

ILLINOIS DEPARTMENT OF INSURANCE
MARKET SHARE REPORT - DECEMBER 31, 2008
DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 19)
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 (\$)			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	
ISMIE MUTUAL INSURANCE COMPANY	65.75	68.37	355,890.3	371,282.4	-4.15	363,913.9	370,710.5	-1.83	165,847.6	149,801.0	954,710.2	41.16	39.01	83,445.3	85,038.7	298,828.7	
AMERICAN PHYSICIANS ASSURANCE CORP	6.23	6.47	33,704.0	35,159.7	-4.14	34,660.5	39,223.0	-11.63	8,217.5	-2,401.5	151,465.0	0.00 **	28.81	8,653.3	12,172.1	40,962.3	
MEDICAL PROTECTIVE COMPANY THE	4.66	4.15	25,218.7	22,548.5	11.84	22,706.7	20,777.3	9.29	11,096.1	9,676.1	48,740.0	42.61	67.14	3,024.8	4,234.1	18,243.4	
PROASSURANCE CASUALTY COMPANY	3.33	3.66	17,999.3	19,898.0	-9.54	17,804.6	20,851.6	-14.61	14,823.9	7,212.8	60,180.1	40.51	23.94	7,111.3	3,889.4	40,120.1	
PROFESSIONAL LIABILITY INS CO OF AMERICA	3.17	4.35	17,165.8	23,606.7	-27.28	20,051.3	28,551.1	-29.77	2,185.0	10,802.0	16,543.0	53.87	3.12	3,637.4	6,684.4	3,404.0	
MEDICUS INSURANCE COMPANY	2.63	1.61	14,215.8	8,748.2	62.50	12,135.4	4,208.4	188.36	0.0	4,906.1	6,017.4	40.43	20.14	334.2	1,436.4	1,698.2	
MEDICAL ALLIANCE INSURANCE COMPANY	2.22	2.02	12,017.6	10,987.3	9.38	11,895.0	11,799.5	0.81	513.1	4,343.2	22,662.7	36.51	48.54	950.2	1,473.0	6,258.0	
AMERICAN CASUALTY COMPANY OF READING P	1.31	1.31	7,064.5	7,130.5	-0.93	7,092.7	6,793.9	4.40	656.4	4,651.1	11,629.5	65.58	41.09	835.0	1,638.5	4,000.1	
PODIATRY INSURANCE CO OF AMERICA	1.06	1.22	5,756.9	6,618.3	-13.02	5,985.4	6,536.5	-8.43	1,207.8	4,245.0	12,408.0	70.92	82.00	881.9	-910.4	1,950.9	
NATIONAL UNION FIRE INSURANCE CO OF PITT	1.03	0.79	5,555.5	4,296.4	29.31	4,518.3	4,485.8	0.72	1,730.9	3,433.7	13,395.6	76.00	65.54	1,095.7	1,583.6	2,320.4	
NCMIC INSURANCE COMPANY	0.89	0.90	4,838.4	4,908.0	-1.42	4,877.0	5,256.3	-7.22	1,862.0	506.6	6,095.2	10.39	28.87	1,236.5	1,065.9	4,312.0	
CONTINENTAL CASUALTY COMPANY	0.78	-1.69	4,200.7	-9,173.9	0.00 *	-472.8	-13,222.2	0.00*	3,794.4	-3,458.1	30,566.7	0.00 **	0.00 **	1,825.7	362.6	2,645.7	
DARWIN NATIONAL ASSURANCE COMPANY	0.65	0.67	3,515.8	3,661.7	-3.98	3,708.3	3,647.6	1.66	0.0	1,581.4	4,945.4	42.65	32.28	175.3	453.6	1,688.4	
CINCINNATI INSURANCE COMPANY THE	0.57	0.95	3,075.1	5,155.9	-40.36	3,721.9	5,293.0	-29.68	5,663.7	2,367.7	13,392.1	63.62	104.70	1,578.3	982.9	3,001.9	
CHICAGO INSURANCE COMPANY	0.57	0.68	3,059.7	3,694.5	-17.18	3,119.1	3,920.0	-20.43	7,410.6	1,153.7	7,983.0	36.99	33.62	1,483.7	992.1	1,830.9	
PROFESSIONAL SOLUTIONS INSURANCE COMPA	0.53	0.54	2,890.0	2,956.4	-2.25	2,815.5	3,432.9	-17.99	0.0	-286.1	3,375.8	0.00 **	0.00 **	181.4	144.0	1,036.6	
ACE AMERICAN INSURANCE COMPANY	0.48	0.43	2,596.4	2,340.0	10.96	2,515.3	2,281.0	10.27	791.0	284.9	3,985.9	11.33	96.30	264.3	453.0	1,256.8	
DOCTORS' COMPANY THE	0.47	0.44	2,531.2	2,410.2	5.02	2,553.4	2,975.1	-14.18	720.2	522.6	18,730.9	20.47	5.40	1,758.6	1,148.3	3,151.0	
GENERAL STAR NATIONAL INSURANCE COMPAN	0.45	0.39	2,462.6	2,097.2	17.43	2,422.9	925.6	161.75	0.0	1,093.0	1,566.0	45.11	50.88	34.9	428.9	552.0	
DOCTORS DIRECT INSURANCE INC	0.44	0.15	2,367.9	824.7	187.13	2,015.8	342.3	488.98	28.0	768.4	937.2	38.12	57.49	43.0	453.5	444.4	
PROASSURANCE WISCONSIN INSURANCE COMPA	0.41	0.65	2,193.2	3,551.5	-38.25	2,733.6	5,068.2	-46.06	2,739.9	25,909.6	43,135.1	947.83	1.82	3,750.9	8,468.1	14,182.5	
FIRST PROFESSIONALS INS CO INC	0.36		1,929.7		0.00 *	1,032.7		0.00*	0.0	413.1	413.1	40.00		5.4	206.5	201.1	
PREFERRED PROFESSIONAL INSURANCE COMPA	0.35	0.23	1,873.6	1,241.4	50.93	1,670.4	1,364.5	22.42	0.0	988.9	1,774.7	59.20	0.00 **	49.5	415.3	656.4	
OMS NATIONAL INSURANCE COMPANY, RRG	0.29	0.28	1,590.0	1,529.9	3.92	1,515.8	1,456.7	4.06	213.6	325.5	1,578.4	21.47	52.20	484.7	207.2	455.8	
MEDICAL LIABILITY ALLIANCE	0.19	0.14	1,036.6	766.2	35.29	1,036.0	709.9	45.94	0.0	-59.0	653.1	0.00 **	33.96	18.1	-31.0	55.9	
TOTAL NUMBER OF COMPANIES THIS LINE: 25						\$000 not omitted from totals line											
Sum:	98.79	98.75	534,749,043	536,239,395	-0.28	536,028,551	537,388,444	-0.25	229,501,510	228,781,750	1,436,883,984	42.68	40.31	122,859,447	132,990,807	453,257,612	

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