

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

IN ILLINOIS, BY INSURANCE CATEGORY

YEAR 2014

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ILLINOIS DEPARTMENT OF INSURANCE  
 MARKET SHARE REPORT - DECEMBER 31, 2014  
 DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 19)  
 PREMIUM WRITTEN IN ILLINOIS  
 TOP 25 COMPANIES

**FIRE(\$000 omitted)**

COMPANY NAME	Market Share (%) <sup>1</sup>		Premiums						Losses			Incurred		Defense and Cost Containment Expenses		
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) <sup>2</sup>		Paid(\$)	Incurred(\$)	Unpaid(\$)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
LEXINGTON INS CO	10.58	11.90	40,339.6	48,531.5	-16.88	41,970.6	48,889.4	-14.15	5,175.6	3,034.8	9,739.8	7.23	17.11	11.1	-129.4	292.2
STANDARD GUAR INS CO	5.36	2.78	20,426.1	11,321.5	80.42	18,898.9	3,118.0	506.13	4,256.5	8,218.4	4,534.6	43.49	27.66	0.0	-0.1	0.2
FOREMOST INS CO GRAND RAPIDS MI	4.85	4.08	18,497.3	16,646.0	11.12	16,648.5	16,382.9	1.62	11,459.0	11,783.7	1,765.1	70.78	64.83	121.9	125.7	29.6
WEST BEND MUT INS CO	3.97	3.50	15,138.6	14,285.3	5.97	14,574.0	13,893.6	4.90	7,728.2	7,326.3	1,302.0	50.27	28.43	36.5	66.5	184.9
FACTORY MUT INS CO	3.97	4.90	15,128.3	19,988.6	-24.32	13,938.4	21,101.5	-33.95	5,918.6	26,800.0	24,642.0	192.27	17.13	5.0	529.3	646.5
LIBERTY MUT FIRE INS CO	3.74	3.58	14,246.1	14,602.7	-2.44	14,615.3	13,231.0	10.46	10,007.1	11,529.3	4,681.1	78.88	29.48	221.1	573.3	548.6
AFFILIATED FM INS CO	3.63	3.39	13,832.7	13,832.6	0.00	13,822.3	13,258.4	4.25	2,890.7	4,139.8	2,527.0	29.95	15.76	0.6	31.1	42.1
ZURICH AMER INS CO	3.60	3.10	13,721.4	12,637.1	8.58	12,637.4	12,437.2	1.61	6,217.0	10,321.0	5,621.6	81.67	20.39	299.9	268.1	18.8
AUTO OWNERS INS CO	2.86	2.72	10,905.5	11,112.4	-1.86	11,046.4	11,151.4	-0.94	3,752.8	3,787.8	1,715.6	34.29	31.08	141.2	126.1	321.7
TRAVELERS IND CO	2.50	2.30	9,535.4	9,390.6	1.54	9,316.7	9,349.1	-0.35	6,267.1	8,369.2	2,968.3	89.83	0.00*	139.6	464.3	532.7
AMERICAN GUAR & LIAB INS	2.19	1.96	8,339.4	7,984.4	4.45	7,983.0	7,571.6	5.43	1,596.1	603.9	952.9	7.57	36.80	62.4	75.3	47.2
TRAVELERS PROP CAS CO OF AMER	2.03	1.96	7,745.5	7,975.9	-2.89	7,847.0	7,994.2	-1.84	4,876.0	7,679.7	4,080.7	97.87	0.00*	126.2	268.4	255.9
CINCINNATI INS CO	1.82	1.61	6,936.5	6,575.4	5.49	6,786.1	6,100.0	11.25	1,843.3	819.8	2,085.5	12.08	17.53	338.4	372.0	110.0
AMERICAN MODERN HOME INS CO	1.74	1.09	6,621.7	4,464.6	48.32	4,723.4	4,304.6	9.73	1,361.1	1,705.9	1,348.1	36.12	26.06	1.3	113.7	145.2
AXIS INS CO	1.72	1.20	6,556.8	4,888.8	34.12	4,720.0	4,552.3	3.68	13,721.7	4,030.4	3,741.2	85.39	0.00*	315.7	292.8	63.8
AMERICAN MODERN SELECT INS CO	1.63	1.22	6,200.5	4,955.5	25.12	5,578.1	4,274.2	30.51	2,655.8	2,755.2	1,291.2	49.39	81.63	54.0	57.0	6.3
ALLIANZ GLOBAL RISKS US INS CO	1.43	1.23	5,441.8	5,009.5	8.63	5,621.9	5,485.6	2.48	0.0	-245.4	288.1	0.00**	0.00*	11.6	-67.7	14.8
ASPEN SPECIALTY INS CO	1.14	0.26	4,336.5	1,049.7	313.11	2,269.5	978.5	131.92	0.0	479.8	815.2	21.14	0.00*	4.4	7.5	3.3
INSURANCE CO OF THE STATE OF PA	1.09	0.71	4,162.4	2,875.9	44.73	3,959.5	2,785.6	42.14	540.1	167.2	730.1	4.22	177.59	78.3	74.6	7.3
WESTPORT INS CORP	1.02	1.15	3,898.1	4,677.2	-16.66	4,534.9	3,957.1	14.60	863.0	617.5	248.4	13.62	0.00*	11.5	-7.0	18.7
CONTINENTAL CAS CO	0.98	0.92	3,729.2	3,761.4	-0.86	3,823.7	3,801.0	0.60	2,683.0	2,868.0	1,858.0	75.00	23.41	79.5	72.2	56.0
CHUBB CUSTOM INS CO	0.94	0.86	3,590.0	3,506.2	2.39	3,335.0	3,633.9	-8.23	1,432.6	1,114.7	450.0	33.42	18.77	23.0	17.0	14.7
MERRIMACK MUT FIRE INS CO	0.94	0.82	3,574.2	3,334.0	7.21	3,438.6	3,207.7	7.20	804.2	568.7	316.2	16.54	26.26	7.7	-4.6	11.1
XL INS AMER INC	0.88	2.04	3,373.5	8,337.0	-59.54	5,627.8	6,237.4	-9.77	372.7	480.9	554.9	8.55	0.09	9.4	11.6	27.3
GRANITE STATE INS CO	0.83	0.68	3,165.6	2,790.7	13.43	2,952.2	2,715.8	8.71	278.2	1,219.6	1,278.5	41.31	0.67	18.4	27.8	12.8
TOTAL NUMBER OF COMPANIES THIS LINE: 25																
						\$000 not omitted from totals line										
<b>Sum:</b>	<b>65.43</b>	<b>59.96</b>	<b>249,442,824</b>	<b>244,534,510</b>	<b>2.01</b>	<b>240,669,139</b>	<b>230,411,820</b>	<b>4.45</b>	<b>96,700,327</b>	<b>120,176,174</b>	<b>79,535,998</b>	<b>49.93</b>	<b>22.25</b>	<b>2,118,719</b>	<b>3,365,694</b>	<b>3,411,646</b>

CY: Current Year PY: Prior Year

This report contains all companies writing premium in Illinois which includes Licensed Companies, Surplus Lines and Risk Retention Groups.

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

Wednesday, May 27, 2015

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 DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 19)  
 PREMIUM WRITTEN IN ILLINOIS  
 TOP 25 COMPANIES

ALLIED LINES(\$000 omitted)

COMPANY NAME	Market Share (%) <sup>1</sup>		Premiums						Losses			Incurred		Defense and Cost Containment Expenses		
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) <sup>2</sup>		Paid(\$)	Incurred(\$)	Unpaid(\$)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
STANDARD GUAR INS CO	12.55	5.17	42,678.8	20,550.4	107.68	37,716.9	5,020.8	651.21	13,712.3	20,034.6	7,069.3	53.12	30.16	0.0	0.0	0.1
FACTORY MUT INS CO	12.29	11.76	41,794.7	46,731.2	-10.56	36,310.4	48,394.8	-24.97	6,370.4	786.3	7,739.5	2.17	40.98	2.9	13.5	13.9
LEXINGTON INS CO	6.99	6.94	23,754.4	27,553.8	-13.79	24,933.0	27,439.7	-9.14	19,119.8	12,711.2	21,042.5	50.98	51.28	385.1	495.9	315.6
ADM INS CO	4.11	3.79	13,986.3	15,056.3	-7.11	14,551.4	14,474.6	0.53	7,429.5	5,157.3	5,126.7	35.44	52.86	742.6	0.0	0.0
TRAVELERS IND CO	3.53	2.94	11,998.5	11,669.3	2.82	11,649.3	11,744.2	-0.81	9,888.1	9,890.2	13,435.0	84.90	82.06	190.1	-74.4	356.1
FOREMOST INS CO GRAND RAPIDS MI	3.05	1.93	10,354.9	7,662.0	35.15	8,717.0	3,705.5	135.24	134.7	83.9	33.8	0.96	3.58	0.0	-1.1	0.7
ZURICH AMER INS CO	2.99	2.23	10,182.6	8,857.3	14.96	9,322.2	8,515.1	9.48	1,931.3	2,686.3	1,836.6	28.82	11.00	70.5	100.0	70.7
WEST BEND MUT INS CO	2.98	2.44	10,149.2	9,680.0	4.85	9,824.6	9,311.3	5.51	10,163.0	9,924.9	1,537.5	101.02	60.23	44.3	23.4	62.3
AMERICAN GUAR & LIAB INS	2.34	1.78	7,961.8	7,087.3	12.34	7,595.6	6,949.1	9.30	4,187.2	3,924.5	719.9	51.67	28.24	90.6	88.5	17.1
AFFILIATED FM INS CO	2.11	1.84	7,190.4	7,315.9	-1.72	7,255.0	7,090.4	2.32	1,605.9	1,605.5	684.8	22.13	15.96	0.0	3.9	10.3
CINCINNATI INS CO	1.82	1.36	6,176.2	5,411.5	14.13	5,725.7	5,004.6	14.41	4,088.8	3,033.8	531.7	52.98	70.06	81.9	108.7	88.6
NATIONAL FIRE & MARINE INS CO	1.49	0.27	5,051.4	1,077.1	368.98	4,008.8	271.9	1,374.43	295.9	1,713.8	1,903.5	42.75	176.34	43.6	141.1	130.3
LIBERTY MUT FIRE INS CO	1.35	1.29	4,580.9	5,107.3	-10.31	4,913.5	4,811.7	2.11	1,616.6	1,885.2	937.6	38.37	26.27	14.4	39.9	64.4
FARMERS AUTOMOBILE INS ASSOC	1.32	1.13	4,499.6	4,470.0	0.66	4,494.5	4,581.3	-1.89	4,424.4	4,494.5	1,569.8	100.00	38.47	12.7	-61.0	120.9
AMERICAN MODERN HOME INS CO	1.32	0.73	4,493.8	2,883.8	55.83	3,254.9	2,740.8	18.76	2,611.0	2,995.6	792.2	92.03	56.00	0.4	5.5	9.3
TRAVELERS PROP CAS CO OF AMER	1.30	1.23	4,423.2	4,892.7	-9.60	4,621.3	5,093.2	-9.27	2,021.0	374.5	1,538.1	8.10	39.20	69.0	-35.3	69.7
CONTINENTAL CAS CO	1.05	1.43	3,577.8	5,689.2	-37.11	4,720.9	4,052.7	16.49	4,360.2	6,355.7	2,935.4	134.63	13.38	77.6	-981.0	-706.7
SELECTIVE INS CO OF SC	1.01	1.00	3,446.8	3,986.5	-13.54	3,786.2	3,971.7	-4.67	3,066.5	3,245.8	1,630.6	85.73	56.35	41.8	41.8	0.0
AMERICAN MODERN SELECT INS CO	0.98	0.65	3,344.8	2,599.5	28.67	3,001.1	2,219.4	35.22	1,693.5	1,645.0	269.7	54.81	50.96	4.5	4.4	2.3
ALLIANZ GLOBAL RISKS US INS CO	0.88	0.60	3,000.3	2,393.6	25.35	2,763.5	2,713.4	1.85	284.6	-381.2	128.6	0.00**	0.00*	20.7	-86.0	44.0
ACUITY A MUT INS CO	0.87	0.73	2,973.8	2,915.7	1.99	2,966.9	2,738.1	8.36	1,123.0	975.1	135.0	32.87	27.89	23.0	20.3	9.7
STATE AUTO PROP & CAS INS CO	0.83	0.71	2,812.5	2,812.3	0.01	2,813.9	2,818.4	-0.16	1,510.7	919.9	424.7	32.69	51.92	83.8	75.2	14.9
SELECTIVE INS CO OF AMER	0.79	0.61	2,674.2	2,415.8	10.70	2,678.6	2,066.9	29.60	1,512.0	1,323.2	259.8	49.40	69.26	14.5	14.5	0.0
ILLINOIS EMCASCO INS CO	0.77	0.61	2,604.2	2,405.9	8.24	2,545.4	2,238.6	13.71	1,205.1	1,196.6	95.3	47.01	65.29	0.0	0.0	0.5
XL INS AMER INC	0.71	0.61	2,398.8	2,432.2	-1.37	2,484.7	2,278.0	9.07	1,194.7	2,356.5	1,542.7	94.84	58.47	38.3	41.6	40.3
TOTAL NUMBER OF COMPANIES THIS LINE: 25																
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<b>Sum:</b>	<b>69.44</b>	<b>53.78</b>	<b>236,109,956</b>	<b>213,656,397</b>	<b>10.51</b>	<b>222,655,114</b>	<b>190,246,312</b>	<b>17.04</b>	<b>105,550,259</b>	<b>98,938,592</b>	<b>73,920,252</b>	<b>44.44</b>	<b>43.68</b>	<b>2,052,262</b>	<b>-20,718</b>	<b>735,096</b>

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**MULTIPLE PERIL CROP(\$000 omitted)**

COMPANY NAME	Market Share (%) <sup>1</sup>		Premiums						Losses			Incurred		Defense and Cost Containment Expenses		
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) <sup>2</sup>		Paid(\$)	Incurred(\$)	Unpaid(\$)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
GREAT AMER INS CO	18.21	18.00	120,042.3	146,026.0	-17.79	120,392.8	146,897.1	-18.04	85,904.3	97,573.2	67,629.4	81.05	190.51	776.1	746.0	1,257.4
RURAL COMM INS CO	16.44	15.72	108,353.7	127,545.7	-15.05	108,449.1	126,453.1	-14.24	47,823.1	48,521.6	16,448.6	44.74	229.66	0.0	0.0	0.0
COUNTRY MUT INS CO	12.91	12.67	85,111.7	102,796.8	-17.20	85,107.1	102,839.8	-17.24	58,761.7	29,628.0	18,500.6	34.81	43.19	0.0	0.0	0.0
ADM INS CO	9.54	10.10	62,904.2	81,970.3	-23.26	76,618.7	78,934.1	-2.93	72,297.9	63,388.4	6,856.8	82.73	379.58	0.0	0.0	0.0
NAU COUNTRY INS CO	8.28	8.28	54,572.2	67,131.8	-18.71	54,595.3	67,603.7	-19.24	47,259.4	39,748.3	29,677.3	72.81	90.72	21.0	21.0	0.0
CGB INS CO	6.89		45,429.2		0.00	44,608.3		0.00*	4,829.6	23,207.8	18,378.2	52.03		0.0	0.0	0.0
FARMERS MUT HAIL INS CO OF IA	5.11	5.10	33,679.8	41,403.7	-18.66	33,668.7	42,147.4	-20.12	22,600.2	13,412.9	14,340.2	39.84	0.00*	2.0	2.0	9.8
OCCIDENTAL FIRE & CAS CO OF NC	5.01	5.17	33,006.5	41,928.0	-21.28	33,006.5	41,928.0	-21.28	29,816.6	18,827.8	11,480.1	57.04	273.19	0.0	0.0	0.0
JOHN DEERE INS CO	4.06	4.58	26,749.1	37,152.0	-28.00	26,864.9	37,101.7	-27.59	19,030.3	11,739.7	11,402.8	43.70	108.93	0.0	0.0	0.0
PRODUCERS AGRICULTURE INS CO	3.93	3.34	25,875.3	27,115.5	-4.57	26,554.8	25,938.8	2.37	13,239.7	18,808.2	14,484.8	70.83	237.94	0.0	0.0	0.0
AGRI GEN INS CO	2.38	1.96	15,680.3	15,924.8	-1.53	16,419.6	16,807.3	-2.31	8,801.2	6,780.4	5,448.4	41.29	58.71	0.0	0.0	0.0
ACE PROP & CAS INS CO	2.16	2.42	14,252.9	19,669.8	-27.54	15,142.3	20,291.2	-25.38	7,037.5	4,600.0	2,994.3	30.38	36.95	0.0	0.0	0.0
AMERICAN AGRI BUSINESS INS CO	1.99	2.50	13,132.1	20,260.1	-35.18	13,155.0	20,416.9	-35.57	17,314.7	15,348.2	3,153.6	116.67	146.66	0.0	0.0	0.0
STARR IND & LIAB CO	1.49	0.45	9,817.6	3,634.1	170.15	10,405.0	3,046.7	241.52	4,685.1	6,654.0	4,909.8	63.95	96.53	0.0	450.4	777.2
EVEREST NATL INS CO	0.86	2.27	5,700.6	18,444.3	-69.09	6,768.3	18,068.1	-62.54	10,831.0	9,315.4	3,881.9	137.63	256.30	0.0	0.0	0.0
ATLANTIC SPECIALTY INS CO	0.46	0.01	3,043.7	54.5	5,483.92	2,886.0	17.4	16,524.46	429.6	838.9	428.3	29.07	110.00	0.0	0.0	0.0
STATE FARM FIRE & CAS CO	0.23	0.24	1,505.2	1,937.1	-22.30	1,516.0	1,939.6	-21.84	1,091.2	1,091.2	0.0	71.98	244.31	0.0	0.0	0.0
GUIDEONE SPECIALTY MUT INS CO	0.05	6.26	308.7	50,749.6	-99.39	1,161.5	51,351.2	-97.74	29,404.9	16,588.2	0.9	1,428.19	53.33	0.0	0.0	0.0
TECHNOLOGY INS CO INC	0.00		19.7		0.00	19.7		0.00*	0.0	20.0	20.0	101.76		0.0	0.0	0.0
CUMIS INS SOCIETY INC	0.00	0.87	8.6	7,023.8	-99.88	129.8	6,962.5	-98.14	2,587.8	827.0	490.8	637.16	167.56	0.0	0.0	0.0
WESTERN AGRIC INS CO	0.00	0.00	7.7	7.2	6.60	7.7	7.2	6.60	14.1	14.1	0.0	183.26	0.00	0.0	0.0	0.0
GREENWICH INS CO	0.00	0.00	6.0	0.0	0.00	6.0	-114.1	0.00*	-21.6	-86.0	0.0	0.00**	0.00*	0.0	0.0	0.0
STONINGTON INS CO	0.00	0.00	0.0	-32.2	0.00	0.0	-32.2	0.00*	0.5	0.5	0.0	3,016.67	0.00*	0.0	0.0	0.0
HARTFORD CAS INS CO	0.00	0.00	0.0	0.0	0.00	0.0	0.0	0.00*	0.0	0.0	7.0	0.00**	0.00*	0.0	0.0	0.0
GREAT AMER INS CO OF NY	0.00	0.00	0.0	5.3	-100.00	0.0	5.3	-100.00	0.0	351.6	351.6	0.00**	0.00*	0.0	23.4	28.3
TOTAL NUMBER OF COMPANIES THIS LINE: 25																
<b>Sum:</b>	<b>100.01</b>	<b>99.94</b>	<b>659,206,975</b>	<b>810,748,266</b>	<b>-18.69</b>	<b>677,483,063</b>	<b>808,610,835</b>	<b>-16.22</b>	<b>483,738,792</b>	<b>427,199,513</b>	<b>230,885,555</b>	<b>63.06</b>	<b>163.93</b>	<b>799,132</b>	<b>1,242,886</b>	<b>2,072,680</b>

\$000 not omitted from totals line

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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

Wednesday, May 27, 2015

ILLINOIS DEPARTMENT OF INSURANCE  
MARKET SHARE REPORT - DECEMBER 31, 2014  
DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 19)  
PREMIUM WRITTEN IN ILLINOIS  
TOP 25 COMPANIES

**FEDERAL FLOOD(\$000 omitted)**

COMPANY NAME	Market Share (%) <sup>1</sup>		Premiums						Losses			Incurred		Defense and Cost Containment Expenses			
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) <sup>2</sup>		Paid(\$)	Incurred(\$)	Unpaid(\$)	
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY	
HARTFORD INS CO OF THE MIDWEST	16.07	17.96	4,779.3	5,500.2	-13.11	4,683.5	5,340.1	-12.30	382.0	382.0	0.0	8.16	156.12	40.1	40.1	0.0	
ALLSTATE INS CO	15.61	15.37	4,642.5	4,706.7	-1.36	4,633.9	4,747.4	-2.39	990.8	-47.1	30.0	0.00 **	225.31	0.0	0.0	0.0	
AMERICAN BANKERS INS CO OF FL	14.03	6.94	4,173.5	2,126.1	96.30	3,276.8	1,825.1	79.54	758.3	771.8	431.7	23.55	116.28	0.0	0.0	0.0	
AUTO OWNERS INS CO	8.57	8.47	2,549.9	2,592.9	-1.66	2,550.0	2,441.8	4.43	546.5	531.0	295.2	20.82	221.61	39.7	-77.6	12.3	
SELECTIVE INS CO OF THE SOUTHEAST	7.48	6.87	2,224.4	2,105.1	5.67	2,159.7	1,916.7	12.68	307.9	251.0	154.8	11.62	307.54	27.9	25.8	5.1	
ILLINOIS FARMERS INS CO	7.34	7.10	2,183.2	2,175.9	0.34	2,175.5	2,090.2	4.08	358.8	273.2	154.7	12.56	268.37	40.6	40.6	0.0	
AMERICAN FAMILY MUT INS CO	6.93	6.56	2,061.2	2,008.9	2.60	2,022.4	2,015.6	0.34	232.2	330.0	740.9	16.32	341.58	40.5	42.7	28.2	
WRIGHT NATL FLOOD INS CO	6.11	5.73	1,816.6	1,756.0	3.45	1,793.1	1,652.0	8.54	580.9	212.2	44.0	11.83	178.94	0.0	0.0	0.0	
USAA GEN IND CO	4.09	3.79	1,216.0	1,160.5	4.78	1,189.8	1,052.7	13.02	116.0	-6.9	6.9	0.00 **	109.92	36.5	33.1	2.7	
NATIONWIDE MUT FIRE INS CO	1.90	2.23	564.8	681.7	-17.14	611.0	661.3	-7.60	73.0	41.4	89.1	6.77	172.21	0.0	0.2	3.6	
FOREMOST INS CO GRAND RAPIDS MI	1.52	1.36	451.4	417.3	8.16	424.5	406.4	4.44	0.0	0.0	12.2	0.00	83.08	1.2	1.2	0.0	
PHILADELPHIA IND INS CO	1.45	1.24	430.0	380.9	12.89	393.9	365.1	7.89	110.1	158.3	68.2	40.20	25.11	0.0	0.0	0.0	
LIBERTY MUT FIRE INS CO	1.39	1.33	412.2	408.3	0.95	408.5	402.3	1.55	34.4	-10.6	-1.5	0.00 **	171.41	2.8	2.8	0.0	
HOMESITE INS CO OF IL	1.29	1.06	384.3	324.6	18.36	383.5	139.1	175.63	87.2	87.2	0.0	22.73	86.33	0.0	0.0	0.0	
HARTFORD UNDERWRITERS INS CO	1.22	1.51	361.6	463.3	-21.94	342.9	451.8	-24.11	9.3	9.3	0.0	2.71	117.50	2.0	2.0	0.0	
METROPOLITAN PROP & CAS INS CO	1.12	0.96	331.8	294.1	12.82	311.9	305.4	2.14	42.4	42.4	60.0	13.60	206.42	3.9	3.9	0.0	
HARLEYSVILLE LAKE STATES INS CO	0.90	0.97	268.7	298.2	-9.90	274.1	281.8	-2.72	1.7	1.9	8.3	0.68	36.75	0.0	0.0	0.3	
WESTFIELD INS CO	0.53	0.44	157.2	133.4	17.79	157.2	133.4	17.79	252.4	252.4	0.0	160.56	360.50	16.7	16.7	0.0	
ROCKFORD MUT INS CO	0.50	0.31	148.2	94.9	56.24	123.7	43.1	187.35	3.1	3.1	0.0	2.49	0.00	0.0	0.0	0.0	
QBE INS CORP	0.45	0.41	133.0	124.4	6.84	139.2	122.9	13.24	35.3	13.4	51.4	9.59	130.65	0.0	-8.8	6.8	
RURAL COMM INS CO	0.33	0.26	97.5	80.0	22.00	97.5	80.0	22.00	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	
AMERICAN NATL PROP & CAS CO	0.30	0.27	88.5	83.3	6.19	89.2	85.2	4.78	0.0	0.0	0.0	0.00	177.40	0.0	0.0	0.0	
STATE AUTO PROP & CAS INS CO	0.29	0.20	86.1	62.7	37.35	70.9	62.4	13.54	0.0	0.0	0.0	0.00	173.66	0.0	0.0	0.0	
AMERICAN STRATEGIC INS CORP	0.25	0.20	74.1	61.7	20.08	64.6	23.7	172.31	7.3	-10.9	0.0	0.00 **	71.36	0.0	0.0	0.0	
NEW HAMPSHIRE INS CO	0.19	0.24	57.1	72.7	-21.41	57.1	72.8	-21.48	0.0	-1.9	6.9	0.00 **	48.85	0.0	0.0	0.1	
TOTAL NUMBER OF COMPANIES THIS LINE: 25						\$000 not omitted from totals line											
<b>Sum:</b>	<b>99.85</b>	<b>91.80</b>	<b>29,693,084</b>	<b>28,113,879</b>	<b>5.62</b>	<b>28,434,527</b>	<b>26,718,242</b>	<b>6.42</b>	<b>4,929,617</b>	<b>3,283,106</b>	<b>2,152,920</b>	<b>11.55</b>	<b>200.86</b>	<b>251,949</b>	<b>122,822</b>	<b>59,159</b>	

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ILLINOIS DEPARTMENT OF INSURANCE  
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 DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 19)  
 PREMIUM WRITTEN IN ILLINOIS  
 TOP 25 COMPANIES

**PRIVATE CROP(\$000 omitted)**

COMPANY NAME	Market Share (%) <sup>1</sup>		Premiums						Losses			Incurred		Defense and Cost Containment Expenses		
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) <sup>2</sup>		Paid(\$)	Incurred(\$)	Unpaid(\$)
	CY	PY	CY	PY	% Change	CY	PY	% Change				CY	CY			
COUNTRY MUT INS CO	19.50		17,019.8		0.00	17,019.8		0.00*	8,633.9	8,490.7	45.8	49.89		0.0	0.0	0.0
RURAL COMM INS CO	14.89		12,990.5		0.00	12,990.5		0.00*	13,775.1	15,963.6	4,630.8	122.89		0.0	0.0	0.0
FARMERS MUT HAIL INS CO OF IA	13.90		12,127.2		0.00	12,127.2		0.00*	13,465.3	13,502.8	48.1	111.34		3.7	1.2	0.0
GREAT AMER INS CO	10.80		9,426.2		0.00	9,426.2		0.00*	3,229.2	7,071.8	3,911.7	75.02		49.2	49.2	0.0
NAU COUNTRY INS CO	7.33		6,394.4		0.00	6,959.0		0.00*	7,652.9	13,877.2	6,539.6	199.41		0.0	0.0	0.0
OCCIDENTAL FIRE & CAS CO OF NC	7.05		6,150.4		0.00	6,150.4		0.00*	4,531.0	5,188.0	657.1	84.35		0.0	0.0	0.0
HUDSON INS CO	4.07		3,554.9		0.00	3,554.9		0.00*	114.8	5,133.0	5,018.2	144.39		0.0	0.0	0.0
GUIDEONE SPECIALTY MUT INS CO	3.80		3,316.9		0.00	3,316.9		0.00*	1,264.7	1,552.7	288.0	46.81		0.0	0.0	0.0
PRODUCERS AGRICULTURE INS CO	2.99		2,612.8		0.00	2,612.8		0.00*	2,392.8	2,522.3	590.7	96.54		0.0	0.0	0.0
EVEREST NATL INS CO	2.63		2,294.2		0.00	2,294.2		0.00*	1,770.4	4,142.2	2,381.8	180.55		69.7	69.7	0.0
GREAT AMER ALLIANCE INS CO	2.23		1,949.0		0.00	1,949.0		0.00*	536.3	536.3	0.0	27.52		0.0	0.0	0.0
JOHN DEERE INS CO	2.18		1,903.2		0.00	1,903.2		0.00*	1,034.6	1,148.8	177.9	60.36		0.0	0.0	0.0
STARR IND & LIAB CO	2.12		1,853.2		0.00	1,853.2		0.00*	948.2	1,106.9	158.7	59.73		0.0	185.3	185.3
AGRI GEN INS CO	2.12		1,846.9		0.00	1,846.9		0.00*	819.7	1,161.0	375.0	62.86		0.0	0.0	0.0
GRINNELL MUT REINS CO	1.70		1,487.8		0.00	1,487.8		0.00*	502.2	502.2	0.0	33.76		0.0	0.0	0.0
ACE PROP & CAS INS CO	1.28		1,114.8		0.00	1,114.8		0.00*	320.3	317.6	-47.0	28.49		0.0	0.0	0.0
AMERICAN AGRI BUSINESS INS CO	0.94		817.6		0.00	824.2		0.00*	683.4	850.5	340.4	103.19		13.9	13.6	2.5
STATE FARM FIRE & CAS CO	0.47		410.0		0.00	410.0		0.00*	120.7	120.7	0.0	29.43		0.0	0.0	0.0
TECHNOLOGY INS CO INC	0.01		6.2		0.00	6.2		0.00*	0.0	0.0	0.0	0.00		0.0	0.0	0.0
GUIDEONE MUT INS CO	-0.01		-12.0		0.00	-12.0		0.00*	4.5	-255.3	0.0	0.00**		0.0	0.0	0.0
TOTAL NUMBER OF COMPANIES THIS LINE: 20																
<b>Sum:</b>	<b>100.00</b>		<b>87,263,864</b>			<b>87,834,995</b>			<b>61,799,830</b>	<b>82,932,965</b>	<b>25,116,538</b>	<b>94.42</b>		<b>136,454</b>	<b>319,001</b>	<b>187,770</b>

\$000 not omitted from totals line

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 PREMIUM WRITTEN IN ILLINOIS  
 TOP 25 COMPANIES

**FARMOWNERS MULTIPLE PERIL(\$000 omitted)**

COMPANY NAME	Market Share (%) <sup>1</sup>		Premiums						Losses			Incurred		Defense and Cost Containment Expenses			
			Written (\$)		% Change	Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) <sup>2</sup>		Paid(\$)	Incurred(\$)	Unpaid(\$)	
	CY	PY	CY	PY		CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY
COUNTRY MUT INS CO	64.26	64.80	106,612.4	101,542.6	4.99	104,409.6	97,559.9	7.02	60,053.6	54,637.0	21,482.0	52.33	61.55	1,438.6	1,165.2	2,549.3	
STATE FARM FIRE & CAS CO	6.64	6.27	11,024.7	9,825.4	12.21	10,395.1	9,350.7	11.17	5,195.7	4,115.3	1,815.4	39.59	59.77	70.9	74.1	121.3	
AUTO OWNERS INS CO	5.71	5.53	9,469.3	8,668.6	9.24	9,178.9	8,241.9	11.37	7,069.5	5,295.2	2,144.2	57.69	86.09	122.3	-128.6	268.4	
HASTINGS MUT INS CO	2.61	2.43	4,337.4	3,800.4	14.13	4,083.2	3,568.2	14.43	2,881.6	2,496.0	885.5	61.13	56.71	51.9	-0.5	85.8	
NATIONWIDE AGRIBUSINESS INS CO	2.24	1.12	3,710.9	1,761.7	110.65	2,288.3	1,359.4	68.33	892.9	575.6	208.1	25.16	66.93	12.9	30.2	33.9	
ALLIED PROP & CAS INS CO	2.10	2.74	3,479.0	4,286.0	-18.83	4,265.7	4,237.6	0.66	2,352.5	2,231.5	824.0	52.31	61.13	92.6	100.0	103.9	
INDEMNITY INS CO OF NORTH AMER	1.93	1.97	3,196.3	3,081.6	3.72	3,176.0	2,951.1	7.62	1,355.0	1,481.7	1,596.4	46.65	22.49	122.4	3.2	137.1	
WESTFIELD INS CO	1.86	1.94	3,081.6	3,043.3	1.26	3,051.7	2,961.6	3.04	1,842.5	1,607.0	656.5	52.66	101.32	1.2	-8.2	23.0	
AMERICAN FAMILY MUT INS CO	1.56	1.50	2,580.2	2,346.3	9.97	2,495.8	2,247.9	11.03	1,721.9	1,459.6	567.0	58.48	65.16	1.4	-4.1	40.4	
ROCKFORD MUT INS CO	1.03	1.09	1,707.4	1,709.2	-0.11	1,687.3	1,599.7	5.48	685.9	1,080.6	778.0	64.04	84.15	37.3	91.8	118.4	
MOUNT CARROLL MUT FIRE INS CO	0.96	1.07	1,597.8	1,684.0	-5.12	1,627.5	1,618.6	0.55	584.1	595.1	176.7	36.57	46.41	0.0	0.0	0.0	
CONSOLIDATED INS CO	0.96	1.03	1,589.2	1,619.3	-1.86	1,613.5	1,592.8	1.30	408.1	192.6	13.8	11.94	29.27	2.0	11.5	82.9	
AMERICAN STATES INS CO	0.95	1.15	1,574.6	1,796.6	-12.36	1,659.6	1,804.8	-8.05	1,183.6	1,215.1	101.0	73.22	0.00*	20.3	43.4	97.3	
OWNERS INS CO	0.94	0.75	1,566.6	1,173.6	33.48	1,400.8	1,043.7	34.21	959.5	741.1	261.7	52.91	75.42	7.7	-22.6	32.8	
SECURA INS A MUT CO	0.68	0.31	1,131.7	479.1	136.21	678.3	430.4	57.61	130.8	239.4	136.6	35.30	65.26	9.9	20.0	22.1	
AMERICAN ECONOMY INS CO	0.66	0.61	1,101.9	958.2	14.99	1,029.8	891.3	15.54	742.6	727.3	53.3	70.63	22.39	10.0	22.7	47.8	
INDIANA INS CO	0.62	0.64	1,026.5	1,002.5	2.39	1,023.9	1,015.4	0.84	1,121.2	567.3	848.2	55.41	90.87	19.1	26.5	52.7	
TRAVELERS IND CO OF AMER	0.53	0.53	879.7	830.9	5.88	833.7	812.6	2.59	1,868.8	2,390.8	1,136.8	286.78	41.23	72.4	119.0	73.7	
STATE AUTOMOBILE MUT INS CO	0.50		829.9		0.00	866.0		0.00*	355.7	266.9	367.9	30.82		10.3	10.2	9.2	
TRAVELERS IND CO	0.46	0.56	765.7	882.8	-13.26	781.7	921.9	-15.20	370.1	475.1	398.1	60.77	57.63	33.3	46.3	40.9	
SHELTER MUT INS CO	0.33	0.33	543.7	523.7	3.83	525.8	498.3	5.54	239.7	187.0	41.9	35.56	47.82	0.7	-8.5	1.3	
GREAT AMER INS CO	0.23	0.35	382.7	546.7	-29.99	449.5	535.6	-16.07	908.0	817.4	61.5	181.85	22.20	32.7	20.7	10.8	
AMERICAN RELIABLE INS CO	0.21	0.21	347.3	331.1	4.88	336.4	319.0	5.44	135.6	102.9	25.3	30.58	0.00*	1.1	-0.8	5.4	
MADISON MUT INS CO	0.20	0.21	332.7	327.5	1.58	330.8	329.3	0.45	151.9	164.5	1.9	49.73	7.79	0.0	0.0	0.0	
GRANGE MUT CAS CO	0.18	0.24	306.9	377.1	-18.62	359.1	368.8	-2.63	61.9	243.8	269.4	67.89	76.01	5.4	4.4	12.3	
TOTAL NUMBER OF COMPANIES THIS LINE: 25																	
						\$000 not omitted from totals line											
<b>Sum:</b>	<b>98.35</b>	<b>97.38</b>	<b>163,176,075</b>	<b>152,598,247</b>	<b>6.93</b>	<b>158,547,887</b>	<b>146,260,409</b>	<b>8.40</b>	<b>93,272,596</b>	<b>83,905,869</b>	<b>34,851,260</b>	<b>52.92</b>	<b>61.13</b>	<b>2,176,468</b>	<b>1,616,051</b>	<b>3,970,850</b>	

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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

Wednesday, May 27, 2015



ILLINOIS DEPARTMENT OF INSURANCE  
MARKET SHARE REPORT - DECEMBER 31, 2014  
DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 19)  
PREMIUM WRITTEN IN ILLINOIS  
TOP 25 COMPANIES

**HOMEOWNERS MULTIPLE PERIL(\$000 omitted)**

COMPANY NAME	Market Share (%) <sup>1</sup>		Premiums						Losses			Incurred		Defense and Cost Containment Expenses		
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) <sup>2</sup>		Paid(\$)	Incurred(\$)	Unpaid(\$)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
STATE FARM FIRE & CAS CO	33.51	33.31	1,110,598.3	1,058,618.2	4.91	1,082,348.4	1,022,973.7	5.80	836,572.4	747,289.9	251,461.0	69.04	75.41	10,937.9	11,755.8	22,793.1
COUNTRY MUT INS CO	8.54	8.68	283,164.4	275,790.4	2.67	280,768.4	266,428.0	5.38	202,235.3	184,319.3	48,446.7	65.65	56.28	1,177.9	914.7	2,898.1
ALLSTATE IND CO	4.90	5.51	162,387.8	175,003.3	-7.21	169,174.3	184,083.4	-8.10	118,793.3	118,440.8	39,228.9	70.01	58.22	3,062.0	3,864.8	4,788.5
AMERICAN FAMILY MUT INS CO	4.60	4.56	152,527.0	145,070.8	5.14	148,810.6	143,650.6	3.59	125,861.8	112,832.2	42,653.7	75.82	76.57	759.0	1,414.9	3,818.7
FARMERS INS EXCH	3.58	3.41	118,593.9	108,462.0	9.34	113,283.5	103,202.0	9.77	99,947.0	102,832.9	27,664.2	90.77	72.43	1,016.4	577.0	1,247.9
ALLSTATE INS CO	3.21	3.58	106,296.8	113,679.6	-6.49	110,397.8	118,506.9	-6.84	64,452.1	65,271.9	20,474.1	59.12	46.98	1,309.6	1,208.6	1,947.3
ALLSTATE VEHICLE & PROP INS CO	2.16	1.27	71,547.9	40,461.8	76.83	55,001.8	25,810.9	113.10	40,076.2	43,127.4	7,985.9	78.41	67.50	378.0	578.9	443.7
SAFECO INS CO OF IL	1.93	1.96	63,899.7	62,152.0	2.81	63,170.9	57,937.1	9.03	44,039.6	38,772.7	13,171.6	61.38	70.06	1,058.9	350.8	570.8
ALLSTATE PROP & CAS INS CO	1.85	2.06	61,238.8	65,319.0	-6.25	63,544.9	66,764.4	-4.82	60,591.3	61,527.8	16,096.4	96.83	78.58	1,084.1	1,406.0	1,459.2
TRAVELERS HOME & MARINE INS CO	1.78	1.92	59,144.6	61,120.8	-3.23	60,198.6	62,691.6	-3.98	35,034.0	31,514.8	12,274.0	52.35	58.86	906.7	934.2	900.6
METROPOLITAN CAS INS CO	1.64	1.69	54,197.7	53,673.3	0.98	53,836.9	51,578.1	4.38	43,681.6	39,218.3	11,074.0	72.85	72.67	737.5	544.7	502.8
ILLINOIS FARMERS INS CO	1.48	1.66	49,143.6	52,893.1	-7.09	51,012.8	55,874.7	-8.70	36,764.2	35,690.8	11,140.1	69.96	52.31	417.4	-50.1	910.5
LIBERTY INS CORP	1.35	1.15	44,580.5	36,608.8	21.78	40,525.4	31,779.2	27.52	37,288.0	40,733.2	11,330.3	100.51	82.83	375.7	520.5	826.2
UNITED SERV AUTOMOBILE ASSN	1.23	1.24	40,902.1	39,497.9	3.56	40,379.7	38,111.1	5.95	33,365.1	32,151.1	7,758.4	79.62	58.72	277.7	419.4	612.3
MEMBERSELECT INS CO	1.20	1.21	39,741.2	38,364.3	3.59	39,083.2	38,470.3	1.59	31,755.3	26,612.5	8,666.1	68.09	95.55	390.1	-223.7	495.1
FARMERS AUTOMOBILE INS ASSOC	1.17	1.22	38,776.4	38,911.9	-0.35	38,822.9	39,697.9	-2.20	45,363.0	40,312.9	10,522.2	103.84	95.63	316.4	-57.3	679.0
LIBERTY MUT FIRE INS CO	1.04	1.18	34,608.0	37,471.2	-7.64	36,067.4	38,660.1	-6.71	24,074.5	24,790.1	9,655.4	68.73	55.38	393.5	289.2	1,321.7
ERIE INS CO	0.99	0.74	32,796.7	23,635.9	38.76	28,161.2	17,543.5	60.52	22,392.8	24,564.6	6,120.6	87.23	84.57	402.3	581.7	472.8
USAA CAS INS CO	0.96	0.96	31,674.9	30,645.4	3.36	31,144.6	29,430.3	5.82	26,950.4	27,409.8	5,692.7	88.01	56.67	292.6	293.8	460.6
CINCINNATI INS CO	0.93	0.93	30,866.8	29,474.2	4.72	30,367.9	28,191.4	7.72	25,570.0	20,830.9	9,936.7	68.59	88.17	860.5	888.6	585.6
ERIE INS EXCH	0.88	0.99	29,133.4	31,475.1	-7.44	30,478.6	32,242.6	-5.47	23,567.6	18,925.2	8,049.0	62.09	93.11	679.6	443.7	957.6
CITIZENS INS CO OF IL	0.81	0.69	26,714.4	21,786.2	22.62	23,853.4	20,008.9	19.21	20,109.8	18,394.0	4,217.7	77.11	76.79	179.1	200.7	358.4
AUTO OWNERS INS CO	0.78	0.83	25,750.3	26,252.4	-1.91	26,009.5	26,158.3	-0.57	17,244.9	12,530.0	4,937.2	48.17	89.49	381.4	-210.8	564.7
OWNERS INS CO	0.75	0.74	24,786.9	23,617.5	4.95	24,226.0	22,509.2	7.63	22,063.3	14,837.4	6,220.1	61.25	127.92	334.5	-522.4	720.3
CHUBB NATL INS CO	0.73	0.73	24,242.4	23,133.7	4.79	23,779.5	22,403.0	6.14	30,804.6	32,593.1	5,620.5	137.06	36.71	101.7	469.7	1,045.0
TOTAL NUMBER OF COMPANIES THIS LINE: 25																
						\$000 not omitted from totals line										
<b>Sum:</b>	<b>82.00</b>	<b>82.21</b>	<b>2,717,314,432</b>	<b>2,613,118,385</b>	<b>3.99</b>	<b>2,664,448,517</b>	<b>2,544,707,376</b>	<b>4.71</b>	<b>2,068,598,148</b>	<b>1,915,523,534</b>	<b>600,397,510</b>	<b>71.89</b>	<b>70.35</b>	<b>27,830,585</b>	<b>26,593,433</b>	<b>51,380,189</b>

CY: Current Year PY: Prior Year

This report contains all companies writing premium in Illinois which includes Licensed Companies, Surplus Lines and Risk Retention Groups.

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

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DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 19)  
PREMIUM WRITTEN IN ILLINOIS  
TOP 25 COMPANIES

**COMMERCIAL MULTIPLE PERIL (NON-LIABILITY PORTION)(\$000 omitted)**

COMPANY NAME	Market Share (%) <sup>1</sup>		Premiums						Losses			Incurred		Defense and Cost Containment Expenses		
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) <sup>2</sup>		Paid(\$)	Incurred(\$)	Unpaid(\$)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
STATE FARM FIRE & CAS CO	7.59	7.62	80,668.3	79,695.5	1.22	80,434.2	79,134.3	1.64	47,363.2	44,871.7	16,172.6	55.79	50.04	900.9	767.2	1,284.9
COUNTRY MUT INS CO	3.61	3.41	38,428.1	35,704.5	7.63	37,264.0	33,858.2	10.06	20,290.3	19,860.7	5,602.0	53.30	62.67	0.0	0.0	0.0
CINCINNATI INS CO	3.61	3.99	38,354.7	41,757.5	-8.15	39,942.9	41,294.2	-3.27	24,660.5	24,312.4	17,699.9	60.87	54.04	1,069.8	716.2	1,498.4
FEDERAL INS CO	3.26	4.58	34,634.9	47,887.7	-27.67	39,167.3	41,882.2	-6.48	14,501.8	13,048.5	9,381.1	33.31	26.97	26.5	-16.5	144.2
ERIE INS EXCH	2.55	2.29	27,061.6	23,924.4	13.11	25,176.5	21,865.1	15.14	30,588.9	33,913.0	13,946.7	134.70	85.06	586.9	937.2	675.1
AMERICAN FAMILY MUT INS CO	2.54	2.52	26,995.7	26,373.1	2.36	26,651.1	26,274.3	1.43	20,684.3	20,164.3	6,719.3	75.66	57.79	90.3	319.6	534.5
PEKIN INS CO	2.45	2.41	26,013.6	25,251.8	3.02	25,603.6	24,980.5	2.49	14,857.6	14,655.6	3,996.2	57.24	43.53	216.5	104.9	390.8
PHILADELPHIA IND INS CO	2.24	2.24	23,859.8	23,434.9	1.81	23,758.4	23,114.5	2.79	11,497.4	22,708.3	17,171.1	95.58	40.31	0.0	-0.7	54.4
TRAVELERS CAS INS CO OF AMER	2.24	2.19	23,798.8	22,926.1	3.81	23,473.9	23,196.9	1.19	9,880.3	9,412.5	4,086.1	40.10	32.93	318.6	268.9	302.0
TRAVELERS PROP CAS CO OF AMER	2.20	2.41	23,427.9	25,183.6	-6.97	23,992.0	24,856.3	-3.48	14,114.3	19,263.1	9,345.2	80.29	24.60	275.9	454.6	448.1
CHARTER OAK FIRE INS CO	2.02	1.77	21,506.8	18,552.3	15.93	20,025.3	19,356.6	3.45	6,043.1	5,036.9	3,897.2	25.15	24.83	133.5	69.2	267.9
ALLSTATE IND CO	2.01	1.92	21,356.8	20,141.0	6.04	20,693.4	19,657.5	5.27	11,287.5	10,874.6	1,888.4	52.55	43.53	284.7	295.6	125.7
HARTFORD FIRE IN CO	1.81	1.80	19,293.0	18,858.3	2.31	18,863.4	16,775.0	12.45	8,448.2	9,458.2	3,342.8	50.14	13.47	175.2	710.4	1,235.6
OWNERS INS CO	1.72	1.61	18,326.9	16,810.6	9.02	17,781.1	15,299.4	16.22	10,670.1	12,386.5	6,762.9	69.66	49.82	320.1	847.3	1,060.7
ACE AMER INS CO	1.72	1.53	18,307.0	15,977.0	14.58	18,316.4	15,652.8	17.02	4,628.7	4,352.3	6,517.2	23.76	0.00*	196.5	84.9	1,012.7
SENTINEL INS CO LTD	1.60	1.42	17,046.8	14,866.1	14.67	16,067.1	14,533.1	10.56	9,163.8	6,376.2	4,539.9	39.68	69.71	211.1	-470.6	1,484.1
CHURCH MUT INS CO	1.46	1.57	15,517.8	16,379.8	-5.26	16,211.5	16,556.4	-2.08	12,352.5	9,952.4	5,145.4	61.39	74.66	124.7	151.8	96.9
SOCIETY INS	1.45	1.38	15,413.3	14,440.5	6.74	14,876.0	13,682.7	8.72	7,018.2	6,292.6	265.3	42.30	33.30	60.2	45.1	9.1
HARTFORD CAS INS CO	1.45	1.65	15,391.4	17,273.6	-10.90	16,284.5	19,772.8	-17.64	5,009.2	-5,094.7	11,720.7	0.00**	108.77	2,136.2	-921.6	4,883.5
QBE INS CORP	1.40	0.96	14,876.1	10,092.0	47.41	14,429.0	6,248.7	130.91	6,975.8	9,766.8	5,237.1	67.69	18.77	365.2	745.2	666.0
ALLSTATE INS CO	1.39	1.39	14,783.1	14,503.9	1.92	14,531.7	14,345.6	1.30	11,576.5	12,308.7	5,965.9	84.70	55.36	199.4	226.0	238.4
WESTFIELD INS CO	1.27	1.21	13,464.1	12,667.6	6.29	13,236.9	12,288.4	7.72	11,916.2	11,218.4	2,944.2	84.75	36.41	143.5	181.1	222.7
ZURICH AMER INS CO	1.11	1.07	11,776.0	11,164.7	5.48	11,638.3	10,666.9	9.11	8,380.3	8,342.6	1,014.9	71.68	29.56	175.3	196.1	36.4
MID CENTURY INS CO	1.08	1.33	11,516.0	13,944.3	-17.41	13,039.5	13,228.3	-1.43	13,229.3	17,315.2	8,108.0	132.79	43.33	94.7	94.3	173.7
CHUBB CUSTOM INS CO	1.06	0.27	11,244.6	2,848.2	294.79	7,352.7	2,833.2	159.52	4,841.8	2,572.7	1,169.5	34.99	146.72	20.2	20.5	25.1
TOTAL NUMBER OF COMPANIES THIS LINE: 25																
<b>Sum:</b>	<b>54.84</b>	<b>54.54</b>	<b>583,063,014</b>	<b>570,658,714</b>	<b>2.17</b>	<b>578,810,457</b>	<b>551,353,967</b>	<b>4.98</b>	<b>339,979,931</b>	<b>343,369,425</b>	<b>172,639,679</b>	<b>59.32</b>	<b>47.07</b>	<b>8,126,095</b>	<b>5,826,896</b>	<b>16,870,692</b>

\$000 not omitted from totals line

CY: Current Year PY: Prior Year

This report contains all companies writing premium in Illinois which includes Licensed Companies, Surplus Lines and Risk Retention Groups.

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

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**COMMERCIAL MULTIPLE PERIL (LIABILITY PORTION)(\$000 omitted)**

COMPANY NAME	Market Share (%) <sup>1</sup>		Premiums						Losses			Incurred		Defense and Cost Containment Expenses		
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) <sup>2</sup>		Paid(\$)	Incurred(\$)	Unpaid(\$)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
PEKIN INS CO	5.29	5.47	32,798.9	31,483.9	4.18	32,464.9	30,736.2	5.62	11,624.2	10,796.0	35,177.2	33.25	37.27	3,649.0	3,801.3	15,220.0
STATE FARM FIRE & CAS CO	5.22	5.28	32,312.5	30,381.1	6.36	31,443.2	29,423.4	6.86	12,665.2	6,769.8	39,335.3	21.53	38.40	4,522.9	5,134.9	21,186.1
COUNTRY MUT INS CO	4.36	4.05	27,024.0	23,314.9	15.91	25,999.1	21,884.4	18.80	15,166.5	18,534.9	44,108.4	71.29	75.53	3,330.9	3,626.6	14,597.4
CINCINNATI INS CO	3.14	3.32	19,468.3	19,100.7	1.92	19,169.6	19,094.9	0.39	6,456.9	3,808.9	38,053.6	19.87	31.52	4,315.9	3,703.9	16,008.0
FEDERAL INS CO	3.14	3.18	19,429.6	18,316.4	6.08	18,072.2	18,221.3	-0.82	4,543.1	5,330.0	29,551.8	29.49	49.16	1,701.1	1,931.8	15,084.6
PHILADELPHIA IND INS CO	3.06	2.94	18,975.6	16,909.8	12.22	18,131.8	16,273.5	11.42	8,435.8	8,910.9	36,120.6	49.15	81.15	3,383.7	3,984.9	10,497.1
ERIE INS EXCH	2.99	2.66	18,517.6	15,311.8	20.94	16,842.8	13,957.3	20.67	4,925.7	7,207.1	16,940.4	42.79	53.04	1,680.7	2,797.5	6,805.1
WESTFIELD INS CO	2.64	2.65	16,352.2	15,279.8	7.02	15,829.2	15,138.9	4.56	5,172.3	7,817.5	26,961.2	49.39	46.73	3,241.5	3,852.9	9,635.0
AMERICAN FAMILY MUT INS CO	2.49	2.73	15,415.7	15,714.7	-1.90	15,481.4	15,945.9	-2.91	8,709.5	8,838.4	27,049.7	57.09	54.08	1,695.2	2,321.5	10,982.1
CHARTER OAK FIRE INS CO	2.28	2.32	14,099.7	13,347.8	5.63	13,830.0	13,832.6	-0.02	3,751.5	6,124.5	22,684.1	44.28	54.82	1,714.9	2,586.7	6,196.8
OWNERS INS CO	2.23	2.17	13,832.9	12,483.1	10.81	13,488.0	12,888.5	4.65	3,024.4	4,711.9	19,042.9	34.93	22.52	2,160.1	1,696.0	13,276.9
TRAVELERS PROP CAS CO OF AMER	2.00	2.26	12,387.4	13,026.6	-4.91	12,344.5	12,832.6	-3.80	4,759.1	2,264.0	22,870.3	18.34	0.00*	1,937.9	1,908.2	8,111.9
SENTINEL INS CO LTD	1.75	1.70	10,855.5	9,799.8	10.77	10,428.3	9,236.6	12.90	2,843.8	5,891.3	13,719.0	56.49	77.31	1,352.9	3,084.3	6,342.0
TRAVELERS CAS INS CO OF AMER	1.74	1.78	10,758.7	10,237.3	5.09	10,541.4	10,461.8	0.76	3,636.4	10,330.5	18,243.7	98.00	53.58	1,422.3	1,550.6	3,132.3
MID CENTURY INS CO	1.66	0.75	10,296.7	4,333.5	137.61	7,190.8	3,999.1	79.81	1,009.2	3,296.8	8,665.5	45.85	43.79	311.9	395.4	3,282.2
SOCIETY INS	1.34	1.36	8,331.0	7,833.3	6.35	8,030.9	7,421.0	8.22	5,116.4	6,978.9	13,747.7	86.90	79.84	2,286.9	3,105.2	5,311.5
GRANGE MUT CAS CO	1.28	1.33	7,928.0	7,645.5	3.69	7,606.4	7,487.6	1.59	2,360.4	5,169.6	11,949.9	67.96	49.83	919.6	1,331.0	4,163.7
OHIO SECURITY INS CO	1.28	1.04	7,921.1	5,991.7	32.20	7,207.4	3,968.4	81.62	948.4	3,657.7	5,175.8	50.75	43.42	385.7	1,214.7	1,600.3
TRUCK INS EXCH	1.21	0.77	7,504.7	4,419.3	69.82	5,938.7	4,777.3	24.31	3,346.1	1,342.4	9,930.6	22.61	32.80	533.8	-136.0	4,880.9
NATIONAL FIRE INS CO OF HARTFORD	1.18	1.48	7,325.9	8,515.4	-13.97	7,694.0	7,820.7	-1.62	3,051.0	6,318.8	16,845.0	82.13	74.98	2,384.7	1,884.4	4,433.0
ACUITY A MUT INS CO	1.18	1.12	7,309.9	6,475.6	12.88	7,324.5	5,910.8	23.92	2,425.1	1,972.5	8,783.2	26.93	41.52	925.1	1,751.4	4,100.3
FIRST NONPROFIT INS CO	1.17	1.42	7,271.2	8,185.3	-11.17	8,098.1	8,243.5	-1.76	4,007.2	2,993.2	8,351.6	36.96	86.45	1,425.0	2,380.5	3,948.7
TRAVELERS IND CO OF AMER	1.13	1.10	7,029.0	6,309.0	11.41	6,662.4	6,487.5	2.70	1,499.4	1,979.2	9,813.4	29.71	44.64	888.9	1,284.0	3,419.1
TRAVELERS IND CO OF CT	1.11	1.13	6,881.9	6,487.7	6.08	6,460.3	6,394.5	1.03	2,100.9	3,627.0	11,046.3	56.14	33.54	749.7	952.9	3,199.4
CITIZENS INS CO OF AMER	1.06	0.96	6,554.6	5,510.7	18.94	5,984.9	5,273.2	13.50	1,322.0	2,383.9	6,716.9	39.83	31.14	727.8	854.7	2,499.9
TOTAL NUMBER OF COMPANIES THIS LINE: 25																
						\$000 not omitted from totals line										
<b>Sum:</b>	<b>55.94</b>	<b>54.95</b>	<b>346,582,469</b>	<b>316,414,756</b>	<b>9.53</b>	<b>332,265,011</b>	<b>307,711,552</b>	<b>7.98</b>	<b>122,900,609</b>	<b>147,055,934</b>	<b>500,884,214</b>	<b>44.26</b>	<b>48.16</b>	<b>47,648,052</b>	<b>56,999,302</b>	<b>197,914,330</b>

CY: Current Year PY: Prior Year

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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

Wednesday, May 27, 2015

ILLINOIS DEPARTMENT OF INSURANCE  
MARKET SHARE REPORT - DECEMBER 31, 2014  
DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 19)  
PREMIUM WRITTEN IN ILLINOIS  
TOP 25 COMPANIES

**MORTGAGE GUARANTY(\$000 omitted)**

COMPANY NAME	Market Share (%) <sup>1</sup>		Premiums						Losses			Incurred		Defense and Cost Containment Expenses		
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) <sup>2</sup>		Paid(\$)	Incurred(\$)	Unpaid(\$)
	CY	PY	CY	PY	% Change	CY	PY	% Change				CY	CY			
RADIAN GUAR INC	26.02	26.55	53,847.2	55,894.5	-3.66	51,320.9	47,577.1	7.87	73,541.2	24,365.1	91,418.9	47.48	111.39	0.0	0.0	0.0
MORTGAGE GUAR INS CORP	19.66	18.60	40,692.5	39,155.8	3.92	39,109.9	38,981.3	0.33	92,928.4	22,570.2	164,232.1	57.71	146.44	398.6	-597.1	1,219.1
UNITED GUAR RESIDENTIAL INS CO	18.26	19.61	37,790.9	41,275.3	-8.44	35,605.2	35,447.6	0.44	50,633.4	22,570.5	60,533.9	63.39	137.74	114.0	-205.1	602.1
GENWORTH MORTGAGE INS CORP	16.58	14.48	34,326.9	30,484.6	12.60	31,816.2	29,412.0	8.17	48,141.1	21,196.9	71,273.5	66.62	105.46	0.0	0.0	0.0
PMI MORTGAGE INS CO	7.01	9.48	14,517.0	19,948.8	-27.23	14,709.1	20,334.4	-27.66	54,833.0	20,501.0	150,130.1	139.38	32.60	0.0	0.0	0.0
REPUBLIC MORTGAGE INS CO	5.89	6.77	12,201.4	14,249.1	-14.37	12,355.1	14,423.7	-14.34	84,060.1	14,229.6	46,095.9	115.17	102.09	1,234.6	541.8	267.1
ESSENT GUAR INC	4.99	3.12	10,335.0	6,562.4	57.49	8,521.2	4,915.4	73.36	0.0	309.1	586.0	3.63	5.56	2.2	6.7	8.8
ARCH MORTGAGE INS CO	1.29	1.29	2,665.4	2,718.2	-1.94	2,618.3	2,700.7	-3.05	2,852.4	2,172.6	3,251.0	82.98	86.70	0.0	0.0	0.0
NATIONAL MORTGAGE INS CORP	0.22	0.00	457.8	0.8	55,385.94	132.6	0.8	15,970.30	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
GENWORTH RESIDENTIAL MORTGAGE INS CO	0.07	0.09	145.0	183.8	-21.12	162.5	216.9	-25.07	1,177.0	716.3	849.9	440.73	349.89	0.0	0.0	0.0
ARCH MORTGAGE ASSUR CO	0.00	0.00	1.7	3.0	-44.43	1.7	3.0	-44.43	-2.0	-2.0	0.0	0.00**	0.00*	0.0	0.0	0.0
GENWORTH MORTGAGE INS CORP OF NC	0.00	0.00	0.2	0.2	-14.29	0.2	0.2	-24.27	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
MGIC IND CORP	0.00	0.02	0.1	38.9	-99.70	8.7	10.0	-12.92	0.0	-2.0	0.2	0.00**	0.00*	0.0	0.0	0.0
TOTAL NUMBER OF COMPANIES THIS LINE: 13						\$000 not omitted from totals line										
<b>Sum:</b>	<b>100.00</b>	<b>99.99</b>	<b>206,981,050</b>	<b>210,515,410</b>	<b>-1.68</b>	<b>196,361,528</b>	<b>194,023,115</b>	<b>1.21</b>	<b>408,164,626</b>	<b>128,627,288</b>	<b>588,371,460</b>	<b>65.51</b>	<b>110.63</b>	<b>1,749,381</b>	<b>-253,678</b>	<b>2,097,081</b>

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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

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 PREMIUM WRITTEN IN ILLINOIS  
 TOP 25 COMPANIES

OCEAN MARINE(\$000 omitted)

COMPANY NAME	Market Share (%) <sup>1</sup>		Premiums						Losses			Incurred		Defense and Cost Containment Expenses		
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) <sup>2</sup>		Paid(\$)	Incurred(\$)	Unpaid(\$)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
NATIONAL UNION FIRE INS CO OF PITTS	15.42	15.66	13,999.1	13,937.4	0.44	14,164.0	14,205.1	-0.29	5,522.6	2,111.9	2,638.3	14.91	37.28	9.1	-11.4	13.2
ZURICH AMER INS CO	11.77	10.80	10,680.5	9,612.6	11.11	10,020.1	9,718.2	3.11	7,043.3	9,405.2	7,616.6	93.86	59.75	23.0	3.1	249.9
AGCS MARINE INS CO	9.15	7.07	8,306.2	6,290.8	32.04	7,229.8	6,348.1	13.89	6,734.7	9,477.1	7,773.7	131.08	51.85	220.4	348.6	440.0
STARR IND & LIAB CO	8.79	7.28	7,975.6	6,478.4	23.11	7,216.2	5,979.5	20.68	3,321.6	2,139.5	4,688.1	29.65	76.42	546.5	730.1	582.5
TRAVELERS PROP CAS CO OF AMER	7.57	9.19	6,869.6	8,180.3	-16.02	7,591.3	7,819.9	-2.92	3,361.6	4,942.2	4,591.2	65.10	64.85	160.3	337.6	554.0
TOKIO MARINE AMER INS CO	6.78	6.04	6,153.4	5,375.1	14.48	6,154.0	4,679.2	31.52	4,530.0	4,858.3	868.9	78.95	44.44	33.8	21.9	72.3
CONTINENTAL INS CO	4.16	4.93	3,772.7	4,388.7	-14.04	3,817.3	3,918.3	-2.58	502.7	-3,843.1	10,552.8	0.00**	47.87	182.2	107.1	255.7
XL SPECIALTY INS CO	3.45	3.11	3,135.4	2,770.8	13.16	3,017.9	2,659.2	13.49	3,548.0	4,446.5	2,632.6	147.34	128.83	32.6	17.9	167.8
NAVIGATORS INS CO	3.45	2.50	3,134.5	2,223.9	40.95	2,880.3	1,809.9	59.14	156.4	1,047.1	2,205.5	36.35	122.54	3.4	40.6	99.8
FEDERAL INS CO	2.56	2.70	2,321.8	2,404.5	-3.44	2,264.7	2,562.7	-11.63	702.6	284.3	706.4	12.55	21.81	20.4	-51.8	105.4
MITSUI SUMITOMO INS CO OF AMER	2.37	2.81	2,154.4	2,504.6	-13.98	2,253.6	2,850.1	-20.93	1,863.9	1,268.9	3,403.4	56.31	74.76	0.0	-26.6	478.4
ATLANTIC SPECIALTY INS CO	2.13	2.96	1,937.5	2,635.4	-26.48	2,262.2	2,651.4	-14.68	701.9	614.8	768.6	27.18	25.41	9.3	9.3	0.0
NEW YORK MARINE & GEN INS CO	1.69	1.74	1,536.9	1,544.4	-0.49	1,553.5	1,501.1	3.49	486.8	431.1	703.9	27.75	16.63	82.7	59.5	462.1
GREAT AMER INS CO OF NY	1.55	1.99	1,407.1	1,771.1	-20.55	1,864.7	1,731.6	7.69	1,509.0	3,298.3	2,548.7	176.88	66.42	130.6	109.1	288.9
HARTFORD FIRE IN CO	1.51	1.51	1,367.7	1,345.6	1.64	1,366.7	1,405.8	-2.78	72.6	18.9	81.4	1.38	62.52	1.3	-66.8	26.3
LANCER INS CO	1.46	1.45	1,324.8	1,289.9	2.70	1,306.3	1,324.5	-1.38	111.7	146.7	222.2	11.23	6.49	35.0	36.9	31.1
ACE AMER INS CO	1.26	1.21	1,144.8	1,079.3	6.07	1,179.6	1,098.4	7.40	543.4	291.3	232.1	24.69	142.61	94.1	106.0	53.1
FOREMOST INS CO GRAND RAPIDS MI	1.10	1.08	995.3	957.0	4.00	969.0	937.1	3.40	600.6	591.7	69.5	61.06	43.49	3.7	3.5	1.6
RLI INS CO	1.05	1.11	956.5	991.4	-3.52	927.6	984.6	-5.79	471.4	344.6	1,189.3	37.15	150.74	-0.3	11.6	64.0
AFFILIATED FM INS CO	1.00	0.65	907.5	581.4	56.10	750.8	641.5	17.03	396.0	1,248.7	975.0	166.32	0.00*	6.4	20.4	15.1
LIBERTY MUT INS CO	0.90	0.89	814.2	787.9	3.34	777.2	728.2	6.73	-0.8	170.3	507.9	21.92	30.59	15.2	53.4	47.5
HANOVER INS CO	0.80	0.59	725.3	521.8	39.00	674.0	541.7	24.42	56.4	151.2	242.2	22.43	78.53	16.5	22.4	5.8
GREAT AMER INS CO	0.74	0.00	667.6	0.0	0.00	113.1	0.0	0.00*	0.0	22.5	39.5	19.89	0.00*	0.0	7.0	9.5
MARKEL AMER INS CO	0.73	1.01	663.2	903.1	-26.57	854.8	904.8	-5.52	99.9	1,404.4	1,720.0	164.29	0.00*	73.3	174.1	231.6
ENDURANCE AMER INS CO	0.72	0.41	653.2	365.3	78.82	584.9	71.3	720.34	0.0	114.6	152.7	19.60	53.44	5.4	16.2	14.9
TOTAL NUMBER OF COMPANIES THIS LINE: 25																
						\$000 not omitted from totals line										
<b>Sum:</b>	<b>92.11</b>	<b>88.70</b>	<b>83,604,565</b>	<b>78,940,776</b>	<b>5.91</b>	<b>81,793,781</b>	<b>77,072,200</b>	<b>6.13</b>	<b>42,336,243</b>	<b>44,986,959</b>	<b>57,130,493</b>	<b>55.00</b>	<b>55.57</b>	<b>1,704,792</b>	<b>2,079,826</b>	<b>4,270,369</b>

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PREMIUM WRITTEN IN ILLINOIS  
TOP 25 COMPANIES

**INLAND MARINE(\$000 omitted)**

COMPANY NAME	Market Share (%) <sup>1</sup>		Premiums						Losses			Incurred		Defense and Cost Containment Expenses		
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) <sup>2</sup>		Paid(\$)	Incurred(\$)	Unpaid(\$)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
CONTINENTAL CAS CO	13.42	11.86	94,605.0	74,762.7	26.54	96,905.9	78,905.7	22.81	52,263.5	57,538.8	9,507.3	59.38	35.57	32.5	13.9	36.1
LIBERTY MUT INS CO	11.42	12.67	80,496.9	79,884.7	0.77	80,144.6	80,152.7	-0.01	45,716.7	53,006.5	31,569.4	66.14	63.51	7.2	47.4	97.2
STATE FARM FIRE & CAS CO	6.32	7.02	44,540.7	44,293.0	0.56	44,352.3	44,099.3	0.57	17,777.6	16,450.8	4,222.8	37.09	39.01	311.2	370.0	577.7
FACTORY MUT INS CO	3.28	3.11	23,152.1	19,601.4	18.11	21,225.1	18,687.4	13.58	951.0	-1,074.6	506.9	0.00**	12.84	0.0	-8.7	8.0
TRAVELERS PROP CAS CO OF AMER	3.24	2.96	22,845.2	18,669.6	22.37	20,992.5	19,213.4	9.26	8,841.3	12,504.0	10,486.4	59.56	39.01	419.4	519.7	426.0
LEXINGTON INS CO	2.28	1.06	16,078.6	6,688.9	140.38	12,829.6	6,822.2	88.06	4,918.4	8,183.0	5,706.5	63.78	91.58	64.3	135.0	171.2
JEFFERSON INS CO	2.05	1.87	14,481.2	11,810.7	22.61	14,004.7	11,442.2	22.40	4,229.8	4,369.2	928.0	31.20	29.71	1.3	1.3	0.0
NATIONAL UNION FIRE INS CO OF PITTS	1.99	0.03	13,994.3	215.9	6,382.78	14,030.5	291.3	4,716.99	6,644.8	6,899.0	841.8	49.17	95.65	2.5	2.8	0.8
LIBERTY INS UNDERWRITERS INC	1.94	3.13	13,677.4	19,744.6	-30.73	13,685.7	19,769.1	-30.77	7,383.4	4,768.5	-5,359.8	34.84	67.85	0.0	4.9	0.0
AMERICAN BANKERS INS CO OF FL	1.70	0.61	12,007.8	3,876.3	209.77	12,034.1	3,905.5	208.14	14,697.1	14,829.8	205.1	123.23	79.84	0.0	0.0	0.1
ZURICH AMER INS CO	1.68	1.08	11,823.0	6,829.0	73.13	10,355.9	6,620.9	56.41	2,717.7	7,223.9	4,857.5	69.76	23.17	81.9	183.7	129.3
NATIONAL CAS CO	1.66	1.86	11,731.2	11,753.8	-0.19	11,280.4	11,226.1	0.48	7,205.9	7,075.0	1,094.6	62.72	64.08	6.7	3.2	5.6
CHUBB NATL INS CO	1.57	1.60	11,078.0	10,102.9	9.65	10,752.8	9,831.3	9.37	2,536.3	851.2	1,210.6	7.92	92.87	0.3	2.0	20.4
NEW HAMPSHIRE INS CO	1.53	1.74	10,759.3	10,997.3	-2.16	12,152.3	9,017.7	34.76	977.6	2,017.0	1,855.8	16.60	161.36	1.8	2.8	1.9
AGCS MARINE INS CO	1.49	1.18	10,480.9	7,459.1	40.51	9,168.1	7,455.9	22.96	4,411.1	4,165.5	2,360.2	45.44	27.50	138.9	30.9	101.0
GREAT NORTHERN INS CO	1.30	1.44	9,184.4	9,085.4	1.09	9,147.3	8,981.6	1.84	1,430.7	1,446.3	754.1	15.81	48.77	0.0	-0.4	10.5
VIRGINIA SURETY CO INC	1.28	1.48	9,038.4	9,303.3	-2.85	9,119.5	9,666.2	-5.66	1,225.2	1,371.9	3,977.3	15.04	0.00*	0.0	12.2	32.1
TRANSAMERICA CAS INS CO	1.22	1.22	8,611.8	7,718.6	11.57	8,680.2	7,796.6	11.33	5,436.0	5,615.6	1,304.9	64.69	59.61	0.0	0.0	0.0
HARTFORD FIRE IN CO	1.06	1.16	7,443.0	7,285.3	2.16	7,598.4	7,514.7	1.11	3,602.5	3,110.9	485.1	40.94	45.19	35.2	-116.3	88.2
ACE AMER INS CO	1.02	0.81	7,205.2	5,080.1	41.83	6,408.6	5,353.9	19.70	3,277.7	6,352.9	3,283.4	99.13	38.73	27.6	135.4	312.3
AMERICAN SECURITY INS CO	0.92	1.21	6,502.3	7,638.9	-14.88	6,502.3	7,638.9	-14.88	2,258.2	2,237.0	2.9	34.40	58.81	0.0	0.0	0.0
AIX SPECIALTY INS CO	0.92	0.93	6,462.2	5,867.2	10.14	6,462.2	5,867.9	10.13	1,854.9	1,668.6	113.1	25.82	32.02	71.1	80.6	23.1
CINCINNATI INS CO	0.85	0.85	5,992.1	5,365.9	11.67	5,471.8	4,905.2	11.55	2,646.9	1,436.5	473.1	26.25	82.88	40.4	70.8	90.1
NORTHLAND INS CO	0.82	0.73	5,810.8	4,594.8	26.46	5,372.2	4,093.9	31.23	1,845.5	1,785.0	718.2	33.23	40.64	30.1	31.7	58.3
UNITED STATES FIRE INS CO	0.82	0.60	5,807.3	3,781.2	53.58	5,807.1	3,781.2	53.58	3,038.8	3,740.0	2,119.6	64.40	73.79	0.2	0.1	0.0
TOTAL NUMBER OF COMPANIES THIS LINE: 25																
						\$000 not omitted from totals line										
<b>Sum:</b>	<b>65.81</b>	<b>62.23</b>	<b>463,809,279</b>	<b>392,410,744</b>	<b>18.19</b>	<b>454,484,443</b>	<b>393,040,710</b>	<b>15.63</b>	<b>207,888,890</b>	<b>227,572,368</b>	<b>83,224,928</b>	<b>50.07</b>	<b>49.65</b>	<b>1,272,581</b>	<b>1,522,943</b>	<b>2,189,881</b>

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**FINANCIAL GUARANTY(\$000 omitted)**

COMPANY NAME	Market Share (%) <sup>1</sup>		Premiums						Losses			Incurred		Defense and Cost Containment Expenses			
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) <sup>2</sup>		Paid(\$)	Incurred(\$)	Unpaid(\$)	
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY	
ASSURED GUAR MUNICIPAL CORP	65.64	39.54	8,844.7	3,286.7	169.11	12,015.7	19,942.9	-39.75	0.0	0.0	0.0	0.00	0.00	10.8	10.8	0.0	
AMBAC ASSUR CORP	19.22	41.86	2,590.3	3,479.0	-25.54	12,798.6	10,802.0	18.48	68,310.4	9,613.3	206,182.3	75.11	0.00*	3,951.5	1,499.1	12,251.6	
ASSURED GUAR CORP	9.10	11.32	1,226.8	940.7	30.41	2,643.4	2,653.1	-0.37	99.2	62.6	976.3	2.37	10.64	0.1	0.1	0.0	
BUILD AMER MUT ASSUR CO	4.04	2.80	544.9	232.6	134.32	20.6	0.1	18,313.39	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	
CIFG ASSUR N AMER INC	0.98	1.59	132.1	132.0	0.08	314.7	234.4	34.23	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	
FINANCIAL GUAR INS CO	0.58	0.97	77.6	80.5	-3.61	82.3	4,093.8	-97.99	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	
MUNICIPAL ASSUR COR	0.39		52.4		0.00	0.9		0.00*	0.0	0.0	0.0	0.00		0.0	0.0	0.0	
MBIA INS CORP	0.05	0.90	6.3	74.7	-91.59	8,087.6	9,396.6	-13.93	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	
RADIAN ASSET ASSUR INC	0.00	0.00	0.0	0.0	0.00	404.0	611.0	-33.88	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	
ACA FIN GUAR CORP	0.00	1.03	0.0	85.3	-100.00	751.2	644.5	16.55	1,042.7	24,141.1	23,098.5	3,213.76	0.00	328.3	476.3	490.0	
TRAVELERS IND CO	0.00	0.00	0.0	0.0	0.00	3.7	3.7	0.03	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	
FIREMANS FUND INS CO	0.00	0.00	0.0	0.0	0.00	14.5	0.0	0.00*	0.0	-0.5	0.5	0.00**	0.00*	0.0	0.0	0.0	
TRAVELERS CAS & SURETY CO	0.00	0.00	0.0	0.0	0.00	8.1	8.1	0.00	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	
BERKSHIRE HATHAWAY ASSUR CORP	0.00	0.00	0.0	0.0	0.00	101.9	101.9	-0.04	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	
SYNCORA GUAR INC	0.00	0.00	0.0	0.0	0.00	2,153.1	1,349.6	59.53	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	
NATIONAL PUBLIC FINANCE GUAR CORP	0.00	0.00	0.0	0.0	0.00	4,031.6	1,455.4	177.00	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	
CONTINENTAL CAS CO	0.00		0.0		0.00	0.0		0.00*	0.0	3.0	3.0	0.00**		0.0	0.0	0.0	
TOTAL NUMBER OF COMPANIES THIS LINE: 17						\$000 not omitted from totals line											
<b>Sum:</b>	<b>100.00</b>	<b>100.00</b>	<b>13,475,167</b>	<b>8,311,458</b>	<b>62.13</b>	<b>43,431,616</b>	<b>51,297,063</b>	<b>-15.33</b>	<b>69,452,237</b>	<b>33,819,525</b>	<b>230,260,546</b>	<b>77.87</b>	<b>-39.95</b>	<b>4,290,665</b>	<b>1,986,341</b>	<b>12,741,598</b>	

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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

Wednesday, May 27, 2015

ILLINOIS DEPARTMENT OF INSURANCE  
MARKET SHARE REPORT - DECEMBER 31, 2014  
DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 19)  
PREMIUM WRITTEN IN ILLINOIS  
TOP 25 COMPANIES

**MEDICAL PROFESSIONAL LIABILITY(\$000 omitted)**

COMPANY NAME	Market Share (%) <sup>1</sup>		Premiums						Losses			Incurred		Defense and Cost Containment Expenses			
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) <sup>2</sup>		Paid(\$)	Incurred(\$)	Unpaid(\$)	
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY	
ISMIE MUT INS CO	41.84	44.57	220,624.1	241,781.9	-8.75	233,956.8	254,603.7	-8.11	112,167.4	32,866.2	600,363.4	14.05	5.27	63,752.0	65,812.0	309,156.8	
DOCTORS CO AN INTERINS EXCH	5.23	5.43	27,603.0	29,453.9	-6.28	27,829.7	29,789.2	-6.58	-507.0	15,321.2	55,947.9	55.05	74.74	4,182.4	9,667.5	16,016.7	
LEXINGTON INS CO	5.06	4.08	26,708.7	22,114.5	20.77	25,496.5	23,544.5	8.29	14,802.2	18,084.8	65,806.8	70.93	34.16	3,944.4	2,783.6	8,539.0	
MEDICAL PROTECTIVE CO	4.17	4.36	21,988.3	23,659.9	-7.06	23,054.6	24,973.5	-7.68	3,703.0	5,163.5	63,257.5	22.40	25.69	5,546.1	10,850.8	22,000.6	
NORCAL MUT INS CO	3.39		17,854.4		0.00	7,037.0		0.00*	0.0	3,463.8	3,463.8	49.22		38.3	1,834.2	1,795.9	
PROASSURANCE CAS CO	3.22	3.11	16,973.0	16,899.7	0.43	17,200.2	16,274.8	5.69	2,034.7	-6,771.5	60,052.3	0.00**	9.93	4,188.3	-845.3	41,978.6	
MEDICAL ALLIANCE INS CO	2.34	2.06	12,359.5	11,197.9	10.37	12,164.6	11,417.0	6.55	6,837.0	6,208.1	26,419.3	51.03	32.22	2,427.0	2,955.8	11,505.1	
IRONSHORE SPECIALTY INS CO	2.28	2.21	12,024.4	11,998.3	0.22	13,468.7	12,772.6	5.45	2,688.5	5,916.7	23,474.9	43.93	88.07	854.6	913.0	2,506.5	
PROFESSIONAL SOLUTIONS INS CO	2.07	2.00	10,889.8	10,849.5	0.37	11,027.6	9,975.0	10.55	1,601.3	2,948.1	12,470.4	26.73	41.03	1,834.2	2,169.5	3,366.0	
COLUMBIA CAS CO	1.53	1.32	8,089.6	7,139.5	13.31	7,689.2	7,696.2	-0.09	2,822.4	16,526.4	28,739.7	214.93	63.36	1,016.7	992.6	1,613.3	
HOMELAND INS CO OF NY	1.35	1.33	7,128.5	7,221.0	-1.28	6,620.8	6,624.1	-0.05	4,836.1	5,464.1	10,852.6	82.53	52.97	954.3	1,867.7	1,617.1	
PREFERRED PROFESSIONAL INS CO	1.26	1.39	6,643.1	7,526.8	-11.74	6,892.3	7,460.6	-7.62	1,850.0	6,467.6	16,225.0	93.84	26.83	1,067.2	3,074.4	6,627.1	
STEADFAST INS CO	1.24	1.25	6,540.9	6,773.9	-3.44	6,789.3	6,992.1	-2.90	4,402.0	1,224.0	9,728.6	18.03	0.00*	388.4	-112.9	1,733.5	
PODIATRY INS CO OF AMER	1.22	1.15	6,439.5	6,242.0	3.16	6,478.9	6,429.5	0.77	4,943.9	2,795.8	10,957.6	43.15	0.00*	2,032.2	2,090.0	2,747.2	
ESSEX INS CO	1.18	1.27	6,241.8	6,881.3	-9.29	5,934.2	7,019.5	-15.46	6,076.1	4,082.6	11,012.7	68.80	66.32	195.3	-139.3	1,196.4	
AMERICAN CAS CO OF READING PA	1.17	1.13	6,152.9	6,110.5	0.69	6,174.9	6,048.2	2.09	1,180.5	1,555.3	12,107.9	25.19	25.55	950.4	841.5	3,518.5	
OPHTHALMIC MUT INS CO RRG	1.02	0.99	5,382.4	5,397.3	-0.28	5,427.2	5,392.7	0.64	1,092.5	-819.1	6,014.1	0.00**	2.32	842.6	229.9	1,910.6	
ALLIED WORLD SURPLUS LINES INS CO	1.00	2.13	5,249.7	11,540.8	-54.51	6,458.9	10,558.1	-38.83	3,610.0	3,446.6	19,196.2	53.36	53.91	731.3	816.6	4,373.3	
GALEN INS CO	0.99	0.63	5,228.5	3,416.3	53.04	4,627.8	2,984.7	55.05	1,010.0	2,400.5	3,829.2	51.87	1.98	592.6	747.6	541.9	
HEALTH CARE INDUSTRY LIAB RECIP INS	0.93	0.90	4,880.9	4,889.9	-0.18	4,799.5	3,947.7	21.58	3,344.8	2,569.2	4,981.0	53.53	59.54	1,171.1	1,101.1	2,550.0	
NCMIC INS CO	0.90	0.89	4,755.1	4,843.6	-1.83	4,802.0	4,852.6	-1.04	1,607.5	182.2	9,253.6	3.79	64.43	632.0	366.4	3,933.6	
DOCTORS DIRECT INS INC	0.86	0.73	4,543.2	3,970.2	14.43	4,604.4	3,653.4	26.03	700.0	1,737.5	4,463.6	37.74	45.55	1,137.6	1,413.9	2,045.6	
MEDICUS INS CO	0.85	3.64	4,468.7	19,724.8	-77.34	15,655.2	18,992.1	-17.57	3,935.0	9,434.0	32,597.7	60.26	48.62	5,421.7	5,202.8	10,432.3	
NATIONAL FIRE & MARINE INS CO	0.69	0.24	3,656.9	1,288.7	183.77	2,978.9	1,550.5	92.13	300.0	2,201.1	8,818.8	73.89	85.89	329.7	776.8	1,672.3	
NATIONAL UNION FIRE INS CO OF PITTS	0.63	0.38	3,316.4	2,050.7	61.72	2,923.1	2,964.9	-1.41	2,911.4	-48.0	7,413.4	0.00**	0.00*	1,188.6	675.1	1,446.6	
TOTAL NUMBER OF COMPANIES THIS LINE: 25						\$000 not omitted from totals line											
<b>Sum:</b>	<b>86.42</b>	<b>87.18</b>	<b>455,743,466</b>	<b>472,972,835</b>	<b>-3.64</b>	<b>470,092,364</b>	<b>486,517,234</b>	<b>-3.38</b>	<b>187,949,634</b>	<b>142,420,561</b>	<b>1,107,447,894</b>	<b>30.30</b>	<b>22.30</b>	<b>105,418,960</b>	<b>116,085,337</b>	<b>464,824,383</b>	

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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

Wednesday, May 27, 2015



ILLINOIS DEPARTMENT OF INSURANCE  
 MARKET SHARE REPORT - DECEMBER 31, 2014  
 DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 19)  
 PREMIUM WRITTEN IN ILLINOIS  
 TOP 25 COMPANIES

**EARTHQUAKE(\$000 omitted)**

COMPANY NAME	Market Share (%) <sup>1</sup>		Premiums						Losses			Incurred		Defense and Cost Containment Expenses			
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) <sup>2</sup>		Paid(\$)	Incurred(\$)	Unpaid(\$)	
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY	
STATE FARM FIRE & CAS CO	31.97	32.85	21,452.3	20,896.1	2.66	21,106.6	20,732.8	1.80	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	
TRAVELERS IND CO	5.54	5.55	3,715.7	3,532.4	5.19	3,587.2	3,478.3	3.13	0.0	110.0	118.2	3.07	0.00*	0.0	0.0	0.4	
LEXINGTON INS CO	4.03	5.19	2,706.1	3,301.5	-18.03	2,939.6	3,324.3	-11.57	0.0	-2.8	0.0	0.00**	0.07	0.0	0.0	0.0	
NATIONAL FIRE & MARINE INS CO	3.74	1.76	2,509.0	1,121.5	123.72	2,077.7	296.3	601.22	0.0	102.8	308.1	4.95	69.28	0.0	11.4	34.2	
EMPIRE IND INS CO	2.57	-0.17	1,724.1	-106.1	0.00	1,443.2	-52.7	0.00*	0.0	0.0	0.0	0.00	0.00*	0.0	0.0	0.0	
OWNERS INS CO	2.53	2.26	1,699.2	1,437.4	18.21	1,555.1	1,433.0	8.52	0.0	-0.2	0.0	0.00**	0.02	0.0	0.0	0.0	
AUTO OWNERS INS CO	2.00	1.81	1,338.7	1,151.7	16.24	1,240.6	1,199.8	3.41	0.0	-0.2	0.0	0.00**	0.01	0.0	0.0	0.0	
LIBERTY MUT FIRE INS CO	1.93	2.09	1,293.5	1,328.2	-2.61	1,289.3	1,235.1	4.39	0.0	0.0	0.0	0.00	0.00	0.0	-0.2	0.0	
GRINNELL MUT REINS CO	1.86	1.98	1,250.7	1,262.8	-0.96	1,253.6	1,232.8	1.69	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	
TRAVELERS PROP CAS CO OF AMER	1.67	2.01	1,117.7	1,275.8	-12.39	1,196.8	1,343.6	-10.92	0.0	38.6	42.4	3.23	0.00*	0.0	0.0	0.2	
ZURICH AMER INS CO	1.49	1.06	996.8	671.4	48.47	784.9	685.6	14.49	0.0	-24.6	-10.0	0.00**	0.00*	0.0	0.0	0.0	
UNITED SERV AUTOMOBILE ASSN	1.48	1.54	994.1	981.4	1.29	990.4	972.9	1.80	0.0	7.1	14.2	0.72	0.00*	0.0	-0.3	0.2	
STATE AUTO PROP & CAS INS CO	1.31	1.17	877.4	742.4	18.18	807.1	710.5	13.61	0.0	-30.0	0.0	0.00**	0.00	0.1	0.1	0.0	
ALLIANZ GLOBAL RISKS US INS CO	1.22	1.02	818.0	646.1	26.60	763.1	790.2	-3.43	0.0	-7.1	79.0	0.00**	0.00*	0.0	-8.5	6.7	
XL INS AMER INC	1.13	1.07	756.0	681.6	10.91	749.3	604.1	24.04	0.0	35.7	67.7	4.76	0.00*	0.0	1.9	3.6	
WEST BEND MUT INS CO	1.12	1.11	753.4	705.8	6.74	708.9	631.0	12.35	63.0	78.0	15.0	11.00	0.20	1.4	1.4	0.0	
ARCH SPECIALTY INS CO	1.07	2.29	716.8	1,455.1	-50.74	911.0	1,609.6	-43.41	0.0	0.0	0.0	0.00	0.00	-0.5	-0.5	0.0	
ROCKFORD MUT INS CO	1.03	1.08	687.9	689.6	-0.25	678.6	689.3	-1.55	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	
AXIS INS CO	1.01	0.96	677.6	612.9	10.56	580.0	490.1	18.35	0.0	-10.3	115.2	0.00**	0.00*	0.0	-0.2	2.5	
AMERICAN GUAR & LIAB INS	1.00	0.84	670.8	532.9	25.88	608.2	960.0	-36.65	0.0	-21.5	-8.6	0.00**	2.05	0.0	0.0	0.0	
SAFECO INS CO OF IL	0.97	1.03	648.6	653.4	-0.74	650.5	609.6	6.72	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	
ACE AMER INS CO	0.95	0.80	638.9	511.5	24.91	505.3	501.0	0.86	0.0	0.0	0.0	0.00	0.00*	0.0	0.0	0.0	
AMERICAN FAMILY MUT INS CO	0.94	0.97	630.4	616.2	2.30	619.7	616.2	0.57	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	
WESTPORT INS CORP	0.91	1.15	611.4	730.7	-16.33	621.9	867.8	-28.33	0.0	0.0	0.0	0.00**	0.00	0.0	0.0	0.0	
RSUI IND CO	0.89	0.86	597.1	545.4	9.48	564.2	547.9	2.97	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	
TOTAL NUMBER OF COMPANIES THIS LINE: 25						\$000 not omitted from totals line											
<b>Sum:</b>	<b>74.35</b>	<b>72.27</b>	<b>49,882,393</b>	<b>45,978,042</b>	<b>8.49</b>	<b>48,232,925</b>	<b>45,508,897</b>	<b>5.99</b>	<b>62,992</b>	<b>275,417</b>	<b>741,200</b>	<b>0.57</b>	<b>-6.34</b>	<b>988</b>	<b>5,150</b>	<b>47,705</b>	

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PREMIUM WRITTEN IN ILLINOIS  
TOP 25 COMPANIES

**GROUP ACCIDENT AND HEALTH(\$000 omitted)**

COMPANY NAME	Market Share (%) <sup>1</sup>		Premiums						Losses			Incurred		Defense and Cost Containment Expenses		
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) <sup>2</sup>		Paid(\$)	Incurred(\$)	Unpaid(\$)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
NATIONAL UNION FIRE INS CO OF PITTS	18.37	28.06	30,844.7	53,639.5	-42.50	30,697.0	53,558.3	-42.68	20,994.8	16,280.4	9,707.5	53.04	50.71	123.8	28.1	48.5
ZURICH AMER INS CO	18.27	14.98	30,672.3	28,630.8	7.13	31,343.8	29,665.3	5.66	11,764.3	12,271.2	17,083.5	39.15	55.92	698.1	747.6	397.7
FEDERATED MUT INS CO	11.50	9.39	19,314.4	17,941.5	7.65	19,314.4	17,941.5	7.65	15,868.2	15,635.9	2,667.4	80.95	81.36	436.4	433.6	30.2
STATE FARM MUT AUTO INS CO	9.19	10.44	15,426.3	19,951.4	-22.68	15,426.3	19,951.4	-22.68	19,180.0	18,385.9	3,365.4	119.19	117.12	0.0	-12.8	47.8
ACE AMER INS CO	6.80	5.40	11,425.1	10,318.5	10.72	11,324.0	11,288.4	0.32	4,480.7	4,170.9	3,382.3	36.83	23.29	63.0	-13.4	-17.2
CONTINENTAL CAS CO	5.92	5.24	9,945.2	10,022.9	-0.78	-7,873.0	-8,384.0	0.00*	7,028.5	6,498.1	17,134.6	0.00**	0.00*	0.0	0.0	0.0
UNITED STATES FIRE INS CO	4.39	3.08	7,367.9	5,892.0	25.05	7,367.9	5,892.0	25.05	5,020.8	5,440.3	3,696.6	73.84	88.65	146.9	146.9	0.0
BCS INS CO	4.11	2.83	6,896.3	5,415.3	27.35	6,852.7	5,350.3	28.08	6,058.4	6,695.3	1,649.5	97.70	127.34	7.9	3.5	0.3
QBE INS CORP	3.37	4.90	5,660.6	9,370.0	-39.59	5,805.8	9,766.0	-40.55	3,270.8	1,668.5	1,901.5	28.74	69.82	0.0	-92.0	322.6
SENTRY SELECT INS CO	3.01	1.45	5,046.0	2,777.9	81.64	4,624.9	5,681.6	-18.60	3,835.0	4,121.4	25,342.9	89.11	103.07	0.0	0.0	0.0
FEDERAL INS CO	2.69	2.87	4,516.6	5,495.1	-17.81	4,599.7	5,225.5	-11.97	1,053.7	215.4	2,295.9	4.68	29.40	8.8	-24.9	70.7
AMERICAN ALT INS CORP	2.43	2.83	4,087.4	5,405.7	-24.39	4,087.4	5,405.7	-24.39	3,635.6	4,208.0	1,465.9	102.95	80.63	0.0	-68.8	14.5
AMEX ASSUR CO	1.73	0.82	2,901.3	1,563.1	85.61	2,919.6	1,518.9	92.22	1,215.3	1,048.0	84.3	35.90	19.54	1.3	1.3	0.0
WESTPORT INS CORP	1.51	0.78	2,529.4	1,494.3	69.26	2,529.4	1,622.8	55.86	3,268.2	4,348.9	1,164.5	171.93	96.57	64.6	74.4	10.6
AXIS INS CO	1.44	0.52	2,422.4	992.2	144.15	2,499.5	2,164.9	15.46	577.5	583.4	661.0	23.34	54.55	4.8	-24.4	20.9
ARCH INS CO	1.21	0.57	2,034.5	1,091.1	86.46	1,661.8	741.8	124.03	683.6	922.4	558.4	55.50	61.26	-2.9	7.7	24.7
SIRIUS AMER INS CO	0.90	0.27	1,519.0	523.6	190.12	1,519.0	523.6	190.12	820.3	946.1	125.8	62.28	62.61	0.0	0.0	0.0
GREAT AMER INS CO	0.66	0.56	1,110.2	1,072.8	3.49	1,049.4	1,168.5	-10.20	920.8	557.1	671.1	53.09	68.00	49.7	49.3	31.0
ATLANTIC SPECIALTY INS CO	0.60	0.52	1,003.1	992.2	1.10	976.7	918.5	6.33	304.2	463.2	399.5	47.43	75.58	10.6	14.4	25.1
WESCO INS CO	0.51	0.38	858.6	729.7	17.66	858.6	729.7	17.66	745.1	533.9	364.5	62.18	298.77	0.0	-37.3	64.3
CATLIN INS CO	0.41	0.09	689.3	168.3	309.59	688.0	229.1	200.31	103.4	228.2	190.7	33.17	93.49	0.5	-12.3	0.3
STARR IND & LIAB CO	0.26	0.40	442.2	766.6	-42.32	468.7	746.8	-37.25	358.7	-1,010.7	719.5	0.00**	379.80	34.3	293.7	268.9
INDEPENDENCE AMER INS CO	0.15	0.99	250.1	1,890.1	-86.77	250.1	1,890.1	-86.77	635.4	319.4	296.2	127.70	80.17	0.0	0.0	0.0
SENTRY INS A MUT CO	0.14	0.06	239.8	120.2	99.48	92.0	43.9	109.65	236.1	317.7	260.8	345.37	1,408.75	0.0	0.0	0.0
ACE PROP & CAS INS CO	0.11	0.31	190.8	594.9	-67.93	552.1	646.8	-14.64	464.5	371.5	0.0	67.29	76.49	0.0	0.0	0.0
TOTAL NUMBER OF COMPANIES THIS LINE: 25																
					\$000 not omitted from totals line											
<b>Sum:</b>	<b>99.69</b>	<b>97.76</b>	<b>167,393,571</b>	<b>186,859,770</b>	<b>-10.42</b>	<b>149,635,819</b>	<b>174,287,368</b>	<b>-14.14</b>	<b>112,523,811</b>	<b>105,220,525</b>	<b>95,189,326</b>	<b>70.32</b>	<b>78.38</b>	<b>1,647,805</b>	<b>1,514,683</b>	<b>1,360,919</b>

CY: Current Year PY: Prior Year

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

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ILLINOIS DEPARTMENT OF INSURANCE  
 MARKET SHARE REPORT - DECEMBER 31, 2014  
 DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 19)  
 PREMIUM WRITTEN IN ILLINOIS  
 TOP 25 COMPANIES

**CREDIT A&H (GROUP AND INDIVIDUAL)(\$000 omitted)**

COMPANY NAME	Market Share (%) <sup>1</sup>		Premiums						Losses			Incurred		Defense and Cost Containment Expenses		
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) <sup>2</sup>		Paid(\$)	Incurred(\$)	Unpaid(\$)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
STATE FARM MUT AUTO INS CO	41.56	33.90	932.1	744.0	25.29	530.1	441.4	20.09	175.6	59.0	247.4	11.14	44.06	0.0	-1.9	4.0
AMERICAN BANKERS INS CO OF FL	36.24	33.46	812.8	734.2	10.70	812.8	734.2	10.70	69.6	43.7	105.6	5.38	13.01	0.0	0.0	0.0
AMERICAN SECURITY INS CO	11.58	19.93	259.8	437.3	-40.59	259.8	437.3	-40.59	0.0	-1.3	1.7	0.00 **	0.00*	0.0	0.0	0.0
CENTRAL STATES IND CO OF OMAHA	8.81	10.85	197.6	238.1	-17.01	197.6	238.1	-17.01	15.6	-4.4	30.4	0.00 **	0.00*	0.0	0.0	0.0
ZALE IND CO	1.80	1.86	40.4	40.8	-0.96	40.4	40.8	-0.96	12.6	12.8	4.8	31.78	0.00*	0.0	0.0	0.0
TOTAL NUMBER OF COMPANIES THIS LINE: 5						\$000 not omitted from totals line										
<b>Sum:</b>	<b>100.00</b>	<b>100.00</b>	<b>2,242,641</b>	<b>2,194,339</b>	<b>2.20</b>	<b>1,840,647</b>	<b>1,891,772</b>	<b>-2.70</b>	<b>273,424</b>	<b>109,963</b>	<b>389,952</b>	<b>5.97</b>	<b>14.27</b>	<b>0</b>	<b>-1,865</b>	<b>3,959</b>

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ILLINOIS DEPARTMENT OF INSURANCE  
 MARKET SHARE REPORT - DECEMBER 31, 2014  
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 PREMIUM WRITTEN IN ILLINOIS  
 TOP 25 COMPANIES

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

COMPANY NAME	Market Share (%) <sup>1</sup>		Premiums						Losses			Incurred		Defense and Cost Containment Expenses		
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) <sup>2</sup>		Paid(\$)	Incurred(\$)	Unpaid(\$)
	CY	PY	CY	PY	% Change	CY	PY	% Change				CY	CY			
NATIONAL CAS CO	92.98	92.98	1.0	1.0	0.00	1.0	1.1	-3.97	0.0	-0.1	0.7	0.00 **	0.00	0.0	0.0	0.1
GOVERNMENT EMPLOYEES INS CO	7.02	7.02	0.1	0.1	0.00	0.1	0.1	-22.00	0.0	0.0	0.0	1.28	0.00*	0.0	0.0	0.0
TOTAL NUMBER OF COMPANIES THIS LINE: 2						\$000 not omitted from totals line										
<b>Sum:</b>	<b>100.00</b>	<b>100.00</b>	<b>1,111</b>	<b>1,111</b>	<b>0.00</b>	<b>1,093</b>	<b>1,157</b>	<b>-5.53</b>	<b>0</b>	<b>-99</b>	<b>710</b>	<b>-9.06</b>	<b>-0.35</b>	<b>0</b>	<b>-10</b>	<b>60</b>

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ILLINOIS DEPARTMENT OF INSURANCE  
 MARKET SHARE REPORT - DECEMBER 31, 2014  
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 PREMIUM WRITTEN IN ILLINOIS  
 TOP 25 COMPANIES

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

COMPANY NAME	Market Share (%) <sup>1</sup>		Premiums						Losses			Incurred		Defense and Cost Containment Expenses		
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) <sup>2</sup>		Paid(\$)	Incurred(\$)	Unpaid(\$)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
NORTHWESTERN NATL INS CO SEG ACCNT	100.00	100.00	0.1	0.1	0.00	0.1	0.1	0.00	0.0	0.0	1.0	0.00	0.00	0.0	0.0	0.0
TRANSAMERICA CAS INS CO	0.00	0.00	0.0	0.0	0.00	0.0	0.3	-100.00	0.0	0.0	0.0	0.00**	0.00	0.0	0.0	0.0
TRAVELERS IND CO	0.00	0.00	0.0	0.0	0.00	25.9	26.9	-3.65	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
TOTAL NUMBER OF COMPANIES THIS LINE: 3						\$000 not omitted from totals line										
<b>Sum:</b>	<b>100.00</b>	<b>100.00</b>	<b>85</b>	<b>85</b>	<b>0.00</b>	<b>25,977</b>	<b>27,228</b>	<b>-4.59</b>	<b>0</b>	<b>0</b>	<b>1,044</b>	<b>0.00</b>	<b>0.00</b>	<b>0</b>	<b>0</b>	<b>0</b>

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 TOP 25 COMPANIES

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

COMPANY NAME	Market Share (%) <sup>1</sup>		Premiums						Losses			Incurred		Defense and Cost Containment Expenses		
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) <sup>2</sup>		Paid(\$)	Incurred(\$)	Unpaid(\$)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
STATE FARM MUT AUTO INS CO	49.62	47.26	33,082.6	32,671.3	1.26	24,928.5	25,110.8	-0.73	18,142.9	19,631.7	21,919.1	78.75	69.23	19.6	43.4	350.7
CONTINENTAL CAS CO	37.59	34.48	25,065.8	23,834.7	5.17	19,157.3	20,531.8	-6.69	35,922.7	46,679.2	129,047.6	243.66	193.55	0.0	0.0	0.0
AMERICAN FAMILY MUT INS CO	5.87	12.18	3,912.1	8,416.6	-53.52	4,047.3	8,247.8	-50.93	2,567.5	2,262.5	1,377.3	55.90	71.98	0.0	0.0	0.0
CENTRAL STATES IND CO OF OMAHA	4.87	3.92	3,248.0	2,708.2	19.93	3,237.0	2,671.1	21.19	2,354.7	2,401.3	266.9	74.18	71.28	0.0	0.0	0.0
AF&L INS CO	1.93	2.04	1,284.9	1,407.7	-8.72	1,328.8	1,442.1	-7.86	1,539.6	1,125.6	2,793.0	84.71	115.69	0.0	0.0	0.0
NATIONAL UNION FIRE INS CO OF PITTS	0.05	0.05	32.2	36.7	-12.27	32.2	36.7	-12.27	0.2	-1.4	5.8	0.00**	0.00*	0.0	0.0	0.0
SENIOR AMER INS CO	0.02	0.02	15.0	12.9	16.77	15.0	12.9	16.77	4.4	11.3	9.0	75.40	0.00*	0.0	0.0	0.0
FEDERATED MUT INS CO	0.02	0.02	14.6	14.6	0.00	14.6	14.6	0.00	10.6	10.9	3.6	75.21	3.65	0.0	0.0	0.0
21ST CENTURY PREMIER INS CO	0.01	0.01	8.0	8.7	-7.99	8.0	9.1	-11.91	11.6	11.5	4.0	143.41	116.39	0.0	0.0	0.2
AMERICAN STATES INS CO	0.01	0.01	3.8	3.5	9.09	3.8	3.5	9.09	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
AMEX ASSUR CO	0.01	0.01	3.6	3.6	0.00	3.6	3.6	0.00	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
INDEPENDENCE AMER INS CO	0.00	0.00	2.8	1.2	136.92	2.8	1.2	136.92	0.0	2.0	2.0	72.66	0.00	0.0	0.0	0.0
NORTHWESTERN NATL INS CO SEG ACCNT	0.00	0.00	1.9	1.9	0.00	1.9	1.9	-1.20	10.4	53.4	43.0	2,823.43	0.00*	0.0	0.0	0.0
NATIONAL CAS CO	0.00	0.00	0.8	0.2	328.18	86.4	11.2	672.26	0.0	0.0	0.0	0.00	121.81	0.0	0.0	0.0
ZURICH AMER INS CO	0.00	0.00	0.0	2.6	-100.00	0.0	2.6	-100.00	0.0	-0.3	0.1	0.00**	14.51	0.0	0.0	0.0
GENESIS INS CO	0.00	0.00	-0.1	1.0	-106.42	1.0	0.4	124.78	0.0	-23.1	0.0	0.00**	0.00*	0.0	0.0	0.0
TOTAL NUMBER OF COMPANIES THIS LINE: 16																
<b>Sum:</b>	<b>100.00</b>	<b>100.00</b>	<b>66,676,086</b>	<b>69,125,220</b>	<b>-3.54</b>	<b>52,868,152</b>	<b>58,101,244</b>	<b>-9.01</b>	<b>60,564,455</b>	<b>72,164,699</b>	<b>155,471,489</b>	<b>136.50</b>	<b>114.40</b>	<b>19,605</b>	<b>43,426</b>	<b>350,960</b>

\$000 not omitted from totals line

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ILLINOIS DEPARTMENT OF INSURANCE  
 MARKET SHARE REPORT - DECEMBER 31, 2014  
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 PREMIUM WRITTEN IN ILLINOIS  
 TOP 25 COMPANIES

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

COMPANY NAME	Market Share (%) <sup>1</sup>		Premiums						Losses			Incurred		Defense and Cost Containment Expenses		
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) <sup>2</sup>		Paid(\$)	Incurred(\$)	Unpaid(\$)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
STATE FARM MUT AUTO INS CO	99.97	99.99	1,267.7	3,452.5	-63.28	1,836.7	3,497.7	-47.49	1,617.1	1,037.3	2,524.4	56.47	50.68	5.3	-4.0	40.4
NATIONAL CAS CO	0.03	0.01	0.4	0.4	0.00	0.8	0.1	713.13	0.0	0.0	0.0	0.00 **	0.00	0.0	0.0	0.0
CONTINENTAL CAS CO	0.00	0.00	0.0	0.0	-100.00	0.0	0.0	-100.00	0.0	0.0	0.0	0.00 **	0.00*	0.0	0.0	0.0
AMERICAN CAS CO OF READING PA	0.00	0.00	0.0	0.0	-100.00	0.0	0.0	-100.00	0.0	0.0	0.0	0.00 **	0.00	0.0	0.0	0.0
TOTAL NUMBER OF COMPANIES THIS LINE: 4						\$000 not omitted from totals line										
<b>Sum:</b>	<b>100.00</b>	<b>100.00</b>	<b>1,268,033</b>	<b>3,452,916</b>	<b>-63.28</b>	<b>1,837,546</b>	<b>3,497,800</b>	<b>-47.47</b>	<b>1,617,127</b>	<b>1,037,263</b>	<b>2,524,367</b>	<b>56.45</b>	<b>50.67</b>	<b>5,321</b>	<b>-3,957</b>	<b>40,388</b>

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 TOP 25 COMPANIES

**OTHER ACCIDENT ONLY(\$000 omitted)**

COMPANY NAME	Market Share (%) <sup>1</sup>		Premiums						Losses			Incurred		Defense and Cost Containment Expenses		
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) <sup>2</sup>		Paid(\$)	Incurred(\$)	Unpaid(\$)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
OLD REPUBLIC INS CO	44.65	57.04	212.1	334.7	-36.64	249.3	333.9	-25.34	216.9	206.7	18.4	82.92	51.42	0.0	0.0	0.0
FEDERAL INS CO	32.46	12.17	154.2	71.4	115.97	85.3	70.1	21.65	0.1	-2.4	25.3	0.00 **	2.14	0.0	-0.1	0.8
NORTH AMER CAPACITY INS CO	12.16		57.8		0.00	14.4		0.00*	0.0	0.0	0.0	0.00		0.0	0.0	0.0
AMERICAN HOME ASSUR CO	6.94	5.32	33.0	31.2	5.67	30.1	30.3	-0.73	0.0	-0.6	5.4	0.00 **	0.00*	0.0	0.0	0.0
NATIONAL CAS CO	3.35	2.91	15.9	17.1	-6.83	26.8	7.8	242.03	0.1	-0.3	0.1	0.00 **	6.98	0.0	0.0	0.0
AMERICAN FAMILY MUT INS CO	0.23	0.19	1.1	1.1	-4.42	1.1	1.2	-6.98	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
FARMERS MUT HAIL INS CO OF IA	0.15	0.13	0.7	0.8	-11.42	0.7	0.8	-14.36	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
STATE FARM MUT AUTO INS CO	0.05	0.04	0.2	0.3	-3.98	0.3	0.3	21.09	0.0	0.0	2.2	0.97	0.00*	0.0	0.0	0.0
AMEX ASSUR CO	0.02	0.01	0.1	0.1	0.00	0.1	0.1	-1.20	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
NATIONAL UNION FIRE INS CO OF PITTS	0.00		0.0		0.00	0.0		0.00*	-20.5	-20.5	0.0	0.00 **		0.0	0.0	0.0
AMERICAN AUTOMOBILE INS CO	0.00	0.00	0.0	0.0	0.00	0.0	0.0	0.00*	0.0	-3.8	3.4	0.00 **	0.00*	0.0	-9.9	3.1
TRAVELERS IND 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	0.5
OAKWOOD INS CO	0.00		0.0		0.00	3.7		0.00*	0.0	0.0	0.0	0.00		0.0	0.0	0.0
TOTAL NUMBER OF COMPANIES THIS LINE: 13																
<b>Sum:</b>	<b>100.00</b>	<b>77.82</b>	<b>474,953</b>	<b>456,597</b>	<b>4.02</b>	<b>411,713</b>	<b>444,477</b>	<b>-7.37</b>	<b>196,540</b>	<b>179,033</b>	<b>54,873</b>	<b>43.48</b>	<b>37.78</b>	<b>-3</b>	<b>-9,974</b>	<b>4,351</b>

\$000 not omitted from totals line

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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

Wednesday, May 27, 2015



ILLINOIS DEPARTMENT OF INSURANCE  
MARKET SHARE REPORT - DECEMBER 31, 2014  
DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 19)  
PREMIUM WRITTEN IN ILLINOIS  
TOP 25 COMPANIES

ALL OTHER A&H(\$000 omitted)

COMPANY NAME	Market Share (%) <sup>1</sup>		Premiums						Losses			Incurred		Defense and Cost Containment Expenses		
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) <sup>2</sup>		Paid(\$)	Incurred(\$)	Unpaid(\$)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
STATE FARM MUT AUTO INS CO	34.06	42.99	2,053.6	2,175.1	-5.58	2,088.0	2,199.1	-5.05	897.1	636.5	1,196.0	30.48	37.97	0.6	-3.6	19.1
MARKEL INS CO	29.81	43.48	1,797.4	2,200.0	-18.30	1,936.8	2,129.9	-9.06	1,159.2	1,146.6	935.6	59.20	41.30	120.9	152.4	290.7
AMERICAN ALT INS CORP	20.34	2.54	1,226.2	128.5	853.99	1,226.2	128.5	853.99	768.4	1,431.8	607.8	116.77	0.00*	0.0	-2.7	5.7
PARTNERRE AMER INS CO	6.64		400.4		0.00	400.4		0.00*	20.9	304.0	283.4	75.92		0.0	0.0	0.0
HOUSTON CAS CO	3.63	2.86	218.6	144.8	50.96	158.1	33.7	368.85	0.0	114.2	206.4	72.23	196.80	0.0	0.0	0.0
US SPECIALTY INS CO	3.09	4.74	186.1	239.8	-22.40	125.1	226.3	-44.71	0.0	-164.4	0.0	0.00**	0.00*	0.0	0.0	0.0
AMERICAN BANKERS INS CO OF FL	1.06	1.57	64.1	79.3	-19.16	30.3	79.3	-61.82	0.0	-1.3	5.3	0.00**	0.00*	0.0	0.0	0.0
CENTRAL STATES IND CO OF OMAHA	0.91	1.36	55.0	68.9	-20.11	55.4	69.3	-20.06	10.0	26.9	25.5	48.55	15.62	0.0	0.0	0.0
METROPOLITAN PROP & CAS INS CO	0.32	0.20	19.2	10.0	91.51	18.4	11.0	67.72	12.1	13.9	3.0	75.24	54.60	0.0	0.0	0.0
ACE AMER INS CO	0.07	0.10	4.5	5.3	-14.64	4.5	5.3	-14.64	0.0	-1.0	2.0	0.00**	73.59	0.0	0.0	0.0
AMERICAN SENTINEL INS CO	0.04	0.07	2.7	3.7	-28.14	2.7	3.7	-28.14	2.1	2.1	0.1	78.61	113.36	0.0	0.0	0.0
NATIONAL INS CO OF WI INS	0.02	0.02	1.0	1.0	-2.02	1.0	1.0	-2.02	0.0	0.3	1.5	32.25	114.79	0.0	0.0	0.0
NORTH AMER SPECIALTY INS CO	0.00	0.00	0.0	0.0	0.00	0.0	0.0	0.00*	0.0	0.0	14.2	0.00**	0.00*	0.0	0.0	0.0
TRAVELERS IND CO	0.00	0.00	0.0	0.0	0.00	0.0	0.0	0.00*	0.0	-16.1	0.0	0.00**	0.00*	0.0	0.0	0.0
ST PAUL FIRE & MARINE INS CO	0.00	0.00	0.0	0.0	0.00	0.0	0.0	0.00*	0.0	1.2	1.8	0.00**	0.00*	0.0	0.0	0.0
NATIONAL CAS CO	0.00	0.00	0.0	0.1	-100.00	0.1	0.1	-15.91	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
TOTAL NUMBER OF COMPANIES THIS LINE: 16																
<b>Sum:</b>	<b>100.00</b>	<b>99.94</b>	<b>6,028,875</b>	<b>5,056,593</b>	<b>19.23</b>	<b>6,047,116</b>	<b>4,887,247</b>	<b>23.73</b>	<b>2,869,855</b>	<b>3,494,805</b>	<b>3,282,460</b>	<b>57.79</b>	<b>26.53</b>	<b>121,453</b>	<b>146,189</b>	<b>315,566</b>

\$000 not omitted from totals line

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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

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ILLINOIS DEPARTMENT OF INSURANCE  
 MARKET SHARE REPORT - DECEMBER 31, 2014  
 DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 19)  
 PREMIUM WRITTEN IN ILLINOIS  
 TOP 25 COMPANIES

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

COMPANY NAME	Market Share (%) <sup>1</sup>		Premiums						Losses			Incurred		Defense and Cost Containment Expenses		
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) <sup>2</sup>		Paid(\$)	Incurred(\$)	Unpaid(\$)
	CY	PY	CY	PY	% Change	CY	PY	% Change				CY	CY			
NATIONAL CAS CO	100.00		0.1		0.00	0.1		0.00*	0.0	0.0	0.0	0.00		0.0	0.0	0.0
TOTAL NUMBER OF COMPANIES THIS LINE: 1								\$000 not omitted from totals line								
<b>Sum:</b>	<b>100.00</b>		<b>131</b>			<b>88</b>			<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>		<b>0</b>	<b>0</b>	<b>0</b>

CY: Current Year PY: Prior Year

This report contains all companies writing premium in Illinois which includes Licensed Companies, Surplus Lines and Risk Retention Groups.

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

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

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 DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 19)  
 PREMIUM WRITTEN IN ILLINOIS  
 TOP 25 COMPANIES

**WORKERS' COMPENSATION(\$000 omitted)**

COMPANY NAME	Market Share (%) <sup>1</sup>		Premiums						Losses			Incurred		Defense and Cost Containment Expenses		
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) <sup>2</sup>		Paid(\$)	Incurred(\$)	Unpaid(\$)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
TRAVELERS PROP CAS CO OF AMER	3.41	3.43	93,866.9	92,045.9	1.98	95,252.4	87,286.2	9.13	53,659.1	82,166.4	333,694.9	86.26	98.33	7,182.6	10,299.5	30,436.2
ZURICH AMER INS CO	3.27	4.09	89,948.1	109,937.1	-18.18	96,622.9	107,195.1	-9.86	75,231.9	33,962.7	441,196.0	35.15	56.33	9,773.5	5,699.9	52,931.1
TECHNOLOGY INS CO INC	2.70	2.62	74,414.9	70,432.5	5.65	70,011.1	65,546.6	6.81	28,346.5	46,293.6	94,798.8	66.12	50.15	4,231.8	5,538.4	5,861.1
COUNTRY MUT INS CO	2.34	2.21	64,312.3	59,401.1	8.27	62,873.5	57,165.3	9.99	30,972.2	37,860.1	135,426.2	60.22	69.32	5,498.3	7,205.9	14,858.8
ACUITY A MUT INS CO	2.29	2.35	62,946.4	63,214.1	-0.42	64,161.0	61,131.8	4.96	35,181.3	50,045.6	99,811.0	78.00	66.10	2,995.0	3,479.4	8,855.4
PEKIN INS CO	2.00	1.96	54,944.1	52,609.1	4.44	54,898.6	51,284.5	7.05	28,057.6	27,006.2	91,831.2	49.19	69.09	3,797.5	3,073.7	10,831.7
AMERICAN ZURICH INS CO	1.96	1.52	53,968.8	40,948.1	31.80	48,461.1	45,212.0	7.19	18,148.9	20,534.8	152,873.2	42.37	52.27	3,108.1	3,459.3	19,540.8
INSURANCE CO OF THE WEST	1.93	1.84	53,155.6	49,327.1	7.76	52,758.2	48,181.9	9.50	18,261.4	36,524.4	55,689.8	69.23	57.87	1,152.1	3,593.3	6,256.2
RIVERPORT INS CO	1.62	1.48	44,658.3	39,711.9	12.46	42,860.9	37,764.8	13.49	19,954.1	35,112.7	64,326.2	81.92	100.55	863.5	2,020.8	4,658.1
FEDERAL INS CO	1.51	1.60	41,585.0	42,962.6	-3.21	39,505.2	41,577.2	-4.98	14,815.0	27,530.5	88,800.7	69.69	56.25	929.6	1,116.8	6,100.1
ACCIDENT FUND GEN INS CO	1.49	1.08	41,050.9	29,004.6	41.53	35,732.2	25,551.8	39.84	7,279.9	10,494.7	18,213.9	29.37	38.63	761.1	2,285.4	3,157.1
WEST BEND MUT INS CO	1.42	1.27	39,225.6	34,211.6	14.66	35,940.2	33,526.9	7.20	17,696.3	10,805.8	57,051.6	30.07	35.55	1,335.4	880.8	1,513.1
TRAVELERS IND CO OF AMER	1.40	1.48	38,503.9	39,799.6	-3.26	39,723.0	41,373.3	-3.99	23,361.6	31,610.7	69,988.4	79.58	67.06	4,081.7	6,485.4	13,770.0
CONTINENTAL IND CO	1.33	0.99	36,648.1	26,553.3	38.02	36,648.1	26,553.3	38.02	11,397.8	17,416.2	22,951.5	47.52	35.81	1,094.1	1,881.4	2,922.1
LIBERTY MUT FIRE INS CO	1.31	1.42	36,089.6	38,034.2	-5.11	31,370.5	47,101.2	-33.40	21,750.8	36,708.4	174,262.9	117.02	72.80	3,110.4	5,315.1	15,203.0
PHOENIX INS CO	1.16	0.87	32,022.6	23,423.9	36.71	29,163.5	20,862.9	39.79	5,590.6	11,805.4	22,915.9	40.48	48.54	1,211.3	3,228.2	6,087.0
CAROLINA CAS INS CO	1.14	1.03	31,329.3	27,558.6	13.68	28,984.6	25,341.4	14.38	6,732.2	8,658.0	14,579.8	29.87	37.65	-2.1	2,042.4	3,435.7
ACCIDENT FUND INS CO OF AMER	1.12	1.06	30,857.6	28,497.9	8.28	29,082.2	28,548.4	1.87	19,506.7	9,496.3	47,893.8	32.65	33.89	1,532.6	1,896.4	4,734.1
LM INS CORP	1.11	1.21	30,693.3	32,482.2	-5.51	29,942.0	31,442.9	-4.77	15,869.6	19,788.6	71,699.2	66.09	68.10	1,213.3	2,300.3	7,946.7
CINCINNATI CAS CO	1.10	1.44	30,346.4	38,683.5	-21.55	35,372.9	40,882.4	-13.48	17,954.9	16,598.4	104,623.7	46.92	57.08	1,182.6	748.2	7,103.1
HARTFORD INS CO OF IL	1.09	0.68	30,076.2	18,201.1	65.24	23,605.2	17,340.4	36.13	9,475.4	10,087.2	43,633.9	42.73	78.69	750.8	966.7	3,139.4
LIBERTY INS CORP	1.07	1.41	29,496.5	37,890.9	-22.15	37,375.5	38,126.8	-1.97	30,568.8	22,474.9	206,679.8	60.13	95.24	2,908.4	3,308.1	30,703.3
TWIN CITY FIRE INS CO CO	1.02	2.02	28,169.4	54,367.3	-48.19	30,306.3	51,081.1	-40.67	21,980.2	13,525.3	77,528.7	44.63	42.24	2,033.4	307.8	6,638.9
OWNERS INS CO	1.02	1.02	27,957.0	27,323.4	2.32	28,229.4	26,806.5	5.31	15,236.7	17,282.3	66,613.5	61.22	59.60	1,693.0	2,157.0	5,122.2
NEW HAMPSHIRE INS CO	0.99	1.35	27,228.0	36,215.5	-24.82	31,128.5	36,206.3	-14.02	22,722.8	12,238.8	120,426.6	39.32	17.90	3,541.9	2,497.7	12,042.7
TOTAL NUMBER OF COMPANIES THIS LINE: 25																
						\$000 not omitted from totals line										
<b>Sum:</b>	<b>40.80</b>	<b>41.44</b>	<b>1,123,494,880</b>	<b>1,112,837,336</b>	<b>0.96</b>	<b>1,110,009,187</b>	<b>1,093,091,361</b>	<b>1.55</b>	<b>569,752,229</b>	<b>646,028,195</b>	<b>2,677,511,416</b>	<b>58.20</b>	<b>61.19</b>	<b>65,979,937</b>	<b>81,788,079</b>	<b>283,847,827</b>

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**OTHER LIABILITY-OCCURRENCE(\$000 omitted)**

COMPANY NAME	Market Share (%) <sup>1</sup>		Premiums						Losses			Incurred		Defense and Cost Containment Expenses		
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) <sup>2</sup>		Paid(\$)	Incurred(\$)	Unpaid(\$)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
VIRGINIA SURETY CO INC	18.35	15.79	417,142.6	330,591.6	26.18	271,981.1	229,988.4	18.26	179,693.5	183,023.5	21,808.5	67.29	63.86	691.3	621.9	34.1
CONTINENTAL CAS CO	9.21	9.48	209,244.9	198,547.4	5.39	232,903.4	187,585.5	24.16	62,134.0	62,197.0	126,590.3	26.71	26.09	-115.3	-950.2	2,577.0
LIBERTY INS UNDERWRITERS INC	5.85	9.02	132,994.4	188,992.4	-29.63	133,748.5	189,213.5	-29.31	31,651.7	85,303.1	79,295.0	63.78	0.34	1.5	0.8	350.7
NATIONAL FIRE INS CO OF HARTFORD	2.45	0.06	55,660.6	1,293.6	4,202.67	58,751.5	1,369.9	4,188.85	35,684.4	50,080.7	18,367.0	85.24	0.00*	198.9	-313.2	350.1
STATE FARM FIRE & CAS CO	2.27	2.61	51,660.3	54,694.8	-5.55	51,927.2	54,886.8	-5.39	26,976.1	15,112.9	69,356.9	29.10	36.47	277.1	-769.3	1,817.3
LEXINGTON INS CO	2.22	2.18	50,412.2	45,691.6	10.33	46,932.5	51,686.0	-9.20	28,217.4	37,734.8	199,307.1	80.40	65.28	6,304.0	7,535.7	51,819.9
TRAVELERS PROP CAS CO OF AMER	1.98	1.09	44,915.9	22,929.6	95.89	34,916.5	22,606.2	54.46	10,515.4	10,081.0	46,064.0	28.87	46.01	271.2	557.2	7,207.5
ZURICH AMER INS CO	1.70	2.12	38,557.2	44,478.3	-13.31	40,119.1	6,832.8	487.15	39,693.2	57,604.0	184,140.4	143.58	327.24	12,807.4	4,031.8	75,211.2
COMMERCE & INDUSTRY INS CO	1.55	1.60	35,200.5	33,478.1	5.14	34,571.4	30,612.3	12.93	308.2	10,318.9	41,616.7	29.85	42.39	396.6	1,907.9	7,491.0
FEDERAL INS CO	1.46	1.68	33,180.3	35,282.9	-5.96	33,560.2	34,557.4	-2.89	5,545.1	12,019.2	141,374.8	35.81	14.48	1,690.3	642.2	8,837.3
CINCINNATI INS CO	1.38	1.42	31,269.3	29,773.7	5.02	30,508.6	29,450.0	3.59	14,686.1	4,469.8	42,716.7	14.65	43.92	1,305.6	1,415.3	6,498.2
WEST BEND MUT INS CO	1.30	1.36	29,660.8	28,491.3	4.10	28,999.8	28,300.5	2.47	17,835.2	10,955.2	46,959.2	37.78	48.99	7,406.3	4,950.4	18,144.6
COUNTRY MUT INS CO	1.23	1.24	27,888.9	25,942.5	7.50	26,704.5	25,366.0	5.28	21,456.1	16,019.3	56,672.1	59.99	147.63	471.8	-1,504.9	5,094.1
NATIONAL UNION FIRE INS CO OF PITTS	1.04	1.27	23,751.0	26,669.4	-10.94	25,855.9	27,561.8	-6.19	32,573.5	68,372.7	112,495.1	264.44	59.20	5,911.7	13,316.0	20,249.1
AMERICAN AUTOMOBILE INS CO	0.99	0.93	22,536.2	19,443.6	15.91	19,940.5	16,013.0	24.53	14,273.0	12,344.8	17,384.7	61.91	81.34	3,554.4	1,903.5	4,688.8
NAVIGATORS SPECIALTY INS CO	0.83	0.75	18,916.1	15,786.9	19.82	17,476.0	13,004.9	34.38	1,653.7	7,496.7	19,210.9	42.90	51.85	290.0	829.6	1,480.2
ACE AMER INS CO	0.83	1.12	18,829.4	23,436.6	-19.66	19,037.2	23,499.3	-18.99	36,914.6	24,374.9	66,776.1	128.04	2.33	3,847.1	5,317.6	19,126.7
STEADFAST INS CO	0.82	0.69	18,608.6	14,432.7	28.93	19,108.6	13,731.5	39.16	3,296.3	9,271.3	40,742.8	48.52	49.51	1,247.8	642.7	12,885.1
ALLIED WORLD NATL ASSUR CO	0.80	0.79	18,252.6	16,612.2	9.87	17,436.0	14,186.9	22.90	1,331.0	731.3	22,626.0	4.19	105.29	1,285.8	4,020.5	11,336.7
RSUI IND CO	0.78	0.82	17,843.3	17,250.9	3.43	17,564.7	16,865.1	4.15	5,453.4	10,177.5	77,245.1	57.94	77.92	51.6	-284.6	2,769.2
ACE PROP & CAS INS CO	0.77	0.78	17,454.4	16,414.3	6.34	17,792.8	16,971.9	4.84	6,088.2	10,317.5	40,445.6	57.99	57.50	630.9	1,165.4	12,807.9
ACUITY A MUT INS CO	0.75	0.76	17,009.6	15,929.2	6.78	16,870.2	15,578.9	8.29	5,573.5	10,170.2	34,171.2	60.29	66.91	1,848.8	3,746.8	9,056.9
AMERICAN GUAR & LIAB INS	0.71	0.87	16,232.2	18,190.7	-10.77	15,249.4	18,538.4	-17.74	5,313.2	-4,876.1	66,021.1	0.00**	9.17	301.3	-2,289.0	11,331.3
LIBERTY MUT FIRE INS CO	0.70	0.59	15,953.7	12,284.9	29.86	14,997.3	9,732.7	54.09	4,941.6	13,356.8	30,677.4	89.06	92.01	1,701.5	3,887.9	9,294.7
XL INS AMER INC	0.66	0.70	15,040.0	14,663.9	2.56	14,994.1	14,114.8	6.23	387.5	5,392.9	37,881.7	35.97	22.06	592.5	1,464.5	4,361.5
TOTAL NUMBER OF COMPANIES THIS LINE: 25																
						\$000 not omitted from totals line										
<b>Sum:</b>	<b>60.63</b>	<b>59.75</b>	<b>1,378,215,087</b>	<b>1,251,302,929</b>	<b>10.14</b>	<b>1,241,946,885</b>	<b>1,092,254,343</b>	<b>13.70</b>	<b>592,195,909</b>	<b>722,050,104</b>	<b>1,639,946,312</b>	<b>58.14</b>	<b>43.07</b>	<b>52,970,239</b>	<b>51,846,391</b>	<b>304,821,116</b>

CY: Current Year PY: Prior Year

This report contains all companies writing premium in Illinois which includes Licensed Companies, Surplus Lines and Risk Retention Groups.

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

Wednesday, May 27, 2015

ILLINOIS DEPARTMENT OF INSURANCE  
MARKET SHARE REPORT - DECEMBER 31, 2014  
DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 19)  
PREMIUM WRITTEN IN ILLINOIS  
TOP 25 COMPANIES

**OTHER LIABILITY - CLAIMS-MADE(\$000 omitted)**

COMPANY NAME	Market Share (%) <sup>1</sup>		Premiums						Losses			Incurred		Defense and Cost Containment Expenses		
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) <sup>2</sup>		Paid(\$)	Incurred(\$)	Unpaid(\$)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
FEDERAL INS CO	7.91	7.84	86,488.9	83,373.8	3.74	84,587.5	82,029.1	3.12	26,515.3	22,837.4	152,715.3	27.00	17.75	19,421.6	24,323.1	91,440.1
CONTINENTAL CAS CO	6.47	6.32	70,773.7	67,204.9	5.31	68,671.0	67,985.8	1.01	38,066.2	29,724.0	156,645.5	43.28	66.49	10,782.0	6,527.7	23,378.6
LEXINGTON INS CO	6.32	5.99	69,103.4	63,678.9	8.52	105,349.3	110,044.2	-4.27	72,508.9	79,966.2	287,430.9	75.91	66.24	5,633.5	7,084.3	40,240.3
ILLINOIS NATL INS CO	5.57	5.74	60,856.8	61,009.4	-0.25	61,899.0	61,856.5	0.07	47,137.0	52,419.2	182,787.4	84.69	21.70	6,651.2	13,049.5	11,881.2
TRAVELERS CAS & SURETY CO OF AMER	4.12	3.85	45,091.8	40,890.7	10.27	42,506.4	38,311.4	10.95	13,234.5	17,834.6	41,416.2	41.96	46.21	248.8	766.6	16,076.1
UNDERWRITERS AT LLOYDS LONDON	3.50	3.35	38,230.4	35,607.7	7.37	35,579.9	35,046.6	1.52	14,321.5	39,075.4	118,868.0	109.82	0.00*	10,777.1	10,010.5	35,277.7
XL SPECIALTY INS CO	2.70	2.95	29,472.2	31,342.1	-5.97	29,177.4	29,334.7	-0.54	13,255.0	39,018.6	80,099.2	133.73	120.07	673.6	509.2	5,335.3
ACE AMER INS CO	2.59	2.63	28,355.4	27,978.0	1.35	27,992.0	26,119.0	7.17	12,321.0	23,651.5	81,369.4	84.49	91.84	209.5	847.8	10,221.7
ATTORNEYS LIAB ASSUR SOCIETY INC RRG	2.58	2.53	28,232.5	26,916.3	4.89	28,232.5	27,112.8	4.13	-41,493.2	-4,009.6	122,535.2	0.00**	9.14	314.6	406.9	1,627.6
COLUMBIA CAS CO	2.43	2.29	26,610.2	24,332.6	9.36	25,502.5	23,693.1	7.64	28,214.5	26,271.7	57,345.9	103.02	96.98	3,734.1	4,745.5	6,825.2
ZURICH AMER INS CO	2.30	2.33	25,114.2	24,726.5	1.57	25,768.0	26,740.0	-3.63	16,543.1	17,301.0	69,705.7	67.14	100.39	917.5	1,411.4	12,705.3
AXIS INS CO	2.02	2.33	22,080.1	24,780.0	-10.90	22,189.7	22,699.9	-2.25	17,845.2	10,772.5	85,522.1	48.55	145.58	18.3	699.8	9,735.7
STEADFAST INS CO	1.92	2.52	20,936.4	26,814.2	-21.92	16,923.8	25,043.1	-32.42	952.3	6,440.2	98,282.0	38.05	130.59	3,921.2	2,617.4	16,651.6
NATIONAL UNION FIRE INS CO OF PITTS	1.81	3.10	19,745.3	32,973.7	-40.12	19,269.6	31,565.1	-38.95	-135,640.4	-127,080.0	70,055.9	0.00**	37.73	1,204.3	2,087.3	4,553.6
ILLINOIS STATE BAR ASSN MUT INS CO	1.70	1.65	18,634.5	17,500.8	6.48	18,061.6	17,273.6	4.56	3,437.6	3,602.1	18,049.6	19.94	22.56	4,004.1	4,014.4	10,510.3
INDIAN HARBOR INS CO	1.59	1.49	17,390.9	15,836.8	9.81	17,215.1	17,596.9	-2.17	1,832.1	-2,562.5	44,708.5	0.00**	21.99	1,036.7	-111.1	4,668.8
IRONSHORE SPECIALTY INS CO	1.45	1.52	15,830.4	16,119.7	-1.79	15,877.4	13,014.9	21.99	1,425.6	6,751.2	21,210.9	42.52	64.57	234.2	1,041.1	2,562.9
ARCH INS CO	1.34	1.42	14,644.0	15,076.6	-2.87	15,314.5	14,850.8	3.12	12,989.5	9,690.3	44,511.6	63.28	176.03	787.3	1,450.1	4,056.9
US SPECIALTY INS CO	1.31	1.48	14,365.1	15,720.3	-8.62	14,984.4	17,151.9	-12.64	7,511.8	37,862.4	92,464.0	252.68	5.76	303.1	-768.7	389.8
GREAT AMER INS CO	1.31	1.30	14,290.7	13,782.3	3.69	13,753.9	12,975.6	6.00	2,747.1	-1,796.0	26,479.4	0.00**	61.70	941.0	3,861.6	3,703.9
BEAZLEY INS CO INC	1.15	1.02	12,588.6	10,817.8	16.37	11,508.0	10,598.8	8.58	4,597.4	4,585.0	15,868.5	39.84	0.00*	1,813.8	-195.4	3,162.5
WESTCHESTER FIRE INS CO	1.06	0.92	11,568.0	9,772.3	18.37	11,002.4	8,928.3	23.23	5,968.2	14,198.6	27,411.0	129.05	28.66	701.4	674.9	2,401.6
TWIN CITY FIRE INS CO CO	1.05	1.17	11,427.6	12,477.1	-8.41	12,542.7	15,020.8	-16.50	5,335.5	4,496.0	47,203.9	35.85	20.00	2,658.4	1,376.8	18,846.4
PHILADELPHIA IND INS CO	1.03	1.05	11,276.8	11,166.1	0.99	11,268.5	11,464.3	-1.71	7,609.8	301.9	18,890.2	2.68	58.86	1,003.2	435.7	1,460.3
LIBERTY INS UNDERWRITERS INC	0.95	1.08	10,365.2	11,495.4	-9.83	11,254.1	9,822.7	14.57	5,760.5	7,637.1	14,893.6	67.86	12.69	2,949.3	4,143.9	4,785.7
TOTAL NUMBER OF COMPANIES THIS LINE: 25																
						\$000 not omitted from totals line										
<b>Sum:</b>	<b>66.17</b>	<b>67.87</b>	<b>723,473,069</b>	<b>721,394,041</b>	<b>0.29</b>	<b>746,431,164</b>	<b>756,279,963</b>	<b>-1.30</b>	<b>182,996,098</b>	<b>318,988,772</b>	<b>1,976,469,915</b>	<b>42.74</b>	<b>53.99</b>	<b>80,939,368</b>	<b>91,010,408</b>	<b>342,499,243</b>

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This report contains all companies writing premium in Illinois which includes Licensed Companies, Surplus Lines and Risk Retention Groups.

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

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ILLINOIS DEPARTMENT OF INSURANCE  
 MARKET SHARE REPORT - DECEMBER 31, 2014  
 DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 19)  
 PREMIUM WRITTEN IN ILLINOIS  
 TOP 25 COMPANIES

**EXCESS WORKER'S COMPENSATION(\$000 omitted)**

COMPANY NAME	Market Share (%) <sup>1</sup>		Premiums						Losses			Incurred		Defense and Cost Containment Expenses			
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) <sup>2</sup>		Paid(\$)	Incurred(\$)	Unpaid(\$)	
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY	
SAFETY NATL CAS CORP	62.67	63.56	36,114.5	33,373.7	8.21	35,015.2	32,147.8	8.92	16,746.3	53,135.2	270,611.6	151.75	125.87	148.7	323.6	1,930.1	
ACE AMER INS CO	11.69	10.12	6,734.6	5,314.2	26.73	6,125.3	4,570.0	34.03	0.0	6,161.5	23,294.6	100.59	47.37	0.0	77.2	1,201.3	
ZURICH AMER INS CO	4.30	2.86	2,477.4	1,504.4	64.68	2,296.1	1,541.9	48.91	-437.3	-745.5	20,994.7	0.00**	206.03	0.0	103.0	3,032.0	
STATE NATL INS CO INC	3.73	2.46	2,146.6	1,292.4	66.09	2,309.5	521.2	343.13	0.0	1,189.0	1,501.0	51.48	59.86	0.0	126.0	167.0	
LM INS CORP	3.27	3.38	1,884.3	1,774.3	6.20	1,780.3	1,696.5	4.94	26.8	10,788.5	13,785.0	606.00	94.25	0.0	38.3	313.4	
TRAVELERS PROP CAS CO OF AMER	2.97	3.02	1,714.2	1,583.2	8.28	1,691.4	1,311.7	28.95	373.0	1,879.0	8,881.4	111.09	0.00*	49.4	292.2	622.4	
NEW YORK MARINE & GEN INS CO	2.75	1.87	1,586.9	981.2	61.73	1,478.9	811.8	82.18	20.5	629.6	1,696.8	42.57	32.06	0.0	118.3	324.5	
ARCH INS CO	2.66	5.28	1,535.2	2,771.2	-44.60	1,785.1	2,601.3	-31.37	47.0	899.7	9,748.3	50.40	42.55	1.7	99.0	223.9	
NATIONAL UNION FIRE INS CO OF PITTS	2.11	0.90	1,218.5	471.0	158.71	1,588.9	418.9	279.27	60.2	166.8	2,535.5	10.50	0.00*	0.0	-17.0	88.7	
OLD REPUBLIC INS CO	1.68	2.21	969.3	1,162.2	-16.60	1,137.2	1,296.7	-12.30	153.9	897.4	6,149.0	78.91	112.08	0.9	-27.3	508.8	
XL SPECIALTY INS CO	0.85	1.14	487.2	597.5	-18.47	502.2	578.4	-13.17	257.2	310.4	1,183.7	61.81	106.46	-257.2	-250.2	122.9	
GREAT AMER INS CO	0.67		385.0		0.00	240.6		0.00*	0.0	0.0	0.0	0.00		0.0	0.0	0.0	
MITSUI SUMITOMO INS USA INC	0.50		287.4		0.00	168.5		0.00*	0.0	0.0	0.0	0.00		0.0	0.0	0.0	
STAR INS CO	0.12	2.09	69.5	1,097.4	-93.66	242.8	1,649.8	-85.29	0.0	-129.6	1,937.1	0.00**	41.71	0.0	-56.0	750.2	
FEDERAL INS CO	0.01	0.51	6.7	269.3	-97.51	145.5	257.4	-43.48	2.1	-10.4	1,303.0	0.00**	0.00*	3.8	-2.0	47.8	
AMERICAN ZURICH INS CO	0.01	0.13	5.3	70.5	-92.47	11.0	59.4	-81.43	0.0	-3.0	187.4	0.00**	46.99	0.0	5.7	37.0	
GREAT NORTHERN INS CO	0.01	0.05	3.2	27.3	-88.38	13.3	23.4	-43.45	0.0	0.0	16.4	0.25	27.63	0.0	-0.2	0.7	
HARTFORD CAS INS CO	0.00	0.03	1.8	13.2	-86.11	8.7	14.2	-38.40	15.8	-1,110.6	478.2	0.00**	0.00*	0.0	-102.4	21.6	
PACIFIC IND CO	0.00	0.00	0.2	0.3	-16.04	0.2	0.3	-8.24	0.0	0.0	0.3	0.00**	2.25	0.0	0.0	0.0	
SENTRY INS A MUT CO	0.00	0.00	0.1	2.5	-94.15	0.1	2.5	-94.15	0.0	-57.8	425.1	0.00**	9,915.67	0.0	-13.4	69.8	
TRAVELERS IND CO	0.00	0.00	0.0	0.0	0.00	0.0	0.0	0.00*	0.0	11.9	1.5	0.00**	0.00*	0.0	0.4	0.1	
WESTPORT INS CORP	0.00	0.00	0.0	0.0	0.00	0.0	1.9	-100.00	2,205.7	1,362.8	23,964.8	0.00**	113,943.37	24.8	35.0	407.9	
NOVA CAS CO	0.00	0.00	0.0	0.0	0.00	0.0	0.0	0.00*	29.9	0.0	24.0	0.00**	0.00*	0.0	0.0	0.6	
AMERICAN GUAR & LIAB INS	0.00	0.00	0.0	0.0	0.00	0.0	0.0	0.00*	0.0	-0.7	1.4	0.00**	0.00*	0.0	-0.1	0.3	
TIG INS CO	0.00	0.00	0.0	0.0	0.00	0.0	0.0	0.00*	15.8	-177.7	227.9	0.00**	0.00*	0.0	-100.4	5.9	
TOTAL NUMBER OF COMPANIES THIS LINE: 25						\$000 not omitted from totals line											
<b>Sum:</b>	<b>100.00</b>	<b>99.61</b>	<b>57,627,951</b>	<b>52,305,936</b>	<b>10.17</b>	<b>56,540,876</b>	<b>49,505,067</b>	<b>14.21</b>	<b>19,516,849</b>	<b>75,196,425</b>	<b>388,948,399</b>	<b>132.99</b>	<b>115.37</b>	<b>-27,920</b>	<b>649,510</b>	<b>9,876,851</b>	

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 TOP 25 COMPANIES

**PRODUCTS LIABILITY(\$000 omitted)**

COMPANY NAME	Market Share (%) <sup>1</sup>		Premiums						Losses			Incurred		Defense and Cost Containment Expenses			
			Written (\$)		% Change	Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) <sup>2</sup>		Paid(\$)	Incurred(\$)	Unpaid(\$)	
	CY	PY	CY	PY		CY	PY	% Change				CY	CY				CY
STEADFAST INS CO	5.09	4.91	7,383.6	7,420.0	-0.49	8,028.2	7,224.5	11.12	300.1	1,754.5	20,082.4	21.85	6.11	185.5	-449.9	5,806.4	
FEDERAL INS CO	4.61	4.45	6,688.0	6,736.0	-0.71	6,768.1	6,755.2	0.19	4,803.1	5,702.8	22,386.2	84.26	80.63	4,221.3	3,684.7	12,577.9	
ALLIANZ GLOBAL RISKS US INS CO	3.46	3.17	5,011.1	4,794.0	4.53	4,799.5	4,170.5	15.08	1,090.9	2,437.8	18,569.4	50.79	83.86	600.5	744.7	2,983.9	
CINCINNATI INS CO	3.37	3.13	4,885.1	4,738.9	3.09	4,870.8	4,621.6	5.39	3,864.3	2,961.7	12,079.5	60.81	39.56	1,020.7	1,366.5	5,370.3	
TRAVELERS PROP CAS CO OF AMER	3.13	2.97	4,532.8	4,495.5	0.83	4,509.1	3,976.7	13.39	517.5	480.9	16,612.4	10.67	16.82	847.3	2,206.5	16,992.7	
GREAT AMER E&S INS CO	2.82	2.55	4,084.1	3,862.7	5.73	3,892.7	3,637.1	7.03	56.2	-144.7	2,790.2	0.00**	9.36	496.5	1,029.9	2,689.1	
LIBERTY MUT FIRE INS CO	2.62	3.15	3,802.0	4,757.9	-20.09	4,442.4	3,475.0	27.84	471.2	1,121.4	10,529.6	25.24	81.23	2,292.8	3,510.2	4,818.7	
STARR SURPLUS LINES INS CO	2.56	1.41	3,710.0	2,137.6	73.56	2,729.8	1,869.4	46.02	-18.4	1,148.2	1,860.9	42.06	0.00*	2.0	151.6	319.6	
CHUBB CUSTOM INS CO	2.55	2.05	3,698.1	3,107.8	18.99	3,600.0	2,988.1	20.48	0.0	630.2	2,739.9	17.50	26.72	14.9	821.7	3,052.7	
WEST BEND MUT INS CO	2.50	2.42	3,622.4	3,661.1	-1.06	3,527.6	3,548.2	-0.58	396.5	1,817.2	5,483.6	51.51	49.53	395.1	387.7	2,833.8	
OLD REPUBLIC INS CO	2.36	1.30	3,420.3	1,966.7	73.91	3,225.8	2,046.5	57.62	197.2	1,263.8	5,989.1	39.18	9.88	48.0	689.9	3,529.4	
AMERICAN GUAR & LIAB INS	2.34	1.86	3,397.1	2,813.0	20.76	3,135.6	2,213.0	41.69	15.0	1,175.0	3,457.2	37.47	19.31	167.7	264.7	856.9	
HDI GERLING AMER INS CO	2.26	2.70	3,283.8	4,081.7	-19.55	3,540.7	2,970.1	19.21	1,120.8	2,831.3	7,454.2	79.96	46.32	294.2	307.0	1,588.0	
FIRST MERCURY INS CO	2.10	2.04	3,044.7	3,083.0	-1.24	3,385.1	2,636.1	28.41	-40.2	3,164.8	5,494.1	93.49	48.14	79.6	596.5	1,310.1	
TWIN CITY FIRE INS CO CO	2.02	2.24	2,932.3	3,394.8	-13.62	3,138.1	2,943.7	6.60	1.9	245.6	1,990.1	7.83	9.81	-7.0	208.9	1,389.3	
COLONY INS CO	1.83	2.10	2,653.2	3,176.6	-16.48	3,024.7	2,941.1	2.84	1,326.0	834.2	16,288.9	27.58	90.91	359.9	-2,229.9	1,892.6	
THE CINCINNATI SPECIALTY UNDERWRITER	1.64	1.45	2,376.6	2,196.9	8.18	2,318.1	2,110.2	9.85	78.3	962.5	3,417.4	41.52	11.19	120.0	497.0	1,127.0	
UNITED FIRE & CAS CO	1.54	1.22	2,227.5	1,844.6	20.75	2,009.6	1,752.2	14.69	1,046.9	-988.8	1,767.5	0.00**	0.00*	778.8	-897.3	1,348.1	
ESSEX INS CO	1.54	1.49	2,226.6	2,249.4	-1.02	2,263.8	2,435.2	-7.04	670.7	859.3	3,575.4	37.96	22.58	181.4	379.5	1,704.6	
COUNTRY MUT INS CO	1.44	1.27	2,093.6	1,921.5	8.96	2,008.5	1,825.5	10.02	494.5	1,670.3	3,703.2	83.16	83.14	174.9	552.2	1,263.7	
AMERICAN ZURICH INS CO	1.40	2.11	2,035.3	3,187.8	-36.15	2,627.4	4,021.9	-34.67	0.0	-2,515.9	25,196.7	0.00**	0.00*	44.0	-568.4	2,982.2	
SENTRY INS A MUT CO	1.35	1.30	1,965.0	1,966.8	-0.09	2,007.2	1,920.6	4.51	183.6	2,337.7	12,245.0	116.46	0.00*	1,243.0	2,564.3	1,457.2	
ZURICH AMER INS CO	1.33	2.21	1,935.0	3,337.6	-42.02	1,738.3	3,341.8	-47.98	1,536.3	6,249.2	29,751.2	359.50	0.00*	3,147.4	-1,595.8	24,149.0	
SELECTIVE INS CO OF SC	1.25	1.29	1,807.4	1,952.2	-7.42	1,862.9	2,072.8	-10.12	1,246.4	1,339.6	7,151.9	71.91	37.50	422.9	534.5	2,757.7	
GREAT AMER INS CO	1.20	1.57	1,738.7	2,375.6	-26.81	2,276.8	1,625.1	40.11	28.0	468.8	1,031.6	20.59	22.37	83.8	662.0	1,056.8	
TOTAL NUMBER OF COMPANIES THIS LINE: 25			\$000 not omitted from totals line														
<b>Sum:</b>	<b>58.30</b>	<b>56.37</b>	<b>84,554,281</b>	<b>85,259,784</b>	<b>-0.83</b>	<b>85,730,868</b>	<b>79,122,161</b>	<b>8.35</b>	<b>19,386,832</b>	<b>37,807,406</b>	<b>241,647,464</b>	<b>44.10</b>	<b>21.80</b>	<b>17,215,145</b>	<b>15,418,818</b>	<b>105,857,718</b>	

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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

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 DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 19)  
 PREMIUM WRITTEN IN ILLINOIS  
 TOP 25 COMPANIES

**PRIVATE PASSENGER AUTO NO-FAULT (PIP)(\$000 omitted)**

COMPANY NAME	Market Share (%) <sup>1</sup>		Premiums						Losses			Incurred		Defense and Cost Containment Expenses			
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) <sup>2</sup>		Paid(\$)	Incurred(\$)	Unpaid(\$)	
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY	
WADENA INS CO	86.85	51.06	8.3	8.1	3.45	8.3	8.1	2.91	0.0	-9.7	-10.0	0.00 **	121.04	0.0	0.0	0.0	
SENTRY INS A MUT CO	6.78	49.10	0.7	7.8	-91.61	2.8	8.0	-65.48	14.1	13.4	2.4	488.44	0.00*	0.0	-0.1	0.2	
IMT INS CO	2.84	2.10	0.3	0.3	-17.52	0.3	0.3	-14.37	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	
ESURANCE PROP & CAS INS CO	2.60	0.00	0.3	0.0	0.00	0.1	0.0	0.00*	2.9	47.7	95.1	83,717.54	0.00*	2.9	2.9	0.0	
TWIN CITY FIRE INS CO CO	1.55	0.07	0.1	0.0	1,254.55	0.2	0.0	2,466.67	0.0	0.0	0.0	20.78	0.00	0.0	0.0	0.0	
IRONSHORE IND INC	0.10		0.0		0.00	0.0		0.00*	0.0	0.0	0.0	33.33		0.0	0.0	0.0	
TRUMBULL INS CO	0.05	0.41	0.0	0.1	-92.31	0.0	0.1	-103.08	0.0	5.0	5.0	0.00 **	26.15	0.0	0.0	0.0	
ESURANCE INS CO	0.00	0.00	0.0	0.0	0.00	0.0	0.0	0.00*	3.5	13.5	10.0	0.00 **	0.00*	0.0	0.0	0.0	
WESTPORT INS CORP	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	
GEICO CAS CO	0.00	0.00	0.0	0.0	0.00	0.0	0.0	0.00*	302.7	320.8	105.4	0.00 **	0.00*	13.7	14.9	6.7	
PROGRESSIVE NORTHERN INS CO	0.00	0.00	0.0	0.0	0.00	0.0	0.0	0.00*	70.7	35.3	16.7	0.00 **	0.00*	4.5	-13.5	6.0	
LM GEN INS CO	0.00	0.00	0.0	0.0	0.00	0.0	0.0	0.00*	64.5	31.8	4.5	0.00 **	0.00*	9.9	9.9	0.0	
OMNI IND CO	0.00	0.00	0.0	0.0	0.00	0.0	0.0	0.00*	0.0	-1.3	0.0	0.00 **	0.00*	1.0	1.0	0.2	
MERCURY INS CO OF IL	0.00	0.00	0.0	0.0	0.00	0.0	0.0	0.00*	-6.1	-6.1	0.0	0.00 **	0.00*	0.0	0.0	0.0	
LM INS CORP	0.00		0.0		0.00	0.0		0.00*	8.3	31.9	23.6	0.00 **		0.0	0.0	0.0	
OWNERS INS CO	0.00	0.00	0.0	0.0	0.00	0.0	0.0	0.00*	56.0	52.9	-4.2	0.00 **	0.00*	0.7	0.7	0.0	
STATE FARM FIRE & CAS CO	0.00	0.00	0.0	0.0	0.00	0.0	0.0	0.00*	198.3	200.9	154.9	0.00 **	0.00*	17.1	9.7	54.4	
IDS PROP CAS INS CO	0.00	0.00	0.0	0.0	0.00	0.0	0.0	0.00*	0.0	-0.9	0.0	0.00 **	0.00*	0.0	-0.3	0.0	
STATE FARM MUT AUTO INS CO	0.00	0.00	0.0	0.0	0.00	0.0	0.0	0.00*	2,028.0	2,915.4	4,058.1	0.00 **	0.00*	101.6	67.0	199.5	
ATLANTIC SPECIALTY INS CO	0.00	0.00	0.0	0.0	0.00	0.0	0.0	0.00*	0.0	-0.1	0.1	0.00 **	0.00*	0.0	0.0	0.0	
SAFE AUTO INS CO	0.00	0.00	0.0	0.0	0.00	0.0	0.0	0.00*	0.0	3.8	3.8	0.00 **	0.00*	0.0	1.1	1.1	
USAA CAS INS CO	0.00		0.0		0.00	0.0		0.00*	139.8	141.8	2.1	0.00 **		1.7	1.8	0.1	
UNITED SERV AUTOMOBILE ASSN	0.00		0.0		0.00	0.0		0.00*	45.5	1,358.5	1,313.0	0.00 **		6.1	7.9	1.7	
HARTFORD INS CO OF IL	0.00	-1.56	0.0	-0.2	0.00	0.0	-0.2	0.00*	0.0	0.0	0.0	0.00 **	0.00*	0.0	0.0	0.0	
INTEGON NATL INS CO	0.00		0.0		0.00	-10.5		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												
<b>Sum:</b>	<b>100.78</b>	<b>101.18</b>	<b>9,683</b>	<b>15,985</b>	<b>-39.42</b>	<b>1,041</b>	<b>16,188</b>	<b>-93.57</b>	<b>2,927,944</b>	<b>5,154,659</b>	<b>5,780,389</b>	<b>495,164.17</b>	<b>1,600.15</b>	<b>159,109</b>	<b>102,987</b>	<b>270,070</b>	

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

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 PREMIUM WRITTEN IN ILLINOIS  
 TOP 25 COMPANIES

**OTHER PRIVATE PASSENGER AUTO LIABILITY(\$000 omitted)**

COMPANY NAME	Market Share (%) <sup>1</sup>		Premiums						Losses			Incurred		Defense and Cost Containment Expenses					
			Written (\$)		% Change	Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) <sup>2</sup>		Paid(\$)	Incurred(\$)	Unpaid(\$)			
	CY	PY	CY	PY		CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
STATE FARM MUT AUTO INS CO	30.31	29.72	1,069,930.7	1,020,220.8	4.87	1,059,555.6	1,009,439.9	4.96	653,373.9	647,172.4	736,921.0	61.08	57.26	45,073.9	47,384.3	131,053.2			
ALLSTATE FIRE & CAS INS CO	5.58	5.37	197,093.0	184,415.8	6.87	191,719.3	183,510.6	4.47	121,532.5	141,067.1	163,874.6	73.58	70.40	6,786.8	9,575.0	24,027.9			
ILLINOIS FARMERS INS CO	4.26	4.41	150,415.1	151,395.9	-0.65	150,534.9	153,984.0	-2.24	92,647.1	89,400.5	125,969.0	59.39	65.56	5,668.1	6,413.0	12,317.1			
COUNTRY PREF INS CO	4.16	4.20	146,760.8	144,203.7	1.77	145,854.0	143,762.7	1.45	95,324.4	101,906.1	105,418.9	69.87	60.08	2,968.4	3,569.9	11,223.3			
AMERICAN FAMILY MUT INS CO	4.13	4.25	145,686.1	145,887.6	-0.14	145,409.0	143,574.7	1.28	74,803.5	71,666.6	115,452.6	49.29	55.99	5,334.9	3,014.4	17,345.2			
GEICO CAS CO	3.35	2.51	118,114.1	86,257.6	36.93	110,975.6	77,226.1	43.70	71,893.0	86,125.8	53,128.9	77.61	80.03	804.8	3,125.3	6,377.7			
PROGRESSIVE NORTHERN INS CO	2.66	2.72	94,073.5	93,300.4	0.83	94,294.6	93,147.1	1.23	55,406.4	52,072.2	47,700.5	55.22	54.74	1,407.1	1,212.2	3,976.9			
COUNTRY MUT INS CO	2.35	2.60	82,834.1	89,226.6	-7.16	84,212.9	91,290.8	-7.75	66,917.0	56,679.6	66,976.0	67.31	69.04	3,469.4	1,979.5	7,321.5			
STATE FARM FIRE & CAS CO	2.29	2.23	80,903.2	76,404.6	5.89	79,614.4	75,169.2	5.91	55,519.6	58,484.9	56,434.1	73.46	69.14	3,318.4	4,089.3	9,122.6			
PROGRESSIVE UNIVERSAL INS CO	2.04	1.97	71,968.1	67,744.2	6.24	70,906.2	67,166.1	5.57	36,007.3	34,260.2	25,805.1	48.32	47.30	726.1	438.0	2,095.1			
AMERICAN ACCESS CAS CO	1.82	1.73	64,256.0	59,418.2	8.14	62,609.3	56,137.2	11.53	30,358.0	31,573.4	30,729.1	50.43	56.40	2,414.7	4,099.5	6,761.3			
ALLSTATE INS CO	1.52	1.77	53,681.9	60,891.3	-11.84	55,476.5	63,471.4	-12.60	51,898.5	39,015.7	76,239.1	70.33	85.63	4,195.9	1,840.9	11,450.2			
GEICO GEN INS CO	1.46	1.58	51,479.9	54,072.6	-4.79	52,249.8	54,721.2	-4.52	45,448.7	38,788.2	35,496.4	74.24	80.86	2,155.2	1,433.6	4,084.2			
SAFECO INS CO OF IL	1.39	1.40	49,103.2	48,077.4	2.13	47,743.9	46,592.8	2.47	24,268.9	32,574.4	36,579.0	68.23	55.20	1,741.9	3,577.5	8,609.0			
FARMERS AUTOMOBILE INS ASSOC	1.09	1.14	38,313.0	38,994.0	-1.75	38,278.4	39,727.9	-3.65	26,353.7	27,717.9	34,091.3	72.41	67.04	1,164.4	1,216.8	3,215.0			
ALLSTATE PROP & CAS INS CO	1.07	1.29	37,737.2	44,179.6	-14.58	39,146.2	46,237.9	-15.34	31,941.7	23,100.1	41,839.8	59.01	52.38	2,448.8	280.5	6,276.5			
ERIE INS EXCH	1.05	1.02	37,231.9	34,975.7	6.45	36,023.9	33,412.4	7.82	25,418.4	24,061.2	30,999.6	66.79	89.98	1,051.2	1,027.1	3,213.7			
TRUMBULL INS CO	0.94	0.84	33,230.4	29,001.6	14.58	31,129.6	27,637.9	12.63	17,897.0	18,275.7	20,568.1	58.71	67.51	361.9	196.4	1,808.9			
TRAVELERS HOME & MARINE INS CO	0.89	1.24	31,397.1	42,597.0	-26.29	35,046.8	45,591.1	-23.13	25,320.7	20,400.4	41,843.3	58.21	72.80	1,654.9	901.4	2,260.4			
FOUNDERS INS CO	0.87	0.90	30,554.6	30,911.3	-1.15	31,153.0	31,205.2	-0.17	18,039.8	17,943.4	19,443.3	57.60	62.87	1,410.1	1,315.1	3,565.2			
UNIQUE INS CO	0.85	0.68	30,004.9	23,236.5	29.13	27,941.4	20,632.2	35.43	11,952.0	17,345.3	20,720.2	62.08	62.56	1,408.4	2,226.6	2,437.6			
ESURANCE PROP & CAS INS CO	0.83	0.55	29,418.3	18,862.5	55.96	26,390.3	17,304.6	52.50	13,186.6	16,364.2	11,160.8	62.01	67.22	124.5	347.1	636.1			
AUTO CLUB INS ASSOC	0.82	0.75	28,923.8	25,720.1	12.46	28,083.0	24,722.9	13.59	18,951.8	25,660.9	20,586.9	91.38	70.46	897.0	1,925.6	3,746.8			
LM GEN INS CO	0.78	0.64	27,650.9	21,805.0	26.81	24,666.3	18,496.2	33.36	14,701.9	24,802.7	20,403.0	100.55	80.70	335.9	1,423.1	1,634.1			
UNITED SERV AUTOMOBILE ASSN	0.77	0.80	27,234.6	27,491.8	-0.94	27,275.9	27,573.0	-1.08	20,876.8	21,756.0	26,205.3	79.76	69.05	1,311.7	1,500.0	2,280.5			
TOTAL NUMBER OF COMPANIES THIS LINE: 25																			
			\$000 not omitted from totals line																
<b>Sum:</b>	<b>77.27</b>	<b>76.29</b>	<b>2,727,996,437</b>	<b>2,619,291,775</b>	<b>4.15</b>	<b>2,696,290,928</b>	<b>2,591,735,224</b>	<b>4.03</b>	<b>1,700,039,477</b>	<b>1,718,214,858</b>	<b>1,964,585,876</b>	<b>63.73</b>	<b>62.46</b>	<b>98,234,227</b>	<b>104,112,055</b>	<b>286,839,969</b>			

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

COMPANY NAME	Market Share (%) <sup>1</sup>		Premiums						Losses			Incurred		Defense and Cost Containment Expenses			
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) <sup>2</sup>		Paid(\$)	Incurred(\$)	Unpaid(\$)	
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY	
PRAETORIAN INS CO	35.33	-0.10	9.4	0.0	0.00	115.1	0.1	138,551.81	0.0	125.3	140.3	108.86	7,778.31	12.2	23.2	11.8	
HUDSON INS CO	34.72	23.63	9.3	11.3	-17.78	9.3	11.3	-17.78	0.0	-0.2	8.5	0.00 **	18.93	0.0	0.0	0.0	
EVERGREEN USA RRG INC	30.78	23.37	8.2	11.1	-26.30	10.6	11.0	-3.61	0.0	5.5	6.6	52.17	0.00*	0.0	0.0	0.0	
VANLINER INS CO	15.05	7.34	4.0	3.5	14.70	3.9	3.6	9.40	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	
ZURICH AMER INS CO	4.49	7.64	1.2	3.6	-67.09	1.3	3.8	-66.37	196.8	452.3	280.6	35,171.15	684.52	37.7	76.6	53.7	
STARR IND & LIAB CO	3.37	1.59	0.9	0.8	18.31	1.0	0.1	1,389.71	0.0	0.2	0.2	16.68	17.65	0.0	0.0	0.0	
CASTLEPOINT NATL INS CO	2.57	0.00	0.7	0.0	0.00	0.7	0.0	0.00*	86.7	104.8	18.1	15,302.48	0.00*	55.8	27.2	12.8	
CONIFER INS CO	1.67		0.4		0.00	0.1		0.00*	0.0	0.0	0.0	0.00		0.0	0.0	0.0	
TRAVELERS IND CO	0.96	-4.20	0.3	-2.0	0.00	0.2	-2.0	0.00*	0.0	0.0	0.3	19.53	0.00*	0.0	-0.1	0.4	
PROTECTIVE INS CO	0.74	2.87	0.2	1.4	-85.49	0.2	1.4	-85.49	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	
OLD REPUBLIC INS CO	0.73	0.53	0.2	0.3	-22.31	0.2	0.2	-17.92	0.0	0.0	0.1	0.00 **	39.17	0.0	0.0	0.0	
ARGONAUT MIDWEST INS CO	0.62	0.00	0.2	0.0	0.00	0.2	0.0	0.00*	0.0	0.0	0.1	27.44	0.00*	0.0	0.0	0.0	
AMERISURE MUT INS CO	0.59	0.00	0.2	0.0	0.00	0.0	0.0	0.00*	0.0	0.0	0.2	0.00 **	0.00*	0.0	0.0	0.0	
MASSACHUSETTS BAY INS CO	0.23	0.00	0.1	0.0	0.00	0.0	0.0	0.00*	0.0	0.0	0.0	61.54	0.00*	0.0	0.0	0.0	
INDIANA LUMBERMENS MUT INS CO	0.19	0.09	0.1	0.0	11.11	0.1	0.0	4,900.00	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	
NATIONAL TRUST INS CO	0.04		0.0		0.00	0.0		0.00*	0.0	0.0	0.0	0.00		0.0	0.0	0.0	
NATIONAL CAS CO	0.02	-0.20	0.0	-0.1	0.00	0.0	1.2	-99.51	0.0	0.4	1.9	5,883.33	123.31	0.0	0.0	0.0	
NATIONAL INTERSTATE INS CO	0.00		0.0		0.00	0.0		0.00*	0.0	0.0	0.0	0.00 **		0.0	0.0	0.0	
COMMERCE & INDUSTRY INS CO	0.00	0.03	0.0	0.0	-92.31	0.0	0.0	266.67	0.0	0.0	0.0	36.36	0.00*	0.0	0.0	0.0	
TOWER NATL INS CO	0.00	1.08	0.0	0.5	-100.00	0.4	0.2	140.13	0.0	0.0	0.0	0.00 **	0.00*	0.0	0.0	0.0	
HARLEYSVILLE INS 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	
ILLINOIS NATL INS CO	0.00	0.00	0.0	0.0	0.00	0.0	0.0	0.00*	0.0	-10.0	0.0	0.00 **	0.00*	0.0	-1.5	0.0	
NORTHLAND INS CO	0.00	0.00	0.0	0.0	0.00	0.0	0.0	0.00*	0.0	-1.6	-0.3	0.00 **	0.00*	0.0	-0.5	1.0	
SENTRY INS A MUT CO	0.00	0.00	0.0	0.0	0.00	0.0	0.0	0.00*	0.0	3.9	3.9	0.00 **	0.00*	0.0	0.2	0.2	
ST PAUL MERCURY INS 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	
TOTAL NUMBER OF COMPANIES THIS LINE: 25								\$000 not omitted from totals line									
<b>Sum:</b>	<b>132.10</b>	<b>63.68</b>	<b>35,208</b>	<b>30,328</b>	<b>16.09</b>	<b>143,195</b>	<b>30,764</b>	<b>365.46</b>	<b>283,443</b>	<b>680,550</b>	<b>460,426</b>	<b>475.26</b>	<b>125.46</b>	<b>105,747</b>	<b>125,186</b>	<b>79,875</b>	

CY: Current Year PY: Prior Year

This report contains all companies writing premium in Illinois which includes Licensed Companies, Surplus Lines and Risk Retention Groups.

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

Wednesday, May 27, 2015

ILLINOIS DEPARTMENT OF INSURANCE  
MARKET SHARE REPORT - DECEMBER 31, 2014  
DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 19)  
PREMIUM WRITTEN IN ILLINOIS  
TOP 25 COMPANIES

**OTHER COMMERCIAL AUTO LIABILITY(\$000 omitted)**

COMPANY NAME	Market Share (%) <sup>1</sup>		Premiums						Losses			Incurred		Defense and Cost Containment Expenses		
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) <sup>2</sup>		Paid(\$)	Incurred(\$)	Unpaid(\$)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
GREAT WEST CAS CO	3.86	4.06	35,279.1	33,020.8	6.84	33,652.1	31,621.2	6.42	19,529.6	23,338.6	52,361.9	69.35	59.77	2,388.8	2,627.7	3,602.6
ARTISAN & TRUCKERS CAS CO	3.83	3.39	34,952.8	27,616.7	26.56	30,512.3	27,555.4	10.73	18,142.4	13,178.9	28,723.4	43.19	88.81	858.9	876.8	2,667.2
NATIONAL LIAB & FIRE INS CO	3.47	1.28	31,644.8	10,380.6	204.85	19,786.3	7,367.9	168.55	2,430.4	12,223.8	16,212.7	61.78	24.15	762.5	3,434.1	4,420.8
NORTHLAND INS CO	3.24	2.90	29,543.8	23,634.3	25.00	27,259.5	21,089.5	29.26	14,965.3	12,814.4	22,218.2	47.01	59.71	831.5	165.2	1,906.3
ZURICH AMER INS CO	3.06	3.20	27,951.4	26,008.1	7.47	28,365.0	24,958.5	13.65	8,352.5	15,746.3	41,259.6	55.51	82.81	2,170.8	2,299.5	5,803.7
TRANSGUARD INS CO OF AMER INC	2.60	2.73	23,785.7	22,254.3	6.88	23,760.3	22,386.4	6.14	7,127.1	6,080.3	27,891.2	25.59	43.30	1,393.3	1,498.0	5,148.5
ACUITY A MUT INS CO	2.60	2.67	23,748.3	21,739.8	9.24	23,051.0	20,597.5	11.91	9,619.5	12,706.5	26,330.9	55.12	50.80	1,575.4	1,871.8	3,849.8
PEKIN INS CO	2.28	2.42	20,780.5	19,667.7	5.66	20,244.3	19,195.9	5.46	11,724.0	14,638.6	26,896.2	72.31	57.01	723.2	1,190.6	3,492.4
OCCIDENTAL FIRE & CAS CO OF NC	2.25	1.81	20,530.3	14,768.8	39.01	18,700.8	12,816.4	45.91	16,060.7	21,766.9	19,701.1	116.40	41.70	1,827.0	3,656.6	3,295.9
CINCINNATI INS CO	2.05	2.23	18,740.1	18,138.7	3.32	18,169.5	18,003.7	0.92	11,052.3	12,175.4	24,096.1	67.01	60.42	1,209.5	1,157.3	2,454.5
WESTFIELD INS CO	1.78	1.64	16,244.1	13,353.2	21.65	14,586.0	12,715.2	14.71	6,143.6	10,015.1	16,665.8	68.66	59.69	865.3	1,093.4	3,113.7
COUNTRY MUT INS CO	1.73	1.74	15,811.8	14,166.9	11.61	15,027.7	13,393.5	12.20	12,574.6	5,070.9	19,139.3	33.74	129.64	546.3	-307.6	2,299.8
GRANGE IND INS CO	1.55	1.20	14,168.6	9,743.9	45.41	12,166.2	7,616.7	59.73	3,238.8	8,648.1	11,965.5	71.08	80.60	306.7	908.9	1,298.7
ILLINOIS NATL INS CO	1.52	1.20	13,902.7	9,743.3	42.69	13,475.3	9,497.8	41.88	10,155.4	11,970.8	24,958.0	88.84	102.11	2,323.7	3,011.6	2,745.4
FIRST CHICAGO INS CO	1.48	1.34	13,530.4	10,918.8	23.92	13,498.6	10,897.0	23.87	5,414.5	7,383.0	12,380.3	54.69	47.02	992.8	1,460.9	2,776.9
ARCH INS CO	1.38	0.61	12,643.9	5,003.0	152.73	10,622.6	4,932.5	115.36	4,421.8	4,552.0	10,664.1	42.85	13.01	382.5	432.0	468.0
WEST BEND MUT INS CO	1.29	1.40	11,780.6	11,411.4	3.24	11,459.7	11,624.0	-1.41	4,956.3	5,275.4	13,662.4	46.03	29.20	532.1	710.8	1,879.4
TRAVELERS PROP CAS CO OF AMER	1.28	1.74	11,672.7	14,184.2	-17.71	11,797.1	13,942.7	-15.39	7,969.0	9,266.4	27,219.6	78.55	106.42	2,372.6	2,134.2	2,792.1
SPIRIT COMMERCIAL AUTO RRG INC	1.27	0.23	11,592.6	1,831.4	532.98	5,760.1	525.6	995.99	748.3	4,097.3	3,702.4	71.13	77.92	55.8	267.7	239.0
OWNERS INS CO	1.26	1.32	11,462.8	10,706.2	7.07	11,080.1	10,487.2	5.65	6,521.4	9,664.1	12,532.9	87.22	60.36	679.3	1,152.9	1,924.6
ERIE INS EXCH	1.24	1.08	11,302.4	8,810.4	28.29	9,945.8	8,010.9	24.15	6,625.8	6,748.2	10,292.3	67.85	68.58	639.2	480.5	1,213.1
EMPIRE FIRE & MARINE INS CO	1.23	1.28	11,267.4	10,395.3	8.39	11,097.7	10,405.9	6.65	2,739.3	-226.1	4,359.2	0.00**	21.76	211.7	-177.4	935.1
NEW YORK MARINE & GEN INS CO	1.23	1.29	11,198.1	10,471.3	6.94	9,702.7	9,092.1	6.71	1,636.8	4,404.7	7,613.2	45.40	49.27	488.2	1,726.2	2,703.7
TRANSIT GENERAL INS CO	1.16	1.01	10,619.1	8,218.9	29.20	10,619.1	8,218.9	29.20	3,703.5	8,572.1	13,731.0	80.72	77.30	0.0	167.8	0.0
AMERICAN INTER FIDELITY EXCH	1.16	0.98	10,590.3	8,003.1	32.33	10,590.3	8,003.1	32.33	3,288.2	7,198.9	8,997.3	67.98	74.47	701.3	701.3	0.0
TOTAL NUMBER OF COMPANIES THIS LINE: 25																
Sum:	49.80	44.76	454,744,192	364,190,834	24.86	414,929,941	344,955,434	20.29	199,141,065	247,310,585	483,574,512	59.60	64.30	24,838,370	32,540,769	61,031,157

\$000 not omitted from totals line

CY: Current Year PY: Prior Year

This report contains all companies writing premium in Illinois which includes Licensed Companies, Surplus Lines and Risk Retention Groups.

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

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 PREMIUM WRITTEN IN ILLINOIS  
 TOP 25 COMPANIES

**PRIVATE PASSENGER AUTO PHYSICAL DAMAGE(\$000 omitted)**

COMPANY NAME	Market Share (%) <sup>1</sup>		Premiums						Losses			Incurred		Defense and Cost Containment Expenses		
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) <sup>2</sup>		Paid(\$)	Incurred(\$)	Unpaid(\$)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
STATE FARM MUT AUTO INS CO	28.84	27.89	800,278.2	723,456.8	10.62	782,809.7	705,936.3	10.89	588,005.7	586,762.5	57,147.9	74.96	74.57	881.9	944.8	1,026.7
ALLSTATE FIRE & CAS INS CO	8.21	6.90	227,762.8	178,879.2	27.33	215,248.2	169,835.8	26.74	112,433.0	109,355.4	3,176.7	50.80	52.20	465.0	97.3	498.7
COUNTRY PREF INS CO	4.33	4.33	120,273.4	112,345.6	7.06	117,995.7	110,560.8	6.72	75,365.3	73,332.6	311.6	62.15	60.64	0.0	0.0	0.0
AMERICAN FAMILY MUT INS CO	3.80	4.05	105,555.8	104,928.8	0.60	104,689.5	104,886.0	-0.19	63,780.9	63,557.4	745.5	60.71	56.18	258.5	285.9	118.0
ILLINOIS FARMERS INS CO	3.50	3.90	97,122.5	101,271.4	-4.10	97,696.0	103,621.9	-5.72	71,468.4	73,438.4	7,721.6	75.17	60.14	76.2	62.9	46.1
ALLSTATE INS CO	3.38	3.82	93,741.2	99,072.2	-5.38	95,538.6	102,194.7	-6.51	23,633.3	22,634.3	236.8	23.69	23.88	159.1	19.9	120.4
GEICO CAS CO	3.02	2.35	83,912.4	60,978.2	37.61	78,642.6	54,355.4	44.68	73,601.0	73,750.0	6,426.9	93.78	98.70	39.7	44.6	90.0
COUNTRY MUT INS CO	2.93	3.19	81,420.8	82,655.8	-1.49	81,628.3	83,200.2	-1.89	45,087.4	43,890.6	836.0	53.77	51.87	0.0	0.0	0.0
PROGRESSIVE NORTHERN INS CO	2.29	2.34	63,558.7	60,570.5	4.93	63,310.1	60,015.4	5.49	41,392.4	40,691.1	-100.1	64.27	61.00	140.7	149.7	123.4
STATE FARM FIRE & CAS CO	1.97	1.87	54,603.1	48,615.5	12.32	53,148.3	47,075.7	12.90	48,254.0	48,512.3	4,839.0	91.28	90.57	246.3	241.9	287.7
PROGRESSIVE UNIVERSAL INS CO	1.65	1.54	45,812.5	39,934.3	14.72	44,530.7	38,999.3	14.18	32,866.3	32,188.5	-204.8	72.28	71.05	131.0	141.8	86.4
GEICO GEN INS CO	1.59	1.85	44,218.0	48,080.1	-8.03	45,056.5	49,232.9	-8.48	29,283.6	28,663.2	2,625.7	63.62	63.14	23.8	10.8	68.3
SAFECO INS CO OF IL	1.53	1.62	42,574.3	42,018.1	1.32	42,002.9	39,733.5	5.71	22,836.1	22,552.9	631.4	53.69	51.46	21.7	94.3	155.8
ALLSTATE PROP & CAS INS CO	1.48	1.66	40,957.6	43,116.3	-5.01	41,748.9	44,399.7	-5.97	16,543.2	15,676.9	-116.9	37.55	39.53	113.3	20.9	76.7
FARMERS AUTOMOBILE INS ASSOC	1.29	1.36	35,821.3	35,160.0	1.88	35,396.0	34,943.4	1.30	22,385.2	22,207.7	412.7	62.74	58.39	159.6	146.4	72.4
AMERICAN ACCESS CAS CO	1.14	1.17	31,682.3	30,228.2	4.81	31,110.4	28,619.5	8.70	13,784.6	13,628.5	1,136.5	43.81	49.47	264.4	230.0	3.0
ERIE INS EXCH	1.12	1.08	30,977.6	28,080.0	10.32	29,580.4	26,213.5	12.84	21,650.7	21,247.5	-281.0	71.83	69.10	153.9	163.3	107.5
LM GEN INS CO	1.07	0.86	29,811.4	22,313.3	33.60	26,056.5	18,353.5	41.97	16,207.7	15,858.3	-200.2	60.86	62.85	33.3	66.8	33.5
UNITED SERV AUTOMOBILE ASSN	0.92	0.98	25,519.3	25,418.0	0.40	25,355.1	25,474.3	-0.47	19,028.9	19,092.3	-85.4	75.30	70.34	122.0	131.8	45.3
AUTO CLUB INS ASSOC	0.86	0.80	23,867.7	20,738.6	15.09	22,946.4	20,242.3	13.36	16,475.0	16,256.8	43.1	70.85	71.42	47.9	55.7	42.9
OWNERS INS CO	0.79	0.84	21,960.0	21,756.6	0.93	21,964.5	21,388.1	2.69	14,162.4	13,590.0	-91.9	61.87	64.82	72.9	49.3	85.0
UNIQUE INS CO	0.79	0.64	21,792.0	16,684.7	30.61	20,567.2	14,967.6	37.41	8,446.4	8,659.2	1,558.8	42.10	41.37	65.4	-14.4	100.0
USAA CAS INS CO	0.78	0.79	21,684.3	20,567.6	5.43	21,392.7	20,338.4	5.18	15,750.8	15,867.8	-163.8	74.17	70.51	93.3	103.4	36.8
TRAVELERS HOME & MARINE INS CO	0.78	1.09	21,509.3	28,239.9	-23.83	23,797.9	30,377.7	-21.66	13,370.8	13,433.9	415.4	56.45	55.79	16.1	4.6	18.5
LIBERTY MUT FIRE INS CO	0.73	0.94	20,199.4	24,271.6	-16.78	22,312.2	26,596.0	-16.11	8,190.3	7,562.0	-310.5	33.89	37.53	79.0	47.0	42.1
TOTAL NUMBER OF COMPANIES THIS LINE: 25																
						\$000 not omitted from totals line										
<b>Sum:</b>	<b>78.81</b>	<b>77.85</b>	<b>2,186,616,033</b>	<b>2,019,381,364</b>	<b>8.28</b>	<b>2,144,525,263</b>	<b>1,981,561,933</b>	<b>8.22</b>	<b>1,414,003,259</b>	<b>1,402,410,340</b>	<b>86,711,165</b>	<b>65.39</b>	<b>63.51</b>	<b>3,664,702</b>	<b>3,098,743</b>	<b>3,285,164</b>

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**COMMERCIAL AUTO PHYSICAL DAMAGE(\$000 omitted)**

COMPANY NAME	Market Share (%) <sup>1</sup>		Premiums						Losses			Incurred		Defense and Cost Containment Expenses		
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) <sup>2</sup>		Paid(\$)	Incurred(\$)	Unpaid(\$)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
ZURICH AMER INS CO	5.57	4.17	15,628.0	10,394.4	50.35	15,634.7	10,416.8	50.09	2,360.3	3,071.6	1,514.4	19.65	28.33	80.6	83.2	7.6
NORTHLAND INS CO	4.92	4.65	13,802.0	11,593.0	19.05	13,100.5	10,687.2	22.58	7,312.7	7,721.1	935.8	58.94	52.65	59.4	249.0	676.0
ARTISAN & TRUCKERS CAS CO	4.59	4.24	12,867.3	10,558.6	21.86	11,626.0	10,619.4	9.48	5,933.9	5,897.9	343.7	50.73	69.80	17.8	14.3	67.8
GREAT WEST CAS CO	4.10	4.35	11,493.1	10,848.8	5.94	10,987.4	10,168.6	8.05	6,696.0	6,457.8	604.6	58.77	65.76	63.7	55.1	36.3
PEKIN INS CO	3.76	3.98	10,535.6	9,907.7	6.34	10,234.2	9,647.5	6.08	5,489.9	5,378.1	249.9	52.55	52.85	18.1	5.5	28.9
COUNTRY MUT INS CO	3.68	4.31	10,315.8	10,730.4	-3.86	10,359.8	10,829.8	-4.34	4,979.6	5,071.2	320.8	48.95	49.03	0.0	0.0	0.0
TRANSGUARD INS CO OF AMER INC	2.80	2.61	7,843.2	6,493.3	20.79	7,842.5	6,498.8	20.68	4,173.7	4,502.0	830.1	57.41	55.91	847.7	885.4	143.8
ACUITY A MUT INS CO	2.57	2.69	7,195.2	6,713.9	7.17	6,711.3	6,300.4	6.52	4,415.0	4,461.9	408.2	66.48	59.52	18.2	35.0	45.7
OWNERS INS CO	2.51	2.63	7,052.4	6,565.0	7.42	6,857.5	6,208.2	10.46	5,802.3	3,880.2	-165.8	56.58	89.56	44.7	-100.1	26.4
CINCINNATI INS CO	2.27	2.35	6,376.7	5,848.0	9.04	6,008.2	5,837.7	2.92	3,898.8	3,844.1	17.6	63.98	64.82	53.8	38.2	50.2
TRANSIT GENERAL INS CO	1.85	1.46	5,181.2	3,639.6	42.36	5,181.2	3,639.6	42.36	2,693.2	2,545.0	-460.8	49.12	46.39	0.0	251.6	0.0
WESTFIELD INS CO	1.81	1.64	5,078.0	4,079.1	24.49	4,446.1	3,885.6	14.43	2,993.6	2,903.8	403.2	65.31	63.06	7.2	-6.8	22.5
NATIONAL LIAB & FIRE INS CO	1.56	0.82	4,373.0	2,055.1	112.79	3,191.8	1,946.0	64.02	1,129.3	1,207.9	455.5	37.84	56.61	121.4	148.8	115.3
GRANGE IND INS CO	1.54	1.14	4,331.0	2,835.4	52.75	3,590.9	2,327.7	54.27	2,097.7	2,168.6	249.1	60.39	54.57	7.7	9.6	4.1
ERIE INS EXCH	1.52	1.29	4,268.8	3,203.3	33.26	3,697.5	2,919.5	26.65	2,657.9	2,798.4	336.8	75.68	68.39	28.5	159.1	145.9
OCCIDENTAL FIRE & CAS CO OF NC	1.49	1.06	4,183.4	2,653.8	57.64	3,969.4	1,885.6	110.51	2,739.2	3,112.8	603.4	78.42	67.71	132.2	136.5	-5.6
MOTORS INS CORP	1.40	1.35	3,938.9	3,358.9	17.27	3,938.9	3,358.9	17.27	3,007.0	3,140.1	168.7	79.72	54.50	0.0	0.0	0.0
WEST BEND MUT INS CO	1.35	1.44	3,786.8	3,591.4	5.44	3,685.9	3,568.3	3.30	2,247.8	2,188.9	-36.5	59.38	56.03	6.0	21.7	24.3
UNDERWRITERS AT LLOYDS LONDON	1.24	0.66	3,475.5	1,632.6	112.88	2,736.5	2,131.9	28.36	1,015.7	2,201.2	1,990.4	80.44	93.31	77.4	94.8	86.4
AUTO OWNERS INS CO	1.19	1.37	3,344.8	3,410.0	-1.91	3,392.1	3,450.3	-1.69	2,210.7	2,189.0	-48.2	64.53	47.77	15.5	18.3	12.7
UNIVERSAL UNDERWRITERS INS CO	1.19	1.04	3,325.5	2,582.8	28.76	2,792.9	2,255.7	23.81	2,799.8	2,909.6	462.8	104.18	48.84	136.0	129.2	13.9
STATE FARM MUT AUTO INS CO	1.14	1.17	3,197.4	2,910.8	9.85	3,034.7	3,111.6	-2.47	1,934.0	1,960.6	208.9	64.61	54.31	5.7	-9.1	10.1
TRAVELERS IND CO	1.02	0.48	2,859.7	1,186.0	141.13	2,169.0	1,152.5	88.20	1,334.6	1,321.0	249.0	60.91	70.89	3.4	56.9	143.8
NATIONAL CAS CO	0.91	1.22	2,544.9	3,043.1	-16.37	2,760.9	3,091.3	-10.69	1,604.3	1,615.8	176.2	58.53	63.51	122.9	241.7	401.3
TRAVELERS PROP CAS CO OF AMER	0.90	1.33	2,534.4	3,326.1	-23.80	2,698.9	3,348.7	-19.40	1,464.7	1,620.3	947.9	60.04	69.16	9.6	11.3	246.3
TOTAL NUMBER OF COMPANIES THIS LINE: 25																
Sum:	56.89	53.44	159,532,658	133,160,874	19.80	150,648,769	129,287,626	16.52	82,991,612	84,168,922	10,765,756	55.87	57.97	1,877,493	2,529,062	2,303,772

\$000 not omitted from totals line

CY: Current Year PY: Prior Year

This report contains all companies writing premium in Illinois which includes Licensed Companies, Surplus Lines and Risk Retention Groups.

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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ILLINOIS DEPARTMENT OF INSURANCE  
 MARKET SHARE REPORT - DECEMBER 31, 2014  
 DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 19)  
 PREMIUM WRITTEN IN ILLINOIS  
 TOP 25 COMPANIES

**AIRCRAFT (ALL PERILS)(\$000 omitted)**

COMPANY NAME	Market Share (%) <sup>1</sup>		Premiums						Losses			Incurred		Defense and Cost Containment Expenses			
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) <sup>2</sup>		Paid(\$)	Incurred(\$)	Unpaid(\$)	
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY	
NATIONAL UNION FIRE INS CO OF PITTS	22.44	20.77	14,840.5	17,374.7	-14.59	15,644.1	17,063.1	-8.32	4,926.4	5,961.0	13,963.6	38.10	52.13	645.9	-47.0	1,117.1	
ALLIANZ GLOBAL RISKS US INS CO	15.05	14.48	9,954.7	12,111.1	-17.81	10,494.1	11,779.4	-10.91	3,552.5	3,122.8	11,831.6	29.76	29.98	1,370.9	1,414.4	2,119.9	
AMERICAN ALT INS CORP	8.22	5.97	5,436.2	4,996.8	8.79	6,926.2	5,130.7	35.00	2,442.7	3,786.6	4,737.5	54.67	52.89	49.2	326.3	277.2	
STARR SURPLUS LINES INS CO	6.32	5.80	4,179.1	4,854.9	-13.92	4,092.7	4,893.7	-16.37	2,643.5	1,455.8	3,013.4	35.57	60.68	107.7	124.2	784.1	
STARR IND & LIAB CO	6.23	4.78	4,118.3	3,994.9	3.09	3,866.0	2,552.5	51.46	182.1	473.5	2,020.2	12.25	2.68	68.9	-133.3	112.6	
XL SPECIALTY INS CO	5.04	2.19	3,331.7	1,827.8	82.28	3,073.7	2,172.4	41.49	1,116.7	-665.6	8,326.9	0.00**	0.00*	316.8	32.1	1,088.1	
OLD REPUBLIC INS CO	3.17	2.42	2,095.2	2,020.2	3.71	2,056.9	1,979.3	3.92	1,583.2	362.8	1,540.5	17.64	22.83	242.4	165.9	391.2	
LIBERTY MUT INS CO	3.07	4.06	2,028.7	3,392.4	-40.20	2,405.3	3,201.3	-24.87	4,011.8	1,794.8	26,177.1	74.62	43.82	152.5	132.5	9,486.9	
CATLIN INS CO	2.86	2.14	1,891.2	1,790.5	5.62	1,846.3	1,732.2	6.59	900.9	509.8	864.9	27.61	61.69	0.5	4.3	161.9	
NATIONAL IND CO	2.77	3.80	1,832.3	3,177.8	-42.34	1,935.8	3,491.9	-44.56	1,165.8	284.6	463.8	14.70	36.42	25.4	-32.4	151.7	
IRONSHORE SPECIALTY INS CO	2.43	2.18	1,603.9	1,822.7	-12.00	1,576.6	1,861.8	-15.32	670.7	292.0	1,053.4	18.52	31.43	-26.6	-61.4	130.3	
TOKIO MARINE AMER INS CO	2.12	2.58	1,402.2	2,156.3	-34.97	1,408.6	2,359.6	-40.31	779.6	289.7	714.3	20.57	31.66	128.4	110.0	223.9	
STARNET INS CO	2.11	1.06	1,398.5	887.3	57.61	1,450.7	2,497.3	-41.91	503.2	423.7	895.5	29.21	18.14	180.3	301.8	241.8	
US SPECIALTY INS CO	2.03	1.69	1,344.6	1,411.0	-4.71	1,386.8	1,285.5	7.88	203.0	170.9	11.2	12.32	5.27	40.3	45.6	7.3	
GENERAL REINS CORP	1.87	2.41	1,237.4	2,016.4	-38.64	1,431.6	1,941.4	-26.26	1,163.4	913.6	1,195.5	63.82	51.90	95.4	65.0	326.0	
NATIONAL LIAB & FIRE INS CO	1.87	2.41	1,237.4	2,016.4	-38.64	1,431.6	1,941.4	-26.26	1,159.9	656.3	1,728.4	45.84	79.34	91.7	-35.5	633.4	
mitsui sumitomo ins co of amer	1.85	2.33	1,226.4	1,951.8	-37.16	1,230.8	1,950.2	-36.89	861.9	165.9	604.6	13.47	43.89	91.4	46.7	182.6	
ACE AMER INS CO	1.83	4.82	1,207.9	4,031.6	-70.04	1,207.9	4,031.6	-70.04	0.0	3.5	-18.9	0.29	0.05	0.0	2.9	9.1	
FEDERAL INS CO	1.61	2.36	1,062.3	1,977.5	-46.28	1,203.6	2,365.2	-49.11	2,199.8	294.2	32,553.3	24.44	42.23	3.7	23.8	410.8	
NATIONAL FIRE & MARINE INS CO	1.60	1.60	1,056.4	1,338.3	-21.07	1,068.6	1,353.9	-21.08	599.1	435.9	3,403.2	40.79	0.00*	338.0	259.3	642.0	
QBE INS CORP	1.26	0.49	831.1	406.9	104.27	564.7	321.9	75.46	141.5	181.0	43.2	32.05	5.63	3.4	3.4	1.1	
AVEMCO INS CO	1.13	0.91	748.7	757.1	-1.11	755.3	802.1	-5.84	424.8	972.7	937.2	128.79	54.98	206.0	793.1	624.5	
AMERICAN COMMERCE INS CO	0.81	0.96	533.5	801.7	-33.46	290.6	1,080.6	-73.11	622.6	-16.9	95.4	0.00**	53.05	6.7	-55.6	24.1	
HALLMARK INS CO	0.66	0.61	436.1	511.7	-14.77	461.0	539.9	-14.61	108.5	302.3	1,125.3	65.58	61.57	18.5	16.0	7.5	
STATE NATL INS CO INC	0.50	0.80	333.6	666.5	-49.94	527.9	378.9	39.32	141.8	-98.5	118.0	0.00**	94.58	17.9	1.8	14.0	
TOTAL NUMBER OF COMPANIES THIS LINE: 25						\$000 not omitted from totals line											
<b>Sum:</b>	<b>98.84</b>	<b>93.60</b>	<b>65,367,807</b>	<b>78,293,887</b>	<b>-16.51</b>	<b>68,337,257</b>	<b>78,707,642</b>	<b>-13.18</b>	<b>32,105,427</b>	<b>22,072,203</b>	<b>117,398,870</b>	<b>32.30</b>	<b>34.21</b>	<b>4,175,118</b>	<b>3,503,829</b>	<b>19,168,970</b>	

CY: Current Year PY: Prior Year

This report contains all companies writing premium in Illinois which includes Licensed Companies, Surplus Lines and Risk Retention Groups.

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  
 TOP 25 COMPANIES

FIDELITY(\$000 omitted)

COMPANY NAME	Market Share (%) <sup>1</sup>		Premiums						Losses			Incurred		Defense and Cost Containment Expenses		
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) <sup>2</sup>		Paid(\$)	Incurred(\$)	Unpaid(\$)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
FEDERAL INS CO	26.67	26.09	17,063.2	16,252.7	4.99	16,276.6	16,220.2	0.35	12,614.8	14,440.9	12,490.3	88.72	87.25	50.6	-242.4	644.7
TRAVELERS CAS & SURETY CO OF AMER	13.16	13.32	8,419.2	8,293.7	1.51	8,184.1	7,086.9	15.48	1,961.5	2,628.0	2,242.6	32.11	25.34	51.8	132.8	1,123.9
NATIONAL UNION FIRE INS CO OF PITTS	9.31	9.32	5,954.2	5,802.2	2.62	5,861.0	5,969.1	-1.81	5,003.3	2,645.7	4,021.7	45.14	59.75	0.6	10.3	201.1
GREAT AMER INS CO	7.53	7.10	4,820.5	4,422.9	8.99	4,437.0	4,186.8	5.98	-830.4	640.5	4,501.8	14.44	105.95	149.7	292.4	619.5
CUMIS INS SOCIETY INC	4.40	4.78	2,817.1	2,978.7	-5.43	2,876.3	2,850.5	0.90	407.2	960.2	1,174.7	33.38	98.52	0.0	0.8	1.5
HARTFORD FIRE IN CO	3.03	3.08	1,936.8	1,920.8	0.83	1,925.2	1,937.3	-0.62	2,483.8	2,239.2	1,348.9	116.31	7.82	170.8	360.2	827.9
CONTINENTAL INS CO	2.59	1.82	1,657.1	1,135.4	45.96	1,271.4	1,018.8	24.79	24.6	-20.5	1,815.7	0.00 **	52.32	0.0	73.9	320.0
ZURICH AMER INS CO	2.29	2.31	1,466.6	1,437.8	2.00	1,557.5	1,374.4	13.32	-1.5	706.4	1,102.8	45.36	0.00*	7.9	58.4	122.4
BERKLEY REGIONAL INS CO	1.87	2.14	1,197.4	1,330.5	-10.00	1,217.3	1,120.6	8.63	65.5	38.5	203.0	3.16	0.00*	0.0	-1.0	20.4
CONTINENTAL CAS CO	1.66	2.28	1,062.3	1,419.5	-25.16	1,138.4	1,459.9	-22.03	29.8	-725.8	2,201.6	0.00 **	19.74	24.4	140.3	721.6
LIBERTY MUT INS CO	1.55	1.00	992.2	625.1	58.73	890.6	579.1	53.81	-2.0	-103.7	612.5	0.00 **	8.69	-0.5	58.8	0.6
ST PAUL FIRE & MARINE INS CO	1.40	1.58	895.6	985.9	-9.15	1,054.2	1,066.5	-1.15	-14.4	274.4	2,247.1	26.03	1.94	0.0	-105.7	883.8
WESTERN SURETY CO	1.24	1.26	795.9	782.6	1.69	790.7	797.7	-0.87	98.3	-95.3	343.9	0.00 **	28.61	5.6	19.2	19.9
WESTCHESTER FIRE INS CO	1.19	1.17	761.0	730.8	4.13	755.7	687.7	9.89	1,064.0	1,246.7	1,216.8	164.96	12.34	13.2	8.6	178.9
FIDELITY & DEPOSIT CO OF MD	1.14	1.46	732.0	906.3	-19.23	862.7	1,070.2	-19.39	-11.9	694.4	965.3	80.49	20.20	4.8	6.9	31.6
UNDERWRITERS AT LLOYDS LONDON	1.00	0.43	637.2	266.1	139.40	624.5	239.7	160.50	0.0	-1,246.2	3,594.9	0.00 **	217.50	7.0	-59.2	177.3
EVEREST NATL INS CO	0.93	1.26	594.6	784.7	-24.23	633.0	547.8	15.56	0.0	-151.3	339.5	0.00 **	51.45	0.0	-58.3	125.5
AXIS INS CO	0.88	0.80	564.9	497.9	13.45	539.9	440.5	22.56	0.0	164.0	693.4	30.38	69.57	0.0	-8.1	114.1
HANOVER INS CO	0.87	0.77	559.0	481.1	16.19	502.6	409.1	22.85	289.8	125.0	-108.8	24.88	39.56	8.4	50.1	90.1
CINCINNATI INS CO	0.87	1.17	553.6	726.6	-23.80	573.7	729.8	-21.38	2,972.0	755.2	1,039.7	131.63	0.00*	-4.5	-57.9	40.7
BEAZLEY INS CO INC	0.77	0.32	491.4	199.9	145.84	295.7	181.9	62.62	0.0	28.7	108.6	9.70	31.52	7.5	8.7	35.3
US SPECIALTY INS CO	0.71	1.20	455.6	748.2	-39.11	457.1	660.9	-30.84	-16.8	-4.0	686.7	0.00 **	124.37	3.7	3.7	2.5
OHIO CAS INS CO	0.69	0.78	442.8	486.2	-8.93	443.0	472.4	-6.22	-11.3	96.0	-29.4	21.67	0.00*	0.0	2.8	31.7
TWIN CITY FIRE INS CO CO	0.63	0.79	405.8	494.3	-17.90	449.8	517.5	-13.10	163.1	52.1	335.9	11.59	46.62	6.1	-29.7	287.0
ILLINOIS NATL INS CO	0.63	0.48	400.0	301.5	32.68	205.7	305.7	-32.73	-4.0	12.5	107.5	6.09	0.00*	0.0	2.6	5.4
TOTAL NUMBER OF COMPANIES THIS LINE: 25																
\$000 not omitted from totals line																
<b>Sum:</b>	<b>87.01</b>	<b>86.71</b>	<b>55,675,895</b>	<b>54,011,332</b>	<b>3.08</b>	<b>53,823,582</b>	<b>51,931,078</b>	<b>3.64</b>	<b>26,285,601</b>	<b>25,401,771</b>	<b>43,256,719</b>	<b>47.19</b>	<b>58.11</b>	<b>507,044</b>	<b>668,253</b>	<b>6,627,171</b>

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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

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PREMIUM WRITTEN IN ILLINOIS  
TOP 25 COMPANIES

**SURETY(\$000 omitted)**

COMPANY NAME	Market Share (%) <sup>1</sup>		Premiums						Losses			Incurred		Defense and Cost Containment Expenses			
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) <sup>2</sup>		Paid(\$)	Incurred(\$)	Unpaid(\$)	
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY	
TRAVELERS CAS & SURETY CO OF AMER	12.53	12.00	28,014.5	25,604.6	9.41	27,131.9	27,139.7	-0.03	2,718.1	-261.1	12,051.7	0.00 **	0.00*	217.9	-3,638.3	4,932.9	
LIBERTY MUT INS CO	9.98	9.93	22,314.7	21,172.6	5.39	20,416.2	18,153.8	12.46	90.3	-33,520.7	-29,087.5	0.00 **	0.00*	118.9	-38,472.4	-38,109.3	
GREAT AMER ALLIANCE INS CO	7.98	6.73	17,848.2	14,349.4	24.38	16,781.7	12,988.7	29.20	2,151.7	8,337.7	12,596.3	49.68	28.63	354.5	-273.7	1,664.1	
FIDELITY & DEPOSIT CO OF MD	6.87	6.79	15,375.6	14,474.9	6.22	15,304.3	13,356.0	14.59	965.6	1,283.2	7,556.3	8.38	13.49	623.5	767.2	1,319.7	
LEXINGTON INS CO	5.74	6.63	12,829.0	14,139.3	-9.27	2,739.2	14,139.3	-80.63	859.6	1,738.1	2,646.6	63.45	19.21	0.0	8.2	13.2	
WESTERN SURETY CO	4.95	5.00	11,077.7	10,659.3	3.93	10,917.7	10,712.5	1.92	128.1	823.7	5,836.0	7.54	0.00*	11.8	233.4	801.3	
CONTINENTAL CAS CO	3.60	4.44	8,040.6	9,472.7	-15.12	8,133.0	9,210.2	-11.70	50.5	-521.3	7,345.7	0.00 **	0.00*	26.8	45.0	760.7	
OHIO CAS INS CO	2.37	2.05	5,299.6	4,367.1	21.35	5,012.0	4,057.8	23.51	168.0	-812.6	946.2	0.00 **	21.58	56.4	63.4	296.6	
FEDERAL INS CO	2.35	1.77	5,251.3	3,782.9	38.82	5,690.1	3,860.1	47.41	0.0	254.2	810.7	4.47	0.00*	0.0	115.6	115.6	
WESTCHESTER FIRE INS CO	2.30	2.53	5,136.3	5,406.2	-4.99	5,080.2	5,078.0	0.04	-24.4	-284.3	1,786.0	0.00 **	0.00*	273.5	258.1	305.4	
ENDURANCE REINS CORP OF AMER	2.08	1.85	4,662.9	3,947.5	18.12	4,746.3	3,062.0	55.01	541.6	1,140.5	2,240.8	24.03	41.41	0.0	0.0	0.0	
GREAT AMER INS CO	1.94	2.14	4,336.9	4,568.8	-5.08	4,361.4	4,338.0	0.54	2,405.6	1,877.8	3,598.9	43.05	21.64	361.5	643.1	571.7	
HANOVER INS CO	1.65	1.87	3,697.0	3,978.0	-7.06	3,669.2	3,792.1	-3.24	1,341.2	202.7	-358.1	5.52	129.92	882.4	783.9	410.7	
RLI INS CO	1.62	1.46	3,615.2	3,118.6	15.92	3,310.2	3,066.7	7.94	607.1	560.0	811.1	16.92	21.53	31.9	31.9	95.3	
OLD REPUBLIC SURETY CO	1.33	1.14	2,984.5	2,424.8	23.08	2,942.5	2,517.2	16.90	318.1	345.4	637.6	11.74	30.25	101.2	87.0	186.8	
AMERICAN SERV INS CO INC	1.32	1.94	2,959.2	4,141.7	-28.55	3,839.3	4,431.1	-13.36	2,963.9	4,638.2	1,915.6	120.81	24.82	97.3	193.6	123.8	
INTERNATIONAL FIDELITY INS CO	1.29	1.29	2,876.7	2,744.8	4.80	2,770.6	2,696.8	2.74	19.1	130.5	354.1	4.71	0.00*	26.8	30.7	70.1	
WEST BEND MUT INS CO	1.28	1.23	2,851.9	2,627.2	8.56	2,591.9	2,533.1	2.32	102.0	76.8	38.3	2.96	0.00*	79.5	95.8	65.1	
NORTH AMER SPECIALTY INS CO	1.25	1.40	2,790.2	2,993.1	-6.78	2,936.2	2,901.6	1.19	192.5	-430.3	1,168.4	0.00 **	46.94	76.2	-126.6	317.7	
HARTFORD FIRE IN CO	1.19	1.28	2,666.9	2,736.3	-2.54	2,509.5	2,553.8	-1.73	25.6	-421.7	786.0	0.00 **	0.00*	38.6	20.9	223.0	
HUDSON INS CO	1.16	0.73	2,597.6	1,553.6	67.19	2,258.8	1,371.0	64.76	332.0	1,286.1	1,850.8	56.94	46.03	15.3	32.2	26.3	
WASHINGTON INTL INS CO	1.13	1.08	2,527.9	2,298.3	9.99	2,388.4	2,411.9	-0.97	297.8	594.4	2,049.8	24.89	16.69	5.7	43.6	678.4	
UNITED FIRE & CAS CO	1.09	1.01	2,444.9	2,164.4	12.96	2,158.0	2,144.3	0.64	-22.6	-631.3	81.3	0.00 **	0.00*	0.0	-35.2	0.5	
AMERICAN ALT INS CORP	1.09	1.09	2,439.0	2,327.0	4.82	2,386.9	2,292.4	4.12	72.4	499.0	1,155.8	20.91	14.06	0.0	1.5	3.0	
FIRST NONPROFIT INS CO	1.07	2.23	2,396.0	4,749.6	-49.55	3,106.9	4,467.4	-30.45	0.0	-1,598.0	1,939.0	0.00 **	79.17	0.0	0.0	0.0	
TOTAL NUMBER OF COMPANIES THIS LINE: 25						\$000 not omitted from totals line											
<b>Sum:</b>	<b>79.16</b>	<b>79.61</b>	<b>177,034,338</b>	<b>169,802,834</b>	<b>4.26</b>	<b>163,182,525</b>	<b>163,275,542</b>	<b>-0.06</b>	<b>16,303,603</b>	<b>-14,692,991</b>	<b>40,757,280</b>	<b>-9.00</b>	<b>12.21</b>	<b>3,399,753</b>	<b>-39,091,108</b>	<b>-25,127,381</b>	

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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

Wednesday, May 27, 2015



ILLINOIS DEPARTMENT OF INSURANCE  
MARKET SHARE REPORT - DECEMBER 31, 2014  
DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 19)  
PREMIUM WRITTEN IN ILLINOIS  
TOP 25 COMPANIES

**BURGLARY AND THEFT(\$000 omitted)**

COMPANY NAME	Market Share (%) <sup>1</sup>		Premiums						Losses			Incurred		Defense and Cost Containment Expenses			
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) <sup>2</sup>		Paid(\$)	Incurred(\$)	Unpaid(\$)	
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY	
NATIONAL UNION FIRE INS CO OF PITTS	23.39	21.96	3,412.1	3,078.5	10.84	3,537.3	2,557.0	38.34	38.5	40.0	68.8	1.13	0.00*	5.3	5.3	0.1	
TRAVELERS CAS & SURETY CO OF AMER	15.62	14.94	2,277.9	2,094.5	8.76	2,159.4	2,049.6	5.36	29.6	232.2	1,200.6	10.75	21.15	4.2	5.1	466.1	
FEDERAL INS CO	10.00	10.07	1,458.2	1,411.2	3.33	1,430.5	1,386.2	3.20	1,339.8	1,522.8	957.8	106.46	52.05	0.0	2.7	23.7	
ZURICH AMER INS CO	6.15	6.51	896.6	912.6	-1.75	953.8	765.9	24.54	21.4	29.6	72.7	3.11	14.66	0.0	0.0	0.0	
HISCOX INS CO INC	5.07	3.98	739.1	558.3	32.38	628.6	458.6	37.08	25.7	-47.8	182.2	0.00**	36.77	13.2	14.8	1.6	
US SPECIALTY INS CO	3.56	3.18	519.6	446.1	16.46	496.4	477.5	3.96	4.5	-77.4	92.6	0.00**	13.74	3.0	8.7	17.1	
WEST BEND MUT INS CO	2.42	2.47	352.6	346.0	1.91	346.8	362.3	-4.28	11.9	3.7	11.1	1.06	11.43	0.0	0.0	0.0	
CONTINENTAL CAS CO	2.33	1.96	340.4	275.2	23.69	305.9	207.9	47.15	0.0	-450.9	304.0	0.00**	298.56	0.0	34.4	187.5	
UNITED CAS INS CO OF AMER	2.23	2.40	324.6	336.9	-3.65	324.7	336.9	-3.62	43.9	43.4	9.0	13.37	9.42	0.0	0.0	0.0	
HARTFORD FIRE IN CO	1.98	2.06	289.3	289.1	0.07	279.4	283.3	-1.40	37.9	-2.0	194.5	0.00**	24.53	0.0	22.1	102.6	
VIRGINIA SURETY CO INC	1.98	3.03	289.2	425.4	-32.01	289.2	425.4	-32.01	267.5	242.5	50.0	83.85	84.36	0.0	0.0	0.0	
STEADFAST INS CO	1.85	4.89	269.1	685.2	-60.72	477.9	476.6	0.27	0.0	-57.1	16.1	0.00**	16.27	0.0	0.0	0.0	
CINCINNATI INS CO	1.70	1.70	248.5	238.4	4.22	247.3	214.6	15.24	52.0	66.4	61.2	26.83	14.75	4.1	4.1	0.0	
CITIZENS INS CO OF AMER	1.21	0.77	177.1	108.0	63.99	98.8	63.0	56.89	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	
HANOVER INS CO	1.10	0.49	161.0	69.0	133.33	90.5	83.9	7.86	0.0	0.0	0.0	0.00	0.00*	0.0	0.0	0.0	
WESTCHESTER FIRE INS CO	1.10	1.56	159.9	218.8	-26.92	187.4	162.8	15.17	0.0	50.3	179.5	26.81	33.50	0.0	6.1	27.3	
ILLINOIS NATL INS CO	0.94	1.32	137.7	185.3	-25.67	151.2	190.5	-20.65	0.0	0.5	1.5	0.32	0.00*	2.6	2.6	0.0	
TWIN CITY FIRE INS CO CO	0.92	1.17	134.6	164.3	-18.11	144.8	179.5	-19.37	0.0	-50.2	120.9	0.00**	0.00*	0.0	-15.0	88.9	
GREAT NORTHERN INS CO	0.90	0.92	131.7	129.3	1.85	131.1	125.5	4.44	0.0	3.0	29.3	2.27	3.65	0.0	0.2	1.0	
CHUBB NATL INS CO	0.89	0.92	130.0	128.7	0.99	129.7	127.3	1.86	0.0	-0.6	12.6	0.00**	0.00*	0.0	0.2	0.7	
COLUMBIA CAS CO	0.85	0.87	123.7	121.7	1.65	121.0	63.5	90.71	0.0	49.4	77.0	40.83	34.71	0.0	9.1	14.0	
VOYAGER IND INS CO	0.79	1.47	114.9	206.5	-44.37	114.9	206.5	-44.37	52.5	58.4	17.0	50.88	20.01	0.0	0.0	0.0	
ALLIED PROP & CAS INS CO	0.73	0.68	106.2	95.2	11.60	100.6	104.9	-4.11	11.0	10.6	0.7	10.57	0.00*	0.0	0.0	0.4	
UNITED FIRE & CAS CO	0.69	0.74	99.9	103.6	-3.49	102.0	96.5	5.68	2.9	3.3	2.2	3.26	0.00*	0.0	0.0	0.2	
INDEPENDENT MUT FIRE INS CO	0.68	0.72	99.8	101.4	-1.57	99.9	101.4	-1.51	6.7	10.2	8.6	10.21	17.42	2.0	2.0	0.0	
TOTAL NUMBER OF COMPANIES THIS LINE: 25																	
						\$000 not omitted from totals line											
<b>Sum:</b>	<b>89.09</b>	<b>90.81</b>	<b>12,993,643</b>	<b>12,729,012</b>	<b>2.08</b>	<b>12,949,142</b>	<b>11,507,035</b>	<b>12.53</b>	<b>1,945,762</b>	<b>1,680,486</b>	<b>3,669,680</b>	<b>12.98</b>	<b>22.31</b>	<b>34,346</b>	<b>102,178</b>	<b>931,276</b>	

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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

Wednesday, May 27, 2015

ILLINOIS DEPARTMENT OF INSURANCE  
 MARKET SHARE REPORT - DECEMBER 31, 2014  
 DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 19)  
 PREMIUM WRITTEN IN ILLINOIS  
 TOP 25 COMPANIES

**BOILER AND MACHINERY(\$000 omitted)**

COMPANY NAME	Market Share (%) <sup>1</sup>		Premiums						Losses			Incurred		Defense and Cost Containment Expenses		
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) <sup>2</sup>		Paid(\$)	Incurred(\$)	Unpaid(\$)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
FACTORY MUT INS CO	12.42	11.66	8,486.7	7,949.3	6.76	7,791.5	8,037.1	-3.06	912.1	3,018.4	2,228.4	38.74	0.00*	0.0	35.6	36.6
LEXINGTON INS CO	10.08	10.87	6,886.9	7,409.6	-7.05	7,156.5	6,400.8	11.81	209.7	3,370.9	3,929.8	47.10	9.08	13.0	159.7	196.5
ZURICH AMER INS CO	7.34	7.15	5,014.6	4,874.8	2.87	4,881.8	4,402.2	10.90	2,922.3	2,263.1	1,458.3	46.36	69.09	74.6	80.4	55.0
FEDERAL INS CO	7.26	6.44	4,961.8	4,388.7	13.06	4,666.4	4,405.4	5.92	284.1	517.5	2,332.0	11.09	60.42	0.4	-20.0	30.9
TRAVELERS PROP CAS CO OF AMER	6.04	6.15	4,126.6	4,193.9	-1.61	4,132.0	4,140.4	-0.20	1,790.7	1,268.9	833.0	30.71	33.61	56.6	60.1	31.8
NATIONAL UNION FIRE INS CO OF PITTS	5.21	5.53	3,561.2	3,766.0	-5.44	3,871.4	3,184.6	21.57	1,284.6	1,302.8	615.0	33.65	15.20	5.6	-58.2	24.6
AFFILIATED FM INS CO	3.64	3.58	2,487.9	2,437.7	2.06	2,443.5	2,426.8	0.69	1,278.1	2,396.3	1,118.3	98.07	59.95	0.0	16.8	16.8
ALLIANZ GLOBAL RISKS US INS CO	2.95	3.08	2,018.0	2,098.8	-3.85	1,832.0	1,740.9	5.23	0.0	-52.4	14.0	0.00**	0.00*	0.0	40.7	52.5
LIBERTY MUT FIRE INS CO	2.80	2.86	1,915.3	1,947.8	-1.67	1,952.3	1,696.4	15.08	42.1	449.1	561.1	23.00	0.00*	-42.3	-46.7	20.7
WEST BEND MUT INS CO	2.32	2.24	1,582.6	1,527.9	3.58	1,546.4	1,241.4	24.57	484.7	328.0	11.4	21.21	48.50	0.0	-0.4	0.0
HARTFORD STEAM BOIL INSPEC & INS CO	2.30	2.55	1,568.5	1,740.1	-9.86	1,652.4	1,654.6	-0.13	963.5	1,524.1	1,235.8	92.23	3.94	128.4	128.4	0.0
CONTINENTAL CAS CO	2.23	3.01	1,522.5	2,052.6	-25.82	1,722.7	2,015.2	-14.52	23.3	-510.1	732.6	0.00**	0.78	46.6	-79.6	-33.5
XL INS AMER INC	2.22	2.09	1,518.8	1,421.3	6.85	1,418.9	1,210.4	17.23	98.9	707.7	684.8	49.87	1.76	7.8	8.3	8.1
CINCINNATI INS CO	2.16	2.05	1,478.1	1,396.0	5.89	1,453.0	1,303.3	11.49	322.5	379.3	247.9	26.10	30.56	1.1	-1.0	7.2
AMERICAN GUAR & LIAB INS	2.02	1.89	1,382.5	1,287.0	7.42	1,348.5	1,229.8	9.65	2,591.2	7,673.2	5,348.0	569.00	20.27	40.0	68.5	28.5
TRAVELERS IND CO	1.72	1.37	1,174.9	931.1	26.19	1,000.9	886.2	12.94	5.0	103.2	259.4	10.31	15.30	0.5	8.4	16.4
WESTPORT INS CORP	1.51	3.55	1,030.0	2,417.1	-57.39	1,707.2	1,555.3	9.77	0.0	1,633.5	2,161.9	95.68	32.34	8.8	294.8	378.5
SELECTIVE INS CO OF AMER	1.08	1.05	735.5	718.5	2.36	739.6	667.9	10.73	134.3	20.3	1.0	2.75	33.97	0.0	0.0	0.0
SELECTIVE INS CO OF SC	1.07	1.21	729.3	825.0	-11.59	762.4	890.7	-14.41	136.8	148.1	22.4	19.43	16.44	0.2	0.2	0.0
ACUITY A MUT INS CO	1.04	0.93	710.8	636.4	11.69	682.6	573.1	19.10	193.1	180.6	5.0	26.46	15.36	0.0	0.0	0.0
WESTFIELD INS CO	0.96	0.96	659.2	656.4	0.43	677.3	628.9	7.71	176.4	163.9	0.0	24.20	21.53	0.3	0.3	0.0
AMERICAN HOME ASSUR CO	0.86	0.01	590.3	9.2	6,318.85	266.7	8.9	2,893.51	0.0	2.7	2.8	1.00	1.11	0.0	0.1	0.1
NATIONAL FIRE & MARINE INS CO	0.85	0.06	581.2	43.1	1,248.23	147.8	9.9	1,392.90	0.0	15.4	21.9	10.43	65.97	0.0	1.7	2.4
BROTHERHOOD MUT INS CO	0.85	0.80	577.5	547.8	5.43	562.3	533.5	5.40	73.4	148.0	106.6	26.32	21.62	0.0	0.0	0.0
CATLIN IND CO	0.76	0.65	520.1	439.9	18.23	484.6	392.9	23.35	29.1	18.9	67.6	3.90	58.28	0.0	0.4	0.5
TOTAL NUMBER OF COMPANIES THIS LINE: 25																
						\$000 not omitted from totals line										
<b>Sum:</b>	<b>81.69</b>	<b>81.75</b>	<b>55,820,760</b>	<b>55,715,795</b>	<b>0.19</b>	<b>54,900,729</b>	<b>51,236,723</b>	<b>7.15</b>	<b>13,956,034</b>	<b>27,071,445</b>	<b>23,999,090</b>	<b>49.31</b>	<b>23.17</b>	<b>341,502</b>	<b>698,352</b>	<b>873,657</b>

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**CREDIT(\$000 omitted)**

COMPANY NAME	Market Share (%) <sup>1</sup>		Premiums						Losses			Incurred		Defense and Cost Containment Expenses			
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) <sup>2</sup>		Paid(\$)	Incurred(\$)	Unpaid(\$)	
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY	
EULER HERMES N AMER INS CO	23.89	21.15	15,309.3	14,856.4	3.05	15,213.7	14,286.6	6.49	5,332.7	5,393.2	7,125.5	35.45	48.20	0.2	0.2	0.0	
ATRADIUS TRADE CREDIT INS CO	10.14	6.98	6,497.1	4,904.2	32.48	5,837.1	6,293.9	-7.26	-34.8	777.3	2,042.2	13.32	0.00*	2.6	84.7	166.1	
COFACE N AMER INS CO	10.06	9.02	6,448.5	6,332.2	1.84	6,342.0	6,864.9	-7.62	942.7	-568.6	3,100.5	0.00**	26.68	12.7	-70.6	12.3	
STATE NATL INS CO INC	9.45	9.93	6,052.9	6,974.9	-13.22	5,954.5	6,394.7	-6.88	1,794.0	1,833.1	369.3	30.78	25.12	290.3	294.6	41.0	
OLD REPUBLIC INS CO	5.27	4.90	3,377.8	3,439.1	-1.78	2,833.0	2,821.0	0.43	1,149.7	1,557.5	1,001.3	54.98	0.30	30.5	29.1	9.6	
GREAT AMER E&S INS CO	5.08	4.77	3,257.6	3,347.9	-2.70	3,196.2	3,321.9	-3.78	729.8	718.1	559.7	22.47	27.48	50.5	50.5	0.0	
FIRST COLONIAL INS CO	4.30	3.05	2,754.2	2,140.6	28.66	2,259.8	2,491.7	-9.31	1,205.3	1,259.6	321.0	55.74	34.78	0.0	0.0	0.0	
GREAT AMER INS CO	4.29	4.86	2,748.6	3,414.5	-19.50	2,989.5	3,326.3	-10.13	1,325.9	1,721.8	2,291.7	57.59	17.14	13.8	13.7	0.0	
GREAT AMER ASSUR CO	4.24	4.25	2,720.3	2,985.2	-8.88	2,463.8	3,169.1	-22.25	354.5	718.2	878.1	29.15	13.03	36.6	36.6	0.0	
AMERICAN NATL PROP & CAS CO	3.73	3.13	2,391.8	2,199.5	8.74	2,610.9	2,256.2	15.72	402.0	385.7	88.6	14.77	15.70	0.0	0.0	0.0	
ARCH INS CO	2.86	2.74	1,835.6	1,926.0	-4.70	1,641.8	1,460.1	12.45	666.8	1,136.5	653.5	69.22	26.23	0.2	0.7	0.7	
AMERICAN BANKERS INS CO OF FL	2.57	2.22	1,647.3	1,557.5	5.76	1,647.3	1,557.5	5.76	90.4	73.1	128.5	4.44	3.87	0.0	0.0	0.0	
ZURICH AMER INS CO	2.52	1.17	1,613.1	823.3	95.93	1,121.0	1,752.2	-36.02	0.0	-716.0	1,817.4	0.00**	42.90	0.0	0.0	0.0	
OHIO IND CO	1.92	0.13	1,231.5	91.8	1,241.52	1,074.0	73.8	1,356.14	388.3	459.3	172.5	42.76	32.44	4.8	5.1	0.3	
US SPECIALTY INS CO	1.36	1.87	873.3	1,312.3	-33.46	1,061.2	774.7	36.98	0.0	-210.6	496.6	0.00**	38.77	0.0	0.0	0.0	
AMERICAN SECURITY INS CO	1.29	2.18	826.4	1,533.8	-46.12	826.4	1,533.8	-46.12	17.8	-19.6	27.2	0.00**	0.16	0.0	0.0	0.0	
NORTH AMER CAPACITY INS CO	1.24	2.54	794.4	1,780.5	-55.38	1,129.9	1,261.3	-10.42	0.0	-43.6	1,055.3	0.00**	87.13	0.0	-4.5	43.9	
QBE INS CORP	1.23	12.14	785.4	8,523.6	-90.79	2,033.7	15,936.0	-87.24	1,750.5	-235.2	814.3	0.00**	55.76	46.1	-344.8	116.7	
TRANSAMERICA CAS INS CO	1.01	0.83	646.4	583.5	10.78	834.5	471.3	77.07	292.9	295.3	51.6	35.39	56.03	0.0	0.0	0.7	
ATLANTIC SPECIALTY INS CO	0.54	0.45	343.6	314.1	9.39	323.6	372.3	-13.08	264.4	284.7	57.5	87.99	50.57	0.0	0.0	0.0	
ACE AMER INS CO	0.53	0.39	340.8	274.0	24.40	269.9	274.0	-1.48	15.3	56.7	70.8	21.00	7.30	0.0	0.6	2.0	
AMERICAN FEDERATED INS CO	0.46	0.14	297.6	95.0	213.13	88.0	9.5	823.38	4.9	8.1	4.8	9.21	16.70	0.0	0.0	0.0	
AMERICAN RELIABLE INS CO	0.31	-0.01	201.5	-3.6	0.00	968.4	1,473.5	-34.28	195.7	112.6	103.0	11.63	16.25	0.0	0.0	0.0	
WESCO INS CO	0.30	0.21	193.4	150.7	28.31	193.4	150.7	28.31	61.5	59.7	0.8	30.89	36.87	0.0	0.0	0.0	
CENTENNIAL CAS CO	0.30	0.27	192.2	193.0	-0.41	192.8	192.5	0.14	29.8	36.8	23.0	19.10	4.41	0.0	0.0	0.0	
TOTAL NUMBER OF COMPANIES THIS LINE: 25						\$000 not omitted from totals line											
<b>Sum:</b>	<b>98.90</b>	<b>99.32</b>	<b>63,380,575</b>	<b>69,750,191</b>	<b>-9.13</b>	<b>63,106,375</b>	<b>78,519,244</b>	<b>-19.63</b>	<b>16,980,029</b>	<b>15,093,730</b>	<b>23,254,825</b>	<b>23.92</b>	<b>27.40</b>	<b>488,325</b>	<b>96,032</b>	<b>393,329</b>	

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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

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 DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 19)  
 PREMIUM WRITTEN IN ILLINOIS  
 TOP 25 COMPANIES

**WARRANTY(\$000 omitted)**

COMPANY NAME	Market Share (%) <sup>1</sup>		Premiums						Losses			Incurred		Defense and Cost Containment Expenses			
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) <sup>2</sup>		Paid(\$)	Incurred(\$)	Unpaid(\$)	
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY	
FIRST COLONIAL INS CO	49.30	16.45	83,493.7	49,455.6	68.83	23,012.2	14,962.4	53.80	11,372.0	12,033.3	1,353.6	52.29	33.56	140.6	140.6	0.0	
LYNDON PROP INS CO	12.40	6.83	21,005.8	20,528.6	2.32	14,999.1	13,348.4	12.37	8,242.1	8,270.2	323.2	55.14	61.96	0.0	0.0	0.0	
ILLINOIS NATL INS CO	9.98	49.38	16,904.6	148,439.6	-88.61	238,608.9	412,225.4	-42.12	274,338.2	285,562.6	59,652.2	119.68	94.88	0.0	0.0	0.0	
WESCO INS CO	8.88	2.25	15,044.7	6,767.1	122.32	4,093.2	2,487.1	64.58	1,869.5	2,172.7	485.8	53.08	31.26	0.0	0.0	0.0	
UNIVERSAL UNDERWRITERS INS CO	5.92	2.89	10,019.8	8,676.5	15.48	6,729.8	5,885.9	14.34	6,153.7	4,963.5	-697.1	73.75	85.69	103.5	103.5	0.0	
NEW HAMPSHIRE INS CO	3.77	19.12	6,386.6	57,474.6	-88.89	106,755.0	152,727.9	-30.10	109,397.3	114,800.9	26,698.0	107.54	109.48	0.0	0.0	0.0	
VIRGINIA SURETY CO INC	3.16		5,350.0		0.00	5,252.9		0.00*	4,864.3	4,806.9	336.7	91.51		0.0	0.0	0.0	
STARR IND & LIAB CO	1.93	0.58	3,275.7	1,743.3	87.90	1,081.9	616.4	75.50	255.1	353.5	359.8	32.68	79.44	0.0	133.1	146.9	
HERITAGE IND CO	1.72	0.91	2,919.1	2,750.3	6.14	2,833.7	3,079.4	-7.98	2,401.4	2,434.8	103.5	85.92	78.56	28.1	28.1	0.0	
OLD REPUBLIC INS CO	0.99	0.43	1,679.4	1,294.9	29.69	1,762.2	1,689.3	4.31	1,340.5	1,335.3	67.2	75.77	70.11	0.0	0.0	0.0	
LYNDON SOUTHERN INS CO	0.57	0.23	970.9	682.5	42.24	610.3	292.1	108.90	508.8	534.2	55.4	87.54	99.32	8.9	9.2	0.6	
DEALERS ASSUR CO	0.54	0.47	908.9	1,405.4	-35.33	1,158.7	1,028.6	12.64	768.1	751.5	30.7	64.86	69.88	0.0	0.0	0.0	
NATIONAL CAS CO	0.37	0.18	627.1	550.2	13.98	829.0	1,008.8	-17.83	570.3	549.6	31.5	66.30	166.59	0.0	0.0	0.0	
AMERICAN MERCURY INS CO	0.20	0.15	339.1	439.3	-22.81	586.9	658.9	-10.92	628.8	621.9	49.3	105.95	109.22	0.0	0.0	0.0	
CONTINENTAL CAS CO	0.11	0.01	179.2	26.0	590.28	31.4	20.8	51.45	6.5	-1.5	1.8	0.00**	59.43	0.1	0.1	0.0	
GREAT AMER ASSUR CO	0.08	0.07	127.4	214.7	-40.67	223.0	244.9	-8.93	0.0	1.7	119.3	0.78	0.00*	0.0	0.0	0.0	
MIC PROP & CAS INS CORP	0.06	0.03	97.8	98.5	-0.67	93.6	106.5	-12.05	9.8	6.2	0.9	6.60	25.17	0.0	0.0	0.0	
GREAT AMER INS CO OF NY	0.02	0.02	40.0	66.6	-39.93	42.7	40.1	6.37	0.0	-1.2	32.8	0.00**	206.92	0.0	0.0	0.0	
COURTESY INS CO	0.02	0.02	37.5	45.9	-18.40	35.9	40.7	-11.76	66.8	61.1	0.6	170.28	176.53	0.9	0.9	0.1	
GREAT AMER INS CO	0.01	0.01	16.7	39.0	-57.14	41.5	86.5	-52.05	0.0	-2.4	39.2	0.00**	0.00*	0.0	0.0	0.0	
COLUMBIA NATL RRG INC	0.01	0.00	16.4	14.5	13.22	16.8	16.6	0.70	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	
EVERGREEN NATL IND CO	0.00	0.00	2.2	3.3	-34.19	2.2	3.3	-33.37	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	
AMERICAN RELIABLE INS CO	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	
COREPOINTE INS CO	0.00		0.1		0.00	0.1		0.00*	0.0	0.0	0.0	0.00		0.0	0.0	0.0	
AMERICAN BANKERS INS CO OF FL	0.00	0.00	0.1	-0.7	0.00	24.7	19.2	28.30	-14.9	-14.7	4.2	0.00**	65.46	0.0	0.0	0.0	
TOTAL NUMBER OF COMPANIES THIS LINE: 25			\$000 not omitted from totals line														
<b>Sum:</b>	<b>100.05</b>	<b>100.04</b>	<b>169,442,965</b>	<b>300,716,106</b>	<b>-43.65</b>	<b>408,825,957</b>	<b>610,589,411</b>	<b>-33.04</b>	<b>422,778,365</b>	<b>439,240,256</b>	<b>89,048,450</b>	<b>107.44</b>	<b>95.83</b>	<b>282,072</b>	<b>415,524</b>	<b>147,607</b>	

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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

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 PREMIUM WRITTEN IN ILLINOIS  
 TOP 25 COMPANIES

**AGGREGATE WRITE-INS FOR OTHER LINES OF BUSINESS(\$000 omitted)**

COMPANY NAME	Market Share (%) <sup>1</sup>		Premiums						Losses			Incurred		Defense and Cost Containment Expenses				
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) <sup>2</sup>		Paid(\$)	Incurred(\$)	Unpaid(\$)		
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY		
PRE PAID LEGAL CAS INC	25.99	29.50	10,405.0	10,248.8	1.52	10,395.8	10,243.6	1.49	3,315.9	3,315.3	18.2	31.89	32.11	0.0	0.0	0.0		
RVI AMER INS CO	17.51	8.39	7,009.7	2,912.9	140.64	1,219.8	463.6	163.12	0.0	0.0	84.4	0.00	0.00	0.0	0.0	0.0		
AMERICAN ROAD INS CO	9.76	10.74	3,908.2	3,730.8	4.75	3,908.2	3,730.8	4.75	2,915.6	2,914.4	41.0	74.57	44.16	0.0	0.0	0.0		
ARAG INS CO	8.47	9.11	3,392.9	3,164.9	7.20	3,394.6	3,167.6	7.17	1,452.4	1,385.0	768.9	40.80	38.59	0.0	0.0	0.0		
YOSEMITE INS CO	7.06	7.98	2,826.9	2,773.3	1.93	2,286.1	1,987.7	15.01	330.7	368.7	449.6	16.13	19.78	0.0	0.0	0.0		
COURTESY INS CO	4.98	5.28	1,994.8	1,832.7	8.84	1,728.1	1,667.6	3.63	606.0	629.9	139.0	36.45	26.07	60.9	66.6	15.0		
ISMIE MUT INS CO	4.30	5.32	1,720.7	1,847.1	-6.85	1,772.2	1,913.4	-7.38	0.0	355.3	1,336.9	20.05	20.05	0.0	355.3	1,330.6		
GREENWICH INS CO	4.20	4.86	1,682.2	1,686.7	-0.27	1,683.3	1,266.7	32.89	0.0	1,289.3	2,356.5	76.59	84.26	0.0	128.9	235.7		
MIDWEST EMPLOYERS CAS CO	3.37	3.32	1,348.5	1,153.1	16.94	1,187.5	1,138.3	4.32	3,746.3	1,376.6	38,619.2	115.92	467.31	14.7	39.2	44.5		
TRITON INS CO	2.88	4.55	1,153.8	1,581.8	-27.05	660.9	309.8	113.29	112.8	132.4	62.9	20.04	36.23	0.0	0.6	1.6		
INDIAN HARBOR INS CO	2.76	0.18	1,105.6	64.1	1,626.03	1,138.0	17.4	6,456.71	0.0	676.0	686.4	59.40	60.06	0.0	35.9	36.6		
INDEPENDENCE AMER INS CO	2.07	0.87	827.3	302.4	173.54	817.4	247.5	230.22	518.2	581.8	85.4	71.17	60.00	0.0	0.0	0.0		
ESURANCE PROP & CAS INS CO	1.72	1.22	687.0	423.9	62.06	653.5	420.3	55.50	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0		
CENTRAL STATES IND CO OF OMAHA	1.05	1.41	421.7	489.9	-13.92	421.9	490.2	-13.92	47.2	34.0	53.1	8.06	3.62	0.0	0.0	0.0		
ALLSTATE IND CO	0.65	0.82	259.8	284.5	-8.71	272.9	301.9	-9.60	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0		
TRANSAMERICA CAS INS CO	0.64	1.10	258.0	383.1	-32.65	243.8	381.3	-36.07	37.2	16.2	43.6	6.63	7.82	0.0	-9.2	0.9		
ACE AMER INS CO	0.52	0.65	209.1	225.0	-7.07	209.1	225.0	-7.07	24.0	36.1	7.6	17.26	8.01	0.0	-0.4	1.8		
EXCESS SHARE INS CORP	0.46	0.60	185.7	207.1	-10.30	185.7	207.1	-10.30	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0		
MEMBERSELECT INS CO	0.39	0.38	157.9	131.1	20.49	143.8	119.3	20.56	20.8	20.8	0.0	14.47	21.67	0.0	0.0	0.0		
ALLSTATE INS CO	0.29	0.36	115.5	123.3	-6.38	119.6	128.5	-6.89	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0		
AMERICAN RELIABLE INS CO	0.19	0.22	76.3	77.0	-1.03	74.4	76.8	-3.14	20.9	13.0	4.4	17.44	32.58	0.0	0.0	0.0		
ALLSTATE PROP & CAS INS CO	0.16	0.20	64.9	70.5	-7.83	69.1	74.5	-7.30	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0		
ALLSTATE VEHICLE & PROP INS CO	0.15	0.10	58.6	33.5	75.24	45.4	21.4	112.51	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0		
FOUNDERS INS CO	0.12	0.54	49.4	187.4	-73.67	121.9	298.5	-59.16	11.3	16.5	71.7	13.56	23.72	0.0	0.0	0.0		
NORTH AMER CAPACITY INS CO	0.12		46.4		0.00	14.4		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															
<b>Sum:</b>	<b>99.82</b>	<b>97.69</b>	<b>39,965,793</b>	<b>33,934,827</b>	<b>17.77</b>	<b>32,767,417</b>	<b>28,898,714</b>	<b>13.39</b>	<b>13,159,278</b>	<b>13,161,335</b>	<b>44,828,998</b>	<b>40.17</b>	<b>49.19</b>	<b>75,632</b>	<b>616,893</b>	<b>1,666,594</b>		

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**TOTALS(\$000 omitted)**

COMPANY NAME	Market Share (%) <sup>1</sup>		Premiums						Losses			Incurred		Defense and Cost Containment Expenses			
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) <sup>2</sup>		Paid(\$)	Incurred(\$)	Unpaid(\$)	
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY	
STATE FARM MUT AUTO INS CO	8.40	8.10	1,935,303.4	1,814,401.3	6.66	1,899,203.3	1,779,937.2	6.70	1,289,697.5	1,282,604.0	832,757.7	67.53	64.76	46,519.8	48,695.3	133,918.6	
STATE FARM FIRE & CAS CO	6.59	6.49	1,518,077.6	1,454,977.5	4.34	1,485,460.4	1,414,499.0	5.02	1,063,999.8	952,658.0	501,729.5	64.13	69.54	22,234.7	23,435.3	62,900.3	
COUNTRY MUT INS CO	3.68	3.78	848,796.7	847,605.6	0.14	840,114.2	830,010.8	1.22	550,533.2	484,548.4	422,416.2	57.68	60.92	16,130.1	13,655.1	50,958.3	
AMERICAN FAMILY MUT INS CO	2.08	2.12	478,224.0	474,910.8	0.70	473,064.6	470,832.7	0.47	308,377.7	291,218.7	252,183.7	61.56	62.26	8,925.2	8,040.7	38,395.6	
CONTINENTAL CAS CO	1.95	1.86	448,559.9	416,066.7	7.81	450,571.9	385,832.2	16.78	213,225.6	212,533.3	577,435.1	47.17	49.68	13,398.4	5,975.4	33,822.9	
VIRGINIA SURETY CO INC	1.87	1.52	431,820.3	340,320.3	26.89	286,698.0	240,444.1	19.24	190,353.4	191,298.9	60,891.4	66.72	59.05	1,190.0	1,025.6	1,605.0	
ALLSTATE FIRE & CAS INS CO	1.84	1.62	424,855.8	363,295.0	16.95	406,967.6	353,346.4	15.18	233,965.5	250,422.5	167,051.3	61.53	61.65	7,251.8	9,672.3	24,526.5	
ILLINOIS FARMERS INS CO	1.33	1.40	305,725.0	314,553.5	-2.81	308,273.5	322,638.3	-4.45	204,979.7	203,030.4	147,035.4	65.86	62.02	6,265.9	6,466.4	13,476.8	
ZURICH AMER INS CO	1.32	1.39	303,820.4	310,292.3	-2.09	308,483.2	271,428.9	13.65	187,315.7	188,853.0	874,493.4	61.22	59.89	30,800.8	14,938.2	178,164.4	
ALLSTATE INS CO	1.26	1.38	290,158.9	309,438.7	-6.23	297,321.4	318,662.2	-6.70	172,082.7	163,027.8	280,330.5	54.83	48.36	21,478.1	28,877.1	52,436.6	
FEDERAL INS CO	1.19	1.29	273,329.1	288,567.3	-5.28	274,008.7	282,225.2	-2.91	97,888.8	112,587.8	506,352.0	41.09	34.12	28,433.1	31,711.6	136,448.6	
COUNTRY PREF INS CO	1.16	1.15	267,483.2	256,958.3	4.10	264,286.3	254,731.8	3.75	170,803.9	175,363.7	105,797.2	66.35	60.26	2,969.4	3,572.1	11,226.4	
LEXINGTON INS CO	1.14	1.13	261,735.8	252,924.9	3.48	284,556.3	305,104.9	-6.73	155,932.2	185,718.8	641,012.6	65.27	36.48	19,360.0	23,340.8	109,881.2	
TRAVELERS PROP CAS CO OF AMER	1.06	1.00	244,948.5	224,860.3	8.93	236,307.6	218,770.6	8.02	114,322.4	153,953.2	489,195.9	65.15	60.38	13,779.0	19,012.8	69,617.1	
ISMIE MUT INS CO	0.96	1.09	222,344.8	243,629.0	-8.74	235,729.0	256,517.1	-8.10	112,167.4	33,221.5	601,700.3	14.09	5.38	63,752.0	66,167.3	310,487.4	
CINCINNATI INS CO	0.96	0.97	220,188.2	218,130.5	0.94	218,220.0	214,286.9	1.84	132,178.6	106,769.4	210,328.3	48.93	56.02	12,217.3	10,577.4	46,809.8	
ALLSTATE IND CO	0.92	0.99	211,252.9	222,710.1	-5.14	217,165.4	232,184.3	-6.47	140,407.4	138,676.4	61,410.4	63.86	55.81	4,144.7	4,620.5	7,205.5	
GEICO CAS CO	0.88	0.66	202,026.5	147,235.8	37.21	189,618.2	131,581.5	44.11	145,796.7	160,196.7	59,661.2	84.48	87.94	858.2	3,184.7	6,474.4	
ERIE INS EXCH	0.78	0.74	179,462.7	164,984.3	8.78	171,664.9	156,901.3	9.41	125,613.8	128,844.0	105,590.2	75.06	79.20	5,640.2	7,126.6	14,661.0	
PEKIN INS CO	0.77	0.77	178,610.8	171,512.7	4.14	176,294.0	167,939.7	4.97	96,956.8	92,198.2	181,043.2	52.30	59.43	9,296.2	9,018.5	32,716.3	
GREAT AMER INS CO	0.77	0.87	177,604.8	195,507.6	-9.16	173,441.8	194,374.3	-10.77	98,561.7	110,937.3	133,706.2	63.96	155.19	3,174.4	6,843.2	12,027.6	
PROGRESSIVE NORTHERN INS CO	0.73	0.71	167,668.9	158,352.5	5.88	164,909.8	157,411.0	4.76	98,656.7	94,955.3	48,912.4	57.58	56.35	1,599.8	1,467.9	4,260.4	
WEST BEND MUT INS CO	0.72	0.69	166,919.5	154,307.1	8.17	158,840.0	150,295.8	5.68	93,118.4	81,225.1	145,206.4	51.14	45.49	10,666.9	8,075.6	26,791.2	
OWNERS INS CO	0.72	0.71	165,788.4	158,299.4	4.73	163,210.3	154,045.2	5.95	98,249.1	101,114.8	147,915.5	61.95	65.05	6,279.4	7,780.4	27,604.3	
LIBERTY MUT FIRE INS CO	0.71	0.78	163,864.1	175,569.5	-6.67	165,592.5	185,115.8	-10.55	90,769.7	113,726.8	268,198.7	68.68	59.51	9,700.5	14,704.2	36,743.0	
TOTAL NUMBER OF COMPANIES THIS LINE: 25																	
			\$000 not omitted from totals line														
<b>Grand Totals:</b>	<b>43.77</b>	<b>43.20</b>	<b>10,088,570,268</b>	<b>9,679,410,994</b>	<b>4.23</b>	<b>9,850,002,819</b>	<b>9,449,117,252</b>	<b>4.24</b>	<b>6,185,954,717</b>	<b>6,009,684,110</b>	<b>7,822,354,966</b>	<b>61.01</b>	<b>61.05</b>	<b>366,065,982</b>	<b>377,985,031</b>	<b>1,443,159,055</b>	

CY: Current Year PY: Prior Year

This report contains all companies writing premium in Illinois which includes Licensed Companies, Surplus Lines and Risk Retention Groups.

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

Wednesday, May 27, 2015