

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

IN ILLINOIS, BY INSURANCE CATEGORY

YEAR 2008

FIRE (\$ 000 omitted)	1
ALLIED LINES (\$ 000 omitted)	2
MULTIPLE PERIL CROP (\$ 000 omitted)	3
FEDERAL FLOOD (\$ 000 omitted)	4
FARMOWNERS MULTIPLE PERIL (\$ 000 omitted)	5
HOMEOWNERS MULTIPLE PERIL (\$ 000 omitted)	6
COMMERCIAL MULTIPLE PERIL (NON- LIABILITY PORTION) (\$ 000 omitted)	7
COMMERCIAL MULTIPLE PERIL (LIABILITY PORTION) (\$ 000 omitted)	8
MORTGAGE GUARANTY (\$ 000 omitted)	9
OCEAN MARINE (\$ 000 omitted)	10
INLAND MARINE (\$ 000 omitted)	11
FINANCIAL GUARANTY (\$ 000 omitted)	12
MEDICAL MALPRACTICE (\$ 000 omitted)	13
EARTHQUAKE (\$ 000 omitted)	14
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ILLINOIS DEPARTMENT OF INSURANCE
MARKET SHARE REPORT - DECEMBER 31, 2008
DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 19)
PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES
TOP 25 COMPANIES

FIRE(\$000 omitted)

COMPANY NAME	Market Share (%) ¹		Premiums						Losses			Incurred		Defense and Cost Containment Expenses			
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) ²		Paid(\$)	Incurred(\$)	Unpaid(\$)	
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY	
AMERICAN SECURITY INSURANCE COMPANY	20.60	15.06	57,865.8	39,289.6	47.28	49,409.2	33,224.1	48.72	12,918.1	14,309.3	6,713.8	28.96	27.89	0.0	0.0	0.0	
FACTORY MUTUAL INSURANCE COMPANY	5.95	7.07	16,703.2	18,436.0	-9.40	17,157.1	16,110.7	6.49	21,622.6	12,943.5	4,923.2	75.44	0.00 **	498.5	326.5	90.3	
LIBERTY MUTUAL FIRE INSURANCE COMPANY	4.64	5.27	13,031.8	13,759.3	-5.29	12,996.8	15,358.8	-15.38	14,834.6	20,881.3	8,300.2	160.66	73.36	788.1	936.8	212.6	
BALBOA INSURANCE COMPANY	3.86	2.40	10,831.5	6,256.6	73.12	9,049.0	5,789.7	56.29	1,842.2	1,926.1	650.2	21.28	15.67	5.5	-10.0	11.5	
TRAVELERS INDEMNITY COMPANY THE	3.75	4.41	10,522.2	11,510.7	-8.59	10,970.8	11,667.3	-5.97	4,314.8	5,337.7	3,966.8	48.65	28.10	60.1	140.5	221.9	
AUTO OWNERS INSURANCE COMPANY	3.35	3.53	9,408.9	9,197.4	2.30	9,307.0	9,218.1	0.96	6,235.4	6,313.3	4,415.0	67.83	80.24	156.1	219.5	652.1	
AFFILIATED F M INSURANCE COMPANY	3.32	3.72	9,330.9	9,693.5	-3.74	9,503.3	10,444.0	-9.01	4,135.4	1,892.5	697.1	19.91	40.58	1.1	-27.2	11.0	
XL INSURANCE AMERICA INC	2.91	2.12	8,164.6	5,530.2	47.63	6,477.0	6,121.9	5.80	0.0	-401.8	181.3	0.00 **	2.80	-1.1	8.4	9.5	
ALLIANZ GLOBAL RISKS US INS CO	2.88	4.08	8,088.1	10,642.0	-24.00	8,838.8	10,263.9	-13.88	93.0	235.6	2,253.9	2.67	7.59	54.1	-37.1	208.5	
INSURANCE COMPANY OF THE STATE OF PA THE	2.86	0.67	8,022.2	1,757.8	356.37	6,985.1	1,219.0	473.03	250.0	3,572.9	3,493.6	51.15	12.25	0.0	134.6	139.7	
WEST BEND MUTUAL INSURANCE COMPANY	2.70	2.80	7,594.1	7,302.0	4.00	7,518.2	7,118.8	5.61	7,847.3	8,671.3	1,805.5	115.34	29.68	34.3	68.8	43.0	
TRAVELERS PROPERTY CASUALTY CO OF AMER	2.68	3.14	7,514.9	8,203.3	-8.39	8,181.1	8,066.2	1.42	2,518.9	2,573.4	3,809.9	31.45	38.35	55.6	60.9	194.7	
AMERICAN GUARANTEE & LIABILITY INS CO	2.60	3.35	7,300.9	8,729.7	-16.37	7,701.7	9,194.9	-16.24	527.8	1,469.3	4,644.5	19.08	25.36	287.3	277.1	46.5	
CINCINNATI INSURANCE COMPANY THE	2.33	2.44	6,546.9	6,378.6	2.64	6,515.8	6,640.6	-1.88	3,592.4	455.7	917.5	6.99	42.16	26.2	34.8	72.3	
ZURICH AMERICAN INSURANCE COMPANY	1.84	1.57	5,168.4	4,091.5	26.32	4,772.3	4,338.3	10.01	37.5	184.6	408.3	3.87	2.25	0.7	0.7	0.0	
STATE AUTO PROP AND CAS INS CO	1.29	1.34	3,628.6	3,502.5	3.60	3,598.5	3,579.6	0.53	936.9	3,681.6	6,517.0	102.31	96.60	70.5	126.8	178.3	
AMERICAN MODERN HOME INSURANCE COMPA	1.20	0.64	3,383.7	1,657.9	104.10	2,526.9	1,493.0	69.25	977.1	1,115.2	394.5	44.13	46.69	0.2	5.5	13.8	
ST PAUL FIRE & MARINE INSURANCE COMPANY	1.11	1.60	3,108.4	4,186.1	-25.74	3,396.0	4,162.2	-18.41	1,709.2	2,085.1	3,101.7	61.40	21.71	53.6	-11.4	245.9	
COUNTRY MUTUAL INSURANCE COMPANY	1.10	1.37	3,088.7	3,572.3	-13.54	3,317.3	3,600.2	-7.86	802.9	558.2	558.4	16.83	19.91	10.8	6.9	6.3	
FOREMOST INSURANCE COMPANY	1.07	1.07	3,012.3	2,801.3	7.53	2,833.3	2,663.5	6.38	1,920.8	2,019.3	296.1	71.27	37.64	16.8	19.0	6.7	
SELECTIVE INSURANCE COMPANY OF SC	1.03	1.15	2,899.5	3,002.0	-3.41	2,917.5	3,095.0	-5.74	974.1	1,630.7	803.8	55.89	25.47	22.6	22.3	61.5	
MERRIMACK MUTUAL FIRE INSURANCE COMPA	1.02	1.10	2,867.5	2,862.2	0.18	2,869.6	2,866.1	0.12	400.9	342.3	384.0	11.93	37.11	14.6	11.7	11.2	
FARMERS AUTOMOBILE INSURANCE ASSN THE	0.87	0.93	2,439.7	2,432.1	0.31	2,430.7	2,418.0	0.52	1,934.7	2,067.5	601.7	85.06	63.95	8.0	16.9	32.5	
SENTRY INSURANCE A MUTUAL COMPANY	0.75	0.95	2,105.4	2,477.4	-15.02	2,231.3	2,635.5	-15.34	726.9	952.7	877.3	42.70	22.97	3.2	7.3	44.0	
TOKIO MARINE & NICHIDO FIRE INS CO LTD	0.69	0.89	1,944.9	2,312.5	-15.90	2,133.9	1,976.0	7.99	150.9	-361.8	559.3	0.00 **	33.05	5.4	6.6	46.6	
TOTAL NUMBER OF COMPANIES THIS LINE: 25						\$000 not omitted from totals line											
Sum:	76.40	72.66	214,573,101	189,584,579	13.18	203,638,216	183,265,726	11.12	91,304,448	94,455,398	61,274,318	46.38	30.56	2,172,303	2,345,745	2,560,366	

CY: Current Year
PY: Prior Year

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

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

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

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

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TOP 25 COMPANIES

ALLIED LINES(\$000 omitted)

COMPANY NAME	Market Share (%) ¹		Premiums						Losses			Incurred		Defense and Cost Containment Expenses			
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) ²		Paid(\$)	Incurred(\$)	Unpaid(\$)	
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY	
FACTORY MUTUAL INSURANCE COMPANY	13.64	16.67	33,277.7	38,118.1	-12.70	35,175.3	41,004.9	-14.22	649.3	234.4	3,034.5	0.67	0.00 **	354.1	101.8	47.1	
AMERICAN SECURITY INSURANCE COMPANY	7.02	5.28	17,128.4	12,062.3	42.00	14,736.5	10,030.3	46.92	5,082.4	5,641.8	2,480.7	38.28	25.62	3.4	3.4	0.0	
COUNTRY MUTUAL INSURANCE COMPANY	6.62	5.31	16,153.5	12,147.5	32.98	16,270.0	12,186.2	33.51	6,410.2	6,846.6	843.7	42.08	15.25	2.3	2.9	4.9	
CONTINENTAL CASUALTY COMPANY	4.15	5.02	10,128.0	11,483.9	-11.81	10,143.8	12,540.0	-19.11	7,366.1	-21,681.4	42,157.8	0.00 **	1,557.0	3,971.6	3,877.6	430.0	
FARMERS MUTUAL HAIL INSURANCE CO OF IA	3.55	2.69	8,658.7	6,152.8	40.73	8,658.7	6,152.8	40.73	5,972.0	5,974.5	23.0	69.00	22.39	6.0	6.0	5.2	
TRAVELERS INDEMNITY COMPANY THE	3.42	3.93	8,335.4	8,981.1	-7.19	8,607.0	8,924.5	-3.56	10,221.5	26,926.9	19,342.5	312.85	16.56	280.6	897.5	806.3	
FIREMANS FUND INSURANCE COMPANY	2.81	1.91	6,850.1	4,377.7	56.48	6,841.4	4,370.5	56.54	112.1	237.7	540.1	3.47	10.58	316.5	387.9	69.9	
GREAT AMERICAN INSURANCE COMPANY	2.64	1.96	6,440.6	4,482.7	43.68	6,440.4	4,480.9	43.73	2,921.5	2,848.0	0.8	44.22	10.00	69.6	69.3	0.2	
LIBERTY MUTUAL FIRE INSURANCE COMPANY	2.60	3.00	6,349.6	6,870.2	-7.58	6,812.2	6,214.7	9.61	1,888.3	1,894.2	581.7	27.81	0.00 **	29.2	38.7	50.9	
BALBOA INSURANCE COMPANY	2.60	1.26	6,346.2	2,874.1	120.81	4,796.6	2,666.9	79.85	2,884.9	3,243.2	717.4	67.61	75.86	9.9	-4.4	9.0	
AMERICAN GUARANTEE & LIABILITY INS CO	2.55	3.55	6,209.2	8,128.7	-23.61	6,815.1	8,203.0	-16.92	5,317.4	13,606.8	10,663.5	199.66	5.68	87.5	222.8	240.7	
PRODUCERS AGRICULTURE INSURANCE COMPA	2.40	1.53	5,864.8	3,499.6	67.59	5,864.8	3,499.6	67.59	3,429.5	3,529.5	100.0	60.18	25.32	234.6	234.6	0.0	
AFFILIATED F M INSURANCE COMPANY	1.97	2.19	4,810.0	5,001.2	-3.82	4,897.8	5,394.6	-9.21	2,654.7	-272.7	1,035.4	0.00 **	145.80	0.0	-25.0	19.4	
GREAT AMERICAN ASSURANCE COMPANY	1.90	0.97	4,632.5	2,219.1	108.75	4,539.6	2,203.2	106.05	1,028.8	1,186.7	297.5	26.14	24.94	62.0	61.2	0.7	
ALLIANZ GLOBAL RISKS US INS CO	1.87	2.26	4,549.8	5,161.9	-11.86	4,598.4	5,182.7	-11.27	779.6	-1,833.7	2,146.6	0.00 **	0.00 **	61.4	-10.6	533.8	
WEST BEND MUTUAL INSURANCE COMPANY	1.75	1.78	4,277.7	4,063.2	5.28	4,200.2	3,838.6	9.42	3,079.0	3,398.3	708.5	80.91	41.96	33.9	36.0	14.4	
TRAVELERS PROPERTY CASUALTY CO OF AMER	1.70	2.23	4,139.4	5,098.9	-18.82	4,726.1	5,075.6	-6.89	1,606.5	5,205.0	5,190.3	110.13	0.00 **	25.2	255.0	343.3	
CINCINNATI INSURANCE COMPANY THE	1.69	2.13	4,130.3	4,878.1	-15.33	4,557.6	4,979.5	-8.47	2,571.6	2,671.7	1,106.8	58.62	39.08	62.4	51.1	54.8	
FARMERS AUTOMOBILE INSURANCE ASSN THE	1.69	1.81	4,117.7	4,129.4	-0.28	4,124.4	4,015.3	2.72	1,926.8	2,082.0	1,344.4	50.48	33.73	58.3	160.4	428.4	
SELECTIVE INSURANCE COMPANY OF SC	1.37	1.42	3,341.3	3,244.4	2.99	3,258.6	3,215.3	1.35	4,102.8	5,711.8	2,739.5	175.28	65.64	18.3	18.3	10.8	
GENERAL INSURANCE COMPANY OF AMERICA	1.36	3.15	3,324.5	7,212.5	-53.91	3,353.2	7,068.6	-52.56	1,242.3	733.2	283.1	21.86	34.52	168.1	118.2	81.7	
ZURICH AMERICAN INSURANCE COMPANY	1.36	0.98	3,314.2	2,230.6	48.58	3,125.2	1,707.0	83.08	169.8	483.1	539.5	15.46	0.00 **	6.6	-0.7	5.0	
GRINNELL MUTUAL REINSURANCE COMPANY	1.24	1.24	3,034.8	2,831.1	7.20	3,105.5	2,812.7	10.41	2,071.0	2,386.2	634.8	76.84	20.18	0.0	0.2	0.5	
AMERICAN ALTERNATIVE INS CORP	1.12	0.78	2,725.5	1,776.5	53.42	2,725.6	1,761.2	54.76	605.6	320.3	430.3	11.75	40.61	0.0	5.5	85.0	
RSUI INDEMNITY COMPANY	1.06	1.37	2,589.4	3,135.7	-17.42	2,639.0	3,492.0	-24.43	160.4	-120.6	88.3	0.00 **	0.00 **	0.1	-18.9	3.3	
TOTAL NUMBER OF COMPANIES THIS LINE: 25																	
			\$000 not omitted from totals line														
Sum:	74.09	74.41	180,729,465	170,161,405	6.21	181,013,226	171,020,454	5.84	74,254,029	71,253,400	97,030,543	39.36	128.76	5,861,744	6,488,798	3,245,360	

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

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Wednesday, August 19, 2009

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MULTIPLE PERIL CROP(\$000 omitted)

COMPANY NAME	Market Share (%) ¹		Premiums						Losses			Incurred		Defense and Cost Containment Expenses			
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) ²		Paid(\$)	Incurred(\$)	Unpaid(\$)	
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY	
GREAT AMERICAN INSURANCE COMPANY OF NY	22.30	23.20	193,038.4	144,905.7	33.22	192,791.7	144,282.2	33.62	33,319.4	181,663.2	171,471.5	94.23	21.58	495.5	673.2	820.9	
RURAL COMMUNITY INSURANCE COMPANY	20.19	19.29	174,770.6	120,463.3	45.08	175,085.5	118,544.9	47.70	72,229.3	111,532.2	48,318.0	63.70	23.80	0.0	0.0	0.0	
COUNTRY MUTUAL INSURANCE COMPANY	13.43	13.89	116,252.0	86,722.8	34.05	117,054.1	84,702.4	38.19	27,430.3	88,368.7	65,831.0	75.49	10.26	0.0	0.0	0.0	
NAU COUNTRY INSURANCE COMPANY	9.47	10.84	82,031.5	67,727.6	21.12	81,703.0	67,614.7	20.84	26,381.9	55,317.3	32,426.7	67.71	13.49	0.0	0.0	0.0	
WESTFIELD INSURANCE COMPANY	5.89	5.96	51,019.9	37,197.4	37.16	51,519.4	36,896.6	39.63	10,394.6	30,919.4	33,405.5	60.02	27.50	397.4	477.2	931.0	
FARMERS MUTUAL HAIL INSURANCE CO OF IA	5.02	4.85	43,474.1	30,315.7	43.40	43,203.2	29,910.1	44.44	12,096.6	33,963.9	22,673.6	78.61	14.97	1.5	8.9	7.9	
AUSTIN MUTUAL INSURANCE COMPANY	5.00	5.48	43,279.5	34,228.0	26.44	43,279.5	34,228.0	26.44	22,778.9	22,778.9	0.0	52.63	64.86	0.0	0.0	0.0	
PRODUCERS AGRICULTURE INSURANCE COMPA	3.60	3.14	31,149.0	19,641.1	58.59	30,825.0	19,495.8	58.11	4,435.0	15,179.9	10,744.9	49.25	14.93	133.8	133.8	0.0	
ACE PROPERTY AND CASUALTY INS CO	3.19	2.53	27,595.3	15,787.3	74.79	28,053.5	15,787.0	77.70	6,422.5	6,058.2	9,021.9	21.60	79.66	0.0	0.0	0.0	
AGRI GENERAL INSURANCE COMPANY	3.07	3.53	26,539.2	22,072.7	20.24	26,329.8	22,015.5	19.60	5,893.2	19,364.9	14,286.4	73.55	6.57	0.0	0.0	0.0	
AMERICAN AGRI BUSINESS INSURANCE COMPAN	2.37	2.27	20,480.5	14,165.7	44.58	20,477.0	14,001.5	46.25	4,486.9	27,183.7	23,253.0	132.75	6.34	0.0	0.0	0.0	
AMERICAN ALTERNATIVE INS CORP	2.26	1.64	19,537.0	10,245.3	90.69	19,537.0	10,245.3	90.69	1,041.3	1,157.9	2,485.7	5.93	19.37	0.0	235.1	498.3	
GREENWICH INSURANCE COMPANY	1.88	1.20	16,308.4	7,513.6	117.05	16,308.4	7,513.6	117.05	2,323.1	18,235.1	20,301.6	111.81	0.00 **	0.0	51.3	81.2	
FIREMANS FUND INSURANCE COMPANY	0.89	0.89	7,672.2	5,547.0	38.31	7,657.7	5,547.0	38.05	0.0	-533.6	319.2	0.00 **	0.00 **	0.0	0.0	0.0	
WESTERN AGRICULTURAL INSURANCE CO	0.52	0.63	4,471.2	3,938.6	13.52	4,444.3	3,928.9	13.12	885.9	2,829.1	2,247.5	63.66	9.19	0.0	0.0	0.0	
STATE FARM FIRE & CASUALTY COMPANY	0.32	0.39	2,781.5	2,406.0	15.60	2,792.9	2,380.0	17.35	497.4	497.4	0.0	17.81	7.78	0.0	0.0	0.0	
INSURANCE COMPANY OF THE STATE OF PA THE	0.28		2,385.1		0.00 *	596.3		0.00*	0.0	47.7	47.7	8.00		0.0	1.9	1.9	
STONINGTON INSURANCE COMPANY	0.13	0.10	1,116.4	606.2	84.16	1,122.8	1,117.2	0.50	68.8	673.9	938.5	60.02	0.00 **	0.0	0.0	0.0	
GUIDEONE SPECIALTY MUTUAL INSURANCE CO	0.12	0.14	1,024.6	896.0	14.36	973.7	890.3	9.36	612.2	487.3	0.0	50.05	22.14	0.0	0.0	0.0	
CUMIS INSURANCE SOCIETY INC	0.10		880.8		0.00 *	880.8		0.00*	0.0	602.5	602.5	68.41		0.0	0.0	0.0	
ACE AMERICAN INSURANCE COMPANY	0.00	0.00	0.0	-10.8	0.00 *	0.0	-139.4	0.00*	0.0	-48.7	0.0	0.00 **	0.00 **	0.0	0.0	0.0	
EMPIRE FIRE & MARINE INSURANCE COMPANY	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	
HARTFORD CASUALTY INSURANCE COMPANY	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	60.0	
TOTAL NUMBER OF COMPANIES THIS LINE: 23						\$000 not omitted from totals line											
Sum:	100.00	99.97	865,807,163	624,369,433	38.67	864,635,522	618,961,474	39.69	231,297,354	616,278,934	458,382,238	71.28	16.95	1,028,226	1,581,369	2,401,207	

CY: Current Year
PY: Prior Year

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

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

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

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

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TOP 25 COMPANIES

FEDERAL FLOOD(\$000 omitted)

COMPANY NAME	Market Share (%) ¹		Premiums						Losses			Incurred		Defense and Cost Containment Expenses			
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) ²		Paid(\$)	Incurred(\$)	Unpaid(\$)	
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY	
STATE FARM FIRE & CASUALTY COMPANY	26.21	27.53	8,147.3	7,632.2	6.75	7,839.0	7,277.3	7.72	23,980.8	30,668.3	7,159.0	391.23	34.74	11.2	11.2	0.0	
ALLSTATE INSURANCE COMPANY	16.00	17.27	4,974.6	4,789.2	3.87	4,512.8	4,511.8	0.02	8,496.4	10,283.6	1,847.7	227.88	28.19	0.0	0.0	0.0	
HARTFORD INSURANCE CO OF THE MIDWEST	11.29	8.61	3,510.3	2,388.5	46.97	3,091.6	856.2	261.08	8,126.9	8,126.9	0.0	262.87	35.00	382.9	382.9	0.0	
AMERICAN FAMILY MUTUAL INSURANCE COMP	6.32	6.73	1,963.8	1,864.8	5.30	1,927.7	1,774.6	8.63	3,475.6	5,145.0	1,793.0	266.89	53.10	201.2	271.5	73.7	
AMERICAN BANKERS INSURANCE COMPANY OF	5.64	3.78	1,752.5	1,048.5	67.15	1,425.4	969.8	46.98	2,943.0	4,207.0	1,334.7	295.14	72.49	0.0	-0.5	0.0	
STANDARD FIRE INSURANCE COMPANY THE	5.49	5.82	1,705.4	1,614.8	5.61	1,635.9	1,491.0	9.72	2,148.6	3,273.3	1,126.3	200.09	19.68	117.7	117.7	0.0	
ILLINOIS FARMERS INSURANCE COMPANY	5.43	5.73	1,687.7	1,587.7	6.30	1,627.1	1,478.0	10.09	2,960.5	3,504.9	544.4	215.40	58.56	185.3	185.3	0.0	
AUTO OWNERS INSURANCE COMPANY	5.15	4.69	1,601.8	1,301.7	23.06	1,428.7	1,209.3	18.14	8,665.1	9,285.0	636.4	649.90	36.96	398.4	441.9	44.3	
SELECTIVE INSURANCE COMPANY OF THE SE	3.29	3.03	1,023.7	839.6	21.92	898.8	787.7	14.10	3,244.1	3,281.4	368.6	365.07	62.68	136.0	141.9	14.6	
FIDELITY NATIONAL PROP & CAS INS CO	3.07	2.12	954.1	586.9	62.55	622.7	546.1	14.02	3,350.4	3,726.5	462.7	598.44	34.02	0.0	0.0	0.0	
USAA GENERAL INDEMNITY COMPANY	1.91	1.60	592.7	444.4	33.36	518.5	404.3	28.25	591.0	827.3	322.5	159.54	45.81	13.2	24.9	15.3	
METROPOLITAN PROPERTY & CASUALTY INS CO	1.86		577.2		0.00 *	447.8		0.00*	665.9	1,076.9	411.0	240.49		28.7	28.7	0.0	
NATIONWIDE MUTUAL FIRE INSURANCE COMPA	1.80	1.82	558.2	504.0	10.77	519.4	476.3	9.04	717.8	689.7	-17.6	132.78	17.57	0.0	2.1	2.6	
LIBERTY MUTUAL FIRE INSURANCE COMPANY	1.15	1.16	357.2	320.3	11.52	340.8	306.1	11.34	455.8	642.7	210.7	188.60	104.14	0.0	0.0	0.0	
FIDELITY NATIONAL INSURANCE COMPANY	1.10	2.27	340.6	629.9	-45.92	632.7	654.9	-3.40	171.0	153.7	0.0	24.30	1.66	0.0	0.0	0.0	
PHILADELPHIA INDEMNITY INSURANCE COMPAN	0.93	1.05	289.1	290.3	-0.39	288.1	233.5	23.34	26.8	453.9	502.9	157.57	0.00 **	0.0	0.0	0.0	
HARTFORD UNDERWRITERS INSURANCE COMPA	0.86		267.1		0.00 *	-1,371.1		0.00*	369.3	369.3	0.0	0.00 **		19.1	19.1	0.0	
HARLEYSVILLE LAKE STATES INS CO	0.73	0.68	226.4	188.0	20.41	209.4	180.4	16.08	154.9	275.8	120.9	131.72	15.11	5.0	12.6	7.6	
FOREMOST INSURANCE COMPANY	0.50	0.38	155.6	105.1	47.94	132.5	90.7	46.12	436.4	451.4	15.0	340.67	83.91	30.9	30.9	0.0	
AIG NATIONAL INSURANCE COMPANY	0.43	0.40	134.3	110.6	21.50	119.7	83.9	42.69	224.7	224.7	0.0	187.67	141.08	10.0	10.0	0.0	
WESTFIELD INSURANCE COMPANY	0.37	0.31	115.3	86.1	33.99	115.3	86.1	33.99	1,748.8	1,748.8	0.0	1,516.21	16.71	51.9	51.9	0.0	
AMERICAN NATIONAL PROPERTY & CASUALTY	0.30	0.31	92.7	86.7	6.91	83.6	85.7	-2.53	215.9	215.9	0.0	258.29	19.87	0.0	0.0	0.0	
NEW HAMPSHIRE INSURANCE COMPANY	0.25	0.25	79.2	70.5	12.38	79.2	70.5	12.38	113.7	142.7	38.9	180.18	0.98	0.0	1.3	1.6	
NORTH POINTE INSURANCE COMPANY	0.15	0.02	45.6	6.2	630.92	28.5	6.1	367.44	3.3	18.3	15.0	64.46	0.00	0.0	0.0	0.0	
NATIONAL INTERSTATE INSURANCE COMPANY	0.10	0.01	32.5	2.8	1,069.15	15.3	1.8	736.51	0.0	3.2	3.2	20.98	0.00	0.0	0.1	0.1	
TOTAL NUMBER OF COMPANIES THIS LINE: 25						\$000 not omitted from totals line											
Sum:	100.33	95.58	31,185,006	26,498,774	17.68	27,169,480	23,582,251	15.21	73,286,806	88,796,210	16,895,260	326.82	37.52	1,591,650	1,733,505	159,790	

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TOP 25 COMPANIES

FARMOWNERS MULTIPLE PERIL(\$000 omitted)

COMPANY NAME	Market Share (%) ¹		Premiums						Losses			Incurred		Defense and Cost Containment Expenses			
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) ²		Paid(\$)	Incurred(\$)	Unpaid(\$)	
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY	
COUNTRY MUTUAL INSURANCE COMPANY	65.41	64.69	70,820.6	67,035.5	5.65	69,306.7	65,935.3	5.11	49,946.3	54,221.6	21,285.5	78.23	47.36	506.8	193.9	2,271.0	
STATE FARM FIRE & CASUALTY COMPANY	6.45	6.59	6,987.0	6,827.9	2.33	6,967.1	6,719.1	3.69	5,374.8	6,622.0	2,677.9	95.05	40.51	37.5	107.7	150.4	
AUTO OWNERS INSURANCE COMPANY	5.76	5.91	6,233.3	6,123.0	1.80	6,138.8	6,018.3	2.00	4,151.0	4,472.1	1,650.8	72.85	47.78	51.6	98.8	244.8	
WESTFIELD INSURANCE COMPANY	2.88	3.06	3,118.9	3,170.1	-1.62	3,164.0	3,201.3	-1.17	2,375.6	1,772.3	485.1	56.01	45.10	1.7	-2.0	49.3	
ALLIED PROPERTY & CASUALTY INS CO	2.78	2.78	3,004.8	2,883.7	4.20	2,941.6	2,740.9	7.32	1,889.7	1,984.8	588.5	67.47	29.82	41.0	61.2	118.0	
AMERICAN STATES INSURANCE COMPANY	1.84	1.99	1,988.0	2,060.3	-3.51	1,996.2	2,147.9	-7.06	907.2	895.6	966.7	44.87	69.82	24.9	3.2	126.7	
AMERICAN FAMILY MUTUAL INSURANCE COMP	1.80	1.83	1,946.2	1,894.2	2.75	1,908.6	1,876.8	1.69	1,789.6	940.4	488.5	49.27	108.39	32.7	-230.5	76.3	
HASTINGS MUTUAL INSURANCE COMPANY	1.72	1.74	1,860.4	1,806.1	3.01	1,837.2	1,709.4	7.48	1,196.6	1,219.5	247.0	66.38	19.44	33.4	32.1	37.4	
INDEMNITY INSURANCE COMPANY OF NORTH A	1.51	1.52	1,631.0	1,574.0	3.62	1,602.6	1,684.0	-4.83	609.1	1,543.8	1,055.4	96.33	12.11	47.9	92.9	190.7	
ROCKFORD MUTUAL INSURANCE COMPANY	1.13	1.20	1,223.0	1,244.5	-1.73	1,216.7	1,261.7	-3.57	577.0	608.5	113.3	50.01	34.42	0.4	-4.1	21.5	
AMERICAN RELIABLE INSURANCE COMPANY	0.91	1.00	980.5	1,037.1	-5.45	1,002.6	1,059.6	-5.37	222.9	331.4	388.1	33.05	33.02	27.2	27.2	0.0	
CONSOLIDATED INSURANCE COMPANY	0.76	0.59	818.5	610.1	34.14	719.2	534.4	34.60	614.4	707.2	205.1	98.33	41.82	1.2	-10.9	0.0	
MERIDIAN CITIZENS MUTUAL INSURANCE CO	0.73	0.71	795.0	731.4	8.69	772.4	766.8	0.73	519.4	678.0	295.9	87.78	25.71	4.4	3.4	5.2	
TRAVELERS INDEMNITY COMPANY THE	0.68	0.51	737.0	532.6	38.38	656.2	376.6	74.23	840.4	840.0	27.3	128.00	23.08	6.3	28.1	33.7	
AMERICAN ECONOMY INSURANCE COMPANY	0.58	0.44	632.5	453.5	39.49	567.4	388.3	46.13	143.7	140.9	41.7	24.83	40.66	2.4	6.1	19.1	
INDIANA INSURANCE COMPANY	0.56	0.55	602.0	574.8	4.74	588.4	587.8	0.10	395.9	502.1	111.2	85.34	47.97	2.1	-9.6	0.0	
GRANGE MUTUAL CASUALTY COMPANY	0.51	0.58	556.8	598.7	-7.01	569.8	635.3	-10.31	242.8	149.3	38.9	26.21	72.45	13.6	13.2	12.2	
GREAT AMERICAN INSURANCE COMPANY	0.46	0.52	498.2	540.4	-7.81	506.9	493.6	2.71	43.5	15.2	89.0	3.00	10.10	10.5	-2.2	42.9	
AMERICAN BANKERS INSURANCE COMPANY OF	0.42	0.44	451.4	452.9	-0.32	464.0	397.0	16.87	52.0	104.8	129.1	22.59	11.98	0.8	1.0	1.4	
CHARTER OAK FIRE INSURANCE COMPANY THE	0.39	0.35	419.3	366.4	14.44	407.7	338.4	20.48	138.1	68.9	6.8	16.90	25.72	1.5	13.6	23.8	
OWNERS INSURANCE COMPANY	0.33	0.25	353.7	259.7	36.23	309.9	186.3	66.36	219.5	240.0	35.4	77.45	33.82	2.9	6.4	5.8	
SHELTER MUTUAL INSURANCE COMPANY	0.31	0.31	338.3	325.0	4.11	334.9	316.0	5.97	137.1	286.4	209.7	85.52	16.80	0.4	24.6	38.6	
TRAVELERS INDEMNITY COMPANY OF AM THE	0.29	0.27	317.9	280.1	13.51	278.0	245.7	13.14	188.4	167.5	2.0	60.26	26.33	1.6	10.3	16.4	
MADISON MUTUAL INSURANCE COMPANY	0.27	0.27	295.6	276.4	6.96	287.5	281.7	2.03	99.2	129.2	30.0	44.94	30.77	42.5	40.9	13.8	
PEERLESS INSURANCE COMPANY	0.25	0.26	269.1	266.7	0.89	266.0	268.2	-0.81	164.5	163.1	11.2	61.31	12.09	1.5	-3.9	0.0	
TOTAL NUMBER OF COMPANIES THIS LINE: 25						\$000 not omitted from totals line											
Sum:	98.71	98.36	106,879,208	101,925,119	4.86	104,810,328	100,170,301	4.63	72,838,787	78,804,737	31,180,039	75.19	45.75	896,833	501,279	3,499,011	

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HOMEOWNERS MULTIPLE PERIL(\$000 omitted)

COMPANY NAME	Market Share (%) ¹		Premiums						Losses			Incurred		Defense and Cost Containment Expenses		
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) ²		Paid(\$)	Incurred(\$)	Unpaid(\$)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
STATE FARM FIRE & CASUALTY COMPANY	32.55	32.67	789,927.5	769,324.2	2.68	776,226.8	762,550.5	1.79	566,830.4	666,514.5	280,917.4	85.87	62.03	8,320.5	9,775.1	19,214.7
ALLSTATE INDEMNITY COMPANY	9.74	9.53	236,412.8	224,359.7	5.37	231,657.3	212,765.2	8.88	183,196.8	202,966.4	74,932.5	87.61	77.94	3,542.2	3,689.1	5,263.8
COUNTRY MUTUAL INSURANCE COMPANY	8.16	7.81	198,100.8	183,921.9	7.71	189,835.2	178,662.7	6.25	139,267.4	149,285.6	54,703.1	78.64	54.87	1,357.0	445.3	4,642.9
ALLSTATE INSURANCE COMPANY	5.68	6.28	137,859.3	147,977.6	-6.84	142,977.6	151,512.7	-5.63	79,930.1	81,137.3	37,041.0	56.75	53.93	2,038.9	1,263.3	3,346.0
AMERICAN FAMILY MUTUAL INSURANCE COMP	5.07	5.28	123,151.8	124,285.0	-0.91	123,210.1	125,554.3	-1.87	107,359.5	113,012.2	38,633.1	91.72	75.74	1,161.6	1,958.4	3,978.2
ILLINOIS FARMERS INSURANCE COMPANY	3.54	5.10	85,859.2	120,001.1	-28.45	102,765.7	127,119.0	-19.16	80,008.4	73,535.6	31,942.2	71.56	72.27	1,697.9	1,194.5	3,618.5
FARMERS INSURANCE EXCHANGE	2.54	0.82	61,668.2	19,241.2	220.50	40,802.8	8,759.8	365.80	26,450.7	31,806.3	7,148.7	77.95	46.32	254.0	656.9	524.5
LIBERTY MUTUAL FIRE INSURANCE COMPANY	1.63	1.48	39,448.6	34,940.6	12.90	37,407.9	33,942.6	10.21	23,209.9	25,806.7	9,880.4	68.99	51.40	317.6	156.8	870.2
METROPOLITAN CASUALTY INSURANCE COMPA	1.21	1.19	29,409.8	28,007.1	5.01	28,966.7	25,044.5	15.66	18,266.0	18,745.4	7,119.9	64.71	68.98	143.9	250.8	410.0
FARMERS AUTOMOBILE INSURANCE ASSN THE	1.21	1.19	29,305.6	28,067.6	4.41	28,928.0	27,255.8	6.14	27,139.1	30,575.5	11,750.9	105.70	62.45	194.0	666.6	1,476.6
MEMBERSELECT INSURANCE COMPANY	1.19	1.07	28,835.6	25,099.3	14.89	26,914.1	23,350.4	15.26	25,828.3	31,572.1	11,506.0	117.31	85.13	214.4	456.5	389.1
SAFECO INSURANCE COMPANY OF ILLINOIS	1.17	0.54	28,407.6	12,743.2	122.92	22,505.6	5,017.9	348.51	13,292.6	16,173.6	6,515.7	71.86	41.58	271.5	457.0	317.1
TRAVELERS PROPERTY CASUALTY INS CO	1.13	1.30	27,410.5	30,529.9	-10.22	28,875.3	31,332.8	-7.84	20,012.3	20,200.4	6,473.0	69.96	70.23	389.0	694.4	751.7
ECONOMY PREMIER ASSURANCE COMPANY	1.13	1.26	27,320.1	29,685.7	-7.97	28,547.8	31,118.7	-8.26	11,821.3	12,512.8	8,249.4	43.83	34.27	289.0	375.7	562.8
UNITED SERVICES AUTOMOBILE ASSOCIATION	1.01	0.98	24,426.1	22,979.4	6.30	23,575.1	22,663.6	4.02	16,852.0	18,221.2	5,898.0	77.29	56.28	213.0	230.9	479.7
TRAVELERS PERSONAL INSURANCE COMPANY	0.98	1.13	23,670.0	26,555.8	-10.87	25,317.0	28,209.8	-10.25	14,033.9	14,035.3	5,753.5	55.44	48.01	294.7	453.0	701.7
AUTO OWNERS INSURANCE COMPANY	0.93	0.97	22,593.4	22,801.2	-0.91	22,720.7	23,163.9	-1.91	17,189.3	16,113.9	5,486.7	70.92	58.03	284.1	64.6	656.6
ERIE INSURANCE EXCHANGE	0.93	0.86	22,530.7	20,225.3	11.40	21,254.6	19,526.2	8.85	15,679.4	17,799.7	7,201.7	83.74	56.73	812.7	805.9	706.7
TRAVELERS HOME AND MARINE INS CO THE	0.81	0.31	19,729.1	7,375.6	167.49	12,929.0	2,604.0	396.50	8,244.3	10,295.8	2,818.9	79.63	104.75	101.6	348.9	272.7
CINCINNATI INSURANCE COMPANY THE	0.80	0.82	19,490.4	19,311.9	0.92	19,464.2	19,365.2	0.51	17,570.4	15,050.8	7,746.8	77.33	67.69	321.4	302.6	580.7
CHUBB NATIONAL INSURANCE COMPANY	0.76	0.79	18,361.1	18,605.9	-1.32	18,575.0	17,903.9	3.75	10,366.5	11,028.6	4,339.3	59.37	66.52	253.5	269.2	687.2
USAA CASUALTY INSURANCE COMPANY	0.73	0.69	17,698.3	16,216.3	9.14	16,813.4	16,068.3	4.64	13,807.7	14,373.7	4,318.1	85.49	64.27	206.2	172.7	434.3
NATIONWIDE MUTUAL FIRE INSURANCE COMPA	0.72	0.76	17,471.1	17,902.9	-2.41	17,494.9	18,694.2	-6.42	14,498.0	15,089.9	5,140.3	86.25	73.21	275.7	240.9	380.1
GREAT NORTHERN INSURANCE COMPANY	0.68	0.76	16,553.4	17,804.4	-7.03	17,147.4	17,858.1	-3.98	12,272.1	11,884.0	4,443.8	69.31	55.98	390.0	694.3	1,054.2
GENERAL CASUALTY INSURANCE COMPANY	0.67	0.78	16,310.5	18,369.0	-11.21	17,544.1	17,863.5	-1.79	11,983.7	10,559.8	5,222.0	60.19	58.98	181.3	-95.4	847.9
TOTAL NUMBER OF COMPANIES THIS LINE: 25						\$000 not omitted from totals line										
Sum:	84.96	84.35	2,061,951,539	1,986,331,862	3.81	2,022,456,272	1,947,907,585	3.83	1,475,110,112	1,628,296,872	645,182,416	80.51	63.61	23,525,771	25,527,747	52,168,049

CY: Current Year
PY: Prior Year

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

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

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

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

ILLINOIS DEPARTMENT OF INSURANCE
MARKET SHARE REPORT - DECEMBER 31, 2008
DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 19)
PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES
TOP 25 COMPANIES

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

COMPANY NAME	Market Share (%) ¹		Premiums						Losses			Incurred		Defense and Cost Containment Expenses			
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) ²		Paid(\$)	Incurred(\$)	Unpaid(\$)	
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY	
STATE FARM FIRE & CASUALTY COMPANY	7.40	8.19	66,340.7	74,389.9	-10.82	70,217.4	71,822.0	-2.23	44,637.6	53,795.4	24,575.1	76.61	50.69	463.8	547.3	769.1	
CINCINNATI INSURANCE COMPANY THE	5.06	5.00	45,356.4	45,389.1	-0.07	45,588.9	45,297.7	0.64	24,744.8	19,224.5	11,496.1	42.17	35.46	843.8	935.5	2,171.9	
HARTFORD CASUALTY INSURANCE COMPANY	4.06	3.96	36,402.9	35,964.0	1.22	36,349.1	35,501.8	2.39	16,705.9	16,711.1	23,796.2	45.97	70.16	1,260.4	-1,020.9	3,666.1	
AMERICAN FAMILY MUTUAL INSURANCE COMP	3.79	3.93	34,005.7	35,706.6	-4.76	34,961.8	35,265.2	-0.86	30,250.1	34,173.1	11,096.2	97.74	81.31	212.3	714.2	852.8	
FEDERAL INSURANCE COMPANY	3.74	3.94	33,573.5	35,766.5	-6.13	33,911.7	37,119.0	-8.64	14,725.4	14,218.8	7,510.1	41.93	25.98	181.5	335.2	864.8	
TRAVELERS PROPERTY CASUALTY CO OF AMER	3.58	3.95	32,118.0	35,839.4	-10.38	35,085.4	37,430.2	-6.26	16,661.2	12,279.0	5,893.8	35.00	29.77	293.2	420.1	451.6	
COUNTRY MUTUAL INSURANCE COMPANY	3.00	3.05	26,917.9	27,679.1	-2.75	27,153.2	27,712.2	-2.02	13,145.3	15,588.9	5,593.4	57.41	38.27	155.4	260.8	351.1	
PEKIN INSURANCE COMPANY	2.26	2.21	20,238.3	20,073.0	0.82	20,245.8	19,959.2	1.44	15,879.5	17,229.4	5,251.8	85.10	53.65	247.2	-760.9	1,825.1	
ALLSTATE INSURANCE COMPANY	2.19	2.46	19,590.9	22,384.8	-12.48	21,207.4	23,699.7	-10.52	12,870.6	13,744.3	6,607.9	64.81	67.74	135.1	160.3	247.4	
PHILADELPHIA INDEMNITY INSURANCE COMPAN	1.98	1.70	17,783.2	15,469.2	14.96	16,639.1	13,769.1	20.84	3,943.6	6,106.2	4,305.0	36.70	27.56	0.0	8.8	21.3	
HARTFORD FIRE INSURANCE COMPANY	1.90	2.11	17,011.2	19,145.0	-11.15	18,222.1	19,051.3	-4.35	12,673.6	19,393.3	12,211.6	106.43	21.77	198.9	959.4	2,192.1	
ALLSTATE INDEMNITY COMPANY	1.87	1.64	16,736.3	14,856.9	12.65	15,894.8	13,492.3	17.81	10,594.7	13,081.5	6,578.4	82.30	87.34	299.0	383.5	234.1	
ACE AMERICAN INSURANCE COMPANY	1.74	1.86	15,568.4	16,915.3	-7.96	15,616.7	17,937.3	-12.94	2,053.3	905.0	5,719.0	5.80	7.47	129.8	320.3	2,082.2	
CHURCH MUTUAL INSURANCE COMPANY	1.67	1.67	14,971.0	15,151.0	-1.19	15,234.8	15,165.5	0.46	7,926.4	10,222.5	4,238.8	67.10	29.73	97.3	166.8	156.1	
NETHERLANDS INSURANCE COMPANY THE	1.63	1.57	14,644.3	14,237.1	2.86	14,630.9	14,177.7	3.20	12,264.1	10,105.9	5,019.8	69.07	94.57	221.3	293.4	163.1	
EMPIRE FIRE & MARINE INSURANCE COMPANY	1.63	1.19	14,575.4	10,841.4	34.44	14,731.1	10,498.3	40.32	902.5	1,258.9	840.2	8.55	19.87	142.5	67.2	170.5	
TRAVELERS INDEMNITY COMPANY OF AM THE	1.57	1.38	14,104.7	12,507.2	12.77	13,018.1	11,704.8	11.22	5,820.8	6,051.5	3,641.7	46.48	101.53	218.4	262.2	203.5	
AMCO INSURANCE COMPANY	1.37	1.39	12,274.3	12,646.4	-2.94	12,509.2	11,987.1	4.35	8,067.7	8,739.3	1,835.9	69.86	51.93	278.2	296.7	167.8	
TRUCK INSURANCE EXCHANGE	1.32	1.33	11,851.2	12,080.6	-1.90	11,311.5	12,154.7	-6.94	6,792.9	6,024.6	2,548.8	53.26	63.63	162.0	254.2	433.4	
FARMERS INSURANCE EXCHANGE	1.26	1.29	11,329.9	11,703.5	-3.19	11,414.3	11,214.4	1.78	8,376.7	8,377.3	2,848.1	73.39	61.77	217.2	297.5	351.7	
BADGER MUTUAL INSURANCE COMPANY	1.20	1.32	10,799.7	11,982.7	-9.87	11,431.3	12,438.3	-8.10	4,676.1	6,384.3	2,575.6	55.85	21.86	39.9	89.3	118.8	
ILLINOIS FARMERS INSURANCE COMPANY	1.20	1.21	10,758.2	11,003.2	-2.23	11,087.5	10,269.6	7.96	7,273.0	7,655.6	2,747.9	69.05	69.58	293.9	262.0	423.5	
ERIE INSURANCE EXCHANGE	1.16	1.03	10,414.9	9,354.4	11.34	9,978.5	9,252.6	7.85	5,788.4	5,659.2	2,771.6	56.71	50.13	296.8	308.8	236.3	
OWNERS INSURANCE COMPANY	1.15	1.16	10,270.0	10,519.9	-2.38	10,303.9	10,722.9	-3.91	6,461.1	5,555.3	4,525.6	53.91	30.18	130.9	128.0	1,695.9	
GENERAL CASUALTY INSURANCE COMPANY	1.04	1.18	9,321.4	10,745.0	-13.25	9,942.9	11,367.3	-12.53	6,606.0	4,931.1	2,136.5	49.59	64.26	139.7	-84.6	428.1	
TOTAL NUMBER OF COMPANIES THIS LINE: 25						\$000 not omitted from totals line											
Sum:	58.77	59.71	526,958,546	542,351,139	-2.84	536,687,192	539,010,252	-0.43	299,841,313	317,416,107	166,365,161	59.14	48.81	6,658,364	5,605,294	20,277,980	

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PY: Prior Year

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Wednesday, August 19, 2009

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PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES
TOP 25 COMPANIES

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

COMPANY NAME	Market Share (%) ¹		Premiums						Losses			Incurred		Defense and Cost Containment Expenses		
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) ²		Paid(\$)	Incurred(\$)	Unpaid(\$)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
STATE FARM FIRE & CASUALTY COMPANY	6.16	6.06	33,570.0	35,168.1	-4.54	34,309.7	37,695.7	-8.98	18,640.1	27,354.1	47,507.5	79.73	54.76	4,548.2	7,316.4	19,196.6
CINCINNATI INSURANCE COMPANY THE	5.08	5.77	27,684.1	33,515.3	-17.40	28,065.7	33,763.1	-16.87	11,069.8	12,207.6	68,787.2	43.50	52.13	5,562.6	3,169.5	22,314.7
AMERICAN FAMILY MUTUAL INSURANCE COMP	4.36	4.48	23,750.8	26,040.6	-8.79	24,643.5	25,957.2	-5.06	11,352.9	15,968.6	35,606.4	64.80	47.63	3,737.3	6,292.0	20,016.3
PEKIN INSURANCE COMPANY	4.20	4.05	22,906.7	23,511.6	-2.57	23,121.1	22,863.4	1.13	8,915.5	14,154.9	33,727.5	61.22	35.87	2,641.8	5,879.3	17,141.3
TRAVELERS PROPERTY CASUALTY CO OF AMER	4.17	5.45	22,725.2	31,645.0	-28.19	27,884.0	32,095.0	-13.12	7,153.4	2,203.6	41,228.1	7.90	21.89	3,300.6	3,320.3	16,340.4
FEDERAL INSURANCE COMPANY	2.90	2.95	15,799.8	17,155.9	-7.90	16,942.9	17,639.5	-3.95	1,899.0	5,698.6	26,011.9	33.63	0.00**	2,490.7	3,143.7	14,735.1
COUNTRY MUTUAL INSURANCE COMPANY	2.74	2.92	14,961.0	16,987.4	-11.93	15,741.5	17,252.0	-8.76	6,071.8	7,510.4	21,289.7	47.71	35.00	1,570.7	2,001.6	8,214.6
WESTFIELD INSURANCE COMPANY	2.30	2.19	12,524.0	12,717.2	-1.52	12,901.2	12,754.7	1.15	4,694.8	5,242.2	18,814.6	40.63	47.13	1,661.7	1,673.4	6,533.5
NETHERLANDS INSURANCE COMPANY THE	2.09	1.88	11,387.3	10,924.0	4.24	11,346.4	10,431.2	8.77	2,670.2	8,373.3	21,548.3	73.80	79.48	1,204.7	1,837.8	8,204.7
PHILADELPHIA INDEMNITY INSURANCE COMPAN	2.03	1.84	11,068.4	10,671.8	3.72	10,939.2	12,041.4	-9.15	3,065.6	6,876.5	18,466.5	62.86	39.87	1,294.3	1,906.4	4,638.2
HARTFORD CASUALTY INSURANCE COMPANY	2.03	1.91	11,039.7	11,095.9	-0.51	11,062.5	11,348.6	-2.52	3,109.0	13,410.6	21,611.8	121.23	36.45	2,452.8	6,975.8	8,468.2
OWNERS INSURANCE COMPANY	1.99	1.89	10,863.6	10,989.4	-1.14	10,715.5	10,988.1	-2.48	4,104.7	6,765.3	22,937.5	63.14	48.18	1,103.9	5,012.6	14,783.8
FIRST NONPROFIT INSURANCE COMPANY	1.74	1.79	9,492.2	10,372.4	-8.49	9,891.8	12,074.6	-18.08	1,356.4	921.3	10,505.5	9.31	24.11	2,118.8	3,050.2	6,119.2
AMCO INSURANCE COMPANY	1.72	1.82	9,378.6	10,573.0	-11.30	9,956.5	10,706.3	-7.00	7,051.9	23,666.6	28,753.7	237.70	76.68	1,754.4	2,327.4	3,994.7
HARTFORD FIRE INSURANCE COMPANY	1.57	1.59	8,563.5	9,256.9	-7.49	9,157.7	9,919.7	-7.68	6,090.9	18,217.3	32,303.6	198.93	35.97	409.8	442.6	8,570.4
ALLSTATE INSURANCE COMPANY	1.41	1.47	7,693.5	8,538.8	-9.90	8,170.8	9,007.4	-9.29	2,447.8	2,693.6	10,228.5	32.97	35.92	726.9	890.5	3,873.2
BADGER MUTUAL INSURANCE COMPANY	1.31	1.34	7,124.7	7,802.3	-8.69	7,623.4	7,799.9	-2.26	4,285.0	3,825.9	13,728.4	50.19	70.93	1,211.7	1,027.0	1,914.2
ILLINOIS CASUALTY COMPANY (A MUT INS CO)	1.21	1.20	6,622.7	6,991.6	-5.28	6,789.6	7,553.8	-10.12	1,527.5	1,510.9	13,452.2	22.25	85.22	1,483.3	1,786.0	5,866.2
ERIE INSURANCE EXCHANGE	1.21	1.10	6,578.7	6,386.5	3.01	6,316.8	6,102.5	3.51	3,587.2	1,136.9	7,329.7	18.00	57.49	1,268.5	1,433.2	3,939.8
NATIONAL FIRE INS COMPANY OF HARTFORD	1.20	0.95	6,516.4	5,506.6	18.34	6,361.1	6,402.0	-0.64	4,458.2	605.8	20,751.2	9.52	68.02	1,761.6	-823.3	6,881.7
AUTO OWNERS INSURANCE COMPANY	1.18	1.22	6,447.6	7,079.9	-8.93	6,746.8	7,069.6	-4.57	2,078.1	4,839.1	15,108.6	71.73	43.63	715.4	1,281.5	4,275.7
TRAVELERS INDEMNITY COMPANY OF AM THE	1.10	1.23	5,977.4	7,122.5	-16.08	6,254.4	6,911.1	-9.50	927.7	2,668.2	11,902.2	42.66	20.57	691.1	969.6	2,435.0
GRANGE MUTUAL CASUALTY COMPANY	1.07	1.07	5,846.7	6,218.3	-5.97	5,824.1	5,864.2	-0.68	2,943.3	3,831.9	5,542.6	65.79	26.63	670.8	827.4	2,254.8
TRUCK INSURANCE EXCHANGE	1.05	1.08	5,735.6	6,248.9	-8.21	5,947.4	6,342.4	-6.23	1,612.6	2,870.2	14,322.5	48.26	32.82	1,384.6	1,141.0	5,745.3
CHURCH MUTUAL INSURANCE COMPANY	0.95	0.93	5,197.4	5,407.1	-3.88	5,285.1	5,498.7	-3.88	3,476.3	815.9	7,726.3	15.44	44.20	775.0	-722.1	3,487.0
TOTAL NUMBER OF COMPANIES THIS LINE: 25																
						\$000 not omitted from totals line										
Sum:	56.77	58.19	309,455,739	337,927,089	-8.43	321,998,654	346,082,256	-6.96	124,589,478	193,369,262	569,192,181	60.05	42.74	46,541,441	62,159,638	219,944,607

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TOP 25 COMPANIES

MORTGAGE GUARANTY(\$000 omitted)

COMPANY NAME	Market Share (%) ¹		Premiums						Losses			Incurred		Defense and Cost Containment Expenses			
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) ²		Paid(\$)	Incurred(\$)	Unpaid(\$)	
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY	
MORTGAGE GUARANTY INSURANCE CORPORATI	26.71	26.97	79,851.3	73,603.3	8.49	78,518.1	72,109.9	8.89	53,153.6	66,740.4	370,016.8	85.00	61.61	1,620.7	1,673.6	6,934.4	
UNITED GUARANTY RESIDENTIAL INS CO	16.59	15.48	49,583.3	42,243.3	17.38	48,899.4	42,086.7	16.19	19,942.8	119,677.5	135,943.0	244.74	73.81	166.2	3,692.0	4,945.5	
GENWORTH MORTGAGE INSURANCE CORPORATI	14.68	12.91	43,894.2	35,232.3	24.58	42,176.5	34,546.4	22.09	13,934.1	78,516.1	87,144.6	186.16	49.79	0.0	0.0	0.0	
RADIAN GUARANTY INC	14.14	14.99	42,275.3	40,911.9	3.33	41,560.3	37,595.3	10.55	25,711.9	101,279.2	135,552.2	243.69	126.62	0.0	0.0	0.0	
PMI MORTGAGE INSURANCE CO	13.13	13.97	39,238.1	38,125.8	2.92	39,459.8	41,362.4	-4.60	18,961.8	89,871.8	128,040.7	227.76	122.68	0.0	0.0	0.0	
REPUBLIC MORTGAGE INSURANCE COMPANY	11.29	12.17	33,750.6	33,212.5	1.62	34,926.7	31,644.7	10.37	22,567.1	58,687.2	75,800.2	168.03	109.02	789.8	1,561.4	1,461.1	
TRIAD GUARANTY INSURANCE CORPORATION	2.26	2.42	6,749.7	6,604.0	2.21	6,752.6	6,568.2	2.81	3,150.8	12,403.9	13,855.7	183.69	96.49	0.0	0.0	0.0	
CMG MORTGAGE INSURANCE COMPANY	0.90	0.77	2,703.7	2,103.0	28.56	2,781.3	2,160.5	28.74	309.1	1,290.6	1,359.3	46.40	18.78	0.0	0.0	0.0	
GENWORTH RESIDENTIAL MORT INS CORP OF NC	0.29	0.29	852.1	794.1	7.30	901.1	799.0	12.78	156.6	1,796.5	1,704.1	199.36	4.74	0.0	0.0	0.0	
CMG MORTGAGE ASSURANCE COMPANY	0.00	0.01	14.1	21.1	-33.42	14.1	21.1	-33.42	0.0	0.0	0.0	0.00	62.14	0.0	0.0	0.0	
VEREX ASSURANCE INC	0.00	0.00	6.6	7.3	-9.58	6.9	8.4	-17.53	0.0	-0.8	3.8	0.00 **	17.19	0.0	0.0	0.0	
MGIC INDEMNITY CORPORATION	0.00	0.00	5.3	7.1	-25.54	6.4	7.3	-11.43	6.3	-24.6	13.6	0.00 **	636.81	0.9	-0.8	0.4	
GENWORTH MORTGAGE INSURANCE CORP OF N	0.00	0.00	0.6	0.6	0.72	0.6	0.8	-31.91	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	
MGIC CREDIT ASSURANCE CORPORATION	0.00	0.00	0.1	0.1	-23.58	0.1	0.1	-23.58	0.0	-0.1	0.1	0.00 **	34.91	0.0	0.0	0.0	
TOTAL NUMBER OF COMPANIES THIS LINE: 14						\$000 not omitted from totals line											
Sum:	100.00	100.00	298,924,994	272,866,345	9.55	296,004,022	268,910,709	10.08	157,894,122	530,237,901	949,434,163	179.13	86.42	2,577,574	6,926,253	13,341,434	

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TOP 25 COMPANIES

OCEAN MARINE(\$000 omitted)

COMPANY NAME	Market Share (%) ¹		Premiums						Losses			Incurred		Defense and Cost Containment Expenses			
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) ²		Paid(\$)	Incurred(\$)	Unpaid(\$)	
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY	
ST PAUL FIRE & MARINE INSURANCE COMPANY	12.41	11.33	8,752.3	8,270.3	5.83	8,197.6	8,349.0	-1.81	5,321.5	3,621.4	6,654.6	44.18	45.71	353.6	148.7	728.7	
CONTINENTAL INSURANCE COMPANY THE	9.66	10.15	6,816.6	7,409.4	-8.00	6,890.6	7,497.9	-8.10	3,660.9	4,629.7	25,875.2	67.19	0.00 **	301.5	94.0	536.5	
NATIONAL UNION FIRE INSURANCE CO OF PITT	7.72	0.00	5,441.9	0.0	0.00 *	5,441.9	0.0	0.00*	598.4	1,410.0	1,497.2	25.91	0.00 **	86.7	143.5	104.8	
FIREMANS FUND INSURANCE COMPANY	6.50	9.57	4,581.9	6,987.9	-34.43	4,665.3	7,942.6	-41.26	725.4	829.3	3,616.4	17.78	48.73	553.1	511.0	256.8	
MITSUI SUMITOMO INSURANCE CO OF AMERICA	5.54	5.20	3,904.7	3,794.5	2.90	3,904.2	3,056.0	27.76	956.8	3,807.5	4,226.6	97.52	50.88	0.0	238.2	447.6	
GREAT AMERICAN INSURANCE COMPANY OF NY	4.87	3.34	3,437.1	2,438.5	40.95	3,347.2	2,402.9	39.30	2,774.5	1,031.0	1,013.2	30.80	122.44	201.4	195.5	321.7	
NORTHERN ASSURANCE COMPANY OF AMERICA	4.49	4.40	3,169.7	3,212.6	-1.33	3,163.2	3,142.9	0.64	1,260.1	1,625.7	1,674.0	51.39	22.55	34.5	34.5	0.0	
AMERICAN HOME ASSURANCE COMPANY	4.12	12.13	2,908.5	8,859.1	-67.17	3,013.5	8,859.1	-65.98	7,257.3	6,436.3	2,459.2	213.58	64.39	890.3	832.9	172.1	
ZURICH AMERICAN INSURANCE COMPANY	3.66	1.48	2,578.3	1,082.8	138.11	2,350.1	1,154.9	103.49	1,227.5	1,916.9	1,594.4	81.57	0.00 **	68.2	82.2	73.4	
FEDERAL INSURANCE COMPANY	3.33	3.87	2,350.0	2,829.3	-16.94	2,307.4	2,860.6	-19.34	306.3	2,079.8	2,202.0	90.14	9.73	261.6	489.7	330.7	
HARTFORD FIRE INSURANCE COMPANY	3.28	3.00	2,315.5	2,187.9	5.83	2,310.5	2,418.3	-4.46	337.7	75.2	339.5	3.25	76.39	3.7	407.0	24.5	
NATIONAL LIABILITY & FIRE INS CO	2.39	1.43	1,686.4	1,046.1	61.21	1,209.3	639.2	89.18	733.9	1,079.6	671.9	89.27	59.74	32.9	51.6	55.2	
INDEMNITY INSURANCE COMPANY OF NORTH A	2.23	2.82	1,572.1	2,061.5	-23.74	1,689.1	3,031.3	-44.28	465.2	-1,095.5	1,674.6	0.00 **	9.52	171.7	347.2	729.2	
TOKIO MARINE & NICHIDO FIRE INS CO LTD	2.17	2.26	1,529.4	1,648.8	-7.24	1,777.7	1,849.3	-3.87	112.4	-408.1	243.9	0.00 **	34.84	30.0	-19.3	20.4	
NAVIGATORS INSURANCE COMPANY	1.94	1.83	1,366.0	1,332.7	2.50	1,301.3	1,353.0	-3.82	455.8	3,848.7	7,696.9	295.75	324.15	190.8	121.7	212.3	
HANOVER INSURANCE COMPANY	1.92	1.22	1,352.5	891.0	51.80	1,235.5	704.5	75.36	212.9	176.7	548.2	14.30	46.88	41.0	61.9	32.5	
MARKEL AMERICAN INSURANCE COMPANY	1.90	1.98	1,343.3	1,444.8	-7.03	1,492.2	1,118.1	33.47	3,211.1	1,889.5	-221.8	126.62	0.00 **	90.1	-145.6	-1.5	
RLI INSURANCE COMPANY	1.89	1.59	1,333.5	1,164.4	14.52	1,232.9	1,184.0	4.13	434.8	540.9	735.0	43.87	60.00	8.1	62.7	102.6	
NEW YORK MARINE AND GENERAL INS CO	1.89	1.99	1,331.8	1,450.7	-8.20	1,342.3	1,525.8	-12.02	356.4	217.9	967.3	16.24	4.06	33.7	83.1	307.8	
LANCER INSURANCE COMPANY	1.83	1.90	1,287.7	1,388.3	-7.25	1,320.4	1,286.1	2.67	105.0	-62.0	254.0	0.00 **	0.00 **	0.0	-15.4	20.6	
ACE AMERICAN INSURANCE COMPANY	1.75	1.76	1,232.3	1,283.1	-3.96	1,241.9	1,726.2	-28.06	520.2	641.0	2,123.4	51.61	11.67	67.6	37.8	149.8	
FOREMOST INSURANCE COMPANY	1.39	1.63	980.6	1,189.5	-17.56	1,079.0	1,195.4	-9.74	340.3	338.4	53.2	31.37	34.56	8.2	8.1	1.2	
XL SPECIALTY INSURANCE COMPANY	1.38	1.24	970.0	908.4	6.78	962.6	776.8	23.92	0.0	754.2	1,596.3	78.35	133.44	-8.9	18.7	211.9	
LIBERTY MUTUAL INSURANCE COMPANY	1.15	0.79	809.1	578.3	39.91	383.7	279.7	37.19	1.7	210.9	520.9	54.98	51.81	0.0	0.0	0.0	
AFFILIATED F M INSURANCE COMPANY	1.08	0.47	758.6	342.8	121.30	551.1	411.7	33.88	147.3	72.0	416.4	13.07	10.23	0.0	3.5	9.6	
TOTAL NUMBER OF COMPANIES THIS LINE: 25						\$000 not omitted from totals line											
Sum:	90.47	87.38	63,809,737	63,802,755	0.01	62,410,509	64,765,312	-3.64	31,523,293	35,667,180	68,432,815	57.15	44.83	3,419,773	3,793,176	4,848,468	

CY: Current Year
PY: Prior Year

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

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TOP 25 COMPANIES

INLAND MARINE(\$000 omitted)

COMPANY NAME	Market Share (%) ¹		Premiums						Losses			Incurred		Defense and Cost Containment Expenses			
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) ²		Paid(\$)	Incurred(\$)	Unpaid(\$)	
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY	
LIBERTY MUTUAL INSURANCE COMPANY	10.93	5.38	55,728.7	26,393.8	111.14	55,731.6	26,491.8	110.37	34,840.2	37,262.3	5,212.2	66.86	60.78	71.6	79.2	99.3	
STATE FARM FIRE & CASUALTY COMPANY	8.55	8.52	43,597.5	41,816.3	4.26	42,689.3	41,140.8	3.76	19,621.2	18,597.1	5,885.7	43.56	45.80	228.6	227.9	415.4	
CONTINENTAL CASUALTY COMPANY	7.64	12.10	38,966.9	59,377.1	-34.37	39,465.3	59,535.6	-33.71	24,581.1	20,906.5	5,170.5	52.97	49.13	23.9	-94.2	123.5	
AMERICAN BANKERS INSURANCE COMPANY OF	7.41	0.65	37,774.8	3,210.7	1,076.54	38,017.6	3,227.8	1,077.83	26,314.8	26,125.6	1,194.7	68.72	19.55	12.2	21.1	12.4	
TRAVELERS PROPERTY CASUALTY CO OF AMER	4.39	5.95	22,379.5	29,199.3	-23.36	24,368.6	26,406.8	-7.72	12,777.1	24,587.4	19,158.7	100.90	30.85	588.7	1,131.7	1,061.0	
VIRGINIA SURETY COMPANY INC	4.28	3.74	21,819.2	18,322.8	19.08	21,789.7	18,346.8	18.77	11,202.2	11,743.4	1,039.4	53.89	44.07	0.0	0.0	0.0	
FACTORY MUTUAL INSURANCE COMPANY	2.41	3.02	12,288.9	14,829.9	-17.13	13,727.6	14,143.8	-2.94	3,939.0	7,575.0	4,329.5	55.18	0.00 **	0.0	-2.3	71.3	
HARTFORD FIRE INSURANCE COMPANY	2.30	2.33	11,737.9	11,420.1	2.78	11,892.2	10,712.5	11.01	8,338.6	933.9	1,413.1	7.85	103.16	113.0	-392.2	130.1	
FEDERAL INSURANCE COMPANY	1.86	1.81	9,462.9	8,891.4	6.43	8,362.4	10,277.2	-18.63	5,323.6	6,274.3	2,674.4	75.03	0.00 **	150.8	300.8	521.2	
NATIONAL UNION FIRE INSURANCE CO OF PITT	1.69	3.29	8,624.0	16,154.0	-46.61	8,358.6	14,345.8	-41.73	4,759.3	1,491.8	10,081.1	17.85	15.02	241.1	143.1	302.4	
GREAT NORTHERN INSURANCE COMPANY	1.46	1.49	7,444.9	7,326.3	1.62	7,358.2	7,169.4	2.63	2,956.7	3,010.4	693.5	40.91	27.71	1.0	8.1	37.0	
CHUBB NATIONAL INSURANCE COMPANY	1.46	1.25	7,424.8	6,130.4	21.11	6,748.1	5,797.3	16.40	2,818.8	3,997.9	1,676.8	59.25	24.90	177.1	201.3	46.2	
ALLSTATE INDEMNITY COMPANY	1.18	1.21	6,010.0	5,927.0	1.40	5,956.2	5,681.4	4.84	2,510.9	2,585.6	402.0	43.41	35.67	7.4	8.6	2.9	
CINCINNATI INSURANCE COMPANY THE	1.17	1.21	5,943.0	5,959.1	-0.27	6,025.5	6,112.4	-1.42	2,016.1	1,534.8	794.3	25.47	55.75	11.0	1.0	33.5	
GREAT AMERICAN ASSURANCE COMPANY	1.16	1.21	5,939.3	5,919.4	0.34	5,353.0	5,084.5	5.28	2,108.3	2,343.7	886.8	43.78	27.48	6.7	33.1	57.0	
ALLSTATE INSURANCE COMPANY	1.08	1.23	5,502.9	6,034.7	-8.81	5,753.1	6,326.5	-9.06	1,636.2	1,507.9	361.9	26.21	21.65	24.3	22.0	7.4	
ASSURANCE COMPANY OF AMERICA	0.98	1.81	4,975.3	8,893.4	-44.06	6,945.0	9,961.4	-30.28	7,507.4	6,399.2	4,026.1	92.14	112.10	705.8	587.7	347.7	
ZURICH AMERICAN INSURANCE COMPANY	0.93	1.29	4,760.0	6,320.7	-24.69	5,118.8	5,419.9	-5.55	4,391.9	1,186.6	3,466.1	23.18	85.46	187.0	49.7	52.9	
WEST BEND MUTUAL INSURANCE COMPANY	0.92	0.95	4,680.8	4,660.0	0.45	4,700.8	4,608.5	2.00	1,839.1	1,950.4	590.5	41.49	38.94	16.8	27.9	18.2	
ACE AMERICAN INSURANCE COMPANY	0.87	0.96	4,439.6	4,696.0	-5.46	4,924.0	5,167.4	-4.71	2,669.8	4,884.5	2,171.2	99.20	10.15	55.3	285.8	552.3	
FIREMANS FUND INSURANCE COMPANY	0.85	1.16	4,311.5	5,711.7	-24.51	4,532.1	6,568.3	-31.00	1,840.1	2,931.9	1,395.2	64.69	20.48	327.4	306.0	117.8	
GREAT WEST CASUALTY COMPANY	0.84	0.89	4,291.4	4,380.2	-2.03	4,231.8	4,520.0	-6.37	1,915.7	2,146.1	991.9	50.71	30.77	50.9	49.8	10.3	
AMEX ASSURANCE COMPANY	0.83	0.93	4,256.1	4,585.4	-7.18	4,258.8	4,575.9	-6.93	1,565.5	1,593.2	677.9	37.41	27.06	5.1	5.1	0.0	
JEFFERSON INSURANCE COMPANY	0.82	0.08	4,177.3	412.0	913.83	3,793.9	204.4	1,756.46	818.8	1,267.7	513.5	33.41	31.60	1.9	1.9	0.0	
NORTHLAND INSURANCE COMPANY	0.76	0.78	3,882.1	3,822.1	1.57	3,957.0	3,753.2	5.43	1,897.1	2,103.4	736.6	53.16	37.03	17.8	3.7	17.4	
TOTAL NUMBER OF COMPANIES THIS LINE: 25						\$000 not omitted from totals line											
Sum:	66.74	63.27	340,419,246	310,393,722	9.67	344,059,326	305,579,430	12.59	190,189,593	194,940,679	75,543,424	56.66	40.26	3,025,080	3,006,779	4,037,300	

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TOP 25 COMPANIES

FINANCIAL GUARANTY(\$000 omitted)

COMPANY NAME	Market Share (%) ¹		Premiums						Losses			Incurred		Defense and Cost Containment Expenses		
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) ²		Paid(\$)	Incurred(\$)	Unpaid(\$)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
FINANCIAL SECURITY ASSURANCE INC	40.27	20.76	34,997.7	22,583.6	54.97	15,184.0	12,410.4	22.35	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
AMBAC ASSURANCE CORPORATION	30.77	46.06	26,744.5	50,105.4	-46.62	56,435.4	41,804.2	35.00	44,751.6	402.1	-44,312.1	0.71	0.00	45.2	312.2	266.9
ASSURED GUARANTY CORP	19.49	1.29	16,937.6	1,399.2	1,110.51	1,505.8	243.4	518.65	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
SYNCORA GUARANTEE INC	3.44	7.43	2,987.1	8,078.2	-63.02	8,089.8	3,466.3	133.38	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
FIRST NONPROFIT INSURANCE COMPANY	3.36	2.52	2,917.0	2,743.8	6.31	2,799.7	2,804.2	-0.16	1,345.4	615.4	0.0	21.98	26.03	0.0	0.0	0.0
MBIA INSURANCE CORPORATION	1.75	11.42	1,524.1	12,424.8	-87.73	21,221.8	7,547.3	181.18	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
RADIAN ASSET ASSURANCE INC	0.63	3.33	548.5	3,626.3	-84.88	406.2	874.5	-53.55	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
CIFG ASSURANCE NORTH AMERICA, INC	0.16	0.48	136.5	524.0	-73.96	8,983.9	479.6	1,773.10	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
FINANCIAL GUARANTY INSURANCE COMPANY	0.13	4.63	115.6	5,034.1	-97.70	11,292.0	4,528.8	149.34	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
CONTINENTAL CASUALTY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00*	0.0	-1,234.6	7,975.8	0.00 **	0.00 **	0.0	-1,347.1	239.3
NATIONAL PUBLIC FINANCE GUARANTEE CORP	0.00	0.00	0.0	0.0	0.00 *	8.9	8.8	1.93	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
EVERSPAN FINANCIAL GUARANTEE CORP	0.00	0.00	0.0	0.0	0.00 *	11.9	163.6	-92.73	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
ACA FINANCIAL GUARANTY CORPORATION	0.00	2.08	0.0	2,257.5	-100.00	2,635.1	560.7	369.98	0.0	0.0	0.0	0.00	0.00	1.2	1.2	0.0
TRAVELERS CASUALTY AND SURETY COMPANY	0.00	0.00	0.0	0.0	0.00 *	15.4	15.3	0.78	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
TRAVELERS INDEMNITY COMPANY THE	0.00	0.00	0.0	0.0	0.00 *	7.0	6.9	0.78	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
CONTINENTAL INSURANCE COMPANY THE	0.00	0.00	0.0	0.0	0.00 *	4.7	4.6	0.80	0.0	38.3	38.3	820.63	0.00	0.0	0.0	0.0
SAFECO INSURANCE COMPANY OF AMERICA	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
FIREMANS FUND INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	30.1	39.4	-23.52	0.0	-1.3	1.2	0.00 **	0.00 **	0.0	0.0	0.0
TOTAL NUMBER OF COMPANIES THIS LINE: 18						\$000 not omitted from totals line										
Sum:	100.00	100.00	86,908,460	108,776,939	-20.10	128,631,700	74,958,031	71.60	46,096,919	-180,127	-36,296,823	-0.14	0.82	46,405	-1,033,799	506,220

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MEDICAL MALPRACTICE(\$000 omitted)

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

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TOP 25 COMPANIES

EARTHQUAKE(\$000 omitted)

COMPANY NAME	Market Share (%) ¹		Premiums						Losses			Incurred		Defense and Cost Containment Expenses			
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) ²		Paid(\$)	Incurred(\$)	Unpaid(\$)	
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY	
STATE FARM FIRE & CASUALTY COMPANY	32.37	28.37	11,937.7	10,449.8	14.24	10,841.8	10,222.5	6.06	367.5	392.8	25.3	3.62	0.03	80.0	80.0	0.0	
TRAVELERS INDEMNITY COMPANY THE	5.41	5.77	1,993.6	2,124.6	-6.17	2,048.2	2,093.2	-2.15	0.0	-68.6	16.1	0.00 **	1.12	0.0	3.4	18.7	
LIBERTY MUTUAL FIRE INSURANCE COMPANY	3.23	3.79	1,192.6	1,396.0	-14.57	1,295.1	1,319.1	-1.81	0.0	0.0	0.5	0.00	0.00 **	2.2	2.2	0.4	
ALLIANZ GLOBAL RISKS US INS CO	3.00	6.39	1,107.3	2,353.5	-52.95	1,653.2	1,776.6	-6.95	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	
AUTO OWNERS INSURANCE COMPANY	2.90	2.76	1,070.6	1,015.2	5.45	1,041.1	1,002.2	3.88	0.0	1.2	1.6	0.12	0.00 **	8.6	8.8	0.3	
GRINNELL MUTUAL REINSURANCE COMPANY	2.63	2.60	969.9	958.1	1.24	603.9	969.9	-37.74	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	
TRAVELERS PROPERTY CASUALTY CO OF AMER	2.58	3.10	951.4	1,142.1	-16.70	1,079.1	1,111.7	-2.93	0.0	-45.7	49.0	0.00 **	2.56	0.0	1.7	11.4	
AMCO INSURANCE COMPANY	2.48	2.26	914.5	833.0	9.78	896.1	739.3	21.20	0.0	-1.8	1.1	0.00 **	0.00 **	0.0	-0.4	0.3	
OWNERS INSURANCE COMPANY	2.31	2.06	851.9	758.9	12.26	801.2	713.3	12.33	2.3	3.1	1.1	0.39	0.00	3.1	3.2	0.2	
UNITED SERVICES AUTOMOBILE ASSOCIATION	2.14	2.04	789.2	751.6	5.00	780.5	728.1	7.18	0.0	1.5	4.9	0.19	0.00 **	0.6	0.6	0.0	
TRAVELERS PROPERTY CASUALTY INS CO	1.64	1.73	604.3	637.6	-5.22	621.7	634.2	-1.96	0.0	-2.2	-2.2	0.00 **	0.00 **	4.2	1.8	-2.5	
INDIANA INSURANCE COMPANY	1.58	1.33	584.3	488.1	19.71	526.5	536.2	-1.81	0.0	300.0	300.0	56.98	0.00	18.3	18.3	0.0	
NETHERLANDS INSURANCE COMPANY THE	1.54	1.18	567.6	433.5	30.94	468.1	360.8	29.74	0.0	0.0	0.0	0.00	0.00	2.2	2.2	0.0	
ROCKFORD MUTUAL INSURANCE COMPANY	1.51	1.50	556.4	552.8	0.63	553.6	525.5	5.33	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	
AMERICAN FAMILY MUTUAL INSURANCE COMP	1.48	1.47	546.8	541.7	0.93	530.2	525.9	0.81	0.0	3.5	3.5	0.66	0.00	0.0	0.0	0.0	
STATE AUTO PROP AND CAS INS CO	1.37	1.23	504.6	451.3	11.82	485.3	433.1	12.04	0.0	0.0	0.0	0.00	0.00	0.2	0.2	0.0	
CINCINNATI INSURANCE COMPANY THE	1.25	1.08	461.7	398.6	15.85	401.9	394.8	1.77	0.0	15.0	15.0	3.73	0.00	2.2	2.2	0.0	
ILLINOIS FARMERS INSURANCE COMPANY	1.18	1.86	436.1	685.0	-36.34	565.5	662.5	-14.64	0.0	0.0	0.0	0.00	0.00	18.0	18.0	0.0	
SHELTER MUTUAL INSURANCE COMPANY	1.17	1.18	431.6	433.4	-0.42	432.6	428.1	1.05	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	
GRANITE STATE INSURANCE COMPANY	1.06	1.74	390.7	641.1	-39.06	384.7	567.7	-32.23	0.0	-79.5	0.0	0.00 **	5.05	0.0	-2.4	0.0	
ECONOMY PREMIER ASSURANCE COMPANY	1.05	1.13	387.3	415.8	-6.84	399.3	431.4	-7.43	0.0	8.3	62.5	2.08	0.00 **	0.0	0.5	2.1	
XL INSURANCE AMERICA INC	1.05	0.48	387.1	176.3	119.64	385.0	224.6	71.41	0.0	-9.1	11.8	0.00 **	0.00 **	0.0	0.6	0.6	
METROPOLITAN CASUALTY INSURANCE COMPA	0.96	0.87	354.5	319.8	10.84	336.0	285.3	17.77	0.0	7.2	39.9	2.16	4.94	0.0	0.4	1.3	
FARMERS INSURANCE EXCHANGE	0.87	0.31	321.4	114.7	180.08	231.3	55.5	316.86	0.0	0.0	0.5	0.00 **	0.07	0.0	-0.1	0.1	
CONSOLIDATED INSURANCE COMPANY	0.87	0.81	320.6	298.4	7.44	315.5	265.4	18.85	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	
TOTAL NUMBER OF COMPANIES THIS LINE: 25						\$000 not omitted from totals line											
Sum:	77.63	77.03	28,633,522	28,370,873	0.93	27,677,160	27,006,961	2.48	369,766	525,854	530,687	1.90	0.24	139,531	141,193	32,841	

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TOP 25 COMPANIES

GROUP ACCIDENT AND HEALTH(\$000 omitted)

COMPANY NAME	Market Share (%) ¹		Premiums						Losses			Incurred		Defense and Cost Containment Expenses		
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) ²		Paid(\$)	Incurred(\$)	Unpaid(\$)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
FEDERATED MUTUAL INSURANCE COMPANY	16.53	16.05	21,635.3	22,514.7	-3.91	21,635.3	22,513.5	-3.90	20,126.1	19,400.4	3,065.5	89.67	81.54	601.6	530.4	39.9
STATE FARM MUTUAL AUTOMOBILE INSURANCE	14.49	13.51	18,963.6	18,956.6	0.04	18,963.6	18,956.6	0.04	19,007.2	19,168.6	3,862.7	101.08	128.93	0.0	2.4	57.0
FEDERAL INSURANCE COMPANY	10.85	5.14	14,203.7	7,216.4	96.83	10,903.1	6,392.2	70.57	5,460.9	7,970.1	3,894.5	73.10	34.73	0.5	975.5	1,468.5
ACE AMERICAN INSURANCE COMPANY	6.90	7.26	9,027.2	10,192.4	-11.43	9,725.0	8,908.5	9.17	-5,964.7	-4,469.2	-5,155.2	0.00 **	27.19	1.8	-76.6	128.5
NATIONAL UNION FIRE INSURANCE CO OF PITT	6.61	8.71	8,651.6	12,213.6	-29.16	10,607.6	10,864.2	-2.36	4,252.1	3,752.0	2,692.2	35.37	44.78	37.9	20.4	94.2
ZURICH AMERICAN INSURANCE COMPANY	5.72	6.25	7,487.1	8,762.3	-14.55	7,751.5	8,392.4	-7.64	4,334.3	3,304.0	8,709.6	42.62	31.19	18.7	17.0	0.6
CONTINENTAL CASUALTY COMPANY	5.37	7.55	7,033.0	10,590.7	-33.59	-32,954.3	-32,250.7	0.00*	7,526.6	3,734.2	38,265.5	0.00 **	0.00 **	0.0	0.0	0.0
UNDERWRITERS AT LLOYDS LONDON	4.61	3.85	6,039.0	5,400.2	11.83	5,719.5	4,646.7	23.09	2,031.7	1,976.6	1,639.4	34.56	0.00 **	2.7	-0.2	86.3
BCS INSURANCE COMPANY	3.85	2.22	5,037.2	3,115.4	61.69	4,965.0	3,067.5	61.86	4,505.5	5,108.8	1,224.7	102.90	66.18	2.4	2.5	0.4
QBE INSURANCE CORPORATION	3.50	4.95	4,582.3	6,943.1	-34.00	4,582.3	6,943.1	-34.00	4,770.0	2,670.6	1,072.0	58.28	80.15	1.8	-152.3	131.9
DELOS INSURANCE COMPANY	3.46	1.95	4,522.9	2,738.8	65.14	2,806.2	2,729.1	2.82	1,826.9	2,007.9	679.2	71.55	19.33	1.0	45.6	61.1
AMEX ASSURANCE COMPANY	3.12	3.37	4,079.8	4,721.3	-13.59	4,168.1	4,656.0	-10.48	505.1	254.0	201.4	6.09	7.34	5.3	5.3	0.0
SENTRY SELECT INSURANCE COMPANY	2.51	6.05	3,281.3	8,485.1	-61.33	2,928.8	2,877.4	1.79	3,943.5	1,754.6	27,725.8	59.91	75.24	0.0	0.0	0.0
WESTPORT INSURANCE CORPORATION	2.44	2.24	3,193.4	3,148.8	1.42	3,193.4	3,148.8	1.42	3,389.0	3,612.0	2,064.9	113.11	24.58	85.6	97.0	35.7
UNITED STATES FIRE INSURANCE COMPANY	2.06	1.34	2,691.5	1,884.3	42.83	2,691.5	1,884.3	42.83	1,922.5	2,305.2	1,089.9	85.65	69.81	156.6	153.3	12.7
STARNET INSURANCE COMPANY	1.72	0.27	2,251.1	376.0	498.72	2,058.7	250.8	720.92	1,277.4	1,947.9	822.2	94.62	60.82	6.7	6.7	0.0
U S SPECIALTY INSURANCE COMPANY	1.62	1.19	2,120.9	1,662.8	27.55	2,228.9	2,273.2	-1.95	2,960.8	4,626.9	3,466.4	207.59	101.05	38.6	18.3	48.6
CLARENDON NATIONAL INSURANCE COMPANY	1.40	4.51	1,830.9	6,324.8	-71.05	1,830.9	6,324.8	-71.05	1,507.6	-44.6	740.0	0.00 **	140.55	0.0	0.0	0.0
AMERICAN FAMILY MUTUAL INSURANCE COMP	1.34	1.51	1,749.0	2,124.7	-17.68	1,749.0	2,124.7	-17.68	1,716.2	1,490.1	298.9	85.19	80.34	0.0	0.0	0.0
AMERICAN ALTERNATIVE INS CORP	0.55	0.03	717.8	37.3	1,824.40	717.8	37.3	1,824.40	124.0	241.0	133.0	33.57	50.91	0.0	6.8	8.6
AMERICAN SENTINEL INSURANCE COMPANY	0.24	0.17	307.6	232.9	32.07	303.1	247.8	22.28	276.9	302.0	61.2	99.66	37.77	0.0	0.0	0.0
GREAT AMERICAN INSURANCE COMPANY	0.22	0.26	286.1	361.6	-20.87	315.4	279.2	12.94	-153.0	40.4	342.2	12.80	11.77	-3.2	-16.6	7.7
INDEPENDENCE AMERICAN INSURANCE COMPA	0.14	0.12	178.8	170.8	4.70	178.8	170.8	4.70	23.9	50.3	56.8	28.14	0.00 **	0.0	0.0	0.0
ONEBEACON AMERICA INSURANCE COMPANY	0.13	0.00	175.7	0.0	0.00 *	136.3	0.0	0.00*	3.8	29.8	26.0	21.89	0.00 **	0.2	0.3	0.1
AMERICAN BANKERS INSURANCE COMPANY OF	0.11	0.12	145.7	174.3	-16.42	148.1	174.0	-14.89	34.8	40.9	52.6	27.60	4.41	0.0	-0.1	0.2
TOTAL NUMBER OF COMPANIES THIS LINE: 25	\$000 not omitted from totals line															
Sum:	99.47	98.61	130,192,474	138,348,702	-5.90	87,353,643	85,612,306	2.03	85,409,241	81,274,412	97,031,329	93.04	96.65	958,205	1,635,726	2,182,225

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TOP 25 COMPANIES

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

COMPANY NAME	Market Share (%) ¹		Premiums						Losses			Incurred		Defense and Cost Containment Expenses		
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) ²		Paid(\$)	Incurred(\$)	Unpaid(\$)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
AMERICAN BANKERS INSURANCE COMPANY OF	49.73	44.27	7,520.4	7,894.2	-4.74	7,522.5	7,939.2	-5.25	850.9	990.4	1,018.5	13.17	8.65	0.0	-3.4	11.5
AMERICAN SECURITY INSURANCE COMPANY	30.35	29.50	4,589.6	5,260.2	-12.75	4,589.6	5,260.2	-12.75	131.2	62.5	230.3	1.36	1.52	0.0	0.0	0.0
AMERICAN RELIABLE INSURANCE COMPANY	9.90	18.82	1,496.6	3,355.7	-55.40	1,473.5	2,544.4	-42.09	446.7	520.2	264.6	35.30	14.12	0.0	4.7	16.9
CENTRAL STATES INDEMNITY CO OF OMAHA	5.01	4.61	757.5	821.5	-7.80	757.5	821.5	-7.80	128.4	101.1	271.4	13.35	13.37	0.0	0.0	0.0
STATE FARM MUTUAL AUTOMOBILE INSURANCE	4.83	3.07	730.1	548.0	33.22	545.4	508.9	7.16	249.2	257.7	271.6	47.25	45.26	0.0	0.1	4.3
ZALE INDEMNITY COMPANY	0.31	0.30	47.4	52.7	-10.14	47.4	52.7	-10.14	8.8	10.4	9.5	21.96	7.82	0.0	0.0	0.0
AIG PREMIER INSURANCE COMPANY	0.01	0.00	2.0	0.0	0.00 *	2.0	0.0	0.00*	0.3	-1.0	0.0	0.00 **	0.00 **	0.0	0.0	0.0
HERITAGE CASUALTY INSURANCE COMPANY	0.00	0.01	0.1	2.4	-96.81	0.1	2.4	-96.81	0.0	-1.2	0.0	0.00 **	193.37	0.0	0.0	0.0
STANDARD GUARANTY INSURANCE COMPANY	-0.14	-0.58	-20.4	-103.9	0.00 *	34.3	105.2	-67.36	0.6	-3.8	3.0	0.00 **	5.31	0.0	0.0	0.0
TOTAL NUMBER OF COMPANIES THIS LINE: 9						\$000 not omitted from totals line										
Sum:	100.00	100.00	15,123,216	17,830,960	-15.19	14,972,272	17,234,624	-13.13	1,816,001	1,936,332	2,068,942	12.93	8.59	0	1,471	32,699

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Wednesday, August 19, 2009

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MARKET SHARE REPORT - DECEMBER 31, 2008
DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 19)
PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES
TOP 25 COMPANIES

COLLECTIVELY RENEWABLE A&H(\$000 omitted)

COMPANY NAME	Market Share (%) ¹		Premiums						Losses			Incurred		Defense and Cost Containment Expenses		
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) ²		Paid(\$)	Incurred(\$)	Unpaid(\$)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
GENESIS INSURANCE COMPANY	65.70	75.93	4.3	4.3	0.00	4.3	4.3	1.71	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
NATIONAL CASUALTY COMPANY	31.27	19.48	2.0	1.1	85.57	2.1	0.4	414.04	0.0	-0.2	1.2	0.00 **	0.00 **	0.0	0.0	0.1
GOVERNMENT EMPLOYEES INSURANCE COMPA	3.03	4.59	0.2	0.3	-23.64	0.2	0.3	-22.71	0.0	0.0	0.0	0.00 **	0.00 **	0.0	0.0	0.0
CONTINENTAL CASUALTY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00*	0.0	-0.5	3.5	0.00 **	0.00 **	0.0	0.0	0.0
LIBERTY MUTUAL INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00*	0.0	-0.8	0.7	0.00 **	0.00 **	0.0	0.0	0.0
TOTAL NUMBER OF COMPANIES THIS LINE: 5						\$000 not omitted from totals line										
Sum:	100.00	100.00	6,498	5,622	15.58	6,674	4,992	33.69	0	-1,573	5,453	-23.57	-4,906.49	0	-10	110

CY: Current Year
PY: Prior Year

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

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

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

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

Wednesday, August 19, 2009

ILLINOIS DEPARTMENT OF INSURANCE
MARKET SHARE REPORT - DECEMBER 31, 2008
DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 19)
PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES
TOP 25 COMPANIES

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

COMPANY NAME	Market Share (%) ¹		Premiums						Losses			Incurred		Defense and Cost Containment Expenses		
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) ²		Paid(\$)	Incurred(\$)	Unpaid(\$)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
LIBERTY MUTUAL INSURANCE COMPANY	87.10	76.25	0.7	0.7	0.00	0.7	0.7	0.00	0.0	0.0	0.0	0.00	244.89	0.0	0.0	0.0
STONEBRIDGE CASUALTY INSURANCE COMPAN	12.90	23.75	0.1	0.2	-52.45	0.1	0.2	-49.02	0.0	0.0	0.0	0.96	0.00 **	0.0	0.0	0.0
CONTINENTAL CASUALTY COMPANY	0.00		0.0		0.00 *	0.0		0.00*	0.0	0.0	0.0	0.00 **		0.0	0.0	0.0
TRAVELERS INDEMNITY COMPANY THE	0.00		0.0		0.00 *	34.3		0.00*	0.0	-16.2	0.0	0.00 **		0.0	-1.8	0.0
TOTAL NUMBER OF COMPANIES THIS LINE: 4						\$000 not omitted from totals line										
Sum:	100.00	100.00	752	859	-12.46	35,066	859	3,982.19	0	-16,222	14	-46.26	186.61	0	-1,804	0

CY: Current Year
PY: Prior Year

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MARKET SHARE REPORT - DECEMBER 31, 2008
DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 19)
PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES
TOP 25 COMPANIES

GUARANTEED RENEWABLE A&H(\$000 omitted)

COMPANY NAME	Market Share (%) ¹		Premiums						Losses			Incurred		Defense and Cost Containment Expenses		
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) ²		Paid(\$)	Incurred(\$)	Unpaid(\$)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
STATE FARM MUTUAL AUTOMOBILE INSURANCE	37.05	33.59	29,650.3	27,996.0	5.91	22,608.5	21,493.1	5.19	15,727.8	16,576.3	14,842.3	73.32	73.38	13.8	27.3	237.5
CONTINENTAL CASUALTY COMPANY	36.90	37.87	29,530.7	31,563.7	-6.44	7,724.6	6,496.5	18.90	21,792.7	24,655.5	62,220.0	319.18	345.80	0.0	2.0	2.0
AMERICAN FAMILY MUTUAL INSURANCE COMP	25.89	28.40	20,716.7	23,676.9	-12.50	20,765.7	23,501.3	-11.64	18,053.0	9,512.7	3,156.5	45.81	74.85	520.7	414.1	183.2
NATIONAL UNION FIRE INSURANCE CO OF PITT	0.13	0.05	105.8	45.3	133.82	105.8	45.3	133.82	0.0	12.1	21.2	11.45	6.65	0.0	0.4	0.7
AIG PREMIER INSURANCE COMPANY	0.02	0.02	17.4	15.7	10.53	16.8	16.3	3.25	16.4	17.6	7.9	104.57	65.63	0.0	0.1	0.5
AMERICAN STATES INSURANCE COMPANY	0.01	0.06	5.1	54.1	-90.57	32.7	82.0	-60.17	0.0	25.6	118.2	78.35	134.39	0.0	0.0	0.0
NATIONAL FIRE INS COMPANY OF HARTFORD	0.00		2.0		0.00 *	2.0		0.00*	0.0	0.0	0.0	0.00		0.0	0.0	0.0
AMEX ASSURANCE COMPANY	0.00	0.00	1.9	1.9	0.00	1.9	1.9	0.00	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
NATIONAL CASUALTY COMPANY	0.00	0.00	1.7	1.7	-0.24	0.8	-0.6	0.00*	0.0	0.0	0.0	0.00	0.00**	0.0	0.0	0.0
TOTAL NUMBER OF COMPANIES THIS LINE: 9						\$000 not omitted from totals line										
Sum:	100.00	100.00	80,031,648	83,355,299	-3.99	51,258,853	51,635,753	-0.73	55,589,925	50,799,718	80,366,033	99.10	108.36	534,496	443,853	423,851

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PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES
TOP 25 COMPANIES

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

COMPANY NAME	Market Share (%) ¹		Premiums						Losses			Incurred		Defense and Cost Containment Expenses		
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) ²		Paid(\$)	Incurred(\$)	Unpaid(\$)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
STATE FARM MUTUAL AUTOMOBILE INSURANCE	97.87	97.75	8,197.1	9,985.6	-17.91	8,662.2	10,309.5	-15.98	8,408.4	6,655.1	6,701.3	76.83	89.29	71.5	43.5	107.2
AMERICAN FAMILY MUTUAL INSURANCE COMP	2.10	2.23	176.3	228.2	-22.77	176.2	225.5	-21.84	177.3	186.2	43.1	105.63	28.40	2.2	3.7	4.0
NATIONAL CASUALTY COMPANY	0.01	0.01	1.2	0.8	59.51	2.9	-2.9	0.00*	0.0	0.0	0.0	0.00 **	0.00 **	0.0	0.0	0.0
CONTINENTAL CASUALTY COMPANY	0.01	0.01	0.5	0.5	-10.82	-397.1	0.5	-74,177.43	0.0	-2.8	3.4	0.00 **	1,226.6	0.0	0.0	0.0
AMERICAN CASUALTY COMPANY OF READING P	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: 5						\$000 not omitted from totals line										
Sum:	100.00	100.00	8,375,103	10,215,164	-18.01	8,444,264	10,532,622	-19.83	8,585,711	6,838,417	6,747,834	80.98	88.07	73,769	47,190	111,229

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PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES
TOP 25 COMPANIES

OTHER ACCIDENT ONLY(\$000 omitted)

COMPANY NAME	Market Share (%) ¹		Premiums						Losses			Incurred		Defense and Cost Containment Expenses			
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) ²		Paid(\$)	Incurred(\$)	Unpaid(\$)	
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY	
VIRGINIA SURETY COMPANY INC	65.56	73.92	5,326.0	8,456.1	-37.02	5,326.0	8,456.1	-37.02	3,768.1	3,679.9	607.1	69.09	41.19	0.0	0.0	0.0	
OLD REPUBLIC INSURANCE COMPANY	29.63	23.75	2,406.8	2,717.2	-11.42	2,603.3	2,681.2	-2.90	959.1	893.4	192.8	34.32	45.59	0.0	0.0	0.0	
INTERSTATE BANKERS CASUALTY COMPANY	1.70	1.39	138.2	158.8	-13.02	148.6	153.9	-3.46	0.0	0.0	0.0	0.00	3.90	0.0	0.0	0.0	
UNDERWRITERS AT LLOYDS LONDON	1.65		134.4		0.00 *	203.5		0.00*	0.0	0.0	0.0	0.00		0.0	0.0	0.0	
FEDERAL INSURANCE COMPANY	0.72	0.44	58.8	50.2	16.96	55.0	42.1	30.82	16.7	19.6	15.4	35.61	12.95	0.0	0.4	2.0	
AMERICAN HOME ASSURANCE COMPANY	0.37	0.22	30.3	24.9	21.74	27.9	22.5	23.79	0.0	1.1	5.6	3.84	2.93	0.0	0.0	0.2	
NATIONAL CASUALTY COMPANY	0.32	0.26	25.7	29.7	-13.33	30.4	27.9	8.64	7.2	14.9	9.5	49.14	14.72	0.0	0.0	0.0	
AMERICAN FAMILY MUTUAL INSURANCE COMP	0.02	0.01	1.6	1.6	-2.25	1.6	1.7	-4.34	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	
FARMERS MUTUAL HAIL INSURANCE CO OF IA	0.01	0.01	0.9	1.0	-6.20	0.9	1.0	-6.95	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	
STATE FARM MUTUAL AUTOMOBILE INSURANCE	0.01	0.01	0.7	0.6	10.39	0.7	0.6	10.05	0.0	-0.5	2.5	0.00 **	0.00	0.0	0.0	0.0	
AMEX ASSURANCE COMPANY	0.00	0.00	0.1	0.1	0.00	0.1	0.1	5.06	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	
UNITED STATES FIRE INSURANCE COMPANY	0.00		0.0		0.00 *	0.0		0.00*	0.0	0.1	0.0	0.00 **		0.0	0.0	0.0	
TRAVELERS INDEMNITY COMPANY THE	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00*	0.0	53.8	32.9	0.00 **	0.00 **	0.0	3.1	1.6	
AMERICAN AUTOMOBILE INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00*	0.0	9.4	24.3	0.00 **	0.00 **	0.0	-1.7	2.4	
FIREMANS FUND INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00*	0.0	1.5	3.2	0.00 **	0.00 **	0.0	0.0	0.0	
TIG INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00*	0.0	-29.5	25.2	0.00 **	0.00 **	0.0	-0.3	1.0	
TOTAL NUMBER OF COMPANIES THIS LINE: 16						\$000 not omitted from totals line											
Sum:	100.00	100.00	8,123,411	11,440,243	-28.99	8,397,980	11,387,066	-26.25	4,751,017	4,643,684	918,438	55.30	41.39	0	1,463	7,244	

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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 BY ILLINOIS LICENSED COMPANIES
 TOP 25 COMPANIES

MEDICARE TITLE XVIII EXEMPT FROM STATE TAXES OR FEES(\$000 omitted)

COMPANY NAME	Market Share (%) ¹		Premiums						Losses			Incurred		Defense and Cost Containment Expenses			
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) ²		Paid(\$)	Incurred(\$)	Unpaid(\$)	
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY	
LUMBERMENS MUTUAL CASUALTY COMPANY			0.0		*			*	0.0	143.5	60.4	0.00	**	**			0.0
TOTAL NUMBER OF COMPANIES THIS LINE: 1																	
Sum:			0						0	143,549	60,435						0

TOTAL NUMBER OF COMPANIES THIS LINE: 1

\$000 not omitted from totals line

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TOP 25 COMPANIES

ALL OTHER A&H(\$000 omitted)

COMPANY NAME	Market Share (%) ¹		Premiums						Losses			Incurred		Defense and Cost Containment Expenses			
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) ²		Paid(\$)	Incurred(\$)	Unpaid(\$)	
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY	
MARKEL INSURANCE COMPANY	41.20	46.43	3,077.5	3,863.4	-20.34	2,896.8	3,883.0	-25.40	1,148.6	828.0	576.8	28.58	37.69	0.0	0.0	0.0	
STATE FARM MUTUAL AUTOMOBILE INSURANCE	38.69	36.59	2,890.1	3,044.3	-5.07	2,928.7	3,089.0	-5.19	1,442.9	1,003.8	1,831.3	34.27	57.11	0.1	-7.0	29.3	
ARCH INSURANCE COMPANY	11.42	-10.26	853.4	-853.4	0.00 *	853.4	-853.4	0.00*	376.7	380.9	4.2	44.64	0.00 **	0.0	0.2	0.2	
UNITED STATES FIRE INSURANCE COMPANY	3.70	13.75	276.4	1,143.9	-75.84	276.4	1,143.9	-75.84	382.1	142.6	171.2	51.59	62.21	0.0	0.1	9.3	
AMERICAN BANKERS INSURANCE COMPANY OF	1.99	1.83	148.8	152.0	-2.12	149.1	151.9	-1.84	14.7	37.8	34.7	25.37	4.51	0.0	0.2	0.2	
CENTRAL STATES INDEMNITY CO OF OMAHA	1.34	1.39	100.2	115.8	-13.45	100.0	116.4	-14.10	26.4	19.1	21.1	19.05	30.53	0.0	0.0	0.0	
REPUBLIC WESTERN INSURANCE COMPANY	1.25	1.22	93.5	101.9	-8.23	93.5	101.9	-8.23	12.4	15.9	12.7	16.98	9.46	1.2	3.1	1.9	
METROPOLITAN PROPERTY & CASUALTY INS CO	0.19	0.17	14.0	14.1	-0.79	14.0	14.2	-0.94	5.3	5.3	0.4	38.04	23.13	0.0	0.0	0.0	
AMERICAN SENTINEL INSURANCE COMPANY	0.10	0.10	7.3	8.4	-13.10	7.6	8.4	-9.30	8.6	5.7	0.3	75.31	176.87	0.0	0.0	0.0	
CINCINNATI INSURANCE COMPANY THE	0.07	0.23	5.1	18.8	-72.86	5.3	18.7	-71.55	9.3	9.3	0.0	175.19	67.57	0.0	0.0	0.0	
FAIRMONT PREMIER INSURANCE COMPANY	0.05	5.37	3.8	447.2	-99.15	3.8	447.2	-99.15	47.1	-63.5	155.0	0.00 **	119.23	8.2	11.6	8.7	
LIBERTY MUTUAL INSURANCE COMPANY	0.00	0.00	0.2	0.2	0.00	0.2	0.2	0.56	0.0	-0.2	0.5	0.00 **	0.00 **	0.0	0.0	0.1	
NATIONAL CASUALTY COMPANY	0.00		0.1		0.00 *	0.1		0.00*	0.0	-0.3	0.0	0.00 **		0.0	0.0	0.0	
ACE PROPERTY AND CASUALTY INS CO	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00*	0.0	0.0	0.3	0.00 **	0.00 **	0.0	0.0	0.0	
TRAVELERS INDEMNITY COMPANY THE	0.00		0.0		0.00 *	0.0		0.00*	0.0	31.3	31.3	0.00 **		0.0	3.5	3.5	
CLARENDON NATIONAL INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00*	-0.3	-21.9	0.1	0.00 **	0.00 **	0.1	-1.3	0.0	
UNITED STATES FIDELITY & GUARANTY 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	
NORTH AMERICAN SPECIALTY INSURANCE CO	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00*	0.0	-0.1	11.0	0.00 **	0.00 **	0.0	0.1	0.2	
TIG INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00*	0.0	-124.2	106.3	0.00 **	0.00 **	0.0	-0.9	-1.9	
TOTAL NUMBER OF COMPANIES THIS LINE: 19						\$000 not omitted from totals line											
Sum:	100.00	96.83	7,470,426	8,056,819	-7.28	7,328,800	8,121,385	-9.76	3,473,771	2,269,482	2,957,058	30.97	47.03	9,559	9,628	51,440	

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 TOP 25 COMPANIES

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

COMPANY NAME	Market Share (%) ¹		Premiums						Losses			Incurred		Defense and Cost Containment Expenses				
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) ²		Paid(\$)	Incurred(\$)	Unpaid(\$)		
	CY	PY	CY	PY	% Change	CY	PY	% Change				CY	CY				CY	CY
NONE			0.0		*													
TOTAL NUMBER OF COMPANIES THIS LINE: 1																		
Sum:			0															

\$000 not omitted from totals line

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TOP 25 COMPANIES

WORKERS' COMPENSATION(\$000 omitted)

COMPANY NAME	Market Share (%) ¹		Premiums						Losses			Incurred		Defense and Cost Containment Expenses		
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) ²		Paid(\$)	Incurred(\$)	Unpaid(\$)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
ZURICH AMERICAN INSURANCE COMPANY	5.17	7.15	133,964.8	191,951.7	-30.21	140,573.3	153,112.2	-8.19	109,138.0	114,228.1	397,338.5	81.26	98.51	12,228.4	14,929.5	38,884.8
LIBERTY INSURANCE CORPORATION	3.86	5.05	100,103.5	135,710.5	-26.24	116,485.1	129,660.5	-10.16	64,169.8	73,874.6	217,133.8	63.42	97.49	4,109.6	8,460.0	23,609.0
NEW HAMPSHIRE INSURANCE COMPANY	3.22	3.22	83,403.5	86,424.7	-3.50	97,538.7	79,458.1	22.75	40,770.1	81,292.3	117,153.1	83.34	81.72	3,601.3	7,653.5	11,715.3
NATIONAL UNION FIRE INSURANCE CO OF PITT	2.57	0.39	66,547.8	10,350.5	542.95	32,111.4	17,315.6	85.45	7,967.2	21,655.6	59,748.4	67.44	42.34	933.6	2,302.5	5,974.8
ILLINOIS NATIONAL INSURANCE CO	2.48	2.59	64,246.8	69,437.7	-7.48	63,454.8	60,112.7	5.56	45,937.1	57,886.2	118,572.7	91.22	57.20	3,788.6	4,983.5	11,857.3
WEST BEND MUTUAL INSURANCE COMPANY	2.26	2.31	58,664.9	61,955.5	-5.31	60,788.9	61,122.6	-0.55	49,180.1	70,437.8	114,596.2	115.87	96.81	2,678.1	2,825.1	5,054.8
TRAVELERS PROPERTY CASUALTY CO OF AMER	2.20	1.84	56,970.6	49,456.0	15.19	58,584.5	50,787.8	15.35	22,221.8	42,375.6	182,497.7	72.33	70.45	2,527.2	4,220.7	14,069.3
TWIN CITY FIRE INSURANCE COMPANY	2.16	2.10	56,035.5	56,436.6	-0.71	56,344.6	59,544.0	-5.37	27,793.1	30,383.3	115,831.3	53.92	56.90	1,777.2	1,944.3	10,318.5
COUNTRY MUTUAL INSURANCE COMPANY	2.04	2.29	52,758.3	61,615.3	-14.37	56,297.1	61,656.5	-8.69	32,585.4	28,848.4	106,485.1	51.24	67.04	3,456.6	1,658.9	11,423.5
ACCIDENT FUND INSURANCE CO OF AMERICA	2.00	1.94	51,868.2	52,093.7	-0.43	51,139.8	52,004.9	-1.66	36,058.9	52,234.4	75,547.6	102.14	67.63	775.2	663.9	3,729.0
LIBERTY MUTUAL FIRE INSURANCE COMPANY	1.81	1.99	46,998.5	53,417.4	-12.02	38,729.9	47,893.5	-19.13	46,404.9	49,235.2	142,699.0	127.12	86.70	3,006.1	4,277.9	10,762.1
TECHNOLOGY INSURANCE COMPANY	1.81	1.29	46,783.3	34,716.3	34.76	37,896.6	35,245.2	7.52	16,445.1	27,039.1	34,710.8	71.35	55.69	1,187.4	2,958.4	2,340.0
CINCINNATI CASUALTY COMPANY THE	1.76	1.68	45,609.2	45,244.2	0.81	45,135.9	45,576.2	-0.97	32,662.8	38,830.8	87,376.5	86.03	66.38	2,116.8	2,149.2	7,128.7
AMERICAN ZURICH INSURANCE COMPANY	1.68	0.67	43,634.7	18,012.8	142.24	28,043.0	14,613.8	91.89	12,108.3	24,908.4	54,833.3	88.82	49.05	1,214.3	3,086.0	6,944.4
PEKIN INSURANCE COMPANY	1.67	1.67	43,356.3	44,849.1	-3.33	44,021.3	44,276.5	-0.58	28,052.2	43,375.5	68,735.6	98.53	75.00	3,103.2	6,025.7	9,584.1
UNITED WISCONSIN INSURANCE COMPANY	1.64	1.80	42,515.0	48,218.1	-11.83	44,927.9	45,748.5	-1.79	21,102.2	28,640.5	34,982.7	63.75	47.56	2,903.7	3,311.8	4,166.3
COMMERCE & INDUSTRY INSURANCE COMPANY	1.59	2.16	41,272.4	58,059.1	-28.91	46,647.5	64,691.8	-27.89	61,727.0	44,861.7	244,638.2	96.17	91.40	5,889.7	4,203.2	24,463.8
ACUITY A MUTUAL INSURANCE COMPANY	1.55	1.67	40,162.9	44,877.5	-10.51	41,099.1	46,276.1	-11.19	25,392.3	22,216.5	47,809.4	54.06	65.05	2,268.8	1,947.0	6,768.5
TRAVELERS INDEMNITY COMPANY THE	1.46	2.59	37,815.1	69,676.7	-45.73	51,055.6	70,672.0	-27.76	41,727.2	48,023.3	177,125.5	94.06	76.61	5,192.7	4,029.1	15,788.9
FEDERAL INSURANCE COMPANY	1.30	1.37	33,621.6	36,662.4	-8.29	29,996.5	38,521.7	-22.13	14,036.4	16,157.4	60,877.8	53.86	60.15	1,442.3	1,409.0	7,441.5
HARTFORD INSURANCE CO OF THE MIDWEST	1.27	1.10	32,879.7	29,633.6	10.95	31,175.0	29,760.0	4.75	13,461.7	22,497.1	75,779.7	72.16	52.55	1,476.8	1,378.3	6,722.3
STATE FARM FIRE & CASUALTY COMPANY	1.25	1.37	32,489.7	36,900.9	-11.95	33,936.8	36,734.2	-7.62	19,172.9	27,356.0	53,294.6	80.61	48.49	994.7	307.9	3,022.8
CONSOLIDATED INSURANCE COMPANY	1.15	1.06	29,870.0	28,520.4	4.73	29,390.2	27,259.1	7.82	17,083.8	30,604.1	39,268.2	104.13	73.31	1,107.7	1,950.6	2,891.9
INSURANCE COMPANY OF THE STATE OF PA THE	1.07	1.02	27,639.1	27,420.0	0.80	27,145.0	24,062.9	12.81	11,192.3	16,335.9	49,579.1	60.18	58.00	902.7	1,477.9	5,018.7
OWNERS INSURANCE COMPANY	1.02	0.97	26,470.1	25,998.5	1.81	25,049.6	25,176.8	-0.51	17,249.5	25,447.3	34,858.6	101.59	65.08	1,094.9	1,614.4	2,449.5
TOTAL NUMBER OF COMPANIES THIS LINE: 25																
Sum:	50.02	51.29	1,295,681,444	1,377,639,279	-5.95	1,287,567,931	1,321,283,082	-2.55	813,640,103	1,038,745,053	2,711,473,591	80.67	75.16	69,777,628	89,768,083	252,129,946

CY: Current Year
PY: Prior Year

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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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TOP 25 COMPANIES

OTHER LIABILITY(\$000 omitted)

COMPANY NAME	Market Share (%) ¹		Premiums						Losses			Incurred		Defense and Cost Containment Expenses		
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) ²		Paid(\$)	Incurred(\$)	Unpaid(\$)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
FEDERAL INSURANCE COMPANY	7.13	5.18	127,634.7	136,736.5	-6.66	133,670.2	145,695.1	-8.25	80,737.9	36,334.1	364,112.9	27.18	81.22	35,938.2	45,872.5	126,099.6
ILLINOIS NATIONAL INSURANCE CO	5.28	23.99	94,572.3	633,758.6	-85.08	431,474.6	555,294.3	-22.30	459,520.8	298,011.8	1,236,976.1	69.07	103.17	21,835.4	6,403.3	225,937.4
CONTINENTAL CASUALTY COMPANY	4.29	3.22	76,825.8	85,116.2	-9.74	78,565.1	83,223.7	-5.60	55,977.1	116,847.0	295,062.3	148.73	37.74	16,778.4	12,383.4	31,453.7
ZURICH AMERICAN INSURANCE COMPANY	3.81	5.21	68,257.7	137,490.3	-50.35	87,586.5	106,227.1	-17.55	138,337.6	22,061.2	425,616.7	25.19	79.84	31,771.6	8,612.8	138,813.9
NATIONAL UNION FIRE INSURANCE CO OF PITT	3.77	2.78	67,481.8	73,308.2	-7.95	77,017.4	62,183.3	23.86	102,821.5	5,657.4	227,516.9	7.35	188.47	17,400.8	10,342.4	36,123.5
UNDERWRITERS AT LLOYDS LONDON	3.34	2.37	59,826.8	62,485.2	-4.25	61,325.0	59,517.6	3.04	97,206.2	55,853.5	299,640.0	91.08	51.09	26,785.5	5,988.7	100,914.4
STATE FARM FIRE & CASUALTY COMPANY	3.12	2.01	55,890.4	53,017.7	5.42	53,799.0	47,981.8	12.12	40,555.3	40,518.9	96,144.9	75.32	110.98	1,045.9	1,311.0	2,395.8
HERITAGE CASUALTY INSURANCE COMPANY	2.98	1.49	53,372.7	39,323.9	35.73	53,372.7	39,323.9	35.73	54,417.6	56,560.4	5,339.2	105.97	88.87	0.0	0.0	0.0
ACE AMERICAN INSURANCE COMPANY	2.92	2.90	52,251.3	76,475.9	-31.68	57,434.8	75,250.2	-23.67	22,816.7	37,365.3	138,766.5	65.06	57.38	716.7	4,608.8	32,297.0
ST PAUL FIRE & MARINE INSURANCE COMPANY	2.65	2.02	47,440.6	53,403.1	-11.17	46,464.4	53,982.2	-13.93	19,999.3	14,100.3	146,904.5	30.35	52.89	8,549.1	2,655.1	31,766.2
CINCINNATI INSURANCE COMPANY THE	2.32	1.65	41,468.1	43,492.4	-4.65	42,097.9	44,446.7	-5.28	8,297.4	529.6	57,036.0	1.26	36.16	1,402.6	1,516.4	9,966.8
WEST BEND MUTUAL INSURANCE COMPANY	2.05	1.42	36,785.3	37,481.6	-1.86	37,491.8	37,490.5	0.00	5,404.9	10,006.0	40,039.9	26.69	26.34	2,954.5	6,540.6	19,102.0
AMERICAN HOME ASSURANCE COMPANY	1.89	1.87	33,902.9	49,518.4	-31.53	40,964.3	53,036.1	-22.76	6,262.3	1,422.7	100,763.4	3.47	31.59	1,246.9	2,232.5	17,985.9
AMERICAN GUARANTEE & LIABILITY INS CO	1.81	0.83	32,390.5	21,897.0	47.92	27,696.0	26,590.6	4.16	7,139.4	7,299.6	69,414.6	26.36	30.96	2,058.8	2,201.4	14,792.0
TWIN CITY FIRE INSURANCE COMPANY	1.80	1.28	32,185.0	33,771.9	-4.70	30,633.9	34,408.5	-10.97	17,529.2	-8,475.9	46,802.8	0.00 **	89.19	3,266.2	-5,029.2	22,812.4
ST PAUL MERCURY INSURANCE COMPANY	1.49	1.05	26,713.8	27,712.9	-3.61	26,495.5	27,500.7	-3.66	9,239.2	18,149.1	72,564.2	68.50	83.54	413.1	3,610.3	10,045.4
XL SPECIALTY INSURANCE COMPANY	1.46	1.14	26,164.4	30,166.1	-13.27	28,983.4	31,206.8	-7.12	3,806.8	1,873.1	51,378.8	6.46	37.90	583.0	735.8	4,242.3
RSUI INDEMNITY COMPANY	1.33	0.68	23,766.4	17,873.2	32.97	24,822.0	27,232.9	-8.85	5,704.5	13,888.9	58,402.3	55.95	21.61	819.7	-3,256.0	3,490.1
COUNTRY MUTUAL INSURANCE COMPANY	1.21	0.84	21,703.1	22,269.3	-2.54	21,894.0	22,229.0	-1.51	13,078.4	6,561.5	34,985.8	29.97	59.48	496.2	964.4	7,907.3
EXECUTIVE RISK INDEMNITY INC	1.18	0.78	21,138.0	20,576.1	2.73	20,833.2	22,152.0	-5.95	8,165.2	15,605.5	47,136.7	74.91	15.30	8,415.3	12,542.1	29,595.7
GREAT AMERICAN INSURANCE COMPANY	1.11	0.73	19,805.5	19,217.6	3.06	19,257.4	19,622.8	-1.86	8,589.6	14,317.6	55,970.3	74.35	70.49	2,814.0	1,788.3	5,803.0
ARCH INSURANCE COMPANY	1.07	0.81	19,121.0	21,516.9	-11.14	19,827.6	20,840.8	-4.86	3,782.8	9,170.7	33,687.6	46.25	31.58	550.7	722.4	2,410.3
LIBERTY MUTUAL FIRE INSURANCE COMPANY	1.05	0.43	18,748.8	11,401.3	64.44	16,435.7	12,343.1	33.16	4,687.7	8,152.2	25,177.6	49.60	39.59	1,929.0	4,764.0	8,384.4
TRAVELERS CASUALTY AND SURETY CO OF AM	1.04	0.68	18,657.7	17,985.6	3.74	18,144.2	17,860.7	1.59	4,072.5	5,153.7	30,885.4	28.40	14.28	7.2	2,743.2	5,944.7
AMERICAN AUTOMOBILE INSURANCE COMPANY	1.00	0.70	17,914.9	18,432.2	-2.81	19,150.9	15,224.2	25.79	9,762.6	10,053.9	21,985.5	52.50	77.41	2,769.2	1,756.0	4,169.4
TOTAL NUMBER OF COMPANIES THIS LINE: 25																
						\$000 not omitted from totals line										
Sum:	61.08	66.05	1,094,019,379	1,744,428,210	-37.28	1,475,437,520	1,640,864,599	-10.08	1,187,912,445	797,018,054	3,982,310,696	54.02	78.83	190,548,112	132,010,045	892,453,012

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PY: Prior Year

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

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

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

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

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TOP 25 COMPANIES

EXCESS WORKER'S COMPENSATION(\$000 omitted)

COMPANY NAME	Market Share (%) ¹		Premiums						Losses			Incurred		Defense and Cost Containment Expenses				
			Written (\$)		% Change	Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) ²		Paid(\$)	Incurred(\$)	Unpaid(\$)		
	CY	PY	CY	PY		CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY
SAFETY NATIONAL CASUALTY CORPORATION	48.29		25,239.3		0.00 *		23,745.4		0.00*	11,287.0	25,976.5	145,435.9	109.40			145.9	215.2	1,551.7
ACE AMERICAN INSURANCE COMPANY	14.26		7,454.2		0.00 *		7,141.2		0.00*	18.7	2,612.1	12,224.2	36.58			0.0	400.2	942.7
MIDWEST EMPLOYERS CASUALTY COMPANY	10.48		5,477.5		0.00 *		5,586.8		0.00*	4,071.6	12,165.7	43,719.3	217.76			15.7	41.9	35.1
NATIONAL UNION FIRE INSURANCE CO OF PITT	6.86		3,586.7		0.00 *		1,771.4		0.00*	0.0	1,027.4	1,027.4	58.00			0.0	36.0	36.0
ZURICH AMERICAN INSURANCE COMPANY	4.71		2,460.5		0.00 *		1,665.4		0.00*	1,748.6	14,291.0	12,542.5	858.10			0.0	1,453.7	1,453.7
LIBERTY INSURANCE CORPORATION	3.09		1,616.6		0.00 *		1,853.1		0.00*	274.4	2,812.4	6,261.5	151.77			0.0	119.5	447.1
REPUBLIC INDEMNITY COMPANY OF AMERICA	3.07		1,606.4		0.00 *		1,284.0		0.00*	0.0	310.0	310.0	24.14			0.0	0.0	0.0
ARCH INSURANCE COMPANY	1.53		798.9		0.00 *		381.7		0.00*	0.0	139.6	139.6	36.57			0.0	3.8	3.8
DISCOVER PROPERTY & CASUALTY INS CO	1.01		527.3		0.00 *		612.3		0.00*	0.0	866.8	2,190.0	141.57			0.0	40.5	78.8
TRAVELERS PROPERTY CASUALTY CO OF AMER	1.01		526.1		0.00 *		500.3		0.00*	502.4	3,420.0	6,557.7	683.54			60.8	231.8	448.8
OLD REPUBLIC INSURANCE COMPANY	0.94		491.3		0.00 *		466.1		0.00*	129.0	105.9	1,787.9	22.73			5.7	-156.6	305.8
ILLINOIS NATIONAL INSURANCE CO	0.86		447.0		0.00 *		442.8		0.00*	0.0	256.8	256.8	58.00			0.0	9.0	9.0
PRAETORIAN INSURANCE COMPANY	0.82		429.7		0.00 *		810.9		0.00*	206.8	1,685.6	5,980.8	207.87			0.0	112.9	112.9
NEW YORK MARINE AND GENERAL INS CO	0.71		373.4		0.00 *		400.0		0.00*	0.0	161.3	276.7	40.34			0.0	22.8	32.3
OHIO CASUALTY INSURANCE COMPANY THE	0.55		288.7		0.00 *		297.3		0.00*	50.0	-70.1	39.8	0.00 **			2.3	-26.3	8.3
XL SPECIALTY INSURANCE COMPANY	0.35		181.7		0.00 *		104.8		0.00*	6.9	549.1	542.2	523.96			4.1	58.3	54.2
AMERICAN HOME ASSURANCE COMPANY	0.32		165.7		0.00 *		60.8		0.00*	0.0	35.3	35.3	58.00			0.0	1.2	1.2
CINCINNATI INSURANCE COMPANY THE	0.28		147.5		0.00 *		141.4		0.00*	0.0	229.8	556.2	162.56			0.0	43.0	99.0
PRIME INSURANCE SYNDICATE INC THE	0.27		140.0		0.00 *		47.7		0.00*	0.0	0.0	0.0	0.00			34.7	0.0	0.0
L M INSURANCE CORPORATION	0.22		112.8		0.00 *		37.7		0.00*	0.0	51.6	51.6	137.00			0.0	1.9	1.9
NOVA CASUALTY COMPANY	0.15		78.4		0.00 *		73.1		0.00*	0.0	50.2	50.2	68.66			0.0	9.8	9.8
UNITED STATES FIDELITY & GUARANTY CO	0.09		47.3		0.00 *		27.6		0.00*	123.0	246.5	2,693.1	893.66			0.8	24.7	103.1
GRAY INSURANCE COMPANY THE	0.06		30.1		0.00 *		30.1		0.00*	0.0	4.6	79.3	15.12			0.0	0.3	3.1
SENTRY INSURANCE A MUTUAL COMPANY	0.06		30.1		0.00 *		30.8		0.00*	0.0	-60.9	328.6	0.00 **			0.0	-13.1	66.1
HARTFORD CASUALTY INSURANCE COMPANY	0.04		21.9		0.00 *		21.9		0.00*	9.5	-482.9	3,200.2	0.00 **			0.0	-17.2	149.3
TOTAL NUMBER OF COMPANIES THIS LINE: 25																		
Sum:	100.03		52,279,072				47,534,618			18,427,865	66,384,276	246,286,943	139.65			270,033	2,613,266	5,953,653

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

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TOP 25 COMPANIES

PRODUCTS LIABILITY(\$000 omitted)

COMPANY NAME	Market Share (%) ¹		Premiums						Losses			Incurred		Defense and Cost Containment Expenses		
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) ²		Paid(\$)	Incurred(\$)	Unpaid(\$)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
FEDERAL INSURANCE COMPANY	8.40	7.54	7,356.1	8,108.0	-9.27	7,386.2	8,068.6	-8.46	1,761.1	1,229.3	15,935.0	16.64	43.33	6,624.3	6,654.7	11,414.0
AMERICAN ZURICH INSURANCE COMPANY	7.71	7.26	6,759.6	7,812.6	-13.48	7,170.3	8,028.9	-10.69	3,043.8	2,562.3	20,538.2	35.73	72.59	-922.9	-1,263.5	4,492.7
CINCINNATI INSURANCE COMPANY THE	6.15	5.65	5,387.7	6,073.2	-11.29	5,428.4	6,419.3	-15.44	400.4	511.1	6,585.4	9.42	0.59	650.7	81.9	6,535.4
LIBERTY MUTUAL FIRE INSURANCE COMPANY	5.01	4.42	4,393.9	4,749.9	-7.50	3,606.9	5,122.3	-29.58	455.6	1,384.3	8,806.2	38.38	27.22	731.9	347.0	3,263.4
ALLIANZ GLOBAL RISKS US INS CO	4.80	2.78	4,207.0	2,990.8	40.66	3,594.3	3,091.2	16.28	2,475.9	-5,280.4	21,773.1	0.00 **	22.01	1,425.8	-5,381.6	5,243.9
ST PAUL FIRE & MARINE INSURANCE COMPANY	3.78	2.93	3,308.1	3,153.5	4.90	3,143.3	3,303.4	-4.85	1,343.9	3,270.5	26,319.3	104.05	72.63	1,342.3	4,053.6	10,979.2
WEST BEND MUTUAL INSURANCE COMPANY	3.70	3.00	3,243.3	3,222.4	0.65	3,126.0	3,226.7	-3.12	222.1	-614.9	2,802.5	0.00 **	0.00 **	277.3	-203.5	897.9
ELECTRIC INSURANCE COMPANY	3.43	3.34	3,004.8	3,589.0	-16.28	3,004.8	3,589.0	-16.28	1,211.1	332.7	5,170.1	11.07	78.83	855.1	753.9	592.8
SENTRY INSURANCE A MUTUAL COMPANY	3.36	3.40	2,943.9	3,656.5	-19.49	3,239.3	3,681.7	-12.02	1,578.9	1,276.4	11,740.7	39.41	74.99	1,076.3	1,017.9	843.5
SOMPO JAPAN INSURANCE COMPANY OF AMERI	3.31	0.42	2,901.9	450.6	544.00	2,623.1	395.4	563.45	341.6	3,658.1	4,024.6	139.46	108.99	331.0	1,123.3	939.8
OLD REPUBLIC INSURANCE COMPANY	3.15	2.44	2,760.3	2,621.7	5.29	2,662.5	2,953.8	-9.86	103.3	503.1	3,546.5	18.90	10.20	103.9	558.3	2,305.1
SELECTIVE INSURANCE COMPANY OF SC	2.97	2.16	2,604.7	2,325.4	12.01	2,466.7	2,058.2	19.85	396.2	525.5	2,476.8	21.30	28.18	197.6	353.9	1,147.3
TRAVELERS PROPERTY CASUALTY CO OF AMER	2.92	2.53	2,557.1	2,726.5	-6.21	2,484.9	2,935.0	-15.34	742.4	1,417.7	17,959.8	57.05	0.00 **	861.3	1,196.8	14,510.9
TWIN CITY FIRE INSURANCE COMPANY	2.64	1.95	2,311.8	2,102.0	9.98	2,312.1	2,019.8	14.47	0.0	734.7	1,714.7	31.78	0.00 **	10.0	231.3	621.0
ZURICH AMERICAN INSURANCE COMPANY	2.32	14.04	2,033.9	15,101.1	-86.53	1,652.3	17,624.2	-90.63	3,124.4	2,829.7	67,696.6	171.26	47.44	8,014.1	873.7	44,921.2
UNITED FIRE & CASUALTY COMPANY	1.94	1.62	1,696.9	1,744.2	-2.71	1,768.1	1,567.8	12.77	750.5	1,913.0	2,456.8	108.20	15.78	136.8	706.5	1,350.8
NATIONAL SURETY CORPORATION	1.69	1.60	1,481.9	1,726.0	-14.14	1,600.8	1,939.8	-17.48	413.3	662.6	16,411.3	41.40	0.00 **	2,759.7	2,724.0	100.8
COUNTRY MUTUAL INSURANCE COMPANY	1.29	0.98	1,126.5	1,052.4	7.04	1,102.0	1,054.7	4.49	93.2	101.3	381.0	9.19	2.86	104.9	106.9	140.6
HDI GERLING AMERICA INSURANCE COMPANY	1.24	1.34	1,085.2	1,436.8	-24.47	1,142.9	1,367.8	-16.44	372.2	2,461.2	3,434.0	215.35	93.05	517.2	1,104.8	1,216.1
ARCH INSURANCE COMPANY	1.22	1.02	1,070.2	1,095.7	-2.33	1,067.9	946.3	12.85	0.0	507.9	1,030.0	47.56	40.33	3.6	80.4	156.2
UNIVERSAL UNDERWRITERS INSURANCE COMPA	1.17	1.18	1,022.3	1,271.5	-19.60	1,155.8	1,494.2	-22.64	708.8	310.7	3,385.3	26.88	34.80	444.7	473.2	967.6
HARTFORD FIRE INSURANCE COMPANY	1.15	1.29	1,006.6	1,389.4	-27.55	1,137.8	1,609.0	-29.29	587.7	90.8	3,909.4	7.98	0.00 **	466.5	1,530.4	1,273.4
LIBERTY MUTUAL INSURANCE COMPANY	1.15	0.48	1,006.1	513.6	95.89	865.4	642.6	34.67	2,049.4	2,745.7	9,037.8	317.27	450.01	1,021.8	1,466.7	7,024.5
GRINNELL MUTUAL REINSURANCE COMPANY	1.14	0.93	1,002.6	997.5	0.51	1,010.0	1,044.7	-3.33	83.8	511.6	1,507.8	50.65	25.11	136.8	487.0	1,217.3
FEDERATED MUTUAL INSURANCE COMPANY	1.12	1.29	980.2	1,388.7	-29.42	1,079.3	1,421.9	-24.10	22.5	-312.8	1,548.8	0.00 **	0.00 **	50.5	-110.9	573.6
TOTAL NUMBER OF COMPANIES THIS LINE: 25																
						\$000 not omitted from totals line										
Sum:	76.75	75.57	67,252,400	81,299,137	-17.28	65,830,829	85,606,310	-23.10	22,282,261	23,332,157	260,191,717	35.44	33.19	27,221,290	18,966,611	122,729,044

CY: Current Year
PY: Prior Year

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

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

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

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

Wednesday, August 19, 2009

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MARKET SHARE REPORT - DECEMBER 31, 2008
DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 19)
PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES
TOP 25 COMPANIES

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

COMPANY NAME	Market Share (%) ¹		Premiums						Losses			Incurred		Defense and Cost Containment Expenses		
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) ²		Paid(\$)	Incurred(\$)	Unpaid(\$)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
WEST AMERICAN INSURANCE COMPANY	75.75	3.81	88.0	101.0	-12.92	91.5	105.0	-12.87	48.9	23.6	39.3	25.82	0.00 **	2.9	4.2	4.9
SENTRY INSURANCE A MUTUAL COMPANY	8.22	0.43	9.5	11.5	-16.64	10.6	12.2	-13.35	0.0	-1.3	7.7	0.00 **	0.00 **	0.0	-0.2	1.0
AMERICAN FIRE AND CASUALTY COMPANY	4.32	0.22	5.0	5.9	-14.44	5.3	6.1	-13.90	0.0	0.4	0.7	8.35	0.00 **	0.0	0.1	0.2
AMICA MUTUAL INSURANCE COMPANY	3.80	2.80	4.4	74.2	-94.05	41.0	77.1	-46.77	8.7	-10.1	50.6	0.00 **	54.78	0.5	-1.2	4.6
WADENA INSURANCE COMPANY	3.41	0.04	4.0	1.0	289.67	2.6	0.4	498.17	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
PRAETORIAN INSURANCE COMPANY	2.46		2.9		0.00 *	2.9		0.00*	0.0	0.3	0.3	8.85		0.0	0.1	0.1
MIDDLESEX INSURANCE COMPANY	0.96	0.03	1.1	0.7	50.34	1.1	0.6	68.79	0.0	0.2	0.6	20.94	21.66	0.0	0.0	0.0
IMT INSURANCE COMPANY	0.89	0.06	1.0	1.6	-37.20	1.3	1.9	-32.32	0.0	0.0	0.0	0.00	0.00	0.0	-99.4	0.0
OHIO CASUALTY INSURANCE COMPANY THE	0.40	0.03	0.5	0.9	-47.66	0.5	1.1	-49.86	0.0	-0.1	0.0	0.00 **	0.00 **	0.0	0.0	0.0
ESSENTIA INSURANCE COMPANY	0.18		0.2		0.00 *	0.1		0.00*	0.0	0.0	0.0	26.32		0.0	0.0	0.0
OHIO SECURITY INSURANCE COMPANY	0.08	0.00	0.1	0.1	-18.10	0.1	0.1	0.00	0.0	0.0	0.0	0.00 **	2.08	0.0	0.0	0.0
FEDERAL INSURANCE COMPANY	0.02	0.00	0.0	0.1	-71.01	0.0	6.5	-99.63	0.0	-1.5	3.3	0.00 **	0.00 **	0.0	-0.4	0.8
HALLMARK INSURANCE COMPANY	0.02		0.0		0.00 *	0.0		0.00*	0.0	0.0	0.0	0.00		0.0	0.0	0.0
PHILADELPHIA INDEMNITY INSURANCE COMPAN	0.01	0.00	0.0	0.0	-16.67	0.0	0.0	10.00	0.0	0.0	0.0	81.82	0.00	0.0	0.0	0.0
BALBOA INSURANCE COMPANY	0.00	0.57	0.0	15.1	-100.00	0.0	6.1	-100.00	0.0	-0.1	0.0	0.00 **	13.63	0.0	0.0	0.0
CRUM & FORSTER INDEMNITY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00*	0.0	-0.1	0.1	0.00 **	0.00 **	0.0	0.0	0.0
ZURICH AMERICAN INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00*	0.0	0.0	0.1	0.00 **	0.00 **	0.0	0.0	0.0
SAFE AUTO INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00*	0.0	6.0	6.0	0.00 **	0.00 **	0.0	0.9	0.9
MID CENTURY INSURANCE COMPANY	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
PROGRESSIVE NORTHERN INSURANCE COMPAN	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00*	171.8	216.2	88.7	0.00 **	0.00 **	3.2	9.1	10.3
UNITED STATES FIRE INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00*	0.0	-0.3	0.3	0.00 **	0.00 **	0.0	0.0	-0.1
SENTINEL INSURANCE COMPANY LTD	0.00	0.00	0.0	0.0	0.00 *	0.0	0.1	-100.00	0.0	0.0	0.0	0.00 **	0.00 **	0.0	0.0	0.0
PROGRESSIVE DIRECT INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00*	50.3	71.4	45.2	0.00 **	0.00 **	7.7	16.5	16.5
OWNERS INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00*	-2.8	-8.8	0.0	0.00 **	0.00 **	0.0	-0.2	0.0
NATIONWIDE MUTUAL FIRE INSURANCE COMPA	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																
Sum:	100.51	8.00	116,752	212,158	-44.97	156,881	217,192	-27.77	276,933	295,910	242,637	188.62	58.83	14,193	-70,263	39,201

CY: Current Year
PY: Prior Year

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

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

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

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

ILLINOIS DEPARTMENT OF INSURANCE
MARKET SHARE REPORT - DECEMBER 31, 2008
DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 19)
PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES
TOP 25 COMPANIES

OTHER PRIVATE PASSENGER AUTO LIABILITY(\$000 omitted)

COMPANY NAME	Market Share (%) ¹		Premiums						Losses			Incurred		Defense and Cost Containment Expenses			
			Written (\$)		% Change	Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) ²		Paid(\$)	Incurred(\$)	Unpaid(\$)	
	CY	PY	CY	PY		CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY
STATE FARM MUTUAL AUTOMOBILE INSURANCE	27.76	27.22	880,167.4	862,216.0	2.08	868,453.4	865,462.3	0.35	624,338.6	745,599.0	728,667.3	85.85	69.44	41,945.0	36,527.8	130,236.1	
ILLINOIS FARMERS INSURANCE COMPANY	4.84	5.23	153,373.8	165,571.5	-7.37	157,056.2	161,814.7	-2.94	83,990.4	93,561.4	136,027.0	59.57	54.61	6,092.3	8,812.4	18,821.1	
AMERICAN FAMILY MUTUAL INSURANCE COMP	4.72	5.01	149,538.7	158,622.8	-5.73	151,712.5	156,974.3	-3.35	98,827.9	98,585.4	129,238.1	64.98	63.59	7,449.0	5,366.2	22,886.2	
COUNTRY MUTUAL INSURANCE COMPANY	4.41	4.67	139,818.7	147,944.3	-5.49	140,791.7	151,531.7	-7.09	94,613.9	81,767.7	108,613.1	58.08	60.37	4,144.3	2,011.1	12,272.6	
ALLSTATE INSURANCE COMPANY	3.60	4.11	114,081.5	130,097.6	-12.31	117,529.9	134,219.8	-12.43	98,601.4	82,137.9	138,551.0	69.89	71.31	7,653.0	5,454.6	25,488.1	
ALLSTATE PROPERTY & CASUALTY INS CO	3.54	4.31	112,159.2	136,667.4	-17.93	120,592.6	140,072.5	-13.91	80,757.6	63,913.8	126,146.7	53.00	68.69	5,329.8	4,693.3	20,854.1	
ALLSTATE FIRE AND CASUALTY INS CO	3.36	2.38	106,432.4	75,386.3	41.18	101,630.6	65,263.4	55.72	40,311.7	64,752.5	60,637.5	63.71	72.04	1,601.8	5,812.0	8,600.8	
COUNTRY PREFERRED INSURANCE COMPANY	3.33	2.86	105,592.8	90,590.0	16.56	101,838.2	87,175.6	16.82	50,999.1	63,045.0	60,471.9	61.91	57.71	1,069.1	2,032.1	6,071.1	
PROGRESSIVE NORTHERN INSURANCE COMPAN	2.45	2.55	77,629.3	80,743.4	-3.86	77,953.5	81,998.1	-4.93	47,611.4	51,218.8	40,804.9	65.70	62.48	1,189.6	1,713.4	4,055.2	
STATE FARM FIRE & CASUALTY COMPANY	1.79	1.75	56,670.2	55,397.7	2.30	55,632.3	56,409.5	-1.38	43,174.2	44,089.1	43,667.8	79.25	72.44	3,441.3	2,325.3	11,168.6	
GEICO GENERAL INSURANCE COMPANY	1.64	1.48	51,853.6	47,029.6	10.26	49,858.1	46,878.5	6.36	31,859.9	40,773.2	38,624.4	81.78	65.94	1,584.9	2,381.8	3,740.0	
PROGRESSIVE DIRECT INSURANCE COMPANY	1.49	1.53	47,273.0	48,432.4	-2.39	48,567.7	47,719.4	1.78	25,629.7	26,169.6	19,690.2	53.88	51.64	665.5	791.2	1,854.0	
SAFECO INSURANCE COMPANY OF ILLINOIS	1.26	1.24	39,889.4	39,423.7	1.18	41,818.4	34,620.6	20.79	20,279.1	27,282.7	32,664.3	65.24	37.79	1,395.9	1,642.6	4,767.6	
MEMBERSELECT INSURANCE COMPANY	1.15	1.02	36,332.8	32,320.6	12.41	35,263.6	31,323.4	12.58	27,511.3	27,187.5	34,569.7	77.10	100.98	1,986.1	2,274.7	3,415.7	
LIBERTY MUTUAL FIRE INSURANCE COMPANY	1.12	1.04	35,546.5	32,884.8	8.09	34,266.0	32,612.6	5.07	22,585.3	23,676.3	25,089.1	69.10	60.19	1,188.3	670.0	3,546.4	
FARMERS AUTOMOBILE INSURANCE ASSN THE	1.11	1.06	35,058.6	33,479.9	4.72	34,267.9	32,993.7	3.86	23,873.1	29,270.9	40,808.5	85.42	77.31	1,751.4	2,563.7	4,857.2	
GEICO INDEMNITY COMPANY	1.07	0.79	34,013.2	24,905.2	36.57	31,276.8	23,181.6	34.92	17,803.9	22,321.2	15,547.1	71.37	62.97	655.0	1,225.2	1,977.2	
FOUNDERS INSURANCE COMPANY	1.07	0.99	33,784.3	31,386.6	7.64	32,682.6	30,683.3	6.52	15,970.6	16,038.8	22,507.1	49.07	41.62	1,685.0	1,282.2	4,778.1	
UNIVERSAL CASUALTY COMPANY	1.02	1.12	32,207.3	35,443.7	-9.13	34,601.3	34,638.4	-0.11	13,339.2	14,763.7	31,175.9	42.67	32.97	4,420.8	3,784.3	4,422.0	
AMERICAN ACCESS CASUALTY COMPANY	1.00	1.11	31,602.8	35,172.1	-10.15	32,400.8	38,808.0	-16.51	15,418.4	10,913.4	27,969.9	33.68	36.35	1,818.5	2,078.3	5,494.0	
METROPOLITAN CASUALTY INSURANCE COMPA	0.97	0.94	30,628.0	29,913.1	2.39	30,697.5	27,473.2	11.74	14,653.1	17,376.4	24,075.6	56.61	65.92	548.8	1,048.8	2,952.8	
MID CENTURY INSURANCE COMPANY	0.93	1.09	29,457.2	34,607.9	-14.88	30,833.4	34,711.0	-11.17	19,086.1	20,004.9	32,709.6	64.88	69.13	1,378.5	1,785.5	3,744.8	
TRAVELERS HOME AND MARINE INS CO THE	0.91	0.70	28,751.6	22,296.0	28.95	27,241.9	21,140.9	28.86	10,756.9	16,670.0	15,802.7	61.19	52.39	331.3	848.4	1,346.0	
UNITED SERVICES AUTOMOBILE ASSOCIATION	0.84	0.88	26,650.5	27,809.7	-4.17	26,708.8	28,096.7	-4.94	18,797.9	21,759.1	27,938.4	81.47	61.03	1,065.2	903.3	2,006.6	
AFFIRMATIVE INSURANCE COMPANY	0.80	0.77	25,388.1	24,409.4	4.01	24,770.6	19,097.6	29.70	13,015.4	5,948.5	8,268.8	24.01	47.58	848.6	1,060.5	1,923.5	
TOTAL NUMBER OF COMPANIES THIS LINE: 25						\$000 not omitted from totals line											
Sum:	76.13	75.86	2,413,900,891	2,402,751,718	0.46	2,408,446,365	2,384,900,778	0.99	1,553,806,297	1,708,826,681	1,970,266,683	70.95	64.56	101,239,057	99,088,456	311,279,855	

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TOP 25 COMPANIES

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

COMPANY NAME	Market Share (%) ¹		Premiums						Losses			Incurred		Defense and Cost Containment Expenses		
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) ²		Paid(\$)	Incurred(\$)	Unpaid(\$)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
ZURICH AMERICAN INSURANCE COMPANY	53.99	2.48	247.6	0.8	31,089.55	10.0	1.7	492.59	2.1	7.1	6.8	70.55	0.00 **	0.0	0.7	1.4
AMERICAN GUARANTEE & LIABILITY INS CO	25.92	0.00	118.9	0.0	0.00 *	1.9	0.0	0.00*	0.0	0.9	1.0	49.13	0.00 **	0.0	0.2	0.2
VANLINER INSURANCE COMPANY	11.78	14.39	54.0	4.6	1,072.15	52.8	5.1	930.91	0.0	5.4	6.0	10.27	0.49	0.0	0.8	0.9
EVANSTON INSURANCE COMPANY	8.12		37.2		0.00 *	37.2		0.00*	0.0	0.0	0.0	0.00		0.0	0.0	0.0
REDLAND INSURANCE COMPANY	2.55		11.7		0.00 *	9.5		0.00*	1.0	3.9	2.9	41.40		0.1	0.2	0.1
ARCH INSURANCE COMPANY	2.49	5.73	11.4	1.8	522.33	5.7	0.6	813.02	0.0	2.5	2.8	43.81	47.27	0.2	0.9	0.9
PHILADELPHIA INDEMNITY INSURANCE COMPAN	1.87	0.98	8.6	0.3	2,647.28	0.4	0.0	2,846.15	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
DISCOVER PROPERTY & CASUALTY INS CO	0.87	23.34	4.0	7.5	-46.54	5.7	3.7	53.61	7.4	8.3	2.5	145.24	26.79	4.8	4.9	0.3
UNITED STATES FIRE INSURANCE COMPANY	0.72	0.00	3.3	0.0	0.00 *	3.3	0.0	0.00*	0.0	0.4	27.8	11.35	0.00 **	0.0	2.5	6.7
ILLINOIS NATIONAL INSURANCE CO	0.24	0.25	1.1	0.1	1,294.94	0.2	0.1	129.11	0.0	0.0	5.1	22.65	30.38	0.0	-0.1	0.8
CONTINENTAL WESTERN INSURANCE COMPANY	0.07	0.59	0.3	0.2	81.05	0.3	0.2	44.85	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
AMERICAN HOME ASSURANCE COMPANY	0.07	-0.91	0.3	-0.3	0.00 *	0.3	-0.3	0.00*	5.9	2.6	0.1	865.89	0.00 **	0.0	-0.6	0.0
UTICA MUTUAL INSURANCE COMPANY	0.06	-1.73	0.3	-0.6	0.00 *	0.3	-0.6	0.00*	0.0	0.0	0.0	17.75	0.00 **	0.0	0.0	0.0
ZURICH AMERICAN INSURANCE COMPANY OF IL	0.05	0.00	0.2	0.0	0.00 *	0.0	0.1	-72.41	0.0	0.0	0.1	0.00 **	0.00 **	0.0	0.0	0.0
FIRST FINANCIAL INSURANCE COMPANY	0.04	0.00	0.2	0.0	0.00 *	0.0	0.0	-100.00	0.0	0.0	0.0	0.00 **	0.00	0.0	0.0	0.0
TOKIO MARINE & NICHIDO FIRE INS CO LTD	0.02	2.25	0.1	0.7	-86.25	0.5	0.3	48.18	0.0	0.2	0.7	34.36	131.82	0.0	0.0	0.1
TOWER NATIONAL INSURANCE COMPANY	0.02		0.1		0.00 *	0.1		0.00*	0.0	0.0	0.0	4.11		0.0	0.0	0.0
NATIONAL INTERSTATE INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00	0.0	0.0	0.00	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
PENN AMERICA INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00*	0.0	-2.1	0.0	0.00 **	0.00 **	0.0	0.0	0.0
AMERICAN ZURICH INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00*	0.0	0.0	0.0	0.00 **	0.00 **	0.0	0.0	0.0
SUA INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00*	0.0	0.0	0.0	0.00 **	0.00 **	0.0	0.0	0.0
VALLEY FORGE INSURANCE COMPANY	0.00	0.46	0.0	0.1	-100.00	-9.2	0.1	-6,335.14	0.0	0.0	0.0	0.00 **	0.00	0.0	0.0	0.0
CRUM & FORSTER INDEMNITY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00*	0.0	-3.6	12.3	0.00 **	0.00 **	0.0	1.3	3.6
NATIONAL UNION FIRE INSURANCE CO OF PITT	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00*	0.0	-0.1	80.6	0.00 **	0.00 **	-4.1	-6.5	12.1
OHIO CASUALTY INSURANCE COMPANY THE	0.00	0.00	0.0	0.0	0.00 *	0.0	0.2	-100.00	0.0	0.0	0.0	0.00 **	2.73	0.0	0.0	0.0
TOTAL NUMBER OF COMPANIES THIS LINE: 25								\$000 not omitted from totals line								
Sum:	108.88	47.81	499,423	15,324	3,159.09	118,961	11,365	946.73	16,489	25,530	148,589	21.46	30.34	1,031	4,396	27,122

CY: Current Year
PY: Prior Year

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

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

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

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

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PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES
TOP 25 COMPANIES

OTHER COMMERCIAL AUTO LIABILITY(\$000 omitted)

COMPANY NAME	Market Share (%) ¹		Premiums						Losses			Incurred		Defense and Cost Containment Expenses			
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) ²		Paid(\$)	Incurred(\$)	Unpaid(\$)	
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY	
ILLINOIS NATIONAL INSURANCE CO	4.39	4.41	34,353.3	36,696.7	-6.39	36,869.5	34,053.5	8.27	5,784.3	8,691.8	27,161.2	23.57	42.01	597.0	300.6	4,074.2	
GREAT WEST CASUALTY COMPANY	3.49	3.45	27,335.3	28,751.6	-4.93	27,178.9	30,303.5	-10.31	17,628.7	18,798.3	40,464.8	69.16	51.79	1,240.7	1,283.4	2,596.9	
TRANSGUARD INS CO OF AMERICA INC	3.32	3.90	25,981.6	32,457.8	-19.95	26,491.3	32,358.5	-18.13	11,157.0	8,230.7	41,565.0	31.07	44.43	1,897.3	1,118.4	6,943.5	
ZURICH AMERICAN INSURANCE COMPANY	3.32	3.19	25,980.7	26,526.1	-2.06	26,557.8	27,647.7	-3.94	9,492.0	19,200.5	44,871.9	72.30	50.25	1,595.3	2,458.5	6,342.6	
CINCINNATI INSURANCE COMPANY THE	2.98	2.86	23,329.0	23,802.1	-1.99	23,684.1	24,537.8	-3.48	13,905.5	19,302.7	32,425.2	81.50	53.56	1,624.0	1,626.9	3,200.7	
NORTHLAND INSURANCE COMPANY	2.64	2.73	20,699.2	22,738.9	-8.97	21,877.6	23,705.3	-7.71	15,524.4	14,835.6	38,966.9	67.81	67.91	965.8	1,085.7	4,703.4	
AMERICAN SERVICE INSURANCE COMPANY INC	2.54	3.02	19,850.2	25,142.9	-21.05	20,516.0	26,475.9	-22.51	12,250.4	8,867.6	29,693.6	43.22	49.59	2,243.3	2,223.7	5,085.7	
PEKIN INSURANCE COMPANY	2.19	2.07	17,155.6	17,237.6	-0.48	17,315.6	17,457.2	-0.81	10,404.1	10,554.0	21,707.2	60.95	62.64	790.8	598.6	3,656.9	
ACUITY A MUTUAL INSURANCE COMPANY	2.18	2.15	17,090.7	17,912.1	-4.59	17,428.3	17,860.0	-2.42	7,242.9	10,157.6	20,474.4	58.28	52.70	862.1	-133.6	3,499.1	
EMPIRE FIRE & MARINE INSURANCE COMPANY	2.16	2.04	16,943.5	16,992.5	-0.29	17,249.6	16,723.0	3.15	5,542.1	4,503.0	12,521.8	26.10	51.84	1,170.9	1,200.6	475.4	
WEST BEND MUTUAL INSURANCE COMPANY	2.12	2.13	16,603.8	17,715.9	-6.28	17,466.6	17,613.9	-0.84	8,064.8	7,805.1	18,736.4	44.69	48.50	955.9	866.9	2,322.7	
TRAVELERS PROPERTY CASUALTY CO OF AMER	1.88	2.25	14,686.0	18,733.3	-21.60	14,839.4	20,583.1	-27.90	6,110.0	3,189.9	17,358.3	21.50	30.53	516.1	237.0	2,124.6	
COUNTRY MUTUAL INSURANCE COMPANY	1.67	1.64	13,068.8	13,624.3	-4.08	13,422.6	13,918.5	-3.56	6,587.8	8,550.3	19,001.5	63.70	72.05	527.1	521.7	2,684.8	
ARTISAN AND TRUCKERS CASUALTY COMPANY	1.60	0.96	12,520.0	8,018.6	56.14	10,880.5	3,286.4	231.08	2,330.8	8,097.6	6,847.3	74.42	47.59	28.6	447.7	569.0	
STATE FARM MUTUAL AUTOMOBILE INSURANCE	1.50	1.52	11,723.7	12,639.1	-7.24	11,974.9	12,713.7	-5.81	4,828.4	8,074.6	8,621.1	67.43	39.57	510.2	354.1	1,797.9	
AUTO OWNERS INSURANCE COMPANY	1.46	1.50	11,409.0	12,504.1	-8.76	12,122.4	12,865.2	-5.77	6,554.9	4,796.9	18,299.0	39.57	62.22	623.3	547.6	2,560.7	
NEW HAMPSHIRE INSURANCE COMPANY	1.45	0.20	11,338.1	1,698.2	567.64	7,906.3	1,042.9	658.12	288.8	2,474.6	4,746.2	31.30	37.39	53.5	304.5	711.9	
ULLICO CASUALTY COMPANY	1.38	0.17	10,783.9	1,443.2	647.23	10,767.0	967.4	1,012.97	2,687.1	8,634.1	6,655.1	80.19	79.84	104.5	305.6	222.9	
CAROLINA CASUALTY INSURANCE COMPANY	1.32	1.81	10,348.0	15,047.6	-31.23	13,040.7	16,561.7	-21.26	11,703.5	9,352.2	15,651.9	71.72	81.42	1,391.3	1,012.4	2,733.6	
LIBERTY MUTUAL FIRE INSURANCE COMPANY	1.24	1.35	9,689.7	11,208.9	-13.55	10,090.6	12,036.5	-16.17	4,317.8	3,382.9	20,477.5	33.53	74.96	375.6	590.4	2,444.9	
SENTRY SELECT INSURANCE COMPANY	1.15	1.40	8,971.5	11,643.9	-22.95	10,067.5	12,152.8	-17.16	4,984.8	6,985.6	17,756.2	69.39	35.12	633.7	806.1	2,606.7	
WESTFIELD INSURANCE COMPANY	1.12	1.07	8,773.0	8,901.1	-1.44	8,666.6	8,668.0	-0.02	6,367.2	6,229.0	13,516.6	71.87	97.26	343.1	415.1	1,376.8	
NETHERLANDS INSURANCE COMPANY THE	1.10	0.97	8,612.0	8,099.2	6.33	8,484.2	7,925.3	7.05	4,040.4	6,158.6	10,609.3	72.59	81.69	229.4	301.7	972.3	
PROGRESSIVE PREMIER INS CO OF ILLINOIS	1.07	1.62	8,412.0	13,505.4	-37.71	10,232.9	17,090.5	-40.13	8,373.5	2,572.4	11,324.3	25.14	52.08	983.7	694.1	1,221.1	
ACE AMERICAN INSURANCE COMPANY	1.06	0.75	8,260.3	6,217.4	32.86	8,355.4	6,174.5	35.32	4,606.3	2,427.3	11,797.1	29.05	77.01	571.5	487.7	1,810.9	
TOTAL NUMBER OF COMPANIES THIS LINE: 25						\$000 not omitted from totals line											
Sum:	50.32	49.18	393,918,908	409,258,537	-3.75	403,486,250	414,722,826	-2.71	190,777,409	211,872,947	511,249,892	52.51	54.40	20,834,524	19,655,578	66,739,158	

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

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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 BY ILLINOIS LICENSED COMPANIES
TOP 25 COMPANIES

PRIVATE PASSENGER AUTO PHYSICAL DAMAGE(\$000 omitted)

COMPANY NAME	Market Share (%) ¹		Premiums						Losses			Incurred		Defense and Cost Containment Expenses			
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) ²		Paid(\$)	Incurred(\$)	Unpaid(\$)	
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY	
STATE FARM MUTUAL AUTOMOBILE INSURANCE	28.29	27.90	716,716.0	715,678.8	0.14	710,336.1	727,027.3	-2.30	507,517.0	514,464.5	66,315.1	72.43	65.91	1,053.9	1,250.3	1,300.2	
ALLSTATE INSURANCE COMPANY	7.02	7.60	177,746.4	195,006.3	-8.85	181,600.6	199,395.7	-8.92	57,010.2	57,343.3	5,852.0	31.58	31.59	848.1	792.1	345.0	
AMERICAN FAMILY MUTUAL INSURANCE COMP	4.85	4.70	122,842.0	120,552.7	1.90	121,700.4	118,084.6	3.06	77,459.7	78,437.7	1,881.3	64.45	67.12	177.8	86.3	384.5	
COUNTRY MUTUAL INSURANCE COMPANY	4.27	4.76	108,192.5	122,047.1	-11.35	109,784.3	125,602.7	-12.59	66,192.8	67,612.6	1,700.2	61.59	53.38	144.8	149.4	15.8	
ILLINOIS FARMERS INSURANCE COMPANY	4.09	4.08	103,597.2	104,761.0	-1.11	103,895.1	104,684.0	-0.75	64,231.4	64,268.2	6,731.2	61.86	59.31	376.6	374.0	271.9	
ALLSTATE PROPERTY & CASUALTY INS CO	3.98	4.86	100,715.2	124,679.9	-19.22	105,425.4	130,484.6	-19.20	54,306.0	53,466.4	5,145.0	50.71	50.31	891.5	802.6	285.2	
ALLSTATE FIRE AND CASUALTY INS CO	3.79	3.16	96,091.3	80,944.0	18.71	94,618.2	71,319.6	32.67	53,730.1	54,102.0	6,137.9	57.18	56.42	480.1	496.4	280.9	
COUNTRY PREFERRED INSURANCE COMPANY	2.92	2.66	73,854.4	68,104.7	8.44	71,852.6	66,233.9	8.48	45,837.2	47,230.2	2,182.1	65.73	56.46	26.9	31.5	11.0	
PROGRESSIVE NORTHERN INSURANCE COMPAN	2.13	2.26	54,070.1	58,054.2	-6.86	55,491.8	58,342.9	-4.89	33,744.6	34,308.3	141.2	61.83	59.63	83.6	98.9	144.5	
GEICO GENERAL INSURANCE COMPANY	1.94	1.64	49,034.4	42,155.8	16.32	46,989.3	41,105.2	14.31	29,646.6	30,653.9	3,845.8	65.24	60.38	62.8	22.2	104.7	
STATE FARM FIRE & CASUALTY COMPANY	1.64	1.62	41,489.5	41,506.0	-0.04	40,994.3	42,854.3	-4.34	34,298.2	34,833.5	4,566.9	84.97	75.58	193.3	118.4	237.4	
MEMBERSELECT INSURANCE COMPANY	1.38	1.16	35,044.3	29,781.5	17.67	33,696.2	28,463.0	18.39	20,024.5	19,883.8	-58.1	59.01	61.90	376.2	367.4	49.0	
LIBERTY MUTUAL FIRE INSURANCE COMPANY	1.38	1.30	34,941.6	33,356.3	4.75	34,225.8	32,559.1	5.12	16,620.0	16,759.4	24.4	48.97	45.01	49.9	51.1	71.2	
PROGRESSIVE DIRECT INSURANCE COMPANY	1.34	1.39	33,838.1	35,542.9	-4.80	35,013.8	35,002.7	0.03	20,687.5	20,880.1	265.4	59.63	61.88	66.1	68.4	88.2	
FARMERS AUTOMOBILE INSURANCE ASSN THE	1.26	1.21	31,802.8	31,040.5	2.46	31,420.8	30,441.9	3.22	20,056.8	20,170.4	1,838.3	64.19	58.11	44.9	83.4	143.4	
SAFECO INSURANCE COMPANY OF ILLINOIS	1.03	0.92	26,086.5	23,529.3	10.87	26,559.0	20,374.6	30.35	16,728.8	16,713.5	-70.4	62.93	62.96	49.0	62.7	38.8	
GEICO INDEMNITY COMPANY	0.97	0.69	24,603.4	17,640.8	39.47	22,784.8	15,993.7	42.46	14,299.6	14,787.4	1,974.7	64.90	61.93	14.7	7.3	39.8	
METROPOLITAN CASUALTY INSURANCE COMPA	0.90	0.92	22,752.5	23,703.1	-4.01	23,458.8	22,176.3	5.78	14,383.3	14,244.0	727.8	60.72	56.35	14.6	20.4	21.1	
UNITED SERVICES AUTOMOBILE ASSOCIATION	0.88	0.87	22,219.9	22,200.6	0.09	22,083.0	22,348.7	-1.19	16,403.3	16,289.9	259.7	73.77	69.12	137.7	180.9	50.6	
TRAVELERS HOME AND MARINE INS CO THE	0.81	0.61	20,442.2	15,540.9	31.54	19,260.2	14,680.1	31.20	12,668.2	12,764.1	361.2	66.27	61.52	36.8	48.5	32.5	
NATIONWIDE AGRIBUSINESS INSURANCE CO	0.70	0.52	17,815.6	13,320.8	33.74	16,807.8	10,410.9	61.44	11,544.2	11,377.4	350.2	67.69	67.23	20.2	44.6	47.6	
AMERICAN ACCESS CASUALTY COMPANY	0.70	0.77	17,726.8	19,647.5	-9.78	18,262.2	21,231.3	-13.98	6,854.5	6,935.9	1,010.0	37.98	32.47	228.7	292.9	148.5	
USAA CASUALTY INSURANCE COMPANY	0.69	0.72	17,535.9	18,595.0	-5.70	17,878.0	18,797.9	-4.89	11,774.2	11,685.9	120.0	65.36	61.24	97.2	130.3	40.3	
AMERICAN SERVICE INSURANCE COMPANY INC	0.69	0.59	17,434.9	15,216.8	14.58	16,569.7	13,874.0	19.43	7,466.3	7,876.6	-835.2	47.54	36.84	250.9	229.1	677.8	
FOUNDERS INSURANCE COMPANY	0.64	0.58	16,197.4	14,778.1	9.60	15,636.5	14,536.5	7.57	7,694.1	7,874.8	1,895.9	50.36	44.82	252.9	258.7	59.3	
TOTAL NUMBER OF COMPANIES THIS LINE: 25						\$000 not omitted from totals line											
Sum:	78.27	77.48	1,982,791,110	1,987,384,282	-0.23	1,976,344,570	1,986,025,322	-0.49	1,221,178,993	1,234,963,773	112,362,359	62.49	58.12	5,979,434	6,067,621	4,889,185	

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COMMERCIAL AUTO PHYSICAL DAMAGE(\$000 omitted)

COMPANY NAME	Market Share (%) ¹		Premiums						Losses			Incurred		Defense and Cost Containment Expenses		
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) ²		Paid(\$)	Incurred(\$)	Unpaid(\$)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
NORTHLAND INSURANCE COMPANY	4.26	4.03	10,436.5	10,993.5	-5.07	10,804.7	11,102.9	-2.69	5,167.1	6,436.4	1,246.4	59.57	35.83	15.1	13.2	30.5
COUNTRY MUTUAL INSURANCE COMPANY	4.24	3.75	10,388.8	10,233.8	1.51	10,383.3	10,294.9	0.86	4,492.3	4,517.1	227.0	43.50	36.63	13.1	13.6	1.5
GREAT WEST CASUALTY COMPANY	4.09	3.74	10,040.1	10,208.6	-1.65	9,954.0	10,282.1	-3.19	5,530.1	5,404.4	365.8	54.29	58.37	127.6	139.3	33.6
PEKIN INSURANCE COMPANY	4.01	3.56	9,834.9	9,731.2	1.07	9,832.7	10,153.9	-3.16	5,101.7	5,315.5	819.0	54.06	39.96	57.0	64.8	48.0
VIRGINIA SURETY COMPANY INC	3.49	3.17	8,564.4	8,650.8	-1.00	9,096.3	9,229.4	-1.44	5,113.9	5,445.2	2,888.8	59.86	45.55	34.3	33.5	16.7
TRANSGUARD INS CO OF AMERICA INC	2.98	3.43	7,307.1	9,370.1	-22.02	7,312.2	9,401.1	-22.22	3,940.1	3,657.7	463.6	50.02	53.34	298.3	553.9	395.3
CINCINNATI INSURANCE COMPANY THE	2.90	2.64	7,098.9	7,212.5	-1.57	7,175.1	8,192.5	-12.42	5,109.2	5,391.8	521.9	75.15	58.08	96.9	89.7	64.5
AUTO OWNERS INSURANCE COMPANY	2.28	2.25	5,580.1	6,154.4	-9.33	5,958.4	6,308.7	-5.55	4,088.8	3,753.4	97.3	62.99	50.91	35.4	6.1	53.0
ARTISAN AND TRUCKERS CASUALTY COMPANY	2.26	1.27	5,529.6	3,457.1	59.95	4,855.2	1,329.0	265.33	3,487.7	3,622.3	223.7	74.61	79.85	11.1	20.0	14.2
WEST BEND MUTUAL INSURANCE COMPANY	2.01	1.91	4,924.3	5,210.4	-5.49	5,164.6	5,277.8	-2.15	2,495.8	2,576.3	32.8	49.88	54.24	21.6	28.1	37.5
OWNERS INSURANCE COMPANY	1.99	1.68	4,870.9	4,590.3	6.11	4,685.3	4,443.3	5.45	2,695.1	2,631.7	166.4	56.17	49.81	21.6	12.9	42.1
GREAT AMERICAN ASSURANCE COMPANY	1.96	1.51	4,814.2	4,118.5	16.89	4,433.0	4,329.0	2.40	4,267.7	4,089.4	680.7	92.25	75.24	40.5	-207.4	21.1
STATE FARM MUTUAL AUTOMOBILE INSURANCE	1.86	1.82	4,554.1	4,968.9	-8.35	4,643.1	4,971.4	-6.60	2,427.3	2,447.1	317.9	52.70	52.48	6.5	12.2	7.3
ACUITY A MUTUAL INSURANCE COMPANY	1.65	1.31	4,056.4	3,590.1	12.99	3,865.5	3,759.4	2.82	1,992.9	1,957.8	113.9	50.65	44.36	15.3	24.9	34.5
BALBOA INSURANCE COMPANY	1.64	1.90	4,023.0	5,197.0	-22.59	4,095.6	4,418.5	-7.31	1,990.7	1,986.7	424.5	48.51	59.75	32.7	25.9	4.4
MOTORS INSURANCE CORPORATION	1.60	1.61	3,919.6	4,386.5	-10.64	3,919.6	4,386.5	-10.64	1,304.7	1,342.7	38.6	34.25	24.39	29.9	30.1	0.0
PROGRESSIVE PREMIER INS CO OF ILLINOIS	1.49	2.00	3,646.8	5,470.4	-33.34	4,344.5	6,580.6	-33.98	2,284.2	2,302.9	-35.3	53.01	49.04	9.1	14.0	22.1
TRAVELERS PROPERTY CASUALTY CO OF AMER	1.48	1.31	3,628.1	3,565.6	1.75	3,724.1	3,648.8	2.06	2,486.2	2,160.5	472.5	58.02	44.33	9.1	11.2	176.4
ZURICH AMERICAN INSURANCE COMPANY	1.42	2.14	3,479.7	5,835.2	-40.37	4,195.4	6,573.2	-36.17	2,503.2	2,826.6	453.1	67.37	40.51	79.7	82.7	10.6
CHRYSLER INSURANCE COMPANY	1.22	1.11	2,996.2	3,037.2	-1.35	2,919.2	3,004.2	-2.83	1,215.1	1,009.5	92.6	34.58	25.19	1.7	2.1	0.4
WESTFIELD INSURANCE COMPANY	1.20	1.19	2,936.1	3,247.8	-9.60	3,111.2	3,216.0	-3.26	1,710.3	1,643.7	248.7	52.83	57.26	16.8	17.9	24.3
CONTINENTAL WESTERN INSURANCE COMPANY	1.17	1.12	2,878.9	3,050.5	-5.62	3,032.7	3,195.2	-5.09	1,087.1	1,141.8	191.2	37.65	42.85	11.6	29.6	54.0
VANLINER INSURANCE COMPANY	1.16	0.42	2,833.5	1,154.8	145.37	2,734.3	1,076.3	154.05	529.1	443.5	13.0	16.22	35.95	0.8	-9.0	-2.1
FIRST GUARD INSURANCE COMPANY	1.10	0.87	2,699.6	2,367.5	14.03	2,699.6	2,367.5	14.03	1,373.2	1,344.5	40.0	49.80	43.90	0.0	0.0	0.0
NETHERLANDS INSURANCE COMPANY THE	1.08	0.97	2,640.9	2,650.0	-0.34	2,667.4	2,573.1	3.66	2,212.5	2,203.9	229.5	82.62	67.96	9.9	9.9	0.0
TOTAL NUMBER OF COMPANIES THIS LINE: 25																
						\$000 not omitted from totals line										
Sum:	54.52	50.70	133,682,778	138,452,736	-3.45	135,606,961	140,115,213	-3.22	74,605,929	75,652,397	10,333,608	55.79	47.84	995,651	1,018,985	1,089,987

CY: Current Year
PY: Prior Year

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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, August 19, 2009

ILLINOIS DEPARTMENT OF INSURANCE
MARKET SHARE REPORT - DECEMBER 31, 2008
DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 19)
PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES
TOP 25 COMPANIES

AIRCRAFT (ALL PERILS)(\$000 omitted)

COMPANY NAME	Market Share (%) ¹		Premiums						Losses			Incurred		Defense and Cost Containment Expenses		
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) ²		Paid(\$)	Incurred(\$)	Unpaid(\$)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
ILLINOIS NATIONAL INSURANCE CO	26.61	36.28	18,123.5	32,222.0	-43.75	24,394.3	28,219.2	-13.55	16,483.9	-1,660.2	21,414.8	0.00 **	41.99	1,181.5	-88.6	1,499.0
ALLIANZ GLOBAL RISKS US INS CO	15.71	9.92	10,695.8	8,813.4	21.36	9,964.9	7,818.2	27.46	2,566.7	9,287.4	9,752.7	93.20	43.01	162.0	1,084.6	1,858.6
XL SPECIALTY INSURANCE COMPANY	12.28	9.74	8,362.5	8,649.9	-3.32	8,541.6	11,847.0	-27.90	3,280.9	11,002.1	22,542.5	128.81	34.64	443.7	856.7	2,455.2
ACE AMERICAN INSURANCE COMPANY	4.57	5.55	3,115.7	4,930.7	-36.81	3,115.7	4,930.7	-36.81	0.0	-280.2	707.1	0.00 **	40.41	0.3	-24.2	69.4
LIBERTY MUTUAL INSURANCE COMPANY	4.57	5.53	3,113.3	4,910.6	-36.60	3,617.3	4,657.0	-22.32	1,752.5	-3,800.4	47,327.1	0.00 **	15.99	587.1	7,914.7	16,849.9
NATIONAL INDEMNITY COMPANY	4.55	4.91	3,096.5	4,362.7	-29.02	3,489.1	4,991.5	-30.10	1,515.2	1,235.5	2,357.5	35.41	24.29	47.2	34.7	431.0
AMERICAN ALTERNATIVE INS CORP	4.47	3.40	3,041.8	3,016.8	0.83	2,520.7	3,603.8	-30.05	1,391.0	1,792.6	2,292.9	71.12	37.48	37.7	84.3	256.8
OLD REPUBLIC INSURANCE COMPANY	4.43	3.83	3,017.5	3,402.4	-11.31	3,019.8	3,432.3	-12.02	1,788.3	2,883.8	3,724.8	95.50	17.93	137.5	390.3	1,088.9
U S SPECIALTY INSURANCE COMPANY	3.34	2.94	2,273.3	2,611.6	-12.95	2,491.6	2,830.4	-11.97	4,505.1	4,313.0	603.5	173.10	0.00 **	203.7	311.5	180.3
GENERAL REINSURANCE CORPORATION	2.29	2.78	1,558.3	2,465.8	-36.80	1,810.4	2,338.8	-22.59	698.2	1,113.5	2,152.4	61.51	31.94	132.5	207.6	262.5
NATIONAL LIABILITY & FIRE INS CO	2.29	2.78	1,558.3	2,465.7	-36.80	1,810.4	2,338.7	-22.59	680.3	1,364.3	1,494.2	75.36	28.53	111.1	221.2	229.2
STARNET INSURANCE COMPANY	2.29	0.89	1,557.0	792.1	96.57	776.6	570.4	36.16	14.8	40.6	137.4	5.23	16.50	7.4	7.5	0.2
ARCH INSURANCE COMPANY	2.14	1.71	1,458.6	1,522.1	-4.17	1,409.1	1,511.9	-6.80	308.3	1,236.9	1,361.3	87.78	27.41	10.8	36.7	58.3
TOKIO MARINE & NICHIDO FIRE INS CO LTD	2.00	0.84	1,359.0	747.5	81.81	1,274.6	991.4	28.57	399.8	763.0	1,107.3	59.87	28.42	36.3	65.7	158.1
AVEMCO INSURANCE COMPANY	1.62	1.41	1,102.4	1,252.3	-11.97	1,212.4	1,265.4	-4.19	462.9	620.4	753.6	51.17	3.14	621.1	1,068.8	585.1
MITSUI SUMITOMO INSURANCE CO OF AMERICA	1.40	0.74	950.7	658.8	44.30	899.6	809.9	11.08	282.7	478.4	655.9	53.18	16.33	19.9	49.0	106.5
HALLMARK INSURANCE COMPANY	1.02	1.00	696.2	891.9	-21.94	785.0	759.0	3.42	33.1	402.0	735.6	51.21	53.18	3.0	15.0	12.0
ACE PROPERTY AND CASUALTY INS CO	1.00	1.64	678.4	1,460.9	-53.56	921.9	1,349.3	-31.67	23.2	-141.7	4,553.0	0.00 **	34.89	104.8	341.6	729.1
FEDERAL INSURANCE COMPANY	0.76	0.15	515.9	131.1	293.49	447.7	-49.2	0.00*	-424.6	-1,154.8	45,147.7	0.00 **	0.00 **	383.9	-69.4	143.5
WESTCHESTER FIRE INSURANCE COMPANY	0.59	0.41	399.7	363.3	10.00	412.9	375.6	9.94	9.9	568.6	897.6	137.69	85.21	31.4	21.4	71.3
NORTH AMERICAN SPECIALTY INSURANCE CO	0.53	0.52	362.0	464.2	-22.01	397.3	484.5	-18.00	85.9	-369.8	1,694.6	0.00 **	438.78	9.7	-291.0	230.2
ZURICH AMERICAN INSURANCE COMPANY	0.39	3.11	268.0	2,761.2	-90.29	512.5	3,503.8	-85.37	567.8	1,281.7	69,507.5	250.12	0.00 **	519.5	519.5	0.0
AXA INSURANCE COMPANY	0.38	0.03	259.0	23.9	981.84	171.3	23.9	615.35	1,041.2	160.8	53,990.4	93.89	56.61	2.5	1,504.4	1,510.1
OLD UNITED CASUALTY COMPANY	0.32	0.14	219.6	127.3	72.46	185.9	135.9	36.78	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
ST PAUL FIRE & MARINE INSURANCE COMPANY	0.24	0.00	165.4	0.0	0.00 *	37.3	0.0	0.00*	4,044.5	6,146.4	48,146.6	16,481.89	0.00 **	693.3	1,244.5	8,773.7
TOTAL NUMBER OF COMPANIES THIS LINE: 25																
Sum:	99.77	100.26	67,948,428	89,048,340	-23.69	74,219,850	88,739,369	-16.36	41,511,433	37,284,096	343,058,115	50.23	31.89	5,487,832	15,506,670	37,559,019

CY: Current Year
PY: Prior Year

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

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

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

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

ILLINOIS DEPARTMENT OF INSURANCE
MARKET SHARE REPORT - DECEMBER 31, 2008
DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 19)
PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES
TOP 25 COMPANIES

FIDELITY(\$000 omitted)

COMPANY NAME	Market Share (%) ¹		Premiums						Losses			Incurred		Defense and Cost Containment Expenses			
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) ²		Paid(\$)	Incurred(\$)	Unpaid(\$)	
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY	
FEDERAL INSURANCE COMPANY	26.86	20.90	16,097.4	16,323.4	-1.38	15,981.7	16,229.2	-1.53	4,354.3	2,785.1	6,516.0	17.43	38.67	112.9	-31.9	1,069.8	
NATIONAL UNION FIRE INSURANCE CO OF PITT	11.34	29.32	6,793.6	22,896.4	-70.33	12,989.6	22,493.6	-42.25	25,492.4	14,980.4	11,998.8	115.33	12.46	113.9	-1,177.3	959.9	
TRAVELERS CASUALTY AND SURETY CO OF AM	10.02	7.73	6,002.4	6,034.2	-0.53	6,034.2	5,794.6	4.14	2,748.4	614.8	1,166.0	10.19	40.13	106.0	655.5	857.6	
GREAT AMERICAN INSURANCE COMPANY	5.34	3.79	3,198.1	2,957.8	8.13	2,682.6	2,739.4	-2.07	981.1	490.8	2,354.2	18.30	63.21	164.6	366.5	721.9	
CUMIS INSURANCE SOCIETY INC	4.80	4.06	2,876.3	3,168.7	-9.23	3,066.0	3,184.9	-3.74	1,308.0	1,136.7	1,725.0	37.07	36.59	0.0	28.8	157.7	
UNDERWRITERS AT LLOYDS LONDON	4.17	2.27	2,499.2	1,769.4	41.25	2,719.0	2,014.7	34.96	15.9	-1,058.8	2,280.7	0.00 **	0.00 **	231.0	183.2	129.1	
HARTFORD FIRE INSURANCE COMPANY	3.82	3.59	2,287.7	2,806.7	-18.49	2,517.9	2,346.7	7.29	2,078.7	2,839.1	1,203.8	112.76	5.89	7.3	317.8	598.4	
ST PAUL MERCURY INSURANCE COMPANY	3.41	2.41	2,044.1	1,879.3	8.77	2,132.1	1,923.6	10.84	310.7	1,034.5	6,608.8	48.52	50.42	0.1	24.4	376.9	
ST PAUL FIRE & MARINE INSURANCE COMPANY	3.31	2.50	1,985.4	1,950.3	1.80	1,910.5	1,912.7	-0.11	189.5	1,263.0	2,326.6	66.11	0.89	0.1	249.1	343.4	
FIDELITY & DEPOSIT COMPANY OF MARYLAND	3.02	2.16	1,808.5	1,685.1	7.33	1,696.6	1,704.7	-0.48	1,478.1	757.1	674.5	44.62	31.75	181.8	164.2	132.5	
ZURICH AMERICAN INSURANCE COMPANY	2.54	2.45	1,519.2	1,909.6	-20.44	1,957.0	2,074.5	-5.66	-1.3	-25.5	285.3	0.00 **	0.00 **	3.6	32.0	65.9	
UNITED STATES FIRE INSURANCE COMPANY	2.19	1.50	1,314.0	1,167.9	12.51	1,245.1	1,006.9	23.66	110.8	416.2	681.8	33.42	19.91	0.0	-174.3	132.8	
CINCINNATI INSURANCE COMPANY THE	1.62	1.15	968.5	898.1	7.84	782.1	1,126.0	-30.55	122.8	-217.0	8.1	0.00 **	16.40	16.3	24.9	134.4	
WESTERN SURETY COMPANY	1.40	1.04	837.3	810.9	3.25	826.7	802.5	3.01	-0.1	38.6	110.4	4.66	3.07	0.0	0.0	5.9	
CONTINENTAL INSURANCE COMPANY THE	1.14	1.26	681.5	980.7	-30.51	912.8	848.7	7.55	0.4	-197.7	400.4	0.00 **	50.45	0.0	-3.6	126.8	
OHIO CASUALTY INSURANCE COMPANY THE	1.03	0.68	616.5	528.3	16.71	622.2	663.8	-6.27	-18.0	63.4	459.3	10.20	0.00 **	15.6	-62.6	29.5	
TWIN CITY FIRE INSURANCE COMPANY	0.92	0.66	549.3	516.8	6.30	519.1	473.8	9.56	0.0	66.7	136.4	12.85	0.00 **	40.0	-92.9	177.7	
PROGRESSIVE CASUALTY INSURANCE COMPANY	0.85	0.59	511.1	459.0	11.34	469.3	597.0	-21.40	39.5	-59.8	708.7	0.00 **	94.07	0.4	11.9	47.0	
CONTINENTAL CASUALTY COMPANY	0.84	0.93	503.7	724.0	-30.43	593.2	748.3	-20.73	71.9	751.6	1,905.3	126.70	0.00 **	0.0	103.7	241.6	
HANOVER INSURANCE COMPANY	0.61	0.51	368.0	395.8	-7.01	389.3	396.2	-1.73	188.5	234.7	84.8	60.28	0.00 **	35.7	35.8	60.5	
STATE FARM FIRE & CASUALTY COMPANY	0.59	0.43	354.0	336.2	5.31	345.7	327.2	5.63	-0.2	-17.7	0.0	0.00 **	0.00 **	0.0	0.0	0.0	
PEKIN INSURANCE COMPANY	0.58	0.47	345.2	365.4	-5.53	355.1	346.3	2.53	-3.5	2.1	13.1	0.59	0.00 **	1.7	1.7	0.0	
HARTFORD INSURANCE COMPANY OF ILLINOIS	0.50	0.40	301.6	314.7	-4.14	343.8	496.6	-30.76	41.4	-45.7	67.8	0.00 **	0.00 **	0.0	-2.8	29.3	
OLD REPUBLIC INSURANCE COMPANY	0.45	0.05	269.4	38.8	593.80	25.5	34.9	-26.99	0.0	3.0	11.0	11.78	5.73	0.0	1.1	3.8	
BANCINSURE INC	0.45	0.36	268.9	284.9	-5.61	219.9	160.7	36.85	31.9	82.6	111.2	37.54	72.37	0.0	0.0	0.0	
TOTAL NUMBER OF COMPANIES THIS LINE: 25						\$000 not omitted from totals line											
Sum:	91.78	91.18	55,001,019	71,201,996	-22.75	61,337,011	70,447,784	-12.93	39,541,142	25,938,107	41,837,964	42.29	17.61	1,031,038	655,290	6,402,547	

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TOP 25 COMPANIES

SURETY(\$000 omitted)

COMPANY NAME	Market Share (%) ¹		Premiums						Losses			Incurred		Defense and Cost Containment Expenses			
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) ²		Paid(\$)	Incurred(\$)	Unpaid(\$)	
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY	
TRAVELERS CASUALTY AND SURETY CO OF AM	16.91	18.24	28,777.6	31,555.8	-8.80	32,219.5	35,589.7	-9.47	56.8	2,214.1	16,868.0	6.87	0.00 **	114.5	2,985.9	5,743.4	
FIDELITY & DEPOSIT COMPANY OF MARYLAND	8.06	8.52	13,715.0	14,739.2	-6.95	15,113.4	14,534.0	3.99	3,166.5	6,555.4	9,658.7	43.37	36.64	1,560.7	1,568.1	1,488.6	
SAFECO INSURANCE COMPANY OF AMERICA	7.92	8.26	13,474.2	14,281.8	-5.65	14,210.3	12,073.1	17.70	380.5	708.2	1,960.2	4.98	28.37	663.7	1,017.5	1,328.2	
WESTERN SURETY COMPANY	5.57	5.55	9,480.9	9,604.2	-1.28	9,529.1	9,329.1	2.14	-112.7	826.0	4,510.8	8.67	16.86	33.4	162.6	706.8	
CONTINENTAL CASUALTY COMPANY	5.16	4.56	8,781.1	7,885.4	11.36	9,095.6	8,362.8	8.76	16.8	1,867.5	6,309.7	20.53	21.27	10.6	1,293.9	1,934.7	
LIBERTY MUTUAL INSURANCE COMPANY	4.02	4.27	6,834.9	7,394.8	-7.57	7,109.6	7,711.3	-7.80	54.7	536.3	3,182.1	7.54	25.27	79.5	-16.5	283.1	
GREAT AMERICAN INSURANCE COMPANY	2.69	2.72	4,574.8	4,703.0	-2.73	4,722.8	4,178.6	13.02	423.9	582.7	2,968.6	12.34	20.64	218.0	297.7	411.9	
HANOVER INSURANCE COMPANY	2.52	2.27	4,280.5	3,924.9	9.06	4,100.8	3,484.3	17.69	-232.0	163.9	1,408.3	4.00	0.00 **	102.9	185.9	413.3	
WASHINGTON INTERNATIONAL INSURANCE CO	2.28	2.63	3,880.0	4,546.8	-14.67	4,155.0	3,988.6	4.17	581.2	387.3	2,552.2	9.32	45.42	132.2	195.9	1,043.0	
FEDERAL INSURANCE COMPANY	2.23	2.03	3,802.9	3,505.3	8.49	5,072.0	6,767.7	-25.06	-116.3	44.3	1,680.1	0.87	26.24	2.9	2.2	0.0	
WESTCHESTER FIRE INSURANCE COMPANY	2.15	2.12	3,663.4	3,667.6	-0.11	3,733.3	3,169.9	17.77	0.0	869.6	1,453.0	23.29	0.49	0.5	42.9	191.7	
INTERNATIONAL FIDELITY INSURANCE COMPAN	2.11	2.02	3,589.9	3,487.9	2.92	3,584.1	3,070.2	16.74	483.3	296.4	673.8	8.27	7.54	9.6	-31.9	148.2	
OHIO CASUALTY INSURANCE COMPANY THE	1.84	1.52	3,132.1	2,629.1	19.13	2,885.9	2,583.8	11.69	38.0	199.9	426.1	6.93	0.40	54.2	67.8	118.0	
BOND SAFEGUARD INSURANCE COMPANY	1.83	2.13	3,116.4	3,690.7	-15.56	3,294.8	3,927.6	-16.11	86.2	418.1	822.8	12.69	12.31	36.6	142.9	267.9	
NORTH AMERICAN SPECIALTY INSURANCE CO	1.82	1.64	3,102.1	2,830.8	9.59	2,884.4	2,551.8	13.04	94.3	30.4	2,085.4	1.05	21.37	69.8	79.7	560.9	
UNITED FIRE & CASUALTY COMPANY	1.81	1.59	3,083.6	2,756.6	11.86	2,856.5	2,575.4	10.92	651.1	1,398.1	1,983.9	48.94	45.40	143.6	231.5	154.7	
RLI INSURANCE COMPANY	1.71	1.54	2,914.6	2,666.8	9.29	2,953.9	2,643.4	11.75	30.1	-136.2	577.8	0.00 **	0.00 **	4.6	41.5	65.4	
EMPLOYERS MUTUAL CASUALTY COMPANY	1.62	1.88	2,750.3	3,252.4	-15.44	3,053.3	2,888.7	5.70	951.9	247.6	124.9	8.11	30.72	84.4	-140.3	45.6	
OLD REPUBLIC SURETY COMPANY	1.60	1.61	2,726.3	2,782.5	-2.02	2,802.7	2,853.1	-1.77	152.5	172.5	317.0	6.16	14.21	43.2	52.9	128.3	
CINCINNATI INSURANCE COMPANY THE	1.53	1.51	2,612.4	2,615.0	-0.10	2,630.3	2,454.4	7.17	3,923.5	5,595.9	1,509.0	212.75	1.11	472.0	486.4	199.4	
WEST BEND MUTUAL INSURANCE COMPANY	1.49	1.25	2,540.5	2,162.1	17.50	2,455.6	1,941.6	26.48	16.8	244.2	237.4	9.95	0.00 **	0.7	5.1	4.5	
HARTFORD FIRE INSURANCE COMPANY	1.47	1.44	2,495.9	2,493.7	0.09	2,699.7	2,591.7	4.17	1,103.4	951.9	1,627.0	35.26	34.68	261.1	265.9	175.4	
OHIO FARMERS INSURANCE COMPANY	1.26	1.04	2,145.2	1,791.8	19.72	2,032.4	1,877.1	8.27	-91.9	-198.9	288.5	0.00 **	2.36	43.5	-9.9	119.7	
BENEFIT SECURITY INSURANCE COMPANY	1.22	1.01	2,072.5	1,754.8	18.10	2,183.7	722.7	202.15	404.4	948.8	760.5	43.45	14.00	0.0	0.0	163.3	
AMERICAN CONTRACTORS INDEMNITY COMPAN	1.12	0.86	1,910.3	1,487.7	28.40	1,762.3	1,147.7	53.56	803.6	618.3	2.5	35.08	11.53	53.1	45.9	21.5	
TOTAL NUMBER OF COMPANIES THIS LINE: 25						\$000 not omitted from totals line											
Sum:	81.94	82.20	139,457,201	142,210,725	-1.94	147,141,132	143,018,277	2.88	12,866,807	25,542,385	63,988,014	17.36	15.39	4,195,052	8,973,459	15,717,608	

CY: Current Year
PY: Prior Year

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

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

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

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

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TOP 25 COMPANIES

BURGLARY AND THEFT(\$000 omitted)

COMPANY NAME	Market Share (%) ¹		Premiums						Losses			Incurred		Defense and Cost Containment Expenses		
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) ²		Paid(\$)	Incurred(\$)	Unpaid(\$)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
TRAVELERS CASUALTY AND SURETY CO OF AM	18.39	21.12	1,441.6	1,471.6	-2.04	1,396.5	1,463.3	-4.56	186.5	108.1	1,025.1	7.74	0.00 **	0.0	130.4	219.0
FEDERAL INSURANCE COMPANY	17.88	19.19	1,401.7	1,336.9	4.85	1,396.9	1,360.9	2.64	48.0	49.4	69.6	3.54	0.04	0.0	0.1	6.4
NATIONAL UNION FIRE INSURANCE CO OF PITT	14.20	5.31	1,113.2	369.8	201.05	848.2	435.2	94.90	6.3	155.6	210.3	18.34	1.79	0.0	4.5	6.3
HARTFORD FIRE INSURANCE COMPANY	5.54	5.95	434.2	414.3	4.80	438.8	456.0	-3.78	5.3	35.2	117.8	8.02	0.00 **	0.0	50.9	114.2
ZURICH AMERICAN INSURANCE COMPANY	4.91	2.49	384.6	173.3	121.92	249.4	178.9	39.41	2.7	30.4	41.4	12.21	18.72	0.0	0.0	0.0
UNITED CASUALTY INSURANCE COMPANY OF A	4.03	4.59	315.8	320.0	-1.31	315.9	320.6	-1.48	54.6	64.4	19.7	20.40	12.17	0.0	0.0	0.0
ST PAUL FIRE & MARINE INSURANCE COMPANY	2.47	4.29	193.7	298.6	-35.12	205.5	354.2	-41.98	0.0	111.3	436.0	54.15	0.00 **	0.0	34.1	53.0
LIBERTY INSURANCE UNDERWRITERS INC	2.02	3.16	158.0	220.3	-28.27	221.7	261.9	-15.34	0.0	166.3	356.3	75.00	11.62	0.0	0.0	42.5
INDEPENDENT MUTUAL FIRE INSURANCE CO	2.01	2.58	157.6	179.4	-12.13	158.1	180.1	-12.26	1.9	11.8	13.0	7.45	5.74	0.1	0.1	0.0
TWIN CITY FIRE INSURANCE COMPANY	1.87	2.44	146.7	170.0	-13.68	137.3	141.3	-2.83	0.0	9.0	37.9	6.57	12.05	0.0	13.4	51.2
CINCINNATI INSURANCE COMPANY THE	1.49	1.68	116.4	117.2	-0.64	118.8	126.9	-6.37	48.9	48.9	0.0	41.20	0.00	0.0	0.0	0.0
CHUBB NATIONAL INSURANCE COMPANY	1.46	1.50	114.1	104.5	9.19	109.4	97.0	12.79	0.0	2.5	24.1	2.33	4.73	0.0	0.6	5.5
ALLIED PROPERTY & CASUALTY INS CO	1.26	1.47	99.1	102.5	-3.35	104.3	86.9	20.07	3.8	4.9	4.0	4.70	1.52	0.0	0.0	0.0
UNIVERSAL UNDERWRITERS INSURANCE COMPA	1.19	1.46	93.6	101.7	-7.95	102.6	107.7	-4.71	55.6	35.9	4.6	35.02	110.70	0.1	0.2	1.5
FIDELITY & DEPOSIT COMPANY OF MARYLAND	1.15	1.24	90.4	86.3	4.70	93.6	63.5	47.45	0.0	-3.7	1.1	0.00 **	0.00 **	0.0	0.0	0.0
HANOVER INSURANCE COMPANY	1.13	0.57	88.9	39.5	125.32	40.9	35.5	15.16	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
GREAT NORTHERN INSURANCE COMPANY	1.10	1.23	86.1	85.8	0.33	86.0	86.4	-0.49	0.0	-0.3	19.0	0.00 **	1.36	0.0	0.0	4.3
UNITED FIRE & CASUALTY COMPANY	1.06	1.23	82.9	85.9	-3.45	88.2	80.7	9.25	-1.4	78.6	80.0	89.18	114.73	0.0	2.1	2.1
CONTINENTAL CASUALTY COMPANY	1.02	0.73	80.1	50.8	57.66	52.2	40.7	28.31	0.0	3.4	18.1	6.55	10.27	0.0	0.2	7.7
HANOVER FIRE AND CASUALTY INSURANCE CO	0.91	0.13	71.6	9.4	665.40	71.2	9.4	661.02	12.1	6.8	1.0	9.48	8.55	0.0	0.0	0.0
OLD RELIABLE CASUALTY COMPANY	0.90	1.07	70.9	74.7	-5.08	73.4	74.7	-1.76	28.6	28.8	0.9	39.26	27.77	0.0	0.0	0.0
VIGILANT INSURANCE COMPANY	0.70	0.84	54.9	58.5	-6.16	56.9	63.4	-10.18	0.0	-1.6	12.6	0.00 **	0.00 **	0.0	-0.3	2.8
SENTRY SELECT INSURANCE COMPANY	0.63	0.92	49.4	64.1	-23.05	56.3	67.5	-16.60	8.7	8.3	-3.3	14.68	4.05	0.0	0.0	0.0
XL INSURANCE AMERICA INC	0.55	0.52	43.1	36.4	18.59	45.0	39.0	15.27	0.0	-2.7	1.4	0.00 **	0.09	0.0	0.1	0.1
HARTFORD INSURANCE COMPANY OF ILLINOIS	0.53	0.72	41.3	50.3	-17.91	50.5	86.8	-41.86	0.0	-8.9	8.6	0.00 **	0.00 **	0.0	-0.5	2.0
TOTAL NUMBER OF COMPANIES THIS LINE: 25	\$000 not omitted from totals line															
Sum:	88.41	86.44	6,930,058	6,021,728	15.08	6,517,232	6,218,236	4.81	461,522	942,732	2,499,138	14.47	-2.32	212	235,763	518,735

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

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TOP 25 COMPANIES

BOILER AND MACHINERY(\$000 omitted)

COMPANY NAME	Market Share (%) ¹		Premiums						Losses			Incurred		Defense and Cost Containment Expenses		
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) ²		Paid(\$)	Incurred(\$)	Unpaid(\$)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
FACTORY MUTUAL INSURANCE COMPANY	16.51	17.39	7,441.7	8,436.5	-11.79	7,495.1	8,507.5	-11.90	654.6	664.3	462.7	8.86	6.07	0.0	-0.6	7.9
FEDERAL INSURANCE COMPANY	11.54	10.90	5,199.7	5,286.6	-1.64	5,217.9	5,257.6	-0.75	584.3	279.4	398.8	5.36	4.53	5.0	0.1	37.2
TRAVELERS PROPERTY CASUALTY CO OF AMER	9.48	9.56	4,274.0	4,635.4	-7.80	4,435.7	4,643.8	-4.48	284.4	141.5	556.5	3.19	0.00 **	27.2	13.0	33.7
ZURICH AMERICAN INSURANCE COMPANY	5.41	5.22	2,440.7	2,533.6	-3.67	2,436.6	2,524.9	-3.49	2,043.7	1,537.9	521.6	63.11	36.44	60.4	26.4	33.5
HARTFORD STEAM BOILER INSPECT & INS CO	5.37	6.15	2,418.5	2,983.9	-18.95	2,591.6	3,204.7	-19.13	593.9	409.1	1,940.9	15.79	26.93	32.5	-18.4	32.5
CONTINENTAL CASUALTY COMPANY	4.24	2.58	1,912.3	1,252.8	52.64	1,814.4	1,662.6	9.13	112.4	-859.1	303.6	0.00 **	7.71	9.9	97.1	212.2
NATIONAL UNION FIRE INSURANCE CO OF PITT	3.78	5.17	1,705.9	2,508.5	-32.00	1,874.1	2,250.6	-16.73	0.0	-42.3	1,560.2	0.00 **	3.95	0.0	-3.0	109.2
AFFILIATED F M INSURANCE COMPANY	3.46	3.27	1,559.8	1,586.8	-1.70	1,616.2	1,812.7	-10.84	560.1	851.1	426.4	52.66	0.00 **	0.0	5.7	12.3
AMERICAN GUARANTEE & LIABILITY INS CO	2.90	2.98	1,307.3	1,447.1	-9.66	1,384.8	1,550.9	-10.71	0.0	412.0	414.4	29.75	0.00 **	0.0	5.1	5.1
CINCINNATI INSURANCE COMPANY THE	2.73	3.14	1,228.5	1,523.8	-19.38	1,372.3	1,487.3	-7.73	292.1	244.4	103.7	17.81	10.16	3.1	0.6	4.5
ALLIANZ GLOBAL RISKS US INS CO	2.56	2.59	1,154.8	1,254.6	-7.96	1,148.1	1,278.0	-10.16	0.0	-581.2	116.3	0.00 **	11.84	0.0	-55.2	15.0
SELECTIVE INSURANCE COMPANY OF SC	2.14	1.77	963.0	858.7	12.15	905.6	790.9	14.50	147.1	192.2	75.1	21.23	20.02	1.0	1.0	0.0
PHOENIX INSURANCE COMPANY THE	2.03	2.23	915.5	1,082.3	-15.42	1,010.5	1,100.4	-8.17	388.8	408.5	561.0	40.42	50.89	52.4	30.3	13.3
TRAVELERS INDEMNITY COMPANY THE	1.97	1.73	888.9	838.7	5.99	872.5	806.3	8.21	45.0	19.6	220.0	2.25	0.00 **	1.1	0.8	18.7
UNIVERSAL UNDERWRITERS INSURANCE COMPA	1.86	2.23	836.2	1,082.3	-22.74	941.9	1,140.4	-17.41	25.5	26.8	20.1	2.85	2.03	0.1	0.4	6.4
WEST BEND MUTUAL INSURANCE COMPANY	1.23	1.06	555.2	515.9	7.61	541.2	495.7	9.19	108.2	104.5	11.0	19.30	20.25	0.0	0.0	0.0
ST PAUL FIRE & MARINE INSURANCE COMPANY	1.10	1.31	497.2	634.9	-21.69	515.2	638.3	-19.29	113.9	210.8	325.0	40.92	38.48	4.5	12.5	40.0
AMCO INSURANCE COMPANY	1.03	0.91	463.3	439.8	5.34	443.6	420.5	5.50	275.7	274.4	122.1	61.87	133.38	8.8	8.8	5.7
INSURANCE COMPANY OF THE STATE OF PA THE	1.01	0.11	453.8	52.5	765.00	317.6	25.8	1,131.87	0.0	44.5	48.4	14.03	13.21	0.0	3.1	3.4
BROTHERHOOD MUTUAL INSURANCE COMPANY	1.00	0.90	451.2	438.4	2.92	444.7	419.4	6.05	43.1	42.7	14.1	9.60	17.75	0.0	0.0	0.0
ILLINOIS EMCASCO INSURANCE COMPANY	0.97	0.90	435.3	437.2	-0.43	428.9	427.2	0.42	24.0	27.1	13.4	6.31	20.07	0.0	0.0	0.0
XL INSURANCE AMERICA INC	0.94	0.99	425.7	481.1	-11.51	461.4	505.7	-8.75	0.0	-50.1	14.4	0.00 **	0.00 **	0.0	0.8	0.8
ACUITY A MUTUAL INSURANCE COMPANY	0.88	0.83	398.5	403.7	-1.28	396.1	370.9	6.81	40.2	45.7	8.5	11.53	12.48	0.0	0.0	0.0
FIRST NONPROFIT INSURANCE COMPANY	0.87	0.88	392.6	427.0	-8.05	414.4	436.7	-5.10	11.5	11.5	0.0	2.78	4.80	0.0	0.0	0.0
WESTFIELD INSURANCE COMPANY	0.86	0.65	388.1	317.5	22.22	360.5	315.6	14.24	90.0	90.0	0.0	24.96	0.00	0.1	0.1	0.0
TOTAL NUMBER OF COMPANIES THIS LINE: 25																
Sum:	85.87	85.47	38,707,698	41,459,840	-6.64	39,440,931	42,074,067	-6.26	6,438,448	4,505,380	8,237,933	11.42	10.45	206,066	128,625	591,464

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CREDIT(\$000 omitted)

COMPANY NAME	Market Share (%) ¹		Premiums						Losses			Incurred		Defense and Cost Containment Expenses			
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) ²		Paid(\$)	Incurred(\$)	Unpaid(\$)	
			CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY
EULER HERMES AMERICAN CREDIT IND CO	31.88	25.01	14,342.8	12,732.0	12.65	13,682.7	12,727.9	7.50	4,341.0	5,722.6	3,440.7	41.82	26.88	24.3	24.3	0.0	
ATRADIUS TRADE CREDIT INSURANCE INC	25.97	41.57	11,682.0	21,164.6	-44.80	13,301.6	17,302.7	-23.12	10,270.2	11,365.6	15,271.7	85.45	34.03	341.5	364.4	306.5	
FIRST COLONIAL INSURANCE COMPANY	7.43	7.55	3,340.6	3,841.9	-13.05	1,118.4	3,107.3	-64.01	2,982.7	3,037.2	846.7	271.56	72.70	0.0	0.0	0.0	
GREAT AMERICAN INSURANCE COMPANY	6.85	2.37	3,083.5	1,205.9	155.71	2,442.4	1,135.2	115.15	79.4	248.5	859.2	10.18	38.39	0.0	0.0	0.0	
STATE NATIONAL INSURANCE COMPANY INC	6.52	3.66	2,931.7	1,861.9	57.46	2,638.0	2,026.2	30.19	934.3	974.7	120.5	36.95	36.91	133.9	138.4	13.4	
OLD REPUBLIC INSURANCE COMPANY	6.03	7.82	2,711.3	3,982.0	-31.91	2,525.5	1,995.6	26.55	2,150.8	1,977.0	1,133.9	78.28	82.25	-13.6	64.9	135.5	
AMERICAN NATIONAL PROPERTY & CASUALTY	4.05	1.26	1,821.3	639.0	185.01	1,465.9	898.0	63.23	420.9	409.8	78.7	27.96	36.52	0.0	0.0	0.0	
STONEBRIDGE CASUALTY INSURANCE COMPAN	2.12	1.97	955.1	1,001.5	-4.63	674.8	852.6	-20.85	562.4	616.6	213.2	91.37	61.87	0.0	0.1	0.5	
U S SPECIALTY INSURANCE COMPANY	2.02	1.29	910.9	654.4	39.21	843.7	1,275.5	-33.85	213.7	577.4	481.7	68.44	9.25	2.9	2.9	0.0	
ACE AMERICAN INSURANCE COMPANY	1.71	1.51	769.3	767.9	0.18	776.3	773.4	0.37	100.0	85.2	101.3	10.98	0.00**	0.0	-0.2	5.0	
ARCH INSURANCE COMPANY	1.02	0.65	459.8	330.6	39.06	383.1	348.6	9.90	81.0	133.4	111.0	34.82	33.58	0.1	0.1	0.1	
QBE INSURANCE CORPORATION	1.00	3.30	447.9	1,681.8	-73.37	-46.4	1,576.8	-102.94	0.0	-32.8	325.5	0.00**	13.75	0.0	-7.0	69.1	
UNITED GUARANTY CREDIT INSURANCE COMPA	0.96	0.65	434.0	331.5	30.90	443.8	270.6	63.99	107.6	277.9	179.9	62.61	54.54	0.3	0.3	0.0	
ZURICH AMERICAN INSURANCE COMPANY	0.62		279.5		0.00*	141.3		0.00*	0.0	79.5	79.5	56.25		0.0	0.0	0.0	
EMPLOYERS FIRE INSURANCE COMPANY THE	0.56	0.50	253.4	255.8	-0.94	257.6	231.7	11.15	119.7	113.7	18.4	44.14	50.97	0.0	0.0	0.0	
FOUNDERS INSURANCE COMPANY	0.46	0.32	206.5	164.3	25.68	176.8	153.7	14.99	32.1	46.3	50.4	26.20	31.15	0.0	0.0	0.0	
BANCINSURE INC	0.42	0.37	188.6	188.6	-0.03	189.6	190.3	-0.33	66.6	68.9	22.9	36.33	21.97	0.0	0.0	0.0	
OLD UNITED CASUALTY COMPANY	0.36		160.5		0.00*	157.7		0.00*	52.4	58.6	25.8	37.15		0.0	0.0	0.0	
ZALE INDEMNITY COMPANY	0.05	0.00	22.9	1.3	1,638.33	22.9	1.3	1,638.33	1.4	2.3	0.9	9.81	2.58	0.0	0.0	0.0	
WESCO INSURANCE COMPANY	0.02	0.10	7.7	48.4	-84.03	7.7	83.9	-90.79	0.0	0.4	1.0	5.59	0.00**	0.0	0.0	0.0	
INSURANCE COMPANY OF NORTH AMERICA	0.01	0.05	6.6	23.6	-71.94	6.7	23.7	-71.76	5.0	3.0	2.7	44.74	0.00**	0.0	0.0	0.1	
NATIONAL UNION FIRE INSURANCE CO OF PITT	0.01		4.2		0.00*	4.2		0.00*	0.0	0.8	0.8	19.99		0.0	0.0	0.0	
KNIGHTBROOK INSURANCE COMPANY	0.01		3.3		0.00*	0.1		0.00*	0.0	0.1	0.1	40.43		0.0	0.0	0.0	
VIRGINIA SURETY COMPANY INC	0.00	0.00	1.0	-0.2	0.00*	895.9	246.8	262.97	0.0	276.4	277.9	30.85	76.92	0.0	0.0	0.0	
HDI GERLING AMERICA INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00*	0.0	0.0	0.00*	0.0	0.0	0.0	0.00**	0.00**	125.9	141.0	24.8	
TOTAL NUMBER OF COMPANIES THIS LINE: 25						\$000 not omitted from totals line											
Sum:	100.08	99.93	45,024,273	50,876,842	-11.50	42,110,294	45,221,891	-6.88	22,521,264	26,043,011	23,644,374	61.84	35.83	615,336	729,215	554,841	

CY: Current Year
PY: Prior Year

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

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

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

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

ILLINOIS DEPARTMENT OF INSURANCE
MARKET SHARE REPORT - DECEMBER 31, 2008
DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 19)
PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES
TOP 25 COMPANIES

WARRANTY(\$000 omitted)

COMPANY NAME	Market Share (%) ¹		Premiums						Losses			Incurred		Defense and Cost Containment Expenses		
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) ²		Paid(\$)	Incurred(\$)	Unpaid(\$)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
ILLINOIS NATIONAL INSURANCE CO	49.64		460,486.4		0.00 *	81,864.1		0.00*	55,349.5	70,963.8	15,614.3	86.68		0.0	0.0	0.0
NEW HAMPSHIRE INSURANCE COMPANY	29.00		269,015.2		0.00 *	45,452.4		0.00*	31,111.2	39,508.5	8,397.3	86.92		0.0	0.0	0.0
VIRGINIA SURETY COMPANY INC	17.84		165,457.9		0.00 *	239,319.5		0.00*	161,013.3	159,665.8	19,027.1	66.72		2,223.8	2,143.0	0.0
LYNDON PROPERTY INSURANCE COMPANY	1.32		12,212.6		0.00 *	5,149.0		0.00*	5,270.4	5,354.1	144.0	103.98		0.0	0.0	0.0
GREENWICH INSURANCE COMPANY	0.76		7,073.8		0.00 *	-11,698.1		0.00*	14,753.8	15,988.7	1,234.8	0.00 **		301.8	332.9	31.1
FIRST COLONIAL INSURANCE COMPANY	0.30		2,781.1		0.00 *	-1,276.1		0.00*	593.9	710.9	117.1	0.00 **		8.4	8.4	0.0
HERITAGE INDEMNITY COMPANY	0.27		2,469.7		0.00 *	1,902.1		0.00*	1,663.7	1,621.3	104.4	85.24		25.4	25.4	2.0
UNIVERSAL UNDERWRITERS INSURANCE COMPA	0.25		2,288.8		0.00 *	2,791.2		0.00*	1,658.9	1,679.7	100.3	60.18		0.0	0.0	0.0
AMERICAN BANKERS INSURANCE COMPANY OF	0.20		1,872.3		0.00 *	1,260.6		0.00*	813.1	807.8	129.2	64.08		0.0	-0.3	0.1
NATIONAL CASUALTY COMPANY	0.14		1,310.0		0.00 *	1,277.1		0.00*	1,340.1	1,396.2	276.0	109.33		0.0	0.0	0.0
DEALERS ASSURANCE COMPANY	0.10		920.5		0.00 *	601.9		0.00*	298.9	298.9	0.0	49.65		0.0	0.0	0.0
AMERICAN MERCURY INSURANCE COMPANY	0.08		783.6		0.00 *	983.2		0.00*	1,120.4	1,162.9	111.1	118.28		0.0	0.6	0.6
OLD REPUBLIC INSURANCE COMPANY	0.05		507.4		0.00 *	766.2		0.00*	598.2	555.2	33.0	72.46		0.0	0.0	0.0
MIC PROPERTY AND CASUALTY INS CORP	0.02		154.4		0.00 *	222.7		0.00*	46.6	-1,400.4	3.7	0.00 **		0.0	-310.5	0.0
LYNDON SOUTHERN INSURANCE COMPANY	0.01		127.2		0.00 *	118.6		0.00*	0.9	7.4	6.5	6.25		0.0	0.1	0.1
GREAT AMERICAN ASSURANCE COMPANY	0.01		104.2		0.00 *	31.1		0.00*	8.2	20.2	12.0	64.92		0.0	0.0	0.0
COURTESY INSURANCE COMPANY	0.01		66.3		0.00 *	49.8		0.00*	91.7	88.8	1.3	178.30		0.0	0.0	0.0
AMERICAN ROAD INSURANCE COMPANY THE	0.01		64.6		0.00 *	70.9		0.00*	15.3	14.0	2.9	19.70		0.0	0.0	0.0
GREAT AMERICAN INSURANCE COMPANY	0.00		17.9		0.00 *	7.1		0.00*	0.0	6.0	6.0	84.44		0.0	0.0	0.0
AMERICAN RELIABLE INSURANCE COMPANY	0.00		1.0		0.00 *	1.0		0.00*	0.0	0.0	0.1	0.00		0.0	0.0	0.0
AMERICAN SECURITY INSURANCE COMPANY	0.00		0.0		0.00 *	0.6		0.00*	1.0	1.3	0.2	228.75		0.0	0.0	0.0
CIM INSURANCE CORPORATION	0.00		0.0		0.00 *	0.0		0.00*	0.0	0.0	1.8	0.00 **		0.0	0.0	0.0
AMERICAN ZURICH INSURANCE COMPANY	0.00		0.0		0.00 *	0.0		0.00*	22,773.0	24,223.0	1,450.0	0.00 **		0.0	0.0	0.0
SENTRY SELECT INSURANCE COMPANY	0.00		0.0		0.00 *	2,230.7		0.00*	1,811.3	1,785.8	7,972.0	80.05		0.0	0.0	0.0
BALBOA INSURANCE COMPANY	0.00		0.0		0.00 *	-17.4		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								
Sum:	100.00		927,714,855			371,108,225			300,333,253	324,459,631	54,744,710	87.43		2,559,401	2,199,526	33,829

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

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

COMPANY NAME	Market Share (%) ¹		Premiums						Losses			Incurred		Defense and Cost Containment Expenses			
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) ²		Paid(\$)	Incurred(\$)	Unpaid(\$)	
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY	
PRE PAID LEGAL CASUALTY INC	39.38	4.43	10,975.1	11,142.8	-1.50	11,002.3	11,117.2	-1.03	3,549.3	3,548.7	21.1	32.25	31.90	0.0	0.0	0.0	
ARAG INSURANCE COMPANY	13.36	1.40	3,723.2	3,529.0	5.50	3,730.6	3,494.1	6.77	1,659.2	1,753.5	856.3	47.00	45.23	0.0	0.0	0.0	
AMERICAN ROAD INSURANCE COMPANY THE	12.71	1.67	3,542.4	4,191.7	-15.49	3,542.4	4,195.2	-15.56	1,125.1	1,083.3	6.0	30.58	14.24	0.0	0.0	0.0	
CENTRAL STATES INDEMNITY CO OF OMAHA	5.32	0.62	1,481.6	1,553.7	-4.64	1,481.5	1,553.5	-4.64	185.5	168.4	172.2	11.37	10.12	0.0	0.0	0.0	
GREAT AMERICAN ALLIANCE INS CO	4.67	0.48	1,300.3	1,216.2	6.92	904.7	694.6	30.25	788.6	876.4	212.6	96.87	90.23	0.0	0.0	0.0	
YOSEMITE INSURANCE COMPANY	4.26	0.50	1,188.3	1,249.2	-4.87	1,145.1	1,094.9	4.59	178.5	168.0	248.8	14.67	10.01	0.0	0.0	0.0	
R V I AMERICA INSURANCE COMPANY	3.56	0.12	991.9	291.8	239.93	273.1	199.6	36.79	0.0	-94.7	0.0	0.00 **	20.00	0.0	0.0	0.0	
GREAT AMERICAN INSURANCE COMPANY	3.05	0.30	848.6	756.3	12.21	794.9	756.1	5.14	91.5	68.6	425.1	8.63	41.49	0.0	0.0	0.0	
GREAT AMERICAN ASSURANCE COMPANY	2.43	0.36	676.2	900.2	-24.88	1,141.7	1,945.9	-41.33	312.0	76.5	563.2	6.70	27.86	0.0	0.0	0.0	
STONEBRIDGE CASUALTY INSURANCE COMPAN	2.21	0.27	615.3	680.1	-9.52	615.3	680.1	-9.52	57.3	74.8	48.7	12.15	5.50	0.0	-11.4	0.0	
ALLSTATE INDEMNITY COMPANY	1.92	0.22	534.2	564.4	-5.36	550.3	273.2	101.40	0.0	0.1	0.1	0.01	0.00	0.0	0.0	0.0	
BALBOA INSURANCE COMPANY	1.86	0.24	518.5	600.2	-13.60	518.5	600.2	-13.60	12.4	13.6	12.3	2.61	1.51	0.0	0.0	0.0	
ARCH INSURANCE COMPANY	1.19	0.16	331.4	392.4	-15.57	297.3	204.6	45.36	130.5	177.7	155.6	59.75	30.03	0.0	-6.9	3.8	
EXCESS SHARE INSURANCE CORPORATION	0.90	0.09	249.8	234.5	6.52	249.8	234.5	6.52	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	
OHIO INDEMNITY COMPANY	0.83	0.08	232.6	207.0	12.40	91.6	245.3	-62.64	75.7	81.8	15.7	89.24	28.57	0.5	0.5	0.1	
ALLSTATE INSURANCE COMPANY	0.61	0.07	168.8	172.2	-1.95	198.0	134.1	47.65	0.0	-5.6	0.0	0.00 **	44.57	0.0	0.0	0.0	
ESURANCE INSURANCE COMPANY	0.60	0.07	166.2	176.9	-6.00	183.7	155.4	18.22	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	
GREAT AMERICAN INSURANCE COMPANY OF NY	0.57	0.03	159.2	68.3	133.00	156.8	67.1	133.74	0.4	-13.9	47.7	0.00 **	87.62	0.0	0.0	0.0	
AMERICAN SECURITY INSURANCE COMPANY	0.26	0.05	71.9	114.6	-37.26	112.1	32.4	245.70	40.8	96.0	85.0	85.61	127.75	0.0	0.0	0.0	
AMERICAN RELIABLE INSURANCE COMPANY	0.24	0.02	66.2	50.6	30.83	65.7	50.4	30.40	0.0	0.8	3.3	1.27	8.76	2.0	2.0	0.2	
MARKEL INSURANCE COMPANY	0.09		26.4		0.00 *	11.1		0.00*	0.0	2.7	2.7	24.50		0.0	0.0	0.0	
AMERICAN BANKERS INSURANCE COMPANY OF	0.00	0.58	0.3	1,460.6	-99.98	0.0	113.3	-99.98	0.0	0.0	0.4	0.00	550.12	0.0	0.0	0.0	
TRITON INSURANCE COMPANY	0.00	0.00	0.0	0.1	-100.00	0.0	0.1	-100.00	0.0	-65.4	0.0	0.00 **	0.00 **	0.0	0.0	0.0	
GREAT AMERICAN SPIRIT INSURANCE COMPANY	0.00		0.0		0.00 *	-52.4		0.00*	0.0	-20.2	-20.2	0.00 **		0.0	0.0	0.0	
AIG CENTENNIAL INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00*	-1.3	0.0	5,633.8	0.00 **	0.00 **	0.0	0.0	3,991.7	
TOTAL NUMBER OF COMPANIES THIS LINE: 25						\$000 not omitted from totals line											
Sum:	100.00	11.74	27,868,732	29,552,973	-5.70	27,014,180	27,841,814	-2.97	8,205,473	7,991,077	8,490,487	29.58	30.14	2,507	-15,664	3,995,841	

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TOP 25 COMPANIES

TOTALS(\$000 omitted)

COMPANY NAME	Market Share (%) ¹		Premiums						Losses			Incurred		Defense and Cost Containment Expenses			
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) ²		Paid(\$)	Incurred(\$)	Unpaid(\$)	
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY	
STATE FARM MUTUAL AUTOMOBILE INSURANCE	8.46	8.34	1,674,673.7	1,657,179.6	1.06	1,650,250.4	1,665,810.3	-0.93	1,186,804.3	1,318,353.4	836,997.0	79.89	68.51	43,673.3	38,219.7	133,904.8	
STATE FARM FIRE & CASUALTY COMPANY	5.82	5.73	1,153,188.8	1,138,465.1	1.29	1,139,661.0	1,127,508.4	1.08	818,728.4	954,066.1	569,303.0	83.71	62.05	19,442.8	22,251.3	56,789.0	
COUNTRY MUTUAL INSURANCE COMPANY	4.03	3.93	797,056.6	780,536.3	2.12	796,068.2	780,034.4	2.06	461,689.9	521,275.4	441,870.1	65.48	49.41	12,500.3	8,347.2	49,939.2	
ILLINOIS NATIONAL INSURANCE CO	3.42	3.92	677,328.5	778,985.1	-13.05	644,308.8	684,286.9	-5.84	590,827.7	439,942.8	1,427,873.2	68.28	91.97	28,428.6	12,562.7	244,901.2	
AMERICAN FAMILY MUTUAL INSURANCE COMP	2.57	2.65	508,385.4	526,628.1	-3.46	512,534.7	522,770.5	-1.96	372,992.2	391,541.9	312,128.3	76.39	69.35	14,815.7	17,265.4	57,275.2	
ALLSTATE INSURANCE COMPANY	2.40	2.64	475,764.3	525,119.3	-9.40	491,065.3	540,024.6	-9.07	268,862.5	280,154.7	390,693.9	57.05	52.06	15,394.1	4,140.4	50,466.0	
NEW HAMPSHIRE INSURANCE COMPANY	1.82	1.78	360,493.4	353,565.5	1.96	339,823.9	275,156.3	23.50	285,647.8	398,951.6	515,511.3	117.40	89.72	4,618.3	24,009.6	85,248.9	
ILLINOIS FARMERS INSURANCE COMPANY	1.81	2.06	358,746.9	408,125.8	-12.10	380,699.1	411,113.6	-7.40	238,898.6	242,598.1	178,415.3	63.72	61.12	8,667.0	10,858.0	23,221.7	
ISMIE MUTUAL INSURANCE COMPANY	1.80	1.87	355,890.3	371,282.4	-4.15	363,913.9	370,710.5	-1.83	165,847.6	149,506.6	954,710.2	41.08	39.01	83,445.3	84,902.8	298,828.7	
FEDERAL INSURANCE COMPANY	1.43	1.48	282,791.4	293,376.0	-3.61	284,098.4	310,316.9	-8.45	134,317.7	96,794.4	544,383.1	34.07	54.30	48,120.2	59,425.4	166,005.4	
ALLSTATE INDEMNITY COMPANY	1.41	1.34	279,942.8	265,261.2	5.53	273,604.8	251,506.1	8.79	201,936.7	229,070.7	96,786.3	83.72	73.94	4,583.4	5,438.8	7,806.9	
ZURICH AMERICAN INSURANCE COMPANY	1.38	2.07	272,830.5	411,996.7	-33.78	298,996.7	346,362.7	-13.68	278,021.3	185,325.0	1,044,542.7	61.98	75.80	54,765.1	28,591.6	235,562.0	
CINCINNATI INSURANCE COMPANY THE	1.15	1.20	228,138.6	238,273.3	-4.25	229,903.5	242,762.3	-5.30	121,397.8	103,153.8	264,599.9	44.87	48.53	13,921.0	15,103.3	62,447.1	
ALLSTATE PROPERTY & CASUALTY INS CO	1.12	1.33	221,206.3	264,833.1	-16.47	232,051.2	273,933.0	-15.29	138,092.5	123,222.1	139,518.2	53.10	59.76	6,338.5	5,545.1	21,549.2	
LIBERTY MUTUAL FIRE INSURANCE COMPANY	1.09	1.05	216,449.9	208,808.4	3.66	201,347.7	204,489.4	-1.54	137,775.9	153,866.6	243,077.8	76.42	58.02	8,653.1	12,038.6	30,334.2	
GREAT AMERICAN INSURANCE COMPANY OF NY	1.05	0.80	207,670.5	158,168.1	31.30	207,031.7	155,533.2	33.11	38,978.2	193,633.5	193,856.5	93.53	26.10	1,575.6	1,441.8	2,702.1	
ALLSTATE FIRE AND CASUALTY INS CO	1.02	0.79	202,523.7	156,330.3	29.55	196,248.8	136,583.0	43.68	94,041.8	118,854.5	66,775.5	60.56	63.89	2,081.9	6,308.4	8,881.7	
VIRGINIA SURETY COMPANY INC	1.00	1.02	197,892.2	202,447.9	-2.25	273,578.7	298,115.2	-8.23	225,733.0	197,635.8	140,241.2	72.24	59.54	7,404.1	5,620.2	7,467.8	
CONTINENTAL CASUALTY COMPANY	0.99	1.12	196,547.3	223,385.5	-12.01	128,736.2	153,087.2	-15.91	140,312.2	134,909.0	679,034.0	104.79	121.78	26,282.1	8,882.1	49,138.2	
TRAVELERS PROPERTY CASUALTY CO OF AMER	0.96	1.04	189,265.8	206,786.8	-8.47	201,677.8	208,829.4	-3.42	76,985.8	94,729.4	342,564.9	46.97	41.07	6,741.9	7,442.0	58,786.6	
NATIONAL UNION FIRE INSURANCE CO OF PITT	0.94	0.74	186,996.7	147,392.6	26.87	157,598.5	145,779.4	8.11	156,885.9	65,901.6	337,120.9	41.82	95.15	22,597.9	16,544.3	46,966.6	
COUNTRY PREFERRED INSURANCE COMPANY	0.91	0.80	179,775.1	158,949.0	13.10	173,995.2	153,661.5	13.23	96,901.3	110,366.0	62,694.4	63.43	57.12	1,096.0	2,064.5	6,084.0	
WEST BEND MUTUAL INSURANCE COMPANY	0.90	0.91	178,233.1	180,460.8	-1.23	180,683.6	178,459.8	1.25	100,443.9	129,089.2	195,742.2	71.44	59.38	8,058.6	11,541.7	29,691.6	
RURAL COMMUNITY INSURANCE COMPANY	0.88	0.61	174,770.6	120,463.3	45.08	175,085.5	118,544.9	47.70	72,229.3	111,532.2	48,318.0	63.70	23.80	0.0	0.0	0.0	
PEKIN INSURANCE COMPANY	0.72	0.73	142,936.3	145,595.8	-1.83	144,333.7	144,917.9	-0.40	82,673.7	105,203.4	146,760.0	72.89	56.39	7,194.8	11,918.8	35,704.0	
TOTAL NUMBER OF COMPANIES THIS LINE: 25						\$000 not omitted from totals line											
Grand Totals:	49.09	49.96	9,719,498,776	9,922,415,812	-2.05	9,677,297,500	9,700,297,644	-0.24	6,487,026,237	6,849,678,000	10,173,517,744	70.78	63.70	450,399,629	420,463,799	,769,702,120	

CY: Current Year
PY: Prior Year

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

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

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

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