72.37 | 50.71 | 319.5 | 146.6 | 131.4 | |
| GENERAL STAR NATIONAL INSURANCE COMPANY | 0.00 | 0.00 | 2.9 | 8.2 | -64.87 | 5.1 | 5.8 | -11.53 | 0.0 | 93.0 | 105.0 | 1,826.04 | 208.44 | 8.1 | 8.0 | 6.9 | |
| GRANITE STATE INSURANCE COMPANY | 0.03 | 0.02 | 133.6 | 89.2 | 49.68 | 104.9 | 87.0 | 20.59 | 1.1 | 62.3 | 153.2 | 59.35 | 0.00 ** | 0.0 | -3.2 | 12.3 | |
| GUARANTY NATIONAL INSURANCE COMPANY | 0.00 | 0.00 | 0.0 | 0.0 | 0.00 * | 0.0 | 0.0 | 0.00 * | 0.0 | -0.6 | 1.9 | 0.00 ** | 0.00 ** | 4.3 | 4.9 | 0.6 | |
| GULF INSURANCE COMPANY | 0.28 | 0.27 | 1,300.7 | 1,059.4 | 22.78 | 1,236.6 | 1,158.9 | 6.70 | 301.0 | 1,059.8 | 3,928.6 | 85.70 | 99.72 | 282.6 | 91.3 | 356.9 | |
| HARTFORD CASUALTY INSURANCE COMPANY | 0.00 | 0.00 | 0.0 | 0.0 | 0.00 * | 0.0 | 0.0 | 0.00 * | 0.0 | 4.5 | 83.0 | 0.00 ** | 0.00 ** | 0.1 | 0.5 | 1.4 | |
| HARTFORD FIRE INSURANCE COMPANY | 0.00 | 0.00 | 0.0 | 0.0 | 0.00 * | 0.0 | 0.0 | 0.00 * | 0.8 | -998.6 | 9.6 | 0.00 ** | 0.00 ** | 0.0 | -538.6 | 0.0 | |
| HEALTH CARE INDEMNITY INC | 0.00 | 0.07 | 11.9 | 265.1 | -95.50 | 11.9 | 265.1 | -95.50 | 6,620.4 | 9.8 | 36,411.0 | 82.46 | 110.49 | 3,006.0 | 1.8 | 5,791.0 | |
| ILLINOIS NATIONAL INSURANCE CO | 0.00 | 0.00 | 0.0 | 0.0 | 0.00 * | 13.0 | 13.0 | 0.00 | 6,351.5 | 4,295.1 | 17,455.8 | 33,064.65 | 0.00 ** | 1,138.0 | -794.0 | 1,396.5 | |
| ILLINOIS UNION INSURANCE COMPANY | 0.00 | 0.00 | 0.0 | 0.0 | 0.00 * | 0.0 | 0.0 | 0.00 * | 0.0 | 0.0 | -14.7 | 0.00 ** | 0.00 ** | 0.0 | 0.0 | 0.0 | |
| INDEMNITY INSURANCE COMPANY OF NORTH AM | 0.00 | 0.00 | 0.0 | 0.0 | 0.00 * | 0.0 | 0.0 | 0.00 * | 0.0 | 0.0 | 0.2 | 0.00 ** | 0.00 ** | 0.0 | 0.0 | 0.3 | |
| INSURANCE COMPANY OF NORTH AMERICA | 0.00 | 0.00 | 0.0 | 0.0 | 0.00 * | 0.0 | 0.0 | 0.00 * | 0.0 | -415.3 | 180.2 | 0.00 ** | 0.00 ** | -4.2 | -39.5 | 55.8 | |

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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MEDICAL MALPRACTICE (\$000 omitted)

| COMPANY NAME | Market Share (%) ¹ | | Premiums | | | | | | Losses | | | Incurred Loss Ratio (%) ² | | Defense and Cost Containment Expenses | | | |
|--|-------------------------------|-------|--------------|-----------|------------|-------------|-----------|------------|---------------|-------------|-----------|--------------------------------------|----------|---------------------------------------|----------|-----------|----|
| | CY | PY | Written (\$) | | % Change | Earned (\$) | | Paid (\$) | Incurred (\$) | Unpaid (\$) | CY | PY | CY | CY | CY | CY | CY |
| | | | CY | PY | | CY | PY | | | | | | | | | | |
| INSURANCE COMPANY OF THE STATE OF PA THE | 0.00 | 0.00 | 0.0 | 10.3 | -100.00 | 0.0 | 10.3 | -100.00 | 0.0 | -1.5 | 5.2 | 0.00 ** | 0.00 ** | 0.0 | -0.6 | 0.4 | |
| INSURANCE COMPANY OF THE WEST | 0.00 | 0.01 | 0.0 | 34.7 | -100.00 | 0.0 | 35.8 | -100.00 | 0.0 | -461.1 | 588.9 | 0.00 ** | 3,294.29 | 90.5 | 61.9 | 0.1 | |
| INTERSTATE FIRE & CASUALTY COMPANY | 0.10 | 0.01 | 462.7 | 37.7 | 1,127.97 | 223.9 | 24.2 | 826.90 | 0.0 | 86.7 | 155.9 | 38.74 | 0.00 ** | 0.0 | -0.6 | 44.9 | |
| INTERSTATE INDEMNITY COMPANY | 0.00 | 0.00 | 2.7 | 1.4 | 91.99 | 2.6 | 1.4 | 85.69 | 0.0 | 1.1 | 1.5 | 42.26 | 26.54 | 0.0 | 36.0 | 36.3 | |
| ISMIE INDEMNITY COMPANY | 1.16 | 0.87 | 5,337.9 | 3,401.1 | 56.94 | 4,802.6 | 2,563.0 | 87.38 | 0.0 | 3,315.9 | 5,215.7 | 69.04 | 74.12 | 63.3 | 1,200.7 | 1,834.8 | |
| ISMIE MUTUAL INSURANCE COMPANY | 56.66 | 52.98 | 260,756.8 | 207,794.7 | 25.49 | 246,576.6 | 188,748.6 | 30.64 | 156,622.1 | 253,924.4 | 651,838.6 | 102.98 | 72.85 | 57,941.0 | 75,593.5 | 202,293.4 | |
| KEMPER CASUALTY INSURANCE COMPANY | 0.00 | 0.00 | 0.3 | 2.4 | -89.17 | 1.4 | 1.2 | 12.11 | 0.0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.0 | 0.0 | 0.0 | |
| KEMPER INDEMNITY INSURANCE COMPANY | 0.09 | 0.00 | 423.6 | -5.0 | 0.00 * | 277.3 | -2.5 | 0.00 * | 0.0 | 31.8 | 31.8 | 11.45 | 0.00 ** | 0.0 | 10.0 | 10.0 | |
| LAWRENCEVILLE PROPERTY & CASUALTY CO | 0.29 | 2.27 | 1,327.1 | 8,890.4 | -85.07 | 5,706.9 | 8,412.7 | -32.16 | 1,299.0 | 18,601.9 | 33,238.0 | 325.95 | 108.31 | 1,083.4 | 6,499.5 | 9,148.2 | |
| LUMBERMENS MUTUAL CASUALTY COMPANY | 0.08 | 0.00 | 388.2 | 0.1 | 331,684.62 | 175.8 | 0.1 | 206,710.59 | 0.0 | 81.4 | 81.4 | 46.28 | 0.00 | 8.7 | 30.4 | 21.7 | |
| MARKEL AMERICAN INSURANCE COMPANY | 0.00 | 0.00 | 0.0 | 0.0 | 0.00 * | 0.0 | 0.0 | 0.00 * | 2.3 | 3.1 | 3.8 | 0.00 ** | 0.00 ** | 0.0 | 0.4 | 1.9 | |
| MARKEL INSURANCE COMPANY | 0.28 | 0.21 | 1,266.7 | 817.0 | 55.04 | 1,051.2 | 683.8 | 53.73 | 52.3 | 230.0 | 1,856.2 | 21.88 | 26.70 | 0.0 | 71.7 | 277.1 | |
| MEDICAL ASSURANCE COMPANY INC THE | 0.04 | 0.06 | 177.6 | 247.2 | -28.16 | 182.7 | 311.0 | -41.25 | 0.0 | 8.0 | 176.4 | 4.38 | 42.13 | 1.3 | -117.8 | 214.5 | |
| MEDICAL PROTECTIVE COMPANY THE | 3.24 | 2.21 | 14,899.3 | 8,648.4 | 72.28 | 11,175.6 | 8,551.7 | 30.68 | 278.4 | 7,284.4 | 13,065.0 | 65.18 | 20.80 | 1,416.4 | 1,842.5 | 3,664.9 | |
| MIDWEST MEDICAL INSURANCE COMPANY | 0.03 | 0.04 | 142.6 | 137.7 | 3.54 | 143.2 | 135.3 | 5.87 | 300.0 | -285.8 | 394.2 | 0.00 ** | 11.86 | 20.3 | 30.4 | 59.6 | |
| NATIONAL BEN FRANKLIN INSURANCE CO OF IL | 0.00 | 0.00 | 0.0 | 0.0 | 0.00 * | 0.0 | 0.0 | 0.00 * | 251.2 | 1,424.2 | 4,625.4 | 0.00 ** | 0.00 ** | 205.4 | 172.0 | 374.3 | |
| NATIONAL CASUALTY COMPANY | 0.00 | -0.02 | 0.0 | -97.1 | 0.00 * | 0.0 | 15.7 | -100.00 | 0.0 | -490.4 | 49.6 | 0.00 ** | 2,453.55 | 5.2 | -396.2 | -138.5 | |
| NATIONAL FIRE INSURANCE COMPANY OF HARTF | 0.00 | 0.00 | 0.1 | 17.6 | -99.58 | 8.5 | 182.4 | -95.33 | 1,690.6 | -321.0 | 237.7 | 0.00 ** | 596.48 | 200.7 | 48.8 | 82.0 | |
| NATIONAL SURETY CORPORATION | 0.00 | 0.00 | 0.6 | 6.1 | -90.66 | 5.2 | 8.9 | -41.46 | 0.0 | 3.3 | 64.5 | 63.46 | 0.00 ** | 29.5 | 61.2 | 34.4 | |
| NATIONAL UNION FIRE INSURANCE CO OF PITT | 0.82 | 0.56 | 3,787.4 | 2,187.4 | 73.14 | 1,667.8 | 2,448.0 | -31.87 | 17,786.4 | 18,171.0 | 6,374.6 | 1,089.53 | 232.38 | 583.8 | 70.8 | 510.0 | |
| NATIONWIDE MUTUAL FIRE INSURANCE COMPANY | 0.00 | 0.00 | 0.0 | 0.0 | 0.00 * | 0.0 | 0.0 | 0.00 * | 0.0 | 0.0 | 0.0 | 0.00 ** | 0.00 ** | 0.0 | 0.0 | 0.0 | |
| NATIONWIDE MUTUAL INSURANCE COMPANY | 0.00 | 0.00 | 0.9 | 0.9 | 0.22 | 0.9 | 0.9 | 0.43 | 0.0 | -0.3 | 1.6 | 0.00 ** | 0.00 ** | 0.0 | -0.1 | 1.1 | |
| NATIONWIDE PROPERTY & CASUALTY INS CO | 0.00 | 0.00 | 2.0 | 0.00 * | 0.00 * | 1.3 | 0.00 * | 0.00 * | 0.0 | 0.3 | 0.3 | 23.37 | | 0.0 | 0.1 | 0.1 | |
| NCMIC INSURANCE COMPANY | 0.83 | 0.88 | 3,817.9 | 3,434.4 | 11.17 | 3,609.6 | 3,305.5 | 9.20 | 671.5 | 1,425.5 | 4,791.2 | 39.49 | 41.35 | 446.2 | 773.6 | 3,584.6 | |
| NORTH AMERICAN SPECIALTY INSURANCE CO | 0.00 | 0.49 | 10.7 | 1,933.4 | -99.44 | 10.7 | 1,955.4 | -99.45 | 220.1 | 802.2 | 1,737.2 | 7,468.21 | 0.00 ** | 77.7 | 415.4 | 519.0 | |
| NORTH RIVER INSURANCE COMPANY THE | 0.00 | 0.00 | 0.0 | 0.0 | 0.00 * | 0.0 | 0.0 | 0.00 * | 0.0 | -0.4 | 0.2 | 0.00 ** | 0.00 ** | 0.0 | -0.1 | 0.2 | |
| OHIC INSURANCE COMPANY | 0.92 | 0.96 | 4,242.2 | 3,755.9 | 12.95 | 3,817.4 | 3,906.3 | -2.28 | 9,322.4 | 6,758.2 | 12,949.2 | 177.04 | 54.28 | 805.4 | 2,580.8 | 1,775.4 | |
| OMS NATIONAL INSURANCE COMPANY, RRG | 0.24 | 0.22 | 1,114.5 | 866.8 | 28.58 | 946.1 | 828.6 | 14.18 | 0.0 | -47.6 | 608.5 | 0.00 ** | 32.14 | 213.9 | 276.2 | 204.7 | |

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

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

MEDICAL MALPRACTICE (\$000 omitted)

| COMPANY NAME | Market Share (%) ¹ | | Premiums | | | | | | Losses | | | Incurred Loss Ratio (%) ² | | Defense and Cost Containment Expenses | | |
|--|-------------------------------|------|--------------|----------|----------|-------------|----------|-----------|---------------|-------------|-----------|--------------------------------------|-----------|---------------------------------------|-------------|----------|
| | CY | PY | Written (\$) | | % Change | Earned (\$) | | Paid (\$) | Incurred (\$) | Unpaid (\$) | CY | PY | Paid (\$) | Incurred (\$) | Unpaid (\$) | |
| | | | CY | PY | | CY | PY | | | | | | | | | CY |
| ONEBEACON INSURANCE COMPANY | 0.00 | 0.00 | 0.0 | 14.9 | -100.00 | 2.3 | 15.3 | -84.65 | 0.0 | -81.5 | 0.0 | 0.00 ** | 186.89 | 0.0 | -33.6 | 0.0 |
| PACIFIC EMPLOYERS INSURANCE COMPANY | 0.00 | 0.00 | 0.0 | 0.0 | 0.00 * | 0.0 | 0.0 | 0.00 * | 0.0 | 66.2 | 414.7 | 0.00 ** | 0.00 ** | -3.6 | -35.3 | 74.3 |
| PACIFIC INDEMNITY COMPANY | 0.00 | 0.00 | 0.0 | 0.0 | 0.00 * | 0.0 | 0.0 | 0.00 * | 0.0 | -1,957.5 | 3,344.7 | 0.00 ** | 0.00 ** | 11.8 | -273.9 | 1,335.9 |
| PACO ASSURANCE COMPANY INC | 0.51 | 0.56 | 2,365.8 | 2,206.6 | 7.21 | 2,308.7 | 2,192.3 | 5.31 | 1,492.5 | 1,211.4 | 3,678.0 | 52.47 | 99.35 | 538.0 | 567.5 | 1,117.5 |
| PHARMACISTS MUTUAL INSURANCE COMPANY | 0.07 | 0.08 | 332.9 | 320.9 | 3.74 | 327.0 | 313.6 | 4.27 | 10.7 | 0.9 | 103.9 | 0.27 | 0.00 ** | -2.5 | -15.5 | 26.0 |
| PHYSICIANS INSURANCE COMPANY OF WI INC | 2.49 | 2.37 | 11,449.6 | 9,278.9 | 23.39 | 9,970.2 | 8,338.7 | 19.57 | 4,087.2 | 7,008.3 | 9,813.3 | 70.29 | 48.51 | 1,936.7 | 3,006.5 | 3,452.2 |
| PODIATRY INSURANCE CO OF AM (RRG) A MUT | 0.35 | 0.31 | 1,617.8 | 1,233.0 | 31.21 | 1,452.8 | 1,125.5 | 29.08 | 52.5 | 1,056.8 | 3,970.4 | 72.74 | 21.61 | 206.3 | 618.0 | 1,112.9 |
| POTOMAC INSURANCE COMPANY OF ILLINOIS | 0.00 | 0.00 | 0.0 | 0.0 | 0.00 * | 0.0 | 0.0 | 0.00 * | 0.0 | -104.6 | 0.0 | 0.00 ** | 0.00 ** | 0.0 | -43.2 | 0.0 |
| PREFERRED PROFESSIONAL INSURANCE COMPANY | 0.01 | 0.01 | 47.9 | 24.8 | 93.16 | 47.1 | 24.3 | 93.82 | 0.0 | 13.5 | 31.0 | 28.71 | 71.82 | 3.8 | 8.8 | 11.5 |
| PRINCETON INSURANCE COMPANY | 0.05 | 0.01 | 252.0 | 37.8 | 566.65 | 199.4 | 29.6 | 573.71 | 0.0 | 82.6 | 101.9 | 41.41 | 38.81 | 0.0 | 41.0 | 49.1 |
| PRONATIONAL CASUALTY COMPANY | 0.18 | | 820.5 | | 0.00 * | 76.4 | | 0.00 * | 0.0 | 33.6 | 33.6 | 44.00 | | 0.0 | 22.9 | 22.9 |
| PRONATIONAL INSURANCE COMPANY | 3.77 | 4.53 | 17,334.9 | 17,769.3 | -2.44 | 17,805.5 | 17,287.0 | 3.00 | 9,214.8 | 22,532.9 | 62,749.7 | 126.55 | 111.20 | 4,135.1 | 3,304.4 | 12,589.6 |
| ROCK RIVER INSURANCE COMPANY | 0.67 | | 3,087.5 | | 0.00 * | 598.2 | | 0.00 * | 0.0 | 345.3 | 345.3 | 57.73 | | 0.0 | 75.0 | 75.0 |
| SAFECO INSURANCE COMPANY OF AMERICA | 0.00 | | 0.0 | | 0.00 * | 0.0 | | 0.00 * | 0.0 | 0.0 | 0.0 | 0.00 ** | | 0.0 | 0.0 | 0.0 |
| SAFECO INSURANCE COMPANY OF ILLINOIS | 0.00 | | 0.0 | | 0.00 * | 0.0 | | 0.00 * | 0.0 | 0.4 | 0.4 | 0.00 ** | | 0.0 | 0.1 | 0.1 |
| SEA INSURANCE COMPANY OF AMERICA THE | 0.00 | 0.00 | 0.0 | 0.0 | 0.00 * | 0.0 | 0.0 | 0.00 * | 0.0 | 0.0 | 4.6 | 0.00 ** | 0.00 ** | 0.0 | 0.0 | 1.5 |
| SELECT INSURANCE COMPANY | 0.00 | 0.00 | 0.0 | 0.0 | 0.00 * | 0.0 | 0.0 | -100.00 | 0.0 | -1.3 | 3.5 | 0.00 ** | 8,490.48 | 0.0 | -1.3 | 0.3 |
| SPECIALTY SURPLUS INSURANCE COMPANY | 0.00 | 0.00 | 0.0 | 0.0 | 0.00 * | 0.0 | 0.0 | 0.00 * | 0.0 | 1.9 | 2.4 | 0.00 ** | 0.00 ** | 0.0 | 0.3 | 1.2 |
| ST PAUL FIRE & MARINE INSURANCE COMPANY | 4.73 | 7.22 | 21,773.5 | 28,312.5 | -23.10 | 33,358.5 | 27,931.5 | 19.43 | 167,963.2 | 198,428.4 | 306,232.8 | 594.84 | 240.51 | 7,887.4 | 10,721.5 | 31,447.5 |
| ST PAUL GUARDIAN INSURANCE COMPANY | 0.00 | 0.00 | 0.0 | 0.2 | -100.00 | 0.0 | 0.2 | -100.00 | 0.0 | -0.2 | 1.0 | 0.00 ** | 0.00 ** | 0.0 | 0.0 | 0.1 |
| ST PAUL MEDICAL LIABILITY INS CO | 0.08 | 0.37 | 348.5 | 1,467.2 | -76.25 | 385.0 | 1,681.1 | -77.09 | 4,101.0 | -412.7 | 6,000.1 | 0.00 ** | 345.62 | 666.8 | 51.9 | 1,089.2 |
| ST PAUL MERCURY INSURANCE COMPANY | 0.06 | 0.27 | 259.5 | 1,065.6 | -75.64 | 764.3 | 1,567.9 | -51.25 | 5,500.4 | -1,699.8 | 7,353.7 | 0.00 ** | 443.44 | 728.6 | -911.0 | 1,685.8 |
| TIG INDEMNITY COMPANY | 0.00 | 0.00 | 0.0 | 2.0 | -100.00 | 0.0 | 2.0 | -100.00 | 0.0 | 0.0 | 1.0 | 0.00 ** | 50.00 | 0.0 | 1.0 | 1.0 |
| TIG INSURANCE COMPANY | 2.21 | 0.66 | 10,174.9 | 2,601.2 | 291.16 | 8,234.5 | 2,718.7 | 202.89 | 2,087.8 | 9,340.1 | 10,124.5 | 113.43 | 30.51 | 347.0 | 1,469.0 | 1,831.4 |
| TRANSCONTINENTAL INSURANCE COMPANY | 0.00 | 0.00 | 0.0 | 0.0 | 0.00 * | 0.0 | -215.6 | 0.00 * | 0.0 | -1,252.7 | 217.7 | 0.00 ** | 0.00 ** | 0.0 | -508.4 | 100.0 |
| TRANSPORTATION INSURANCE COMPANY | 0.00 | 0.01 | -0.1 | 41.1 | -100.29 | -0.1 | 237.5 | -100.05 | 1,578.4 | 4,806.6 | 8,494.9 | 0.00 ** | 1,289.99 | 513.4 | 1,159.6 | 729.1 |
| TRAVELERS CASUALTY AND SURETY CO OF IL | 0.00 | 0.00 | 0.0 | 0.0 | 0.00 * | 0.0 | 0.0 | 0.00 * | 0.0 | 0.2 | 5.6 | 0.00 ** | 0.00 ** | 0.0 | -0.3 | 5.2 |
| TRAVELERS CASUALTY AND SURETY COMPANY | 0.00 | 0.00 | 0.0 | 0.0 | 0.00 * | 0.0 | 0.0 | 0.00 * | 0.0 | -10.1 | 15.8 | 0.00 ** | 0.00 ** | 0.0 | -5.3 | 3.2 |

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MEDICAL MALPRACTICE (\$000 omitted)

| COMPANY NAME | Market Share (%) ¹ | | Premiums | | | | | | Losses | | | Incurred Loss Ratio (%) ² | | Defense and Cost Containment Expenses | | | |
|--|-------------------------------|---------------|--------------------|--------------------|--------------|------------------------------------|--------------------|--------------|--------------------|--------------------|----------------------|--------------------------------------|---------------|---------------------------------------|--------------------|--------------------|--|
| | | | Written (\$) | | % Change | Earned (\$) | | Paid (\$) | Incurred (\$) | Unpaid (\$) | | | Paid (\$) | Incurred (\$) | Unpaid (\$) | | |
| | CY | PY | CY | PY | | CY | PY | % Change | CY | CY | CY | CY | PY | CY | CY | CY | |
| TRAVELERS INDEMNITY COMPANY THE | 0.00 | 0.00 | 0.0 | 0.0 | 0.00 * | 0.0 | 0.0 | 0.00 * | 0.0 | 1,745.5 | 2,532.7 | 0.00 ** | 0.00 ** | 15.9 | 191.8 | 261.9 | |
| TRAVELERS INDEMNITY COMPANY OF IL THE | 0.00 | 0.00 | 0.0 | 0.0 | 0.00 * | 0.0 | 0.0 | 0.00 * | 460.0 | 4.0 | 827.6 | 25,087.50 | 0.00 ** | 41.0 | 101.4 | 207.3 | |
| UNITED STATES FIDELITY & GUARANTY CO | 0.00 | 0.00 | 0.0 | 0.0 | 0.00 * | 0.0 | 0.0 | 0.00 * | 0.0 | -1.1 | 0.4 | 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 | -12.1 | 17.2 | 0.00 ** | 0.00 ** | 0.0 | -3.1 | 6.2 | |
| UNITED STATES LIABILITY INSURANCE CO | 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 | |
| VIGILANT INSURANCE COMPANY | 0.00 | 0.00 | 0.0 | 0.0 | 0.00 * | 0.0 | 0.0 | 0.00 * | 0.0 | 8.5 | 1,347.3 | 0.00 ** | 0.00 ** | 0.0 | 2.8 | 442.9 | |
| WESTCHESTER FIRE INSURANCE COMPANY | 0.00 | 0.00 | 0.0 | 0.0 | 0.00 * | 0.0 | 0.0 | 0.00 * | 0.0 | -0.7 | 0.6 | 0.00 ** | 0.00 ** | 0.0 | -0.2 | 0.2 | |
| WESTPORT INSURANCE CORPORATION | 0.03 | 0.03 | 130.0 | 103.8 | 25.15 | 121.0 | 957.8 | -87.37 | 4,669.4 | 1,757.4 | 4,988.3 | 1,452.76 | 201.37 | 520.6 | -466.4 | 998.4 | |
| ZURICH AMERICAN INSURANCE COMPANY | 0.19 | 0.60 | 861.6 | 2,371.1 | -63.66 | 1,014.2 | 2,134.6 | -52.49 | 535.0 | 592.8 | 4,958.8 | 58.45 | 99.53 | 877.5 | 884.5 | 681.9 | |
| TOTAL NUMBER OF COMPANIES THIS LINE: 121 | | | | | | \$000 not omitted from totals line | | | | | | | | | | | |
| Sum: | 100.00 | 100.00 | 460,246,839 | 384,022,139 | 19.85 | 438,798,703 | 353,028,545 | 24.30 | 483,428,127 | 685,410,645 | 1,482,747,275 | 156.20 | 101.41 | 103,051,530 | 130,331,807 | 344,763,461 | |

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

September 08, 2003