PREMIUMS/LOSSES OF ILLINOIS LICENSED PROPERTY & CASUALTY COMPANIES

In Illinois, by insurance category - Year 2002

FIRE ($ 000 omitted) 1

ALLIED LINES ($ 000 omitted) 15

MULTIPLE PERIL CROP ($ 000 omitted) 29

FEDERAL FLOOD ($ 000 omitted) 30

FARMOWNERS MULTIPLE PERIL ($ 000 omitted) 32

HOMEOWNERS MULTIPLE PERIL ($ 000 omitted) 35

COMMERCIAL MULTIPLE PERIL (NON- LIABILITY PORTION) ($ 000 omitted) 46

COMMERCIAL MULTIPLE PERIL (LIABILITY PORTION) ($ 000 omitted) 59

MORTGAGE GUARANTY ($ 000 omitted) 72

OCEAN MARINE ($ 000 omitted) 73

INLAND MARINE ($ 000 omitted) 79

FINANCIAL GUARANTY ($ 000 omitted) 95

MEDICAL MALPRACTICE ($ 000 omitted) 96

EARTHQUAKE ($ 000 omitted) 101

GROUP ACCIDENT AND HEALTH ($ 000 omitted) 110

CREDIT A& H (GROUP AND INDIVIDUAL) ($ 000 omitted) 113

COLLECTIVELY RENEWABLE A& H ($ 000 omitted) 114

NON- CANCELLABLE A& H ($ 000 omitted) 115

GUARANTEED RENEWABLE A& H ($ 000 omitted) 116

NON- RENEWABLE FOR STATED REASONS ONLY ($ 000 omitted) 117

OTHER ACCIDENT ONLY ($ 000 omitted) 118

ALL OTHER A& H ($ 000 omitted) 119

FEDERAL EMPLOYEES HEALTH BENEFITS PROGRAM PREMIUM ($ 000 omitted) 120

WORKERS' COMPENSATION ($ 000 omitted) 121

OTHER LIABILITY ($ 000 omitted) 135

PRODUCTS LIABILITY ($ 000 omitted) 154

PRIVATE PASSENGER AUTO NO- FAULT (PIP) ($ 000 omitted) 165

PREMIUMS/LOSSES OF ILLINOIS LICENSED
PROPERTY & CASUALTY COMPANIES

In Illinois, by insurance category - Year 2002

OTHER PRIVATE PASSENGER AUTO LIABILITY ($ 000 omitted) 169

COMMERCIAL AUTO NO- FAULT (PIP) ($ 000 omitted) 183

OTHER COMMERCIAL AUTO LIABILITY ($ 000 omitted) 187

PRIVATE PASSENGER AUTO PHYSICAL DAMAGE ($ 000 omitted) 202

COMMERCIAL AUTO PHYSICAL DAMAGE ($ 000 omitted) 216

AIRCRAFT (ALL PERILS) ($ 000 omitted) 230

FIDELITY ($ 000 omitted) 233

SURETY ($ 000 omitted) 241

BURGLARY AND THEFT ($ 000 omitted) 250

BOILER AND MACHINERY ($ 000 omitted) 258

CREDIT ($ 000 omitted) 265

AGGREGATE WRITE- INS FOR OTHER LINES OF BUSINESS ($ 000 omitted) 267

TOTALS ($ 000 omitted) 270

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

FIRE ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
ACCEPTANCE INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-0.1	0.0	0.00 **	0.00 **	0.0	0.0	0.0
ACE AMERICAN INSURANCE COMPANY	0.74	1.25	1,671.7	2,463.5	-32.14	2,082.6	3,070.1	-32.17	468.5	-307.9	-412.9	0.00 **	32.74	5.5	-32.9	27.9
ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.3	0.8	0.00 **	0.00 **	0.0	-0.1	-0.1
ACUITY A MUTUAL INSURANCE COMPANY	0.69	0.01	1,555.1	24.2	6,315.22	1,106.7	21.2	5,129.60	-57.7	-82.5	-9.0	0.00 **	0.00 **	0.0	-38.6	-5.8
ADDISON INSURANCE COMPANY	0.45	0.33	1,021.4	647.8	57.68	837.0	628.6	33.16	432.6	189.7	48.5	22.67	41.35	16.6	8.4	1.5
AEGIS SECURITY INSURANCE COMPANY	0.05	0.04	122.0	87.6	39.31	125.8	33.0	280.95	148.9	146.6	1.8	116.57	16.44	0.0	0.2	0.2
AFFILIATED F M INSURANCE COMPANY	4.59	2.36	10,387.9	4,676.9	122.11	7,182.1	3,611.2	98.89	2,210.7	843.9	623.3	11.75	111.75	0.1	-2.2	6.0
AFFIRMATIVE INSURANCE COMPANY	0.01	0.01	17.2	28.2	-39.04	23.3	32.7	-28.75	0.6	0.6	0.0	2.79	0.00 **	0.0	0.0	0.0
ALL AMERICA INSURANCE COMPANY	0.01	0.01	22.2	29.0	-23.66	32.5	34.4	-5.66	5.3	5.0	1.5	15.45	6.47	0.0	0.0	0.0
ALLIANZ INSURANCE COMPANY	6.64	5.32	15,023.0	10,525.0	42.74	12,716.8	10,467.0	21.49	332.4	3,989.2	5,792.3	31.37	10.01	58.3	207.2	232.6
ALLIED PROPERTY & CASUALTY INS CO	0.14	0.14	309.5	275.0	12.53	275.3	240.8	14.34	94.6	103.0	77.9	37.43	103.22	1.2	-0.5	3.0
ALLSTATE INSURANCE COMPANY	0.89	1.10	2,011.4	2,167.6	-7.21	2,081.5	2,344.9	-11.23	1,360.1	1,453.6	852.2	69.84	66.41	28.0	23.1	11.8
AMCO INSURANCE COMPANY	0.07	0.08	168.6	157.9	6.75	143.5	141.0	1.74	214.1	262.3	50.3	182.79	29.90	5.1	7.8	0.8
AMERICAN & FOREIGN INSURANCE COMPANY	0.08	0.17	175.6	342.3	-48.71	201.2	258.6	-22.18	40.6	47.6	16.2	23.67	0.00 **	0.0	4.5	4.5
AMERICAN ALTERNATIVE INS CORP	0.00	0.00	0.2	0.0	0.00 *	0.2	0.0	0.00 *	0.0	0.0	0.0	7.62	0.00 **	0.0	0.0	0.0
AMERICAN AUTOMOBILE INSURANCE COMPANY	0.00	0.00	5.2	5.1	1.05	5.7	6.1	-5.94	0.0	-0.3	-0.1	0.00 **	2.33	0.0	-0.1	0.1
AMERICAN BANKERS INSURANCE COMPANY OF FL	0.00	0.00	0.0	0.4	-100.00	0.1	0.5	-82.25	0.0	-0.1	0.0	0.00 **	0.00 **	0.0	0.0	0.0
AMERICAN CASUALTY COMPANY OF READING PA	0.01	0.02	30.3	40.2	-24.65	33.3	45.9	-27.51	2.6	2.6	0.0	7.68	0.00	0.3	0.3	0.0
AMERICAN COUNTRY INSURANCE COMPANY	0.00	0.00	0.0	-8.9	0.00 *	0.0	-0.4	0.00 *	0.0	-1.7	-0.6	0.00 **	0.00 **	0.0	-2.5	0.2
AMERICAN ECONOMY INSURANCE COMPANY	0.06	0.07	131.1	148.0	-11.41	143.2	160.3	-10.71	17.3	11.6	14.5	8.07	10.15	0.0	-1.1	12.9
AMERICAN EMPLOYERS INSURANCE COMPANY	0.05	0.17	106.3	343.4	-69.05	261.5	252.4	3.59	0.8	-37.3	0.8	0.00 **	20.97	0.0	-1.3	0.0
AMERICAN FAMILY MUTUAL INSURANCE COMPAN	0.38	0.39	850.5	763.1	11.45	820.1	710.7	15.41	326.5	265.5	73.6	32.38	153.59	0.2	-1.7	1.4
AMERICAN FIRE AND CASUALTY 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
AMERICAN GENERAL PROPERTY INS CO	0.03	0.04	68.8	81.7	-15.77	69.5	85.9	-19.07	11.6	4.2	2.8	6.00	48.13	0.0	0.0	0.0
AMERICAN GUARANTEE & LIABILITY INS CO	7.13	6.26	16,131.6	12,373.1	30.38	15,008.6	8,524.6	76.06	577.3	-3,505.8	1,002.1	0.00 **	37.23	12.0	-27.9	3.5
AMERICAN HARDWARE MUTUAL INSURANCE CO	0.00	0.00	0.1	0.1	0.00	0.1	0.1	0.00	0.1	0.1	0.0	101.61	126.61	0.0	0.0	0.0
AMERICAN HOME ASSURANCE COMPANY	1.32	0.67	2,973.2	1,321.7	124.95	2,726.5	1,001.5	172.25	54.8	398.8	596.0	14.63	78.17	3.6	14.8	29.8
AMERICAN INSURANCE COMPANY THE	0.02	0.22	48.4	439.3	-88.97	158.4	313.3	-49.45	1,172.4	1,009.7	1.4	637.41	35.07	12.0	9.8	1.5

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
September 08, 2003

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

FIRE ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
AMERICAN MANUFACTURERS MUTUAL INS CO	0.03	0.03	73.8	67.5	9.30	70.9	70.6	0.35	18.8	19.7	0.7	27.77	0.00 **	0.1	0.1	0.1
AMERICAN MODERN HOME INSURANCE COMPANY	0.23	0.16	516.7	317.0	63.00	396.6	279.6	41.83	216.2	144.8	44.5	36.52	77.45	2.4	-3.7	3.4
AMERICAN MOTORISTS INSURANCE COMPANY	0.01	0.02	31.9	43.6	-26.83	37.7	64.6	-41.60	12.3	23.3	11.0	61.82	26.28	1.0	1.1	0.1
AMERICAN NATIONAL PROPERTY & CASUALTY CO	0.00	0.00	0.7	0.4	86.72	0.5	0.4	22.17	0.5	0.5	0.1	96.77	128.08	0.0	0.0	0.0
AMERICAN PROTECTION INSURANCE COMPANY	0.00	0.00	8.3	5.9	40.20	4.5	9.4	-52.19	11.0	13.0	1.8	290.88	50.37	0.1	0.3	0.2
AMERICAN SAFETY CASUALTY INS CO	0.00	0.00	0.0	0.1	-100.00	0.0	0.1	-50.75	0.0	0.0	0.0	78.79	0.00	0.0	0.0	0.1
AMERICAN SECURITY INSURANCE COMPANY	4.53	4.25	10,232.7	8,399.2	21.83	9,430.8	6,921.4	36.26	2,313.5	2,319.5	673.1	24.59	29.36	0.0	0.0	0.0
AMERICAN SELECT INSURANCE COMPANY	0.00	0.00	0.1	0.1	17.91	0.1	0.1	33.33	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
AMERICAN SOUTHERN INSURANCE COMPANY	0.00	0.00	9.7	1.4	621.93	5.5	0.7	721.93	2.9	8.4	5.5	151.23	0.00	0.0	0.0	0.0
AMERICAN STATES INSURANCE COMPANY	0.41	0.48	934.5	941.3	-0.72	964.9	999.6	-3.47	1,954.2	1,867.5	367.3	193.55	44.54	50.8	54.3	81.7
AMERICAN ZURICH INSURANCE COMPANY	0.06	0.00	134.4	1.5	9,015.54	40.5	1.5	2,644.98	0.0	6.7	6.9	16.55	10.92	0.0	0.0	0.0
AMERISURE INSURANCE COMPANY	0.00	0.00	0.0	0.3	-100.00	0.2	0.5	-48.57	0.0	0.0	0.0	0.00 **	0.00 **	0.0	0.0	0.0
AMERISURE MUTUAL INSURANCE COMPANY	0.01	0.00	11.3	6.7	69.70	5.5	12.7	-56.64	3.5	0.8	1.6	13.72	22.80	0.1	-1.0	0.1
AMICA MUTUAL INSURANCE COMPANY	0.02	0.01	34.1	24.4	39.99	28.6	19.9	43.85	2.7	2.4	0.5	8.31	14.94	0.0	0.0	0.0
ARCH INSURANCE COMPANY	0.32		732.2		0.00 *	181.4		0.00 *	0.0	11.3	11.3	6.21		0.0	0.8	0.8
ARGONAUT GREAT CENTRAL INS CO	0.00	0.00	0.0	6.2	-100.00	0.0	6.8	-100.00	0.0	-0.3	0.0	0.00 **	147.66	0.0	0.0	0.0
ARMED FORCES INSURANCE EXCHANGE	0.01	0.01	15.4	14.0	10.22	14.7	13.5	8.29	0.0	0.0	0.8	0.00 **	0.00 **	0.0	0.0	0.0
ASSOCIATED INTERNATIONAL INSURANCE CO	0.06	0.03	128.2	51.8	147.60	97.6	29.8	227.63	0.0	9.7	9.7	9.96	0.00	0.0	5.0	5.0
ASSOCIATES INSURANCE COMPANY	0.01	0.03	12.3	50.8	-75.71	26.0	58.1	-55.21	0.0	-1.3	0.0	0.00 **	0.64	0.0	0.0	0.0
ASSURANCE COMPANY OF AMERICA	0.00	0.00	-0.1	2.3	-103.33	0.1	2.0	-93.65	0.0	-0.3	0.0	0.00 **	12.94	0.0	0.0	0.0
ATLANTIC INSURANCE COMPANY	0.00	0.00	0.0	4.1	-100.00	2.6	3.4	-22.64	0.0	0.0	2.4	0.00 **	12.21	0.0	0.0	0.2
ATLANTIC MUTUAL INSURANCE COMPANY	0.03	0.01	61.7	28.6	115.37	45.5	21.4	113.16	88.9	76.1	-12.1	167.06	19.05	0.0	-0.1	0.0
AUTO OWNERS INSURANCE COMPANY	2.39	1.99	5,394.8	3,928.5	37.33	4,659.1	3,475.7	34.05	3,369.3	3,700.9	1,215.7	79.43	63.34	149.5	189.9	258.0
AUTOMOBILE INSURANCE CO OF HARTFORD THE	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.0	0.0	0.00 **	0.00 **	0.0	0.0	0.0
AXA CORPORATE SOLUTIONS INS CO	0.02	0.48	52.7	946.6	-94.43	428.7	583.7	-26.56	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
AXA RE PROPERTY AND CASUALTY INS CO	0.03		66.3		0.00 *	20.2		0.00 *	0.0	2.4	2.4	11.78		0.0	0.0	0.0
AXIS SURPLUS INSURANCE COMPANY	0.12		274.7		0.00 *	91.0		0.00 *	0.0	4,683.4	4,683.4	5,149.11		46.3	46.3	0.0
BADGER MUTUAL INSURANCE COMPANY	0.35	0.33	798.5	657.4	21.46	745.5	618.8	20.47	338.5	372.8	253.2	50.00	116.03	4.7	15.4	14.4

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
September 08, 2003

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

FIRE ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
BALBOA INSURANCE COMPANY	1.98	2.14	4,480.9	4,232.6	5.86	4,161.9	3,354.8	24.06	1,470.9	2,127.3	1,000.3	51.11	28.54	10.6	12.9	5.5
BITUMINOUS CASUALTY CORPORATION	0.02	0.01	39.3	21.1	86.66	37.6	41.0	-8.16	0.4	-18.1	8.6	0.00 **	6.54	0.0	-2.6	1.4
BITUMINOUS FIRE & MARINE INSURANCE CO	0.01	0.00	12.3	9.0	36.67	10.2	2.6	285.54	0.0	-2.2	1.8	0.00 **	0.00 **	0.0	-0.7	0.2
BROTHERHOOD MUTUAL INSURANCE COMPANY	0.02	0.02	38.1	35.1	8.38	36.7	34.1	7.50	2.8	12.9	10.1	35.08	0.95	0.0	0.0	0.0
CAMBRIDGE MUTUAL FIRE INSURANCE COMPANY	0.08	0.07	185.1	128.8	43.64	156.4	93.9	66.58	0.0	-14.5	2.1	0.00 **	47.59	0.0	-0.6	0.1
CAMDEN FIRE INSURANCE ASSOCIATION, THE	0.00		0.0		0.00 *	0.0		0.00 *	0.0	0.0	0.0	0.00 **		0.0	0.0	0.0
CAPITOL INDEMNITY CORPORATION	0.04	0.02	84.1	38.9	116.01	71.4	32.5	119.79	28.2	28.3	0.0	39.56	138.74	0.0	24.1	24.1
CAROLINA CASUALTY INSURANCE COMPANY	0.00	0.00	0.2	0.2	24.59	0.2	0.2	25.00	0.0	-3.1	1.3	0.00 **	0.00	27.2	18.4	0.0
CENTENNIAL INSURANCE COMPANY	0.07	0.09	165.7	180.8	-8.33	178.7	183.5	-2.59	7.8	-10.4	18.4	0.00 **	69.21	0.1	-0.5	0.3
CENTRAL MUTUAL INSURANCE COMPANY	0.09	0.05	195.4	89.2	119.07	139.6	79.4	75.82	372.9	331.8	10.4	237.64	110.62	0.0	-0.4	0.3
CENTURY INDEMNITY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-13.2	254.3	0.00 **	0.00 **	0.0	-14.7	1.9
CENTURY NATIONAL INSURANCE COMPANY	0.00	0.00	-0.7	1.0	-171.39	-0.5	0.8	-168.38	0.0	-0.2	0.1	0.00 **	35.00	0.0	-0.1	0.0
CHARTER OAK FIRE INSURANCE COMPANY THE	0.00	0.00	10.5	7.3	44.10	10.6	7.3	45.90	0.0	4.2	5.2	39.48	0.00 **	0.0	0.0	0.1
CHICAGO INSURANCE COMPANY	0.00	0.07	6.8	144.2	-95.26	48.6	160.6	-69.76	171.3	28.1	227.6	57.86	280.81	18.0	13.3	17.7
CHURCH INSURANCE COMPANY THE	0.00	0.00	0.9	9.7	-90.78	2.4	8.4	-71.31	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
CHURCH MUTUAL INSURANCE COMPANY	0.00	0.00	8.2	6.5	25.75	7.8	7.0	10.65	6.5	4.4	2.0	56.87	97.06	0.0	0.0	0.0
CINCINNATI INDEMNITY COMPANY	0.00	0.00	0.3	0.1	115.00	0.2	0.3	-15.69	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
CINCINNATI INSURANCE COMPANY THE	2.39	1.88	5,413.3	3,725.1	45.32	4,318.1	2,904.1	48.69	2,102.4	2,501.9	945.0	57.94	42.10	42.4	52.9	62.0
CITIZENS INSURANCE COMPANY OF ILLINOIS	0.02	0.04	42.6	86.9	-51.01	65.7	77.3	-15.02	28.5	-1.3	-35.4	0.00 **	48.71	1.4	2.2	5.3
CLARENDON NATIONAL INSURANCE COMPANY	0.01	0.00	15.7	0.0	0.00 *	3.4	0.0	0.00 *	0.0	1.3	1.3	37.64	0.00 **	0.0	0.0	0.0
COLONY NATIONAL INSURANCE COMPANY	0.01	0.01	12.0	14.7	-18.46	12.7	15.5	-17.59	0.0	-6.8	24.5	0.00 **	111.02	1.7	-5.7	0.0
COLUMBIA CASUALTY COMPANY	0.00	0.03	0.0	68.7	-100.00	17.0	295.7	-94.25	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
COLUMBIA MUTUAL INSURANCE COMPANY	0.02	0.01	35.5	23.7	49.40	32.9	22.8	44.61	64.2	64.6	0.7	196.35	69.12	0.0	0.1	0.2
COMMERCE & INDUSTRY 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
CONNECTICUT INDEMNITY COMPANY THE	0.00	0.00	0.5	0.0	0.00 *	0.3	0.0	0.00 *	0.0	0.0	0.0	1.74	0.00 **	0.0	0.0	0.0
CONSOLIDATED INSURANCE COMPANY	0.04	0.03	95.4	56.8	68.01	75.8	50.9	48.96	0.0	0.4	0.4	0.55	0.00 **	0.0	-0.1	-0.1
CONSTITUTION INSURANCE COMPANY	0.00		2.3		0.00 *	2.3		0.00 *	0.0	1.7	1.7	71.15		0.0	0.2	0.2
CONSTITUTIONAL CASUALTY COMPANY	0.47	0.21	1,064.7	423.2	151.58	773.3	297.4	160.01	386.5	828.7	514.1	107.17	58.71	2.5	50.9	57.9

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
September 08, 2003

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

FIRE ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
CONTINENTAL CASUALTY COMPANY	0.02	0.21	34.0	412.0	-91.76	92.1	2,486.4	-96.30	690.6	-668.7	1,044.5	0.00 **	92.13	10.5	3.0	3.8
CONTINENTAL INSURANCE COMPANY THE	0.02	0.02	41.3	35.5	16.34	40.0	58.6	-31.77	0.1	-265.1	0.0	0.00 **	0.00 **	14.2	14.2	0.0
CONTINENTAL WESTERN INSURANCE COMPANY	0.00	0.00	5.6	2.7	106.51	4.9	3.1	59.12	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
COREGIS INSURANCE COMPANY	0.00	0.00	8.7	0.0	0.00 *	8.7	2.8	214.32	0.0	0.4	0.5	4.07	0.00 **	0.0	0.0	0.0
COUNTRY CASUALTY INSURANCE COMPANY	0.02	0.02	55.6	49.0	13.60	50.9	49.8	2.25	21.5	20.1	0.5	39.44	4.45	0.0	0.0	0.0
COUNTRY MUTUAL INSURANCE COMPANY	0.89	0.92	2,011.2	1,821.7	10.40	1,919.3	1,835.2	4.59	641.7	504.6	66.5	26.29	60.81	6.3	5.8	1.1
COUNTRY PREFERRED INSURANCE COMPANY	0.00	0.00	0.1	0.1	54.10	0.1	0.1	34.55	0.1	0.1	0.0	125.68	169.09	0.0	0.0	0.0
CUMIS INSURANCE SOCIETY INC	0.00	0.00	0.4	0.2	54.78	0.3	0.1	175.00	0.3	0.3	0.1	103.90	185.71	0.0	0.0	0.0
DAIMLERCHRYSLER INSURANCE COMPANY	0.01	0.05	15.1	101.1	-85.11	55.4	106.0	-47.76	0.0	0.0	18.2	0.00 **	6.63	0.0	0.0	0.1
DEPOSITORS INSURANCE COMPANY	0.02	0.02	39.5	38.0	3.94	39.3	34.0	15.64	8.0	9.2	0.6	23.47	0.00 **	0.0	0.4	-0.1
DIAMOND STATE INSURANCE COMPANY	0.00		0.3		0.00 *	0.2		0.00 *	0.0	0.0	0.0	0.00		0.0	0.0	0.0
DISCOVER PROPERTY & CASUALTY INS CO	0.70	0.33	1,580.8	655.8	141.06	1,419.4	393.5	260.71	26.8	460.2	433.4	32.43	0.00	0.0	21.8	21.8
DISCOVER SPECIALTY INSURANCE COMPANY	0.00	0.00	-2.3	5.6	-141.59	5.9	15.1	-60.97	0.0	-2.7	0.1	0.00 **	0.00 **	0.0	-1.1	0.0
ECONOMY FIRE & CASUALTY COMPANY	0.00	0.83	-9.5	1,640.6	-100.58	501.6	2,380.4	-78.93	314.5	244.5	337.3	48.74	23.01	9.8	-15.7	15.7
ECONOMY PREFERRED INSURANCE COMPANY	0.00	0.28	-3.7	554.4	-100.66	175.9	805.7	-78.17	182.1	7.5	-58.1	4.29	41.20	3.2	-19.9	-9.5
ECONOMY PREMIER ASSURANCE COMPANY	0.00		-1.6		0.00 *	-1.6		0.00 *	0.0	0.0	0.0	0.00 **		0.0	0.0	0.0
ELECTRIC INSURANCE COMPANY	0.00	0.00	2.4	2.0	19.88	2.2	1.9	16.41	0.0	0.0	0.0	0.00	39.08	0.0	0.0	0.0
EMPIRE FIRE & MARINE INSURANCE COMPANY	0.04	0.03	99.3	51.0	94.65	74.0	48.8	51.74	4.2	4.4	0.4	5.91	0.00 **	0.0	0.3	0.9
EMPLOYERS FIRE INSURANCE COMPANY THE	0.00	0.00	-0.4	0.0	0.00 *	-0.4	0.6	-157.46	0.0	0.0	0.0	0.00 **	0.00 **	0.0	0.0	0.0
EMPLOYERS INSURANCE COMPANY OF WAUSAU	1.68	2.04	3,806.8	4,027.4	-5.48	4,057.5	2,155.7	88.22	1,082.7	795.9	3,116.1	19.61	149.25	40.3	102.5	102.1
EMPLOYERS MUTUAL CASUALTY COMPANY	0.26	0.25	579.7	490.8	18.11	543.2	387.8	40.07	1,142.5	1,273.9	143.1	234.53	22.12	1.3	10.9	10.9
ENCOMPASS PROPERTY AND CASUALTY COMPANY	0.00		1.6		0.00 *	0.2		0.00 *	0.0	0.1	0.1	40.00		0.0	0.0	0.0
ERIE INSURANCE EXCHANGE	0.04	0.03	87.8	52.4	67.40	70.2	43.6	60.81	2.4	4.1	6.2	5.78	11.12	0.0	0.7	1.2
ESSEX INSURANCE COMPANY	1.04	0.43	2,358.0	858.0	174.83	1,866.5	623.7	199.27	10.1	-12.2	39.0	0.00 **	164.09	14.0	-0.2	14.1
EVANSTON INSURANCE COMPANY	0.00	0.00	0.0	6.1	-100.00	0.0	16.6	-100.00	0.0	0.2	2.4	0.00 **	4.69	0.0	0.0	1.1
FACTORY MUTUAL INSURANCE COMPANY	8.47	4.24	19,151.3	8,385.6	128.38	15,073.5	8,001.5	88.38	26,865.3	31,303.4	8,857.8	207.67	45.28	14.0	-2.5	132.3
FARMERS AUTOMOBILE INSURANCE ASSN THE	0.84	0.84	1,894.2	1,662.4	13.95	1,794.4	1,595.5	12.46	820.9	905.6	221.8	50.47	40.90	0.5	6.0	11.7
FARMERS INSURANCE EXCHANGE	0.00	0.00	7.0	6.1	15.41	6.7	8.3	-20.07	0.0	-0.6	2.0	0.00 **	184.43	0.0	-0.5	1.2

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
September 08, 2003

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

FIRE ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
FARMINGTON CASUALTY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-2.4	0.3	0.00 **	0.00 **	0.0	0.0	0.2
FEDERAL INSURANCE COMPANY	0.03	0.04	65.6	86.1	-23.80	61.2	88.1	-30.55	75.5	70.2	7.3	114.80	123.88	1.0	1.2	0.6
FEDERATED MUTUAL INSURANCE COMPANY	0.69	0.74	1,564.9	1,462.7	6.99	1,532.7	1,246.8	22.93	337.2	218.1	31.9	14.23	28.69	1.8	-0.5	1.0
FEDERATED RURAL ELECTRIC INS EXCH	0.11	0.09	246.7	182.8	34.93	229.3	169.1	35.60	49.1	35.9	25.4	15.66	17.84	0.0	-1.8	0.5
FEDERATED SERVICE INSURANCE COMPANY	0.02	0.01	36.8	27.0	36.01	37.0	26.4	40.21	3.9	3.9	0.6	10.67	0.58	0.0	0.0	0.0
FIDELITY & CASUALTY COMPANY OF NY THE	0.40	0.00	909.3	-2.7	0.00 *	909.3	32.3	2,711.66	-0.7	15.4	16.1	1.69	18.60	0.1	0.1	0.0
FIDELITY & DEPOSIT COMPANY OF MARYLAND	0.01	0.01	20.3	16.5	23.21	17.4	17.1	1.88	0.0	-2.8	1.8	0.00 **	28.95	0.0	0.0	0.0
FIDELITY & GUARANTY INS UNDERWRITERS INC	0.13	0.11	283.7	214.5	32.27	297.2	96.5	207.99	10.8	-8.4	3.0	0.00 **	10.14	0.0	-1.1	2.6
FIDELITY & GUARANTY INSURANCE COMPANY	0.24	0.27	539.7	537.0	0.50	591.2	234.6	151.95	344.3	306.4	158.9	51.83	0.00 **	8.7	18.9	45.1
FIRE & CASUALTY INSURANCE CO OF CT THE	0.03	0.00	63.0	0.9	7,137.08	62.2	45.5	36.69	0.0	-2.3	7.2	0.00 **	9.73	0.0	-1.9	2.0
FIREMANS FUND INSURANCE COMPANY	0.18	0.14	406.3	277.5	46.42	312.0	257.1	21.35	542.2	553.0	28.5	177.21	0.00 **	0.4	1.2	6.8
FIREMANS FUND INSURANCE COMPANY OF WI	0.00	0.02	0.0	33.7	-99.94	0.0	33.7	-99.94	0.0	-1.6	0.1	0.00 **	0.00 **	0.0	-0.4	0.2
FIRST AMERICAN PROPERTY & CASUALTY I C	0.00	-0.01	-10.2	-21.2	0.00 *	-4.8	85.8	-105.54	112.8	35.2	65.3	0.00 **	0.00 **	2.1	1.2	0.3
FIRST FINANCIAL INSURANCE COMPANY	0.02	0.06	41.2	119.8	-65.62	78.4	110.7	-29.19	-31.6	31.0	185.1	39.57	194.36	0.8	-0.5	0.4
FIRST NATIONAL INSURANCE COMPANY OF AM	0.00	0.00	0.0	1.6	-100.00	0.4	1.3	-71.07	0.0	-0.1	0.0	0.00 **	0.00 **	0.0	0.0	0.0
FLORISTS 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
FLORISTS MUTUAL INSURANCE COMPANY	0.00	0.00	0.5	0.5	-10.39	0.5	0.5	-10.39	0.5	0.5	0.0	101.04	122.82	0.0	0.0	0.0
FOREMOST INSURANCE COMPANY	0.43	0.32	973.4	638.0	52.57	758.1	399.2	89.88	365.8	516.4	210.5	68.12	109.42	0.3	3.2	4.2
FOUNDERS INSURANCE COMPANY	0.18	0.22	414.4	436.9	-5.16	413.1	457.2	-9.65	267.9	137.0	99.2	33.17	70.63	9.9	-5.1	7.9
FRANKENMUTH MUTUAL INSURANCE COMPANY	0.01	0.01	23.0	11.9	93.52	22.8	8.4	171.93	0.0	0.0	0.1	0.00 **	0.85	0.0	-0.2	0.0
GENERAL CASUALTY COMPANY OF ILLINOIS	0.31	0.32	709.7	623.9	13.76	643.4	614.5	4.71	71.3	61.9	37.3	9.61	34.31	0.0	-3.3	4.3
GENERAL CASUALTY COMPANY OF WISCONSIN	0.02	0.02	40.4	39.1	3.39	44.4	45.2	-1.78	26.6	25.8	6.4	58.03	57.07	0.0	0.0	0.1
GENERAL INSURANCE COMPANY OF AMERICA	0.00	0.00	0.0	0.3	-100.00	0.1	0.5	-75.05	0.0	0.0	0.0	0.00 **	0.00 **	0.0	0.0	0.0
GENERAL SECURITY NATIONAL INS CO	0.00	0.00	0.2	4.8	-96.34	7.8	14.3	-45.26	0.0	10.4	10.4	132.34	61.40	0.0	-0.2	0.2
GENESIS INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	119.8	-100.00	0.0	-149.0	35.0	0.00 **	0.00 **	0.0	-7.0	3.0
GERLING AMERICA INSURANCE COMPANY	-0.19	0.20	-434.1	400.3	-208.43	-77.0	617.5	-112.48	266.4	39.8	24.8	0.00 **	1.65	20.4	5.1	13.2
GLENS FALLS INSURANCE COMPANY THE	0.02	0.02	54.4	44.9	21.31	51.8	29.7	74.03	3.2	5.1	1.9	9.87	2.56	0.7	0.7	0.0
GLOBE INDEMNITY COMPANY	0.00	0.00	6.0	0.0	0.00 *	4.5	0.0	0.00 *	0.0	-0.2	-0.5	0.00 **	0.00 **	0.0	-0.1	-0.1

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
September 08, 2003

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

FIRE ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
GOODVILLE MUTUAL CASUALTY COMPANY	0.01	0.01	14.9	11.0	34.69	13.6	10.3	32.25	0.0	0.0	0.0	0.00	0.00 **	0.0	0.0	0.0
GRAIN DEALERS MUTUAL INSURANCE COMPANY	0.00	0.10	-4.5	197.0	-102.31	77.6	223.7	-65.32	11.2	11.9	1.0	15.37	17.30	0.0	0.9	0.9
GRANGE MUTUAL CASUALTY COMPANY	0.53	0.36	1,190.6	712.1	67.19	959.9	601.9	59.48	-70.1	-59.5	106.1	0.00 **	71.62	9.6	11.5	40.1
GRANITE STATE INSURANCE COMPANY	0.04	0.01	89.6	26.9	233.61	40.8	9.2	342.67	0.0	6.8	8.2	16.61	14.62	0.0	0.3	0.4
GRAPHIC ARTS MUTUAL INSURANCE COMPANY	0.00	0.00	4.6	2.4	93.51	2.8	2.6	8.31	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
GREAT AMERICAN ALLIANCE INS CO	0.03	0.03	68.8	65.5	5.04	70.9	101.2	-29.98	0.0	27.8	41.9	39.15	0.00 **	0.0	11.8	13.8
GREAT AMERICAN ASSURANCE COMPANY	0.02	0.02	46.9	36.6	28.40	50.6	74.2	-31.87	0.0	9.6	19.7	19.01	0.00 **	0.0	12.6	14.0
GREAT AMERICAN INSURANCE COMPANY	0.01	0.01	17.5	26.7	-34.17	18.8	25.2	-25.23	20.7	17.4	3.4	92.26	21.29	0.4	0.3	0.2
GREAT AMERICAN INSURANCE COMPANY OF NY	0.04	0.05	89.5	103.8	-13.76	125.5	45.9	173.14	0.0	10.9	12.8	8.71	0.00 **	0.0	2.0	2.3
GREAT AMERICAN SPIRIT INSURANCE COMPANY	0.00	0.00	2.5	2.8	-9.81	2.6	2.7	-5.92	0.0	-1.7	3.3	0.00 **	33.04	0.0	-0.1	0.3
GREAT DIVIDE INSURANCE COMPANY	0.00	0.00	0.0	1.5	-100.00	0.2	2.8	-93.27	0.0	-0.2	0.0	0.00 **	0.00 **	0.0	0.0	0.0
GREAT MIDWEST INSURANCE COMPANY	0.00	0.03	10.9	62.0	-82.48	41.3	64.6	-36.02	0.0	-5.0	0.0	0.00 **	66.70	1.0	1.0	0.0
GREENWICH INSURANCE COMPANY	0.01	2.33	21.7	4,615.4	-99.53	1,807.5	3,449.3	-47.60	0.0	-2,875.1	0.0	0.00 **	94.62	0.0	-217.0	38.4
GRINNELL MUTUAL REINSURANCE COMPANY	0.00	0.00	10.1	5.2	92.91	8.5	6.9	22.82	2.4	2.1	1.1	24.74	0.00 **	0.0	0.0	0.0
GUARANTY NATIONAL INSURANCE COMPANY	0.00	0.00	0.0	0.9	-100.00	0.0	0.9	-100.00	0.0	0.0	0.0	0.00 **	0.00 **	0.0	0.0	0.0
GUIDEONE AMERICA INSURANCE COMPANY	0.00	0.00	3.5	3.2	8.08	3.3	3.1	6.76	0.0	0.1	0.1	2.25	0.10	0.0	0.0	0.0
GUIDEONE MUTUAL INSURANCE COMPANY	0.05	0.05	117.5	98.0	19.80	104.7	99.7	4.98	153.3	146.5	14.9	139.95	101.60	0.0	-1.4	0.4
GUIDEONE SPECIALTY MUTUAL INSURANCE CO	0.01	0.00	11.8	0.9	1,208.30	6.3	0.9	595.56	0.0	0.5	0.5	7.46	0.00	0.0	0.0	0.0
GULF INSURANCE COMPANY	0.01	0.11	33.8	212.7	-84.10	108.2	289.3	-62.59	82.0	-59.0	254.4	0.00 **	156.21	8.9	-6.0	24.3
HANOVER FIRE AND CASUALTY INS CO	0.09	0.09	201.4	174.5	15.43	201.0	175.6	14.45	78.6	79.1	1.0	39.37	48.48	0.0	0.0	0.0
HANOVER INSURANCE COMPANY	0.09	0.04	192.2	80.4	139.22	146.6	69.5	110.79	43.3	2.2	-62.4	1.50	40.59	0.1	0.2	4.3
HARCO NATIONAL INSURANCE COMPANY	0.03	0.03	73.6	51.4	43.33	64.3	63.6	1.08	14.8	10.2	1.9	15.89	760.63	0.0	0.0	0.0
HARLEYSVILLE INSURANCE COMPANY	0.01	0.01	29.3	20.8	40.41	25.3	27.0	-6.53	10.0	-16.0	0.0	0.00 **	715.70	0.0	-1.0	0.0
HARLEYSVILLE LAKE STATES INS CO	0.00	0.01	10.8	20.8	-48.33	17.3	18.7	-7.58	5.9	5.9	7.7	34.38	0.00 **	0.1	0.6	1.3
HARTFORD CASUALTY INSURANCE COMPANY	0.02	0.02	39.8	42.9	-7.21	42.6	45.2	-5.59	6.9	6.8	-0.5	15.92	38.13	0.7	0.8	0.2
HARTFORD FIRE INSURANCE COMPANY	1.87	1.83	4,221.1	3,621.4	16.56	4,357.3	3,166.1	37.62	-9,224.4	-9,372.1	83.5	0.00 **	10.91	30.5	42.0	17.6
HARTFORD INSURANCE CO OF THE MIDWEST	0.00	0.01	8.1	15.0	-45.77	13.1	20.4	-35.70	0.0	0.0	-0.2	0.30	76.67	0.0	0.0	0.1
HARTFORD INSURANCE COMPANY OF ILLINOIS	0.07	0.09	154.2	174.0	-11.38	165.6	197.5	-16.18	88.7	30.0	23.3	18.09	59.84	4.2	28.9	26.6

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
September 08, 2003

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

FIRE ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
HARTFORD STEAM BOILER INSPECT & INS CO	0.00	0.00	0.0	0.0	0.00 *	1.8	40.4	-95.66	79.0	0.0	0.0	0.00 **	0.00 **	0.0	0.0	0.0
HARTFORD UNDERWRITERS INSURANCE COMPANY	0.07	0.08	158.5	155.7	1.75	158.7	154.0	3.00	118.2	83.2	-0.2	52.45	127.93	6.2	7.2	1.9
HASTINGS MUTUAL INSURANCE COMPANY	0.03	0.02	64.8	44.9	44.31	55.8	37.8	47.47	15.4	105.1	90.8	188.44	36.73	0.5	6.7	6.2
HIGHLANDS INSURANCE COMPANY	0.00	0.01	7.6	19.4	-60.76	13.5	13.5	-0.20	64.1	-1.7	0.0	0.00 **	1,638.61	4.5	-0.4	1.2
HOMELAND CENTRAL INSURANCE COMPANY	0.01	0.04	15.3	77.7	-80.33	20.1	108.2	-81.45	0.0	-53.3	-0.9	0.00 **	0.00 **	0.0	-1.3	0.0
HORACE MANN INSURANCE COMPANY	0.04	0.04	79.6	76.5	4.04	75.1	78.7	-4.49	67.7	72.1	116.5	96.00	74.15	0.4	0.4	0.0
HORACE MANN PROPERTY & CASUALTY INS CO	0.00		0.0		0.00 *	0.0		0.00 *	0.0	0.0	0.0	0.00		0.0	0.0	0.0
HOUSTON CASUALTY COMPANY	0.06	0.09	146.4	170.3	-14.06	148.1	245.5	-39.67	0.0	7.2	93.1	4.86	34.77	0.0	181.6	181.6
HOUSTON GENERAL INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	100.0	50.0	0.0	0.00 **	0.00 **	3.4	-3.5	0.0
ILLINOIS EMCASCO INSURANCE COMPANY	0.87	0.92	1,963.8	1,823.0	7.72	1,862.6	1,638.5	13.67	568.2	-14.4	54.1	0.00 **	70.28	0.0	-64.0	4.1
ILLINOIS FARMERS INSURANCE COMPANY	0.04	0.00	86.4	0.0	0.00 *	78.8	44.4	77.40	98.2	106.3	13.5	134.92	258.48	1.1	0.6	1.5
ILLINOIS NATIONAL INSURANCE CO	0.00	0.01	0.0	13.9	-100.00	5.8	8.1	-28.60	0.0	-0.1	1.2	0.00 **	6.94	0.0	-0.3	0.1
ILLINOIS UNION INSURANCE COMPANY	0.01	0.00	31.3	0.0	0.00 *	26.1	0.0	0.00 *	0.0	1.7	1,849.9	6.41	0.00 **	0.0	0.9	1.1
IMT INSURANCE COMPANY (MUTUAL)	0.04	0.04	101.7	76.2	33.53	91.0	66.0	37.99	-48.2	-71.8	0.0	0.00 **	0.00 **	2.6	-0.8	0.0
INDEMNITY INSURANCE COMPANY OF NORTH AM	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.0	-1,359.1	0.00 **	0.00 **	0.0	0.0	0.0
INDEPENDENT MUTUAL FIRE INSURANCE CO	0.56	0.62	1,277.0	1,221.7	4.52	1,277.3	1,340.3	-4.71	195.0	219.0	53.1	17.15	23.49	4.1	3.3	0.5
INDIANA INSURANCE COMPANY	0.17	0.17	378.7	339.0	11.71	334.4	341.9	-2.19	266.6	207.6	40.8	62.07	1.79	16.0	-48.4	0.3
INDIANA LUMBERMENS MUTUAL INSURANCE CO	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.0	1.2	0.00 **	0.00 **	0.0	0.0	0.0
INSURANCE COMPANY OF ILLINOIS	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
INSURANCE COMPANY OF NORTH AMERICA	0.00	0.00	3.6	5.9	-39.29	-0.4	24.0	-101.66	8.1	6.4	11.5	0.00 **	136.58	0.0	-0.4	0.4
INSURANCE COMPANY OF THE WEST	0.04	0.03	86.9	61.1	42.26	80.6	50.1	60.83	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
INSURANCE CORPORATION OF HANNOVER	1.92	0.42	4,342.5	840.4	416.74	2,999.6	198.8	1,409.07	400.0	2,254.3	1,907.5	75.16	24.12	177.5	205.8	28.2
INTERSTATE FIRE & CASUALTY COMPANY	0.40	0.15	906.7	287.1	215.83	420.4	282.6	48.77	20.5	-82.7	66.2	0.00 **	31.37	1.3	-13.2	19.3
INTERSTATE INDEMNITY COMPANY	0.20	0.43	442.7	847.8	-47.78	615.1	809.3	-24.00	190.4	218.5	273.8	35.53	23.90	18.2	20.8	16.7
IOWA AMERICAN INSURANCE COMPANY	0.01	0.01	19.6	16.5	18.25	17.0	21.0	-19.12	14.9	15.9	2.7	93.46	0.00 **	1.0	1.1	0.1
IOWA MUTUAL INSURANCE COMPANY	0.25	0.28	557.3	550.7	1.20	539.6	655.8	-17.71	60.8	500.6	451.1	92.78	19.23	0.4	64.1	18.3
JEFFERSON INSURANCE COMPANY	0.00	0.02	-0.4	30.7	-101.21	2.4	62.4	-96.11	3.7	3.7	6.8	151.53	43.07	0.8	0.0	0.6
JEWELERS MUTUAL INSURANCE COMPANY	0.00	0.00	1.9	1.8	4.71	1.9	1.8	4.71	2.1	2.1	0.0	106.67	111.21	0.0	0.0	0.0

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

FIRE ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
KANSAS CITY FIRE & MARINE INSURANCE CO	0.00		10.3		0.00 *	3.5		0.00 *	0.2	0.2	0.0	4.97		0.2	0.2	0.0
KEMPER INDEMNITY INSURANCE COMPANY	0.03	0.00	59.1	0.0	0.00 *	59.1	0.9	6,547.92	0.0	32.8	32.8	55.45	0.00 **	0.0	2.5	2.5
LIBERTY INSURANCE CORPORATION	0.02	0.01	53.3	27.7	92.37	52.6	31.2	68.73	0.0	32.9	75.9	62.58	66.57	0.0	-0.8	3.2
LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.08	0.06	192.1	108.9	76.44	155.4	103.7	49.85	72.9	142.7	123.4	91.86	11.64	9.6	8.7	3.5
LIBERTY MUTUAL INSURANCE COMPANY	0.01	0.00	14.1	8.4	67.59	12.8	6.9	86.95	5.9	91.4	11.1	711.79	0.00 **	0.1	-0.1	0.3
LINCOLN GENERAL INSURANCE COMPANY	0.00		7.0		0.00 *	5.7		0.00 *	0.0	0.0	0.0	0.00		0.0	0.0	0.0
LUMBERMENS MUTUAL CASUALTY COMPANY	0.01	0.14	26.7	270.1	-90.10	27.1	34.5	-21.45	1.5	1.1	-0.5	3.98	9.29	0.0	0.0	0.0
LUMBERMENS UNDERWRITING ALLIANCE	0.15	0.17	338.6	333.9	1.40	353.9	419.5	-15.64	0.3	-0.3	2.0	0.00 **	0.58	0.0	0.0	0.0
MADISON MUTUAL INSURANCE COMPANY	0.07	0.06	164.6	118.0	39.53	140.4	104.9	33.80	69.6	66.0	1.0	47.00	16.56	20.6	21.1	7.6
MARKEL INSURANCE COMPANY	0.00	0.03	0.3	53.5	-99.48	10.1	49.2	-79.45	0.0	-0.1	2.7	0.00 **	2.61	0.0	-0.2	0.9
MARYLAND CASUALTY COMPANY	0.01	0.02	23.4	31.6	-26.17	33.3	36.0	-7.49	-10.8	-7.4	10.1	0.00 **	98.33	0.3	0.7	0.9
MASSACHUSETTS BAY INSURANCE COMPANY	0.01	0.01	26.4	24.1	9.61	17.4	20.7	-15.81	0.0	-32.9	-4.7	0.00 **	117.48	0.0	0.3	0.7
MERCHANTS PROPERTY INSURANCE C OF IN THE	0.00	0.00	0.7	9.3	-92.64	5.3	10.0	-46.91	0.1	0.0	0.0	0.64	1.23	0.0	0.0	0.0
MERIDIAN SECURITY INSURANCE COMPANY	0.02	0.01	38.0	10.2	271.89	28.0	3.8	643.76	0.0	8.6	8.7	30.80	1.65	0.0	0.1	0.1
MERRIMACK MUTUAL FIRE INSURANCE COMPANY	0.55	0.45	1,242.1	882.6	40.73	1,054.2	722.9	45.83	157.0	319.8	212.8	30.33	17.88	6.3	13.4	8.8
METROPOLITAN PROPERTY & CASUALTY INS CO	1.38	0.58	3,123.3	1,149.6	171.69	2,456.6	202.8	1,111.10	776.5	1,222.8	479.2	49.77	175.71	12.0	47.6	37.3
MICHIGAN MILLERS MUTUAL INSURANCE CO	0.00	0.00	0.0	0.0	-100.00	0.0	0.0	-100.00	0.0	10.0	10.0	0.00 **	0.00	0.0	0.5	0.5
MILLERS CLASSIFIED INSURANCE COMPANY	0.00	0.00	1.0	0.9	8.27	1.0	1.0	0.95	1.1	1.0	-0.9	99.27	133.93	0.0	0.0	0.0
MILLERS FIRST INSURANCE COMPANY	0.04	0.12	90.2	243.7	-62.97	87.2	731.5	-88.09	48.6	36.8	4.5	42.26	75.25	0.0	-0.1	0.1
MILWAUKEE CASUALTY INSURANCE CO	0.00	0.00	0.6	0.3	104.74	0.2	0.2	-4.96	0.0	0.0	0.0	9.13	7.44	0.0	0.0	0.0
MILWAUKEE INSURANCE COMPANY	0.71	0.67	1,612.4	1,324.7	21.72	1,459.6	1,467.3	-0.52	142.4	357.1	314.6	24.47	0.00 **	2.9	5.7	11.1
MONROE GUARANTY INSURANCE COMPANY	0.03	0.03	60.9	68.5	-11.09	50.9	55.0	-7.56	19.3	14.4	2.3	28.25	0.00 **	0.0	0.0	0.1
MOUNT CARROLL MUTUAL FIRE INS CO THE	0.18	0.22	418.3	443.5	-5.70	427.4	436.9	-2.17	916.8	668.9	76.0	156.49	285.53	0.0	0.0	0.0
MT HAWLEY INSURANCE COMPANY	1.20	0.51	2,707.1	1,014.5	166.85	2,051.7	552.0	271.68	653.2	674.0	835.6	32.85	196.57	46.1	59.2	36.1
NATIONAL AMERICAN INSURANCE COMPANY	0.00	0.00	1.4	0.2	692.44	0.8	0.1	435.57	0.0	0.0	0.0	0.00	0.00 **	0.1	0.1	0.0
NATIONAL BEN FRANKLIN INSURANCE CO OF IL	0.27	0.35	603.4	696.2	-13.33	639.5	824.4	-22.43	180.1	31.3	5.0	4.90	18.89	15.9	15.9	0.0
NATIONAL CASUALTY COMPANY	0.00	0.00	0.0	1.1	-100.00	0.0	3.7	-100.00	0.0	-0.1	0.0	0.00 **	2.83	0.0	0.0	0.0
NATIONAL FARMERS UNION PROPERTY & CAS CO	0.13	0.22	292.4	431.5	-32.23	397.4	365.9	8.62	183.7	100.8	4.1	25.36	38.74	0.0	-0.5	0.2

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
September 08, 2003

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

FIRE ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
NATIONAL FARMERS UNION STANDARD INS CO	0.13	0.23	294.8	458.1	-35.64	294.5	393.7	-25.19	17.0	37.9	24.7	12.87	8.43	0.0	1.1	1.4
NATIONAL FIRE & CASUALTY COMPANY	0.01	0.01	31.9	22.2	43.52	27.8	18.2	52.59	4.2	4.2	0.0	15.12	42.02	0.0	0.0	0.0
NATIONAL FIRE INSURANCE COMPANY OF HARTF	0.00	0.00	1.2	0.9	31.23	2.0	4.7	-56.97	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
NATIONAL SURETY CORPORATION	0.10	0.17	219.6	344.3	-36.23	46.8	69.6	-32.72	500.0	1,465.3	957.1	3,128.36	11.61	0.0	-0.2	0.9
NATIONAL UNION FIRE INSURANCE CO OF PITT	0.00	-0.05	0.0	-104.8	0.00 *	50.8	72.2	-29.67	0.0	-22.1	183.4	0.00 **	13.86	0.0	-4.7	9.2
NATIONWIDE AGRIBUSINESS INSURANCE CO	0.00	0.00	0.0	0.0	0.00 *	0.0	39.3	-100.00	0.0	-1.7	0.0	0.00 **	4.36	0.0	-0.1	0.0
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	0.18	0.18	401.6	358.3	12.10	371.2	317.1	17.04	224.2	177.4	13.6	47.79	95.49	1.2	1.9	3.0
NATIONWIDE MUTUAL INSURANCE COMPANY	0.00	0.00	1.5	1.0	47.88	1.4	1.0	47.25	0.0	-0.5	-0.6	0.00 **	242.26	0.0	-0.1	-0.4
NATIONWIDE PROPERTY & CASUALTY INS CO	0.00	0.00	0.3	0.2	19.48	0.3	0.2	23.98	0.0	0.0	0.0	0.00 **	8.60	0.0	0.0	0.0
NETHERLANDS INSURANCE COMPANY THE	0.00	0.00	0.9	0.1	739.81	0.4	0.1	519.70	0.0	0.0	0.0	1.71	0.00	0.0	0.0	0.0
NEW HAMPSHIRE INSURANCE COMPANY	0.00	0.02	9.9	31.5	-68.50	16.8	22.4	-24.98	0.0	0.0	6.7	0.01	14.83	0.0	-0.1	0.3
NIPPONKOA INSURANCE COMPANY LTD (U S BR	0.29	0.06	647.2	113.2	471.48	261.0	127.1	105.29	3.1	93.3	108.9	35.75	0.00 **	0.3	1.6	5.8
NONPROFITS INSURANCE COMPANY	0.32	0.40	725.1	784.3	-7.55	787.9	705.4	11.70	354.0	335.2	552.5	42.54	99.47	37.2	37.5	44.7
NORTH AMERICAN SPECIALTY INSURANCE CO	0.01	0.00	12.0	7.4	61.95	13.5	15.8	-14.60	0.0	-2.5	0.9	0.00 **	0.00 **	0.0	-0.7	0.3
NORTH RIVER INSURANCE COMPANY THE	0.00	0.04	7.4	76.0	-90.31	54.1	28.0	93.30	0.0	0.6	2.6	1.02	4.62	0.0	0.7	1.2
NORTHERN ASSURANCE COMPANY OF AMERICA	0.00	0.00	0.0	0.0	0.00 *	0.0	0.4	-111.02	0.0	0.0	0.0	0.00 **	0.00 **	0.0	0.0	0.0
NORTHERN INSURANCE COMPANY OF NEW YORK	0.00	0.00	0.9	7.0	-87.31	6.1	5.3	15.40	0.0	0.5	0.8	7.89	0.00 **	0.8	0.8	0.1
NORTHLAND INSURANCE COMPANY	0.16	0.13	365.3	253.3	44.19	384.8	135.1	184.95	27.0	138.8	131.7	36.07	39.45	0.4	11.5	14.8
OHIO CASUALTY INSURANCE COMPANY THE	0.17	0.21	380.8	406.4	-6.30	395.1	476.5	-17.10	80.3	-51.1	32.6	0.00 **	35.62	4.6	-6.1	3.7
OHIO FARMERS INSURANCE COMPANY	0.02	0.03	42.7	61.9	-31.00	53.4	68.5	-21.98	2.9	0.9	32.8	1.67	79.32	6.3	18.3	16.2
OLD RELIABLE CASUALTY COMPANY	0.14	0.15	324.8	292.8	10.91	325.1	289.3	12.37	157.4	173.3	23.9	53.31	73.46	6.2	8.0	2.7
OLD REPUBLIC INSURANCE COMPANY	0.14	0.15	306.6	293.0	4.63	280.4	290.7	-3.54	198.5	264.3	171.4	94.28	7.89	6.2	10.6	5.9
OMAHA PROPERTY & CASUALTY INSURANCE CO	0.01	0.00	13.6	7.1	90.73	10.5	7.0	50.71	0.9	0.9	0.4	8.30	13.17	0.0	0.0	0.0
ONEBEACON AMERICA INSURANCE COMPANY	0.01	0.01	23.1	21.1	9.44	31.9	58.3	-45.25	0.2	-23.6	196.4	0.00 **	26.44	0.0	-0.6	0.0
ONEBEACON INSURANCE COMPANY	0.00	0.02	10.9	35.4	-69.17	24.5	31.7	-22.82	0.0	-21.9	-0.6	0.00 **	31.69	0.0	-0.9	0.0
OWNERS INSURANCE COMPANY	0.06	0.04	137.5	87.9	56.56	115.8	86.6	33.70	9.3	9.3	0.2	8.04	19.21	0.0	-0.4	0.1
PEERLESS INSURANCE COMPANY	0.03	0.03	77.3	54.1	42.95	66.4	44.3	49.89	3.6	-48.2	50.2	0.00 **	209.56	0.0	-9.1	13.3
PEKIN INSURANCE COMPANY	0.18	0.17	400.6	331.6	20.84	355.1	294.9	20.42	48.9	29.3	1.8	8.25	17.16	0.0	-4.0	0.6

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
September 08, 2003

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

FIRE ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
PENN AMERICA INSURANCE COMPANY	0.02	0.01	54.1	27.7	94.99	40.8	41.7	-2.21	71.8	-9.8	7.2	0.00 **	169.67	0.0	-2.7	1.8
PENN MILLERS INSURANCE COMPANY	0.37		828.5		0.00 *	418.5		0.00 *	0.0	0.0	0.0	0.00		0.0	0.0	0.0
PENNSYLVANIA GENERAL INSURANCE COMPANY	0.00	0.00	0.0	-1.2	0.00 *	0.0	-1.2	0.00 *	0.0	-0.8	-0.7	0.00 **	0.00 **	0.0	0.0	0.0
PENNSYLVANIA LUMBERMENS MUTUAL INS CO	0.15	0.07	344.4	143.9	139.39	272.3	33.9	704.21	0.0	0.0	0.0	0.00	0.06	0.0	0.0	0.0
PENNSYLVANIA MANUFACTURERS ASSN INS CO	0.00	0.00	0.0	0.1	-100.00	0.1	0.0	145.00	0.0	0.0	0.0	29.59	50.00	0.0	0.0	0.0
PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	0.00	0.01	7.5	10.7	-29.65	8.1	10.4	-21.84	0.0	0.3	0.3	3.26	0.00 **	0.0	0.0	0.1
PHARMACISTS MUTUAL INSURANCE COMPANY	0.00	0.00	3.9	3.6	8.50	3.8	3.4	10.95	0.0	0.0	0.0	0.00	131.55	0.0	0.0	0.0
PHOENIX INSURANCE COMPANY THE	0.01	0.00	18.0	3.9	363.07	17.9	5.1	253.26	0.0	7.7	22.6	43.08	16.48	0.0	0.5	0.8
POTOMAC INSURANCE COMPANY OF ILLINOIS	0.00	0.00	-0.2	-0.6	0.00 *	-0.2	25.2	-100.66	0.0	-9.5	-0.6	0.00 **	0.00 **	0.0	-0.3	0.0
PRIME INSURANCE SYNDICATE INC THE	0.03		62.3		0.00 *	19.3		0.00 *	0.0	0.0	0.0	0.00		0.0	0.0	0.0
PROPERTY & CASUALTY INS CO OF HARTFORD	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
PROVIDENCE WASHINGTON INSURANCE COMPANY	0.00	0.00	4.0	8.9	-54.42	4.9	11.5	-57.43	3.9	0.1	2.5	1.86	0.00 **	0.0	-0.4	0.2
PRUDENTIAL PROPERTY & CASUALTY INS CO	0.10	0.09	216.1	187.7	15.17	196.9	178.8	10.12	192.8	229.2	38.9	116.44	42.99	0.1	0.4	1.3
QBE INSURANCE CORPORATION	0.00		0.0		0.00 *	0.0		0.00 *	0.0	10.7	10.7	0.00 **		0.0	2.4	2.4
RAMPART INSURANCE COMPANY	0.00	0.02	-6.1	44.1	-113.93	-3.0	94.6	-103.21	0.0	-33.1	0.0	0.00 **	34.95	2.6	2.6	0.0
RANGER INSURANCE COMPANY	0.01	0.01	29.8	12.8	133.38	20.2	5.5	268.71	0.0	0.0	0.0	0.00 **	0.35	0.0	-0.1	0.0
REALM NATIONAL INSURANCE COMPANY	0.00	0.00	0.2	1.2	-82.74	0.3	23.1	-98.57	0.4	0.6	0.3	172.21	0.56	0.0	0.0	0.1
REDLAND INSURANCE COMPANY	0.00	0.00	-0.1	0.1	-250.00	0.0	0.1	-137.40	0.0	0.0	0.0	0.00 **	17.07	0.0	0.0	0.0
REGENT INSURANCE COMPANY	0.01	0.02	17.6	33.1	-46.75	19.3	30.8	-37.21	0.0	0.0	0.5	0.21	10.16	0.0	0.0	0.1
REPUBLIC FRANKLIN INSURANCE COMPANY	0.00	0.00	-0.7	6.4	-111.10	3.3	5.9	-44.57	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
REPUBLIC WESTERN 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
RLI INSURANCE COMPANY	0.05	0.04	115.9	80.2	44.41	73.6	92.0	-19.96	0.0	-69.6	41.2	0.00 **	81.24	1.5	-0.5	17.8
ROCK RIVER INSURANCE COMPANY	0.60		1,354.5		0.00 *	596.4		0.00 *	0.0	44.5	44.5	7.47		0.0	2.4	2.4
ROCKFORD MUTUAL INSURANCE COMPANY	0.11	0.12	250.7	242.7	3.30	251.7	232.0	8.47	130.4	133.7	9.1	53.12	16.59	0.1	1.9	1.9
ROYAL INDEMNITY COMPANY	2.55	2.31	5,765.2	4,563.5	26.33	5,412.0	3,739.9	44.71	3,952.3	3,312.2	1,805.1	61.20	67.26	36.4	111.7	75.3
ROYAL INSURANCE COMPANY OF AMERICA	0.63	0.31	1,422.3	619.9	129.42	1,400.2	454.9	207.81	600.6	82.5	177.3	5.89	214.74	11.2	24.4	13.2
SAFECO INSURANCE COMPANY OF AMERICA	0.03	0.03	70.5	64.2	9.79	62.8	75.3	-16.59	243.6	240.1	40.5	382.44	94.32	0.9	4.5	8.5
SAFECO INSURANCE COMPANY OF ILLINOIS	1.30	1.41	2,936.5	2,798.2	4.94	2,879.0	2,734.9	5.27	1,726.9	1,123.2	1,095.4	39.01	61.43	47.8	39.5	11.8

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

FIRE ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
SAFEGUARD INSURANCE COMPANY	0.00	0.00	5.8	0.0	0.00 *	5.8	0.0	0.00 *	0.0	0.1	0.1	2.00	0.00 **	0.0	0.0	0.0
SCOTTSDALE INDEMNITY COMPANY	0.01	0.02	32.2	30.3	6.39	32.2	22.8	40.97	68.4	74.1	5.7	230.24	0.00 **	0.0	0.4	1.1
SEATON 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	-0.1	0.0
SECURA INSURANCE A MUTUAL COMPANY	0.02	0.02	50.3	43.2	16.50	50.7	30.3	67.44	0.0	17.8	17.7	35.06	2.64	0.0	15.6	26.7
SECURITY INSURANCE COMPANY OF HARTFORD	0.00	0.04	-6.9	86.9	-107.98	-7.0	86.7	-108.10	0.7	-4.5	6.0	0.00 **	43.86	1.6	-1.3	1.7
SECURITY NATIONAL INSURANCE COMPANY	0.00	0.00	7.3	5.5	32.84	6.5	9.0	-27.99	489.0	566.3	78.0	8,760.92	0.00 **	0.0	0.0	0.0
SELECT 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
SELECTIVE INSURANCE COMPANY OF SC	0.88	0.99	1,999.6	1,948.4	2.63	1,973.7	1,910.0	3.34	920.6	507.6	52.5	25.72	128.19	33.6	8.0	-17.2
SELECTIVE INSURANCE COMPANY OF THE SE	0.15	0.06	343.7	118.9	188.99	239.3	150.5	59.04	23.0	39.8	140.7	16.62	0.00 **	0.0	1.1	56.0
SENECA INSURANCE COMPANY INC	3.13	1.95	7,074.9	3,855.5	83.50	6,303.9	3,303.2	90.84	1,414.7	2,532.2	2,006.1	40.17	22.95	32.6	51.7	30.7
SENTRY INSURANCE A MUTUAL COMPANY	1.06	1.19	2,403.7	2,353.9	2.11	2,146.4	1,717.9	24.94	956.0	1,356.0	1,964.6	63.18	75.90	4.6	49.7	70.2
SENTRY SELECT INSURANCE COMPANY	0.40	0.21	907.4	412.2	120.12	701.2	362.3	93.56	-4.9	251.7	279.4	35.90	36.18	0.0	13.1	13.1
SHELBY INSURANCE COMPANY THE	0.02	0.03	52.4	54.7	-4.22	52.8	86.6	-38.97	76.0	79.4	10.4	150.17	86.37	5.7	5.9	0.4
SHELTER GENERAL INSURANCE COMPANY	0.05	0.05	111.2	96.2	15.53	106.9	91.5	16.82	153.9	146.4	1.5	136.95	48.20	0.5	0.5	0.0
SHELTER MUTUAL INSURANCE COMPANY	0.25	0.25	555.0	497.9	11.48	529.7	485.3	9.15	408.9	436.7	84.9	82.44	82.11	14.1	28.1	26.0
SOCIETY INSURANCE A MUTUAL COMPANY	0.00	0.00	4.5	0.4	1,007.92	3.0	0.5	459.70	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.11	0.02	243.0	41.4	486.99	229.6	35.8	540.92	182.4	436.1	287.0	189.90	79.82	4.8	15.5	12.8
SPECIALTY NATIONAL INSURANCE COMPANY	-0.25	0.36	-561.5	708.9	-179.20	-214.4	318.2	-167.38	0.0	31.0	31.0	0.00 **	0.00 **	0.0	10.8	10.8
SPECIALTY SURPLUS INSURANCE COMPANY	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	0.1
SPRINGFIELD FIRE & CASUALTY COMPANY	0.18	0.13	405.3	260.8	55.41	326.4	249.2	30.99	0.4	4.4	15.7	1.36	9.86	2.4	2.8	1.6
ST PAUL FIRE & MARINE INSURANCE COMPANY	1.27	1.01	2,862.3	1,998.7	43.21	2,718.4	1,569.5	73.20	1,904.1	395.8	115.2	14.56	319.96	21.9	30.4	41.9
ST PAUL GUARDIAN INSURANCE COMPANY	0.11	0.20	241.5	385.9	-37.41	314.9	467.1	-32.59	94.4	20.2	8.4	6.42	5.21	5.8	-37.6	3.6
ST PAUL MEDICAL LIABILITY INS CO	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
ST PAUL MERCURY INSURANCE COMPANY	0.48	0.83	1,093.0	1,640.2	-33.36	1,288.4	1,665.4	-22.64	221.3	-38.9	143.8	0.00 **	19.52	5.3	-32.5	23.2
ST PAUL PROTECTIVE INSURANCE COMPANY	0.02	0.10	43.8	206.2	-78.77	138.8	186.0	-25.36	55.7	38.0	270.7	27.36	414.92	5.4	-0.4	60.9
STANDARD FIRE INSURANCE COMPANY THE	0.09	0.10	213.4	198.0	7.78	203.5	106.8	90.51	88.5	69.1	42.2	33.95	56.22	2.5	2.4	0.1
STANDARD GUARANTY INSURANCE COMPANY	0.01		12.6		0.00 *	7.0		0.00 *	0.0	0.6	0.6	8.68		0.0	0.0	0.0
STANDARD MUTUAL INSURANCE COMPANY	0.12	0.12	262.5	239.8	9.47	244.9	302.0	-18.89	53.6	114.3	77.4	46.65	22.75	6.1	18.3	13.9

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
September 08, 2003

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

FIRE ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
STAR INSURANCE COMPANY	0.00	0.00	0.8	1.8	-53.46	0.9	1.9	-53.47	0.8	0.9	0.6	101.88	31.33	0.0	0.1	0.1
STATE AUTO PROP AND CAS INS CO	1.07	0.95	2,425.5	1,879.8	29.03	2,089.7	1,604.1	30.27	1,792.7	1,274.6	696.8	61.00	106.13	49.3	58.2	20.0
STATE AUTOMOBILE MUTUAL INSURANCE CO	0.03	0.01	72.2	23.8	203.54	46.9	36.2	29.52	12.6	13.0	1.0	27.71	0.48	0.0	-0.1	0.1
STATE FARM FIRE & CASUALTY COMPANY	0.12	0.11	268.7	211.6	26.99	244.1	145.6	67.59	272.3	242.0	51.7	99.17	181.13	3.0	3.1	2.1
STATE NATIONAL INSURANCE COMPANY INC	0.00	0.00	0.8	2.3	-63.36	2.0	1.1	77.12	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
STATEWIDE INSURANCE COMPANY	0.00	0.00	8.1	4.2	92.92	6.9	4.2	62.87	0.0	-2.5	1.0	0.00 **	0.00 **	0.0	-0.1	0.2
STONINGTON INSURANCE COMPANY	0.00	0.00	0.0	-0.7	0.00 *	0.0	8.1	-100.00	0.0	-0.2	0.0	0.00 **	0.00 **	0.0	0.0	0.0
SUMITOMO MARINE & FIRE INS CO OF AM	0.00	0.00	2.0	1.5	34.43	1.7	1.3	36.63	1.6	1.8	0.7	101.68	89.56	0.1	0.1	0.1
TIG INSURANCE COMPANY	0.04	0.69	84.0	1,367.3	-93.85	600.1	1,136.6	-47.20	2.0	17.0	117.9	2.83	5.07	0.0	26.4	44.7
TOKIO MARINE & FIRE INSURANCE CO LTD THE	0.64	0.57	1,439.1	1,134.4	26.86	1,371.7	1,033.9	32.68	5.6	6.4	98.2	0.47	6.70	0.0	13.8	23.0
TRANSCONTINENTAL INSURANCE COMPANY	0.03	0.00	68.9	7.6	805.18	20.1	10.0	102.19	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
TRANSPORTATION INSURANCE COMPANY	0.01	0.01	18.0	28.2	-36.42	21.6	27.3	-21.00	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
TRAVELERS CASUALTY AND SURETY CO OF AM	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-2.4	0.2	0.00 **	0.00 **	0.0	0.0	0.1
TRAVELERS CASUALTY AND SURETY CO OF IL	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	-18.7	-19.7	0.4	0.00 **	0.00 **	0.0	-0.1	0.3
TRAVELERS CASUALTY AND SURETY COMPANY	0.01	0.01	22.3	14.1	58.17	17.4	15.9	9.93	19.6	55.1	69.7	315.81	0.00 **	0.2	22.5	24.2
TRAVELERS CASUALTY COMPANY OF CT	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-0.1	0.0	0.00 **	0.00 **	0.0	0.0	0.0
TRAVELERS COMMERCIAL INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-0.8	0.1	0.00 **	0.00 **	0.0	0.0	0.0
TRAVELERS INDEMNITY COMPANY THE	3.18	2.47	7,192.4	4,881.7	47.33	5,654.7	4,630.9	22.11	663.6	1,552.4	1,324.9	27.45	14.20	21.7	45.2	51.0
TRAVELERS INDEMNITY COMPANY OF AM THE	0.02	0.02	38.7	31.9	21.27	31.1	24.9	24.77	0.0	4.6	14.0	14.75	0.00 **	0.6	0.8	0.8
TRAVELERS INDEMNITY COMPANY OF CT THE	0.07	0.06	159.4	119.3	33.63	140.7	101.9	38.16	0.0	51.2	75.1	36.38	0.00 **	0.0	1.0	1.5
TRAVELERS INDEMNITY COMPANY OF IL THE	2.04	2.84	4,602.4	5,614.0	-18.02	5,519.8	4,896.2	12.74	1,343.3	2,174.7	2,098.5	39.40	15.92	20.4	41.5	147.4
TRAVELERS PROPERTY CASUALTY INS CO OF IL	0.10	0.09	232.1	183.0	26.82	203.8	209.2	-2.61	211.6	85.5	-18.4	41.96	105.21	3.9	2.7	0.7
TRI STATE INSURANCE COMPANY OF MINNESOTA	0.12	0.18	279.3	358.9	-22.17	466.9	242.8	92.35	143.3	150.2	19.8	32.17	87.05	0.0	15.7	3.7
TRINITY UNIVERSAL INSURANCE COMPANY	0.03	0.04	76.6	69.8	9.85	78.6	81.5	-3.45	152.5	258.4	94.8	328.50	105.18	-0.4	-0.2	0.1
TRUCK INSURANCE EXCHANGE	0.00	0.00	2.0	0.0	0.00 *	2.0	0.8	151.87	0.0	-0.5	2.4	0.00 **	19.82	0.0	-0.4	1.8
TWIN CITY FIRE INSURANCE COMPANY	0.01	0.01	25.8	19.9	29.30	25.7	19.6	30.97	0.0	-0.1	-0.3	0.00 **	0.00 **	0.0	0.1	0.1
UNDERWRITERS AT LLOYDS LONDON	0.31	0.34	698.3	670.4	4.15	758.5	662.6	14.47	316.3	541.0	727.1	71.33	46.69	13.7	53.9	38.3
UNIGARD INSURANCE COMPANY	0.00	0.00	0.0	0.0	-100.00	0.0	0.1	-101.10	0.0	0.1	0.0	0.00 **	330.77	0.0	0.0	0.0

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

FIRE ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
UNITED CASUALTY INSURANCE COMPANY OF AM	0.49	0.56	1,113.7	1,108.8	0.43	1,106.3	1,122.7	-1.46	292.6	234.2	60.4	21.17	31.68	1.3	0.0	0.3
UNITED FIRE & CASUALTY COMPANY	0.47	0.36	1,054.0	708.5	48.77	930.3	712.9	30.50	599.8	757.2	248.3	81.40	93.76	86.6	91.0	6.3
UNITED NATIONAL SPECIALTY INS CO	0.04	0.04	92.9	87.7	6.02	92.7	84.9	9.18	17.2	64.2	47.0	69.19	1.69	0.0	1.8	1.8
UNITED SECURITY INSURANCE COMPANY	0.00	0.00	0.0	0.0	-100.00	0.0	0.0	47.37	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
UNITED SERVICES AUTOMOBILE ASSOCIATION	0.26	0.29	599.1	581.8	2.97	591.3	582.4	1.53	33.4	79.7	113.9	13.47	9.32	0.2	1.6	2.4
UNITED STATES FIDELITY & GUARANTY CO	0.71	0.65	1,609.6	1,292.5	24.54	1,490.1	703.4	111.84	373.6	274.3	88.0	18.41	15.64	5.3	-13.3	26.9
UNITED STATES FIRE INSURANCE COMPANY	2.01	1.48	4,534.5	2,936.5	54.42	3,540.8	693.1	410.90	1,059.7	1,674.7	686.2	47.30	6.42	17.6	92.6	82.8
UNITED STATES LIABILITY INSURANCE CO	0.02	0.08	40.2	149.2	-73.07	107.6	177.0	-39.22	283.3	68.9	12.7	64.06	98.12	25.1	23.8	9.5
UNITRIN DIRECT INSURANCE COMPANY	0.00	0.00	0.0	-0.3	0.00 *	0.0	-0.3	0.00 *	-0.5	-0.5	0.0	0.00 **	0.00 **	0.0	0.0	0.0
UNIVERSAL FIRE & CAS INS CO	0.36	0.31	814.0	606.9	34.11	669.0	582.7	14.80	151.9	161.8	114.0	24.18	14.41	12.3	6.6	17.9
UNIVERSAL UNDERWRITERS INSURANCE COMPANY	0.60	0.52	1,367.0	1,026.6	33.16	1,281.9	931.5	37.61	1,852.0	1,721.2	73.6	134.27	171.30	30.4	29.6	1.7
USAA CASUALTY INSURANCE COMPANY	0.08	0.08	184.9	164.0	12.75	168.1	154.9	8.49	22.2	51.0	77.3	30.32	0.00 **	0.0	-4.7	13.3
UTICA MUTUAL INSURANCE COMPANY	0.01	0.01	30.3	20.1	50.69	28.2	17.1	65.51	15.5	16.3	2.3	57.81	3.01	0.0	0.1	0.4
VALIANT INSURANCE COMPANY	0.00	0.00	0.0	-0.3	0.00 *	0.0	-0.3	0.00 *	0.0	0.0	0.0	0.00 **	0.00 **	0.0	0.0	0.0
VALLEY FORGE INSURANCE COMPANY	0.01	0.04	12.1	78.4	-84.57	65.0	71.3	-8.77	0.0	0.0	0.0	0.00	0.00	0.5	0.5	0.0
VESTA FIRE INSURANCE CORPORATION	0.01	0.01	33.3	19.2	73.19	33.3	19.2	73.19	49.2	54.8	39.5	164.32	22.81	0.0	0.0	0.0
VIGILANT INSURANCE COMPANY	0.02	0.01	43.6	12.3	255.19	22.1	11.1	99.48	0.0	3.3	4.3	15.07	4.85	0.0	0.2	0.4
VIRGINIA SURETY COMPANY INC	0.03		64.2		0.00 *	12.4		0.00 *	0.0	7.2	7.2	58.50		0.0	0.0	0.0
WAUSAU BUSINESS INSURANCE COMPANY	0.00	0.00	0.2	0.4	-61.21	0.2	1.7	-90.91	0.4	-2.6	2.1	0.00 **	114,659.82	0.0	0.0	0.7
WAUSAU GENERAL INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	16.6	-100.00	0.0	-0.3	6.3	0.00 **	36.12	0.0	0.0	1.2
WAUSAU UNDERWRITERS INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	10.0	-100.00	0.0	-4.8	9.4	0.00 **	136.53	0.0	-0.5	3.3
WEST AMERICAN INSURANCE COMPANY	0.25	0.28	555.3	554.7	0.11	550.6	649.8	-15.26	63.7	85.0	52.5	15.44	43.11	0.9	1.3	5.9
WEST BEND MUTUAL INSURANCE COMPANY	2.17	1.73	4,897.1	3,426.7	42.91	4,100.4	3,063.2	33.86	549.0	647.6	2,251.3	15.79	33.89	51.1	58.9	59.2
WESTCHESTER FIRE INSURANCE COMPANY	0.82	2.16	1,861.7	4,279.8	-56.50	2,320.9	2,372.4	-2.17	2,501.5	5,376.8	6,966.6	231.67	201.73	54.0	101.4	79.7
WESTERN STATES INSURANCE COMPANY	0.04	0.40	82.9	794.2	-89.56	421.3	1,288.7	-67.31	76.0	-318.0	318.5	0.00 **	8.93	0.4	-13.8	0.0
WESTFIELD INSURANCE COMPANY	0.35	0.29	791.1	569.2	39.00	684.5	517.4	32.29	702.8	659.1	159.8	96.29	98.96	8.5	22.6	36.7
WESTFIELD NATIONAL INSURANCE COMPANY	0.00	0.00	8.8	6.6	35.00	7.0	6.2	13.01	41.8	1.1	0.4	15.30	724.55	0.0	-5.0	0.0
WESTPORT INSURANCE CORPORATION	1.19	1.76	2,686.9	3,473.0	-22.64	2,683.4	4,116.9	-34.82	779.1	1,477.2	1,774.3	55.05	40.85	73.7	122.3	86.6

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
September 08, 2003

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

FIRE ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
XL INSURANCE AMERICA INC	1.02	0.91	2,317.0	1,804.3	28.41	2,180.8	1,498.3	45.55	133.1	-160.4	597.2	0.00 **	13.40	14.2	-3.2	10.8
XL REINSURANCE AMERICA INC	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.0	70.1	0.00 **	0.00 **	209.1	209.1	73.5
YORK INSURANCE COMPANY	0.04	0.07	80.8	145.3	-44.40	120.4	157.5	-23.60	118.8	36.9	23.8	30.64	59.29	0.0	2.5	9.5
YOSEMITE INSURANCE COMPANY	0.01		17.3		0.00 *	14.4		0.00 *	0.0	1.8	1.8	12.50		0.0	0.0	0.0
ZURICH AMERICAN INSURANCE COMPANY	-1.43	8.67	-3,224.7	17,155.7	-118.80	4,271.3	9,143.6	-53.29	416.1	-1,120.8	613.8	0.00 **	1.09	30.6	5.9	2.5
TOTAL NUMBER OF COMPANIES THIS LINE: 369					$000 not omitted from totals line											
Sum:	**100.00**	**100.00**	**226,097,659**	**197,635,964**	**14.40**	**212,000,928**	**168,021,658**	**26.17**	**82,025,827**	**88,735,924**	**71,822,632**	**41.86**	**48.95**	**2,115,048**	**2,632,417**	**3,387,784**

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
September 08, 2003

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

ALLIED LINES ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
ACCEPTANCE 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
ACE AMERICAN INSURANCE COMPANY	0.00	0.01	-12.3	20.8	-158.94	-12.2	20.8	-158.90	0.0	0.0	0.1	0.00 **	0.00 **	0.0	-0.1	0.0
ACE INSURANCE COMPANY OF IL	0.58	0.90	1,490.0	1,564.8	-4.78	1,490.0	1,564.8	-4.78	172.0	171.7	-1.4	11.53	27.42	0.0	-0.1	0.2
ACE PROPERTY AND CASUALTY INS CO	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	3.7	4.1	85.7	0.00 **	0.00 **	0.0	0.0	0.0
ACUITY A MUTUAL INSURANCE COMPANY	0.28	0.01	724.6	15.7	4,516.09	561.2	13.7	3,999.27	96.6	114.9	28.8	20.48	0.00 **	0.0	-7.6	1.4
ADDISON INSURANCE COMPANY	0.22	0.22	554.4	383.2	44.67	469.6	366.1	28.29	132.0	123.7	56.0	26.33	73.33	3.5	3.1	1.7
AFFILIATED F M INSURANCE COMPANY	2.09	1.40	5,384.7	2,425.1	122.04	3,721.4	1,874.3	98.55	187.0	459.8	317.7	12.35	22.92	0.0	1.8	2.5
AGRI GENERAL INSURANCE COMPANY	0.14	0.19	359.9	337.1	6.78	359.9	337.1	6.78	75.2	77.2	2.0	21.44	23.52	14.7	14.7	0.0
ALL AMERICA INSURANCE COMPANY	0.00	0.01	12.7	17.7	-28.54	20.5	20.9	-2.23	7.7	7.7	0.9	37.73	26.21	0.0	0.0	0.0
ALLIANZ INSURANCE COMPANY	2.45	0.22	6,307.4	383.6	1,544.47	4,103.3	87.4	4,593.08	161.6	6,118.6	6,637.9	149.12	0.00 **	35.4	241.6	221.3
ALLIED PROPERTY & CASUALTY INS CO	0.12	0.15	296.9	253.9	16.96	265.8	217.6	22.17	120.9	140.0	28.7	52.68	58.32	4.0	5.1	3.2
ALLSTATE INSURANCE COMPANY	0.16	0.24	418.9	409.1	2.40	409.0	434.6	-5.90	166.9	178.0	71.6	43.51	77.48	5.4	4.8	2.2
AMCO INSURANCE COMPANY	0.09	0.11	233.0	188.9	23.35	201.1	165.1	21.77	57.6	37.1	10.2	18.44	96.68	0.8	11.1	9.0
AMERICAN & FOREIGN INSURANCE COMPANY	0.09	0.23	222.0	394.5	-43.73	287.6	302.5	-4.93	29.4	186.0	163.9	64.65	2.21	22.0	22.0	0.0
AMERICAN AGRI BUSINESS INSURANCE COMPANY	0.01	0.01	14.1	9.6	46.46	14.1	9.6	46.46	0.7	0.7	0.0	5.13	0.00	0.0	0.0	0.0
AMERICAN AUTOMOBILE INSURANCE COMPANY	0.00	0.00	2.7	2.9	-7.39	3.0	3.4	-11.05	0.0	-0.3	-0.3	0.00 **	22.00	0.0	0.0	0.0
AMERICAN BANKERS INSURANCE COMPANY OF FL	0.00	0.00	1.3	1.4	-0.74	1.4	1.6	-11.10	0.0	0.0	0.1	0.00 **	0.00 **	0.0	0.0	0.0
AMERICAN CASUALTY COMPANY OF READING PA	0.01	0.02	26.0	26.9	-3.49	26.6	34.0	-21.70	0.0	-14.2	0.0	0.00 **	32.86	0.0	0.0	0.0
AMERICAN COUNTRY INSURANCE COMPANY	0.00	0.00	0.0	-7.0	0.00 *	0.0	-0.4	0.00 *	0.0	-1.2	-0.4	0.00 **	0.00 **	0.0	-2.0	0.1
AMERICAN ECONOMY INSURANCE COMPANY	0.04	0.07	93.4	117.8	-20.74	102.1	129.9	-21.42	31.4	14.2	11.0	13.95	23.26	5.5	4.0	10.0
AMERICAN EMPLOYERS INSURANCE COMPANY	0.02	0.11	56.0	183.9	-69.56	134.6	136.4	-1.32	270.0	253.6	9.2	188.39	72.32	-0.3	-1.6	0.0
AMERICAN FAMILY MUTUAL INSURANCE COMPAN	0.16	0.19	419.6	331.5	26.58	374.0	302.0	23.85	175.9	139.2	38.5	37.21	54.30	0.0	-24.8	4.3
AMERICAN FIRE AND CASUALTY COMPANY	0.00	0.00	4.7	4.9	-4.07	4.8	5.3	-10.54	0.0	0.1	0.3	1.83	1.88	0.0	0.0	0.0
AMERICAN GENERAL PROPERTY INS CO	0.01	0.01	17.2	20.4	-15.77	17.4	21.5	-19.07	2.9	1.0	0.7	6.00	48.13	0.0	0.0	0.0
AMERICAN GROWERS INSURANCE COMPANY	0.78	2.12	1,998.3	3,689.0	-45.83	1,998.3	3,689.0	-45.83	459.2	75.0	24.0	3.75	50.16	0.0	0.0	0.0
AMERICAN GUARANTEE & LIABILITY INS CO	2.80	0.65	7,192.7	1,133.9	534.36	3,287.1	803.2	309.24	2,747.4	2,156.3	4,055.9	65.60	404.78	36.3	8.8	65.9
AMERICAN HARDWARE MUTUAL INSURANCE CO	0.00	0.00	0.0	0.3	-90.84	0.1	0.5	-87.92	0.0	0.0	0.0	29.23	2.79	0.0	0.0	0.0
AMERICAN INSURANCE COMPANY THE	0.00	0.00	2.6	0.5	448.39	0.9	0.1	826.80	0.0	0.1	0.1	7.68	28.87	0.0	0.0	0.0

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

ALLIED LINES ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
AMERICAN MANUFACTURERS MUTUAL INS CO	0.02	0.02	44.9	41.0	9.33	44.4	44.5	-0.14	67.0	87.7	9.1	197.41	0.00 **	0.1	-0.3	1.1
AMERICAN MODERN HOME INSURANCE COMPANY	0.07	0.06	174.2	111.1	56.72	138.0	108.0	27.81	39.6	45.5	9.7	32.95	38.73	2.7	3.7	1.3
AMERICAN MOTORISTS INSURANCE COMPANY	0.06	0.03	148.8	54.9	170.95	106.2	73.8	43.79	29.4	45.7	7.4	43.02	11.22	0.0	0.3	0.7
AMERICAN NATIONAL PROPERTY & CASUALTY CO	0.16	0.09	421.7	160.8	162.24	266.8	120.9	120.79	335.7	337.7	7.0	126.57	81.42	0.0	0.1	0.3
AMERICAN PROTECTION INSURANCE COMPANY	0.00	0.00	1.6	1.1	41.33	0.9	1.8	-52.00	1.5	1.5	0.0	172.80	8.78	0.1	0.1	0.1
AMERICAN SECURITY INSURANCE COMPANY	1.15	1.46	2,954.5	2,538.5	16.39	2,732.0	2,101.8	29.98	2,595.1	3,050.0	991.6	111.64	85.26	0.0	0.0	0.0
AMERICAN SELECT INSURANCE COMPANY	0.00	0.00	0.3	0.5	-34.79	0.5	0.6	-15.21	0.0	0.0	0.0	0.00 **	1.05	0.0	0.0	0.0
AMERICAN STATES INSURANCE COMPANY	0.22	0.33	555.8	568.0	-2.15	589.1	603.5	-2.39	233.7	157.1	89.0	26.66	82.07	7.7	6.8	50.7
AMERICAN ZURICH INSURANCE COMPANY	0.07	0.00	172.7	0.2	108,521.38	43.5	0.2	27,278.62	0.0	8.5	8.5	19.41	10.69	0.0	0.0	0.0
AMERISURE INSURANCE COMPANY	0.00	0.00	0.0	0.4	-99.72	0.3	0.1	334.78	0.0	0.0	0.0	0.00 **	2.90	0.0	0.0	0.0
AMERISURE MUTUAL INSURANCE COMPANY	0.00	0.00	10.2	1.3	663.17	4.9	9.5	-48.07	0.5	-2.7	0.7	0.00 **	70.71	0.0	-0.5	0.1
AMICA MUTUAL INSURANCE COMPANY	0.01	0.01	15.1	11.3	33.70	12.7	9.3	35.68	12.3	7.2	0.1	56.96	444.32	0.0	-0.4	0.0
ARCH INSURANCE COMPANY	0.03	0.00	80.9	-3.3	0.00 *	27.8	0.9	3,107.39	1.7	5.3	3.6	19.07	3,479.21	0.0	3.9	3.9
ARMED FORCES INSURANCE EXCHANGE	0.01	0.01	16.1	14.6	10.51	16.0	14.3	11.96	0.0	0.8	3.6	4.92	13.74	0.0	0.1	0.2
ASSOCIATED INTERNATIONAL INSURANCE CO	0.02	0.01	51.3	20.3	152.94	37.2	12.3	202.52	9.3	13.2	3.9	35.53	0.00	2.7	4.7	2.0
ASSOCIATES INSURANCE COMPANY	0.01	0.04	15.4	60.9	-74.68	24.6	65.8	-62.68	0.0	-3.4	0.0	0.00 **	4.26	0.0	0.0	0.0
ASSURANCE COMPANY OF AMERICA	0.02	0.03	39.7	59.3	-33.06	58.9	43.8	34.31	0.0	21.5	27.7	36.46	13.24	4.3	5.9	1.7
ATLANTIC INSURANCE COMPANY	0.00	0.00	0.0	2.5	-100.00	1.5	2.5	-40.41	0.0	-13.1	1.3	0.00 **	582.35	0.0	0.0	0.1
ATLANTIC MUTUAL INSURANCE COMPANY	0.02	0.02	49.4	28.9	70.50	36.1	22.7	59.17	0.8	0.0	0.1	0.09	65.21	0.0	0.0	0.0
AUTO OWNERS INSURANCE COMPANY	0.38	0.50	970.7	861.1	12.73	904.3	758.4	19.24	172.3	339.0	315.2	37.49	13.78	1.0	18.5	32.3
AXA CORPORATE SOLUTIONS INS CO	0.01	0.24	17.2	416.7	-95.88	180.0	260.9	-31.00	38.8	189.8	150.9	105.41	1.94	7.0	40.3	33.3
AXA RE PROPERTY AND CASUALTY INS CO	0.01		33.7		0.00 *	9.5		0.00 *	0.0	1.5	1.5	15.24		0.0	0.0	0.0
AXIS SURPLUS INSURANCE COMPANY	0.06	0.00	164.7	0.0	0.00 *	47.1	0.0	0.00 *	0.0	32.9	32.9	69.78	0.00 **	0.0	0.0	0.0
BADGER MUTUAL INSURANCE COMPANY	0.21	0.28	547.1	494.6	10.60	541.6	459.6	17.85	149.7	150.2	107.7	27.73	94.73	7.8	6.7	5.4
BALBOA INSURANCE COMPANY	0.75	1.04	1,920.0	1,813.3	5.88	1,783.4	1,437.1	24.09	2,332.3	2,842.8	790.3	159.41	66.98	46.5	47.6	2.7
BANKERS INSURANCE COMPANY	0.00	0.00	0.0	-0.2	0.00 *	0.0	0.1	-100.00	0.0	0.0	0.0	0.00 **	0.00 **	0.0	0.0	0.0
BENCHMARK INSURANCE COMPANY	0.02	0.01	56.5	13.4	321.41	48.1	11.9	303.55	1.7	1.7	0.0	3.54	52.33	2.5	2.5	0.0
BITUMINOUS CASUALTY CORPORATION	0.01	0.01	21.5	12.4	73.62	20.9	21.4	-2.71	1.6	8.8	19.1	42.22	0.00 **	0.0	0.3	1.4

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
September 08, 2003

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

ALLIED LINES ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
BITUMINOUS FIRE & MARINE INSURANCE CO	0.01	0.01	14.9	11.3	32.09	12.6	3.3	279.45	0.0	-1.8	0.7	0.00 **	0.00 **	0.0	-0.2	0.0
BROTHERHOOD MUTUAL INSURANCE COMPANY	0.01	0.01	23.1	22.1	4.48	22.9	20.7	10.75	17.2	17.2	0.0	75.20	108.55	0.0	0.0	0.0
CAMBRIDGE MUTUAL FIRE INSURANCE COMPANY	0.03	0.03	72.8	50.0	45.62	60.4	36.6	64.72	24.4	13.8	3.6	22.86	249.66	0.0	-0.3	0.1
CAPITOL INDEMNITY CORPORATION	0.01	0.01	33.5	20.6	62.62	31.5	16.3	92.52	8.7	10.4	1.8	33.09	28.17	5.5	5.5	0.0
CAROLINA CASUALTY INSURANCE COMPANY	0.00	0.00	0.2	0.2	54.66	0.2	0.1	53.38	0.0	0.0	0.0	0.00	0.00 **	0.0	0.0	0.0
CENTENNIAL INSURANCE COMPANY	0.02	0.01	46.8	18.9	147.98	32.4	20.5	57.99	80.6	91.8	12.0	283.78	0.00 **	0.0	0.2	0.1
CENTRAL MUTUAL INSURANCE COMPANY	0.05	0.03	132.3	49.5	167.20	88.9	47.0	89.43	4.3	6.8	6.8	7.62	27.19	0.0	0.0	0.2
CENTURY INDEMNITY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-5.9	-0.2	0.00 **	0.00 **	0.0	-3.3	0.8
CHARTER OAK FIRE INSURANCE COMPANY THE	0.00	0.00	4.4	3.8	16.07	4.5	5.9	-23.72	74.5	75.9	11.4	1,692.58	23.22	0.0	-0.6	0.7
CHICAGO INSURANCE COMPANY	0.00	0.00	3.2	3.0	4.73	4.7	1.5	215.80	0.0	0.2	0.2	4.81	163.20	0.0	0.1	0.1
CHURCH INSURANCE COMPANY THE	0.00	0.01	1.7	9.6	-82.71	3.0	8.4	-63.75	0.0	-0.5	0.0	0.00 **	3.40	0.0	-0.4	0.0
CHURCH MUTUAL INSURANCE COMPANY	0.00	0.00	2.6	2.3	17.27	2.5	2.4	4.28	0.9	-0.2	0.4	0.00 **	41.11	0.0	0.0	0.0
CINCINNATI INDEMNITY COMPANY	0.00	0.00	0.2	0.2	34.57	0.2	0.1	200.00	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
CINCINNATI INSURANCE COMPANY THE	1.63	1.65	4,190.7	2,871.9	45.92	3,377.1	2,278.0	48.25	1,962.1	2,331.9	1,204.7	69.05	79.84	29.0	64.0	49.0
CITIZENS INSURANCE COMPANY OF ILLINOIS	0.03	0.06	84.7	105.7	-19.91	128.4	118.3	8.55	79.3	9.7	-7.4	7.58	121.22	0.2	-0.1	-1.0
CLARENDON NATIONAL INSURANCE COMPANY	0.00		8.7		0.00 *	1.9		0.00 *	0.0	0.7	0.7	37.65		0.0	0.0	0.0
COLONY NATIONAL INSURANCE COMPANY	0.00	0.01	11.2	9.8	13.59	11.8	18.0	-34.52	0.0	0.0	0.0	0.00	0.00 **	0.0	0.0	0.0
COLUMBIA CASUALTY COMPANY	0.01	0.00	34.9	0.0	0.00 *	34.9	0.0	0.00 *	0.0	-6,968.5	0.0	0.00 **	0.00 **	0.0	-31.3	0.0
COLUMBIA MUTUAL INSURANCE COMPANY	0.01	0.01	15.7	12.4	26.56	14.5	12.8	13.86	8.8	8.0	1.9	55.14	85.93	0.0	0.0	0.1
CONNECTICUT INDEMNITY COMPANY THE	0.00		0.5		0.00 *	0.3		0.00 *	0.0	0.0	0.0	0.32		0.0	0.0	0.0
CONSOLIDATED INSURANCE COMPANY	0.04	0.04	94.2	63.6	47.98	76.5	60.9	25.66	59.4	79.8	26.8	104.22	117.11	0.0	-4.1	-0.1
CONSTITUTION INSURANCE COMPANY	0.00		1.2		0.00 *	1.2		0.00 *	0.0	0.8	0.8	71.20		0.0	0.1	0.1
CONTINENTAL CASUALTY COMPANY	3.85	5.73	9,904.7	9,965.1	-0.61	10,235.0	8,952.2	14.33	4,404.5	-3,176.3	8,657.8	0.00 **	168.46	138.0	242.8	159.4
CONTINENTAL INSURANCE COMPANY THE	0.01	0.01	27.6	24.5	12.58	26.7	31.2	-14.51	1.5	-413.5	0.0	0.00 **	368.75	0.0	-9.9	0.0
CONTINENTAL WESTERN INSURANCE COMPANY	0.00	0.00	3.3	5.1	-34.27	4.5	4.4	4.20	4.6	1.7	-0.3	37.05	135.55	0.0	0.3	0.4
COREGIS INSURANCE COMPANY	0.00	0.00	2.2	0.0	0.00 *	2.2	0.9	145.70	0.0	0.0	0.0	0.00	0.00 **	0.0	0.0	0.0
COUNTRY CASUALTY INSURANCE COMPANY	0.01	0.02	34.2	34.3	-0.21	33.8	33.6	0.51	14.0	13.2	0.2	38.96	16.43	0.0	0.0	0.0
COUNTRY MUTUAL INSURANCE COMPANY	5.03	7.69	12,939.0	13,360.7	-3.16	12,890.5	13,347.5	-3.42	1,696.2	1,821.7	268.7	14.13	27.35	4.1	4.0	0.7

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

ALLIED LINES ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
COUNTRY PREFERRED INSURANCE COMPANY	0.00	0.00	0.0	0.0	50.00	0.0	0.0	50.00	0.0	0.0	0.0	93.33	90.00	0.0	0.0	0.0
CUMIS INSURANCE SOCIETY INC	0.00	0.00	0.3	0.3	1.44	0.3	0.4	-33.33	0.1	0.2	0.2	68.93	5.24	0.0	0.0	0.0
DAIMLERCHRYSLER INSURANCE COMPANY	0.01	0.09	30.3	159.7	-81.01	89.0	174.2	-48.90	44.6	14.8	-22.5	16.63	63.41	0.1	0.1	0.1
DEPOSITORS INSURANCE COMPANY	0.01	0.04	31.7	63.2	-49.85	44.5	73.6	-39.51	16.6	21.3	4.6	47.91	12.90	0.0	1.4	-0.2
DIAMOND STATE INSURANCE COMPANY	0.00		0.8		0.00 *	0.7		0.00 *	0.0	1.5	1.5	221.77		0.0	0.1	0.1
DISCOVER PROPERTY & CASUALTY INS CO	0.23	0.15	591.9	256.7	130.61	555.1	212.4	161.29	10.9	125.3	132.0	22.57	88.35	0.0	5.5	6.4
DISCOVER SPECIALTY INSURANCE COMPANY	0.00	0.01	-8.7	13.2	-165.70	11.0	35.6	-69.21	0.0	-13.9	0.2	0.00 **	42.70	0.0	-2.8	0.1
ECONOMY FIRE & CASUALTY COMPANY	0.00	0.54	-6.7	933.7	-100.71	293.9	1,359.7	-78.38	359.6	92.8	128.2	31.59	66.43	9.4	-12.8	15.9
ECONOMY PREFERRED INSURANCE COMPANY	0.00	0.39	-5.7	679.3	-100.84	230.5	988.7	-76.68	280.5	805.9	961.3	349.57	66.12	10.4	29.8	76.2
ECONOMY PREMIER ASSURANCE COMPANY	0.00	0.01	-0.3	9.9	-102.57	3.4	14.4	-76.53	0.0	73.2	89.0	2,166.51	0.00 **	0.0	-1.6	7.5
ELECTRIC INSURANCE COMPANY	0.00	0.00	8.1	7.5	6.90	7.9	7.6	4.26	0.9	0.9	0.0	11.38	0.00 **	0.0	0.0	0.0
EMC PROPERTY & CASUALTY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-155.0	0.0	0.00 **	0.00 **	0.0	-2.0	0.0
EMCASCO INSURANCE COMPANY	0.00	0.00	0.9	0.8	12.62	0.9	0.9	1.86	0.0	0.0	0.0	0.00 **	0.82	0.0	0.0	0.0
EMPIRE FIRE & MARINE INSURANCE COMPANY	0.71	0.95	1,822.0	1,646.8	10.63	1,800.8	1,646.4	9.38	424.2	557.6	94.1	30.96	105.69	0.0	0.6	1.6
EMPLOYERS FIRE INSURANCE COMPANY THE	0.00	0.00	0.0	0.0	0.00 *	0.0	0.4	-100.00	0.0	0.0	0.0	0.00 **	1,325.39	0.0	0.0	0.0
EMPLOYERS INSURANCE COMPANY OF WAUSAU	1.04	0.55	2,683.7	956.8	180.49	2,211.0	997.3	121.71	200.5	446.5	788.5	20.19	270.20	11.9	34.4	69.9
EMPLOYERS MUTUAL CASUALTY COMPANY	0.22	0.29	570.4	499.3	14.24	543.4	398.5	36.37	11.0	28.0	30.6	5.16	5.00	0.0	0.3	0.5
ENCOMPASS PROPERTY AND CASUALTY COMPANY	0.00		0.7		0.00 *	0.1		0.00 *	0.0	0.0	0.0	39.80		0.0	0.0	0.0
ERIE INSURANCE EXCHANGE	0.02	0.02	49.9	27.5	81.46	39.8	20.3	96.63	11.1	13.0	8.9	32.53	78.20	2.5	3.0	0.6
ESSEX INSURANCE COMPANY	0.40	0.25	1,030.9	428.1	140.80	824.3	290.5	183.77	268.4	1,945.2	1,708.1	235.98	59.79	21.2	29.9	10.9
EVANSTON INSURANCE COMPANY	0.00	0.00	0.0	-3.2	0.00 *	0.0	15.7	-100.00	0.0	-0.3	4.0	0.00 **	12.33	0.5	0.4	1.9
FACTORY MUTUAL INSURANCE COMPANY	15.08	10.91	38,778.6	18,953.7	104.60	31,504.4	14,968.1	110.48	3,772.2	299.4	7,725.2	0.95	96.37	27.8	87.6	59.8
FAIRMONT INSURANCE COMPANY	0.00	0.00	0.2	0.2	9.04	0.3	0.1	496.43	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
FARMERS ALLIANCE MUTUAL INSURANCE CO	0.46	0.67	1,191.9	1,161.5	2.61	1,191.9	1,161.5	2.61	141.9	141.9	0.0	11.91	48.96	16.3	16.3	0.0
FARMERS AUTOMOBILE INSURANCE ASSN THE	0.97	1.16	2,500.3	2,013.9	24.15	2,248.4	1,907.2	17.89	1,333.5	1,388.1	765.8	61.74	67.50	35.4	43.7	176.4
FARMERS INSURANCE EXCHANGE	0.00	0.00	4.6	5.3	-13.03	1.6	6.6	-75.55	13.1	13.4	4.0	823.63	80.96	0.6	-2.3	2.1
FARMERS MUTUAL HAIL INSURANCE CO OF IA	2.01	3.08	5,171.8	5,353.5	-3.39	5,171.8	5,353.5	-3.39	878.3	877.2	12.7	16.96	35.79	1.1	0.1	2.6
FARMERS UNION CO OPERATIVE INS CO OF NE	0.12	0.23	316.7	396.4	-20.11	346.7	395.8	-12.41	103.2	98.3	17.9	28.34	21.65	0.0	0.0	0.2

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
September 08, 2003

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

ALLIED LINES ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
FARMINGTON CASUALTY 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
FEDERAL INSURANCE COMPANY	0.01	0.01	12.9	16.9	-23.50	12.0	18.4	-34.45	14.2	13.2	1.4	109.54	113.82	0.3	0.3	0.1
FEDERATED MUTUAL INSURANCE COMPANY	0.46	0.61	1,180.8	1,054.8	11.94	1,111.5	908.3	22.38	668.9	425.8	216.3	38.31	68.52	5.2	-1.7	4.2
FEDERATED RURAL ELECTRIC INS EXCH	0.06	0.06	150.8	110.9	35.99	139.8	102.7	36.12	73.9	385.1	334.5	275.56	75.02	0.0	5.1	6.1
FEDERATED SERVICE INSURANCE COMPANY	0.02	0.02	53.9	37.6	43.47	53.4	38.9	37.35	12.4	12.4	2.3	23.17	22.39	0.0	0.0	0.0
FIDELITY & DEPOSIT COMPANY OF MARYLAND	5.07	7.32	13,039.3	12,727.1	2.45	20,288.4	6,547.1	209.88	2,496.5	2,523.8	287.2	12.44	29.20	202.9	202.9	0.0
FIDELITY & GUARANTY INS UNDERWRITERS INC	0.09	0.10	225.5	170.1	32.59	234.3	63.4	269.36	78.3	67.4	17.9	28.76	555.15	0.0	-27.1	3.9
FIDELITY & GUARANTY INSURANCE COMPANY	0.19	0.26	481.3	449.7	7.01	531.9	216.6	145.57	485.3	585.7	151.6	110.13	32.81	24.6	49.4	32.0
FIRE & CASUALTY INSURANCE CO OF CT THE	0.06	0.00	147.2	0.8	19,416.71	145.2	104.9	38.42	-25.0	-89.2	0.8	0.00 **	85.81	0.0	-1.0	0.0
FIREMANS FUND INSURANCE COMPANY	2.18	2.34	5,598.3	4,071.4	37.50	5,573.2	4,227.7	31.83	687.5	226.0	2,185.3	4.05	24.93	155.8	476.8	721.0
FIREMANS FUND INSURANCE COMPANY OF WI	0.00	0.00	0.0	0.6	-100.00	0.1	0.6	-91.46	0.0	0.0	0.0	0.00 **	0.00	0.0	0.0	0.0
FIRST AMERICAN PROPERTY & CASUALTY I C	0.00	0.00	-3.4	-7.1	0.00 *	-1.6	28.6	-105.54	37.6	11.7	21.8	0.00 **	0.00 **	0.7	0.4	0.1
FIRST COMMUNITY INSURANCE COMPANY	0.00	0.00	2.7	4.2	-35.94	3.9	3.2	24.27	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
FIRST FINANCIAL INSURANCE COMPANY	0.01	0.00	13.2	5.2	151.57	14.3	11.5	24.33	0.1	-8.0	0.0	0.00 **	0.00 **	0.0	-0.6	0.0
FIRST NATIONAL INSURANCE COMPANY OF AM	0.00	0.00	0.0	1.3	-100.00	0.3	1.2	-72.66	0.0	-1.4	0.1	0.00 **	0.00 **	0.0	-0.2	0.1
FLORISTS 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
FLORISTS MUTUAL INSURANCE COMPANY	0.00	0.00	1.4	1.3	2.24	1.4	1.3	2.32	1.4	1.4	0.0	99.27	86.54	0.0	0.0	0.0
FOREMOST INSURANCE COMPANY	0.13	0.14	331.2	250.5	32.23	277.1	163.3	69.71	1.0	1.0	0.0	0.36	1.31	0.0	0.0	0.0
FOUNDERS INSURANCE COMPANY	0.02	0.04	60.5	63.2	-4.26	62.1	67.3	-7.85	0.0	6.9	24.0	11.08	30.45	0.5	0.7	1.9
FRANKENMUTH MUTUAL INSURANCE COMPANY	0.00	0.00	10.2	6.2	64.74	10.4	6.6	57.62	0.0	0.0	0.1	0.00 **	1.67	0.0	0.0	0.0
GENERAL CASUALTY COMPANY OF ILLINOIS	0.18	0.22	453.7	389.0	16.64	415.4	394.0	5.43	145.4	143.6	31.7	34.58	53.32	3.0	3.3	20.4
GENERAL CASUALTY COMPANY OF WISCONSIN	0.01	0.01	16.7	15.4	8.31	18.4	23.7	-22.52	5.5	5.3	0.4	28.81	51.85	0.0	0.0	0.0
GENERAL INSURANCE COMPANY OF AMERICA	0.79	1.67	2,036.7	2,910.3	-30.02	2,049.0	3,074.9	-33.36	-25.9	12.5	307.6	0.61	13.06	0.6	17.9	70.8
GENERAL SECURITY NATIONAL INS CO	0.00	0.05	0.0	82.3	-100.00	21.2	70.7	-70.01	0.0	28.1	28.1	132.34	0.00	0.0	0.6	0.6
GLENS FALLS INSURANCE COMPANY THE	0.01	0.01	24.2	20.2	19.90	23.3	13.9	67.16	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
GLOBE INDEMNITY COMPANY	0.20	0.29	526.2	499.9	5.26	464.9	525.2	-11.49	4.4	6.1	3.6	1.31	0.00 **	0.0	0.0	0.0
GOODVILLE MUTUAL CASUALTY COMPANY	0.00	0.00	5.6	5.5	0.22	6.2	5.3	17.63	16.9	16.9	0.0	272.22	0.00	0.0	0.0	0.0
GRAIN DEALERS MUTUAL INSURANCE COMPANY	0.00	0.10	-3.8	174.2	-102.21	72.8	202.3	-64.00	73.2	35.7	0.3	49.04	49.20	1.7	0.2	0.0

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

ALLIED LINES ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
GRANGE MUTUAL CASUALTY COMPANY	0.26	0.25	674.4	427.7	57.69	556.0	359.0	54.89	279.6	413.9	208.9	74.43	192.17	4.3	4.8	11.5
GRANITE STATE INSURANCE COMPANY	0.01	0.01	24.8	11.4	117.74	17.1	4.6	272.26	0.0	2.7	3.4	15.97	13.68	0.0	0.1	0.2
GRAPHIC ARTS MUTUAL INSURANCE COMPANY	0.00	0.00	4.0	3.1	29.56	2.5	4.8	-47.42	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
GREAT AMERICAN ALLIANCE INS CO	0.20	0.10	512.4	177.7	188.40	383.7	168.8	127.30	4.9	58.2	54.9	15.17	53.57	0.0	7.3	7.6
GREAT AMERICAN ASSURANCE COMPANY	0.42	0.58	1,084.2	1,006.0	7.78	1,025.0	872.4	17.49	317.9	362.8	297.1	35.39	53.09	0.0	24.5	40.2
GREAT AMERICAN INSURANCE COMPANY	1.38	1.97	3,549.0	3,428.4	3.52	3,564.6	3,409.4	4.55	531.3	529.5	7.3	14.85	46.32	30.2	30.9	0.9
GREAT AMERICAN INSURANCE COMPANY OF NY	0.01	0.01	30.9	11.3	173.12	24.0	13.3	81.38	0.0	-0.8	1.4	0.00 **	0.00 **	0.0	-0.1	0.2
GREAT AMERICAN SPIRIT INSURANCE COMPANY	0.00	0.00	0.9	1.0	-12.58	0.9	1.0	-7.51	0.8	0.2	1.2	25.93	21.38	0.0	0.0	0.1
GREAT DIVIDE INSURANCE COMPANY	0.00	0.00	0.0	0.5	-100.00	0.1	1.0	-93.67	0.0	-0.1	0.0	0.00 **	0.00 **	0.0	0.0	0.0
GREAT MIDWEST INSURANCE COMPANY	0.00	0.00	1.1	5.2	-78.54	3.8	5.7	-34.33	0.0	-1.0	0.0	0.00 **	17.48	0.0	0.0	0.0
GREENWICH INSURANCE COMPANY	8.59	1.14	22,080.2	1,977.3	1,016.71	17,097.8	2,037.7	739.08	11,630.1	21,824.5	11,369.1	127.64	62.02	643.4	1,056.9	504.4
GRINNELL MUTUAL REINSURANCE COMPANY	0.74	0.96	1,913.3	1,674.4	14.27	1,812.0	1,628.1	11.29	1,433.0	1,540.7	292.3	85.03	69.08	0.0	-0.3	0.0
GUARANTORS PROTECTION INSURANCE COMPANY	0.00	0.02	2.5	31.3	-92.18	9.6	24.2	-60.28	0.0	0.0	0.0	0.00	16.65	0.0	0.0	0.0
GUARANTY NATIONAL INSURANCE COMPANY	0.00	0.00	0.0	0.6	-100.00	0.0	0.6	-100.00	-0.1	-0.2	0.0	0.00 **	80.41	0.0	0.0	0.0
GUIDEONE AMERICA INSURANCE COMPANY	0.00	0.00	1.2	1.0	26.54	1.1	0.9	22.40	0.0	0.0	0.0	2.68	0.00 **	0.0	0.0	0.0
GUIDEONE MUTUAL INSURANCE COMPANY	0.05	0.04	135.1	64.9	108.15	74.6	59.9	24.65	13.6	14.6	5.3	19.57	66.95	0.0	0.0	0.4
GUIDEONE SPECIALTY MUTUAL INSURANCE CO	0.02	0.00	46.3	0.5	9,030.37	23.5	0.5	4,922.01	6.1	7.9	1.9	33.77	0.21	0.0	0.1	0.1
GULF INSURANCE COMPANY	0.04	0.13	101.7	228.1	-55.41	179.0	526.1	-65.99	98.8	-1,658.8	319.8	0.00 **	241.53	30.7	32.6	31.8
HANOVER INSURANCE COMPANY	0.07	0.06	181.6	101.7	78.57	126.2	91.0	38.70	44.3	0.1	-21.8	0.07	60.80	0.4	0.4	-0.1
HARCO NATIONAL INSURANCE COMPANY	0.02	0.02	58.5	41.6	40.73	51.0	58.7	-13.10	63.9	57.7	1.0	113.10	119.55	0.0	0.0	0.0
HARLEYSVILLE INSURANCE COMPANY	0.01	0.01	34.8	12.5	179.31	21.6	14.8	45.78	0.0	0.0	0.0	0.00	6.11	0.0	0.0	0.0
HARLEYSVILLE LAKE STATES INS CO	0.00	0.01	11.0	14.9	-25.95	13.8	14.2	-2.89	11.8	10.9	1.3	78.83	15.68	0.0	0.0	0.2
HARTFORD ACCIDENT & INDEMNITY COMPANY	0.00	0.00	0.1	0.1	0.00	0.1	0.1	0.00	0.0	0.0	0.0	2.88	0.00 **	0.0	0.0	0.0
HARTFORD CASUALTY INSURANCE COMPANY	0.02	0.03	49.9	50.4	-0.96	50.0	50.3	-0.65	9.9	10.8	1.6	21.64	104.49	0.1	0.1	0.0
HARTFORD FIRE INSURANCE COMPANY	0.05	0.07	125.0	114.7	9.00	120.0	99.3	20.81	72.1	-51.6	20.7	0.00 **	0.00 **	2.1	42.3	0.0
HARTFORD INSURANCE CO OF THE MIDWEST	0.01	0.03	38.0	51.0	-25.55	45.1	61.2	-26.20	18.6	20.0	1.9	44.21	3.50	0.0	0.0	0.0
HARTFORD INSURANCE COMPANY OF ILLINOIS	0.38	0.62	981.8	1,080.6	-9.14	984.5	1,093.9	-10.01	159.6	128.7	78.9	13.07	38.64	1.6	2.6	-3.5
HARTFORD STEAM BOILER INSPECT & INS CO	0.00	0.00	0.0	0.0	0.00 *	2.9	51.1	-94.32	108.4	-101.4	0.0	0.00 **	522.24	8.6	-0.3	0.0

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

ALLIED LINES ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
HARTFORD UNDERWRITERS INSURANCE COMPANY	0.12	0.19	310.1	322.6	-3.87	317.2	330.9	-4.12	13.6	20.0	16.4	6.32	2.34	1.1	2.2	-0.1
HASTINGS MUTUAL INSURANCE COMPANY	0.02	0.02	40.3	27.4	47.28	34.2	22.7	51.09	24.8	27.2	3.8	79.58	10.59	3.6	4.0	0.4
HIGHLANDS INSURANCE COMPANY	0.00	0.01	2.1	24.3	-91.18	9.9	16.5	-39.71	0.0	-46.6	0.0	0.00 **	282.36	0.0	-1.7	0.0
HOMELAND CENTRAL INSURANCE COMPANY	0.00	0.02	11.9	39.0	-69.41	15.3	74.2	-79.45	0.7	-8.6	0.0	0.00 **	23.24	0.0	-3.2	0.0
HORACE MANN INSURANCE COMPANY	0.01	0.01	24.1	22.5	6.84	23.4	22.7	2.82	3.7	3.7	0.0	15.80	22.79	0.0	0.0	0.0
HOUSTON CASUALTY COMPANY	0.04	0.02	97.4	42.6	128.67	85.6	61.2	39.92	71.7	47.0	62.7	54.93	53.99	109.0	77.3	0.0
IGF INSURANCE COMPANY	0.00	0.12	-2.7	206.6	-101.31	-2.7	206.6	-101.31	0.0	-0.5	0.0	0.00 **	0.00 **	0.0	0.0	0.0
ILLINOIS EMCASCO INSURANCE COMPANY	0.57	0.84	1,462.2	1,462.3	-0.01	1,425.6	1,314.0	8.49	479.6	415.5	105.9	29.14	101.97	6.8	6.3	1.7
ILLINOIS FARMERS INSURANCE COMPANY	0.01	0.00	17.2	0.0	0.00 *	7.9	0.0	0.00 *	23.4	25.6	2.3	323.29	0.00 **	5.5	1.8	1.5
ILLINOIS NATIONAL INSURANCE CO	0.00	0.01	0.1	10.8	-99.26	1.6	4.0	-61.48	0.0	-0.3	0.3	0.00 **	0.00 **	0.0	-0.2	0.0
ILLINOIS UNION INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.8	316.4	0.00 **	0.00 **	0.0	0.4	0.4
IMT INSURANCE COMPANY (MUTUAL)	0.03	0.03	69.4	52.7	31.86	61.0	44.4	37.59	10.6	6.9	6.1	11.23	111.98	0.8	0.7	0.1
INDEMNITY INSURANCE COMPANY OF NORTH AM	0.05	0.00	134.4	8.2	1,547.56	134.4	8.2	1,547.56	0.0	0.0	1,447.4	0.00	0.00	0.0	0.0	0.0
INDEPENDENT MUTUAL FIRE INSURANCE CO	0.17	0.23	425.6	407.2	4.52	425.8	446.8	-4.70	27.1	34.3	7.5	8.06	2.05	0.0	-1.5	0.0
INDIANA INSURANCE COMPANY	0.14	0.11	363.3	197.3	84.13	264.6	190.3	39.06	153.1	109.3	-2.2	41.32	128.01	2.7	19.1	16.4
INDIANA LUMBERMENS MUTUAL INSURANCE CO	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.0	0.7	0.00 **	0.00 **	0.0	0.0	0.0
INSURANCE COMPANY OF ILLINOIS	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
INSURANCE COMPANY OF NORTH AMERICA	0.00	0.00	9.7	6.7	44.92	8.4	6.7	24.60	15.6	15.5	8.8	185.50	208.22	0.0	0.0	0.1
INSURANCE COMPANY OF THE WEST	0.01	0.01	37.8	10.6	257.54	34.8	4.0	772.06	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
INSURANCE CORPORATION OF HANNOVER	0.92	0.26	2,361.8	452.0	422.50	1,699.4	77.2	2,102.13	30.1	436.1	429.1	25.66	30.00	0.3	1.8	1.5
INTERSTATE FIRE & CASUALTY COMPANY	0.02	0.07	56.9	121.1	-53.04	60.3	124.2	-51.44	24.5	9.3	22.9	15.40	134.15	1.3	-38.8	-28.0
INTERSTATE INDEMNITY COMPANY	0.00		0.5		0.00 *	0.5		0.00 *	0.0	0.1	0.1	15.42		0.0	0.0	0.0
IOWA AMERICAN INSURANCE COMPANY	0.00	0.00	11.2	6.8	63.82	8.2	9.9	-17.63	0.0	0.4	1.8	5.34	438.82	0.0	0.0	0.0
IOWA MUTUAL INSURANCE COMPANY	0.17	0.23	436.7	399.9	9.19	387.0	516.6	-25.08	263.9	277.3	82.8	71.66	41.29	0.0	0.2	0.2
JEFFERSON INSURANCE COMPANY	0.00	0.00	-0.1	7.5	-101.22	0.6	15.2	-96.02	0.0	-1.4	0.0	0.00 **	0.00 **	0.0	0.0	0.0
JEWELERS MUTUAL INSURANCE COMPANY	0.00	0.00	0.1	0.1	-0.95	0.1	0.1	-0.95	0.1	0.1	0.0	76.92	66.67	0.0	0.0	0.0
KANSAS CITY FIRE & MARINE INSURANCE CO	0.00		4.6		0.00 *	1.6		0.00 *	0.0	0.0	0.0	0.00		0.0	0.0	0.0
KEMPER INDEMNITY INSURANCE COMPANY	0.03	0.00	88.1	0.0	0.00 *	88.1	0.6	15,750.72	0.0	7.9	7.9	9.01	0.00 **	0.0	1.5	1.5

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
September 08, 2003

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

ALLIED LINES ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
KEMPER SURPLUS LINES INSURANCE COMPANY	0.00		6.7		0.00 *	6.6		0.00 *	0.0	0.0	0.0	0.32		0.0	0.0	0.0
LIBERTY INSURANCE CORPORATION	0.00	0.00	1.8	1.3	35.14	1.9	5.8	-67.70	0.0	1.3	15.7	70.61	0.00 **	0.0	-0.6	0.7
LIBERTY INSURANCE UNDERWRITERS INC	0.00		0.0		0.00 *	3.2		0.00 *	0.0	-3.4	0.0	0.00 **		0.0	0.0	0.0
LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.06	0.06	152.1	107.8	41.05	129.9	104.2	24.66	46.5	151.6	175.7	116.67	94.68	4.9	2.3	2.5
LIBERTY MUTUAL INSURANCE COMPANY	0.01	0.00	14.1	6.8	108.10	13.0	5.5	134.60	0.8	39.4	13.6	303.34	0.00 **	0.0	0.0	0.3
LINCOLN GENERAL INSURANCE COMPANY	0.00		1.6		0.00 *	1.2		0.00 *	3.1	3.1	0.0	257.31		0.1	0.1	0.0
LUMBERMENS MUTUAL CASUALTY COMPANY	0.02	0.14	42.0	236.7	-82.24	41.0	64.5	-36.46	5.8	27.1	21.3	66.06	29.86	0.0	1.7	1.7
LUMBERMENS UNDERWRITING ALLIANCE	0.06	0.13	156.2	225.0	-30.58	173.0	288.0	-39.91	0.0	-0.8	1.0	0.00 **	5.52	0.0	0.0	0.0
MARKEL INSURANCE COMPANY	0.00	0.12	6.9	212.1	-96.72	45.1	179.3	-74.86	0.0	0.3	2.1	0.76	5.37	0.0	0.1	0.9
MARYLAND CASUALTY COMPANY	0.14	0.01	367.9	16.7	2,103.68	244.3	16.8	1,358.26	0.5	75.2	81.5	30.78	5,389.48	0.5	0.5	0.3
MASSACHUSETTS BAY INSURANCE COMPANY	0.02	0.02	63.5	32.7	94.47	42.0	30.1	39.36	0.0	-4.2	-2.3	0.00 **	58.10	0.0	0.0	-0.4
MENDAKOTA INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	1.0	-100.00	0.3	0.3	0.0	0.00 **	1,906.78	0.0	0.0	0.0
MERCHANTS PROPERTY INSURANCE C OF IN THE	0.00	0.00	0.5	6.3	-92.21	3.6	7.0	-48.75	11.4	10.1	6.0	280.87	169.40	0.0	0.0	0.0
MERIDIAN CITIZENS MUTUAL INSURANCE CO	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	60.0	-35.9	0.0	0.00 **	0.00 **	3.6	-15.5	0.0
MERIDIAN SECURITY INSURANCE COMPANY	0.01	0.00	13.0	3.8	238.03	9.5	1.4	591.48	1.2	4.1	2.9	43.17	261.40	0.0	0.0	0.0
MERRIMACK MUTUAL FIRE INSURANCE COMPANY	0.20	0.21	503.4	371.5	35.48	437.7	309.5	41.40	147.4	180.5	107.3	41.24	67.03	9.7	10.3	2.6
METROPOLITAN PROPERTY & CASUALTY INS CO	0.56	0.35	1,448.3	604.4	139.62	1,204.5	86.6	1,291.32	504.1	566.3	96.7	47.02	51.06	3.5	7.1	6.0
MIC PROPERTY AND CASUALTY INS CORP	0.00		0.6		0.00 *	0.3		0.00 *	0.0	0.0	0.0	0.00		0.0	0.0	0.0
MICHIGAN MILLERS MUTUAL INSURANCE CO	0.24	0.14	612.5	246.8	148.22	527.4	95.5	452.46	265.0	1,313.4	1,048.6	249.01	19.36	5.7	52.8	47.1
MIDWESTERN INDEMNITY COMPANY THE	0.00	0.00	0.0	0.0	0.00 *	0.0	0.5	-100.00	0.0	-0.5	0.5	0.00 **	139.58	0.0	-0.1	0.1
MILLERS CLASSIFIED INSURANCE COMPANY	0.00	0.00	0.2	0.2	8.38	0.2	0.2	1.08	0.2	0.1	0.0	73.80	68.11	0.0	0.0	0.0
MILLERS FIRST INSURANCE COMPANY	0.03	0.08	80.0	139.4	-42.59	74.7	348.3	-78.55	52.3	35.8	9.7	47.94	0.00 **	0.6	0.5	0.2
MILWAUKEE CASUALTY INSURANCE CO	0.00	0.00	2.1	0.4	397.19	0.7	0.4	79.05	0.0	0.0	0.0	3.56	5.84	0.0	0.0	0.0
MILWAUKEE INSURANCE COMPANY	0.54	0.57	1,391.3	995.2	39.80	1,164.8	1,002.5	16.20	488.9	477.4	318.9	40.99	72.61	2.7	3.1	3.8
MONROE GUARANTY INSURANCE COMPANY	0.09	0.05	223.0	81.0	175.36	181.0	82.7	118.86	0.0	4.9	4.9	2.71	3.33	0.0	0.1	0.1
MOUNT CARROLL MUTUAL FIRE INS CO THE	0.67	1.05	1,717.1	1,820.9	-5.70	1,754.7	1,485.9	18.09	814.0	575.3	90.8	32.78	42.77	0.0	0.0	0.0
MT HAWLEY INSURANCE COMPANY	0.01	0.16	23.9	271.0	-91.20	58.6	317.6	-81.54	0.0	7.7	86.8	13.22	29.92	3.9	-3.4	1.7
MUTUAL SERVICE CASUALTY INSURANCE CO	0.00	0.52	2.3	910.9	-99.75	225.3	1,146.2	-80.35	852.4	44.5	34.7	19.74	112.61	0.0	0.0	0.0

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

ALLIED LINES ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
NATIONAL AMERICAN INSURANCE COMPANY	0.00	0.00	1.0	0.6	64.61	0.8	0.5	38.86	0.0	0.0	0.0	0.00	0.00 **	0.0	0.0	0.0
NATIONAL BEN FRANKLIN INSURANCE CO OF IL	0.06	0.09	141.5	152.1	-6.98	143.3	180.8	-20.72	0.6	40.4	158.4	28.15	18.70	0.0	-2.9	0.0
NATIONAL CASUALTY COMPANY	0.00	0.00	0.0	0.7	-100.00	0.0	2.5	-100.00	6.4	-2.3	0.0	0.00 **	355.01	0.0	-0.1	0.2
NATIONAL FARMERS UNION PROPERTY & CAS CO	0.11	0.24	288.7	417.3	-30.83	386.8	355.1	8.92	475.7	442.5	12.7	114.40	32.61	0.0	0.1	0.5
NATIONAL FARMERS UNION STANDARD INS CO	0.11	0.26	294.8	458.1	-35.64	294.5	393.7	-25.19	74.6	77.0	6.2	26.14	20.10	0.0	0.1	0.3
NATIONAL FIRE & CASUALTY COMPANY	0.03	0.03	70.2	46.7	50.43	60.3	38.1	58.46	4.2	4.2	0.0	6.91	10.08	0.0	0.0	0.0
NATIONAL FIRE & MARINE INSURANCE COMPANY	4.12		10,588.6		0.00 *	5,385.5		0.00 *	0.0	269.3	269.3	5.00		0.0	0.0	0.0
NATIONAL FIRE INSURANCE COMPANY OF HARTF	0.00	0.00	2.0	-5.9	0.00 *	1.4	-2.7	0.00 *	0.0	-23.5	0.0	0.00 **	0.00 **	0.0	0.0	0.0
NATIONAL SURETY CORPORATION	0.00	0.00	3.5	0.5	580.67	0.7	0.5	49.04	0.0	-0.2	-0.2	0.00 **	0.00 **	0.0	0.0	0.0
NATIONAL UNION FIRE INSURANCE CO OF PITT	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	13.6	8.6	58.6	0.00 **	0.00 **	0.0	-0.9	2.9
NATIONWIDE AGRIBUSINESS INSURANCE CO	0.00	0.00	0.0	0.0	0.00 *	0.0	32.2	-100.00	0.0	-0.3	0.0	0.00 **	1.09	0.0	-0.1	0.0
NATIONWIDE INSURANCE COMPANY OF AMERICA	0.00	0.00	-0.1	4.4	-101.45	1.1	10.5	-89.60	0.0	0.6	0.0	52.06	0.00 **	0.0	0.4	0.0
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	0.06	0.08	165.1	142.4	15.99	151.0	124.8	21.00	126.2	99.3	75.8	65.76	253.63	0.1	0.4	1.2
NATIONWIDE MUTUAL INSURANCE COMPANY	0.11	0.17	292.3	303.2	-3.60	292.3	303.4	-3.66	51.0	58.7	3.1	20.07	13.13	0.0	-4.5	-3.2
NATIONWIDE PROPERTY & CASUALTY INS CO	0.00	0.00	0.4	0.3	32.58	0.3	0.3	36.76	0.0	0.0	0.0	0.00 **	2,183.40	0.0	0.0	0.0
NAU COUNTRY INSURANCE COMPANY	0.03		84.1		0.00 *	84.1		0.00 *	0.0	0.0	0.0	0.00		0.0	0.0	0.0
NETHERLANDS INSURANCE COMPANY THE	0.01	0.00	18.8	0.2	8,758.49	0.9	0.2	374.00	0.0	0.0	0.0	1.16	0.00 **	0.0	0.0	0.0
NEW HAMPSHIRE INSURANCE COMPANY	0.00	0.06	9.5	100.8	-90.55	12.3	86.5	-85.79	6.2	-4.3	115.7	0.00 **	14.86	0.9	-0.9	5.8
NIPPONKOA INSURANCE COMPANY LTD (U S BR	0.00	0.01	10.6	11.0	-3.68	11.2	10.6	5.92	0.0	-2.8	8.9	0.00 **	0.00 **	0.0	-0.6	0.1
NONPROFITS INSURANCE COMPANY	0.43	0.71	1,104.7	1,239.2	-10.86	1,225.6	1,083.1	13.15	193.1	230.1	134.0	18.77	24.26	29.0	30.3	12.6
NORTH AMERICAN SPECIALTY INSURANCE CO	0.09	0.13	229.6	229.0	0.28	273.0	172.1	58.64	80.8	72.4	59.0	26.52	77.71	0.5	11.6	19.5
NORTH POINTE INSURANCE COMPANY	0.30	0.31	759.1	538.3	41.01	648.0	410.4	57.89	196.1	90.1	64.0	13.91	74.31	2.2	-2.2	9.5
NORTH RIVER INSURANCE COMPANY THE	0.00	0.07	-0.6	115.4	-100.49	62.4	53.2	17.11	0.0	1.7	3.8	2.67	2.80	0.0	1.4	1.9
NORTHERN ASSURANCE COMPANY OF AMERICA	0.00	0.00	0.0	0.0	0.00 *	0.0	0.3	-100.00	0.0	0.0	0.0	0.00 **	0.00 **	0.0	0.0	0.0
NORTHERN INSURANCE COMPANY OF NEW YORK	0.00	0.01	2.3	18.3	-87.30	9.2	24.1	-61.73	0.0	-2.1	0.6	0.00 **	220.92	0.0	0.0	0.1
NORTHLAND INSURANCE COMPANY	0.09	0.08	225.2	142.4	58.12	229.9	66.1	247.81	129.2	209.6	91.7	91.17	28.95	2.8	11.1	10.4
OHIO CASUALTY INSURANCE COMPANY THE	0.09	0.20	229.8	350.4	-34.41	255.4	450.6	-43.32	102.9	87.3	91.8	34.18	63.19	0.1	0.6	10.6
OHIO FARMERS INSURANCE COMPANY	0.02	0.03	56.2	57.2	-1.64	56.2	60.6	-7.32	13.9	13.7	3.3	24.34	62.34	0.0	0.2	0.3

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
September 08, 2003

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

ALLIED LINES ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
OLD RELIABLE CASUALTY COMPANY	0.03	0.04	82.5	74.4	11.00	82.6	73.5	12.44	9.4	9.4	0.2	11.32	10.65	0.4	0.4	0.0
OLD REPUBLIC INSURANCE COMPANY	0.04	0.08	94.7	135.7	-30.20	97.0	130.7	-25.80	39.9	21.6	45.6	22.26	28.03	4.4	4.0	0.5
OMAHA PROPERTY & CASUALTY INSURANCE CO	0.00	0.00	11.6	7.9	46.93	10.2	6.5	56.60	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
ONEBEACON AMERICA INSURANCE COMPANY	0.00	0.01	8.2	16.4	-50.01	14.1	40.8	-65.42	2.4	0.9	0.5	6.37	25.80	0.0	-1.0	0.0
ONEBEACON INSURANCE COMPANY	0.06	0.07	157.1	120.7	30.18	166.5	132.5	25.62	105.0	112.4	47.8	67.52	82.68	4.5	5.9	9.8
OWNERS INSURANCE COMPANY	0.11	0.12	286.2	200.3	42.91	245.6	192.1	27.89	61.8	4.9	14.8	1.99	46.36	0.0	-5.8	1.5
PEERLESS INSURANCE COMPANY	0.04	0.02	96.0	40.9	134.80	75.9	34.3	121.16	0.8	-9.5	10.3	0.00 **	96.58	0.0	-1.8	2.9
PEKIN INSURANCE COMPANY	0.25	0.33	643.9	570.0	12.96	588.6	533.6	10.31	181.6	152.0	34.6	25.82	21.09	0.0	-4.7	1.7
PENN AMERICA INSURANCE COMPANY	0.01	0.00	20.4	8.4	143.04	14.4	14.4	0.57	0.0	-1.9	2.8	0.00 **	329.41	0.0	0.2	1.2
PENN MILLERS INSURANCE COMPANY	0.11		281.4		0.00 *	141.6		0.00 *	0.7	35.9	35.2	25.34		0.0	0.7	0.7
PENNSYLVANIA GENERAL INSURANCE COMPANY	0.00	0.00	0.0	-0.4	0.00 *	0.0	-0.4	0.00 *	0.6	0.6	0.0	0.00 **	0.00 **	0.0	0.0	0.0
PENNSYLVANIA LUMBERMENS MUTUAL INS CO	0.06	0.05	146.0	87.3	67.19	116.8	16.5	606.57	0.0	0.0	0.0	0.00	0.01	0.0	0.0	0.0
PENNSYLVANIA MANUFACTURERS ASSN INS CO	0.00	0.00	0.0	0.6	-100.00	0.4	0.2	142.31	0.0	0.1	0.2	27.44	50.00	0.0	0.0	0.0
PHARMACISTS MUTUAL INSURANCE COMPANY	0.00	0.00	1.8	1.6	16.77	1.7	1.5	8.54	0.0	0.0	0.0	0.00	0.00 **	0.0	0.0	0.0
PHOENIX INSURANCE COMPANY THE	0.01	0.00	16.3	1.0	1,600.73	16.3	1.5	982.29	0.0	19.0	20.1	116.60	0.00 **	0.0	0.4	0.5
POTOMAC INSURANCE COMPANY OF ILLINOIS	0.00	0.00	0.0	-0.2	0.00 *	0.0	8.1	-100.00	-0.1	-1.1	0.0	0.00 **	65.99	0.0	0.0	0.0
PROPERTY & CASUALTY INS CO OF HARTFORD	0.03	0.03	84.4	47.1	79.31	65.7	29.2	125.06	0.0	2.9	3.1	4.36	0.68	0.0	0.0	0.0
PROVIDENCE WASHINGTON INSURANCE COMPANY	0.00	0.00	2.1	6.2	-65.30	2.8	8.9	-68.24	0.2	0.3	0.2	9.15	4.37	0.0	0.0	0.0
PRUDENTIAL PROPERTY & CASUALTY INS CO	0.03	0.03	64.6	58.4	10.64	60.6	55.2	9.86	43.2	46.0	7.7	75.92	105.70	0.4	0.3	0.4
RAMPART INSURANCE COMPANY	0.00	0.04	0.3	63.7	-99.50	4.6	59.5	-92.28	0.0	-20.8	0.0	0.00 **	34.96	0.0	0.0	0.0
RANGER INSURANCE COMPANY	0.01	0.01	37.2	18.7	98.66	26.5	7.9	233.99	0.0	4.0	4.9	15.09	10.88	0.0	1.7	2.2
REDLAND INSURANCE COMPANY	0.01	0.01	13.9	9.8	41.91	14.1	10.1	38.99	0.4	0.8	0.6	5.62	8.55	0.0	0.0	0.0
REGENT INSURANCE COMPANY	0.01	0.02	13.8	30.7	-55.11	15.8	27.7	-42.85	0.0	0.0	-0.1	0.13	31.74	0.0	0.0	0.0
REPUBLIC FRANKLIN INSURANCE COMPANY	0.00	0.00	-0.7	7.1	-109.59	4.0	6.3	-37.01	100.9	30.4	0.0	766.31	1,119.76	0.0	0.0	0.0
REPUBLIC WESTERN INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	8.8	8.8	0.0	0.00 **	0.00 **	0.0	0.0	0.0
RLI INSURANCE COMPANY	0.04	0.02	112.0	35.7	213.83	69.9	283.6	-75.35	327.1	-191.6	47.7	0.00 **	13.53	2.6	-18.7	6.5
ROCK RIVER INSURANCE COMPANY	0.06		150.5		0.00 *	66.3		0.00 *	0.0	6.6	6.6	9.97		0.0	0.4	0.4
ROCKFORD MUTUAL INSURANCE COMPANY	0.15	0.23	376.9	403.0	-6.47	392.4	512.4	-23.42	291.7	281.2	21.5	71.67	28.49	3.0	-3.6	8.2

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
September 08, 2003

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

ALLIED LINES ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
ROYAL INDEMNITY COMPANY	3.15	2.85	8,107.9	4,957.3	63.55	6,602.7	4,608.4	43.27	887.6	663.0	2,196.1	10.04	37.23	11.8	11.9	0.1
ROYAL INSURANCE COMPANY OF AMERICA	0.52	0.39	1,339.4	677.2	97.80	1,316.3	772.9	70.30	659.0	685.1	32.1	52.05	29.25	33.2	33.2	0.0
SAFECO INSURANCE COMPANY OF AMERICA	0.01	0.01	13.8	12.6	9.53	12.2	15.2	-19.52	11.2	12.3	6.8	100.93	22.77	0.5	1.2	1.6
SAFECO INSURANCE COMPANY OF ILLINOIS	0.42	0.59	1,084.7	1,025.1	5.81	1,029.8	1,021.2	0.84	532.3	562.2	160.3	54.59	74.69	20.0	14.3	4.3
SAFEGUARD INSURANCE COMPANY	0.01	0.00	26.4	0.0	0.00 *	26.4	0.1	36,015.07	0.0	0.0	0.3	0.17	2.74	0.7	0.7	0.0
SCOTTSDALE INDEMNITY COMPANY	0.00	0.00	3.0	6.7	-55.35	5.5	2.3	134.84	3.3	3.6	0.7	66.15	490.87	0.0	0.2	0.4
SEATON INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.0	0.5	0.00 **	0.00 **	0.0	0.0	0.0
SECURA INSURANCE A MUTUAL COMPANY	0.01	0.02	35.1	37.3	-5.93	41.6	26.7	55.78	13.4	13.4	14.9	32.35	241.28	0.0	12.1	21.9
SECURITY INSURANCE COMPANY OF HARTFORD	0.00	0.00	0.0	0.0	0.00 *	-0.1	0.1	-159.09	0.0	0.0	0.0	0.00 **	1.14	0.0	0.0	0.0
SECURITY NATIONAL INSURANCE COMPANY	0.00	0.00	11.7	8.6	37.15	7.9	12.2	-35.00	0.0	0.0	0.3	0.49	0.00 **	0.0	0.0	0.0
SELECTIVE INSURANCE COMPANY OF SC	0.82	1.00	2,098.1	1,734.7	20.95	1,886.3	1,621.2	16.35	1,022.9	971.4	169.6	51.50	77.37	5.7	2.9	16.2
SELECTIVE INSURANCE COMPANY OF THE SE	0.28	0.05	722.4	94.3	666.10	443.2	102.4	332.75	38.7	55.1	16.5	12.44	47.34	1.6	2.9	1.3
SENECA INSURANCE COMPANY INC	0.80	0.52	2,064.6	896.9	130.20	1,167.0	842.2	38.57	1,214.5	805.2	174.1	69.00	90.95	99.0	23.1	19.6
SENTRY INSURANCE A MUTUAL COMPANY	0.72	1.11	1,857.7	1,926.9	-3.59	1,720.2	1,424.7	20.74	346.6	375.3	680.1	21.82	50.66	0.0	5.6	27.8
SENTRY SELECT INSURANCE COMPANY	0.20	0.21	526.2	362.2	45.29	465.5	335.9	38.61	984.7	1,316.6	388.7	282.83	23.22	0.0	47.5	56.0
SHELBY INSURANCE COMPANY THE	0.01	0.02	36.0	38.7	-7.21	37.1	22.0	68.61	0.0	0.0	0.0	0.00	0.00 **	0.0	0.0	0.0
SHELTER GENERAL INSURANCE COMPANY	0.03	0.04	74.3	68.9	7.86	73.2	65.2	12.24	88.9	87.5	24.1	119.54	66.56	0.3	-8.7	7.6
SHELTER MUTUAL INSURANCE COMPANY	0.16	0.21	408.9	362.4	12.85	388.5	354.6	9.57	334.0	420.8	185.7	108.33	56.32	4.6	51.7	67.4
SOCIETY INSURANCE A MUTUAL COMPANY	0.00	0.00	2.5	0.4	577.48	1.7	0.1	1,235.11	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.00	0.00	2.0	1.0	97.20	2.1	0.8	157.98	2.2	-5.7	0.6	0.00 **	733.17	0.0	-0.6	0.1
SPECIALTY NATIONAL INSURANCE COMPANY	0.04		94.7		0.00 *	80.7		0.00 *	0.0	21.1	21.1	26.11		0.0	5.7	5.7
SPECIALTY SURPLUS 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	0.1
SPRINGFIELD FIRE & CASUALTY COMPANY	0.02	0.02	45.1	29.6	52.26	36.9	28.3	30.21	25.2	30.4	7.2	82.39	26.01	6.1	6.6	0.7
ST PAUL FIRE & MARINE INSURANCE COMPANY	2.16	2.84	5,558.9	4,934.5	12.65	5,408.6	4,141.4	30.60	2,454.6	4,297.2	2,816.7	79.45	44.09	37.0	118.2	235.2
ST PAUL GUARDIAN INSURANCE COMPANY	0.08	0.28	193.5	493.6	-60.79	355.3	499.2	-28.83	141.6	161.1	227.9	45.35	32.96	7.0	18.0	37.3
ST PAUL MEDICAL LIABILITY INS CO	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
ST PAUL MERCURY INSURANCE COMPANY	0.41	1.29	1,060.8	2,240.0	-52.64	1,772.2	2,190.0	-19.08	234.2	105.9	121.5	5.98	14.31	3.8	-8.9	29.2
ST PAUL PROTECTIVE INSURANCE COMPANY	0.01	0.10	33.6	173.4	-80.60	86.7	152.4	-43.14	28.9	9.0	4.6	10.43	43.67	1.0	-1.7	1.3

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
September 08, 2003

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

ALLIED LINES ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
STANDARD FIRE INSURANCE COMPANY THE	0.06	0.08	155.7	144.0	8.12	149.2	76.6	94.77	44.0	59.1	53.2	39.61	77.16	0.4	2.7	2.6
STANDARD GUARANTY INSURANCE COMPANY	0.00		3.2		0.00 *	1.8		0.00 *	0.0	0.2	0.2	8.71		0.0	0.0	0.0
STANDARD MUTUAL INSURANCE COMPANY	0.06	0.08	166.4	147.4	12.85	153.5	94.9	61.78	1.2	5.2	38.4	3.41	29.32	1.2	4.4	6.9
STAR INSURANCE COMPANY	0.00	0.00	0.0	4.9	-100.00	1.0	4.7	-78.58	0.0	0.0	0.3	0.00 **	3.35	0.0	0.0	0.0
STATE AUTO PROP AND CAS INS CO	0.44	0.54	1,123.9	944.7	18.97	1,042.4	842.7	23.70	1,154.2	1,317.0	764.7	126.34	80.61	6.4	13.5	9.4
STATE AUTOMOBILE MUTUAL INSURANCE CO	0.01	0.01	32.5	25.1	29.34	29.2	26.0	12.01	-64.6	-64.5	15.0	0.00 **	43.57	0.0	0.1	0.2
STATE FARM FIRE & CASUALTY COMPANY	0.24	0.34	607.1	584.2	3.92	602.0	570.3	5.56	83.2	57.5	5.9	9.55	40.04	2.8	2.6	0.3
STATE NATIONAL INSURANCE COMPANY INC	0.00	0.00	-0.4	1.7	-121.53	0.3	1.0	-72.99	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
STATEWIDE INSURANCE COMPANY	0.00	0.00	3.2	1.6	92.72	2.7	1.5	75.15	1.5	0.0	0.9	1.70	0.00 **	0.0	0.0	0.2
STONINGTON INSURANCE COMPANY	0.00	0.00	0.0	-1.5	0.00 *	0.0	2.8	-100.00	0.0	-115.1	0.0	0.00 **	4,089.27	0.0	0.0	0.0
SUMITOMO MARINE & FIRE INS CO OF AM	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
TIG INSURANCE COMPANY	0.00	0.01	1.9	18.3	-89.88	11.3	13.8	-18.60	0.3	-3.7	10.0	0.00 **	95.07	0.0	-1.0	2.0
TOKIO MARINE & FIRE INSURANCE CO LTD THE	0.33	0.53	843.5	915.5	-7.87	1,056.9	487.1	116.96	223.8	352.4	155.8	33.34	23.42	3.9	6.4	21.9
TRANSCONTINENTAL INSURANCE COMPANY	0.02	0.00	61.7	5.4	1,041.75	18.1	7.0	158.49	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
TRANSPORTATION INSURANCE COMPANY	0.01	0.02	17.7	28.0	-36.75	17.2	30.8	-44.17	1.7	1.7	0.0	9.92	0.00 **	0.0	0.0	0.0
TRAVELERS CASUALTY AND SURETY CO OF AM	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-0.8	0.6	0.00 **	0.00 **	0.2	0.1	0.0
TRAVELERS CASUALTY AND SURETY CO OF IL	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.1	1.4	0.00 **	0.00 **	0.0	-0.5	-0.4
TRAVELERS CASUALTY AND SURETY COMPANY	0.00	0.00	4.0	2.6	54.99	3.3	2.8	18.07	2.2	70.0	93.5	2,107.20	0.00 **	0.1	2.0	5.3
TRAVELERS COMMERCIAL 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
TRAVELERS INDEMNITY COMPANY THE	1.69	1.02	4,335.6	1,764.8	145.67	3,287.3	1,100.2	198.78	362.4	277.5	522.7	8.44	69.31	14.8	20.2	25.0
TRAVELERS INDEMNITY COMPANY OF AM THE	0.01	0.01	28.9	20.2	42.93	22.7	19.3	17.49	1.2	3.1	13.1	13.64	0.00 **	0.0	-0.7	0.6
TRAVELERS INDEMNITY COMPANY OF CT THE	0.01	0.05	14.8	93.2	-84.13	51.3	44.5	15.38	-2.2	8.2	20.5	15.94	46.86	0.0	0.2	0.6
TRAVELERS INDEMNITY COMPANY OF IL THE	1.29	2.02	3,307.7	3,513.9	-5.87	4,053.6	1,908.3	112.42	3,326.9	4,109.0	3,682.0	101.37	156.85	91.4	78.3	145.5
TRAVELERS PROPERTY CASUALTY INS CO OF IL	0.07	0.08	171.5	130.7	31.30	146.7	113.9	28.75	32.6	51.1	37.8	34.87	41.10	0.0	2.2	2.7
TRI STATE INSURANCE COMPANY OF MINNESOTA	0.04	0.07	97.8	116.9	-16.37	157.4	80.4	95.79	13.5	3.5	-1.8	2.23	31.84	-20.3	-37.6	4.1
TRINITY UNIVERSAL INSURANCE COMPANY	0.02	0.03	51.6	45.0	14.69	50.9	49.9	2.15	4.3	-14.0	8.4	0.00 **	41.74	0.0	-0.8	0.2
TRUCK INSURANCE EXCHANGE	0.00	0.00	8.9	0.2	5,819.33	7.6	1.5	393.08	0.0	-0.5	8.1	0.00 **	32.31	0.0	-5.2	4.0
TWIN CITY FIRE INSURANCE COMPANY	0.01	0.01	26.0	25.2	3.25	26.6	25.9	2.64	0.0	0.7	1.0	2.72	21.31	0.0	0.0	0.0

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

ALLIED LINES ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
UNDERWRITERS AT LLOYDS LONDON	0.05	0.13	129.1	220.9	-41.54	156.3	212.5	-26.43	9.2	120.3	177.9	77.00	10.26	3.7	16.9	9.4
UNIGARD INSURANCE COMPANY	0.00	0.00	0.0	0.0	-100.00	0.0	0.1	-100.00	0.0	0.0	0.0	0.00 **	14.67	0.0	0.0	0.0
UNITED CASUALTY INSURANCE COMPANY OF AM	0.21	0.31	546.7	539.0	1.42	543.5	546.4	-0.52	15.6	11.7	0.0	2.15	4.27	0.1	0.0	0.0
UNITED FIRE & CASUALTY COMPANY	0.25	0.28	635.5	486.8	30.55	571.8	454.7	25.77	429.4	420.5	269.4	73.54	91.31	36.0	37.1	6.8
UNITED NATIONAL SPECIALTY INS CO	0.00	0.01	11.2	11.3	-0.61	11.4	11.1	3.19	0.0	7.5	7.5	65.59	0.00	0.0	0.6	1.1
UNITED SERVICES AUTOMOBILE ASSOCIATION	0.12	0.17	300.5	300.4	0.01	301.7	302.8	-0.36	293.8	335.4	92.6	111.18	113.62	0.1	-2.6	3.2
UNITED STATES FIDELITY & GUARANTY CO	0.79	0.80	2,023.0	1,396.1	44.91	2,226.9	1,020.2	118.28	256.8	396.8	353.5	17.82	17.25	3.7	19.2	29.6
UNITED STATES FIRE INSURANCE COMPANY	0.47	1.23	1,208.2	2,131.7	-43.32	1,562.7	632.0	147.26	75.6	148.0	95.0	9.47	3.10	6.7	48.6	46.8
UNITRIN DIRECT INSURANCE COMPANY	0.00	0.00	0.0	-0.2	0.00 *	0.0	-0.2	0.00 *	-0.1	-0.1	0.0	0.00 **	0.00 **	0.0	0.0	0.0
UNIVERSAL UNDERWRITERS INSURANCE COMPANY	0.63	0.69	1,613.7	1,207.9	33.60	1,455.1	1,092.7	33.16	1,150.5	1,163.6	109.6	79.97	64.13	15.8	16.4	3.3
USAA CASUALTY INSURANCE COMPANY	0.03	0.04	72.7	72.2	0.79	69.6	68.9	1.00	72.4	80.7	14.8	115.90	84.20	0.0	-0.1	0.1
USPLATE GLASS INSURANCE COMPANY	0.12	0.18	305.6	314.0	-2.68	309.2	337.8	-8.47	39.6	40.2	24.0	12.99	12.22	0.0	0.0	0.0
UTICA MUTUAL INSURANCE COMPANY	0.01	0.01	20.5	19.8	3.74	24.0	14.3	67.61	2.3	3.8	1.6	15.93	0.00 **	0.4	0.5	0.2
VALIANT INSURANCE COMPANY	0.00	0.01	1.3	13.0	-90.11	4.1	11.2	-63.62	0.0	-0.7	0.2	0.00 **	5.92	0.0	0.0	0.0
VALLEY FORGE INSURANCE COMPANY	0.00	0.02	10.6	38.8	-72.73	34.0	33.1	2.56	0.0	-211.4	0.0	0.00 **	593.22	0.0	0.0	0.0
VIRGINIA SURETY COMPANY INC	0.02		40.0		0.00 *	7.8		0.00 *	0.0	4.6	4.6	58.50		0.0	0.0	0.0
WAUSAU BUSINESS INSURANCE COMPANY	0.00	0.00	0.1	1.7	-94.05	0.1	9.3	-99.11	18.2	0.0	6.1	6.02	504.37	0.8	-0.2	9.9
WAUSAU GENERAL INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	12.7	-100.00	0.0	-2.8	25.2	0.00 **	0.00 **	0.0	-0.1	22.4
WAUSAU UNDERWRITERS INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	3.6	-100.00	0.0	-0.1	1.6	0.00 **	0.00 **	0.0	-0.1	1.8
WEST AMERICAN INSURANCE COMPANY	0.16	0.23	418.2	408.0	2.51	391.6	488.8	-19.90	208.3	186.2	107.6	47.54	83.60	1.7	2.1	12.3
WEST BEND MUTUAL INSURANCE COMPANY	1.03	1.08	2,652.4	1,875.5	41.43	2,272.7	1,644.0	38.24	778.0	1,063.5	628.0	46.79	24.29	2.6	-16.8	30.8
WESTCHESTER FIRE INSURANCE COMPANY	0.00	0.01	1.6	9.8	-83.74	1.8	724.4	-99.76	0.0	46.1	220.9	2,619.07	5.54	0.0	-10.0	11.5
WESTERN STATES INSURANCE COMPANY	0.02	0.20	60.7	355.9	-82.94	204.8	547.9	-62.62	130.1	109.4	131.0	53.39	142.78	45.1	23.9	0.0
WESTFIELD INSURANCE COMPANY	0.25	0.30	655.7	515.8	27.11	596.6	480.4	24.20	78.4	128.9	99.3	21.61	58.90	0.1	0.7	2.6
WESTFIELD NATIONAL INSURANCE COMPANY	0.00	0.00	7.3	5.8	26.39	6.0	5.7	5.39	0.0	0.0	0.4	0.55	183.10	0.0	0.0	0.0
WESTPORT INSURANCE CORPORATION	0.66	2.01	1,701.4	3,489.5	-51.24	2,303.8	3,924.9	-41.30	4,116.3	132.6	628.7	5.75	117.37	135.7	21.4	17.6
XL INSURANCE AMERICA INC	1.16	0.91	2,989.9	1,587.7	88.32	2,471.6	1,392.1	77.55	250.7	451.4	1,361.9	18.26	90.20	52.0	1.9	29.5
XL REINSURANCE AMERICA INC	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.0	15.0	0.00 **	0.00 **	44.8	44.8	15.8

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

ALLIED LINES ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
YORK INSURANCE COMPANY	0.01	0.03	35.7	47.7	-25.09	44.0	55.4	-20.59	52.1	-113.3	3.0	0.00 **	201.83	8.4	-14.2	5.7
ZURICH AMERICAN INSURANCE COMPANY	0.95	0.42	2,436.6	722.1	237.46	1,564.5	765.6	104.34	2,377.3	997.3	925.4	63.75	486.65	263.4	163.7	5.0
TOTAL NUMBER OF COMPANIES THIS LINE: 366					$000 not omitted from totals line											
Sum:	**100.00**	**100.00**	**257,180,550**	**173,754,103**	**48.01**	**231,774,458**	**152,908,273**	**51.58**	**78,398,471**	**75,108,737**	**77,113,532**	**32.41**	**71.89**	**2,811,718**	**3,776,239**	**3,760,844**

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
September 08, 2003

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

MULTIPLE PERIL CROP ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
ACE INSURANCE COMPANY OF IL	5.01	5.61	8,080.4	8,349.4	-3.22	8,080.4	8,349.4	-3.22	4,000.2	4,000.2	0.0	49.50	8.68	0.0	0.0	0.0
ACE PROPERTY AND CASUALTY INS CO	0.62	0.50	1,002.8	749.1	33.87	1,002.8	749.1	33.87	86.5	86.5	0.0	8.63	25.45	0.0	0.0	0.0
AGRI GENERAL INSURANCE COMPANY	0.89	0.90	1,430.8	1,344.7	6.40	1,421.7	1,339.8	6.11	432.9	484.9	170.7	34.11	0.00 **	0.0	0.0	0.0
AMERICAN AGRI BUSINESS INSURANCE COMPANY	0.72	1.53	1,155.0	2,282.4	-49.39	1,155.0	2,282.4	-49.39	1,289.0	1,597.5	489.3	138.31	15.50	0.0	0.0	0.0
AMERICAN GROWERS INSURANCE COMPANY	20.59	10.70	33,224.2	15,921.8	108.67	33,224.2	15,921.8	108.67	29,801.2	44,408.1	18,242.9	133.66	20.90	5.3	6.9	1.6
CONTINENTAL CASUALTY COMPANY	-0.01	12.21	-16.1	18,176.8	-100.09	-16.1	18,176.8	-100.09	0.0	0.0	0.0	0.00 **	0.00 **	0.0	0.0	0.0
CONVERIUM INSURANCE (NORTH AMERICA) INC	0.01		13.6		0.00 *	13.6		0.00 *	0.0	0.0	0.0	0.00		0.0	0.0	0.0
COUNTRY MUTUAL INSURANCE COMPANY	18.75	21.46	30,255.3	31,939.8	-5.27	30,255.3	31,939.8	-5.27	10,337.9	16,811.5	10,863.9	55.57	11.49	0.0	0.0	0.0
FARMERS ALLIANCE MUTUAL INSURANCE CO	6.15	5.72	9,923.7	8,510.6	16.61	9,923.7	8,510.6	16.61	10,014.9	10,014.9	0.0	100.92	100.00	0.0	0.0	0.0
FARMERS MUTUAL HAIL INSURANCE CO OF IA	3.72	3.39	5,999.2	5,046.7	18.87	5,804.4	5,046.7	15.01	2,855.3	3,904.0	1,048.7	67.26	22.47	0.9	-14.7	0.4
FIREMANS FUND INSURANCE COMPANY	7.59	6.54	12,244.1	9,732.2	25.81	12,244.1	9,732.2	25.81	5,464.9	11,519.9	15,050.1	94.08	67.26	43.3	43.3	0.0
GREAT AMERICAN 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
GREAT AMERICAN INSURANCE COMPANY OF NY	20.88	15.91	33,682.6	23,673.3	42.28	33,452.8	23,506.8	42.31	13,552.6	27,094.0	18,375.8	80.99	29.81	286.0	2,314.0	2,096.0
GUIDEONE SPECIALTY MUTUAL INSURANCE CO	0.15		249.6		0.00 *	249.6		0.00 *	27.5	45.1	17.7	18.08		0.0	0.0	0.0
HARTFORD CASUALTY INSURANCE COMPANY	0.64	1.17	1,037.5	1,739.2	-40.35	1,033.0	1,725.6	-40.14	416.3	147.1	639.5	14.24	0.00 **	0.0	0.0	0.0
IGF INSURANCE COMPANY	-0.01	3.49	-12.9	5,195.7	-100.25	-12.9	5,379.3	-100.24	689.5	-634.7	0.6	0.00 **	29.67	0.0	0.0	0.0
INSURANCE CORPORATION OF HANNOVER	0.91		1,464.5		0.00 *	1,464.5		0.00 *	0.0	0.0	0.0	0.00		0.0	0.0	0.0
NATIONAL FARMERS UNION PROPERTY & CAS CO	0.01	0.02	18.9	27.4	-30.87	18.9	27.4	-30.87	13.7	12.7	2.0	66.85	21.28	0.0	0.0	0.0
NAU COUNTRY INSURANCE COMPANY	0.93		1,508.0		0.00 *	1,508.0		0.00 *	374.3	392.0	17.7	25.99		0.0	0.0	0.0
OLD REPUBLIC INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	6.0	0.0	21.2	0.00 **	0.00 **	0.0	0.0	0.2
RURAL COMMUNITY INSURANCE COMPANY	11.62	9.96	18,754.2	14,826.7	26.49	15,218.4	10,028.1	51.76	14,533.7	12,972.4	220.6	85.24	62.88	0.0	0.0	0.0
STATE FARM FIRE & CASUALTY COMPANY	0.81	0.88	1,312.8	1,316.7	-0.30	1,312.8	1,316.7	-0.30	555.4	555.4	0.0	42.31	21.31	0.0	0.0	0.0
TOTAL NUMBER OF COMPANIES THIS LINE: 22				$000 not omitted from totals line												
Sum:	**100.00**	**100.00**	**161,328,214**	**148,832,422**	**8.40**	**157,354,185**	**144,032,367**	**9.25**	**94,451,535**	**133,411,378**	**65,160,676**	**84.78**	**27.45**	**335,502**	**2,349,479**	**2,098,171**

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
September 08, 2003

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

FEDERAL FLOOD ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
ALLSTATE INSURANCE COMPANY	14.61	14.51	2,493.6	2,348.5	6.18	2,435.1	2,296.6	6.03	380.5	322.0	39.5	13.22	19.57	29.4	29.4	0.0
AMERICAN BANKERS INSURANCE COMPANY OF FL	5.33	5.90	909.0	954.6	-4.78	940.0	948.9	-0.94	492.1	493.9	127.1	52.54	49.00	3.6	2.2	0.8
AMERICAN FAMILY MUTUAL INSURANCE COMPAN	4.46	4.26	760.9	689.2	10.40	730.7	671.1	8.89	88.6	-2.7	37.3	0.00 **	49.00	6.6	2.6	2.3
AMERICAN HOME ASSURANCE COMPANY	0.02	0.01	2.6	1.4	95.35	2.6	1.4	94.84	0.0	0.3	0.5	12.30	0.22	0.0	0.0	0.0
AMERICAN NATIONAL PROPERTY & CASUALTY CO	0.38	0.27	64.9	43.6	48.66	53.8	38.1	41.30	39.1	39.1	0.0	72.70	111.81	0.0	0.0	0.0
AMERICAN RELIABLE INSURANCE COMPANY	2.88	0.37	491.7	59.9	720.55	340.2	19.3	1,666.11	203.7	217.2	13.5	63.84	98.97	11.9	12.5	0.6
AUTO OWNERS INSURANCE COMPANY	4.78	4.74	815.7	767.5	6.29	784.2	757.9	3.48	604.8	583.3	0.0	74.38	60.31	36.1	36.1	0.0
BANKERS INSURANCE COMPANY	0.75	0.68	127.7	110.4	15.66	125.7	130.0	-3.27	2.9	2.8	0.4	2.20	13.36	1.6	1.5	0.0
CENTURY NATIONAL INSURANCE COMPANY	0.12	0.12	20.7	19.3	7.05	20.7	14.0	47.05	1.0	1.0	0.0	4.84	0.00	0.4	0.4	0.0
CONVERIUM INSURANCE (NORTH AMERICA) INC	0.00	0.00	0.0	0.0	0.00 *	0.0	0.2	-100.00	0.0	0.0	0.3	0.00 **	51.50	0.0	0.0	0.0
FIRST AMERICAN PROPERTY & CASUALTY I C	0.01	0.02	1.6	3.4	-54.54	4.3	16.9	-74.30	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
FIRST COMMUNITY INSURANCE COMPANY	1.91	2.15	326.3	347.9	-6.20	336.8	334.5	0.71	43.9	7.8	0.7	2.33	36.40	6.5	4.0	0.0
GRANITE STATE INSURANCE COMPANY	0.00	0.00	0.0	0.4	-106.70	0.1	0.5	-69.46	0.0	0.0	0.1	0.00 **	0.00 **	0.0	0.0	0.0
HARLEYSVILLE LAKE STATES INS CO	0.53	0.43	91.1	70.1	29.95	77.7	36.3	114.20	13.2	13.2	0.0	17.02	0.63	1.1	0.7	0.0
HARTFORD FIRE INSURANCE COMPANY	11.91	10.92	2,033.0	1,768.3	14.97	1,989.8	1,639.9	21.34	712.0	712.0	0.0	35.78	52.59	42.1	42.1	0.0
IGF INSURANCE COMPANY	0.00	0.18	0.0	29.8	-100.00	10.9	18.3	-40.59	0.0	-1.4	0.1	0.00 **	64.15	0.0	-0.1	0.0
ILLINOIS FARMERS INSURANCE COMPANY	4.26	3.92	727.5	634.1	14.72	674.7	514.4	31.16	58.7	38.7	20.0	5.74	8.80	5.4	3.3	0.0
ILLINOIS NATIONAL INSURANCE CO	0.01	0.01	1.6	1.5	4.64	1.8	1.0	72.86	0.0	0.0	0.4	2.10	0.00 **	0.0	0.0	0.0
LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.56	0.49	95.2	79.6	19.63	86.0	79.4	8.24	11.2	11.2	0.0	12.97	6.14	0.0	0.0	0.0
MUTUAL SERVICE CASUALTY INSURANCE CO	0.23	0.07	40.0	11.2	256.74	40.0	11.2	256.74	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
NATIONAL LLOYDS INSURANCE COMPANY	0.05	0.09	7.7	13.8	-44.19	3.0	13.8	-78.49	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	1.65	1.49	281.7	241.3	16.73	256.1	227.8	12.40	154.5	138.6	2.3	54.12	57.24	7.5	6.7	0.1
NATIONWIDE MUTUAL INSURANCE COMPANY	0.00	0.00	0.0	-0.3	0.00 *	0.0	-0.3	0.00 *	0.0	0.3	0.3	0.00 **	0.00 **	0.0	0.3	0.2
NEW HAMPSHIRE INSURANCE COMPANY	0.17	2.08	28.7	336.1	-91.46	28.7	335.0	-91.43	5.5	-39.1	5.7	0.00 **	33.63	0.0	-2.8	0.3
OHIO CASUALTY INSURANCE COMPANY THE	0.00	0.00	0.6	0.3	109.13	0.6	0.3	103.38	0.0	0.0	0.0	4.32	2.70	0.0	0.0	0.0
OMAHA PROPERTY & CASUALTY INSURANCE CO	2.89	2.66	492.4	430.7	14.33	474.8	403.3	17.75	391.0	390.8	2.5	82.31	99.20	0.0	0.0	0.0
PHILADELPHIA INDEMNITY INSURANCE COMPANY	0.26	0.02	44.3	2.8	1,498.27	17.2	1.3	1,218.48	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
PRUDENTIAL PROPERTY & CASUALTY INS CO	0.86	0.92	147.3	149.6	-1.52	148.3	147.9	0.32	2.9	2.8	9.8	1.87	7.14	0.5	0.5	0.3

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
September 08, 2003

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

FEDERAL FLOOD ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
SECURITY INSURANCE COMPANY OF HARTFORD	0.07	0.11	11.8	18.3	-35.29	11.4	11.9	-3.89	0.0	0.8	1.2	6.79	2.92	0.0	0.0	0.0
SELECTIVE INSURANCE COMPANY OF THE SE	2.24	1.72	381.5	278.5	36.98	314.2	252.8	24.29	72.2	46.6	47.0	14.84	99.57	5.3	4.3	2.8
SOUTH CAROLINA INSURANCE COMPANY	1.51	1.60	258.4	258.8	-0.18	265.3	241.3	9.97	52.1	52.1	0.0	19.65	40.76	3.4	3.4	0.0
STANDARD FIRE INSURANCE COMPANY THE	5.47	5.85	933.7	947.6	-1.46	906.9	918.5	-1.27	117.3	47.0	57.0	5.18	40.02	14.3	14.3	0.0
STATE FARM FIRE & CASUALTY COMPANY	30.27	30.18	5,165.3	4,884.5	5.75	5,050.2	4,809.7	5.00	1,306.2	834.7	29.1	16.53	32.86	17.1	17.1	0.0
TIG INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-1.0	0.0	0.00 **	0.00 **	0.0	0.0	0.0
USAA GENERAL INDEMNITY COMPANY	1.51	1.55	257.4	250.9	2.58	254.6	238.8	6.61	3.4	-7.0	0.1	0.00 **	15.44	4.7	3.0	0.3
VESTA FIRE INSURANCE CORPORATION	0.29	0.31	50.0	49.5	0.95	48.3	20.8	131.87	0.0	-8.7	0.0	0.00 **	0.00	0.0	0.0	0.0
VESTA INSURANCE CORPORATION	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-9.5	0.0	0.00 **	0.00 **	0.0	0.0	0.0
TOTAL NUMBER OF COMPANIES THIS LINE: 37				$000 not omitted from totals line												
Sum:	**100.00**	**100.00**	**17,063,924**	**15,803,043**	**7.98**	**16,434,846**	**15,152,804**	**8.46**	**4,756,756**	**3,886,854**	**394,942**	**23.65**	**38.38**	**197,214**	**181,287**	**7,831**

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

FARMOWNERS MULTIPLE PERIL ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
ACCEPTANCE INSURANCE COMPANY	0.00	0.00	0.0	-2.1	0.00 *	0.0	166.8	-100.00	1.5	1.5	0.0	0.00 **	58.82	0.0	-0.5	0.0
ACE AMERICAN INSURANCE COMPANY	0.00	0.02	-1.5	17.8	-108.24	5.9	10.5	-43.84	0.0	1.5	2.1	25.58	2.09	0.0	0.2	1.2
ACE INSURANCE COMPANY OF IL	0.96	1.05	814.9	855.3	-4.73	814.4	744.3	9.42	290.3	450.9	242.1	55.37	50.41	3.4	49.0	135.1
ALLIED PROPERTY & CASUALTY INS CO	1.18	1.16	1,000.2	948.1	5.50	1,019.5	890.8	14.45	452.3	401.5	68.2	39.38	75.94	1.0	8.5	13.7
AMERICAN & FOREIGN INSURANCE COMPANY	0.00		0.0		0.00 *	0.0		0.00 *	4.8	4.8	0.0	0.00 **		0.0	0.0	0.0
AMERICAN AGRI BUSINESS INSURANCE COMPANY	0.00	0.00	-1.8	2.1	-185.34	-1.8	2.1	-185.34	45.3	41.1	0.0	0.00 **	0.00 **	0.1	0.0	0.0
AMERICAN AUTOMOBILE INSURANCE COMPANY	0.01		5.2		0.00 *	0.6		0.00 *	0.0	0.1	0.1	19.11		0.0	0.0	0.0
AMERICAN BANKERS INSURANCE COMPANY OF FL	0.12	0.09	106.0	75.5	40.45	100.6	87.4	15.08	9.9	6.8	21.1	6.72	70.55	0.2	-0.1	0.1
AMERICAN FAMILY MUTUAL INSURANCE COMPAN	2.41	2.24	2,044.6	1,822.9	12.16	1,917.0	1,845.6	3.87	2,114.6	2,205.3	339.3	115.04	57.36	26.1	42.0	58.6
AMERICAN INSURANCE COMPANY THE	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	-100.00	0.0	0.0	0.0	0.00 **	3,200.00	0.0	0.0	0.0
AMERICAN LIVE STOCK INSURANCE COMPANY	0.05	0.03	40.6	25.9	56.40	29.8	23.2	28.17	11.6	11.8	2.0	39.78	53.08	0.0	0.0	1.0
AMERICAN RELIABLE INSURANCE COMPANY	1.29		1,094.7		0.00 *	600.1		0.00 *	128.8	312.9	184.1	52.14		0.0	0.0	0.0
AMERICAN STATES INSURANCE COMPANY	3.15	3.33	2,671.3	2,710.7	-1.45	2,695.2	2,741.9	-1.70	2,529.0	1,661.8	622.3	61.66	47.54	43.4	-7.7	145.4
ASSURANCE COMPANY OF AMERICA	0.08	0.10	67.1	83.8	-19.89	67.1	83.8	-19.89	45.8	45.8	0.0	68.27	0.00	0.0	0.0	0.0
AUTO OWNERS INSURANCE COMPANY	5.17	4.53	4,390.0	3,687.4	19.05	4,122.1	3,362.0	22.61	3,451.5	3,273.6	828.1	79.42	82.47	37.9	26.8	242.4
BANKERS STANDARD INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-0.6	-0.7	0.00 **	0.00 **	0.0	0.0	0.0
BROTHERHOOD MUTUAL INSURANCE COMPANY	0.00	0.03	0.0	21.1	-100.00	7.4	34.3	-78.58	2.4	11.5	35.0	156.96	15.68	0.1	-0.7	0.0
CHARTER OAK FIRE INSURANCE COMPANY THE	0.20	0.16	172.9	133.9	29.12	153.6	101.0	52.16	50.0	62.3	38.2	40.57	76.03	0.0	1.8	6.0
CLARENDON NATIONAL INSURANCE COMPANY	0.20	0.21	165.8	169.2	-1.99	151.7	155.1	-2.18	95.1	1,271.5	1,253.8	838.16	54.43	11.0	11.0	2.0
CONSOLIDATED INSURANCE COMPANY	0.64	1.12	544.0	914.8	-40.53	690.3	1,020.4	-32.35	761.8	607.3	310.4	87.97	77.39	15.5	82.5	68.0
CONTINENTAL CASUALTY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	2.1	30.7	0.00 **	0.00 **	0.0	0.0	0.0
CONTINENTAL INSURANCE COMPANY THE	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	37.7	47.7	0.00 **	0.00 **	14.6	32.3	17.6
COUNTRY MUTUAL INSURANCE COMPANY	60.65	60.71	51,510.2	49,420.2	4.23	50,642.6	49,211.3	2.91	27,944.7	26,895.2	12,146.1	53.11	55.80	486.4	317.8	2,139.5
EMPLOYERS FIRE INSURANCE COMPANY THE	0.00	0.00	0.0	0.0	0.00 *	0.0	0.5	-100.00	0.0	9.4	27.7	0.00 **	0.00 **	4.1	0.1	5.9
FIREMANS FUND INSURANCE COMPANY	0.04		32.2		0.00 *	3.3		0.00 *	0.0	0.7	0.7	19.58		0.0	0.1	0.1
GENERAL STAR NATIONAL INSURANCE COMPANY	0.27	0.19	227.2	158.7	43.19	201.5	141.1	42.80	36.0	55.5	44.0	27.54	11.80	5.8	5.1	4.2
GOODVILLE MUTUAL CASUALTY COMPANY	0.03	0.01	24.3	9.0	170.34	15.4	4.7	226.69	1.3	1.3	0.0	8.12	0.00	0.0	0.0	0.0
GRANGE MUTUAL CASUALTY COMPANY	1.37	1.08	1,163.9	880.3	32.22	1,062.6	772.9	37.49	640.4	671.4	194.0	63.18	53.65	12.0	13.2	25.6

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
September 08, 2003

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

FARMOWNERS MULTIPLE PERIL ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
GREAT AMERICAN ALLIANCE INS CO	0.01	0.01	9.8	7.3	33.60	12.4	2.7	363.76	0.0	0.8	1.1	6.35	8.44	0.0	0.4	0.4
GREAT AMERICAN ASSURANCE COMPANY	0.49	0.54	412.6	436.3	-5.42	424.7	408.5	3.95	16.1	-4.9	43.9	0.00 **	46.55	1.7	27.1	38.5
GREAT AMERICAN INSURANCE COMPANY	0.14	0.11	117.8	86.8	35.74	100.7	49.1	105.17	17.0	10.5	9.5	10.44	0.00 **	0.0	4.5	6.3
GREAT AMERICAN INSURANCE COMPANY OF NY	1.02	1.15	868.8	937.3	-7.31	909.9	908.4	0.17	389.3	887.3	693.4	97.51	36.81	5.7	59.8	95.1
HARTFORD CASUALTY INSURANCE COMPANY	0.00	0.00	0.0	3.8	-100.00	1.3	45.9	-97.17	0.8	-8.6	2.0	0.00 **	564.74	0.0	-1.1	-1.1
HARTFORD FIRE INSURANCE COMPANY	0.00	0.00	0.0	1.0	-100.00	0.2	12.0	-98.59	46.8	-4.8	0.3	0.00 **	0.00 **	0.7	0.5	-0.2
HARTFORD INSURANCE COMPANY OF ILLINOIS	0.00	0.02	-0.8	15.2	-105.52	1.8	73.5	-97.55	0.2	-32.7	6.5	0.00 **	0.00 **	0.0	-2.3	-2.4
HASTINGS MUTUAL INSURANCE COMPANY	1.61	1.22	1,369.5	991.4	38.14	1,200.4	782.2	53.47	1,277.4	1,168.4	545.2	97.34	112.56	106.1	110.6	70.8
INDEMNITY INSURANCE COMPANY OF NORTH AM	0.25	0.10	208.3	78.7	164.66	171.4	118.3	44.91	2.4	29.6	62.4	17.30	25.66	0.0	2.0	43.9
INDIANA INSURANCE COMPANY	0.99	1.23	843.0	1,000.8	-15.77	966.0	1,042.1	-7.30	638.8	669.1	183.4	69.26	66.32	7.9	-33.8	7.8
INSURANCE COMPANY OF NORTH AMERICA	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
MADISON MUTUAL INSURANCE COMPANY	0.29	0.28	246.3	225.6	9.16	231.9	235.5	-1.55	158.7	445.8	299.7	192.25	32.23	30.9	31.6	11.3
MARKEL INSURANCE COMPANY	0.11	0.16	97.5	131.5	-25.82	121.5	128.2	-5.22	2.7	19.5	128.6	16.06	0.00 **	8.4	11.1	24.7
MERIDIAN SECURITY INSURANCE COMPANY	0.84	0.62	716.8	501.4	42.96	610.0	447.8	36.22	827.4	696.0	232.1	114.08	154.26	0.0	3.8	16.6
NATIONAL BEN FRANKLIN INSURANCE CO OF IL	0.00	0.00	0.0	0.0	0.00 *	0.0	0.5	-100.00	0.0	-24.5	0.0	0.00 **	0.00 **	0.0	0.0	0.0
NATIONAL FARMERS UNION PROPERTY & CAS CO	-0.01	0.35	-10.5	287.5	-103.64	134.5	272.9	-50.72	111.1	56.7	7.4	42.17	20.93	0.3	-3.0	0.1
NATIONAL SURETY CORPORATION	0.15	0.32	126.6	264.3	-52.11	188.4	321.8	-41.47	278.9	196.5	245.0	104.35	214.37	9.1	7.8	3.7
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	0.00	0.00	0.0	0.9	-100.00	0.3	1.9	-85.52	0.0	-1.1	0.3	0.00 **	26.86	0.0	-0.3	0.4
NATIONWIDE MUTUAL INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	7.5	-139.3	-3.4	0.00 **	0.00 **	14.2	-22.7	-1.6
OHIO CASUALTY INSURANCE COMPANY THE	0.40	1.28	342.6	1,045.6	-67.23	728.5	929.4	-21.61	608.4	510.7	85.2	70.10	66.30	1.4	-17.6	9.8
OHIO FARMERS INSURANCE COMPANY	4.23	4.29	3,594.4	3,494.7	2.85	3,536.0	3,499.4	1.04	2,956.0	2,409.6	693.5	68.15	109.14	0.0	-1.4	89.5
ONEBEACON AMERICA INSURANCE COMPANY	-0.01	-0.01	-6.6	-6.4	0.00 *	-6.6	223.5	-102.94	246.1	-83.4	160.9	0.00 **	520.63	12.4	4.2	4.8
ONEBEACON INSURANCE COMPANY	1.38	0.07	1,170.6	53.1	2,106.06	420.8	32.6	1,190.07	100.1	213.9	118.2	50.84	29.42	0.3	1.1	0.8
PEERLESS INSURANCE COMPANY	0.31	0.01	265.6	5.4	4,830.13	166.2	0.5	31,436.62	42.4	50.0	7.5	30.06	0.00	0.8	-0.9	-1.7
PROPERTY & CASUALTY INS CO OF HARTFORD	0.01	0.01	7.2	4.5	60.93	4.8	1.1	328.47	8.8	-4.9	-13.6	0.00 **	3.89	0.5	-0.7	-1.2
REDLAND INSURANCE COMPANY	0.00	1.23	-4.0	1,000.9	-100.40	390.5	1,013.4	-61.47	326.4	279.3	163.2	71.52	56.67	9.8	18.8	48.6
ROCKFORD MUTUAL INSURANCE COMPANY	1.12	1.21	953.4	981.3	-2.84	960.4	984.6	-2.45	776.3	605.1	171.5	63.01	68.78	7.0	-5.4	14.5
SHELTER MUTUAL INSURANCE COMPANY	0.38	0.40	324.4	329.4	-1.49	331.9	347.9	-4.58	232.6	86.5	78.3	26.07	91.56	28.5	24.6	9.7

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

FARMOWNERS MULTIPLE PERIL ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
STANDARD FIRE INSURANCE COMPANY THE	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.0	0.0	0.00 **	0.00 **	0.0	0.0	0.0
STANDARD MUTUAL INSURANCE COMPANY	0.15	0.17	124.4	138.6	-10.23	130.4	144.5	-9.75	143.6	126.2	14.7	96.78	38.27	6.1	4.6	4.7
STATE AUTOMOBILE MUTUAL INSURANCE CO	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.2	0.0	0.00 **	0.00 **	0.0	0.2	0.0
STATE FARM FIRE & CASUALTY COMPANY	6.66	6.18	5,653.0	5,033.9	12.30	5,346.2	5,012.3	6.66	6,130.1	6,051.4	1,709.9	113.19	72.72	58.2	27.4	158.9
STATE FARM GENERAL INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-8.7	25.7	0.00 **	0.00 **	0.1	-16.9	0.0
TRAVELERS CASUALTY AND SURETY CO OF AM	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-0.1	0.0	0.00 **	0.00 **	0.0	0.0	0.0
TRAVELERS CASUALTY AND SURETY CO OF IL	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-1.4	0.1	0.00 **	0.00 **	0.0	0.0	0.0
TRAVELERS CASUALTY AND SURETY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-3.8	0.8	0.00 **	0.00 **	0.0	0.0	0.1
TRAVELERS INDEMNITY COMPANY THE	0.09	0.05	72.3	43.7	65.52	68.8	64.0	7.49	31.0	28.0	16.2	40.73	64.68	0.0	-0.1	2.6
TRAVELERS INDEMNITY COMPANY OF AM THE	0.03	0.02	22.4	17.8	25.80	19.6	20.6	-5.13	6.8	6.8	5.0	34.96	119.65	0.0	-0.2	1.0
TRAVELERS INDEMNITY COMPANY OF CT THE	0.21	0.18	178.9	144.6	23.77	170.2	109.8	55.05	39.6	57.0	39.6	33.47	34.05	0.0	3.5	5.9
TRAVELERS INDEMNITY COMPANY OF IL THE	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.0	277.5	0.00 **	0.00 **	0.0	0.0	72.7
TRINITY UNIVERSAL INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-1.9	0.1	0.00 **	0.00 **	0.0	-0.1	0.0
TWIN CITY FIRE INSURANCE COMPANY	0.00	0.02	0.0	18.4	-100.00	0.2	17.1	-98.86	0.0	-2.7	0.3	0.00 **	0.00 **	0.0	-0.3	-0.3
UNITED NATIONAL SPECIALTY INS CO	0.02	0.01	18.8	4.4	330.35	14.3	4.0	255.79	0.0	4.3	4.3	30.16	0.00	0.0	1.9	3.4
UNITED STATES FIDELITY & GUARANTY CO	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.0	0.5	0.00 **	0.00 **	0.0	0.0	0.4
WESTERN STATES INSURANCE COMPANY	1.34	2.70	1,139.9	2,196.0	-48.09	1,802.1	1,721.0	4.71	366.9	685.8	650.9	38.05	47.10	6.9	44.9	38.1
TOTAL NUMBER OF COMPANIES THIS LINE: 73				$000 not omitted from totals line												
Sum:	**100.00**	**100.00**	**84,935,102**	**81,409,733**	**4.33**	**83,458,496**	**80,376,638**	**3.83**	**54,407,250**	**53,017,038**	**23,104,661**	**63.53**	**62.89**	**978,744**	**864,894**	**3,643,410**

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
September 08, 2003

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

HOMEOWNERS MULTIPLE PERIL ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
ACCEPTANCE INSURANCE COMPANY	0.00	0.00	0.0	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
ACE INSURANCE COMPANY OF IL	0.00	0.00	1.3	15.8	-92.06	5.5	26.8	-79.63	7.7	10.3	54.2	188.22	170.17	0.3	-6.3	-6.7
ACE PROPERTY AND CASUALTY INS CO	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.7	-7.5	0.00 **	0.00 **	-1.0	-1.6	-8.2
ACUITY A MUTUAL INSURANCE COMPANY	0.10	0.06	1,752.5	928.1	88.83	1,304.7	783.2	66.60	689.6	839.0	287.6	64.30	77.76	42.8	118.7	104.3
ADDISON INSURANCE COMPANY	0.08	0.10	1,431.4	1,391.6	2.87	1,409.8	1,280.4	10.11	1,117.6	1,074.0	488.1	76.18	94.00	17.5	15.5	6.9
AEGIS SECURITY INSURANCE COMPANY	0.03	0.02	558.3	253.3	120.46	460.8	112.0	311.33	205.7	186.8	24.7	40.54	66.62	0.6	-1.8	0.0
AFFILIATED F M INSURANCE COMPANY	0.00	0.00	16.8	14.4	17.34	14.4	14.7	-2.38	0.0	0.0	0.0	0.01	16.71	0.0	0.0	0.0
AFFIRMATIVE INSURANCE COMPANY	0.04	0.07	719.6	1,029.3	-30.08	869.9	1,093.0	-20.41	1,050.4	927.6	568.3	106.63	169.97	2.3	-6.9	7.3
AIU INSURANCE COMPANY	-0.01	0.01	-127.4	127.4	-200.00	-35.2	31.8	-210.77	0.0	-78.2	0.0	0.00 **	1,171.56	0.0	-3.1	0.0
ALL AMERICA INSURANCE COMPANY	0.07	0.08	1,195.8	1,078.6	10.86	1,181.2	997.3	18.43	1,270.5	1,417.7	290.3	120.03	44.81	0.1	19.0	31.0
ALLIED PROPERTY & CASUALTY INS CO	0.24	0.19	4,147.6	2,744.5	51.12	3,467.3	2,514.2	37.91	2,275.5	2,266.2	736.9	65.36	97.27	80.0	10.6	112.9
ALLSTATE INDEMNITY COMPANY	3.10	1.82	52,963.3	26,015.4	103.58	37,679.7	14,892.6	153.01	21,289.1	24,291.3	8,094.3	64.47	103.51	234.4	481.3	416.2
ALLSTATE INSURANCE COMPANY	10.68	11.12	182,544.4	158,797.4	14.95	167,922.6	162,483.1	3.35	102,198.1	96,428.6	48,727.0	57.42	125.16	2,831.5	1,515.6	3,839.5
ALLSTATE PROPERTY & CASUALTY INS CO	0.00	0.00	25.7	24.6	4.72	25.1	23.6	6.35	0.0	42.0	42.0	167.07	0.00 **	0.0	0.0	0.0
AMCO INSURANCE COMPANY	0.32	0.21	5,541.0	3,016.7	83.68	4,217.2	1,959.1	115.26	2,991.2	3,768.1	1,094.7	89.35	90.90	23.1	93.3	114.5
AMERICAN & FOREIGN INSURANCE COMPANY	0.00	0.00	32.6	53.6	-39.22	45.3	60.4	-24.96	4.8	4.7	3.2	10.33	24.00	0.2	0.2	0.2
AMERICAN AUTOMOBILE INSURANCE COMPANY	0.35	0.38	5,970.9	5,410.4	10.36	5,540.7	5,030.8	10.13	4,977.9	4,104.4	2,689.5	74.08	289.58	79.2	197.2	319.3
AMERICAN BANKERS INSURANCE COMPANY OF FL	0.07	0.07	1,160.7	963.9	20.42	912.0	865.8	5.34	324.4	389.3	165.5	42.68	32.22	11.7	10.9	1.1
AMERICAN BUSINESS & PERSONAL INS MUT INC	0.01	0.01	247.1	198.6	24.39	236.3	193.0	22.42	82.7	111.2	89.8	47.06	108.68	16.3	20.3	12.7
AMERICAN CASUALTY COMPANY OF READING PA	0.00	0.00	0.0	0.2	-100.00	0.0	0.2	-100.00	0.0	-60.6	0.0	0.00 **	5,800.94	0.0	-28.2	0.0
AMERICAN COUNTRY INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	65.3	-9.7	100.0	0.00 **	0.00 **	11.3	11.3	0.0
AMERICAN ECONOMY INSURANCE COMPANY	0.00	0.00	0.0	23.1	-100.00	7.1	71.4	-90.02	262.5	143.4	106.6	2,012.36	151.98	22.1	-14.8	47.2
AMERICAN EMPLOYERS INSURANCE COMPANY	0.00	-0.01	-8.9	-136.4	0.00 *	57.3	5,269.8	-98.91	2,113.6	654.1	890.0	1,140.95	161.47	92.4	-28.1	29.4
AMERICAN EQUITY SPECIALTY INS CO	0.00	0.00	35.8	25.0	43.05	40.2	21.4	87.91	53.0	50.4	3.2	125.52	54.38	5.0	10.3	5.4
AMERICAN FAMILY MUTUAL INSURANCE COMPAN	5.48	5.50	93,657.9	78,568.3	19.21	84,686.6	75,835.5	11.67	60,877.7	54,344.1	22,168.7	64.17	109.78	969.1	894.2	3,211.3
AMERICAN FIRE AND CASUALTY COMPANY	0.05	0.05	817.4	742.7	10.06	761.4	765.6	-0.55	321.1	308.0	223.0	40.46	130.54	39.5	32.8	27.3
AMERICAN HARDWARE MUTUAL INSURANCE CO	0.00	0.00	0.3	0.3	13.99	0.3	0.3	13.99	0.3	0.4	0.1	110.74	94.06	0.0	0.0	0.0
AMERICAN INSURANCE COMPANY THE	0.08	0.18	1,350.1	2,565.9	-47.38	2,089.0	2,629.6	-20.56	2,811.4	2,641.4	595.4	126.44	179.78	93.6	114.5	159.3

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
September 08, 2003

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

HOMEOWNERS MULTIPLE PERIL ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
AMERICAN INTERNATIONAL INSURANCE CO THE	0.11	0.10	1,963.4	1,448.6	35.54	1,676.1	1,075.0	55.92	1,505.4	1,454.9	474.9	86.80	106.48	68.6	143.2	75.7
AMERICAN MANUFACTURERS MUTUAL INS CO	0.18	0.28	3,036.3	3,955.9	-23.25	3,430.5	4,117.5	-16.68	2,774.4	2,593.1	465.4	75.59	107.81	116.4	86.6	127.9
AMERICAN MODERN HOME INSURANCE COMPANY	0.02	0.00	268.7	37.9	609.35	136.5	30.4	348.70	109.1	182.9	73.9	134.05	0.00 **	0.5	8.7	8.3
AMERICAN MOTORISTS INSURANCE COMPANY	0.00	0.00	5.4	1.3	328.86	5.3	46.6	-88.71	168.0	121.0	245.1	2,299.18	604.68	42.8	19.2	48.3
AMERICAN NATIONAL GENERAL INSURANCE CO	0.01	0.01	217.4	90.8	139.29	142.4	71.8	98.19	99.7	110.7	11.0	77.78	97.75	2.7	3.1	0.4
AMERICAN NATIONAL PROPERTY & CASUALTY CO	0.14	0.12	2,422.8	1,669.0	45.16	1,888.8	1,353.1	39.59	883.3	1,076.0	349.7	56.97	82.15	2.2	6.5	10.4
AMERICAN PROTECTION INSURANCE COMPANY	0.02	0.02	418.5	350.7	19.33	393.6	303.5	29.69	210.4	233.3	58.8	59.28	223.82	3.0	6.9	6.7
AMERICAN RELIABLE INSURANCE COMPANY	0.00	0.00	34.9	20.5	70.56	26.0	20.7	25.83	7.4	7.9	1.8	30.55	16.69	0.0	0.3	0.5
AMERICAN SECURITY INSURANCE COMPANY	0.00		49.8		0.00 *	25.9		0.00 *	0.0	10.0	10.0	38.43		0.0	0.0	0.0
AMERICAN SELECT INSURANCE COMPANY	0.04	0.03	745.8	479.1	55.69	591.3	421.6	40.23	286.5	269.5	55.0	45.59	132.57	0.0	0.9	8.6
AMERICAN STATES INSURANCE COMPANY	0.00	0.00	-0.4	21.4	-101.80	4.4	64.3	-93.23	164.3	213.0	201.2	4,896.32	182.02	25.2	8.5	18.3
AMERICAN STATES PREFERRED INS CO	0.00	0.01	-0.7	79.3	-100.87	20.6	212.6	-90.30	104.1	-17.8	346.7	0.00 **	174.64	33.1	-40.6	106.8
AMEX ASSURANCE COMPANY	0.07	0.06	1,208.6	851.9	41.86	1,001.3	769.2	30.18	801.2	550.1	139.7	54.94	125.05	13.1	-0.4	49.7
AMICA MUTUAL INSURANCE COMPANY	0.22	0.21	3,800.3	3,054.6	24.41	3,382.4	2,876.1	17.60	3,487.2	2,371.7	940.7	70.12	182.11	233.7	85.2	88.2
ARMED FORCES INSURANCE EXCHANGE	0.02	0.02	305.4	285.4	6.98	291.8	280.4	4.04	234.7	188.6	49.7	64.64	70.03	0.7	-2.0	8.0
ASSOCIATED INDEMNITY CORPORATION	0.05	0.06	805.9	923.1	-12.70	839.4	918.1	-8.58	2,503.1	3,587.9	1,493.0	427.44	132.92	52.7	58.3	60.1
ASSOCIATED INTERNATIONAL INSURANCE CO	0.00	0.00	2.5	1.5	66.01	2.3	0.5	375.52	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
ASSURANCE COMPANY OF AMERICA	0.00	0.01	50.9	140.8	-63.87	115.6	153.8	-24.81	208.8	152.7	127.4	132.05	103.26	5.7	4.2	9.1
ATLANTIC MUTUAL INSURANCE COMPANY	0.28	0.34	4,820.8	4,896.6	-1.55	4,893.6	4,652.8	5.18	2,005.9	1,350.4	505.8	27.59	200.60	149.0	60.7	84.2
AUTO CLUB FAMILY INSURANCE COMPANY	0.05	0.04	789.8	590.9	33.67	674.4	544.0	23.96	530.1	570.4	83.5	84.59	49.51	10.9	10.0	1.8
AUTO OWNERS INSURANCE COMPANY	0.92	0.80	15,787.0	11,407.6	38.39	13,585.8	10,182.2	33.43	11,544.7	16,474.1	8,449.7	121.26	88.57	158.1	887.8	1,346.3
AUTOMOBILE INSURANCE CO OF HARTFORD THE	0.28	0.21	4,724.4	2,953.8	59.94	3,721.4	2,465.8	50.92	1,726.7	2,620.6	1,677.1	70.42	135.29	86.5	91.0	194.6
BADGER MUTUAL INSURANCE COMPANY	0.17	0.17	2,851.7	2,447.3	16.52	2,664.6	2,344.5	13.65	1,731.1	2,160.5	958.3	81.08	96.09	12.4	24.4	34.1
BALBOA INSURANCE COMPANY	0.09	0.05	1,600.1	654.5	144.49	1,164.4	361.2	222.37	964.0	1,331.6	589.0	114.36	110.00	19.6	20.2	1.1
BANKERS STANDARD INSURANCE COMPANY	0.00	0.00	1.0	17.6	-94.31	8.4	25.8	-67.48	44.5	23.3	129.9	277.40	117.71	37.9	28.1	10.1
BITUMINOUS CASUALTY CORPORATION	0.00	0.00	0.1	0.2	-27.66	0.1	1.2	-89.59	0.1	0.1	0.1	97.58	17.80	0.0	0.0	0.0
BROTHERHOOD MUTUAL INSURANCE COMPANY	0.02	0.02	373.3	341.0	9.45	352.3	350.7	0.47	96.9	98.0	267.6	27.81	15.92	4.0	2.3	5.0
CALIFORNIA CASUALTY IND EXCHANGE	0.02	0.01	350.3	185.6	88.76	265.0	105.9	150.22	166.0	160.2	79.9	60.47	316.25	0.0	5.6	11.9

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
September 08, 2003

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

HOMEOWNERS MULTIPLE PERIL ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
CAMBRIDGE MUTUAL FIRE INSURANCE COMPANY	0.08	0.06	1,450.1	827.4	75.26	1,092.3	656.2	66.44	1,071.8	1,346.2	581.5	123.25	142.91	29.3	54.0	44.5
CAMDEN FIRE INSURANCE ASSOCIATION, THE	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	7.5	-23.8	0.0	0.00 **	0.00 **	0.0	0.0	0.0
CENTENNIAL INSURANCE COMPANY	0.01	0.01	158.3	85.6	84.94	91.7	83.7	9.55	27.7	32.1	11.7	34.99	62.43	0.9	1.9	3.6
CENTRAL MUTUAL INSURANCE COMPANY	0.04	0.03	640.1	379.6	68.65	461.4	348.6	32.33	220.2	257.6	119.8	55.84	120.22	0.0	-10.8	0.3
CENTRE INSURANCE COMPANY	0.06	0.04	988.8	544.2	81.68	707.1	365.6	93.41	425.1	361.9	90.3	51.18	168.20	62.6	57.2	19.1
CHARTER OAK FIRE INSURANCE COMPANY THE	0.00	0.00	1.1	8.0	-85.82	1.8	156.8	-98.83	33.8	6.0	21.3	327.38	35.86	3.6	-10.7	10.5
CHICAGO MOTOR CLUB INSURANCE COMPANY	0.29	0.18	4,950.8	2,623.4	88.71	3,506.4	2,278.2	53.91	3,227.6	4,670.6	2,197.9	133.20	164.02	20.0	96.1	94.6
CHUBB INDEMNITY INSURANCE COMPANY	0.00	0.00	0.5	0.3	46.04	0.5	0.3	46.04	0.0	0.0	0.1	6.63	7.04	0.0	0.0	0.0
CHUBB NATIONAL INSURANCE COMPANY	0.23	0.16	3,898.8	2,338.5	66.73	3,143.8	1,421.6	121.15	1,312.5	1,604.2	701.7	51.03	110.67	43.9	125.1	126.2
CHURCH INSURANCE COMPANY THE	0.00	0.00	0.3	5.8	-94.01	0.7	11.0	-93.33	0.0	-1.3	0.0	0.00 **	38.07	0.0	-1.2	0.0
CHURCH MUTUAL INSURANCE COMPANY	0.01	0.01	147.8	133.0	11.15	140.1	129.2	8.46	49.1	47.4	24.3	33.83	46.44	0.0	-0.5	2.2
CINCINNATI CASUALTY COMPANY THE	0.09	0.10	1,538.2	1,415.6	8.67	1,409.2	1,301.5	8.27	1,149.4	925.2	380.7	65.65	87.00	30.6	67.2	53.2
CINCINNATI INDEMNITY COMPANY	0.00	0.00	16.1	17.5	-7.88	17.6	17.6	-0.26	20.0	19.9	0.5	113.19	64.91	0.0	0.0	0.0
CINCINNATI INSURANCE COMPANY THE	0.90	1.07	15,370.0	15,292.1	0.51	14,423.5	13,305.0	8.41	12,867.8	11,085.7	3,843.6	76.86	112.18	297.8	161.3	486.9
CITIZENS INSURANCE COMPANY OF AMERICA	0.19	0.20	3,179.7	2,908.3	9.33	3,002.5	2,626.0	14.34	2,109.9	2,365.3	739.5	78.78	153.83	24.1	-18.5	152.1
CITIZENS INSURANCE COMPANY OF ILLINOIS	0.15	0.11	2,536.8	1,629.5	55.67	2,048.1	1,486.6	37.77	2,042.5	1,837.2	654.5	89.70	158.89	28.5	-7.6	87.9
COLUMBIA MUTUAL INSURANCE COMPANY	0.01	0.01	221.8	199.7	11.07	214.8	179.5	19.67	523.1	614.6	126.9	286.18	63.36	0.0	1.1	2.2
CONSTITUTIONAL CASUALTY COMPANY	0.27	0.21	4,567.7	2,974.0	53.59	3,842.8	2,566.1	49.75	2,258.0	3,379.3	2,278.0	87.94	84.20	192.8	248.4	197.2
CONTINENTAL CASUALTY COMPANY	0.00	0.00	0.0	0.2	-100.00	0.0	0.2	-100.00	186.2	38.9	105.2	0.00 **	59,386.93	27.0	46.8	19.8
CONTINENTAL INSURANCE COMPANY THE	0.00	0.00	0.5	5.8	-92.13	1.8	425.9	-99.57	88.7	83.7	81.1	4,616.77	349.75	86.2	86.2	0.0
CONTINENTAL WESTERN INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.6	-100.00	0.1	-4.7	0.0	0.00 **	823.16	0.0	-0.5	0.0
COUNTRY CASUALTY INSURANCE COMPANY	0.14	0.08	2,430.8	1,203.3	102.02	1,769.7	1,092.1	62.05	1,312.9	1,763.2	977.8	99.63	23.80	50.2	44.8	113.7
COUNTRY MUTUAL INSURANCE COMPANY	6.19	6.38	105,759.8	91,200.0	15.96	98,125.1	88,855.6	10.43	64,934.3	62,889.0	23,265.8	64.09	66.67	1,234.7	1,240.8	3,541.4
COUNTRY PREFERRED INSURANCE COMPANY	0.01	0.01	104.3	78.2	33.35	95.3	75.0	27.12	36.5	25.8	8.1	27.07	24.21	0.0	-3.2	1.9
CUMIS INSURANCE SOCIETY INC	0.00	0.00	1.0	0.6	59.22	0.8	0.3	185.61	0.6	-44.3	0.3	0.00 **	85.26	3.2	3.2	0.1
DAIMLERCHRYSLER 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
DEPOSITORS INSURANCE COMPANY	0.03	0.07	476.3	991.3	-51.95	627.1	1,157.3	-45.82	1,048.9	934.9	281.2	149.08	101.47	56.9	36.5	44.9
ECONOMY FIRE & CASUALTY COMPANY	1.04	1.33	17,774.8	18,977.0	-6.34	18,077.8	19,688.0	-8.18	12,130.9	9,469.0	4,869.1	52.38	73.01	268.5	-331.8	537.4

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
September 08, 2003

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

HOMEOWNERS MULTIPLE PERIL ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
ECONOMY PREFERRED INSURANCE COMPANY	-0.02	2.07	-366.5	29,520.4	-101.24	10,925.3	40,865.7	-73.27	13,775.7	7,741.9	5,010.3	70.86	86.06	701.9	-202.6	1,075.8
ECONOMY PREMIER ASSURANCE COMPANY	2.75	1.12	46,980.1	15,962.4	194.32	34,809.6	3,951.2	781.00	13,144.6	18,613.1	7,297.5	53.47	88.23	83.1	383.4	457.9
ELECTRIC INSURANCE COMPANY	0.02	0.02	383.5	317.2	20.91	344.3	304.1	13.21	546.7	387.0	128.5	112.42	261.82	1.8	11.1	30.7
EMCASCO INSURANCE COMPANY	0.00	0.00	50.1	44.1	13.61	47.6	44.7	6.59	14.4	28.0	20.7	58.73	178.71	0.0	0.8	1.5
EMPLOYERS FIRE INSURANCE COMPANY THE	0.01	0.02	136.2	342.2	-60.20	272.6	832.8	-67.27	273.3	78.9	294.2	28.94	131.43	31.6	7.2	16.9
EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.00	0.00	7.1	5.9	20.79	7.1	5.9	20.79	5.0	5.2	2.5	73.18	156.47	0.3	-0.1	0.3
EMPLOYERS MUTUAL CASUALTY COMPANY	0.01	0.01	156.8	83.1	88.59	129.8	78.8	64.70	45.2	100.1	68.7	77.12	31.97	0.0	3.7	5.1
ENCOMPASS PROPERTY AND CASUALTY COMPANY	0.01		193.8		0.00 *	15.0		0.00 *	0.0	9.3	9.3	62.00		0.0	0.9	0.9
ERIE INSURANCE EXCHANGE	0.56	0.29	9,626.7	4,191.5	129.67	6,590.3	2,759.0	138.86	6,105.8	7,291.4	2,651.4	110.64	128.06	73.7	183.7	154.6
EVANSTON INSURANCE COMPANY	0.00		0.9		0.00 *	0.7		0.00 *	0.0	0.0	0.0	3.50		0.0	0.0	0.0
FARMERS AUTOMOBILE INSURANCE ASSN THE	0.99	0.89	16,905.3	12,724.6	32.86	14,858.9	11,792.4	26.00	12,119.8	11,021.8	4,302.8	74.18	105.48	169.2	-44.4	791.8
FARMERS INSURANCE EXCHANGE	0.11	0.12	1,931.1	1,745.4	10.64	1,887.2	1,676.3	12.58	756.5	567.5	567.5	30.07	0.00 **	708.3	717.4	153.5
FEDERAL INSURANCE COMPANY	0.26	0.20	4,441.0	2,825.3	57.19	3,616.2	2,407.1	50.23	1,608.8	2,362.6	1,260.6	65.33	76.70	153.1	222.6	215.7
FEDERATED MUTUAL INSURANCE COMPANY	0.00	0.01	-3.8	177.0	-102.13	68.1	212.8	-68.01	64.5	49.2	10.0	72.29	106.72	4.0	1.7	2.5
FIDELITY & CASUALTY COMPANY OF NY THE	0.00	0.00	-0.1	-39.5	0.00 *	0.1	934.4	-99.99	142.1	-92.6	43.8	0.00 **	126.16	19.1	40.5	21.5
FIDELITY & DEPOSIT COMPANY OF MARYLAND	0.01		184.5		0.00 *	184.5		0.00 *	183.7	240.8	57.1	130.48		12.7	12.7	0.0
FIDELITY & GUARANTY INS UNDERWRITERS INC	0.00	0.01	-3.2	206.7	-101.56	79.9	292.5	-72.68	216.9	20.6	37.4	25.82	282.24	3.5	-62.5	16.5
FIDELITY & GUARANTY INSURANCE COMPANY	0.00	0.07	-15.5	954.0	-101.62	349.0	1,341.4	-73.98	502.0	421.9	341.5	120.89	96.91	9.8	-33.6	102.4
FIREMANS FUND INSURANCE COMPANY	0.24	0.20	4,046.6	2,795.1	44.77	3,180.8	2,685.6	18.44	1,417.1	1,264.4	839.2	39.75	122.74	29.0	74.2	204.8
FIRST AMERICAN PROPERTY & CASUALTY I C	0.01	0.00	163.8	0.0	0.00 *	75.5	0.0	0.00 *	0.0	2.5	2.5	3.25	0.00 **	0.3	1.2	1.0
FIRST FINANCIAL INSURANCE COMPANY	0.00	0.00	1.8	0.6	223.20	1.0	0.4	144.63	1.0	1.2	0.4	121.76	89.50	0.0	0.1	0.1
FIRST NATIONAL INSURANCE COMPANY OF AM	0.21	0.07	3,513.8	987.5	255.83	1,536.4	743.6	106.60	667.6	940.5	497.4	61.22	92.28	32.3	57.6	37.5
FLORISTS INSURANCE 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
FLORISTS MUTUAL 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
FOREMOST INSURANCE COMPANY	0.41	0.26	6,995.6	3,715.1	88.30	4,970.4	2,563.6	93.88	1,989.3	2,314.4	491.8	46.56	44.23	18.5	24.9	9.7
FOREMOST PROPERTY & CASUALTY INS CO	0.05	0.05	875.5	780.4	12.19	815.6	726.9	12.20	362.9	284.8	3.9	34.92	39.88	0.2	-1.3	0.1
FOREMOST SIGNATURE INSURANCE COMPANY	0.36	0.39	6,185.8	5,546.5	11.53	5,922.4	4,514.4	31.19	3,194.1	3,714.3	1,024.5	62.72	56.31	35.4	45.7	20.3
FOUNDERS INSURANCE COMPANY	0.14	0.07	2,333.8	1,051.7	121.90	1,553.1	943.4	64.63	566.8	924.9	776.2	59.55	48.08	41.7	95.4	116.4

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
September 08, 2003

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

HOMEOWNERS MULTIPLE PERIL ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
GE CASUALTY INSURANCE 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
GE PROPERTY & CASUALTY INS CO	0.05	0.06	811.4	825.5	-1.70	815.6	876.6	-6.95	601.4	307.9	158.9	37.75	59.86	5.1	25.5	37.6
GENERAL CASUALTY COMPANY OF ILLINOIS	0.68	0.81	11,614.4	11,586.0	0.25	11,569.3	10,657.8	8.55	7,646.7	6,700.8	2,925.2	57.92	114.28	238.1	267.7	211.6
GENERAL CASUALTY COMPANY OF WISCONSIN	0.02	0.02	308.5	258.4	19.39	295.6	259.8	13.78	171.9	187.9	50.3	63.54	434.02	1.2	1.2	3.3
GENERAL INSURANCE COMPANY OF AMERICA	0.24	0.11	4,101.8	1,642.5	149.73	2,505.7	1,131.4	121.48	1,328.3	1,501.8	514.0	59.93	77.45	27.6	48.4	41.2
GLENS FALLS INSURANCE COMPANY THE	0.05	0.06	929.9	831.0	11.90	889.6	511.6	73.88	725.6	781.1	124.3	87.81	64.40	31.3	112.8	81.4
GLOBE INDEMNITY COMPANY	0.20	0.18	3,371.8	2,532.0	33.17	2,913.8	2,282.7	27.65	2,413.4	2,640.2	662.0	90.61	136.94	65.5	78.7	38.5
GOODVILLE MUTUAL CASUALTY COMPANY	0.02	0.01	271.1	214.1	26.66	244.0	208.9	16.77	71.6	44.7	6.2	18.30	54.03	0.0	-1.9	0.4
GOVERNMENT EMPLOYEES INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.2	0.2	0.0	0.00 **	0.00 **	0.0	0.0	0.0
GRAIN DEALERS MUTUAL INSURANCE COMPANY	0.00	0.00	0.4	0.6	-39.66	0.4	0.6	-39.66	0.2	0.2	0.0	57.87	0.00	0.0	0.0	0.0
GRANGE MUTUAL CASUALTY COMPANY	0.37	0.33	6,290.5	4,689.2	34.15	5,459.1	3,993.9	36.69	4,467.3	4,447.2	1,070.8	81.46	161.20	98.7	106.7	169.2
GREAT AMERICAN ALLIANCE INS CO	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-0.1	0.1	0.00 **	0.00 **	0.0	0.1	0.1
GREAT AMERICAN ASSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-0.1	0.0	0.00 **	0.00 **	0.0	0.0	0.0
GREAT AMERICAN CONTEMPORARY INS CO	0.00	0.00	2.8	3.3	-14.47	3.0	4.4	-30.68	0.0	0.0	0.7	0.00 **	370.98	0.0	0.1	0.2
GREAT AMERICAN INSURANCE COMPANY	0.00	0.00	17.5	16.3	7.40	18.3	13.1	39.46	133.3	66.6	7.1	363.56	0.00 **	0.8	-0.8	1.1
GREAT AMERICAN INSURANCE COMPANY OF NY	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	0.1	0.2
GREAT AMERICAN SPIRIT INSURANCE COMPANY	0.01	0.02	255.8	248.2	3.07	248.5	253.2	-1.86	92.3	125.5	101.2	50.50	122.91	2.4	4.8	11.5
GREAT MIDWEST INSURANCE COMPANY	0.00	0.02	81.1	300.9	-73.05	221.8	330.8	-32.97	168.8	113.8	32.9	51.31	77.24	12.1	11.1	0.0
GREAT NORTHERN INSURANCE COMPANY	0.83	0.86	14,265.0	12,277.8	16.19	13,365.2	11,143.2	19.94	10,419.5	8,976.1	4,769.1	67.16	208.92	553.6	501.0	1,171.2
GRINNELL MUTUAL REINSURANCE COMPANY	0.00	0.00	8.6	5.3	60.39	6.4	5.3	21.03	5.5	6.7	3.4	103.94	88.68	0.3	0.5	0.8
GUIDEONE AMERICA INSURANCE COMPANY	0.03	0.03	527.2	454.7	15.95	490.3	346.6	41.48	207.6	448.2	265.0	91.41	69.97	2.2	23.2	26.0
GUIDEONE MUTUAL INSURANCE COMPANY	0.11	0.12	1,928.2	1,782.5	8.17	1,841.7	1,685.4	9.28	1,187.2	845.9	196.2	45.93	116.05	14.1	-21.8	21.6
GUIDEONE SPECIALTY MUTUAL INSURANCE CO	0.00	0.00	37.0	3.4	992.09	20.7	1.2	1,607.93	18.1	156.8	138.8	758.93	89.26	1.3	14.1	12.8
GULF INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-1.5	0.0	0.00 **	0.00 **	0.0	-0.3	0.0
HANOVER INSURANCE COMPANY	0.09	0.07	1,602.2	1,004.9	59.44	1,309.7	890.8	47.03	824.9	838.8	297.5	64.04	0.00 **	3.5	-17.0	42.4
HARLEYSVILLE INSURANCE COMPANY	0.00	0.00	0.0	0.8	-106.38	0.3	1.5	-77.93	2.6	-67.1	125.3	0.00 **	6,923.99	5.7	-1.1	11.4
HARLEYSVILLE LAKE STATES INS CO	0.11	0.15	1,833.0	2,087.3	-12.18	1,971.6	2,206.4	-10.64	1,956.6	2,316.3	1,300.0	117.48	128.00	40.9	61.8	125.8
HARTFORD CASUALTY INSURANCE COMPANY	0.11	0.10	1,832.9	1,467.3	24.91	1,610.0	1,388.9	15.92	1,003.0	845.8	324.9	52.54	111.46	33.6	37.7	32.3

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
September 08, 2003

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

HOMEOWNERS MULTIPLE PERIL ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
HARTFORD FIRE INSURANCE COMPANY	0.06	0.07	1,021.6	1,057.1	-3.36	1,031.7	1,064.5	-3.09	368.5	378.5	277.6	36.69	84.57	34.5	45.8	33.3
HARTFORD INSURANCE CO OF THE MIDWEST	0.16	0.18	2,720.1	2,551.8	6.59	2,609.3	2,518.3	3.61	1,611.4	1,620.7	496.6	62.11	110.64	115.3	134.6	51.3
HARTFORD INSURANCE COMPANY OF ILLINOIS	0.13	0.15	2,287.6	2,089.8	9.47	2,078.2	2,120.6	-2.00	1,291.0	2,075.3	1,580.0	99.86	81.60	113.2	225.7	160.5
HARTFORD UNDERWRITERS INSURANCE COMPANY	0.77	0.86	13,122.0	12,224.7	7.34	12,594.3	12,535.0	0.47	8,550.6	8,981.1	3,952.1	71.31	90.41	546.3	735.5	400.9
HASTINGS MUTUAL INSURANCE COMPANY	0.05	0.04	902.6	534.5	68.87	736.9	407.1	81.03	791.0	666.8	163.9	90.49	141.47	87.4	77.6	21.7
HAWKEYE SECURITY INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.2	-100.00	50.0	55.1	77.6	0.00 **	9,017.84	49.0	54.5	25.2
HOMELAND CENTRAL INSURANCE COMPANY	0.00	0.00	-0.2	16.6	-101.19	2.4	47.4	-94.98	1.4	-5.6	2.5	0.00 **	50.54	0.0	-1.2	0.0
HOMESITE INSURANCE COMPANY OF ILLINOIS	0.03	0.01	484.9	146.8	230.35	284.5	64.2	343.06	167.7	126.3	92.1	44.38	235.42	0.0	0.0	0.0
HORACE MANN INSURANCE COMPANY	0.06	0.07	951.9	1,035.6	-8.08	984.3	1,023.3	-3.81	573.4	585.6	243.8	59.49	65.67	10.8	9.0	7.0
HORACE MANN PROPERTY & CASUALTY INS CO	0.01	0.00	113.4	55.4	104.75	80.1	35.1	127.81	50.3	53.6	9.1	66.94	97.30	0.0	-0.1	0.3
ILLINOIS EMCASCO INSURANCE COMPANY	0.07	0.09	1,274.3	1,232.9	3.36	1,274.6	1,226.2	3.95	1,776.7	1,558.7	622.0	122.28	69.02	57.5	19.5	46.0
ILLINOIS FARMERS INSURANCE COMPANY	6.92	7.13	118,273.5	101,830.2	16.15	108,684.0	94,550.5	14.95	54,013.4	49,460.9	34,141.6	45.51	124.79	3,617.8	4,336.7	8,375.6
ILLINOIS NATIONAL INSURANCE CO	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.0	0.0	10.00	0.00 **	0.0	0.0	0.0
ILLINOIS UNION INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-1.6	992.8	0.00 **	0.00 **	0.7	-1.9	-11.9
IMT INSURANCE COMPANY (MUTUAL)	0.09	0.06	1,459.3	804.6	81.36	1,108.7	552.0	100.84	759.4	496.5	168.5	44.78	107.68	35.4	29.8	15.1
INDEMNITY INSURANCE COMPANY OF NORTH AM	0.00	0.00	3.1	8.2	-61.95	5.1	15.6	-67.51	5.7	3.4	2.9	66.97	749.05	3.5	-2.4	6.6
INDIANA INSURANCE COMPANY	0.67	0.40	11,484.0	5,747.6	99.81	7,828.1	5,943.3	31.71	5,391.1	5,718.7	1,932.8	73.05	95.77	226.9	347.9	315.2
INSURA PROPERTY AND CASUALTY INS CO	0.02	0.02	343.5	270.0	27.21	295.7	275.6	7.28	580.5	-436.0	373.1	0.00 **	605.66	12.1	1.1	12.8
INSURANCE COMPANY OF ILLINOIS	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	17.1	-25.6	278.7	0.00 **	0.00 **	61.8	40.0	14.6
INSURANCE COMPANY OF NORTH AMERICA	0.00		0.0		0.00 *	0.0		0.00 *	0.5	0.5	0.0	0.00 **		0.0	0.0	0.0
INTEGON NATIONAL INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	-13.9	-13.9	0.0	0.00 **	0.00 **	0.5	0.5	0.0
INTERSTATE FIRE & CASUALTY COMPANY	0.00	0.03	54.9	364.6	-84.93	199.9	296.6	-32.60	164.3	-372.9	275.7	0.00 **	357.63	12.9	-85.5	-55.5
INTERSTATE INDEMNITY COMPANY	0.05	0.01	895.3	205.9	334.78	917.3	159.3	475.99	411.7	476.8	444.6	51.98	368.69	41.7	37.3	63.3
IOWA MUTUAL INSURANCE COMPANY	0.03	0.03	478.0	465.7	2.66	472.1	524.2	-9.93	478.3	366.2	123.1	77.56	43.68	3.6	4.7	3.2
JEFFERSON INSURANCE COMPANY	0.00	0.00	0.1	49.5	-99.87	4.2	106.6	-96.06	0.0	-13.9	1.2	0.00 **	167.53	0.5	-2.0	0.1
KANSAS CITY FIRE & MARINE INSURANCE CO	0.04	0.00	736.0	0.0	0.00 *	273.9	0.0	0.00 *	45.7	18.6	2.0	6.79	0.00 **	5.7	0.1	0.0
LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.53	0.56	9,125.7	7,981.9	14.33	8,445.4	7,501.9	12.58	6,806.9	6,869.7	2,949.8	81.34	166.86	196.2	217.7	391.6
LIBERTY MUTUAL INSURANCE COMPANY	0.00	0.00	12.0	6.8	77.73	12.0	6.8	77.73	10.1	11.1	4.7	92.19	99.87	0.5	0.0	0.5

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
September 08, 2003

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

HOMEOWNERS MULTIPLE PERIL ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
LINCOLN GENERAL INSURANCE COMPANY	0.00		0.0		0.00 *	0.0		0.00 *	0.0	13.5	13.5	0.00 **		0.0	0.1	0.1
LUMBERMENS MUTUAL CASUALTY COMPANY	0.38	0.66	6,542.7	9,390.7	-30.33	6,400.5	5,915.2	8.20	3,748.5	2,877.7	823.6	44.96	123.45	222.6	285.8	190.1
LUTHERAN MUTUAL FIRE INSURANCE COMPANY	0.01	0.02	216.9	216.1	0.37	180.8	216.1	-16.35	32.3	55.1	58.5	30.47	32.28	0.0	0.0	0.0
MADISON MUTUAL INSURANCE COMPANY	0.28	0.24	4,788.4	3,480.0	37.60	4,034.8	3,232.1	24.83	3,535.5	3,964.1	873.8	98.25	66.55	599.9	614.0	220.7
MARKEL INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	-100.00	0.0	0.0	0.4	0.00 **	0.00 **	0.0	0.0	0.0
MARYLAND CASUALTY COMPANY	0.00	0.01	41.1	94.8	-56.69	78.5	104.6	-24.95	17.2	5.2	21.9	6.63	77.69	0.2	-0.6	5.4
MASSACHUSETTS BAY INSURANCE COMPANY	0.01	0.01	86.1	128.9	-33.19	129.3	108.1	19.56	320.3	268.2	19.1	207.47	71.94	10.5	10.7	2.8
MENDAKOTA INSURANCE COMPANY	0.00	0.01	1.2	74.8	-98.36	10.3	472.5	-97.81	5.4	30.3	62.3	292.84	79.15	5.4	4.5	3.8
MERASTAR INSURANCE COMPANY	0.00	0.00	70.2	44.8	56.65	55.9	35.2	58.79	22.6	28.4	12.9	50.79	117.93	0.3	0.4	0.8
MERCHANTS PROPERTY INSURANCE C OF IN THE	0.00	0.00	4.8	53.4	-91.05	27.9	54.9	-49.13	37.7	45.1	8.2	161.49	35.38	0.0	0.0	0.0
MERCURY INSURANCE COMPANY OF IL	0.03		497.1		0.00 *	210.4		0.00 *	39.3	69.0	29.7	32.78		2.3	5.2	2.9
MERIDIAN SECURITY INSURANCE COMPANY	0.00	0.01	47.3	76.2	-37.97	52.2	146.3	-64.31	96.0	75.6	45.4	144.78	287.30	0.0	-3.1	6.2
MERRIMACK MUTUAL FIRE INSURANCE COMPANY	0.15	0.13	2,623.2	1,903.7	37.79	2,226.9	1,785.9	24.69	1,509.1	1,550.2	1,296.0	69.61	128.06	84.9	104.1	98.9
METROPOLITAN GROUP PROP & CAS INS CO	0.19	0.17	3,235.4	2,397.3	34.96	2,764.1	2,115.3	30.67	1,770.4	1,546.3	488.7	55.94	140.83	16.0	0.8	34.8
METROPOLITAN PROPERTY & CASUALTY INS CO	0.35	0.35	5,959.0	4,981.1	19.63	5,469.3	4,579.0	19.44	4,375.1	3,644.9	1,416.3	66.64	173.26	77.3	63.2	117.6
MGA INSURANCE COMPANY INC	0.00	0.00	-0.4	-2.5	0.00 *	-0.1	0.1	-165.83	0.0	0.0	0.0	0.00 **	0.00 **	0.0	0.0	0.0
MILLERS CLASSIFIED INSURANCE COMPANY	0.06	0.06	945.6	890.2	6.22	902.7	867.3	4.09	1,534.0	1,310.9	310.8	145.22	108.13	16.0	-0.1	27.7
MILLERS FIRST INSURANCE COMPANY	0.09	0.10	1,542.6	1,423.5	8.37	1,464.0	1,370.9	6.79	1,339.4	1,247.9	501.8	85.24	84.20	10.1	1.4	46.7
MILWAUKEE CASUALTY INSURANCE CO	0.01	0.00	240.7	1.1	22,522.74	90.4	0.1	66,870.37	3.6	20.9	19.1	23.11	114.07	0.0	-0.3	2.5
MILWAUKEE INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	-0.4	-1.9	0.2	0.00 **	0.00 **	0.0	-1.4	1.2
NATIONAL BEN FRANKLIN INSURANCE CO OF IL	0.86	1.02	14,648.2	14,621.6	0.18	14,576.1	15,866.1	-8.13	9,961.2	10,955.3	3,068.0	75.16	101.60	661.8	1,052.7	390.9
NATIONAL FARMERS UNION PROPERTY & CAS CO	0.00	0.02	-6.0	267.7	-102.23	120.4	274.1	-56.08	136.9	117.7	7.6	97.77	43.81	0.0	-0.4	0.1
NATIONAL GENERAL INSURANCE COMPANY	0.00	0.01	-0.6	106.9	-100.52	44.3	136.5	-67.55	174.5	-111.5	0.0	0.00 **	262.02	0.0	-56.3	0.0
NATIONAL SURETY CORPORATION	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-0.7	0.0	0.00 **	0.00 **	0.0	0.0	0.0
NATIONWIDE GENERAL INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.0	0.0	0.00 **	0.00 **	0.0	0.0	0.0
NATIONWIDE INSURANCE COMPANY OF AMERICA	0.00	0.05	-8.8	678.4	-101.30	164.1	1,499.7	-89.05	263.2	125.0	19.9	76.12	147.06	2.7	-13.3	12.2
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	1.02	1.03	17,504.2	14,677.8	19.26	15,745.7	13,734.2	14.65	12,136.8	11,480.8	4,295.8	72.91	185.74	278.9	235.5	408.3
NATIONWIDE MUTUAL INSURANCE COMPANY	0.00	0.00	0.0	-17.2	0.00 *	0.0	-17.2	0.00 *	0.0	-3.0	-2.9	0.00 **	0.00 **	0.0	0.2	-1.5

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
September 08, 2003

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

HOMEOWNERS MULTIPLE PERIL ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
NEW HAMPSHIRE INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.0	1.4	0.00 **	0.00 **	0.0	0.0	0.1
NIAGARA FIRE INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-6.0	0.0	0.00 **	0.00 **	0.0	0.0	0.0
NORTH RIVER INSURANCE COMPANY THE	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-0.6	0.8	0.00 **	0.00 **	0.0	-0.6	0.2
NORTHERN ASSURANCE COMPANY OF AMERICA	0.10	0.26	1,782.6	3,678.2	-51.54	3,033.1	2,110.6	43.70	2,651.7	3,665.2	1,718.8	120.84	100.93	22.5	-30.0	51.3
NORTHERN INSURANCE COMPANY OF NEW YORK	0.00	0.00	3.8	15.6	-75.72	13.1	16.8	-22.34	0.1	-3.2	1.9	0.00 **	55.07	0.0	-0.3	1.1
NORTHLAND INSURANCE COMPANY	0.00	0.02	-4.9	283.9	-101.74	105.0	307.4	-65.83	166.1	191.5	30.7	182.34	48.01	1.5	6.5	6.0
OHIO CASUALTY INSURANCE COMPANY THE	0.03	0.04	557.8	560.3	-0.44	540.8	522.9	3.42	366.8	290.9	144.6	53.79	73.98	9.9	-7.9	18.2
OHIO FARMERS INSURANCE COMPANY	0.02	0.01	301.0	173.8	73.19	232.4	152.6	52.26	101.0	117.0	28.3	50.35	62.44	0.0	1.7	3.7
OLD RELIABLE CASUALTY COMPANY	0.00	0.00	0.3	0.3	33.86	0.3	0.2	27.19	0.3	0.3	0.1	93.10	114.04	0.0	0.0	0.0
OLD REPUBLIC INSURANCE COMPANY	0.21	0.16	3,644.2	2,302.8	58.26	2,984.0	2,113.2	41.21	1,549.6	1,481.7	719.0	49.65	73.16	146.4	103.9	63.8
OMAHA PROPERTY & CASUALTY INSURANCE CO	0.02	0.02	356.3	227.0	56.92	296.7	212.7	39.53	112.9	120.5	59.6	40.61	79.30	0.7	0.7	1.0
ONEBEACON AMERICA INSURANCE COMPANY	0.01	0.04	140.8	515.0	-72.65	351.6	340.3	3.33	624.1	925.6	364.7	263.28	69.80	1.5	-4.5	5.4
ONEBEACON INSURANCE COMPANY	0.00	0.00	-0.6	-7.3	0.00 *	-0.2	217.9	-100.07	139.3	-231.1	17.9	0.00 **	362.50	1.5	-16.6	0.1
OWNERS INSURANCE COMPANY	0.15	0.08	2,629.4	1,166.3	125.46	1,903.8	742.8	156.31	1,778.2	2,077.3	437.2	109.11	90.14	8.9	50.6	74.0
PACIFIC EMPLOYERS INSURANCE COMPANY	0.00	0.00	1.0	2.2	-54.47	1.1	2.5	-56.25	0.0	0.3	0.2	24.86	23.57	0.0	0.0	0.0
PACIFIC INDEMNITY COMPANY	0.34	0.29	5,786.5	4,148.2	39.49	4,967.9	3,967.6	25.21	3,255.4	3,650.2	1,792.9	73.48	121.74	221.9	251.7	373.5
PEERLESS INSURANCE COMPANY	0.00	0.00	0.0	17.6	-100.00	0.0	17.6	-100.00	0.0	5.2	42.0	0.00 **	191.82	0.0	2.3	13.7
PEKIN INSURANCE COMPANY	0.74	0.72	12,605.3	10,284.5	22.57	11,555.7	9,796.8	17.95	6,750.9	7,431.4	3,841.7	64.31	70.50	83.0	179.4	681.5
PENNSYLVANIA GENERAL INSURANCE COMPANY	0.09	0.18	1,523.8	2,642.1	-42.33	2,424.2	1,971.6	22.96	2,275.7	2,502.2	1,640.8	103.22	163.04	94.7	47.8	40.9
PENNSYLVANIA LUMBERMENS MUTUAL INS CO	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	-95.65	0.0	0.0	0.0	0.00 **	82.61	0.0	0.0	0.0
PHARMACISTS MUTUAL INSURANCE COMPANY	0.01	0.01	190.2	155.8	22.08	171.2	141.7	20.79	99.8	103.8	14.1	60.62	79.10	0.0	0.9	1.4
PHOENIX INSURANCE COMPANY THE	0.00	0.00	0.0	-1.4	0.00 *	0.0	62.8	-100.01	61.5	11.1	39.8	0.00 **	0.00 **	0.6	-20.4	18.6
POTOMAC INSURANCE COMPANY OF ILLINOIS	0.00	0.00	-1.4	-13.5	0.00 *	-1.4	341.0	-100.42	28.1	-55.6	31.2	0.00 **	0.00 **	-0.2	-18.8	0.3
PRIME INSURANCE SYNDICATE INC THE	0.00		3.1		0.00 *	1.2		0.00 *	0.0	0.0	0.0	0.00		0.0	0.0	0.0
PROGRESSIVE CASUALTY INSURANCE COMPANY	0.12	0.11	1,997.6	1,624.2	22.99	1,800.9	1,383.1	30.21	776.2	688.5	90.7	38.23	39.52	6.9	12.5	14.9
PROGRESSIVE HOME INSURANCE COMPANY	0.02	0.01	281.3	151.4	85.86	283.9	21.3	1,231.53	50.1	68.6	20.1	24.15	12.10	0.0	10.8	10.9
PROPERTY & CASUALTY INS CO OF HARTFORD	0.26	0.14	4,496.7	2,042.9	120.11	3,156.4	1,227.3	157.18	1,407.7	1,830.2	622.9	57.98	71.67	80.4	131.5	63.0
PROVIDENCE WASHINGTON INSURANCE COMPANY	0.00	0.00	2.9	3.2	-10.68	3.1	6.6	-53.02	3.4	2.2	2.1	69.46	56.22	0.2	0.0	0.9

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
September 08, 2003

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

HOMEOWNERS MULTIPLE PERIL ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
PRUDENTIAL PROPERTY & CASUALTY INS CO	0.93	0.93	15,883.5	13,276.7	19.64	14,562.8	13,042.7	11.65	9,498.2	10,289.8	4,629.3	70.66	110.24	125.9	253.9	563.1
REDLAND INSURANCE COMPANY	0.00	0.02	-0.8	289.9	-100.27	105.4	370.0	-71.50	316.2	300.3	71.6	284.77	61.14	13.5	15.8	6.7
REGENT INSURANCE COMPANY	0.29	0.41	4,972.9	5,875.5	-15.36	5,431.0	5,634.0	-3.60	4,304.1	3,737.7	1,063.8	68.82	91.77	65.7	61.3	69.2
ROCKFORD MUTUAL INSURANCE COMPANY	0.16	0.17	2,652.1	2,397.4	10.62	2,530.6	2,322.5	8.96	2,470.7	2,591.0	875.6	102.39	59.80	56.6	72.9	90.1
ROYAL INDEMNITY COMPANY	0.09	0.11	1,564.6	1,501.2	4.22	1,516.6	1,458.1	4.01	681.3	419.1	251.5	27.63	128.10	100.5	85.2	14.6
ROYAL INSURANCE COMPANY OF AMERICA	0.02	0.02	318.0	221.5	43.56	250.6	199.0	25.97	70.4	90.3	34.6	36.03	210.49	11.4	12.5	2.0
SAFECO INSURANCE COMPANY OF AMERICA	0.06	0.01	1,066.9	161.9	558.83	233.2	179.3	30.08	307.6	-433.8	477.5	0.00 **	577.26	8.7	19.0	19.9
SAFECO INSURANCE COMPANY OF ILLINOIS	1.76	2.38	30,059.9	34,007.9	-11.61	33,350.0	34,691.3	-3.87	28,197.5	25,944.4	16,070.8	77.79	125.43	1,169.5	1,163.2	1,545.8
SAFEGUARD INSURANCE COMPANY	0.12	0.13	2,125.8	1,827.5	16.32	1,974.3	1,733.5	13.89	1,130.6	1,014.2	248.9	51.37	151.91	57.0	50.3	14.5
SCOTTSDALE INDEMNITY COMPANY	0.00	0.00	0.4	0.3	4.71	0.4	0.3	4.71	0.3	0.3	0.0	95.51	88.24	0.0	0.0	0.0
SEA INSURANCE COMPANY OF AMERICA THE	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.0	0.9	0.00 **	0.00 **	0.0	0.0	0.1
SEATON INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	-0.2	-1.5	4.2	0.00 **	0.00 **	0.0	-1.1	2.4
SECURA INSURANCE A MUTUAL COMPANY	0.00	0.00	3.0	2.5	17.72	2.6	2.5	3.40	2.3	2.7	0.5	103.95	88.59	0.1	0.1	0.1
SECURITY NATIONAL INSURANCE COMPANY	0.10	0.15	1,675.3	2,086.3	-19.70	1,862.3	2,337.0	-20.32	1,603.7	1,851.6	1,222.9	99.43	140.33	37.6	36.9	35.4
SELECT INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-1.4	0.0	0.00 **	0.00 **	0.0	-0.3	0.0
SELECTIVE INSURANCE COMPANY OF SC	0.00		9.5		0.00 *	3.8		0.00 *	5.1	8.5	3.4	224.08		0.3	1.1	0.8
SELECTIVE INSURANCE COMPANY OF THE SE	0.07	0.07	1,229.4	993.8	23.71	1,084.0	946.7	14.50	952.1	943.5	281.1	87.04	88.56	6.6	16.7	45.7
SENTRY INSURANCE A MUTUAL COMPANY	0.10	0.12	1,733.0	1,729.5	0.21	1,720.1	1,700.1	1.18	1,983.9	2,007.0	-6.4	116.68	95.04	24.4	39.4	36.7
SENTRY SELECT INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-1.2	0.0	0.00 **	0.00 **	0.0	-0.5	0.0
SHELBY CASUALTY INSURANCE COMPANY	0.00	0.00	0.6	0.0	0.00 *	0.6	0.0	0.00 *	6.4	1.0	101.1	183.87	0.00 **	2.6	0.7	-0.6
SHELBY INSURANCE COMPANY THE	0.08	0.10	1,388.3	1,494.9	-7.13	1,426.8	1,641.1	-13.06	1,286.9	1,401.2	623.8	98.21	84.09	66.6	59.9	15.7
SHELTER MUTUAL INSURANCE COMPANY	0.22	0.23	3,830.4	3,268.4	17.19	3,548.8	3,130.7	13.36	3,349.2	4,201.5	2,025.5	118.39	74.53	92.4	237.9	322.9
SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.00	0.00	9.5	8.3	13.87	8.8	8.6	2.98	0.0	-1.4	1.7	0.00 **	10.07	0.0	-0.3	0.2
SPRINGFIELD FIRE & CASUALTY COMPANY	0.01	0.01	110.0	94.4	16.59	102.3	89.2	14.60	28.7	31.6	14.3	30.88	32.45	7.3	7.7	2.7
ST PAUL FIRE & MARINE INSURANCE COMPANY	0.00	0.01	44.0	89.4	-50.81	52.3	105.7	-50.54	37.5	10.6	198.5	20.24	339.02	17.4	28.9	45.7
ST PAUL GUARDIAN INSURANCE COMPANY	0.00	0.02	-1.2	263.9	-100.45	89.8	380.5	-76.39	203.1	101.3	207.3	112.79	344.28	10.1	-19.7	56.7
ST PAUL MERCURY INSURANCE COMPANY	0.00	0.00	0.3	62.4	-99.45	20.0	84.3	-76.32	41.2	38.8	12.6	194.27	85.63	0.0	-2.1	3.8
STANDARD FIRE INSURANCE COMPANY THE	0.00	0.00	55.6	34.8	59.74	43.1	33.1	30.31	36.6	43.0	22.6	99.90	105.14	2.1	2.7	5.0

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

HOMEOWNERS MULTIPLE PERIL ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
STANDARD GUARANTY INSURANCE COMPANY	0.00		20.3		0.00 *	13.2		0.00 *	0.0	1.4	1.4	10.36		0.0	0.0	0.0
STANDARD MUTUAL INSURANCE COMPANY	0.60	0.67	10,262.5	9,552.1	7.44	9,725.8	9,610.3	1.20	6,170.1	5,497.8	3,769.6	56.53	75.61	590.1	563.2	1,227.8
STATE AUTO PROP AND CAS INS CO	0.09	0.08	1,604.9	1,196.6	34.12	1,387.9	1,135.6	22.21	1,667.2	2,291.6	874.0	165.12	65.75	21.1	28.4	14.0
STATE AUTOMOBILE MUTUAL INSURANCE CO	0.04	0.06	740.6	828.3	-10.59	782.5	877.7	-10.85	856.8	1,111.9	791.2	142.11	120.56	21.7	50.6	70.0
STATE FARM FIRE & CASUALTY COMPANY	32.45	31.21	554,780.3	445,834.6	24.44	488,907.4	433,012.8	12.91	350,420.5	354,507.9	142,205.8	72.51	104.47	6,748.4	5,910.2	14,872.4
STATE FARM GENERAL INSURANCE COMPANY	0.00	0.05	-7.5	775.3	-100.97	80.9	5,563.6	-98.55	1,335.0	-906.3	2,657.9	0.00 **	100.99	349.7	-80.2	699.1
STONINGTON INSURANCE COMPANY	0.00	0.00	0.0	-2.7	0.00 *	0.0	31.5	-100.00	1.8	-0.4	0.9	0.00 **	305.29	0.3	0.4	0.1
TEACHERS INSURANCE COMPANY	0.10	0.13	1,721.0	1,836.0	-6.26	1,742.3	1,763.9	-1.22	1,870.3	1,449.4	462.6	83.19	113.76	1.9	6.9	12.1
TIG INDEMNITY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-3.0	60.0	0.00 **	0.00 **	3.8	2.8	4.0
TIG INSURANCE COMPANY	0.00	0.00	3.1	3.4	-7.57	5.3	5.1	2.86	41.5	-28.1	76.8	0.00 **	2,131.83	51.9	41.8	1.0
TOKIO MARINE & FIRE INSURANCE CO LTD THE	0.00	0.00	27.4	26.5	3.44	27.5	27.8	-1.01	5.7	9.8	8.7	35.71	35.90	0.3	0.4	1.4
TRAVELERS CASUALTY AND SURETY CO OF IL	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.0	13.5	0.00 **	0.00 **	0.0	0.0	0.0
TRAVELERS CASUALTY AND SURETY COMPANY	0.00	0.00	61.7	35.9	71.75	46.2	36.6	26.35	40.6	48.7	25.3	105.34	91.65	2.3	3.2	5.7
TRAVELERS HOME AND MARINE INS CO THE	0.00	0.00	0.0	-2.5	0.00 *	0.0	17.1	-100.00	85.5	41.3	32.5	0.00 **	0.00 **	19.5	13.8	19.5
TRAVELERS INDEMNITY COMPANY THE	0.00	0.00	-0.2	-1.7	0.00 *	-0.3	-1.5	0.00 *	1.4	0.4	-9.8	0.00 **	0.00 **	0.0	-0.9	0.7
TRAVELERS INDEMNITY COMPANY OF AM THE	0.09	0.09	1,461.8	1,278.4	14.35	1,331.2	1,235.8	7.72	766.7	959.1	455.6	72.05	138.72	43.9	44.2	51.4
TRAVELERS INDEMNITY COMPANY OF IL THE	0.00	0.01	0.0	117.2	-100.00	40.6	254.3	-84.04	75.7	65.2	184.9	160.51	42.03	34.4	-26.8	31.3
TRAVELERS PROPERTY CASUALTY INS CO	0.00		0.0		0.00 *	0.0		0.00 *	0.0	0.1	0.1	0.00 **		0.0	0.1	0.1
TRAVELERS PROPERTY CASUALTY INS CO OF IL	1.58	1.47	27,058.0	21,047.0	28.56	23,487.8	19,201.0	22.33	13,994.3	16,577.0	8,777.0	70.58	123.71	293.4	355.5	945.6
TRI STATE INSURANCE COMPANY OF MINNESOTA	0.00	0.00	0.0	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
TRINITY UNIVERSAL INSURANCE COMPANY	0.02	0.03	273.6	364.8	-24.99	308.2	424.6	-27.40	128.7	-140.6	105.2	0.00 **	88.03	0.3	-8.2	7.0
TWIN CITY FIRE INSURANCE COMPANY	0.02	0.02	378.2	335.0	12.92	355.4	322.5	10.23	322.0	325.5	31.9	91.59	103.74	10.8	12.3	3.1
UNDERWRITERS AT LLOYDS LONDON	0.00	0.00	9.0	15.2	-40.85	9.0	15.6	-42.11	16.4	16.9	28.4	188.15	99.73	0.9	1.8	1.5
UNIGARD INDEMNITY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-0.4	2.4	0.00 **	0.00 **	0.0	-0.3	0.9
UNIGARD 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
UNITED CASUALTY INSURANCE COMPANY OF AM	0.00	0.00	2.7	1.6	74.73	1.9	1.6	18.18	1.6	1.8	1.1	92.65	151.26	0.1	0.3	0.2
UNITED FIRE & CASUALTY COMPANY	0.01	0.01	129.6	92.6	40.08	110.9	47.1	135.58	164.3	133.1	17.4	120.05	297.72	0.2	-0.1	0.3
UNITED SECURITY INSURANCE COMPANY	0.00	0.00	-0.6	14.0	-104.46	3.6	27.2	-86.61	8.7	-32.8	0.0	0.00 **	425.97	8.0	8.0	0.0

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

HOMEOWNERS MULTIPLE PERIL ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
UNITED SERVICES AUTOMOBILE ASSOCIATION	0.82	0.92	13,946.0	13,077.2	6.64	13,394.4	12,364.6	8.33	10,365.2	9,152.0	5,258.2	68.33	159.10	152.0	130.2	627.9
UNITED STATES FIDELITY & GUARANTY CO	0.00	0.02	12.7	282.9	-95.50	93.6	387.6	-75.85	68.7	29.4	51.7	31.40	35.86	4.4	-9.3	20.3
UNITED STATES FIRE INSURANCE COMPANY	0.00	0.00	3.1	4.2	-26.02	3.7	4.9	-24.85	3.6	1.4	2.6	37.16	102.14	0.2	-0.5	0.3
UNITRIN DIRECT INSURANCE COMPANY	0.00	0.00	-0.4	0.0	0.00 *	-0.4	0.0	0.00 *	275.3	-140.8	170.2	0.00 **	0.00 **	26.0	16.0	3.6
UNIVERSAL FIRE & CAS INS CO	0.07	0.07	1,149.7	958.6	19.94	1,008.3	998.1	1.02	465.4	69.4	201.3	6.88	69.22	59.2	7.6	25.4
USAA CASUALTY INSURANCE COMPANY	0.51	0.54	8,729.2	7,759.0	12.50	8,169.1	7,089.2	15.23	4,931.9	5,413.7	2,540.8	66.27	117.39	37.4	72.0	259.3
UTICA MUTUAL INSURANCE COMPANY	0.00	0.00	6.7	1.7	295.55	4.0	2.5	61.65	2.3	2.7	1.6	67.47	68.56	0.1	0.3	0.5
VALIANT INSURANCE COMPANY	0.00	0.01	26.3	79.3	-66.79	61.8	85.2	-27.43	27.5	64.6	76.5	104.58	92.33	8.4	7.2	5.0
VALLEY FORGE INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	25.8	126.7	322.5	0.00 **	0.00 **	0.0	19.1	21.4
VESTA INSURANCE CORPORATION	0.00	0.00	0.0	1.4	-100.00	0.2	3.1	-93.49	0.0	0.0	0.0	0.00	0.00 **	0.0	0.0	0.0
VIGILANT INSURANCE COMPANY	0.66	0.71	11,356.0	10,147.1	11.91	10,716.0	10,095.7	6.14	6,699.8	6,528.7	3,137.7	60.92	123.53	320.4	188.5	727.3
VOYAGER PROPERTY & CASUALTY INS CO	0.00		40.2		0.00 *	14.4		0.00 *	0.0	1.8	1.8	12.15		0.0	-5.2	0.5
WEST AMERICAN INSURANCE COMPANY	0.53	0.66	9,049.0	9,441.7	-4.16	9,151.9	9,718.3	-5.83	7,379.0	6,508.1	3,776.0	71.11	112.72	251.0	-43.6	461.0
WEST BEND MUTUAL INSURANCE COMPANY	0.39	0.37	6,628.9	5,330.8	24.35	5,867.6	5,337.2	9.94	3,889.8	3,428.4	2,390.1	58.43	115.97	74.4	-146.5	305.8
WESTERN STATES INSURANCE COMPANY	0.24	0.67	4,095.9	9,553.7	-57.13	7,414.8	6,743.0	9.96	5,451.7	5,877.3	2,959.7	79.26	72.73	50.3	-66.4	39.0
WESTFIELD INSURANCE COMPANY	0.11	0.11	1,879.1	1,595.7	17.76	1,721.1	1,615.7	6.52	713.0	769.3	534.3	44.70	98.55	16.1	23.2	61.2
WESTFIELD NATIONAL INSURANCE COMPANY	0.14	0.12	2,328.8	1,779.3	30.88	2,018.9	1,756.5	14.93	1,670.8	1,409.9	899.8	69.83	197.12	52.9	42.7	99.5
YORK INSURANCE COMPANY	0.03	0.05	475.5	651.3	-26.99	550.1	721.1	-23.71	903.4	266.2	161.8	48.40	142.89	26.4	-3.7	11.5
ZURICH AMERICAN INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	-2.1	-2.1	0.0	0.00 **	0.00 **	0.0	0.0	0.0
TOTAL NUMBER OF COMPANIES THIS LINE: 299				$000 not omitted from totals line												
Sum:	**100.00**	**100.00**	**1,709,702,639**	**1,428,608,988**	**19.68**	**1,542,019,853**	**1,376,576,402**	**12.02**	**1,060,101,615**	**1,043,870,737**	**471,156,189**	**67.70**	**108.55**	**30,440,908**	**28,182,474**	**58,196,697**

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
September 08, 2003

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

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

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
ACCEPTANCE INSURANCE COMPANY	0.00	0.12	7.5	842.1	-99.11	56.3	2,124.8	-97.35	577.4	-191.6	189.9	0.00 **	59.60	55.7	4.5	21.8
ACE AMERICAN INSURANCE COMPANY	1.02	0.76	8,107.3	5,101.8	58.91	6,232.4	3,471.5	79.53	329.8	979.5	1,141.3	15.72	12.34	4.8	23.2	47.9
ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00	0.01	8.5	49.4	-82.83	22.2	67.9	-67.26	0.0	-351.0	-290.1	0.00 **	0.00 **	0.9	-40.7	-13.9
ACE INDEMNITY INSURANCE COMPANY	0.00		0.0		0.00 *	0.0		0.00 *	0.0	-0.9	-0.9	0.00 **		0.0	0.0	0.0
ACE INSURANCE COMPANY OF IL	0.01	0.01	71.6	59.3	20.81	83.1	73.2	13.54	1.5	-376.3	-355.3	0.00 **	0.00 **	5.5	-7.5	34.2
ACE PROPERTY AND CASUALTY INS CO	0.00	0.00	0.0	18.7	-100.00	6.3	17.2	-63.61	0.0	-49.2	17.9	0.00 **	6.48	0.0	-1.4	1.0
ACUITY A MUTUAL INSURANCE COMPANY	0.20	0.43	1,568.1	2,919.2	-46.28	1,187.4	2,462.0	-51.77	367.0	290.0	70.9	24.42	40.55	4.3	15.1	90.7
ADDISON INSURANCE COMPANY	0.09	0.09	687.4	628.6	9.35	620.0	633.9	-2.18	549.1	430.9	154.5	69.50	125.52	10.4	-6.7	18.3
AFFILIATED F M INSURANCE COMPANY	0.15	0.05	1,166.2	347.5	235.62	859.1	259.7	230.79	0.0	0.0	0.0	0.00	111.85	0.0	0.0	0.0
ALL AMERICA INSURANCE COMPANY	0.12	0.12	974.2	826.9	17.80	985.9	791.5	24.57	229.4	238.8	34.6	24.22	28.58	0.0	-0.4	1.3
ALLIED PROPERTY & CASUALTY INS CO	0.06	0.05	439.8	304.3	44.53	369.5	253.7	45.65	0.0	20.7	15.6	5.59	0.00 **	0.0	1.9	4.0
ALLSTATE INSURANCE COMPANY	2.16	1.93	17,124.5	13,005.6	31.67	14,879.3	12,135.8	22.61	10,490.0	10,175.0	3,759.8	68.38	119.44	107.4	8.8	156.0
AMCO INSURANCE COMPANY	0.65	0.68	5,158.5	4,570.5	12.86	4,736.7	4,218.5	12.28	2,041.2	3,553.8	2,392.3	75.03	74.74	146.0	234.5	242.5
AMERICAN & FOREIGN INSURANCE COMPANY	0.22	0.26	1,745.7	1,785.1	-2.21	1,804.4	2,155.7	-16.29	2,425.9	90.4	719.4	5.01	205.85	39.7	56.3	16.6
AMERICAN ALTERNATIVE INS CORP	0.17	0.23	1,383.9	1,579.7	-12.40	1,201.5	1,692.0	-28.99	786.3	387.2	547.0	32.22	97.74	47.6	-97.2	75.3
AMERICAN AUTOMOBILE INSURANCE COMPANY	0.10	0.17	805.6	1,162.6	-30.71	919.4	1,181.9	-22.21	537.9	435.3	289.6	47.35	88.64	15.1	10.5	60.5
AMERICAN BANKERS INSURANCE COMPANY OF FL	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	4.5	4.5	10.0	0.00 **	0.00 **	0.4	0.4	0.0
AMERICAN CASUALTY COMPANY OF READING PA	0.43	0.40	3,379.5	2,665.2	26.80	2,976.8	2,481.1	19.98	1,858.6	2,118.5	562.1	71.17	55.18	92.5	113.9	48.8
AMERICAN COUNTRY INSURANCE COMPANY	0.16	0.30	1,308.9	2,009.8	-34.87	1,349.3	2,326.1	-41.99	518.4	142.8	858.5	10.59	74.18	143.3	-46.7	58.2
AMERICAN ECONOMY INSURANCE COMPANY	1.10	1.61	8,691.4	10,828.9	-19.74	9,723.6	12,685.6	-23.35	5,770.1	4,626.0	3,046.8	47.57	81.60	270.5	125.8	441.5
AMERICAN EMPLOYERS INSURANCE COMPANY	0.07	0.52	580.0	3,495.3	-83.41	1,882.4	4,314.5	-56.37	1,567.6	1,902.3	1,503.4	101.06	71.17	15.5	-85.1	0.2
AMERICAN EQUITY SPECIALTY INS CO	0.00	0.01	9.0	76.6	-88.25	8.6	224.8	-96.18	53.2	18.9	31.6	220.39	89.10	12.4	24.7	35.8
AMERICAN FAMILY MUTUAL INSURANCE COMPAN	3.17	2.43	25,189.0	16,363.3	53.94	20,648.5	14,621.8	41.22	12,765.9	12,360.6	4,466.2	59.86	111.40	84.9	482.2	1,770.3
AMERICAN FIRE AND CASUALTY COMPANY	0.02	0.03	152.7	235.7	-35.18	155.4	248.7	-37.54	116.1	158.4	71.2	101.97	112.71	8.3	16.8	19.0
AMERICAN GUARANTEE & LIABILITY INS CO	0.03	0.02	265.0	130.2	103.55	220.5	107.6	104.95	0.0	31.5	55.3	14.27	44.91	5.4	7.2	1.7
AMERICAN HARDWARE MUTUAL INSURANCE CO	0.04	0.04	284.6	245.5	15.94	270.0	235.3	14.71	19.9	21.5	31.1	7.97	0.00 **	0.0	-0.7	0.4
AMERICAN HOME ASSURANCE COMPANY	0.01	0.07	55.0	456.6	-87.96	227.6	283.9	-19.84	4.2	7.7	39.0	3.37	10.83	0.0	-3.3	3.9
AMERICAN INSURANCE COMPANY THE	0.75	0.49	5,965.1	3,285.1	81.58	4,379.0	2,687.7	62.93	3,968.2	4,664.0	1,129.0	106.51	42.44	143.8	165.3	70.6

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
September 08, 2003

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

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

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
AMERICAN INTERNATIONAL SOUTH INS CO	0.00	0.00	37.4	0.5	7,917.81	37.5	7.8	380.05	2.9	5.6	4.3	14.93	0.00 **	0.0	0.1	0.4
AMERICAN MANUFACTURERS MUTUAL INS CO	0.12	0.19	946.7	1,308.5	-27.66	1,142.2	1,290.3	-11.48	334.6	529.4	274.9	46.35	138.42	26.3	115.0	93.2
AMERICAN MODERN HOME INSURANCE COMPANY	0.01	0.01	60.1	46.2	30.15	61.9	36.1	71.60	7.3	8.0	0.9	12.99	5.38	0.0	0.0	0.0
AMERICAN MOTORISTS INSURANCE COMPANY	0.71	0.47	5,611.9	3,146.2	78.37	4,390.8	3,608.0	21.70	1,070.8	1,488.4	457.9	33.90	26.55	33.5	-1.6	49.4
AMERICAN NATIONAL PROPERTY & CASUALTY CO	0.00	0.00	18.5	17.3	6.70	16.9	14.4	16.89	0.8	4.3	4.5	25.66	16.21	0.1	0.2	0.2
AMERICAN PROTECTION INSURANCE COMPANY	0.00	0.00	0.0	-18.2	0.00 *	9.4	31.3	-69.90	506.0	-248.1	30.2	0.00 **	0.00 **	64.4	64.4	32.4
AMERICAN RELIABLE INSURANCE COMPANY	0.00	0.00	0.0	0.3	-100.00	0.0	0.3	-100.00	0.0	-2.8	0.0	0.00 **	764.34	0.0	-0.3	0.0
AMERICAN SAFETY CASUALTY INS CO	0.00	0.01	-17.9	93.9	-119.06	16.7	103.6	-83.92	0.0	10.0	64.9	60.00	20.53	0.0	5.0	17.4
AMERICAN SELECT INSURANCE COMPANY	0.21	0.22	1,644.5	1,508.2	9.03	1,590.1	1,419.3	12.03	1,229.6	1,126.7	387.5	70.86	132.29	1.0	2.7	7.0
AMERICAN STATES INSURANCE COMPANY	0.61	0.72	4,834.1	4,872.2	-0.78	4,895.3	5,698.9	-14.10	2,719.9	2,829.1	2,334.2	57.79	69.97	140.2	115.0	183.9
AMERICAN ZURICH INSURANCE COMPANY	0.03	0.01	273.9	45.0	508.69	128.9	27.0	377.62	70.0	90.2	26.5	69.94	20.09	0.0	0.0	0.0
AMERISURE INSURANCE COMPANY	0.04	0.06	311.4	404.4	-23.01	327.7	471.7	-30.52	14.2	-74.4	23.7	0.00 **	54.39	2.2	-0.8	0.6
AMERISURE MUTUAL INSURANCE COMPANY	0.40	0.34	3,136.3	2,324.2	34.94	3,013.4	2,046.5	47.25	699.5	683.5	108.4	22.68	17.34	23.9	22.9	13.3
ARCH INSURANCE COMPANY	0.00	0.00	-0.8	2.9	-128.69	0.8	4.7	-81.92	0.0	6.9	8.3	809.93	30.93	0.0	0.1	0.1
ARGONAUT GREAT CENTRAL INS CO	0.36	0.38	2,862.7	2,559.5	11.84	2,746.7	2,275.5	20.71	1,002.8	2,604.5	2,589.4	94.82	42.93	36.1	52.5	86.0
ASSOCIATED INDEMNITY CORPORATION	0.10	0.05	789.4	330.1	139.13	443.2	203.2	118.12	-12.5	58.9	101.7	13.30	55.94	0.1	4.4	7.3
ASSOCIATED INTERNATIONAL INSURANCE CO	0.10	0.04	799.7	236.3	238.35	736.9	130.7	464.05	69.9	184.9	115.4	25.09	10.96	2.9	32.0	29.7
ASSURANCE COMPANY OF AMERICA	1.46	2.06	11,595.7	13,900.7	-16.58	14,737.3	11,222.0	31.33	6,629.4	9,719.8	10,222.4	65.95	45.74	1,486.6	2,071.1	2,184.2
ATLANTIC INSURANCE COMPANY	0.00	0.01	0.0	93.9	-99.95	19.1	167.3	-88.60	12.5	76.7	332.7	402.00	207.24	0.0	0.2	49.2
ATLANTIC MUTUAL INSURANCE COMPANY	0.63	0.61	5,013.4	4,112.1	21.92	4,715.8	4,076.3	15.69	746.8	425.5	448.4	9.02	91.53	16.5	20.9	15.0
ATLANTIC SPECIALTY INSURANCE COMPANY	0.00	0.00	0.0	0.3	-115.89	0.1	0.1	-10.26	0.0	0.0	0.0	1.90	0.00	0.0	0.0	0.0
AUTO OWNERS INSURANCE COMPANY	0.65	0.54	5,190.4	3,663.6	41.68	4,375.9	3,245.3	34.84	3,441.0	3,860.6	2,078.4	88.22	54.25	62.0	240.4	713.7
AUTOMOBILE INSURANCE CO OF HARTFORD THE	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-0.3	0.0	0.00 **	0.00 **	0.0	0.0	0.0
AXA CORPORATE SOLUTIONS INS CO	0.00	0.00	16.9	1.8	838.10	12.3	2.2	470.23	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
AXA RE PROPERTY AND CASUALTY INS CO	0.00		38.1		0.00 *	17.5		0.00 *	0.0	6.1	6.1	34.64		0.0	0.0	0.0
BADGER MUTUAL INSURANCE COMPANY	1.19	1.19	9,410.1	7,999.2	17.64	8,801.8	7,147.4	23.15	3,497.5	3,031.3	973.7	34.44	62.04	54.8	59.7	23.7
BALBOA INSURANCE COMPANY	0.00	0.02	2.6	154.8	-98.31	59.8	159.6	-62.51	87.0	50.2	27.8	83.95	45.26	0.7	0.8	0.5
BANCINSURE INC	0.02	0.01	124.5	55.1	125.74	95.1	45.7	108.18	16.7	55.9	78.4	58.81	39.45	0.0	0.0	0.0

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

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

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
BANKERS STANDARD INSURANCE COMPANY	0.00	0.02	0.0	101.9	-100.00	24.3	108.8	-77.69	65.9	39.1	-19.6	161.11	0.00 **	-0.2	-4.3	2.6
BERKLEY REGIONAL INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	353.9	-100.00	0.0	-388.2	0.0	0.00 **	0.00	0.0	0.0	0.0
BITUMINOUS CASUALTY CORPORATION	0.08	0.09	657.3	613.0	7.21	649.1	608.9	6.60	780.8	248.2	102.0	38.23	135.59	16.0	5.6	14.6
BITUMINOUS FIRE & MARINE INSURANCE CO	0.04	0.02	350.2	117.0	199.26	254.4	122.1	108.30	89.2	-0.8	37.0	0.00 **	245.72	0.9	8.3	9.3
BROTHERHOOD MUTUAL INSURANCE COMPANY	0.41	0.36	3,237.0	2,395.5	35.13	2,850.7	2,166.7	31.57	1,908.7	1,923.6	388.7	67.48	89.26	14.1	13.8	14.1
CAMBRIDGE MUTUAL FIRE INSURANCE COMPANY	0.14	0.07	1,146.8	484.5	136.71	726.4	497.6	45.99	95.1	101.8	152.7	14.02	19.03	0.0	0.2	26.3
CAMDEN FIRE INSURANCE ASSOCIATION, THE	0.00	0.00	0.0	8.5	-100.00	1.0	23.9	-96.02	12.5	-73.1	-1.0	0.00 **	0.00 **	0.9	-0.2	0.0
CAPITOL INDEMNITY CORPORATION	0.75	0.72	5,930.8	4,881.7	21.49	5,676.2	4,087.7	38.86	2,416.0	3,138.0	1,165.6	55.28	55.79	45.7	-33.8	155.0
CENTENNIAL INSURANCE COMPANY	0.14	0.11	1,076.2	758.9	41.81	927.3	678.8	36.62	214.2	487.9	1,307.0	52.61	57.57	15.3	31.6	34.6
CENTRAL MUTUAL INSURANCE COMPANY	0.38	0.26	3,006.6	1,764.7	70.37	2,400.1	1,530.0	56.87	868.4	2,490.4	1,826.7	103.77	57.59	2.4	-2.6	2.8
CENTURY INDEMNITY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	-0.1	-32.4	284.6	0.00 **	0.00 **	-0.1	20.1	9.5
CHARTER OAK FIRE INSURANCE COMPANY THE	0.23	0.18	1,846.9	1,241.1	48.80	1,283.2	1,220.8	5.11	209.8	258.8	185.0	20.17	31.55	7.2	3.9	4.2
CHICAGO INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	25.3	25.3	0.00 **	0.00 **	0.0	35.9	35.9
CHURCH INSURANCE COMPANY THE	0.02	0.11	146.5	750.3	-80.48	643.8	763.3	-15.66	530.7	402.1	137.4	62.46	134.53	19.0	17.3	7.7
CHURCH MUTUAL INSURANCE COMPANY	1.30	1.28	10,321.9	8,647.4	19.36	9,466.3	8,303.1	14.01	7,039.2	5,890.8	1,357.5	62.23	58.30	71.2	25.7	36.6
CINCINNATI CASUALTY COMPANY THE	0.09	0.23	741.0	1,525.6	-51.43	953.5	1,531.3	-37.73	692.5	471.4	-90.0	49.44	35.06	10.5	-6.3	38.4
CINCINNATI INSURANCE COMPANY THE	4.75	5.47	37,716.9	36,864.3	2.31	33,990.0	29,994.0	13.32	13,969.2	12,771.6	7,277.0	37.57	44.80	519.6	415.0	1,471.7
CITIZENS INSURANCE COMPANY OF AMERICA	0.06	0.09	451.4	630.0	-28.35	555.6	513.1	8.29	427.5	424.5	155.6	76.39	155.78	10.2	31.0	22.9
CITIZENS INSURANCE COMPANY OF ILLINOIS	0.49	0.96	3,898.5	6,456.7	-39.62	5,588.1	6,091.1	-8.26	2,971.9	2,208.7	1,798.7	39.52	76.11	48.2	153.1	1,035.9
CLARENDON NATIONAL INSURANCE COMPANY	0.03	0.01	237.6	75.8	213.34	246.2	38.2	544.52	70.4	218.8	158.7	88.88	0.00 **	29.6	31.0	1.8
COLONIAL AMERICAN CASUALTY AND SURETY CO	0.00	0.00	0.6	0.1	472.00	0.6	0.1	627.06	0.0	0.1	0.1	11.00	9.41	0.0	0.0	0.0
COLONY NATIONAL INSURANCE COMPANY	0.04	0.05	288.7	312.3	-7.54	274.7	324.2	-15.28	272.5	722.9	557.4	263.21	47.00	23.1	85.5	91.2
COLUMBIA CASUALTY COMPANY	0.01	0.00	71.9	0.0	0.00 *	23.7	0.0	0.00 *	600.0	980.8	471.0	4,136.98	0.00 **	2.3	34.9	32.7
COLUMBIA MUTUAL INSURANCE COMPANY	0.09	0.07	693.2	464.2	49.34	568.5	471.5	20.58	189.6	214.7	132.7	37.76	33.95	13.9	23.3	34.7
COMMERCE & INDUSTRY INSURANCE COMPANY	0.00		0.3		0.00 *	0.3		0.00 *	0.0	0.0	0.0	9.90		0.0	0.0	0.0
CONNECTICUT INDEMNITY COMPANY THE	0.01	0.00	110.2	0.0	0.00 *	72.1	0.1	58,981.97	2.5	10.0	7.9	13.85	300.00	0.0	0.0	0.2
CONSOLIDATED INSURANCE COMPANY	0.47	0.45	3,735.3	3,031.9	23.20	3,155.3	3,178.8	-0.74	10,131.5	7,095.1	165.8	224.86	139.83	171.7	166.1	80.9
CONSTITUTION INSURANCE COMPANY	1.40	0.75	11,087.2	5,047.4	119.66	10,180.0	2,826.0	260.23	1,294.3	6,146.8	6,789.8	60.38	76.82	140.6	613.6	617.3

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
September 08, 2003

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

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

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
CONTINENTAL CASUALTY COMPANY	1.14	0.93	9,076.8	6,256.4	45.08	10,515.8	5,331.0	97.26	2,682.8	2,870.6	3,059.0	27.30	80.16	321.8	244.7	236.1
CONTINENTAL INSURANCE COMPANY THE	0.00	0.00	0.0	0.0	-100.00	0.0	0.0	-100.00	-1.6	-65.8	1.0	0.00 **	0.00 **	0.0	0.0	0.0
CONTINENTAL WESTERN INSURANCE COMPANY	0.21	0.11	1,628.2	724.0	124.91	1,071.5	650.0	64.85	617.4	934.0	362.9	87.16	57.52	0.2	50.7	65.6
CONTRACTORS BONDING & INSURANCE COMPANY	0.00	0.12	-3.0	828.4	-100.37	240.0	1,472.6	-83.70	555.9	373.6	553.0	155.65	38.14	42.6	59.8	71.8
COREGIS INSURANCE COMPANY	0.17	0.38	1,355.3	2,552.4	-46.90	2,192.1	3,746.3	-41.49	2,930.6	786.6	578.6	35.88	149.69	50.9	-898.7	75.4
COUNTRY CASUALTY INSURANCE COMPANY	0.02	0.02	192.4	142.9	34.62	177.2	135.4	30.86	28.8	29.1	6.8	16.40	15.54	0.0	0.7	0.9
COUNTRY MUTUAL INSURANCE COMPANY	1.99	1.76	15,808.9	11,871.0	33.17	13,743.7	10,891.3	26.19	5,601.1	5,986.5	1,866.1	43.56	45.09	141.3	193.7	178.3
CRUM & FORSTER INDEMNITY COMPANY	0.00	0.00	0.0	24.6	-100.00	5.4	41.4	-87.00	0.0	-1.0	1.4	0.00 **	0.66	0.0	-0.1	0.5
CUMIS INSURANCE SOCIETY INC	0.09	0.08	733.0	531.3	37.96	646.8	498.1	29.85	288.4	276.3	86.3	42.72	48.59	3.7	3.7	1.8
DENTISTS INSURANCE COMPANY THE	0.01	0.01	43.6	34.5	26.30	43.6	34.5	26.30	8.6	37.6	32.0	86.40	45.86	2.7	5.0	2.8
DIAMOND STATE INSURANCE COMPANY	0.01	0.00	51.9	27.6	88.38	49.2	20.4	140.48	27.9	27.9	0.0	56.82	931.22	2.0	0.1	0.0
DISCOVER PROPERTY & CASUALTY INS CO	0.02	0.03	180.1	179.1	0.56	158.6	152.9	3.75	138.9	142.6	94.7	89.90	93.53	0.0	2.5	8.1
DISCOVER SPECIALTY INSURANCE COMPANY	0.00	0.00	1.7	6.3	-72.45	4.9	5.9	-17.71	0.0	-1.7	2.8	0.00 **	154.96	0.0	-1.0	2.0
ECONOMY PREFERRED INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	59.6	-7.4	48.5	0.00 **	0.00 **	0.0	-7.7	4.6
EMPIRE FIRE & MARINE INSURANCE COMPANY	0.29	0.25	2,270.7	1,701.2	33.47	2,147.2	1,158.9	85.28	405.8	462.1	129.3	21.52	4.20	45.3	60.1	39.7
EMPLOYERS FIRE INSURANCE COMPANY THE	0.03	0.23	214.6	1,557.8	-86.22	862.6	1,759.7	-50.98	861.7	654.8	672.4	75.91	68.97	28.5	5.3	24.2
EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.47	0.59	3,762.4	3,967.0	-5.16	3,570.3	3,252.7	9.76	2,163.9	2,601.3	2,188.4	72.86	170.52	58.9	145.1	168.4
EMPLOYERS MUTUAL CASUALTY COMPANY	0.01	0.01	105.0	66.5	57.82	66.7	83.5	-20.06	12.5	15.2	7.9	22.74	19.25	0.0	0.5	1.7
ERIE INSURANCE COMPANY	0.16	0.07	1,234.9	474.2	160.43	899.2	238.4	277.19	218.3	279.6	76.8	31.09	9.25	0.4	7.3	10.2
ERIE INSURANCE EXCHANGE	0.84	0.65	6,649.1	4,386.7	51.57	5,803.0	3,577.9	62.19	3,684.9	3,829.9	1,340.6	66.00	78.44	175.4	230.3	120.9
ESSEX INSURANCE COMPANY	0.21	0.12	1,688.5	840.1	101.00	1,495.3	900.3	66.09	529.2	538.8	180.1	36.03	61.03	7.4	1.7	14.2
EVANSTON INSURANCE COMPANY	0.01	0.00	70.0	0.0	0.00 *	68.3	0.0	0.00 *	0.0	2.4	2.6	3.56	0.00 **	0.0	1.2	1.3
EVEREST NATIONAL INSURANCE COMPANY	0.01	0.06	53.7	421.9	-87.27	163.7	607.0	-73.04	177.7	-120.4	217.2	0.00 **	122.92	12.2	5.9	12.2
EVERGREEN NATIONAL INDEMNITY COMPANY	0.00	0.01	30.6	61.1	-49.94	54.8	42.6	28.62	54.5	41.6	3.3	75.82	12.87	0.0	0.0	0.0
FAIRFIELD INSURANCE COMPANY	0.00	0.06	-0.7	384.7	-100.19	84.1	305.3	-72.45	28.7	20.2	47.0	23.96	14.91	16.9	45.5	34.0
FAIRMONT INSURANCE COMPANY	0.03	0.03	219.6	215.5	1.91	333.6	103.3	223.05	92.4	240.7	169.6	72.16	51.32	3.4	23.4	28.0
FARMERS INSURANCE EXCHANGE	0.73	0.60	5,801.0	4,080.6	42.16	4,795.5	3,784.0	26.73	1,503.9	1,663.5	915.7	34.69	73.49	117.3	126.8	149.2
FARMINGTON CASUALTY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	-6.1	-27.2	13.1	0.00 **	0.00 **	0.0	-0.8	2.6

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
September 08, 2003

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

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

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
FARMLAND MUTUAL INSURANCE COMPANY	0.25	0.21	1,999.7	1,402.6	42.57	1,695.9	1,333.2	27.20	513.7	212.0	44.2	12.50	76.03	0.0	-0.8	4.7
FEDERAL INSURANCE COMPANY	5.21	4.03	41,314.0	27,155.9	52.14	35,613.5	24,027.6	48.22	52,261.8	43,060.3	40,583.4	120.91	278.14	493.0	1,421.1	2,739.0
FEDERATED MUTUAL INSURANCE COMPANY	0.20	0.15	1,601.8	1,007.1	59.06	1,313.7	964.5	36.20	1,135.4	1,130.0	299.4	86.02	132.52	24.6	15.0	40.6
FIDELITY & DEPOSIT COMPANY OF MARYLAND	0.20	0.11	1,603.8	772.7	107.56	1,325.5	774.9	71.05	644.2	752.2	274.6	56.75	61.19	2.5	1.9	3.8
FIDELITY & GUARANTY INS UNDERWRITERS INC	0.08	0.19	645.0	1,314.1	-50.92	779.0	1,767.8	-55.93	2,923.2	2,936.8	924.4	376.99	69.47	53.9	-147.3	101.8
FIDELITY & GUARANTY INSURANCE COMPANY	0.06	0.13	469.0	847.5	-44.66	546.7	1,698.7	-67.81	5,626.5	1,599.7	135.9	292.60	124.07	113.9	-94.4	67.4
FIRE & CASUALTY INSURANCE CO OF CT THE	0.02	0.04	144.1	291.3	-50.54	150.8	250.5	-39.82	340.6	266.5	94.1	176.76	64.33	19.1	11.3	1.9
FIREMANS FUND INSURANCE COMPANY	0.48	0.59	3,843.1	3,970.7	-3.21	3,900.7	4,467.9	-12.70	3,380.7	6,100.0	4,892.2	156.38	79.27	46.9	-11.3	222.5
FIREMANS FUND INSURANCE COMPANY OF WI	0.00	0.03	28.2	222.9	-87.36	132.8	336.8	-60.57	281.7	246.2	327.1	185.45	189.19	7.5	-23.0	54.6
FIRST FINANCIAL INSURANCE COMPANY	0.13	0.15	1,065.9	990.2	7.64	1,091.8	1,022.0	6.83	837.7	507.7	462.7	46.50	113.49	15.0	12.0	6.3
FIRST NATIONAL INSURANCE COMPANY OF AM	0.01	0.03	82.1	200.0	-58.94	174.9	120.4	45.28	122.6	105.9	8.6	60.54	71.60	7.7	9.2	3.2
FIRST NONPROFIT INSURANCE COMPANY	0.51	0.44	4,018.3	2,979.7	34.85	3,510.0	2,715.7	29.25	772.1	978.8	817.8	27.88	75.07	154.3	213.9	115.5
FLORISTS INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-51.4	23.6	0.00 **	0.00 **	0.0	-14.0	4.5
FLORISTS MUTUAL INSURANCE COMPANY	0.13	0.12	1,044.9	799.1	30.75	932.3	794.2	17.39	433.1	315.3	7.2	33.82	112.76	20.4	-22.4	1.8
FOLKSAMERICA REINSURANCE COMPANY	0.01	0.01	91.6	82.3	11.28	91.1	81.8	11.41	2.7	-1.6	5.6	0.00 **	37.57	2.7	3.4	1.9
FRANKENMUTH MUTUAL INSURANCE COMPANY	0.11	0.08	841.7	561.9	49.81	698.0	525.2	32.90	200.9	211.8	42.2	30.35	28.19	3.1	7.9	5.9
GENERAL CASUALTY COMPANY OF ILLINOIS	1.72	1.87	13,630.4	12,593.6	8.23	12,827.9	12,169.8	5.41	5,275.9	3,296.6	1,907.7	25.70	62.09	98.0	110.2	207.7
GENERAL CASUALTY COMPANY OF WISCONSIN	0.22	0.24	1,742.2	1,645.3	5.89	1,724.7	1,541.1	11.91	450.5	485.4	532.6	28.14	45.65	10.6	30.6	61.9
GENERAL FIRE & CASUALTY COMPANY	0.01	0.01	63.7	67.6	-5.75	114.9	11.1	933.30	0.0	-1.1	0.0	0.00 **	18.32	0.0	0.0	0.0
GENERAL INSURANCE COMPANY OF AMERICA	0.03	0.05	232.6	348.8	-33.33	348.7	453.4	-23.09	60.7	-95.4	6.7	0.00 **	31.89	1.3	2.8	10.6
GLENS FALLS INSURANCE COMPANY THE	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.4	0.4	0.0	0.00 **	0.00 **	2.3	2.3	0.0
GLOBE INDEMNITY COMPANY	0.30	0.97	2,418.3	6,574.8	-63.22	2,428.2	7,164.2	-66.11	8,030.8	521.4	4,118.3	21.47	96.06	302.5	332.1	29.6
GOODVILLE MUTUAL CASUALTY COMPANY	0.01	0.01	58.8	49.4	19.05	51.6	48.6	6.18	6.4	10.4	4.0	20.10	45.67	0.0	0.3	0.3
GRANGE MUTUAL CASUALTY COMPANY	0.08	0.07	660.0	443.0	48.98	521.8	444.5	17.39	258.3	366.1	326.8	70.16	98.68	28.4	31.7	69.0
GRANITE STATE INSURANCE COMPANY	0.14	0.03	1,139.1	185.7	513.45	702.1	127.5	450.56	342.1	431.9	108.2	61.52	8.22	17.3	24.4	10.8
GRAPHIC ARTS MUTUAL INSURANCE COMPANY	0.23	0.18	1,793.8	1,212.1	47.99	1,528.8	1,097.7	39.28	624.3	638.0	136.2	41.73	47.95	16.4	16.3	17.3
GREAT AMERICAN ALLIANCE INS CO	0.04	0.05	353.2	365.7	-3.44	358.1	348.4	2.77	218.8	22.8	313.6	6.38	184.76	7.5	-38.7	106.5
GREAT AMERICAN ASSURANCE COMPANY	0.08	0.06	645.4	378.1	70.70	518.2	345.4	50.00	130.1	249.1	229.8	48.08	131.77	26.9	129.4	121.5

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
September 08, 2003

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

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

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
GREAT AMERICAN INSURANCE COMPANY	0.19	0.03	1,473.4	172.4	754.57	281.8	136.4	106.64	4.2	71.1	137.6	25.23	42.10	0.0	35.3	55.9
GREAT AMERICAN INSURANCE COMPANY OF NY	0.10	0.11	811.9	755.6	7.45	824.2	926.6	-11.06	782.3	1,007.6	1,514.5	122.26	315.01	158.2	84.8	256.7
GREAT MIDWEST INSURANCE COMPANY	0.00	0.00	5.6	17.3	-67.61	15.2	16.8	-9.75	2.1	5.1	3.0	33.60	0.00 **	1.0	1.0	0.0
GREAT NORTHERN INSURANCE COMPANY	0.42	0.44	3,331.9	2,992.0	11.36	3,162.3	3,181.3	-0.60	2,200.0	705.5	4,115.8	22.31	201.92	102.0	28.8	90.7
GREAT WEST CASUALTY COMPANY	0.04	0.03	299.4	175.1	70.99	237.1	137.2	72.82	29.1	35.2	6.1	14.85	21.07	0.0	0.0	0.0
GREATER NEW YORK MUTUAL INSURANCE CO	0.00	0.00	0.3	0.2	51.15	0.2	0.4	-34.23	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
GREENWICH INSURANCE COMPANY	0.00	0.04	18.0	282.3	-93.61	127.0	281.5	-54.89	338.3	-179.1	0.0	0.00 **	237.54	5.3	-31.8	15.2
GRINNELL MUTUAL REINSURANCE COMPANY	0.63	0.65	4,972.1	4,381.4	13.48	4,712.5	3,907.5	20.60	2,937.6	3,153.2	833.3	66.91	95.70	24.5	123.2	208.1
GROCERS INSURANCE COMPANY	-0.04	0.15	-329.6	1,030.0	-132.00	381.4	658.2	-42.06	132.7	46.9	0.0	12.31	19.84	4.8	1.4	0.0
GUIDEONE AMERICA INSURANCE COMPANY	0.03	0.02	213.8	128.3	66.64	174.6	128.1	36.27	19.3	41.5	26.4	23.77	19.62	0.1	1.5	2.1
GUIDEONE ELITE INSURANCE COMPANY	0.09	0.08	721.2	572.7	25.94	649.9	557.8	16.51	589.2	335.7	80.8	51.66	128.81	6.1	-9.4	7.0
GUIDEONE MUTUAL INSURANCE COMPANY	0.40	0.36	3,183.0	2,453.0	29.76	2,788.4	2,278.8	22.36	2,159.6	2,832.1	969.0	101.57	62.63	58.5	107.1	70.5
GUIDEONE SPECIALTY MUTUAL INSURANCE CO	0.03	0.02	243.7	135.4	80.03	193.8	130.0	49.02	27.9	29.9	5.8	15.43	1.81	0.3	0.6	1.0
GULF INSURANCE COMPANY	0.02	0.04	196.4	243.0	-19.17	260.6	178.4	46.09	97.6	203.8	417.9	78.21	154.68	0.0	37.1	85.1
HANOVER AMERICAN INSURANCE COMPANY THE	0.00	0.00	0.0	0.0	0.00 *	0.0	0.1	-100.00	0.0	0.0	0.0	0.00 **	34.07	0.0	0.0	0.0
HANOVER INSURANCE COMPANY	0.63	0.47	5,020.8	3,199.3	56.93	4,124.6	2,702.2	52.64	736.2	614.6	246.6	14.90	0.00 **	36.7	39.9	-189.0
HARLEYSVILLE INSURANCE COMPANY	0.00	0.00	4.1	1.1	281.24	3.4	1.1	207.16	9.0	9.0	0.0	261.15	0.00	0.0	0.0	0.0
HARLEYSVILLE LAKE STATES INS CO	0.30	0.48	2,408.4	3,243.6	-25.75	2,873.2	3,061.0	-6.14	1,408.8	1,043.4	606.6	36.31	74.47	9.8	-62.2	47.1
HARTFORD ACCIDENT & INDEMNITY COMPANY	0.05	0.08	426.0	535.8	-20.49	553.0	361.3	53.09	429.0	415.7	54.6	75.16	91.80	11.1	8.5	5.4
HARTFORD CASUALTY INSURANCE COMPANY	2.35	2.03	18,615.5	13,694.5	35.93	16,204.0	11,705.3	38.43	8,028.6	10,410.4	7,405.4	64.25	79.65	515.8	881.2	1,000.0
HARTFORD FIRE INSURANCE COMPANY	2.60	2.14	20,646.2	14,467.2	42.71	18,007.4	11,988.4	50.21	13,795.8	13,143.9	1,877.9	72.99	6.54	235.2	136.4	208.3
HARTFORD INSURANCE CO OF THE MIDWEST	0.27	0.41	2,161.9	2,783.6	-22.33	2,369.6	3,373.9	-29.77	496.5	-468.8	167.6	0.00 **	47.27	25.2	-86.5	17.2
HARTFORD INSURANCE COMPANY OF ILLINOIS	0.57	0.66	4,526.6	4,438.4	1.99	4,311.8	4,215.2	2.29	1,081.2	430.7	391.1	9.99	33.57	108.4	34.9	54.9
HARTFORD STEAM BOILER INSPECT & INS CO	0.51	0.39	4,017.6	2,619.0	53.41	3,482.2	2,671.0	30.37	1,241.2	1,403.4	514.2	40.30	20.71	10.4	10.4	0.0
HARTFORD UNDERWRITERS INSURANCE COMPANY	0.13	0.13	1,067.5	888.5	20.15	1,004.0	743.5	35.03	229.7	240.4	29.1	23.95	30.26	7.7	8.6	2.7
HASTINGS MUTUAL INSURANCE COMPANY	0.12	0.07	931.5	497.6	87.20	753.9	360.0	109.42	225.3	176.0	155.5	23.35	216.64	32.5	18.1	30.2
HAWKEYE SECURITY INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	21.5	-100.00	0.0	52.4	140.3	0.00 **	122.09	14.7	-46.1	-7.5
HIGHLANDS INSURANCE COMPANY	0.00	0.03	-3.0	207.6	-101.46	142.4	66.9	113.00	60.3	11.5	0.0	8.05	72.98	0.5	-29.2	0.0

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

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

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
HOMELAND CENTRAL INSURANCE COMPANY	0.00	0.02	-4.3	117.3	-103.67	40.2	241.1	-83.32	12.7	14.3	31.8	35.63	78.77	0.1	-3.7	1.3
HOUSTON GENERAL INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-13.1	225.0	0.00 **	0.00 **	2.9	-19.5	5.0
HUDSON INSURANCE COMPANY	0.00		5.3		0.00 *	2.4		0.00 *	0.0	1.0	1.0	42.69		0.1	0.1	0.0
ILLINOIS CASUALTY COMPANY	1.06	0.74	8,408.3	4,976.4	68.96	7,002.8	3,745.7	86.95	2,139.3	1,192.4	2,548.8	17.03	87.60	21.0	83.0	141.0
ILLINOIS EMCASCO INSURANCE COMPANY	0.26	0.30	2,067.1	2,054.1	0.63	2,054.1	2,050.8	0.16	769.7	499.0	152.2	24.29	67.61	2.6	-60.0	32.1
ILLINOIS FARMERS INSURANCE COMPANY	0.79	0.81	6,231.3	5,440.5	14.54	5,741.6	5,043.3	13.85	3,090.6	2,749.1	1,352.9	47.88	83.01	226.6	296.6	376.8
ILLINOIS NATIONAL INSURANCE CO	0.01	0.05	103.0	352.5	-70.79	111.4	205.9	-45.91	197.5	373.9	613.6	335.74	205.41	98.0	67.7	61.4
ILLINOIS UNION INSURANCE COMPANY	0.17	0.01	1,310.9	53.2	2,366.27	700.6	106.9	555.33	0.0	35.3	-692.9	5.05	0.00 **	0.1	4.9	16.7
IMPERIAL CASUALTY & INDEMNITY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	9.3	0.0	0.0	0.00 **	0.00 **	0.0	0.0	0.0
IMT INSURANCE COMPANY (MUTUAL)	0.05	0.06	413.2	421.2	-1.91	429.1	427.6	0.34	365.4	1,221.4	921.1	284.66	54.41	34.8	67.7	60.7
INDEMNITY INSURANCE COMPANY OF NORTH AM	0.00	0.00	0.0	-33.2	0.00 *	2.0	20.6	-90.17	-6.5	282.3	443.6	13,945.21	0.00 **	27.4	52.7	22.1
INDIANA INSURANCE COMPANY	1.68	1.07	13,351.6	7,232.5	84.61	9,986.2	6,822.4	46.37	6,553.6	8,837.2	5,357.0	88.49	84.68	204.5	289.1	233.4
INDIANA LUMBERMENS MUTUAL INSURANCE CO	0.12	0.15	924.2	993.8	-7.00	993.2	980.7	1.27	176.3	84.8	10.0	8.54	97.76	23.0	16.3	1.9
INSURA PROPERTY AND CASUALTY INS CO	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	77.5	75.8	0.0	0.00 **	0.00 **	0.2	-48.3	0.0
INSURANCE COMPANY OF NORTH AMERICA	0.00	0.00	7.2	3.7	95.57	-5.9	-1.1	0.00 *	279.0	329.4	75.6	0.00 **	0.00 **	0.1	-3.7	-3.8
INSURANCE COMPANY OF THE WEST	0.01	0.05	48.0	362.0	-86.75	68.6	394.9	-82.63	5.3	4.6	-3.7	6.77	7.72	2.2	5.2	3.0
INSURANCE CORPORATION OF HANNOVER	0.03	0.00	199.5	5.3	3,693.40	110.3	1.1	9,838.02	10.0	76.2	66.5	69.07	25.05	0.0	3.5	3.5
INTERSTATE FIRE & CASUALTY COMPANY	0.00	0.01	7.9	34.5	-77.01	12.7	86.3	-85.33	15.2	-26.2	41.9	0.00 **	0.00 **	8.7	-2.5	14.7
INTERSTATE INDEMNITY COMPANY	0.01	0.03	49.4	208.6	-76.32	130.0	126.1	3.09	268.5	671.5	557.0	516.66	157.12	30.7	128.3	118.7
IOWA MUTUAL INSURANCE COMPANY	0.02	0.02	166.4	157.4	5.71	161.6	154.7	4.41	114.3	78.3	46.9	48.44	111.64	6.5	7.2	1.5
JEWELERS MUTUAL INSURANCE COMPANY	0.05	0.05	378.7	352.9	7.32	350.5	326.6	7.31	585.7	742.1	195.0	211.75	21.75	9.2	45.3	56.8
KEMPER INDEMNITY INSURANCE COMPANY	0.14	0.00	1,078.5	31.5	3,320.50	1,054.7	11.4	9,168.75	0.0	-117.6	18.8	0.00 **	1,269.51	0.0	3.2	4.6
KEMPER SURPLUS LINES INSURANCE COMPANY	0.02		122.7		0.00 *	116.1		0.00 *	0.0	0.0	0.0	0.00		0.0	0.0	0.0
LIBERTY INSURANCE CORPORATION	0.04	-0.01	296.8	-46.7	0.00 *	191.0	129.1	47.94	21.3	-8.1	43.0	0.00 **	12.06	9.4	-377.2	92.6
LIBERTY INSURANCE UNDERWRITERS INC	0.18	0.07	1,416.3	454.3	211.76	840.4	300.3	179.83	0.0	0.0	0.0	0.00	52.27	0.0	0.0	0.0
LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.59	0.39	4,650.2	2,597.6	79.02	4,184.9	3,118.9	34.18	1,391.2	6,693.3	10,682.3	159.94	28.74	156.4	137.7	443.2
LIBERTY MUTUAL INSURANCE COMPANY	0.03	0.01	243.8	62.6	289.65	113.7	36.5	211.72	2.6	67.7	48.3	59.54	0.00 **	0.0	-10.1	10.6
LINCOLN GENERAL INSURANCE COMPANY	0.05	0.00	403.6	11.2	3,508.34	196.9	5.7	3,340.71	0.7	68.3	67.6	34.68	0.00	0.0	3.7	3.7

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

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

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
LUMBER MUTUAL INSURANCE COMPANY THE	0.00	0.00	0.0	2.2	-100.00	0.0	2.2	-100.00	0.0	-275.5	0.0	0.00 **	11,457.10	1.7	37.4	0.0
LUMBERMENS MUTUAL CASUALTY COMPANY	0.26	0.38	2,075.3	2,590.3	-19.88	1,806.6	2,343.3	-22.90	373.6	-405.4	-540.7	0.00 **	11.59	25.7	76.6	69.7
MARKEL AMERICAN INSURANCE COMPANY	0.01		88.4		0.00 *	45.0		0.00 *	0.0	0.0	0.0	0.00		0.0	0.0	0.0
MARKEL INSURANCE COMPANY	0.04	0.02	342.7	131.7	160.24	258.7	113.3	128.34	53.6	67.9	21.3	26.24	27.11	1.6	2.5	2.0
MARYLAND CASUALTY COMPANY	1.70	0.69	13,523.2	4,632.5	191.92	8,208.7	3,946.1	108.02	1,153.1	3,766.4	6,374.9	45.88	53.09	393.5	1,056.4	1,597.5
MASSACHUSETTS BAY INSURANCE COMPANY	0.38	0.36	2,987.7	2,438.3	22.53	2,617.3	2,222.7	17.75	1,833.4	4,829.2	4,395.1	184.51	343.69	14.5	24.8	888.1
MERCHANTS PROPERTY INSURANCE C OF IN THE	0.00	0.00	3.7	10.1	-63.08	7.8	10.1	-22.88	23.1	25.1	2.0	323.21	0.00	0.0	0.0	0.0
MERIDIAN SECURITY INSURANCE COMPANY	0.02	0.03	182.5	176.7	3.26	192.8	63.9	201.67	8.4	64.7	3.0	33.54	0.00 **	0.0	0.0	0.0
MERRIMACK MUTUAL FIRE INSURANCE COMPANY	1.33	0.95	10,584.2	6,411.1	65.09	8,130.5	5,754.9	41.28	3,007.8	2,794.9	2,273.3	34.38	59.27	96.7	39.2	386.1
MIC PROPERTY AND CASUALTY INS CORP	0.00	0.00	0.0	-1.6	0.00 *	0.0	-1.6	0.00 *	-8.8	46.5	0.4	0.00 **	0.00 **	0.1	-4.5	0.0
MICHIGAN MILLERS MUTUAL INSURANCE CO	0.48	0.21	3,804.3	1,427.1	166.58	2,670.0	557.8	378.64	1,307.3	1,556.6	870.3	58.30	326.65	0.0	21.1	182.3
MID CENTURY INSURANCE COMPANY	0.46	0.59	3,645.1	4,003.0	-8.94	3,808.2	3,552.9	7.19	1,045.7	496.4	446.6	13.04	15.99	55.5	39.1	150.6
MID CONTINENT CASUALTY COMPANY	0.01	0.01	50.9	52.6	-3.40	59.0	45.3	30.29	4.3	-5.8	16.0	0.00 **	91.92	2.9	4.3	1.9
MILLERS FIRST INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	-1.1	-1.1	1.0	0.00 **	0.00 **	0.0	0.0	0.3
MILWAUKEE INSURANCE COMPANY	0.14	0.29	1,129.7	1,978.1	-42.89	1,508.4	2,173.1	-30.59	1,310.2	1,175.2	2,392.1	77.91	128.18	264.1	239.6	20.6
MITSUI MARINE AND FIRE INS CO OF AM	0.00	0.02	0.8	108.6	-99.27	452.0	-315.4	0.00 *	0.0	-646.0	0.0	0.00 **	0.00 **	16.6	16.6	0.0
MONROE GUARANTY INSURANCE COMPANY	0.14	0.12	1,076.0	813.8	32.23	860.6	640.9	34.27	337.5	446.3	167.1	51.86	79.77	0.1	9.1	10.7
NATIONAL BEN FRANKLIN INSURANCE CO OF IL	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	-2.5	-141.0	1.5	0.00 **	0.00 **	2.0	2.0	0.0
NATIONAL CASUALTY COMPANY	0.00	0.00	25.5	26.6	-4.20	35.1	8.7	303.84	-0.1	-4.1	0.0	0.00 **	0.00 **	0.0	-0.5	0.0
NATIONAL FARMERS UNION PROPERTY & CAS CO	0.00	0.01	0.2	46.6	-99.52	25.0	46.8	-46.53	1.4	-1.6	0.0	0.00 **	33.44	0.0	0.0	0.0
NATIONAL FIRE & INDEMNITY EXCHANGE	0.02	0.02	179.0	141.6	26.39	157.4	137.9	14.13	16.4	157.3	154.6	99.98	27.77	-0.3	0.8	2.0
NATIONAL FIRE & MARINE INSURANCE COMPANY	1.14	0.23	9,008.8	1,562.5	476.56	8,852.5	156.3	5,565.62	0.0	1,068.5	1,193.5	12.07	80.00	0.0	267.1	298.4
NATIONAL FIRE INSURANCE COMPANY OF HARTF	0.23	0.49	1,801.6	3,324.1	-45.80	2,176.5	3,184.1	-31.64	575.8	769.4	849.9	35.35	69.00	67.9	20.9	53.8
NATIONAL SURETY CORPORATION	0.32	0.51	2,570.4	3,411.8	-24.66	2,990.8	3,575.1	-16.34	1,736.1	1,555.6	113.6	52.01	42.16	60.2	1.4	76.3
NATIONAL UNION FIRE INSURANCE CO OF PITT	0.00	0.00	0.0	0.0	0.00 *	43.0	0.0	0.00 *	2.0	4.3	554.0	9.92	0.00 **	0.1	-54.8	55.4
NATIONWIDE AGRIBUSINESS INSURANCE CO	0.21	0.25	1,656.4	1,705.8	-2.90	1,785.5	1,253.4	42.45	138.9	131.8	109.8	7.38	23.60	0.0	-0.3	3.1
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	0.02	0.02	143.1	141.5	1.15	126.2	144.8	-12.79	45.7	36.8	16.2	29.14	72.06	0.0	-1.9	8.1
NATIONWIDE MUTUAL INSURANCE COMPANY	0.17	0.15	1,322.3	1,022.8	29.28	1,118.2	927.2	20.60	2,038.6	3,463.0	1,686.1	309.68	0.00 **	32.4	20.2	92.4

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
September 08, 2003

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

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

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
NATIONWIDE PROPERTY & CASUALTY INS CO	0.28	0.19	2,186.7	1,312.0	66.66	1,788.9	1,160.4	54.17	707.6	606.1	437.4	33.88	129.58	24.1	36.1	125.9
NAVIGATORS INSURANCE COMPANY	0.06	0.00	482.7	0.0	0.00 *	143.9	0.0	0.00 *	0.0	364.0	387.3	252.89	0.00 **	31.1	58.5	29.2
NETHERLANDS INSURANCE COMPANY THE	0.11	0.02	848.3	124.1	583.54	188.1	137.9	36.39	30.2	17.4	-3.4	9.23	0.00 **	0.0	6.1	7.4
NEW HAMPSHIRE INSURANCE COMPANY	-0.01	0.25	-45.3	1,698.3	-102.67	114.8	2,066.2	-94.44	428.3	110.6	718.6	96.27	4.09	216.4	72.7	71.9
NIPPONKOA INSURANCE COMPANY LTD (U S BR	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-2.4	1.8	0.00 **	0.00 **	0.0	0.0	0.0
NORTH AMERICAN ELITE INSURANCE COMPANY	0.14	0.16	1,126.6	1,055.4	6.74	749.7	1,240.7	-39.57	0.0	1,073.8	4,292.7	143.23	251.48	20.2	534.6	1,145.5
NORTH AMERICAN SPECIALTY INSURANCE CO	0.02	0.01	129.1	36.6	253.05	62.3	426.6	-85.40	0.0	-89.3	721.4	0.00 **	0.00 **	91.2	106.2	70.4
NORTH RIVER INSURANCE COMPANY THE	0.00	0.01	19.7	87.4	-77.46	40.9	256.8	-84.07	1,051.2	413.2	12.1	1,009.88	71.18	329.9	322.1	21.4
NORTHBROOK INDEMNITY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-0.3	2.3	0.00 **	0.00 **	0.0	-0.1	0.8
NORTHERN ASSURANCE COMPANY OF AMERICA	0.05	0.18	368.8	1,193.8	-69.11	786.3	977.3	-19.55	263.7	166.6	49.9	21.19	58.84	6.6	-15.2	0.8
NORTHERN INSURANCE COMPANY OF NEW YORK	0.29	0.50	2,325.4	3,370.5	-31.01	2,780.8	3,884.1	-28.40	2,475.4	1,703.2	2,244.6	61.25	136.13	206.5	520.2	647.7
NORTHLAND INSURANCE COMPANY	0.02	0.02	183.2	101.8	79.93	154.5	85.6	80.54	31.6	51.0	19.4	33.03	12.76	0.2	3.1	2.9
OHIO CASUALTY INSURANCE COMPANY THE	0.16	0.10	1,245.0	692.0	79.92	929.1	529.6	75.41	233.9	290.7	159.0	31.29	0.00 **	1.5	2.9	25.9
OHIO FARMERS INSURANCE COMPANY	0.00	0.02	18.0	158.9	-88.65	77.6	170.7	-54.53	30.6	2.1	8.7	2.75	59.76	0.1	0.0	1.2
OLD REPUBLIC INSURANCE COMPANY	0.34	0.34	2,705.4	2,313.9	16.92	2,435.1	2,363.6	3.02	977.9	756.5	809.1	31.07	46.90	167.1	146.7	157.6
ONEBEACON AMERICA INSURANCE COMPANY	0.11	0.56	906.6	3,806.2	-76.18	2,585.0	3,617.7	-28.55	3,436.4	6,938.0	4,191.9	268.40	51.94	36.7	-41.8	16.7
ONEBEACON INSURANCE COMPANY	0.07	0.29	527.1	1,923.2	-72.59	1,306.5	1,643.1	-20.48	358.3	142.0	150.1	10.86	47.16	164.0	177.8	63.1
OWNERS INSURANCE COMPANY	0.73	0.66	5,785.3	4,458.2	29.77	5,193.2	4,075.8	27.42	2,802.9	2,643.6	3,879.8	50.91	119.40	66.2	120.3	1,280.1
PACIFIC EMPLOYERS INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-93.9	-134.6	0.00 **	0.00 **	0.0	-1.3	7.8
PACIFIC INDEMNITY COMPANY	0.03	0.02	275.0	165.4	66.30	220.6	108.1	104.16	3.8	22.7	34.7	10.29	0.00 **	0.0	1.9	3.5
PEERLESS INSURANCE COMPANY	0.24	0.06	1,922.5	435.6	341.31	1,195.0	383.4	211.70	75.1	676.2	612.1	56.59	25.50	8.3	53.1	45.5
PEKIN INSURANCE COMPANY	1.95	1.83	15,445.8	12,321.5	25.36	14,007.3	11,288.6	24.08	6,215.7	6,912.1	2,451.0	49.35	58.24	262.2	116.5	632.7
PENN AMERICA INSURANCE COMPANY	0.07	0.10	589.6	708.1	-16.73	611.0	820.3	-25.52	306.4	611.7	498.9	100.11	54.65	48.5	43.9	50.9
PENNSYLVANIA GENERAL INSURANCE COMPANY	0.00	0.06	38.0	434.0	-91.25	194.8	640.8	-69.60	283.8	117.5	-18.2	60.32	31.60	0.4	-14.1	0.0
PENNSYLVANIA MANUFACTURERS ASSN INS CO	0.00		0.1		0.00 *	0.0		0.00 *	0.0	0.0	0.0	2.94		0.0	0.0	0.0
PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	0.00	0.00	0.1	0.7	-77.74	0.4	0.9	-56.06	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
PHARMACISTS MUTUAL INSURANCE COMPANY	0.09	0.09	726.6	605.5	20.00	666.1	569.9	16.88	188.0	168.4	62.6	25.28	34.58	0.0	4.0	8.1
PHILADELPHIA INDEMNITY INSURANCE COMPANY	0.73	0.51	5,826.1	3,457.2	68.52	4,478.7	2,880.0	55.51	2,682.5	2,323.7	1,033.8	51.88	122.29	54.4	69.7	46.8

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

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

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
PHOENIX ASSURANCE COMPANY OF NEW YORK	0.00		0.0		0.00 *	0.0		0.00 *	136.2	136.2	0.0	0.00 **		2.3	2.3	0.0
PHOENIX INSURANCE COMPANY THE	0.05	0.11	429.0	760.2	-43.57	632.1	816.6	-22.59	41.3	90.8	58.2	14.36	21.10	8.8	7.8	2.9
PHYSICIANS INSURANCE COMPANY OF WI INC	0.01	0.01	97.2	69.6	39.67	85.2	64.7	31.75	8.6	75.0	121.2	88.00	53.84	7.7	32.1	41.1
POTOMAC INSURANCE COMPANY OF ILLINOIS	0.00	0.08	-13.6	560.4	-102.43	188.8	742.7	-74.58	302.2	122.4	615.6	64.82	0.00 **	189.0	86.1	36.6
PRINCETON INSURANCE COMPANY	0.00	0.00	-0.4	0.2	-286.90	-0.4	12.9	-103.33	-10.1	-12.8	0.0	0.00 **	113.12	0.0	-0.2	0.0
PROPERTY & CASUALTY INS CO OF HARTFORD	0.04	0.05	296.0	313.1	-5.46	256.9	1,138.0	-77.43	210.4	147.8	3.0	57.53	41.95	3.4	-3.6	0.2
PROVIDENCE WASHINGTON INSURANCE COMPANY	0.03	0.06	258.7	429.4	-39.75	330.2	422.0	-21.75	425.7	161.0	35.3	48.74	174.73	3.0	0.8	15.5
PUBLIC SERVICE MUTUAL INSURANCE COMPANY	0.00	0.00	9.5	27.3	-65.14	14.3	26.4	-45.82	0.0	-4.5	0.0	0.00 **	0.00 **	0.0	-1.0	0.0
QBE INSURANCE CORPORATION	-0.04	0.00	-348.1	7.7	-4,604.04	-1,363.5	2.0	-67,533.23	-143.8	-90.2	54.2	0.00 **	24.88	0.2	-24.5	12.8
RANGER INSURANCE COMPANY	0.13	0.04	1,027.6	301.0	241.36	694.8	267.4	159.80	181.4	262.3	135.9	37.75	0.00 **	13.2	52.9	55.9
REDLAND INSURANCE COMPANY	0.00	0.23	14.4	1,578.7	-99.09	564.1	1,051.4	-46.35	164.5	-66.1	133.4	0.00 **	35.67	11.2	11.2	29.7
REGENT INSURANCE COMPANY	0.57	0.67	4,486.8	4,499.4	-0.28	4,281.7	4,548.3	-5.86	1,648.2	-1,923.2	1,294.3	0.00 **	135.88	126.0	166.3	183.2
REPUBLIC FRANKLIN INSURANCE COMPANY	0.17	0.26	1,382.0	1,725.4	-19.90	1,554.8	1,898.5	-18.10	839.4	1,225.1	665.7	78.79	95.60	22.0	50.1	63.0
REPUBLIC WESTERN INSURANCE COMPANY	0.00	0.01	39.6	91.2	-56.62	56.4	75.8	-25.57	43.4	36.2	13.0	64.20	42.44	1.4	1.0	0.7
RLI INSURANCE COMPANY	0.01	0.02	103.3	157.4	-34.35	167.9	92.0	82.45	162.6	183.3	34.5	109.17	42.86	3.4	2.8	1.3
ROCKFORD MUTUAL INSURANCE COMPANY	0.31	0.32	2,477.9	2,147.1	15.41	2,338.9	1,897.6	23.26	580.2	504.9	546.8	21.59	27.22	102.8	72.6	97.5
ROYAL INDEMNITY COMPANY	1.32	1.06	10,456.8	7,168.2	45.88	12,578.1	5,367.4	134.34	53.1	1,870.2	3,776.4	14.87	5.37	126.0	175.8	49.8
ROYAL INSURANCE COMPANY OF AMERICA	0.25	0.22	2,002.9	1,476.2	35.68	1,799.4	1,498.0	20.12	288.1	3,742.0	3,516.9	207.96	7.27	15.4	28.1	12.7
SAFECO INSURANCE COMPANY OF AMERICA	0.05	0.12	390.8	840.0	-53.48	635.3	837.6	-24.15	186.1	-148.6	47.8	0.00 **	110.59	8.6	-25.8	20.6
SAFECO INSURANCE COMPANY OF ILLINOIS	0.00	0.02	-4.8	113.2	-104.22	23.1	441.2	-94.77	432.4	89.9	2.5	389.56	182.80	1.8	-3.1	8.1
SAFEGUARD INSURANCE COMPANY	0.03	0.04	269.3	261.3	3.05	246.2	386.1	-36.24	58.4	138.9	94.9	56.40	10.61	0.5	3.0	2.5
SAVERS PROPERTY & CASUALTY INS CO	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.0	0.0	0.00 **	0.00 **	0.0	0.0	0.0
SCOTTSDALE INDEMNITY COMPANY	0.00	0.01	0.0	92.2	-100.00	58.5	92.2	-36.53	0.1	0.1	0.0	0.19	1.32	0.0	-0.2	0.1
SEATON 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
SECURA INSURANCE A MUTUAL COMPANY	0.27	0.21	2,118.1	1,425.3	48.61	1,753.7	1,339.6	30.91	387.5	675.9	1,046.2	38.54	50.67	113.3	166.0	239.0
SECURITY INSURANCE COMPANY OF HARTFORD	0.07	0.05	528.7	307.5	71.91	1,216.9	208.3	484.08	1,284.8	1,574.1	316.4	129.35	9.56	150.8	144.1	4.8
SELECT INSURANCE COMPANY	-0.01	0.03	-65.9	184.3	-135.76	18.5	108.3	-82.92	-3.2	37.2	200.9	200.98	146.39	0.0	1.4	28.5
SELECTIVE INSURANCE COMPANY OF SC	0.08	0.08	660.6	551.1	19.86	611.6	555.0	10.19	111.6	122.2	234.0	19.98	71.92	0.9	1.6	11.1

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
September 08, 2003

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

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

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
SELECTIVE INSURANCE COMPANY OF THE SE	0.00		7.8		0.00 *	7.0		0.00 *	0.0	0.0	0.0	0.00		0.0	0.0	0.0
SENECA INSURANCE COMPANY INC	0.00	0.00	0.2	15.4	-98.70	5.5	20.1	-72.45	0.0	-2.2	0.1	0.00 **	11.36	0.0	0.0	0.0
SENTRY INSURANCE A MUTUAL COMPANY	0.17	0.24	1,378.9	1,643.8	-16.12	1,350.5	1,268.8	6.44	793.9	774.8	1,271.4	57.37	44.10	2.3	26.6	231.8
SHELBY INSURANCE COMPANY THE	0.00	0.00	0.0	-0.1	0.00 *	0.0	-0.1	0.00 *	0.0	0.7	0.0	0.00 **	0.00 **	0.0	-1.8	0.0
SHELTER MUTUAL INSURANCE COMPANY	0.06	0.08	505.1	510.7	-1.11	500.6	506.6	-1.18	210.5	227.3	227.1	45.42	94.24	2.2	-89.5	34.8
SOCIETY INSURANCE A MUTUAL COMPANY	0.31	0.28	2,472.7	1,856.2	33.21	2,179.1	1,564.0	39.33	529.1	957.6	577.2	43.94	26.53	20.7	29.1	10.8
SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.17	0.11	1,327.2	709.4	87.08	930.5	737.8	26.11	336.1	-89.8	741.6	0.00 **	123.88	25.9	19.3	83.9
SPECIALTY NATIONAL INSURANCE COMPANY	0.03	0.03	219.6	231.0	-4.93	247.8	159.7	55.23	130.9	1,971.4	2,505.7	795.46	410.45	9.4	284.8	370.6
SPECIALTY SURPLUS INSURANCE COMPANY	0.00	0.00	-3.5	4.4	-179.47	-3.3	4.2	-178.78	0.0	-0.8	0.2	0.00 **	0.00 **	0.0	0.0	0.0
SPRINGFIELD FIRE & CASUALTY COMPANY	0.00	0.00	2.7	2.8	-3.76	2.5	3.0	-14.60	15.0	12.5	0.1	493.21	84.52	0.9	0.6	0.0
ST PAUL FIRE & MARINE INSURANCE COMPANY	1.89	2.53	14,988.0	17,035.2	-12.02	17,748.5	13,818.4	28.44	5,344.0	5,309.2	5,113.0	29.91	53.31	120.6	230.4	1,086.3
ST PAUL GUARDIAN INSURANCE COMPANY	0.14	0.48	1,117.2	3,269.1	-65.83	2,134.6	2,591.7	-17.64	319.4	95.2	213.7	4.46	22.09	11.0	-49.0	49.9
ST PAUL MEDICAL LIABILITY INS CO	0.00	0.00	0.0	-0.2	0.00 *	0.0	0.3	-90.56	0.3	0.3	0.0	881.25	4,448.08	0.0	0.0	0.0
ST PAUL MERCURY INSURANCE COMPANY	0.48	0.57	3,839.3	3,826.3	0.34	3,973.4	3,613.7	9.96	9,348.2	13,211.9	5,070.7	332.51	58.06	136.5	102.3	204.3
ST PAUL PROTECTIVE INSURANCE COMPANY	0.05	0.15	360.1	1,039.3	-65.35	644.7	1,063.7	-39.39	97.4	-77.8	69.4	0.00 **	27.95	33.9	-8.5	26.4
STANDARD FIRE INSURANCE COMPANY THE	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-0.7	0.3	0.00 **	0.00 **	0.0	0.0	0.1
STANDARD MUTUAL INSURANCE COMPANY	0.72	0.72	5,725.9	4,886.5	17.18	5,262.6	4,855.6	8.38	2,041.4	2,097.0	2,323.6	39.85	25.12	251.0	133.8	825.6
STAR INSURANCE COMPANY	0.00	0.06	-13.4	418.8	-103.20	66.3	438.3	-84.87	116.4	75.8	32.1	114.29	147.20	6.1	10.0	7.5
STATE AUTO PROP AND CAS INS CO	0.07	0.06	565.1	396.4	42.54	465.4	369.3	26.01	621.2	730.3	268.4	156.91	62.19	12.9	30.5	40.9
STATE AUTOMOBILE MUTUAL INSURANCE CO	0.12	0.18	967.6	1,203.9	-19.63	1,085.4	1,313.4	-17.36	564.8	731.0	797.6	67.34	92.98	2.1	166.2	181.3
STATE FARM FIRE & CASUALTY COMPANY	5.86	5.17	46,488.0	34,842.1	33.42	40,736.7	29,690.5	37.20	26,145.6	28,808.1	14,027.1	70.72	99.70	388.4	451.5	491.1
STATE FARM GENERAL INSURANCE COMPANY	0.00	0.12	-2.8	794.8	-100.36	81.6	4,739.6	-98.28	1,407.2	-594.8	684.0	0.00 **	125.72	51.9	-10.8	213.7
STATEWIDE INSURANCE COMPANY	0.17	0.21	1,337.8	1,439.6	-7.07	1,441.5	1,374.5	4.87	710.0	683.1	60.5	47.39	0.00 **	9.3	15.2	15.2
SUMITOMO MARINE & FIRE INS CO OF AM	0.09	0.12	693.2	837.7	-17.24	786.7	853.7	-7.85	31.7	69.4	94.8	8.83	6.72	0.0	-4.5	12.3
T H E INSURANCE COMPANY	0.02	0.01	152.0	98.4	54.51	129.0	94.5	36.54	18.4	17.3	1.8	13.43	3.09	0.0	-0.1	0.0
TIG INDEMNITY COMPANY	0.00	0.00	26.5	11.9	123.18	29.6	18.8	57.51	5.0	4.0	12.0	13.53	155.56	0.5	2.5	9.0
TIG INSURANCE COMPANY	0.11	0.21	837.0	1,430.4	-41.49	1,000.1	1,363.2	-26.64	252.7	584.1	1,065.3	58.40	0.00 **	50.7	-14.1	270.3
TITAN INDEMNITY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.6	-100.00	3.2	-27.8	0.0	0.00 **	21,183.98	16.1	13.3	0.0

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

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

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
TOKIO MARINE & FIRE INSURANCE CO LTD THE	0.12	0.10	918.1	693.9	32.30	823.2	747.6	10.12	283.2	434.6	504.0	52.79	13.41	7.1	-19.2	396.6
TOYOTA MOTOR INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	3.3	-100.00	0.6	-0.1	0.5	0.00 **	0.00 **	0.0	1.5	1.6
TRANSCONTINENTAL INSURANCE COMPANY	0.57	0.77	4,546.8	5,165.5	-11.98	5,002.9	5,049.8	-0.93	1,770.4	1,471.5	3,324.4	29.41	114.07	106.7	21.8	300.6
TRANSPORTATION INSURANCE COMPANY	0.30	0.39	2,343.8	2,627.3	-10.79	2,654.4	2,048.2	29.60	1,224.4	700.2	290.4	26.38	60.50	81.1	-35.8	0.0
TRAVELERS CASUALTY AND SURETY CO OF AM	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-12.7	3.6	0.00 **	0.00 **	0.0	-0.5	0.2
TRAVELERS CASUALTY AND SURETY CO OF IL	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.6	-21.3	47.0	0.00 **	0.00 **	2.0	-28.2	0.3
TRAVELERS CASUALTY AND SURETY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-2.6	1.7	0.00 **	0.00 **	0.0	-0.1	0.0
TRAVELERS CASUALTY COMPANY OF CT	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-2.2	0.1	0.00 **	0.00 **	0.0	-0.1	0.0
TRAVELERS COMMERCIAL INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-7.6	1.9	0.00 **	0.00 **	0.0	-0.3	0.1
TRAVELERS INDEMNITY COMPANY THE	0.51	0.60	4,063.3	4,035.7	0.68	4,027.0	3,211.7	25.39	1,055.5	1,097.5	531.5	27.25	40.05	42.6	53.2	50.5
TRAVELERS INDEMNITY COMPANY OF AM THE	0.68	1.51	5,388.9	10,162.6	-46.97	7,147.2	11,991.6	-40.40	6,086.3	2,941.8	2,648.1	41.16	111.87	175.8	65.6	189.8
TRAVELERS INDEMNITY COMPANY OF CT THE	1.22	0.81	9,666.6	5,435.6	77.84	7,815.5	3,954.2	97.65	1,428.8	1,795.5	840.5	22.97	39.65	54.4	79.2	74.8
TRAVELERS INDEMNITY COMPANY OF IL THE	3.22	2.61	25,524.0	17,572.3	45.25	21,438.6	15,152.7	41.48	2,859.5	4,202.6	3,859.1	19.60	23.32	126.8	209.8	195.1
TRI STATE INSURANCE COMPANY OF MINNESOTA	0.20	0.12	1,549.1	835.7	85.36	709.8	794.7	-10.68	208.8	677.1	431.8	95.40	90.10	3.5	-107.7	42.7
TRINITY UNIVERSAL INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-59.0	6.7	0.00 **	0.00 **	0.0	-2.1	0.2
TRUCK INSURANCE EXCHANGE	1.05	0.76	8,348.8	5,093.0	63.93	6,556.9	4,481.0	46.33	2,176.3	1,712.7	1,190.5	26.12	84.90	99.4	62.1	140.3
TWIN CITY FIRE INSURANCE COMPANY	0.24	0.18	1,909.5	1,203.9	58.61	1,678.0	1,230.3	36.38	222.2	161.4	36.8	9.62	17.25	11.2	3.9	3.2
ULICO CASUALTY COMPANY	0.02	0.01	125.8	54.4	131.51	83.4	57.3	45.55	43.7	100.4	78.0	120.43	26.75	0.0	0.0	0.0
UNDERWRITERS AT LLOYDS LONDON	0.84	2.24	6,669.8	15,130.6	-55.92	9,003.3	16,110.3	-44.11	5,051.7	9,601.6	45,902.0	106.65	120.06	413.8	2,185.8	2,415.9
UNIGARD INDEMNITY COMPANY	0.00	0.00	2.6	1.0	165.56	1.2	1.0	28.09	0.0	0.0	0.1	0.00 **	11.52	0.0	0.0	0.0
UNIGARD INSURANCE COMPANY	0.00	0.00	1.8	0.0	0.00 *	0.3	0.0	0.00 *	0.0	0.0	0.0	5.99	0.00 **	0.0	0.0	0.0
UNITED FIRE & CASUALTY COMPANY	0.07	0.09	590.8	637.9	-7.38	567.8	599.3	-5.25	213.4	151.6	53.3	26.70	89.49	0.3	-11.1	4.9
UNITED NATIONAL SPECIALTY INS CO	0.09	0.05	700.2	366.2	91.22	637.9	344.6	85.12	51.7	20.3	42.4	3.19	63.54	-0.3	-10.8	4.4
UNITED STATES FIDELITY & GUARANTY CO	0.49	0.45	3,854.0	3,055.5	26.13	3,333.4	2,746.6	21.36	578.7	157.9	316.8	4.74	39.43	9.3	-126.2	151.5
UNITED STATES FIRE INSURANCE COMPANY	0.03	0.20	221.2	1,358.4	-83.71	679.8	1,399.1	-51.41	499.4	-740.2	87.8	0.00 **	93.68	11.8	-2.3	79.5
UNITRIN DIRECT INSURANCE COMPANY	0.00	0.00	0.0	-2.3	0.00 *	0.0	-2.3	0.00 *	0.9	0.9	0.2	0.00 **	0.00 **	-0.3	-0.3	3.1
UNITRIN PREFERRED 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
UNIVERSAL FIRE & CAS INS CO	0.01	0.01	42.2	100.4	-57.95	68.0	107.7	-36.81	-2.3	65.4	67.7	96.10	0.00 **	1.1	16.0	14.9

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
September 08, 2003

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

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

COMPANY NAME	Market Share (%) [1]		Premiums Written ($)			Premiums Earned ($)			Losses Paid ($)	Losses Incurred ($)	Losses Unpaid ($)	Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses Paid ($)	Defense and Cost Containment Expenses Incurred ($)	Defense and Cost Containment Expenses Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
UTICA MUTUAL INSURANCE COMPANY	0.15	0.25	1,184.6	1,701.1	-30.36	1,498.4	1,455.5	2.94	1,740.6	1,885.7	504.2	125.85	108.45	28.8	38.6	53.5
VALIANT INSURANCE COMPANY	0.02	0.09	129.5	573.9	-77.43	259.2	809.0	-67.95	278.6	17.2	39.8	6.62	16.89	0.1	-4.1	1.0
VALLEY FORGE INSURANCE COMPANY	0.29	0.59	2,270.2	4,012.5	-43.42	2,799.6	3,164.4	-11.53	1,133.9	544.7	448.7	19.46	62.05	67.4	-27.9	44.0
VESTA FIRE INSURANCE CORPORATION	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	1.4	0.0	0.00 **	0.00 **	0.0	-1.0	0.0
VESTA INSURANCE CORPORATION	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	2.2	2.4	0.00 **	0.00 **	0.0	-1.5	0.0
VIGILANT INSURANCE COMPANY	0.52	0.26	4,087.5	1,730.6	136.18	2,880.0	1,513.1	90.34	620.6	450.5	1,630.3	15.64	416.01	41.6	94.0	731.7
VIRGINIA SURETY COMPANY INC	0.00	0.00	0.0	0.1	-20.69	0.1	0.0	58.82	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
WAUSAU BUSINESS INSURANCE COMPANY	0.08	0.20	606.0	1,348.3	-55.05	597.4	1,206.2	-50.47	68.1	294.5	294.0	49.30	0.00 **	28.3	6.8	91.9
WAUSAU GENERAL INSURANCE COMPANY	0.01	0.01	39.8	44.2	-9.87	39.8	4.4	815.14	2,588.4	3,262.1	1,115.0	8,188.83	20,489.20	140.7	-25.0	285.5
WAUSAU UNDERWRITERS INSURANCE COMPANY	0.07	0.11	558.1	758.1	-26.38	422.5	391.4	7.94	33.6	89.0	205.7	21.06	7.50	8.2	5.1	30.7
WEST AMERICAN INSURANCE COMPANY	0.49	0.64	3,919.3	4,292.4	-8.69	4,077.6	4,020.5	1.42	2,746.7	2,390.1	800.6	58.62	50.89	3.4	-132.9	156.4
WEST BEND MUTUAL INSURANCE COMPANY	0.25	0.23	2,005.4	1,580.6	26.88	1,788.5	1,693.6	5.60	702.9	1,241.8	760.3	69.43	26.42	5.5	79.9	122.3
WESTCHESTER FIRE INSURANCE COMPANY	0.00	0.00	13.1	0.0	,311,300.00	13.1	0.0	1,311,300.00	0.0	9.4	5,874.3	71.89	;6,488,300.00	0.0	1.0	1.0
WESTERN CONTINENTAL 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
WESTERN STATES INSURANCE COMPANY	0.02	0.12	119.2	785.2	-84.82	405.5	1,268.7	-68.04	557.7	393.5	874.5	97.04	39.40	27.8	18.0	20.5
WESTFIELD INSURANCE COMPANY	1.16	1.15	9,179.9	7,774.3	18.08	8,522.5	7,087.5	20.25	4,776.7	4,551.2	1,699.2	53.40	66.47	6.7	42.7	81.5
WESTPORT INSURANCE CORPORATION	0.41	0.40	3,277.4	2,697.9	21.48	3,325.3	2,307.4	44.11	1,403.0	2,078.5	1,481.7	62.51	52.43	158.3	478.4	456.0
XL INSURANCE AMERICA INC	0.23	0.04	1,793.2	261.6	585.52	1,287.7	381.7	237.32	71.8	193.2	286.2	15.01	11.60	0.6	4.6	5.0
XL SPECIALTY INSURANCE COMPANY	0.00	0.00	0.0	14.7	-100.00	0.0	58.5	-100.00	0.0	-417.4	38.6	0.00 **	632.31	0.0	-75.5	6.4
YORK INSURANCE COMPANY	0.10	0.20	804.7	1,346.8	-40.25	1,118.9	1,289.1	-13.20	947.8	895.4	390.3	80.03	37.08	25.3	2.1	31.0
ZURICH AMERICAN INSURANCE COMPANY	0.45	0.24	3,588.0	1,647.8	117.75	2,669.7	1,334.5	100.05	12,006.2	12,009.4	1,615.7	449.84	0.00 **	1,183.2	1,127.7	118.3
ZURICH AMERICAN INSURANCE COMPANY OF IL	0.00	0.01	23.0	44.7	-48.39	29.6	40.8	-27.58	0.0	-3.8	3.2	0.00 **	237.01	0.0	0.0	0.0
TOTAL NUMBER OF COMPANIES THIS LINE: 358					$000 not omitted from totals line											
Sum:	**100.00**	**100.00**	**793,636,619**	**671,933,110**	**18.11**	**735,372,952**	**624,459,439**	**17.76**	**420,108,695**	**425,342,504**	**347,511,587**	**57.84**	**78.78**	**16,774,855**	**20,196,136**	**39,176,392**

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
September 08, 2003

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

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

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
ACCEPTANCE INSURANCE COMPANY	0.00	0.05	5.0	237.4	-97.87	17.5	630.4	-97.23	1,700.4	1,817.6	4,198.1	10,410.36	198.45	318.7	1,195.8	1,143.2
ACE AMERICAN INSURANCE COMPANY	0.15	-0.06	728.9	-253.4	0.00 *	2,365.0	100.2	2,260.42	344.9	-257.9	1,247.7	0.00 **	0.00 **	-150.1	-127.0	499.1
ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.01	0.01	29.7	62.1	-52.16	32.7	64.6	-49.34	280.3	-284.6	-264.7	0.00 **	0.00 **	123.7	-22.0	139.7
ACE INDEMNITY INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.7	2.1	0.00 **	0.00 **	0.0	-0.6	-1.1
ACE INSURANCE COMPANY OF IL	0.00	0.01	16.3	50.3	-67.63	30.0	60.3	-50.19	1,176.5	-1,161.0	328.6	0.00 **	0.00 **	158.3	-256.8	245.0
ACE PROPERTY AND CASUALTY INS CO	0.00	0.00	-1.1	0.0	0.00 *	-1.3	5.6	-123.75	-0.1	-90.8	-69.3	0.00 **	0.00 **	33.9	-5.7	49.0
ACUITY A MUTUAL INSURANCE COMPANY	0.45	1.03	2,155.7	4,568.1	-52.81	1,702.2	3,956.4	-56.98	557.8	328.8	731.3	19.32	26.07	56.2	-321.0	112.2
ADDISON INSURANCE COMPANY	0.04	0.04	178.1	166.0	7.27	164.1	168.0	-2.35	149.9	213.8	233.6	130.28	19.92	100.2	105.9	27.7
ALL AMERICA INSURANCE COMPANY	0.12	0.13	584.8	566.4	3.24	609.0	546.1	11.52	82.8	229.9	586.1	37.75	27.00	29.9	57.3	286.5
ALLIANZ INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.3	10.0	0.00 **	0.00 **	0.0	0.1	9.4
ALLIED PROPERTY & CASUALTY INS CO	0.07	0.06	344.1	261.7	31.47	296.7	255.7	16.04	54.8	247.9	307.4	83.55	45.54	19.6	71.6	82.1
ALLSTATE INSURANCE COMPANY	1.49	1.26	7,205.8	5,587.0	28.97	6,338.3	5,341.4	18.66	1,323.3	2,234.6	5,811.3	35.26	1.93	738.7	1,023.4	1,435.5
ALLSTATE PROPERTY & CASUALTY INS CO	0.01	0.01	24.7	23.2	6.11	23.9	22.5	6.38	0.0	38.0	38.0	158.82	0.00 **	0.0	1.6	1.6
AMCO INSURANCE COMPANY	1.15	0.66	5,533.1	2,909.2	90.19	4,301.9	2,333.1	84.38	756.8	1,260.4	2,009.9	29.30	46.45	172.7	357.7	828.4
AMERICAN & FOREIGN INSURANCE COMPANY	0.23	0.38	1,114.5	1,694.3	-34.22	1,177.0	1,789.6	-34.23	4,815.6	2,202.6	4,412.2	187.14	72.59	1,114.1	726.3	2,388.3
AMERICAN ALTERNATIVE INS CORP	0.28	0.45	1,329.5	1,989.9	-33.19	1,271.9	2,225.1	-42.84	205.6	1,900.1	6,404.5	149.39	122.78	370.2	1,554.0	1,395.3
AMERICAN AUTOMOBILE INSURANCE COMPANY	0.24	0.51	1,148.7	2,261.4	-49.20	1,600.9	1,997.3	-19.85	846.3	-434.1	1,284.6	0.00 **	46.28	259.9	-131.5	528.4
AMERICAN CASUALTY COMPANY OF READING PA	0.62	0.62	2,984.5	2,730.2	9.31	2,965.4	2,310.7	28.33	792.2	-16,834.3	4,769.1	0.00 **	253.46	220.5	-7,446.3	1,228.3
AMERICAN COUNTRY INSURANCE COMPANY	0.44	0.94	2,145.6	4,144.6	-48.23	2,180.9	4,860.3	-55.13	4,524.4	5,822.8	16,945.4	267.00	168.32	1,244.4	-103.7	1,874.3
AMERICAN ECONOMY INSURANCE COMPANY	1.11	1.53	5,369.5	6,781.4	-20.82	6,155.6	7,837.0	-21.45	3,794.7	951.0	17,598.1	15.45	72.00	1,365.6	948.4	5,288.0
AMERICAN EMPLOYERS INSURANCE COMPANY	0.17	0.90	833.9	3,996.4	-79.13	2,275.2	4,948.6	-54.02	2,053.7	-827.3	7,008.3	0.00 **	67.49	554.5	-167.8	1,184.1
AMERICAN EQUITY SPECIALTY INS CO	0.00	0.03	5.7	132.7	-95.73	5.6	463.9	-98.78	801.9	-430.3	875.6	0.00 **	242.89	41.0	142.1	193.6
AMERICAN FAMILY MUTUAL INSURANCE COMPAN	4.90	3.27	23,652.1	14,455.5	63.62	19,459.8	12,188.0	59.66	5,897.6	12,671.5	21,405.1	65.12	56.29	1,868.0	4,638.5	8,282.6
AMERICAN FIRE AND CASUALTY COMPANY	0.03	0.02	145.3	75.8	91.61	93.5	69.5	34.52	5.6	12.2	62.3	13.09	76.52	0.8	1.4	21.1
AMERICAN GUARANTEE & LIABILITY INS CO	0.04	0.04	187.1	183.0	2.24	190.5	162.8	17.01	0.0	149.8	309.8	78.65	9.20	3.1	49.4	112.7
AMERICAN HARDWARE MUTUAL INSURANCE CO	0.01	0.01	31.1	32.1	-3.13	31.8	32.1	-0.91	120.9	338.0	1,205.0	1,063.08	1,682.41	103.2	-18.8	-35.9
AMERICAN HOME ASSURANCE COMPANY	0.00	0.00	6.4	12.8	-50.53	6.4	13.3	-52.05	0.0	-0.7	6.6	0.00 **	0.00 **	0.0	-1.6	0.7
AMERICAN INSURANCE COMPANY THE	1.02	0.76	4,904.3	3,338.7	46.89	4,016.2	2,839.3	41.45	400.1	1,488.4	5,198.6	37.06	84.92	173.8	70.8	1,277.6

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
September 08, 2003

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

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

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
AMERICAN INTERNATIONAL SOUTH INS CO	0.02	0.00	87.2	1.9	4,553.28	87.9	19.2	357.88	0.0	26.5	54.7	30.10	0.00 **	2.9	0.1	5.5
AMERICAN MANUFACTURERS MUTUAL INS CO	0.09	0.17	457.4	763.4	-40.08	511.5	933.4	-45.20	894.1	1,469.6	1,856.5	287.32	41.93	343.9	410.1	754.3
AMERICAN MODERN HOME INSURANCE COMPANY	0.00	0.01	8.5	44.5	-80.90	29.0	39.1	-25.90	20.6	-37.7	6.4	0.00 **	133.98	9.2	-12.1	3.4
AMERICAN MOTORISTS INSURANCE COMPANY	0.70	0.63	3,382.8	2,771.2	22.07	2,711.7	2,877.8	-5.77	1,433.6	2,249.5	3,867.3	82.95	21.55	811.6	1,165.9	1,845.4
AMERICAN NATIONAL PROPERTY & CASUALTY CO	0.00	0.00	6.2	5.8	6.69	5.6	4.8	16.87	0.0	1.0	1.0	17.78	0.00	0.0	0.0	0.0
AMERICAN SAFETY CASUALTY INS CO	0.00	0.08	-4.1	345.4	-101.20	162.5	227.9	-28.70	0.0	56.1	179.0	34.54	47.95	26.6	28.8	38.2
AMERICAN SELECT INSURANCE COMPANY	0.11	0.12	518.8	515.3	0.68	529.7	510.2	3.83	309.4	0.9	604.8	0.17	57.57	103.6	96.4	465.2
AMERICAN STATES INSURANCE COMPANY	1.09	1.17	5,248.2	5,165.1	1.61	5,304.4	6,025.6	-11.97	6,747.0	1,369.4	14,872.8	25.82	130.20	1,711.4	1,819.1	5,493.1
AMERICAN ZURICH INSURANCE COMPANY	0.07	0.04	336.4	174.5	92.80	236.3	147.7	60.02	0.0	121.3	645.5	51.32	340.46	71.0	78.1	277.6
AMERISURE INSURANCE COMPANY	0.08	0.17	396.0	766.8	-48.36	410.2	843.6	-51.38	1,532.5	4,635.0	8,764.0	1,130.04	120.32	538.7	2,432.0	2,841.9
AMERISURE MUTUAL INSURANCE COMPANY	0.88	0.87	4,255.6	3,843.2	10.73	4,211.8	3,636.9	15.81	2,670.7	6,223.7	9,757.4	147.77	45.33	728.0	-88.7	2,131.2
ARCH INSURANCE COMPANY	0.01	0.00	41.8	7.7	445.43	11.5	4.7	147.72	0.0	8.2	9.6	71.19	17.08	0.0	0.9	0.9
ARGONAUT GREAT CENTRAL INS CO	0.30	0.26	1,438.0	1,170.5	22.85	1,316.2	1,071.5	22.84	413.3	512.8	1,265.9	38.96	15.48	210.0	276.5	301.2
ASSOCIATED INDEMNITY CORPORATION	0.17	0.07	832.1	303.8	173.90	458.3	181.8	152.09	9.5	162.7	287.1	35.51	58.76	4.1	26.1	92.6
ASSOCIATED INTERNATIONAL INSURANCE CO	0.00	0.02	0.0	103.7	-100.00	-65.3	57.8	-213.11	0.0	121.8	121.8	0.00 **	0.00 **	0.0	62.9	62.9
ASSURANCE COMPANY OF AMERICA	-0.13	0.45	-636.5	1,978.4	-132.17	-94.9	1,753.1	-105.41	324.1	580.8	2,419.5	0.00 **	39.43	262.4	344.0	727.1
ATLANTIC INSURANCE COMPANY	0.00	0.01	-1.6	53.2	-102.95	20.4	134.1	-84.79	0.0	31.1	196.4	152.68	3.94	0.0	-2.4	28.7
ATLANTIC MUTUAL INSURANCE COMPANY	0.97	0.93	4,697.5	4,104.8	14.44	4,435.7	3,965.0	11.87	1,698.1	144.1	7,235.6	3.25	72.84	1,219.5	664.1	2,881.5
ATLANTIC SPECIALTY INSURANCE COMPANY	0.00	0.00	-0.1	0.7	-117.48	0.3	0.3	20.57	0.0	0.0	0.3	12.94	67.73	0.0	0.0	0.1
AUTO OWNERS INSURANCE COMPANY	0.80	0.62	3,862.4	2,717.5	42.13	3,271.9	2,322.8	40.86	713.5	1,489.7	3,543.8	45.53	61.61	-78.6	191.2	1,179.9
AUTOMOBILE INSURANCE CO OF HARTFORD THE	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-19.7	20.6	0.00 **	0.00 **	0.0	1.9	19.1
BADGER MUTUAL INSURANCE COMPANY	1.09	1.00	5,275.9	4,408.7	19.67	4,908.1	4,016.4	22.20	1,566.3	4,004.3	5,365.7	81.58	32.08	453.9	900.1	1,168.5
BANCINSURE INC	0.01	0.00	42.7	13.6	214.80	32.6	11.2	190.27	0.0	0.0	15.0	0.00	66.76	0.0	0.0	0.0
BANKERS STANDARD INSURANCE COMPANY	0.00	0.02	0.0	70.5	-100.00	7.6	98.5	-92.27	19.9	-76.5	280.0	0.00 **	0.00 **	79.6	-4.0	176.0
BERKLEY REGIONAL INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	102.9	-100.00	0.0	-127.9	0.0	0.00 **	0.00	0.0	0.0	0.0
BITUMINOUS CASUALTY CORPORATION	1.38	1.21	6,667.5	5,332.5	25.04	6,567.1	5,250.0	25.09	591.3	3,015.2	10,082.4	45.91	48.17	1,262.5	2,472.2	3,883.0
BITUMINOUS FIRE & MARINE INSURANCE CO	0.09	0.11	422.7	479.1	-11.76	419.6	520.6	-19.38	195.3	-223.4	1,271.9	0.00 **	0.00 **	251.0	105.5	615.6
BROTHERHOOD MUTUAL INSURANCE COMPANY	0.43	0.36	2,082.1	1,603.7	29.83	1,824.1	1,491.8	22.27	330.9	25.2	1,277.4	1.38	27.48	129.2	73.1	44.4

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
September 08, 2003

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

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

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
CAMBRIDGE MUTUAL FIRE INSURANCE COMPANY	0.13	0.06	617.5	260.9	136.71	391.1	267.9	45.99	21.0	155.4	338.9	39.73	0.35	24.2	44.4	56.4
CAMDEN FIRE INSURANCE ASSOCIATION, THE	0.00	0.00	-0.7	6.3	-110.92	0.1	24.1	-99.52	16.9	-388.5	2,019.5	0.00 **	0.00 **	161.5	-1.0	219.9
CAPITAL CITY INSURANCE COMPANY INC	0.00	0.00	-0.1	0.5	-121.15	0.0	0.5	-106.37	0.0	0.0	0.0	0.00 **	0.00	0.0	0.0	0.0
CAPITOL INDEMNITY CORPORATION	1.44	1.16	6,947.3	5,144.1	35.05	6,316.4	4,442.9	42.17	2,666.7	3,419.2	6,918.9	54.13	73.28	641.3	1,601.2	2,957.4
CENTENNIAL INSURANCE COMPANY	0.16	0.13	777.6	557.7	39.42	653.2	452.9	44.23	37.6	366.1	1,069.9	56.06	0.00 **	42.5	96.0	250.1
CENTRAL MUTUAL INSURANCE COMPANY	0.46	0.31	2,224.0	1,353.2	64.35	1,786.6	1,171.0	52.57	474.5	881.0	2,047.5	49.31	45.22	157.5	382.5	895.1
CENTURY INDEMNITY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	843.0	-255.3	845.8	0.00 **	0.00 **	105.5	180.0	205.2
CHARTER OAK FIRE INSURANCE COMPANY THE	0.21	0.19	995.9	822.9	21.02	785.6	805.7	-2.50	170.9	793.5	2,390.7	101.01	91.39	134.5	83.2	478.9
CHICAGO INSURANCE COMPANY	0.00	0.00	-0.6	0.0	0.00 *	0.5	1.1	-60.16	0.0	23.7	27.1	5,231.13	38.43	0.0	-4.1	0.1
CHURCH INSURANCE COMPANY THE	0.01	0.05	51.8	219.3	-76.38	194.1	162.5	19.46	84.1	235.9	587.4	121.50	61.87	52.8	167.7	373.0
CHURCH MUTUAL INSURANCE COMPANY	0.86	0.81	4,158.0	3,595.1	15.66	3,867.4	3,500.2	10.49	830.4	2,244.0	6,402.7	58.02	54.82	325.7	1,318.2	3,516.5
CINCINNATI CASUALTY COMPANY THE	0.01	0.01	32.3	65.5	-50.69	40.6	66.2	-38.76	59.4	29.9	232.0	73.66	79.52	7.2	7.2	0.0
CINCINNATI INSURANCE COMPANY THE	5.21	5.55	25,170.9	24,537.3	2.58	23,131.1	19,698.5	17.43	10,843.3	24,440.2	44,547.3	105.66	74.77	3,348.2	5,788.3	15,709.3
CITIZENS INSURANCE COMPANY OF AMERICA	0.04	0.06	212.7	278.5	-23.62	244.5	225.8	8.29	111.1	661.1	869.0	270.35	139.19	11.9	169.8	388.5
CITIZENS INSURANCE COMPANY OF ILLINOIS	0.59	1.08	2,849.2	4,758.5	-40.12	4,032.7	4,662.9	-13.52	991.0	4,621.8	10,080.6	114.61	99.10	222.4	375.7	3,507.1
CLARENDON NATIONAL INSURANCE COMPANY	0.13	0.00	631.6	0.0	0.00 *	421.3	3.8	10,873.20	131.9	10.2	254.9	2.42	2,847.36	21.8	29.4	7.6
COLONIAL AMERICAN CASUALTY AND SURETY CO	0.00	0.00	1.3	0.1	925.20	1.3	0.1	1,429.41	0.8	5.0	4.3	386.62	71.76	0.1	0.4	0.4
COLONY NATIONAL INSURANCE COMPANY	0.04	0.05	183.8	220.0	-16.45	183.8	225.7	-18.58	152.1	140.0	429.7	76.19	0.00 **	65.3	168.4	176.4
COLUMBIA CASUALTY COMPANY	0.01	0.00	31.7	0.0	0.00 *	10.4	0.0	0.00 *	0.0	0.0	0.0	0.00	0.00 **	0.0	0.0	0.0
COLUMBIA MUTUAL INSURANCE COMPANY	0.06	0.03	267.0	153.8	73.66	214.7	126.7	69.44	67.5	206.5	198.3	96.20	128.55	10.2	12.8	12.3
COMMERCE & INDUSTRY INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	16.0	20.0	19.0	0.00 **	0.00 **	0.0	-1.1	1.9
CONNECTICUT INDEMNITY COMPANY THE	0.00	0.00	-2.1	2.8	-176.49	-2.1	4.2	-150.51	7.6	7.3	0.8	0.00 **	4,518.83	0.4	-0.3	0.2
CONSOLIDATED INSURANCE COMPANY	0.62	0.51	2,980.3	2,239.2	33.10	2,493.2	2,217.7	12.42	3,121.2	3,530.1	3,309.5	141.59	82.73	476.3	596.1	1,338.8
CONTINENTAL CASUALTY COMPANY	-0.06	1.66	-303.5	7,342.9	-104.13	850.5	6,229.1	-86.35	2,450.9	823.1	13,838.4	96.78	109.51	2,229.5	1,766.0	3,408.2
CONTINENTAL INSURANCE COMPANY THE	0.00	0.00	0.0	0.0	0.00 *	-21.7	0.6	-3,954.09	330.0	39.4	665.8	0.00 **	32,353.38	49.4	49.4	0.0
CONTINENTAL WESTERN INSURANCE COMPANY	0.22	0.16	1,083.4	717.7	50.96	930.2	679.4	36.92	669.5	129.5	414.6	13.92	83.97	119.3	-23.4	163.8
COREGIS INSURANCE COMPANY	0.34	0.35	1,621.3	1,561.8	3.81	1,678.3	1,459.7	14.98	2,022.6	1,787.1	4,780.4	106.48	160.54	665.7	382.4	1,309.7
COUNTRY CASUALTY INSURANCE COMPANY	0.03	0.02	132.7	94.2	40.84	118.3	94.7	24.94	12.4	-61.4	122.0	0.00 **	0.00 **	1.9	-28.0	51.3

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
September 08, 2003

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

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

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
COUNTRY MUTUAL INSURANCE COMPANY	2.12	1.78	10,235.7	7,884.2	29.82	9,318.8	7,476.8	24.64	1,787.0	1,923.9	11,502.7	20.65	55.93	792.1	1,052.5	4,776.9
CRUM & FORSTER INDEMNITY COMPANY	0.00	0.01	-4.8	40.6	-111.79	-2.7	69.0	-103.93	0.0	-20.9	14.7	0.00 **	30.42	0.0	-2.2	20.2
CUMIS INSURANCE SOCIETY INC	0.27	0.08	1,310.3	371.3	252.86	945.2	357.8	164.16	73.2	-43.5	581.1	0.00 **	25.72	103.0	86.1	454.2
DIAMOND STATE INSURANCE COMPANY	0.01	0.00	26.0	7.9	227.70	25.0	15.1	65.17	15.4	53.1	46.7	212.85	44.15	10.5	24.5	38.7
DISCOVER PROPERTY & CASUALTY INS CO	0.02	0.03	112.0	123.7	-9.49	109.6	110.3	-0.66	51.8	43.5	157.4	39.65	0.56	-8.7	-15.4	51.8
DISCOVER SPECIALTY INSURANCE COMPANY	0.00	0.00	0.4	2.9	-85.33	1.8	3.9	-54.89	71.8	-117.7	43.7	0.00 **	714.92	65.0	-48.5	23.3
ECONOMY FIRE & CASUALTY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	27.0	-388.0	45.0	0.00 **	0.00 **	3.8	3.8	0.0
ECONOMY PREFERRED INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	90.8	-109.1	20.1	0.00 **	0.00 **	30.7	30.7	0.0
EMPIRE FIRE & MARINE INSURANCE COMPANY	0.00	0.00	12.0	18.9	-36.38	17.8	15.3	16.34	2.0	4.1	15.2	23.16	84.58	0.0	7.6	9.9
EMPLOYERS FIRE INSURANCE COMPANY THE	0.04	0.16	184.2	719.5	-74.39	476.4	665.1	-28.37	339.6	-506.3	1,790.9	0.00 **	90.85	85.4	-113.8	192.9
EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.21	0.18	1,001.7	808.2	23.94	812.9	837.9	-2.98	102.1	-47.7	876.5	0.00 **	73.84	62.6	119.5	457.2
EMPLOYERS MUTUAL CASUALTY COMPANY	0.01	0.01	49.2	30.7	60.07	29.8	40.4	-26.35	13.2	7.1	1.4	23.97	29.26	2.6	1.2	0.3
ERIE INSURANCE COMPANY	0.01	0.01	72.4	29.6	144.73	55.2	14.6	277.68	0.0	97.2	117.2	176.15	137.03	0.0	54.3	64.0
ERIE INSURANCE EXCHANGE	0.94	0.40	4,532.7	1,776.7	155.11	3,265.1	1,304.0	150.39	380.7	1,587.2	1,973.6	48.61	43.14	34.9	644.3	1,001.1
ESSEX INSURANCE COMPANY	0.25	0.12	1,230.9	524.2	134.81	962.2	448.3	114.61	81.7	362.6	552.3	37.69	29.46	11.6	125.6	242.0
EVANSTON INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.6	2.6	0.00 **	0.00 **	0.0	0.1	1.2
EVEREST NATIONAL INSURANCE COMPANY	0.00	0.05	11.0	202.1	-94.56	74.4	351.5	-78.84	31.0	503.8	830.7	677.39	43.56	23.6	62.6	107.6
EVERGREEN NATIONAL INDEMNITY COMPANY	0.00	0.01	20.3	39.9	-49.14	36.3	28.1	29.10	98.9	98.1	10.4	269.99	12.62	0.0	5.0	5.0
FAIRFIELD INSURANCE COMPANY	0.09	0.15	425.1	683.7	-37.83	484.4	630.2	-23.13	34.2	29.1	804.8	6.00	239.95	134.5	291.1	317.4
FAIRMONT INSURANCE COMPANY	0.04	0.03	176.7	116.6	51.52	181.4	111.8	62.28	6.1	105.5	205.0	58.13	87.20	0.0	22.0	41.0
FARMERS INSURANCE EXCHANGE	0.53	0.47	2,565.5	2,079.2	23.39	2,269.1	1,988.7	14.10	1,027.3	2,004.0	2,324.8	88.32	0.00 **	248.7	880.3	1,359.7
FARMINGTON CASUALTY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	52.7	-518.3	1,401.4	0.00 **	0.00 **	31.5	-92.4	958.5
FARMLAND MUTUAL INSURANCE COMPANY	0.16	0.12	786.0	536.6	46.48	673.0	572.9	17.46	192.5	191.4	716.7	28.44	80.18	53.4	-55.8	135.5
FEDERAL INSURANCE COMPANY	3.28	3.06	15,827.8	13,503.9	17.21	13,898.7	13,315.2	4.38	7,486.9	7,752.4	22,911.0	55.78	30.57	3,684.2	2,230.9	12,545.8
FEDERATED MUTUAL INSURANCE COMPANY	0.16	0.04	751.4	175.9	327.06	485.7	99.6	387.82	77.1	-16.5	530.3	0.00 **	128.21	20.8	-1.7	74.2
FIDELITY & DEPOSIT COMPANY OF MARYLAND	0.30	0.24	1,463.6	1,075.3	36.11	1,289.9	919.4	40.31	235.3	265.1	1,606.3	20.55	120.45	71.3	80.9	587.8
FIDELITY & GUARANTY INS UNDERWRITERS INC	0.07	0.17	360.4	765.4	-52.91	400.7	1,271.6	-68.49	1,664.7	1,689.2	9,517.5	421.54	458.60	321.8	-161.7	970.8
FIDELITY & GUARANTY INSURANCE COMPANY	0.04	0.16	216.5	706.3	-69.35	295.2	1,038.0	-71.56	4,150.3	4,043.8	12,780.1	1,369.62	439.06	1,922.1	-160.7	2,256.8

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

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

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
FIRE & CASUALTY INSURANCE CO OF CT THE	0.03	0.06	169.0	243.3	-30.51	153.3	212.3	-27.79	11.9	11.4	29.1	7.44	14.45	12.8	10.8	12.3
FIREMANS FUND INSURANCE COMPANY	0.19	0.50	935.7	2,207.8	-57.62	1,584.8	2,493.3	-36.44	2,935.7	2,616.2	15,850.7	165.08	255.80	2,030.7	3,882.1	4,885.2
FIREMANS FUND INSURANCE COMPANY OF WI	0.00	0.03	17.7	136.2	-87.01	84.8	228.8	-62.94	260.0	-36.8	341.8	0.00 **	256.33	33.6	1.0	57.2
FIRST FINANCIAL INSURANCE COMPANY	0.13	0.14	618.8	627.1	-1.32	658.7	619.4	6.36	24.3	64.6	400.3	9.81	35.02	11.4	38.7	197.0
FIRST LIBERTY INSURANCE CORPORATION THE	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.0	0.0	0.00 **	0.00 **	0.0	-0.1	0.0
FIRST NATIONAL INSURANCE COMPANY OF AM	0.01	0.04	64.0	164.1	-60.99	137.2	113.9	20.44	14.0	112.8	159.7	82.22	13.70	1.8	41.8	114.3
FIRST NONPROFIT INSURANCE COMPANY	2.04	1.49	9,831.5	6,562.9	49.80	7,776.9	6,265.5	24.12	832.0	3,739.3	12,356.9	48.08	27.31	1,596.3	1,868.4	3,586.5
FLORISTS INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	8.4	8.4	0.00 **	0.00 **	0.0	1.5	1.5
FLORISTS MUTUAL INSURANCE COMPANY	0.09	0.07	457.0	327.4	39.56	381.2	312.6	21.96	1,164.4	-192.0	276.2	0.00 **	164.40	9.8	-503.6	69.8
FOLKSAMERICA REINSURANCE COMPANY	0.00	0.00	13.1	11.4	14.82	13.0	12.0	8.32	0.9	-2.9	15.6	0.00 **	142.22	2.2	3.3	15.6
FRANKENMUTH MUTUAL INSURANCE COMPANY	0.35	0.29	1,712.1	1,280.9	33.66	1,495.2	1,206.6	23.92	550.4	1,869.8	1,825.6	125.05	46.58	47.6	235.8	374.7
GENERAL CASUALTY COMPANY OF ILLINOIS	2.86	3.24	13,828.5	14,321.3	-3.44	13,571.5	13,632.8	-0.45	5,972.4	5,976.8	23,288.8	44.04	64.36	2,063.9	1,665.6	3,702.1
GENERAL CASUALTY COMPANY OF WISCONSIN	0.33	0.31	1,611.7	1,376.0	17.13	1,585.6	1,319.4	20.18	1,002.4	3,004.4	4,702.0	189.48	91.35	427.7	342.0	426.3
GENERAL FIRE & CASUALTY COMPANY	0.00	0.01	14.8	48.8	-69.60	54.3	8.0	577.23	0.0	-0.8	0.0	0.00 **	22.63	0.0	0.0	0.0
GENERAL INSURANCE COMPANY OF AMERICA	0.00	0.05	21.2	233.7	-90.93	95.8	287.2	-66.63	-0.1	270.9	2,200.0	282.72	2.90	102.3	-114.2	660.2
GENERALI - U S BRANCH	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-2.5	74.9	0.00 **	0.00 **	0.0	1.1	6.7
GLENS FALLS INSURANCE COMPANY THE	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-119.1	64.2	0.00 **	0.00 **	3.8	3.8	0.0
GLOBE INDEMNITY COMPANY	-0.01	0.09	-52.6	397.9	-113.21	315.0	415.3	-24.14	195.1	-30.1	398.7	0.00 **	59.58	65.9	27.7	196.1
GOODVILLE MUTUAL CASUALTY COMPANY	0.01	0.01	25.1	27.3	-8.18	24.7	28.8	-14.25	0.0	0.0	0.0	0.00	0.00 **	0.0	0.0	0.0
GRAIN DEALERS MUTUAL INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.4	-100.00	0.0	0.0	0.0	0.00 **	6.61	0.0	0.0	0.0
GRANGE MUTUAL CASUALTY COMPANY	0.02	0.01	72.7	46.5	56.35	57.0	42.9	32.76	9.0	21.1	24.1	36.96	16.44	0.0	0.2	3.8
GRANITE STATE INSURANCE COMPANY	0.24	0.05	1,168.0	209.8	456.63	747.5	143.0	422.72	59.0	314.4	342.0	42.06	60.36	10.5	23.7	34.2
GRAPHIC ARTS MUTUAL INSURANCE COMPANY	0.24	0.20	1,150.2	863.5	33.21	998.1	829.7	20.30	211.4	1,384.4	2,498.4	138.70	58.06	70.9	381.1	734.1
GREAT AMERICAN ALLIANCE INS CO	0.09	0.07	420.9	328.9	27.97	427.0	354.9	20.33	34.7	-263.2	498.2	0.00 **	38.42	105.5	50.2	164.5
GREAT AMERICAN ASSURANCE COMPANY	0.20	0.06	986.7	258.0	282.47	642.0	234.5	173.79	26.7	146.1	256.2	22.75	38.87	16.8	54.0	73.9
GREAT AMERICAN INSURANCE COMPANY	0.05	0.05	222.0	234.6	-5.36	267.4	201.1	32.97	1.6	68.6	725.6	25.67	50.18	58.5	106.8	233.4
GREAT AMERICAN INSURANCE COMPANY OF NY	0.09	0.17	420.1	731.0	-42.54	526.3	707.2	-25.58	169.7	35.0	1,653.8	6.64	41.20	181.0	161.9	471.5
GREAT MIDWEST INSURANCE COMPANY	0.00	0.00	1.2	3.9	-69.93	3.3	3.8	-13.56	0.0	-6.0	1.0	0.00 **	130.11	0.0	0.0	0.0

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

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

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
GREAT NORTHERN INSURANCE COMPANY	0.34	0.39	1,659.4	1,724.1	-3.75	1,688.3	1,764.1	-4.29	755.4	776.8	2,785.9	46.01	64.02	487.0	58.0	1,940.2
GREATER NEW YORK MUTUAL INSURANCE CO	0.00	0.01	-2.5	54.9	-104.48	-1.9	59.5	-103.26	0.6	3.2	90.4	0.00 **	131.08	7.2	8.3	16.1
GRINNELL MUTUAL REINSURANCE COMPANY	0.57	0.57	2,767.3	2,499.2	10.73	2,666.8	2,293.4	16.28	1,051.2	1,745.5	2,426.6	65.45	66.80	190.9	490.2	606.5
GROCERS INSURANCE COMPANY	0.00	0.05	-10.1	200.6	-105.02	87.7	150.2	-41.61	330.4	-20.8	0.0	0.00 **	141.71	89.2	53.2	0.0
GUARANTY NATIONAL INSURANCE COMPANY	0.00		0.0		0.00 *	0.0		0.00 *	0.0	7.7	7.7	0.00 **		2.5	4.8	2.3
GUIDEONE AMERICA INSURANCE COMPANY	0.07	0.03	329.6	147.1	124.14	242.8	129.2	87.97	134.6	-1.6	141.3	0.00 **	103.06	53.8	31.0	79.8
GUIDEONE ELITE INSURANCE COMPANY	0.08	0.08	405.9	360.2	12.69	375.4	351.1	6.90	95.0	-163.9	763.4	0.00 **	156.78	104.1	20.1	271.5
GUIDEONE MUTUAL INSURANCE COMPANY	0.37	0.32	1,791.0	1,400.0	27.93	1,517.7	1,268.9	19.61	381.8	1,663.2	3,376.4	109.58	67.56	312.3	528.5	1,095.6
GUIDEONE SPECIALTY MUTUAL INSURANCE CO	0.08	0.03	387.0	148.7	160.26	279.4	136.5	104.73	212.2	652.9	638.4	233.68	0.00 **	16.1	168.9	230.9
GULF INSURANCE COMPANY	0.04	0.13	172.2	588.3	-70.72	308.0	443.6	-30.58	35.4	152.0	503.4	49.36	88.07	30.1	86.5	81.6
HANOVER INSURANCE COMPANY	0.54	0.40	2,594.6	1,769.4	46.63	2,128.7	1,616.5	31.69	802.9	2,034.7	2,951.3	95.58	0.17	193.6	376.5	2,383.0
HARLEYSVILLE INSURANCE COMPANY	0.00	0.00	1.7	0.5	280.96	1.5	0.5	206.89	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
HARLEYSVILLE LAKE STATES INS CO	0.82	1.00	3,949.3	4,414.3	-10.53	4,207.6	3,859.5	9.02	2,396.5	2,154.5	4,970.9	51.21	31.94	820.1	1,078.5	1,294.4
HARTFORD ACCIDENT & INDEMNITY COMPANY	0.07	0.05	330.8	206.6	60.13	285.1	164.9	72.84	254.6	221.3	426.4	77.61	26.57	117.7	87.3	134.9
HARTFORD CASUALTY INSURANCE COMPANY	1.08	1.01	5,205.0	4,475.9	16.29	4,851.6	4,394.5	10.40	1,304.6	1,234.7	3,324.3	25.45	26.38	353.1	272.8	997.1
HARTFORD FIRE INSURANCE COMPANY	2.55	1.83	12,304.2	8,103.9	51.83	10,378.4	7,699.6	34.79	2,658.4	6,221.6	10,014.9	59.95	0.00 **	1,012.3	1,921.5	2,972.9
HARTFORD INSURANCE CO OF THE MIDWEST	0.19	0.33	923.9	1,451.5	-36.35	1,106.0	1,715.8	-35.54	511.8	2,735.8	3,813.2	247.36	14.15	487.8	1,155.2	1,180.3
HARTFORD INSURANCE COMPANY OF ILLINOIS	0.17	0.26	802.5	1,152.0	-30.34	975.6	1,390.0	-29.81	664.9	1,238.9	2,003.4	126.99	0.00 **	228.7	400.7	637.8
HARTFORD UNDERWRITERS INSURANCE COMPANY	0.16	0.34	787.8	1,511.9	-47.89	1,101.2	1,107.9	-0.61	46.0	913.2	1,168.5	82.93	0.00 **	19.6	267.1	334.4
HASTINGS MUTUAL INSURANCE COMPANY	0.13	0.08	634.5	350.9	80.84	535.5	247.7	116.20	65.7	213.0	340.9	39.76	93.78	21.9	53.0	67.5
HAWKEYE SECURITY INSURANCE COMPANY	0.00	0.00	0.0	-0.6	0.00 *	0.0	-20.8	0.00 *	0.0	-19.4	31.3	0.00 **	0.00 **	10.2	2.2	16.0
HIGHLANDS INSURANCE COMPANY	0.00	0.03	-3.9	130.6	-102.98	91.3	40.6	124.89	0.0	43.5	62.6	47.66	70.38	1.9	38.7	48.8
HOMELAND CENTRAL INSURANCE COMPANY	0.01	0.03	61.9	148.9	-58.42	80.9	229.4	-64.74	217.3	543.4	603.8	671.61	146.72	48.2	21.2	32.0
HORACE MANN INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-3.3	11.4	0.00 **	0.00 **	0.0	0.0	2.5
HOUSTON GENERAL INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	176.5	-1,268.9	1,071.1	0.00 **	0.00 **	114.7	-576.6	426.7
HUDSON INSURANCE COMPANY	0.00		6.4		0.00 *	2.9		0.00 *	0.0	1.2	1.2	42.71		0.1	0.1	0.0
ILLINOIS CASUALTY COMPANY	1.18	0.72	5,679.2	3,202.8	77.32	4,595.2	2,390.2	92.25	431.1	1,749.8	2,481.7	38.08	34.36	156.8	738.8	678.0
ILLINOIS EMCASCO INSURANCE COMPANY	0.20	0.22	975.0	989.0	-1.42	978.3	994.1	-1.59	677.0	760.9	739.6	77.78	58.01	122.1	131.4	156.2

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
September 08, 2003

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

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

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
ILLINOIS FARMERS INSURANCE COMPANY	0.02	0.00	118.1	0.0	0.00 *	53.1	20.9	153.45	58.6	96.2	65.3	181.33	0.00 **	0.0	-7.9	9.7
ILLINOIS NATIONAL INSURANCE CO	0.01	0.05	70.5	210.5	-66.50	84.7	129.1	-34.39	560.7	-61.9	663.2	0.00 **	220.44	80.3	-122.5	66.3
ILLINOIS UNION INSURANCE COMPANY	0.00	0.00	0.2	-0.1	0.00 *	0.2	-0.1	0.00 *	19.2	118.9	227.3	51,706.52	0.00 **	6.6	39.0	32.3
IMT INSURANCE COMPANY (MUTUAL)	0.07	0.07	325.5	315.6	3.15	328.5	308.3	6.58	114.1	71.1	411.7	21.65	0.00 **	16.4	9.3	10.5
INDEMNITY INSURANCE COMPANY OF NORTH AM	0.00	0.00	0.0	0.0	0.00 *	23.1	-25.6	0.00 *	0.0	-426.0	114.2	0.00 **	0.00 **	0.0	-38.4	22.5
INDIANA INSURANCE COMPANY	2.27	1.35	10,961.3	5,960.3	83.91	9,948.8	5,154.0	93.03	2,822.6	4,321.0	12,154.4	43.43	75.73	2,309.6	2,978.1	4,858.6
INDIANA LUMBERMENS MUTUAL INSURANCE CO	0.04	0.05	193.1	209.6	-7.85	218.4	243.2	-10.18	54.2	150.2	549.7	68.75	13.55	80.3	233.1	285.9
INSURA PROPERTY AND CASUALTY INS CO	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	130.0	1.8	-50.6	0.00 **	0.00 **	61.4	38.3	11.8
INSURANCE COMPANY OF ILLINOIS	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.1	25.0	424.9	0.00 **	0.00 **	11.5	11.5	0.0
INSURANCE COMPANY OF NORTH AMERICA	0.00	0.00	22.9	13.7	67.63	30.0	-1.3	0.00 *	0.0	-68.2	-34.7	0.00 **	0.00 **	17.2	-8.3	44.8
INSURANCE COMPANY OF THE WEST	0.00	0.09	15.8	416.2	-96.20	62.4	440.5	-85.83	144.1	-388.5	1,428.6	0.00 **	0.00 **	175.8	151.6	777.6
INSURANCE CORPORATION OF HANNOVER	0.03	0.00	165.5	1.2	13,690.33	89.7	0.6	14,409.87	8.2	62.2	54.2	69.36	25.08	0.0	2.9	2.9
INTERSTATE FIRE & CASUALTY COMPANY	0.00	0.01	-0.4	32.4	-101.36	4.0	83.7	-95.23	7.9	-48.3	184.2	0.00 **	156.13	51.6	-22.3	49.5
INTERSTATE INDEMNITY COMPANY	0.00	0.04	-0.2	158.4	-100.12	64.5	95.3	-32.35	62.5	98.3	124.7	152.50	94.52	4.4	13.4	18.7
IOWA MUTUAL INSURANCE COMPANY	0.02	0.02	89.6	84.8	5.71	87.0	83.3	4.41	61.5	42.1	25.3	48.44	111.64	3.5	3.9	0.8
JEWELERS MUTUAL INSURANCE COMPANY	0.05	0.05	233.3	215.5	8.27	216.5	200.9	7.74	0.0	2.5	2.5	1.15	0.00 **	0.0	2.1	2.1
KEMPER INDEMNITY INSURANCE COMPANY	0.01	0.00	45.5	0.0	0.00 *	23.6	8.5	175.62	0.0	7.6	7.6	32.13	0.00 **	0.0	3.0	3.0
L M INSURANCE CORPORATION	0.00	0.00	0.0	-0.3	0.00 *	0.0	0.0	-100.00	0.0	7.6	1.1	0.00 **	0.00 **	0.0	0.0	0.0
LIBERTY INSURANCE CORPORATION	0.02	0.07	94.2	298.3	-68.42	128.2	367.9	-65.15	766.6	450.5	1,261.4	351.36	0.00 **	312.3	431.8	484.8
LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.10	0.09	469.0	406.5	15.37	471.0	313.0	50.49	32.9	1,430.2	3,067.5	303.64	179.58	115.4	213.7	417.6
LIBERTY MUTUAL INSURANCE COMPANY	0.04	0.00	187.1	-21.5	0.00 *	120.5	-57.3	0.00 *	30.1	-382.9	66.7	0.00 **	0.00 **	218.9	145.6	68.1
LINCOLN GENERAL INSURANCE COMPANY	0.04		215.0		0.00 *	84.1		0.00 *	1.8	159.1	157.4	189.14		0.0	12.1	12.1
LUMBER MUTUAL INSURANCE COMPANY THE	0.00	0.00	0.0	19.9	-100.00	0.0	19.9	-100.00	59.0	-2,102.0	729.5	0.00 **	12,071.69	96.6	-553.6	362.7
LUMBERMENS MUTUAL CASUALTY COMPANY	0.21	0.11	1,031.7	467.1	120.88	812.1	311.8	160.45	953.9	1,392.3	1,072.0	171.44	540.14	2,971.2	5,194.9	2,781.1
MARKEL AMERICAN INSURANCE COMPANY	0.02		76.1		0.00 *	39.1		0.00 *	0.0	10.1	10.1	25.84		0.0	2.1	2.1
MARKEL INSURANCE COMPANY	0.08	0.05	366.6	205.2	78.65	307.6	200.2	53.67	35.5	200.1	498.0	65.05	0.00 **	24.5	33.8	112.3
MARYLAND CASUALTY COMPANY	0.37	0.35	1,790.8	1,559.4	14.84	2,054.4	980.2	109.60	146.8	834.4	2,439.3	40.61	138.84	88.6	286.2	583.7
MASSACHUSETTS BAY INSURANCE COMPANY	0.51	0.52	2,475.8	2,293.4	7.95	2,184.0	2,214.4	-1.37	1,621.3	2,037.6	4,930.0	93.30	0.00 **	437.4	170.1	2,031.3

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
September 08, 2003

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

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

COMPANY NAME	Market Share (%) [1]		Premiums Written ($)			Premiums Earned ($)			Losses Paid ($)	Losses Incurred ($)	Losses Unpaid ($)	Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses Paid ($)	Defense and Cost Containment Expenses Incurred ($)	Defense and Cost Containment Expenses Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
MERCHANTS PROPERTY INSURANCE C OF IN THE	0.00	0.00	0.7	3.4	-80.70	2.4	3.3	-26.58	0.0	0.0	0.0	0.00	12.28	0.0	0.0	0.0
MERIDIAN CITIZENS MUTUAL INSURANCE CO	0.00	0.00	0.0	0.1	-100.00	0.0	0.1	-100.00	1.5	46.6	127.0	0.00 **	85,872.58	4.4	13.4	28.4
MERIDIAN SECURITY INSURANCE COMPANY	0.02	0.04	116.2	171.6	-32.28	146.6	74.4	97.22	9.7	-1.7	2.2	0.00 **	18.17	0.0	0.0	0.0
MERRIMACK MUTUAL FIRE INSURANCE COMPANY	1.18	0.78	5,698.9	3,452.1	65.08	4,377.9	3,098.8	41.28	464.7	1,445.7	7,036.9	33.02	55.86	550.3	647.0	1,163.4
MIC PROPERTY AND CASUALTY INS CORP	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	475.2	46.9	236.8	0.00 **	0.00 **	97.5	-63.7	56.2
MICHIGAN MILLERS MUTUAL INSURANCE CO	0.60	0.20	2,913.8	887.4	228.36	1,889.7	345.9	446.25	286.3	573.1	415.4	30.33	61.37	3.8	16.8	111.8
MID CENTURY INSURANCE COMPANY	0.55	0.73	2,645.1	3,203.4	-17.43	3,203.9	2,845.8	12.59	924.0	2,381.5	7,320.4	74.33	24.63	533.4	977.7	2,455.3
MID CONTINENT CASUALTY COMPANY	0.01	0.01	52.9	39.8	32.85	54.3	39.7	36.62	12.5	4.4	36.5	8.11	131.17	9.6	5.0	8.9
MILWAUKEE INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-136.1	218.2	0.00 **	0.00 **	0.0	9.5	239.1
MONROE GUARANTY INSURANCE COMPANY	0.48	0.41	2,307.1	1,811.9	27.33	1,910.5	1,324.9	44.20	815.0	1,600.1	3,592.3	83.75	124.05	331.3	377.8	997.8
NATIONAL BEN FRANKLIN INSURANCE CO OF IL	0.00	0.00	0.0	0.0	0.00 *	0.0	-4.2	0.00 *	978.7	553.1	1,119.2	0.00 **	0.00 **	22.5	22.5	0.0
NATIONAL CASUALTY COMPANY	0.02	0.01	80.6	36.1	123.46	75.1	17.1	340.33	0.4	-11.6	132.2	0.00 **	4,067.06	21.6	10.5	29.1
NATIONAL FARMERS UNION PROPERTY & CAS CO	0.00	0.00	0.0	1.1	-102.72	0.6	1.2	-48.77	0.4	-0.3	0.0	0.00 **	0.00 **	0.0	-0.2	0.0
NATIONAL FIRE & INDEMNITY EXCHANGE	0.00	0.00	23.0	21.1	8.69	21.9	20.9	4.93	6.5	14.3	32.6	65.30	31.35	10.2	16.2	17.3
NATIONAL FIRE INSURANCE COMPANY OF HARTF	0.29	0.62	1,403.1	2,756.2	-49.09	1,499.6	3,048.9	-50.82	2,315.1	6,358.5	7,972.2	424.02	62.52	336.3	2,312.4	2,097.7
NATIONAL SURETY CORPORATION	0.27	0.72	1,301.5	3,173.2	-58.98	1,977.4	3,477.4	-43.14	4,546.2	-3,137.3	8,654.4	0.00 **	37.25	1,124.0	-791.0	2,866.0
NATIONAL UNION FIRE INSURANCE CO OF PITT	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	1.0	-9.4	168.0	0.00 **	0.00 **	45.5	26.1	16.8
NATIONWIDE AGRIBUSINESS INSURANCE CO	0.09	0.12	419.9	515.3	-18.51	496.9	435.3	14.16	1,059.2	-226.8	330.8	0.00 **	115.72	18.1	-4.2	131.5
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	0.04	0.04	201.4	171.7	17.33	178.0	177.3	0.40	746.1	-212.3	255.7	0.00 **	573.67	20.4	-6.2	64.8
NATIONWIDE MUTUAL INSURANCE COMPANY	0.26	0.25	1,269.1	1,109.4	14.40	1,173.9	1,004.9	16.81	247.0	765.7	4,021.9	65.23	185.42	283.9	145.7	357.2
NATIONWIDE PROPERTY & CASUALTY INS CO	0.32	0.23	1,533.2	1,001.4	53.11	1,274.0	878.3	45.06	561.3	611.0	1,231.2	47.96	28.53	147.0	134.7	201.8
NAVIGATORS INSURANCE COMPANY	0.25		1,220.5		0.00 *	306.0		0.00 *	0.0	414.8	414.8	135.56		0.0	31.2	31.2
NETHERLANDS INSURANCE COMPANY THE	0.04	0.02	188.9	97.4	93.88	112.7	92.9	21.29	40.9	88.4	108.5	78.43	18.16	17.1	14.6	24.5
NEW HAMPSHIRE INSURANCE COMPANY	0.30	-0.43	1,448.7	-1,888.1	0.00 *	1,301.4	-820.8	0.00 *	1,415.1	2,373.5	3,143.2	182.38	0.00 **	509.5	298.4	314.3
NIPPONKOA INSURANCE COMPANY LTD (U S BR	0.00	0.00	0.0	0.0	0.00 *	-0.3	0.3	-200.00	0.0	0.0	0.0	0.00 **	0.00	0.0	0.0	0.0
NORTH POINTE INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	288.8	-167.5	15.1	0.00 **	0.00 **	27.7	11.1	0.6
NORTH RIVER INSURANCE COMPANY THE	0.00	0.03	-16.4	110.8	-114.78	12.7	260.8	-95.12	527.4	-315.2	1,783.3	0.00 **	111.27	339.1	51.6	805.7
NORTHERN ASSURANCE COMPANY OF AMERICA	0.02	0.20	100.2	867.7	-88.45	445.5	750.1	-40.60	444.9	204.6	1,284.1	45.92	38.93	26.0	-117.1	104.2

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
September 08, 2003

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

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

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
NORTHERN INSURANCE COMPANY OF NEW YORK	0.23	0.79	1,101.0	3,494.6	-68.50	1,900.2	3,182.9	-40.30	2,096.2	700.1	4,183.2	36.84	59.04	551.7	457.2	1,344.5
NORTHLAND INSURANCE COMPANY	0.00	0.00	11.2	7.3	52.25	10.0	5.2	92.65	0.0	1.3	1.3	12.51	0.00 **	0.0	0.2	0.2
OHIO CASUALTY INSURANCE COMPANY THE	0.27	0.10	1,302.2	435.6	198.93	831.0	389.6	113.28	789.9	-242.3	773.1	0.00 **	270.50	314.1	-107.8	287.3
OHIO FARMERS INSURANCE COMPANY	0.00	0.03	11.4	149.4	-92.40	56.6	153.5	-63.13	78.9	-5.2	177.9	0.00 **	75.15	31.9	3.7	77.4
OLD REPUBLIC INSURANCE COMPANY	0.24	0.23	1,159.5	995.3	16.49	1,045.7	1,016.2	2.91	440.2	398.2	641.2	38.08	48.12	81.9	73.1	133.4
ONEBEACON AMERICA INSURANCE COMPANY	0.15	0.67	716.5	2,940.1	-75.63	1,851.1	3,062.6	-39.56	334.9	1,670.9	5,942.3	90.27	53.55	315.5	268.3	926.4
ONEBEACON INSURANCE COMPANY	0.13	0.39	613.1	1,716.6	-64.28	1,347.6	1,449.5	-7.03	287.3	-733.0	1,627.7	0.00 **	97.07	40.7	-309.2	219.6
OWNERS INSURANCE COMPANY	1.11	0.99	5,359.1	4,360.2	22.91	4,797.1	3,938.3	21.81	1,245.1	2,687.9	6,634.0	56.03	35.54	447.1	931.7	2,197.7
PACIFIC EMPLOYERS INSURANCE COMPANY	0.01	0.00	30.0	0.0	0.00 *	25.1	0.0	0.00 *	21.2	30.4	812.3	121.41	0.00 **	111.7	46.4	-84.7
PACIFIC INDEMNITY COMPANY	0.03	0.01	150.5	55.8	169.71	134.0	35.9	273.41	0.0	8.6	51.4	6.40	0.00 **	2.0	1.7	54.8
PEERLESS INSURANCE COMPANY	0.25	0.07	1,218.1	299.2	307.18	717.8	246.3	191.41	113.1	277.7	322.5	38.69	13.65	2.4	20.2	101.5
PEKIN INSURANCE COMPANY	2.69	2.16	13,002.1	9,544.7	36.22	11,481.7	8,672.8	32.39	2,965.3	6,233.4	16,107.8	54.29	77.97	1,256.1	3,912.0	7,543.4
PENN AMERICA INSURANCE COMPANY	0.07	0.11	316.2	494.1	-36.00	386.4	584.6	-33.90	238.0	354.5	968.8	91.74	60.55	187.7	187.6	234.6
PENNSYLVANIA GENERAL INSURANCE COMPANY	0.00	0.14	-17.3	626.7	-102.76	271.0	906.5	-70.10	667.5	239.5	5,647.5	88.38	141.56	273.9	-140.7	389.7
PENNSYLVANIA MANUFACTURERS ASSN INS CO	0.00	0.00	2.3	8.3	-71.68	2.4	7.6	-68.36	0.0	-2.9	8.5	0.00 **	147.74	0.0	-0.3	3.1
PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	0.00	0.00	0.0	0.2	-77.93	0.1	0.3	-56.00	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
PHARMACISTS MUTUAL INSURANCE COMPANY	0.14	0.11	675.9	503.3	34.29	590.5	466.3	26.65	27.8	151.1	272.3	25.59	22.24	87.3	194.5	140.4
PHILADELPHIA INDEMNITY INSURANCE COMPANY	1.54	1.09	7,418.8	4,799.6	54.57	6,342.3	3,489.7	81.74	1,366.8	1,538.3	4,748.4	24.25	76.32	241.5	296.7	672.9
PHOENIX ASSURANCE COMPANY OF NEW YORK	0.00		0.0		0.00 *	0.0		0.00 *	3.0	3.0	0.0	0.00 **		0.0	0.0	0.0
PHOENIX INSURANCE COMPANY THE	0.03	0.14	142.6	623.6	-77.13	229.4	688.3	-66.68	220.5	1,806.4	2,896.9	787.60	46.75	150.3	365.9	636.3
PHYSICIANS INSURANCE COMPANY OF WI INC	0.01	0.01	39.7	33.5	18.49	34.8	31.1	11.76	3.5	30.6	49.5	88.00	53.84	3.1	13.1	16.8
POTOMAC INSURANCE COMPANY OF ILLINOIS	0.00	0.00	-3.4	11.7	-129.29	-3.2	44.7	-107.15	95.6	-4,002.5	2,245.6	0.00 **	0.00 **	66.1	-1,165.7	233.2
PRIME INSURANCE SYNDICATE INC THE	0.00		16.9		0.00 *	64.3		0.00 *	0.0	-0.8	27.1	0.00 **		0.9	11.1	10.2
PROPERTY & CASUALTY INS CO OF HARTFORD	0.02	0.04	116.3	190.9	-39.07	125.6	566.3	-77.81	17.2	21.7	316.9	17.29	16.49	97.2	97.1	97.3
PROVIDENCE WASHINGTON INSURANCE COMPANY	0.05	0.07	224.1	298.6	-24.95	235.6	351.5	-32.96	16.2	-72.9	630.0	0.00 **	79.08	52.4	193.0	308.2
PUBLIC SERVICE MUTUAL INSURANCE COMPANY	0.00	0.00	10.2	20.6	-50.43	12.8	21.0	-39.03	1.7	-0.1	0.0	0.00 **	0.00 **	0.5	0.5	0.0
QBE INSURANCE CORPORATION	0.12	0.00	574.1	5.4	10,460.78	118.6	1.4	8,238.82	0.0	33.8	34.2	28.53	24.89	1.0	7.4	7.0
RANGER INSURANCE COMPANY	0.08	0.05	382.2	209.8	82.21	314.7	203.5	54.68	146.6	651.1	1,139.7	206.87	96.99	24.9	204.9	313.1

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
September 08, 2003

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

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

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
REDLAND INSURANCE COMPANY	0.00	0.13	3.3	584.9	-99.43	212.2	442.2	-52.02	242.9	-157.5	439.6	0.00 **	153.07	45.4	44.6	48.5
REGENT INSURANCE COMPANY	0.93	1.26	4,481.3	5,569.5	-19.54	4,643.4	6,044.0	-23.17	2,315.6	6,139.6	15,475.4	132.22	114.17	897.1	1,168.5	2,082.5
REPUBLIC FRANKLIN INSURANCE COMPANY	0.12	0.24	570.7	1,059.6	-46.14	738.0	1,164.3	-36.61	373.5	276.3	1,414.9	37.43	66.26	221.0	158.3	502.0
REPUBLIC INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	36.1	326.2	0.00 **	0.00 **	0.0	0.0	0.0
REPUBLIC WESTERN INSURANCE COMPANY	0.00	0.01	5.8	43.8	-86.87	19.1	42.8	-55.33	85.9	-7.0	77.7	0.00 **	0.00 **	5.0	3.1	11.0
RLI INSURANCE COMPANY	0.01	0.00	26.5	18.0	47.27	43.1	10.5	309.32	3.5	47.5	73.9	110.22	0.00 **	0.0	3.0	6.7
ROCK RIVER INSURANCE COMPANY	0.02		112.7		0.00 *	17.0		0.00 *	0.0	5.4	5.4	31.92		0.0	1.3	1.3
ROCKFORD MUTUAL INSURANCE COMPANY	0.28	0.26	1,334.3	1,156.1	15.41	1,259.4	1,021.8	23.26	312.4	271.9	294.5	21.59	27.12	55.4	39.1	52.5
ROYAL INDEMNITY COMPANY	0.25	0.06	1,189.4	285.4	316.71	796.5	236.0	237.54	-11.7	160.5	579.0	20.15	4.75	54.6	147.9	245.1
ROYAL INSURANCE COMPANY OF AMERICA	0.31	0.22	1,492.6	956.0	56.12	1,216.6	764.9	59.05	3,680.0	957.6	2,788.4	78.71	315.61	971.9	90.9	1,267.4
SAFECO INSURANCE COMPANY OF AMERICA	0.06	0.18	274.4	800.7	-65.73	493.9	861.7	-42.68	320.1	674.6	1,909.8	136.59	42.13	206.5	35.8	640.2
SAFECO INSURANCE COMPANY OF ILLINOIS	-0.01	0.06	-30.5	275.0	-111.09	19.5	489.3	-96.02	640.7	340.6	1,991.7	1,748.52	158.79	159.3	-2.5	1,104.2
SAFEGUARD INSURANCE COMPANY	0.02	0.07	104.3	323.3	-67.74	148.2	368.7	-59.82	31.1	177.7	406.3	119.96	32.87	27.0	151.4	256.7
SAFETY NATIONAL CASUALTY CORPORATION	0.01	0.01	49.5	42.7	15.90	48.6	43.3	12.13	0.0	-92.3	222.5	0.00 **	0.00 **	350.0	359.2	62.0
SAVERS PROPERTY & CASUALTY INS CO	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.2	0.2	0.00 **	0.00 **	0.0	0.1	0.1
SCOTTSDALE INDEMNITY COMPANY	0.00	0.01	0.0	45.4	-100.00	30.7	99.1	-68.98	0.0	-18.2	125.3	0.00 **	0.00 **	26.6	-7.8	53.1
SEATON INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	26.0	324.0	0.00 **	0.00 **	0.0	4.2	78.2
SECURA INSURANCE A MUTUAL COMPANY	0.28	0.27	1,369.6	1,185.5	15.53	1,299.0	1,018.2	27.58	212.1	612.4	1,340.3	47.14	1.35	237.7	273.1	177.0
SECURITY INSURANCE COMPANY OF HARTFORD	0.19	0.02	900.6	84.8	961.75	601.3	55.6	981.72	-249.2	173.8	503.9	28.91	146.99	-54.0	115.0	172.1
SECURITY NATIONAL INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-0.2	0.6	0.00 **	0.00 **	0.0	-0.2	0.1
SELECT INSURANCE COMPANY	-0.01	0.02	-30.8	72.0	-142.76	7.5	39.3	-80.93	5.3	220.9	280.2	2,946.45	69.92	24.1	41.1	5.4
SELECTIVE INSURANCE COMPANY OF SC	0.07	0.07	333.0	287.7	15.74	316.3	288.0	9.82	53.9	165.7	480.5	52.40	43.48	19.2	23.8	9.6
SELECTIVE INSURANCE COMPANY OF THE SE	0.00		3.5		0.00 *	3.2		0.00 *	0.0	1.8	1.8	57.52		0.0	0.2	0.2
SENECA INSURANCE COMPANY INC	0.00	0.00	0.3	19.6	-98.70	7.0	25.6	-72.45	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
SENTRY INSURANCE A MUTUAL COMPANY	0.16	0.20	767.8	893.8	-14.10	753.6	675.2	11.61	89.1	126.7	540.4	16.81	0.00 **	22.2	55.0	117.4
SENTRY SELECT INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	86.0	36.0	0.0	0.00 **	0.00 **	5.7	5.7	0.0
SHELBY INSURANCE COMPANY THE	0.00	0.00	0.0	-5.0	0.00 *	0.0	-5.0	0.00 *	55.0	-45.6	23.4	0.00 **	0.00 **	23.5	-88.9	4.8
SHELTER MUTUAL INSURANCE COMPANY	0.01	0.01	46.3	51.5	-9.99	48.9	51.1	-4.20	63.4	145.6	139.5	297.64	0.00 **	28.5	59.9	35.2

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
September 08, 2003

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

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

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
SOCIETY INSURANCE A MUTUAL COMPANY	0.28	0.24	1,357.1	1,042.1	30.23	1,193.7	872.1	36.87	367.9	694.9	921.7	58.21	33.74	127.1	186.4	167.1
SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.06	0.05	276.2	218.6	26.36	252.7	261.2	-3.28	286.9	326.5	686.2	129.22	138.30	98.0	127.5	316.1
SPECIALTY NATIONAL INSURANCE COMPANY	0.16	0.26	752.0	1,135.9	-33.80	895.3	880.6	1.67	1.7	210.3	591.9	23.49	32.47	68.5	173.4	184.4
SPECIALTY SURPLUS INSURANCE COMPANY	-0.01	0.01	-30.2	30.7	-198.60	-29.1	29.4	-199.14	0.0	1.7	8.4	0.00 **	0.00 **	0.0	-0.1	1.1
SPRINGFIELD FIRE & CASUALTY COMPANY	0.01	0.00	26.5	19.1	38.93	22.1	16.4	35.22	0.0	0.2	0.8	0.94	1.01	0.0	0.0	0.1
ST PAUL FIRE & MARINE INSURANCE COMPANY	0.20	0.83	956.7	3,680.9	-74.01	2,612.3	3,430.3	-23.85	2,691.9	3,834.2	6,884.0	146.77	78.34	639.2	655.8	1,274.5
ST PAUL GUARDIAN INSURANCE COMPANY	0.00	0.00	-0.1	1.6	-103.62	1.1	2.0	-46.21	0.0	0.1	2.1	9.90	0.00 **	0.0	0.0	0.9
ST PAUL MEDICAL LIABILITY INS CO	0.00	0.00	0.0	-0.1	0.00 *	0.0	0.1	-90.27	0.0	0.0	0.0	0.00 **	0.00 **	0.0	0.0	0.0
ST PAUL MERCURY INSURANCE COMPANY	0.00	0.00	4.8	6.3	-23.91	6.6	7.6	-12.57	0.0	0.4	2.6	6.62	198.38	0.0	0.2	1.1
ST PAUL PROTECTIVE INSURANCE COMPANY	0.00	0.00	0.0	11.7	-100.00	0.0	89.3	-100.00	1,320.7	498.8	2,503.1	0.00 **	0.00 **	274.7	-81.0	768.9
STANDARD FIRE INSURANCE COMPANY THE	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	60.2	-69.9	83.3	0.00 **	0.00 **	5.5	-19.1	81.3
STANDARD MUTUAL INSURANCE COMPANY	0.06	0.04	292.7	192.4	52.10	234.8	191.7	22.52	529.5	683.8	1,340.9	291.22	861.81	155.3	138.2	476.4
STAR INSURANCE COMPANY	0.01	0.04	37.9	179.1	-78.85	83.3	185.1	-54.97	13.6	17.0	247.1	20.34	51.24	38.5	27.5	59.3
STATE AUTO PROP AND CAS INS CO	0.12	0.09	565.1	396.4	42.54	465.4	369.3	26.01	621.2	730.3	268.4	156.91	62.19	12.9	30.5	40.9
STATE AUTOMOBILE MUTUAL INSURANCE CO	0.25	0.47	1,231.0	2,084.1	-40.93	1,491.7	2,196.9	-32.10	1,351.7	2,298.2	6,092.9	154.07	214.16	951.7	1,182.6	1,032.4
STATE FARM FIRE & CASUALTY COMPANY	7.08	5.73	34,220.3	25,334.2	35.08	29,823.7	22,769.8	30.98	11,505.9	10,249.3	37,247.9	34.37	63.71	3,599.5	1,328.4	10,155.0
STATE FARM GENERAL INSURANCE COMPANY	0.00	0.13	-2.1	577.9	-100.36	59.3	3,813.2	-98.45	4,855.1	3,814.3	6,045.6	6,434.44	108.62	784.7	489.3	1,902.2
STATEWIDE INSURANCE COMPANY	1.48	1.64	7,149.3	7,257.0	-1.48	7,077.9	7,158.6	-1.13	5,713.5	7,469.0	11,732.1	105.52	18.40	1,270.5	-2,346.5	2,679.5
SUMITOMO MARINE & FIRE INS CO OF AM	0.14	0.14	698.1	608.1	14.80	624.1	725.5	-13.97	36.0	315.9	1,419.3	50.62	2.97	132.2	217.4	607.6
T H E INSURANCE COMPANY	0.09	0.06	420.3	260.5	61.37	365.4	242.1	50.92	38.0	124.8	276.6	34.14	0.00 **	5.9	16.3	55.6
TIG INDEMNITY COMPANY	0.01	0.00	30.3	6.2	391.50	32.7	6.6	396.03	22.0	-3.9	19.1	0.00 **	75.79	0.0	-3.0	17.0
TIG INSURANCE COMPANY	0.09	0.16	444.0	700.4	-36.61	515.1	709.5	-27.41	372.5	-491.1	2,928.2	0.00 **	2.31	460.4	422.5	400.3
TITAN INDEMNITY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.1	-100.00	7.2	-116.6	394.7	0.00 **	313.64	64.5	53.1	15.6
TOKIO MARINE & FIRE INSURANCE CO LTD THE	0.26	0.37	1,278.0	1,641.7	-22.16	1,195.9	1,551.1	-22.90	393.6	426.9	905.9	35.70	3.41	307.7	0.1	567.2
TOYOTA MOTOR INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	4.1	-100.00	137.4	-125.6	28.4	0.00 **	708.24	36.5	-25.6	18.8
TRANSCONTINENTAL INSURANCE COMPANY	1.05	1.46	5,088.2	6,448.3	-21.09	5,341.4	6,162.4	-13.32	14,074.2	33,877.5	51,723.6	634.24	215.13	3,100.5	16,496.3	13,395.8
TRANSPORTATION INSURANCE COMPANY	0.66	0.86	3,189.9	3,804.6	-16.16	3,722.5	3,309.2	12.49	3,945.1	14,468.2	20,469.3	388.67	187.51	615.0	6,025.9	6,366.8
TRAVELERS CASUALTY AND SURETY CO OF AM	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-176.8	285.9	0.00 **	0.00 **	0.0	6.3	199.2

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
September 08, 2003

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

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

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
TRAVELERS CASUALTY AND SURETY CO OF IL	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	260.6	-945.9	1,803.2	0.00 **	0.00 **	-124.6	-395.0	892.2
TRAVELERS CASUALTY AND SURETY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	35.0	-342.1	398.4	0.00 **	0.00 **	58.9	45.9	329.8
TRAVELERS CASUALTY COMPANY OF CT	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-1.2	34.8	0.00 **	0.00 **	0.0	-0.4	13.9
TRAVELERS COMMERCIAL INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	600.0	-254.3	136.9	0.00 **	0.00 **	3.1	-37.6	87.2
TRAVELERS INDEMNITY COMPANY THE	0.47	0.44	2,277.6	1,937.7	17.54	2,124.1	1,771.7	19.89	745.6	2,714.6	4,749.7	127.80	68.45	179.5	462.3	1,443.5
TRAVELERS INDEMNITY COMPANY OF AM THE	0.56	1.18	2,688.1	5,218.0	-48.48	3,436.3	5,533.5	-37.90	3,326.0	2,612.1	14,442.0	76.01	62.58	1,420.3	1,422.3	3,534.5
TRAVELERS INDEMNITY COMPANY OF CT THE	1.17	0.78	5,660.2	3,435.4	64.76	4,655.6	2,458.1	89.40	146.5	3,940.3	5,538.9	84.64	41.83	131.5	1,054.5	1,597.7
TRAVELERS INDEMNITY COMPANY OF IL THE	3.07	2.85	14,825.0	12,601.7	17.64	13,123.4	11,874.5	10.52	3,519.8	9,348.7	27,443.8	71.24	72.76	2,008.6	4,277.1	8,157.0
TRI STATE INSURANCE COMPANY OF MINNESOTA	0.15	0.03	741.3	150.7	391.95	751.4	164.0	358.19	333.7	140.5	15.4	18.70	32.13	8.9	17.4	36.4
TRINITY UNIVERSAL INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-0.6	1.0	0.00 **	0.00 **	0.0	-0.3	0.2
TRUCK INSURANCE EXCHANGE	1.05	0.82	5,073.3	3,626.2	39.91	4,235.8	3,419.8	23.86	1,898.3	2,414.4	7,712.9	57.00	2.09	586.4	966.9	2,391.5
TWIN CITY FIRE INSURANCE COMPANY	0.49	0.38	2,353.4	1,686.3	39.56	1,943.0	1,685.2	15.30	740.3	1,107.9	1,335.9	57.02	0.00 **	202.6	290.5	395.2
ULICO CASUALTY COMPANY	0.01	0.01	60.5	46.1	31.27	36.0	39.5	-8.83	0.0	12.0	29.3	33.21	0.00 **	4.2	6.3	59.9
UNDERWRITERS AT LLOYDS LONDON	0.04		210.9		0.00 *	245.5		0.00 *	159.7	303.6	1,451.2	123.65		13.1	69.1	76.4
UNIGARD INDEMNITY COMPANY	0.00	0.00	4.3	0.3	1,206.06	1.0	0.3	215.85	0.0	0.2	0.3	14.77	14.33	0.0	0.1	0.1
UNIGARD INSURANCE COMPANY	0.00	0.00	0.3	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-4.0	240.3	0.00 **	0.00 **	0.0	-12.5	11.7
UNITED FIRE & CASUALTY COMPANY	0.03	0.04	141.5	165.0	-14.28	139.7	154.7	-9.74	62.6	141.2	179.2	101.10	32.81	12.1	14.3	16.4
UNITED NATIONAL SPECIALTY INS CO	0.03	0.04	150.4	187.2	-19.67	145.3	272.2	-46.62	35.4	1,078.3	1,243.6	742.08	0.00 **	59.3	473.8	867.9
UNITED STATES FIDELITY & GUARANTY CO	0.36	0.39	1,747.4	1,727.3	1.16	1,563.6	1,722.8	-9.24	1,134.5	-48.3	3,091.5	0.00 **	23.60	328.5	-959.1	718.8
UNITED STATES FIRE INSURANCE COMPANY	0.04	0.15	173.0	646.7	-73.24	308.6	1,027.5	-69.97	2,531.5	-1,934.3	7,188.0	0.00 **	408.56	1,477.5	345.0	3,351.8
UNITRIN DIRECT INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.2	0.1	0.00 **	0.00 **	0.0	-0.4	0.3
UNITRIN PREFERRED 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
UNIVERSAL FIRE & CAS INS CO	0.00	0.01	20.5	46.4	-55.83	25.8	53.1	-51.41	321.6	-19.0	495.8	0.00 **	0.00 **	62.8	-12.6	42.9
UTICA MUTUAL INSURANCE COMPANY	0.18	0.22	873.4	973.8	-10.31	988.0	835.7	18.23	211.3	1,077.9	1,994.5	109.10	69.05	198.0	462.2	689.7
VALIANT INSURANCE COMPANY	0.03	0.09	139.6	403.2	-65.37	226.6	366.2	-38.13	21.6	121.1	329.3	53.44	12.91	27.8	52.4	103.7
VALLEY FORGE INSURANCE COMPANY	0.55	1.07	2,657.4	4,716.5	-43.66	3,112.3	3,970.3	-21.61	675.2	3,366.2	8,857.1	108.16	111.06	468.6	1,349.8	2,140.7
VESTA FIRE INSURANCE CORPORATION	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-34.0	7.5	0.00 **	0.00 **	0.9	-17.7	1.2
VESTA INSURANCE CORPORATION	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	39.6	-87.6	29.8	0.00 **	0.00 **	31.7	13.2	4.7

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

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

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
VIGILANT INSURANCE COMPANY	0.33	0.22	1,608.4	965.0	66.68	1,396.7	818.9	70.56	333.3	516.7	1,835.7	36.99	5.00	138.4	-3.1	988.8
VIRGINIA SURETY COMPANY INC	0.00	0.00	0.5	0.7	-33.24	0.6	0.4	37.27	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
WAUSAU BUSINESS INSURANCE COMPANY	0.16	0.14	785.3	619.4	26.79	715.1	626.2	14.20	532.1	1,357.9	2,092.3	189.88	133.16	305.9	537.3	689.4
WAUSAU GENERAL INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	102.5	-195.8	107.6	0.00 **	0.00 **	5.6	-116.1	87.8
WAUSAU UNDERWRITERS INSURANCE COMPANY	0.27	0.19	1,309.7	827.9	58.19	1,428.8	800.0	78.61	108.9	195.6	1,990.5	13.69	69.30	110.8	-10.4	624.5
WEST AMERICAN INSURANCE COMPANY	0.78	0.73	3,769.2	3,208.8	17.47	3,665.1	3,263.8	12.29	1,095.2	1,555.2	5,472.2	42.43	36.59	602.0	733.6	1,967.7
WEST BEND MUTUAL INSURANCE COMPANY	0.24	0.20	1,166.6	898.6	29.83	1,028.7	888.6	15.76	279.2	253.8	1,164.3	24.67	61.87	61.7	-8.0	187.2
WESTCHESTER FIRE INSURANCE COMPANY	0.07	0.07	360.0	327.3	9.99	330.6	188.9	75.01	348.1	249.0	328.2	75.33	369.98	0.8	8.2	9.2
WESTERN STATES INSURANCE COMPANY	0.05	0.32	220.8	1,432.6	-84.58	721.1	2,017.3	-64.25	3,933.5	1,307.9	6,852.5	181.37	255.78	632.2	518.1	360.2
WESTFIELD INSURANCE COMPANY	2.16	1.95	10,441.1	8,607.9	21.30	9,591.8	8,046.5	19.20	2,058.6	5,478.0	13,856.0	57.11	53.57	1,344.3	2,417.8	5,073.5
WESTPORT INSURANCE CORPORATION	1.02	1.11	4,948.8	4,919.7	0.59	5,105.2	4,413.1	15.68	4,792.5	3,955.1	5,567.8	77.47	46.33	481.9	1,291.9	1,363.1
XL INSURANCE AMERICA INC	0.00	0.04	-17.1	169.0	-110.14	-4.6	157.2	-102.94	0.0	-344.3	5.0	0.00 **	25.22	0.0	0.0	0.0
XL SPECIALTY INSURANCE COMPANY	0.00	0.01	0.0	34.5	-100.00	0.0	86.4	-100.00	13.2	-55.4	149.3	0.00 **	0.00 **	23.5	52.3	23.5
YORK INSURANCE COMPANY	0.17	0.29	798.4	1,285.9	-37.91	1,093.7	1,126.8	-2.94	3,149.7	1,821.7	1,078.1	166.56	99.91	768.0	943.5	457.1
ZURICH AMERICAN INSURANCE COMPANY	0.60	0.26	2,897.2	1,130.1	156.37	2,041.6	1,152.4	77.16	1,096.4	1,877.3	2,418.7	91.95	0.00 **	811.6	1,056.0	801.8
ZURICH AMERICAN INSURANCE COMPANY OF IL	0.00	0.01	4.3	24.2	-82.23	13.7	21.9	-37.34	35.3	24.5	437.0	178.75	0.00 **	48.5	70.6	216.1
TOTAL NUMBER OF COMPANIES THIS LINE: 352					$000 not omitted from totals line											
Sum:	**100.00**	**100.00**	**483,083,814**	**438,202,811**	**10.24**	**452,858,280**	**417,139,547**	**8.56**	**247,429,022**	**307,912,657**	**914,673,636**	**67.99**	**69.26**	**89,971,587**	**111,405,282**	**275,638,765**

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
September 08, 2003

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

MORTGAGE GUARANTY ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
CMG MORTGAGE INSURANCE COMPANY	0.60	0.60	1,306.5	1,161.9	12.44	1,196.8	1,176.4	1.73	26.4	-19.6	170.8	0.00 **	16.37	0.0	0.0	0.0
COMMERCIAL LOAN INSURANCE CORPORATION	0.00	0.00	0.0	0.1	-100.00	4.6	-4.5	0.00 *	0.0	0.0	0.0	0.00	0.00 **	0.0	0.0	0.0
GE RESIDENTIAL MORT INS CORP OF NC	0.00	0.00	2.6	2.8	-7.40	2.7	3.7	-28.59	0.0	-0.4	1.1	0.00 **	67.95	0.0	0.0	0.0
GENERAL ELECTRIC MORT INS CORP OF NC	0.01	0.01	13.6	18.9	-28.12	16.7	23.3	-28.49	10.8	10.0	63.5	60.20	0.00 **	0.0	0.0	0.0
GENERAL ELECTRIC MORTGAGE INSURANCE CORP	13.77	16.31	30,129.4	31,768.5	-5.16	31,309.3	31,980.0	-2.10	5,404.8	3,383.4	16,400.6	10.81	17.54	0.0	0.0	0.0
MGIC CREDIT ASSURANCE CORPORATION	0.00	0.00	1.7	2.3	-26.50	1.7	2.3	-26.50	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
MGIC INDEMNITY CORPORATION	0.02	0.03	37.3	60.8	-38.64	50.7	84.1	-39.73	40.2	-298.2	869.5	0.00 **	0.00 **	4.0	-16.1	32.7
MORTGAGE GUARANTY INSURANCE CORPORATION	28.62	28.44	62,599.2	55,378.3	13.04	63,492.3	56,326.8	12.72	10,391.8	41,584.5	252,718.3	65.50	46.68	421.1	982.9	1,962.3
PMI MORTGAGE INSURANCE CO	14.36	15.00	31,418.0	29,220.5	7.52	31,249.1	29,637.1	5.44	6,114.7	8,789.8	14,985.4	28.13	18.41	70.3	70.3	0.0
RADIAN GUARANTY INC	10.85	9.94	23,737.5	19,362.7	22.59	24,524.4	14,340.1	71.02	6,433.1	6,541.3	18,252.7	26.67	34.68	0.0	0.0	0.0
REPUBLIC MORTGAGE INSURANCE COMPANY	14.71	10.67	32,172.4	20,771.6	54.89	30,398.2	20,092.0	51.30	2,359.5	5,139.4	10,558.9	16.91	10.38	152.7	163.3	38.8
TRIAD GUARANTY INSURANCE CORPORATION	6.13	4.58	13,417.7	8,915.7	50.49	13,649.1	8,770.6	55.62	996.3	699.6	1,816.8	5.13	11.12	0.0	0.0	0.0
UNITED GUARANTY CREDIT INSURANCE COMPANY	0.03	0.01	70.7	26.7	165.06	57.9	39.4	47.12	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
UNITED GUARANTY RESIDENTIAL INS CO	10.88	12.01	23,809.4	23,388.5	1.80	23,800.4	23,435.7	1.56	2,991.8	3,447.0	13,102.2	14.48	16.95	197.2	256.0	830.1
UNITED GUARANTY RESIDENTIAL INS CO OF NC	0.00	0.00	0.0	0.0	0.00 *	0.1	0.1	0.00	0.0	0.0	0.0	0.00	0.00 **	0.0	0.0	0.0
VEREX ASSURANCE INC	0.01	0.03	31.8	54.7	-41.91	43.6	72.9	-40.13	16.2	-59.5	88.7	0.00 **	0.00 **	0.0	0.0	0.0
TOTAL NUMBER OF COMPANIES THIS LINE: 16				$000 not omitted from totals line												
Sum:	**100.00**	**100.00**	**218,747,724**	**190,133,957**	**15.05**	**219,797,424**	**185,979,800**	**18.18**	**34,785,568**	**69,217,248**	**329,028,497**	**31.49**	**26.42**	**845,221**	**1,456,314**	**2,863,853**

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
September 08, 2003

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

OCEAN MARINE ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
ACE AMERICAN INSURANCE COMPANY	1.01	1.05	629.1	580.2	8.42	601.7	747.9	-19.55	75.7	128.3	203.3	21.33	13.25	6.7	-0.6	74.0
ACE INSURANCE COMPANY OF IL	0.26	0.20	160.3	110.3	45.41	139.2	96.2	44.67	46.9	39.3	231.0	28.24	28.48	5.4	5.3	9.8
ACE PROPERTY AND CASUALTY INS CO	0.01	0.11	4.9	58.0	-91.51	31.3	67.6	-53.67	21.0	14.7	3.1	47.00	49.59	1.3	0.0	5.3
AFFILIATED F M INSURANCE COMPANY	0.93	1.50	576.4	825.4	-30.16	532.9	1,345.9	-60.41	718.9	469.7	158.3	88.14	34.06	0.2	-45.7	1.5
AMERICAN BANKERS INSURANCE COMPANY OF FL	0.34	0.09	211.0	49.4	327.09	213.3	40.9	422.10	47.4	67.8	23.6	31.80	60.45	0.2	0.3	0.2
AMERICAN EMPLOYERS INSURANCE COMPANY	0.11	0.45	70.6	247.4	-71.48	165.6	215.6	-23.19	58.6	145.1	143.2	87.61	44.97	0.1	0.1	0.0
AMERICAN FAMILY HOME INSURANCE COMPANY	0.00		1.4		0.00 *	0.1		0.00 *	0.0	0.0	0.0	0.00		0.0	0.0	0.0
AMERICAN HOME ASSURANCE COMPANY	7.71	9.65	4,801.6	5,314.6	-9.65	4,937.9	5,120.7	-3.57	1,333.7	2,614.7	2,808.1	52.95	65.62	0.0	21.1	140.4
AMERICAN INSURANCE COMPANY THE	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-0.3	0.2	0.00 **	0.00 **	0.0	-0.2	0.0
AMERICAN MANUFACTURERS MUTUAL INS CO	0.10	0.14	64.2	79.2	-18.93	75.5	77.3	-2.32	20.9	38.8	0.0	51.37	0.00 **	0.0	-0.2	0.0
AMERICAN MODERN HOME INSURANCE COMPANY	0.31	0.26	193.3	144.9	33.42	178.2	586.5	-69.62	80.2	98.7	39.8	55.37	10.23	6.2	9.3	5.6
AMERICAN MOTORISTS INSURANCE COMPANY	1.36	1.07	849.2	591.0	43.67	753.6	561.2	34.29	111.4	-40.2	-129.0	0.00 **	0.00 **	40.4	92.6	209.6
AMERICAN PROTECTION INSURANCE COMPANY	0.01	0.00	4.6	0.2	2,245.45	2.6	0.2	1,171.71	9.0	9.2	0.2	353.01	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	-1.5	0.0	0.00 **	0.00 **	3.2	3.1	0.0
AMERICAS INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-0.3	0.0	0.00 **	0.00 **	0.0	0.0	0.0
AMICA MUTUAL INSURANCE COMPANY	0.07	0.07	40.7	35.8	13.45	38.7	34.0	13.58	1.4	1.4	0.0	3.55	0.00 **	0.0	0.0	0.0
ASSURANCE 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
ATLANTIC MUTUAL INSURANCE COMPANY	0.90	1.21	562.8	663.7	-15.20	567.1	650.6	-12.82	-79.2	-79.3	220.5	0.00 **	104.90	3.0	8.6	37.8
AUTOMOBILE INSURANCE CO OF HARTFORD THE	0.05	0.05	29.4	26.4	11.30	29.0	26.3	10.43	10.9	12.7	6.5	43.66	75.10	0.9	0.8	0.4
AXA CORPORATE SOLUTIONS INS CO	0.00		0.0		0.00 *	0.0		0.00 *	0.0	6.0	6.0	0.00 **		0.0	2.4	2.6
BANKERS INSURANCE COMPANY	0.00	0.01	0.0	3.1	-100.00	1.7	2.5	-31.33	2.1	2.2	0.3	127.04	3.32	0.0	0.0	0.1
BANKERS STANDARD INSURANCE COMPANY	0.15	0.18	95.6	99.9	-4.30	97.0	90.1	7.67	45.9	43.8	10.1	45.18	28.87	0.5	1.6	6.8
BUCKEYE UNION INSURANCE COMPANY THE	0.00	0.00	-0.2	0.7	-126.70	0.4	0.1	182.84	0.0	0.0	0.0	0.00	4,975.37	0.0	0.0	0.0
CENTENNIAL INSURANCE COMPANY	2.75	3.84	1,714.0	2,112.5	-18.86	1,630.0	2,154.5	-24.34	739.7	7.3	155.2	0.45	67.70	10.7	-3.4	61.2
CENTURY INDEMNITY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	16.7	-23.8	5.3	0.00 **	0.00 **	1.1	-2.2	-2.7
CLARENDON NATIONAL INSURANCE COMPANY	0.10	0.10	61.5	55.2	11.29	59.8	43.9	36.41	25.2	16.0	21.4	26.70	144.99	2.0	1.7	0.0
CONNECTICUT INDEMNITY COMPANY THE	0.01	0.01	6.4	7.2	-11.54	7.0	7.1	-1.50	0.0	5.0	5.5	72.35	6.49	0.0	0.4	0.7
CONTINENTAL CASUALTY COMPANY	0.00	0.00	2.6	2.2	15.85	2.7	3.1	-12.87	58.9	-113.2	66.9	0.00 **	2,696.07	7.3	-25.0	0.0

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

OCEAN MARINE ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
CONTINENTAL INSURANCE COMPANY THE	12.34	12.84	7,685.3	7,067.6	8.74	7,767.5	-17,203.0	0.00 *	13,611.6	7,935.3	7,423.1	102.16	0.00 **	404.9	821.1	515.3
ECONOMY FIRE & CASUALTY COMPANY	0.00	0.43	-0.6	235.7	-100.27	82.5	316.8	-73.97	49.0	-7.3	-20.6	0.00 **	51.64	4.1	-3.0	-3.6
ECONOMY PREFERRED INSURANCE COMPANY	0.00	0.33	-3.0	183.2	-101.66	64.5	255.5	-74.77	8.8	-26.2	-21.2	0.00 **	23.25	0.0	-5.7	-3.5
ECONOMY PREMIER ASSURANCE COMPANY	0.00	0.01	0.0	7.5	-99.97	2.7	10.3	-73.90	0.0	-1.4	-0.9	0.00 **	49.26	0.0	-0.2	-0.1
ELECTRIC INSURANCE COMPANY	0.01	0.01	3.2	2.8	11.91	3.2	3.1	2.69	0.3	0.3	0.0	9.21	0.00	0.0	0.0	0.0
EMPLOYERS FIRE INSURANCE COMPANY THE	0.17	0.18	105.5	97.6	8.09	100.4	106.4	-5.64	62.3	47.5	12.9	47.34	7.13	0.0	0.0	0.0
EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.00	0.16	0.0	87.7	-100.00	0.0	87.7	-100.00	0.0	-68.8	42.4	0.00 **	61.31	0.0	0.0	3.9
ENCOMPASS PROPERTY AND CASUALTY COMPANY	0.00		2.2		0.00 *	0.2		0.00 *	0.0	0.1	0.1	39.81		0.0	0.0	0.0
ESSEX INSURANCE COMPANY	0.23	0.11	140.4	59.3	136.84	106.6	47.2	125.62	0.0	33.5	56.1	31.43	0.00 **	5.3	15.6	18.7
FACTORY MUTUAL INSURANCE COMPANY	0.52	0.22	321.0	122.2	162.64	228.5	63.1	261.90	249.7	641.9	392.2	280.90	0.00 **	0.0	-3.8	4.1
FEDERAL INSURANCE COMPANY	3.95	4.23	2,458.8	2,330.0	5.53	2,427.7	2,336.0	3.93	207.4	139.5	270.9	5.74	29.60	28.1	20.2	89.9
FIDELITY & CASUALTY COMPANY OF NY THE	0.00	0.00	0.2	-0.9	0.00 *	0.2	36.7	-99.38	0.0	-2.1	0.0	0.00 **	0.00 **	0.0	0.0	0.0
FIREMANS FUND INSURANCE COMPANY	9.16	8.85	5,702.8	4,871.7	17.06	5,230.0	4,871.2	7.36	4,317.4	3,873.2	3,037.3	74.06	64.50	162.0	51.6	48.8
FIREMENS INSURANCE COMPANY OF NEWARK NJ	0.00	0.00	0.7	-0.1	0.00 *	0.2	0.4	-63.55	1.8	-1.4	0.0	0.00 **	733.88	0.4	0.4	0.0
FIRST COMMUNITY INSURANCE COMPANY	0.00	0.00	0.7	1.9	-66.13	1.1	1.6	-32.92	0.0	0.0	0.0	0.00 **	0.80	0.0	0.0	0.0
FOLKSAMERICA REINSURANCE COMPANY	0.43	0.46	266.2	254.8	4.47	266.0	253.0	5.14	14.9	-41.5	22.8	0.00 **	19.81	18.4	5.9	7.6
FOREMOST INSURANCE COMPANY	0.00		1.7		0.00 *	0.1		0.00 *	0.0	0.0	0.0	0.00		0.0	0.0	0.0
GENERAL SECURITY NATIONAL INS CO	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-3.5	0.0	0.00 **	0.00 **	0.0	0.0	0.0
GERLING AMERICA INSURANCE COMPANY	0.00		0.0		0.00 *	0.0		0.00 *	0.0	10.0	10.0	0.00 **		0.0	1.5	1.5
GLENS FALLS INSURANCE COMPANY THE	0.32	0.23	196.9	124.8	57.79	168.5	71.4	135.82	7.7	6.5	0.0	3.87	2.58	0.4	0.4	0.0
GREAT AMERICAN INSURANCE COMPANY	0.00	0.00	0.4	0.0	0.00 *	0.4	1.9	-80.42	0.0	9.3	15.4	2,469.15	0.00 **	0.0	2.4	3.6
GREAT AMERICAN INSURANCE COMPANY OF NY	1.69	2.02	1,054.9	1,111.5	-5.09	1,089.0	1,124.9	-3.19	210.6	-173.5	341.3	0.00 **	34.98	21.9	-77.6	83.8
GREAT NORTHERN INSURANCE COMPANY	0.00	0.00	2.5	-0.4	0.00 *	2.5	0.1	2,097.35	0.0	0.1	0.2	5.96	0.00 **	0.0	0.1	0.1
GREENWICH INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	23.1	-100.00	25.0	-2.4	0.0	0.00 **	31.54	2.6	-0.5	0.0
GULF INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-0.5	0.0	0.00 **	0.00 **	0.0	0.1	0.4
HANOVER INSURANCE COMPANY	1.17	0.23	725.6	124.1	484.48	426.5	115.3	269.91	132.8	155.1	-208.7	36.38	68.66	0.0	3.6	551.7
HARTFORD CASUALTY INSURANCE COMPANY	0.02	0.03	14.8	14.6	1.50	14.8	14.1	4.49	0.0	0.2	1.2	1.24	40.86	0.0	0.0	0.0
HARTFORD FIRE INSURANCE COMPANY	3.00	3.27	1,866.9	1,802.3	3.58	1,829.8	2,074.7	-11.80	84.9	316.3	494.0	17.29	12.26	22.6	23.4	-7.7

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

OCEAN MARINE ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
HARTFORD INSURANCE CO OF THE MIDWEST	0.03	0.04	16.4	19.6	-16.64	17.9	20.8	-13.78	0.0	0.0	1.6	0.07	22.11	0.0	0.0	0.0
HARTFORD INSURANCE COMPANY OF ILLINOIS	0.11	0.06	70.9	32.8	115.97	52.2	45.8	14.13	10.9	3.7	4.7	7.09	18.87	0.2	0.5	0.0
HARTFORD UNDERWRITERS INSURANCE COMPANY	0.13	0.16	82.7	90.0	-8.12	86.2	91.9	-6.16	6.8	7.3	7.4	8.51	23.66	0.3	0.3	0.0
HASTINGS MUTUAL INSURANCE COMPANY	0.00	0.00	1.6	0.5	251.30	1.1	1.2	-6.06	0.0	0.2	0.5	14.45	25.02	0.0	0.0	0.1
HIGHLANDS INSURANCE COMPANY	0.00	0.00	1.1	0.9	20.08	1.3	0.8	67.27	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
INDEMNITY INSURANCE COMPANY OF NORTH AM	1.24	1.77	771.9	975.4	-20.86	945.6	1,005.2	-5.93	476.5	814.6	933.5	86.15	0.00 **	33.1	91.5	109.1
INSURANCE COMPANY OF NORTH AMERICA	1.86	1.29	1,161.0	709.2	63.70	993.9	481.2	106.55	404.6	517.7	392.9	52.09	66.37	20.5	37.1	48.9
INSURANCE COMPANY OF THE WEST	0.00	0.00	0.0	0.6	-100.00	0.2	0.4	-58.58	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
INSURANCE CORPORATION OF NEW YORK THE	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-98.2	0.0	0.00 **	0.00 **	0.0	0.0	0.0
JEFFERSON INSURANCE COMPANY	0.00	0.02	2.9	9.3	-68.60	6.3	10.7	-41.48	0.0	-3.2	0.0	0.00 **	24.51	0.0	0.0	0.0
KANSAS CITY FIRE & MARINE INSURANCE CO	0.02		10.8		0.00 *	4.2		0.00 *	0.0	0.0	0.0	0.00		0.0	0.0	0.0
LANCER INSURANCE COMPANY	1.50	1.69	933.1	929.2	0.42	919.2	903.4	1.74	209.0	351.5	419.1	38.24	33.45	0.0	14.2	35.0
LIBERTY INSURANCE UNDERWRITERS INC	0.57	0.51	352.4	279.1	26.26	321.6	131.5	144.59	74.1	-158.8	25.4	0.00 **	154.08	1.6	3.1	-1.6
LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.08	0.10	50.9	55.4	-8.05	53.2	57.3	-7.16	24.9	22.4	5.3	42.16	158.12	4.2	4.2	2.0
LIBERTY MUTUAL INSURANCE COMPANY	3.67	0.71	2,286.3	390.7	485.12	1,860.4	215.8	762.13	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
LUMBERMENS MUTUAL CASUALTY COMPANY	0.56	1.11	350.0	611.1	-42.72	334.7	480.8	-30.39	76.0	56.9	2.0	17.01	28.94	1.7	-0.6	0.1
MARKEL AMERICAN INSURANCE COMPANY	0.88	0.79	551.0	435.5	26.52	493.9	410.1	20.43	166.0	202.4	278.0	40.97	87.84	20.1	34.8	20.8
MARKEL INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-14.0	1.0	0.00 **	0.00 **	0.0	-0.4	0.1
MARYLAND CASUALTY 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
MASSACHUSETTS BAY INSURANCE COMPANY	0.00		0.0		0.00 *	0.0		0.00 *	1.6	18.2	16.6	0.00 **		0.0	0.0	0.0
MID CENTURY INSURANCE COMPANY	0.03	0.02	19.0	13.6	39.36	25.4	9.5	166.98	0.0	3.5	8.4	13.76	0.00 **	0.0	-0.2	6.9
MILWAUKEE CASUALTY INSURANCE CO	0.00		0.3		0.00 *	0.1		0.00 *	0.0	0.0	0.0	13.59		0.0	0.0	0.0
MITSUI MARINE AND FIRE INS CO OF AM	0.47	0.18	291.9	100.5	190.58	170.8	99.6	71.56	6.7	3.4	0.5	1.97	67.70	0.0	-0.2	0.0
NATIONAL BEN FRANKLIN INSURANCE CO OF IL	0.48	0.59	297.1	322.1	-7.79	319.8	368.8	-13.28	37.8	-55.9	341.8	0.00 **	163.83	62.1	62.1	0.0
NATIONAL CASUALTY COMPANY	3.49	0.00	2,170.4	0.0	0.00 *	1,133.7	4.4	25,813.51	0.0	354.8	359.2	31.29	69.35	0.0	6.9	7.5
NATIONAL LIABILITY & FIRE INS CO	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-1.0	0.0	0.00 **	0.00 **	0.0	-0.4	0.0
NATIONAL SURETY CORPORATION	1.84	2.15	1,146.2	1,182.1	-3.03	1,114.0	1,241.5	-10.28	205.6	530.7	701.7	47.64	4.89	64.0	19.6	27.9
NATIONAL UNION FIRE INSURANCE CO OF PITT	0.07	1.37	45.7	752.2	-93.92	-121.7	752.2	-116.18	0.0	-156.0	846.0	0.00 **	0.00 **	0.0	-20.7	42.3

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
September 08, 2003

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

OCEAN MARINE ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
NAVIGATORS INSURANCE COMPANY	0.84	0.37	522.3	205.9	153.65	373.9	114.4	226.70	0.0	41.8	152.3	11.17	45.52	0.0	3.1	11.5
NEW HAMPSHIRE INSURANCE COMPANY	0.48	0.17	297.7	91.3	226.18	252.7	61.8	309.17	814.9	577.0	816.3	228.32	0.00 **	191.3	168.4	40.8
NEW YORK MARINE AND GENERAL INS CO	1.77	1.99	1,099.9	1,093.0	0.63	1,001.9	1,215.2	-17.55	931.7	987.4	1,710.7	98.55	235.69	32.5	22.8	208.5
NIPPONKOA INSURANCE COMPANY LTD (U S BR	0.15	0.16	96.4	89.6	7.60	96.9	89.2	8.67	0.0	112.9	176.5	116.49	22.63	0.3	3.4	14.3
NIPPONKOA INSURANCE COMPANY OF AMERICA	0.97	1.34	604.0	738.8	-18.25	604.0	738.8	-18.25	19.0	-85.1	317.6	0.00 **	21.48	5.4	-1.6	21.0
NISSAN FIRE & MAR INS CO LTD (US BRANCH)	0.22	0.07	139.7	40.8	241.93	139.7	40.8	241.93	44.1	-79.7	0.0	0.00 **	0.00 **	2.4	-10.6	0.0
NISSAN FIRE & MAR INS CO LTD (US BRANCH)	0.22	0.07	139.7	40.8	241.93	139.7	40.8	241.93	44.1	-79.7	0.0	0.00 **	0.00 **	2.4	-10.6	0.0
NORTHERN ASSURANCE COMPANY OF AMERICA	0.03	0.04	16.9	22.0	-22.97	18.7	44.6	-58.01	1.2	0.1	2.1	0.34	0.00 **	0.0	0.0	0.0
NORTHERN INSURANCE COMPANY OF NEW YORK	1.03	1.11	642.3	611.2	5.09	632.3	584.0	8.27	386.5	159.7	422.2	25.26	25.81	132.4	132.0	54.5
OLD UNITED CASUALTY COMPANY	0.16	0.34	98.7	188.6	-47.68	138.3	181.5	-23.78	67.5	63.6	61.8	45.97	55.89	0.6	-4.8	0.0
ONEBEACON AMERICA INSURANCE COMPANY	4.51	4.01	2,806.0	2,209.5	27.00	2,552.3	2,193.2	16.37	785.1	614.3	1,341.5	24.07	49.69	12.8	12.3	0.0
ONEBEACON INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-0.3	0.0	0.00 **	0.00 **	0.0	0.0	0.0
PENNSYLVANIA GENERAL INSURANCE COMPANY	0.01	0.02	5.4	13.5	-60.36	10.6	6.4	66.26	0.0	0.2	0.6	1.81	6.46	0.0	0.0	0.0
PHOENIX ASSURANCE COMPANY OF NEW YORK	0.00	0.06	0.0	31.0	-100.00	0.0	31.0	-100.00	0.0	29.4	-54.4	0.00 **	0.00 **	0.0	-3.3	-13.1
PROPERTY & CASUALTY INS CO OF HARTFORD	0.04	0.03	26.7	15.2	75.83	21.4	9.2	132.51	10.0	11.0	1.6	51.38	6.17	0.0	0.0	0.0
PROVIDENCE WASHINGTON 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
PRUDENTIAL PROPERTY & CASUALTY INS CO	0.22	0.25	134.2	135.5	-0.92	134.8	133.0	1.32	36.3	34.3	4.2	25.47	7.42	0.0	0.0	0.6
RANGER INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-13.1	0.0	0.00 **	0.00 **	0.5	0.5	0.0
REDLAND INSURANCE COMPANY	0.00	0.00	-0.4	1.5	-127.12	0.2	0.9	-81.76	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
ROYAL INSURANCE COMPANY OF AMERICA	5.08	3.84	3,163.4	2,113.2	49.69	2,866.8	2,420.2	18.45	1,011.3	350.6	1,372.9	12.23	13.40	189.4	190.3	239.5
SEATON 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
SECURITY INSURANCE COMPANY OF HARTFORD	-0.55	0.00	-339.9	0.0	0.00 *	-339.9	0.0	0.00 *	636.4	-139.1	67.5	0.00 **	0.00 **	193.6	194.0	8.8
SECURITY NATIONAL INSURANCE COMPANY	0.00	0.00	1.2	2.3	-46.78	1.6	2.5	-36.70	0.0	0.0	0.1	0.00 **	0.85	0.0	0.0	0.0
SENTRY SELECT INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	477.0	-100.00	140.3	352.9	270.2	0.00 **	47.57	1.8	1.6	2.5
SOMPO JAPAN FIRE & MARINE INS CO OF AM	0.22	0.07	139.7	40.8	241.93	139.7	40.8	241.93	44.1	-79.7	0.0	0.00 **	0.00 **	2.4	-10.6	0.0
SOMPO JAPAN FIRE & MARINE INS CO OF AM	0.22	0.07	139.7	40.8	241.93	139.7	40.8	241.93	44.1	-79.7	0.0	0.00 **	0.00 **	2.4	-10.6	0.0
ST PAUL FIRE & MARINE INSURANCE COMPANY	9.84	6.94	6,129.8	3,822.1	60.38	5,272.1	3,535.7	49.11	1,640.6	2,161.1	2,168.4	40.99	72.51	18.6	46.4	229.2
ST PAUL GUARDIAN INSURANCE COMPANY	0.00	0.02	0.1	10.9	-99.37	3.3	17.0	-80.74	0.0	-0.1	2.3	0.00 **	254.60	0.0	0.0	0.0

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

OCEAN MARINE ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
ST PAUL MERCURY INSURANCE COMPANY	0.00	0.00	0.0	0.6	-100.00	0.1	3.2	-97.21	0.0	0.1	3.7	58.43	1.85	0.0	0.0	0.8
STANDARD FIRE INSURANCE COMPANY THE	0.76	0.73	471.2	400.7	17.61	442.9	386.4	14.64	531.6	701.0	348.9	158.26	61.45	11.2	17.7	20.3
STATE AUTO PROP AND CAS INS CO	0.07	0.07	44.5	40.6	9.57	41.9	36.7	14.13	6.8	6.9	0.3	16.40	11.94	0.0	-0.1	0.0
SUMITOMO MARINE & FIRE INS CO OF AM	0.80	0.82	496.4	451.5	9.94	442.0	409.6	7.91	124.6	254.5	159.0	57.59	0.65	0.0	0.0	0.5
TIG INSURANCE COMPANY	0.01	0.42	7.2	230.3	-96.88	126.4	173.6	-27.19	43.5	-136.3	40.0	0.00 **	186.15	0.3	-6.7	5.0
TOKIO MARINE & FIRE INSURANCE CO LTD THE	1.71	1.94	1,063.6	1,066.9	-0.30	966.3	1,292.0	-25.20	106.6	220.6	370.9	22.83	16.86	-0.9	33.8	53.2
TRAVELERS CASUALTY AND SURETY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	3.0	4.8	0.00 **	0.00 **	0.0	0.2	0.2
TRAVELERS HOME AND MARINE INS CO THE	0.00	0.00	0.5	0.9	-39.41	0.7	0.7	-2.51	6.6	-1.8	0.4	0.00 **	1,090.38	0.0	0.0	0.0
TRAVELERS INDEMNITY COMPANY THE	0.00	0.00	0.0	-0.5	0.00 *	0.0	1.4	-100.00	-1.4	-7.1	5.4	0.00 **	0.00 **	0.0	-0.5	0.6
TRAVELERS INDEMNITY COMPANY OF AM THE	0.01	0.01	7.0	6.8	2.87	6.8	7.1	-4.44	3.3	3.4	1.7	50.14	7.82	0.5	0.4	0.1
TRAVELERS INDEMNITY COMPANY OF CT THE	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-0.1	0.0	0.00 **	0.00 **	0.0	0.0	0.0
TRAVELERS INDEMNITY COMPANY OF IL THE	0.75	1.03	466.0	564.5	-17.45	486.7	504.1	-3.46	12.3	85.8	272.8	17.63	0.00 **	5.4	7.7	14.7
TRAVELERS PROPERTY CASUALTY INS CO OF IL	0.01	0.02	8.8	9.0	-2.29	8.9	9.4	-4.92	2.9	2.6	2.8	29.28	61.09	1.6	1.5	0.2
TRINITY UNIVERSAL INSURANCE COMPANY	0.01	0.01	5.7	7.1	-20.26	6.2	7.2	-13.75	0.5	0.6	0.3	9.61	31.35	0.0	0.0	0.0
TWIN CITY FIRE INSURANCE COMPANY	0.00	0.00	2.7	2.4	11.40	2.8	2.2	24.42	0.0	0.1	0.2	2.32	523.93	0.0	0.0	0.0
UNITED FIRE & CASUALTY COMPANY	0.00		0.0		0.00 *	0.0		0.00 *	-1.0	-1.0	0.0	0.00 **		0.0	0.0	0.0
UNITED SERVICES AUTOMOBILE ASSOCIATION	0.24	0.29	151.8	158.4	-4.16	154.1	172.4	-10.61	184.3	183.2	26.8	118.91	51.63	0.0	0.0	3.6
UNITED STATES FIDELITY & GUARANTY CO	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-0.2	0.3	0.00 **	0.00 **	0.0	0.0	0.0
UNITED STATES FIRE INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-25.2	67.8	0.00 **	0.00 **	0.0	-0.2	0.5
USAA CASUALTY INSURANCE COMPANY	0.09	0.10	53.7	53.0	1.31	52.9	55.8	-5.28	32.4	41.7	18.3	78.91	62.36	0.1	0.8	2.2
VALIANT INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.1	-0.3	0.00 **	0.00 **	0.0	0.0	0.0
VIGILANT INSURANCE COMPANY	0.00	0.00	1.0	0.0	0.00 *	2.5	2.5	-2.67	0.0	-0.1	0.2	0.00 **	92.82	0.0	0.0	0.1
WASHINGTON INTERNATIONAL INSURANCE CO	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	-23.5	-241.5	222.1	0.00 **	0.00 **	62.4	-30.8	74.7
WESTERN STATES INSURANCE COMPANY	0.04	0.16	26.9	86.7	-69.01	66.5	38.0	75.33	20.1	20.7	3.4	31.10	21.28	0.0	0.0	0.0
WESTPORT INSURANCE CORPORATION	-0.22	1.36	-135.3	747.2	-118.11	186.9	566.0	-66.98	11.2	35.0	251.0	18.70	21.80	0.0	32.2	65.2
XL INSURANCE AMERICA INC	0.44	0.03	274.0	14.5	1,784.68	274.0	14.5	1,784.68	0.0	56.6	62.2	20.65	25.21	0.0	0.0	0.0
XL SPECIALTY INSURANCE COMPANY	0.47	2.02	290.8	1,114.7	-73.92	241.3	1,302.9	-81.48	289.4	-2,977.6	-1,484.4	0.00 **	0.00 **	297.3	-60.9	5.3
ZURICH AMERICAN INSURANCE COMPANY	2.49	1.78	1,552.0	982.6	57.95	1,046.7	977.7	7.06	899.3	1,062.6	1,159.7	101.52	0.00 **	83.9	144.1	83.9

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
September 08, 2003

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

OCEAN MARINE ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
ZURICH AMERICAN INSURANCE COMPANY OF IL	1.05	2.15	653.3	1,181.8	-44.72	996.9	1,130.3	-11.80	1,332.3	-3.4	2,260.6	0.00 **	127.20	319.8	213.4	161.5
TOTAL NUMBER OF COMPANIES THIS LINE: 141					$000 not omitted from totals line											
Sum:	**100.00**	**100.00**	**62,544,767**	**55,093,104**	**13.53**	**58,365,543**	**31,929,523**	**82.79**	**34,268,995**	**22,926,541**	**32,827,372**	**39.28**	**58.66**	**2,538,215**	**2,252,934**	**3,477,363**

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
September 08, 2003

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

INLAND MARINE ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
ACCEPTANCE INSURANCE COMPANY	0.00	0.03	2.3	112.1	-97.95	39.9	116.3	-65.72	303.9	301.0	0.0	755.17	28.52	0.0	0.0	0.0
ACE AMERICAN INSURANCE COMPANY	0.05	0.09	204.5	350.0	-41.56	245.8	394.0	-37.62	1,548.7	1,503.5	170.1	611.71	0.00 **	63.0	62.2	18.6
ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.05	0.06	206.2	228.3	-9.69	250.4	250.5	-0.01	-101.6	-37.4	118.7	0.00 **	369.91	3.4	4.9	3.2
ACE INSURANCE COMPANY OF IL	0.13	0.34	568.1	1,293.0	-56.07	1,243.5	1,605.6	-22.56	989.6	740.0	729.4	59.51	85.63	27.1	137.4	122.5
ACE PROPERTY AND CASUALTY INS CO	0.17	2.42	718.7	9,259.8	-92.24	3,357.9	9,661.1	-65.24	6,170.7	1,412.5	1,267.4	42.07	17.82	12.1	109.6	160.8
ACUITY A MUTUAL INSURANCE COMPANY	0.39	0.03	1,717.9	114.8	1,396.24	1,482.1	108.6	1,264.16	284.6	321.4	293.0	21.69	16.10	4.7	-1.1	29.0
ADDISON INSURANCE COMPANY	0.32	0.34	1,397.6	1,286.3	8.65	1,342.0	1,233.5	8.80	405.1	403.7	48.8	30.08	23.63	20.1	20.0	1.5
AFFILIATED F M INSURANCE COMPANY	0.94	0.51	4,100.4	1,942.7	111.07	2,914.2	1,505.3	93.60	1,125.7	1,276.0	739.2	43.78	71.95	2.0	4.3	6.5
AFFIRMATIVE INSURANCE COMPANY	0.01	0.01	60.1	48.8	23.11	58.4	49.9	16.90	0.0	0.0	0.0	0.00	0.00 **	0.0	0.0	0.0
AIU INSURANCE COMPANY	0.00	0.00	-2.9	7.0	-141.48	-4.1	2.8	-245.83	0.0	-0.4	0.0	0.00 **	722.54	0.0	0.0	0.0
ALL AMERICA INSURANCE COMPANY	0.02	0.02	82.7	78.7	5.04	85.5	80.3	6.43	20.9	24.8	6.4	29.00	20.13	0.0	0.0	0.0
ALLIANZ INSURANCE COMPANY	0.12	0.23	512.7	883.3	-41.96	648.4	1,052.1	-38.37	54.7	484.1	1,080.7	74.66	11.78	7.9	65.9	178.6
ALLIED PROPERTY & CASUALTY INS CO	0.33	0.30	1,421.5	1,140.3	24.67	1,307.9	1,027.8	27.25	415.9	686.4	429.9	52.48	46.22	8.1	-18.7	18.0
ALLSTATE INDEMNITY COMPANY	0.40	0.22	1,733.3	841.2	106.04	1,289.6	445.6	189.40	408.8	516.5	157.4	40.05	43.69	1.3	2.0	0.8
ALLSTATE INSURANCE COMPANY	1.97	2.38	8,588.5	9,090.1	-5.52	8,842.9	9,280.4	-4.71	2,822.0	2,853.5	698.3	32.27	33.95	23.1	20.2	10.9
ALPHA PROPERTY & CASUALTY INSURANCE CO	0.00	0.01	3.5	46.1	-92.39	24.8	47.0	-47.19	5.9	5.9	0.0	23.66	0.00 **	0.8	0.8	0.0
AMCO INSURANCE COMPANY	0.08	0.08	358.3	290.4	23.41	322.8	243.4	32.62	128.1	131.8	19.9	40.85	26.92	1.9	-0.8	-0.9
AMERICAN & FOREIGN INSURANCE COMPANY	0.00	0.00	4.8	12.4	-60.95	10.9	14.2	-23.32	19.5	20.3	1.2	186.75	0.00 **	0.0	0.1	0.1
AMERICAN ALTERNATIVE INS CORP	0.00	0.03	17.2	114.3	-84.97	102.8	28.1	266.44	3.4	20.7	21.0	20.11	0.00 **	0.0	0.8	1.3
AMERICAN AUTOMOBILE INSURANCE COMPANY	0.44	0.62	1,931.6	2,360.8	-18.18	1,960.2	2,328.4	-15.81	848.4	548.5	-36.0	27.98	54.90	4.0	-0.2	45.4
AMERICAN BANKERS INSURANCE COMPANY OF FL	1.79	2.22	7,775.6	8,495.8	-8.48	8,050.0	8,828.2	-8.82	1,290.0	1,062.7	234.6	13.20	16.36	14.9	4.9	1.5
AMERICAN CASUALTY COMPANY OF READING PA	0.01	0.01	21.8	25.4	-14.03	21.1	25.6	-17.66	0.0	-509.8	0.0	0.00 **	609.83	0.0	-36.5	0.0
AMERICAN COUNTRY INSURANCE COMPANY	0.00	0.00	0.5	1.8	-74.11	0.5	11.2	-95.61	-3.8	-5.1	-0.2	0.00 **	17.40	0.0	-1.0	0.1
AMERICAN ECONOMY INSURANCE COMPANY	0.01	0.02	53.3	60.9	-12.42	58.9	82.1	-28.17	11.3	2.2	6.8	3.73	73.22	0.4	-1.6	6.2
AMERICAN EMPLOYERS INSURANCE COMPANY	0.00	0.02	2.3	61.9	-96.27	15.6	367.8	-95.75	3.3	-32.3	0.6	0.00 **	48.90	0.1	-1.7	0.0
AMERICAN EQUITY SPECIALTY INS CO	0.00	0.00	8.9	-0.9	0.00 *	5.7	0.8	610.93	0.0	0.0	0.0	0.02	0.00	0.0	0.0	0.0
AMERICAN FAMILY HOME INSURANCE COMPANY	0.01	0.01	51.3	47.6	7.77	51.2	47.6	7.51	35.2	37.5	2.8	73.25	18.54	0.7	2.0	1.6
AMERICAN FAMILY MUTUAL INSURANCE COMPAN	0.03	0.03	137.5	107.9	27.43	122.5	106.4	15.17	5.5	-4.7	4.2	0.00 **	111.91	0.0	-0.4	0.1

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
September 08, 2003

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

INLAND MARINE ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
AMERICAN FIRE AND CASUALTY COMPANY	0.01	0.01	40.7	42.7	-4.65	41.5	47.8	-13.17	4.5	5.2	2.5	12.41	8.02	0.0	-0.1	0.3
AMERICAN GENERAL INDEMNITY COMPANY	0.00	0.00	3.2	1.8	80.90	3.2	1.8	80.90	0.0	0.1	0.2	2.67	0.00 **	0.0	0.0	0.0
AMERICAN GUARANTEE & LIABILITY INS CO	0.06	0.02	239.6	64.2	272.98	222.3	56.4	293.88	7.8	23.4	39.0	10.54	83.48	1.2	0.2	0.0
AMERICAN HARDWARE MUTUAL INSURANCE CO	0.02	0.02	79.4	67.9	16.96	75.5	58.6	28.90	69.2	78.3	32.3	103.68	11.84	0.0	0.3	0.3
AMERICAN HOME ASSURANCE COMPANY	1.85	0.15	8,052.9	556.5	1,346.98	3,892.1	468.0	731.71	809.9	2,417.1	3,428.4	62.10	319.10	29.3	90.9	171.4
AMERICAN INSURANCE COMPANY THE	0.20	0.39	863.9	1,498.3	-42.34	1,154.3	1,556.6	-25.84	131.7	57.7	-6.5	4.99	12.85	0.1	-67.5	6.4
AMERICAN INTERNATIONAL INSURANCE CO THE	0.10	0.05	428.4	203.8	110.17	343.2	74.8	358.98	14.7	30.7	23.6	8.94	42.03	1.7	2.0	0.5
AMERICAN INTERNATIONAL SOUTH INS CO	0.00	0.00	8.5	0.4	1,817.83	8.7	0.4	1,966.59	-12.0	-10.5	1.7	0.00 **	2,844.15	0.0	0.1	0.1
AMERICAN LIVE STOCK INSURANCE COMPANY	0.23	0.32	1,007.2	1,210.4	-16.79	1,025.3	1,168.3	-12.24	494.9	350.2	137.0	34.16	45.56	5.6	7.6	24.0
AMERICAN MANUFACTURERS MUTUAL INS CO	0.03	0.05	119.3	182.9	-34.74	146.7	210.4	-30.29	52.3	-165.4	0.5	0.00 **	108.56	0.1	-2.9	0.3
AMERICAN MODERN HOME INSURANCE COMPANY	0.16	0.20	678.5	761.7	-10.93	884.8	301.9	193.05	389.8	420.4	82.2	47.51	148.76	18.7	21.8	8.6
AMERICAN MOTORISTS INSURANCE COMPANY	0.05	0.04	209.1	151.7	37.83	188.6	89.1	111.65	41.1	-322.2	-2.2	0.00 **	332.16	0.0	-5.4	0.2
AMERICAN NATIONAL PROPERTY & CASUALTY CO	0.02	0.01	70.8	54.5	29.91	63.6	54.1	17.66	41.8	41.8	2.5	65.76	69.74	0.0	0.0	0.1
AMERICAN PROTECTION INSURANCE COMPANY	0.01	0.01	47.1	36.1	30.29	44.9	40.0	12.08	0.3	0.1	-0.2	0.16	3.05	0.0	0.1	0.1
AMERICAN RELIABLE INSURANCE COMPANY	0.30	0.35	1,287.7	1,331.7	-3.31	1,787.3	1,088.7	64.17	47.6	48.2	52.4	2.70	8.09	1.5	1.4	3.4
AMERICAN ROAD INSURANCE COMPANY THE	0.27	0.07	1,154.9	265.8	334.48	1,154.9	265.8	334.48	14.1	-185.2	15.5	0.00 **	80.80	0.0	0.0	0.0
AMERICAN SAFETY CASUALTY INS CO	0.00	0.00	0.0	10.8	-100.00	2.0	12.3	-83.93	0.0	-6.9	1.8	0.00 **	41.99	0.0	-1.3	3.2
AMERICAN SECURITY INSURANCE COMPANY	-0.15	0.36	-672.9	1,358.9	-149.52	1,893.6	2,779.9	-31.88	26.2	10.4	18.0	0.55	0.00 **	0.0	0.0	0.0
AMERICAN SELECT INSURANCE COMPANY	0.04	0.03	159.1	133.1	19.54	145.8	125.9	15.78	100.7	112.7	22.6	77.33	42.28	0.0	0.5	1.0
AMERICAN SOUTHERN INSURANCE COMPANY	0.00		6.4		0.00 *	3.2		0.00 *	0.0	0.0	0.0	0.00		0.0	0.0	0.0
AMERICAN STATES INSURANCE COMPANY	0.13	0.19	581.5	707.8	-17.84	620.7	862.2	-28.00	330.0	20.6	91.5	3.31	102.60	13.4	-5.4	64.1
AMERICAN STATES PREFERRED INS CO	0.00	0.00	0.0	1.1	-100.00	0.3	5.0	-93.51	-0.6	-2.9	1.1	0.00 **	58.79	0.0	-0.7	0.2
AMERICAN ZURICH INSURANCE COMPANY	3.37	2.57	14,650.4	9,823.9	49.13	27,471.9	9,796.4	180.43	5,074.9	7,884.2	4,963.7	28.70	59.19	45.4	60.3	46.1
AMERISURE INSURANCE COMPANY	0.00	0.00	0.0	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
AMERISURE MUTUAL INSURANCE COMPANY	0.00	0.00	7.5	14.4	-48.11	9.3	24.6	-62.40	0.0	-0.4	0.1	0.00 **	1.63	0.0	-0.1	0.0
AMEX ASSURANCE COMPANY	0.44	0.33	1,927.6	1,257.6	53.27	1,927.6	1,257.6	53.27	389.6	388.3	1,004.5	20.14	25.64	1.9	1.9	0.0
AMICA MUTUAL INSURANCE COMPANY	0.06	0.05	245.7	195.8	25.50	213.4	191.1	11.63	77.9	139.7	71.6	65.48	0.00 **	0.5	3.0	2.8
ARCH INSURANCE COMPANY	0.00	0.00	17.1	0.0	0.00 *	6.2	0.0	15,019.51	0.0	1.6	1.6	25.50	0.00	0.0	0.1	0.1

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
September 08, 2003

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

INLAND MARINE ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
ARMED FORCES INSURANCE EXCHANGE	0.02	0.03	104.0	109.7	-5.16	107.7	112.0	-3.87	50.7	41.4	6.7	38.42	36.60	0.0	0.0	0.0
ASSOCIATED INDEMNITY CORPORATION	0.05	0.07	218.4	262.2	-16.71	218.1	246.8	-11.65	291.2	251.0	-9.3	115.12	94.05	0.1	-0.2	0.8
ASSOCIATED INTERNATIONAL INSURANCE CO	0.00	0.00	7.3	6.1	20.58	7.8	3.2	142.88	0.0	0.0	0.0	0.00	0.00 **	0.0	0.0	0.0
ASSOCIATES INSURANCE COMPANY	0.09	0.08	396.0	293.0	35.16	326.5	260.7	25.21	254.3	453.0	239.3	138.76	37.23	15.7	21.5	7.8
ASSURANCE COMPANY OF AMERICA	1.40	0.96	6,111.2	3,659.0	67.02	4,794.2	2,952.7	62.36	3,941.3	3,906.1	837.5	81.48	60.17	76.0	72.6	19.8
ATHENA ASSURANCE COMPANY	0.02	0.01	90.4	41.3	118.64	80.7	66.2	21.89	150.3	132.3	1.7	163.97	0.00 **	3.5	0.9	0.7
ATLANTIC INSURANCE COMPANY	0.00	0.00	0.0	8.6	-100.00	5.4	5.4	1.25	0.0	3.2	3.8	58.25	12.11	0.0	0.2	0.3
ATLANTIC MUTUAL INSURANCE COMPANY	0.40	0.34	1,748.7	1,294.6	35.08	1,779.3	1,282.8	38.70	500.4	440.2	143.3	24.74	47.63	-5.2	-19.5	12.9
AUTO OWNERS INSURANCE COMPANY	0.47	0.45	2,042.3	1,740.5	17.34	1,907.9	1,621.4	17.67	1,191.7	1,060.5	78.5	55.59	42.29	16.8	3.5	7.9
AUTOMOBILE INSURANCE CO OF HARTFORD THE	0.03	0.03	133.4	102.5	30.22	118.2	89.2	32.52	81.1	91.1	16.4	77.06	27.07	0.8	0.6	-0.2
AXA ART INSURANCE CORPORATION	0.27	0.25	1,159.6	968.2	19.76	1,119.2	972.4	15.10	236.1	-1,910.0	445.7	0.00 **	245.57	9.2	11.7	24.2
AXA CORPORATE SOLUTIONS INS CO	0.00	0.00	19.4	0.1	21,241.76	19.4	0.1	22,227.59	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
AXA RE PROPERTY AND CASUALTY INS CO	0.00		19.2		0.00 *	7.2		0.00 *	0.0	5.4	5.4	75.02		0.0	0.0	0.0
BADGER MUTUAL INSURANCE COMPANY	0.00	0.00	0.3	0.2	47.49	0.3	0.2	47.49	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
BALBOA INSURANCE COMPANY	0.11	0.01	493.6	39.5	1,150.84	76.2	33.0	130.77	3.8	26.3	23.1	34.56	0.00 **	0.0	0.0	0.0
BANKERS STANDARD INSURANCE COMPANY	0.00	0.00	7.0	14.2	-50.62	10.7	8.8	20.50	0.0	1.6	1.9	15.02	0.00 **	0.2	-0.4	0.4
BCS INSURANCE COMPANY	0.04	0.03	194.4	118.4	64.13	194.4	118.4	64.13	35.0	1.3	32.4	0.66	37.12	0.0	0.0	0.0
BIRMINGHAM FIRE INSURANCE COMPANY OF PA	0.14	0.58	596.6	2,231.2	-73.26	1,789.9	1,285.5	39.24	234.6	399.8	358.0	22.34	28.32	0.0	3.3	17.9
BITUMINOUS CASUALTY CORPORATION	0.41	0.36	1,793.7	1,389.1	29.12	1,692.1	1,344.9	25.82	366.5	389.6	141.0	23.03	36.73	0.3	-1.5	11.0
BITUMINOUS FIRE & MARINE INSURANCE CO	0.11	0.10	468.8	389.1	20.50	444.5	372.3	19.40	44.5	49.4	11.7	11.10	9.75	0.0	0.2	0.7
BOSTON OLD COLONY INSURANCE COMPANY	0.03		124.1		0.00 *	68.8		0.00 *	0.0	0.0	0.0	0.00		0.0	0.0	0.0
BROTHERHOOD MUTUAL INSURANCE COMPANY	0.00	0.00	7.6	8.0	-5.37	8.3	8.8	-5.47	0.9	0.9	0.0	10.83	90.89	0.0	0.0	0.0
BUCKEYE UNION INSURANCE COMPANY THE	0.32	0.00	1,372.8	-1.6	0.00 *	940.6	10.1	9,234.64	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
CALIFORNIA CASUALTY IND EXCHANGE	0.00	0.00	5.4	2.1	160.55	4.0	1.4	182.77	0.0	2.3	2.3	57.70	0.00	0.0	0.0	0.0
CAMBRIDGE MUTUAL FIRE INSURANCE COMPANY	0.02	0.01	79.8	45.7	74.45	61.3	38.0	61.61	12.4	29.2	26.3	47.60	88.01	0.0	0.1	0.2
CANAL INSURANCE COMPANY	0.51	0.34	2,230.2	1,304.6	70.95	1,796.6	887.0	102.55	553.5	673.5	583.3	37.49	82.53	86.4	27.5	48.5
CAPITOL INDEMNITY CORPORATION	0.01	0.01	42.9	32.3	32.66	39.6	31.0	27.84	0.0	5.0	5.0	12.62	1.48	0.5	0.5	0.0
CAROLINA CASUALTY INSURANCE COMPANY	0.06	0.02	246.4	61.0	303.96	173.9	33.8	413.85	38.1	40.9	10.1	23.53	152.89	4.0	3.6	0.0

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

INLAND MARINE ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
CENTENNIAL INSURANCE COMPANY	0.75	0.48	3,268.1	1,841.6	77.46	2,715.1	1,680.9	61.52	3,083.2	3,399.3	770.2	125.20	59.44	29.6	26.9	47.9
CENTRAL MUTUAL INSURANCE COMPANY	0.04	0.02	173.4	94.3	83.92	139.9	107.4	30.32	29.6	27.8	8.7	19.88	27.01	0.0	-0.1	0.0
CENTURY INDEMNITY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	-1.8	0.6	25.2	0.00 **	0.00 **	1.7	-3.2	-2.0
CHARTER OAK FIRE INSURANCE COMPANY THE	0.01	0.03	28.8	104.7	-72.54	29.6	106.8	-72.27	0.0	-12.9	7.3	0.00 **	28.60	0.0	-0.4	0.2
CHICAGO INSURANCE COMPANY	0.34	0.79	1,498.8	3,031.1	-50.55	2,039.8	4,186.3	-51.27	42.5	-269.3	-112.2	0.00 **	0.00 **	0.9	-57.1	3.6
CHUBB INDEMNITY INSURANCE COMPANY	0.00	0.01	-7.0	19.8	-135.14	-5.5	18.4	-129.93	0.0	-0.9	-0.2	0.00 **	3.84	0.0	0.0	0.0
CHUBB NATIONAL INSURANCE COMPANY	0.32	0.21	1,405.5	808.0	73.96	1,098.7	487.1	125.58	99.3	125.5	44.8	11.42	24.70	0.1	1.2	1.9
CHURCH MUTUAL INSURANCE COMPANY	0.00	0.00	2.3	3.9	-40.46	2.6	4.3	-40.03	3.6	3.8	0.2	146.44	0.00 **	0.0	0.0	0.0
CINCINNATI CASUALTY COMPANY THE	0.02	0.03	89.3	95.6	-6.64	88.2	89.2	-1.09	27.9	25.9	-2.0	29.39	58.51	0.0	0.0	0.0
CINCINNATI INDEMNITY COMPANY	0.00	0.00	1.9	2.6	-26.30	2.5	2.1	20.64	7.4	7.4	0.0	293.18	7.51	0.0	0.0	0.0
CINCINNATI INSURANCE COMPANY THE	1.18	1.12	5,155.7	4,283.3	20.37	4,486.8	3,600.0	24.63	2,607.7	2,887.8	639.6	64.36	30.89	31.2	48.7	39.7
CITIZENS INSURANCE COMPANY OF AMERICA	0.06	0.08	263.0	301.7	-12.83	279.4	308.2	-9.36	0.2	-0.3	12.4	0.00 **	2.00	0.0	-0.1	9.8
CITIZENS INSURANCE COMPANY OF ILLINOIS	0.06	0.06	245.8	213.3	15.23	239.1	217.2	10.09	0.0	-0.3	13.1	0.00 **	20.11	0.0	-8.3	0.1
CLARENDON NATIONAL INSURANCE COMPANY	0.09	0.06	375.8	226.7	65.77	381.7	237.2	60.95	237.2	232.3	92.4	60.85	57.90	12.7	14.1	1.4
COLONIAL AMERICAN CASUALTY AND SURETY CO	0.00	0.00	0.2	0.0	0.00 *	0.2	0.1	207.04	0.0	0.0	0.1	19.72	5.63	0.0	0.0	0.0
COLONY NATIONAL INSURANCE COMPANY	0.02	0.01	95.0	54.0	76.00	76.7	39.4	94.59	0.0	12.9	12.9	16.87	0.00	0.3	1.4	1.2
COLUMBIA CASUALTY COMPANY	0.00		21.0		0.00 *	21.0		0.00 *	0.0	5.0	5.0	23.85		14.7	14.7	0.0
COLUMBIA MUTUAL INSURANCE COMPANY	0.01	0.01	28.3	34.0	-16.83	32.6	34.2	-4.77	0.2	-0.7	1.1	0.00 **	52.12	0.0	0.0	0.0
COMMERCE & INDUSTRY INSURANCE COMPANY	0.05	0.02	198.5	78.7	152.38	212.1	52.9	300.87	88.6	121.1	42.4	57.11	0.00 **	0.0	1.5	2.1
COMPUTER INSURANCE COMPANY	0.04	0.05	179.3	187.0	-4.11	165.8	187.0	-11.34	0.0	-2.3	1.7	0.00 **	1.76	0.0	0.0	0.0
CONNECTICUT INDEMNITY COMPANY THE	0.01	0.01	54.6	51.1	6.70	37.1	26.2	41.70	5.0	6.8	60.8	18.36	216.03	2.4	2.4	0.3
CONSOLIDATED INSURANCE COMPANY	0.02	0.03	80.6	122.0	-33.94	86.3	134.0	-35.58	10.1	7.9	0.5	9.10	7.31	0.0	-0.1	-0.1
CONSTITUTION INSURANCE COMPANY	0.01	0.00	57.6	10.7	439.45	63.8	4.4	1,340.93	0.0	41.0	41.0	64.22	0.00	0.0	4.6	4.6
CONTINENTAL CASUALTY COMPANY	3.58	1.15	15,599.7	4,415.7	253.28	16,151.2	4,065.3	297.30	13,846.7	13,162.0	1,110.5	81.49	61.87	322.7	324.4	38.4
CONTINENTAL INSURANCE COMPANY THE	1.32	1.60	5,742.2	6,136.7	-6.43	5,868.0	-16,726.5	0.00 *	353.0	371.8	173.3	6.34	0.00 **	0.0	1.4	1.4
CONTINENTAL WESTERN INSURANCE COMPANY	0.14	0.21	597.7	819.3	-27.05	741.1	829.6	-10.66	234.5	107.5	3.8	14.50	39.55	0.0	-8.1	0.0
COREGIS INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	-100.00	0.0	0.4	0.4	0.00 **	0.00 **	0.8	1.4	0.6
COUNTRY CASUALTY INSURANCE COMPANY	0.02	0.02	70.2	69.9	0.44	69.3	73.5	-5.69	20.4	21.1	3.0	30.47	5.42	0.0	0.0	0.1

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
September 08, 2003

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

INLAND MARINE ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
COUNTRY MUTUAL INSURANCE COMPANY	0.67	0.72	2,918.8	2,746.3	6.28	2,825.2	2,740.7	3.08	1,492.6	1,003.1	237.3	35.50	35.88	23.6	16.6	4.2
CUMIS INSURANCE SOCIETY INC	0.19	0.15	815.2	578.3	40.97	678.4	867.3	-21.78	470.9	538.6	141.8	79.39	56.20	0.0	0.7	1.7
DAIMLERCHRYSLER INSURANCE COMPANY	0.00	0.01	7.7	24.3	-68.26	13.1	30.1	-56.46	3.8	3.8	0.9	28.92	4.85	0.0	0.0	0.0
DEPOSITORS INSURANCE COMPANY	0.00	0.01	9.9	52.5	-81.04	27.0	66.7	-59.52	16.3	7.4	1.0	27.27	84.01	0.7	0.7	-0.2
DIAMOND STATE INSURANCE COMPANY	0.00	0.00	0.0	-9.6	0.00 *	0.0	3.1	-100.00	1,273.3	2,023.3	750.0	0.00 **	0.00	0.0	0.0	0.0
DISCOVER PROPERTY & CASUALTY INS CO	0.01	0.00	28.5	11.6	146.24	25.3	9.7	160.55	0.0	6.0	7.9	23.83	0.00 **	0.0	0.3	0.4
DISCOVER SPECIALTY INSURANCE COMPANY	0.07	0.02	295.3	91.9	221.46	295.4	214.9	37.47	-20.4	489.9	519.8	165.88	39.01	3.5	43.1	47.3
DOCTORS' COMPANY THE	0.06	0.08	277.5	289.0	-3.99	288.6	293.8	-1.76	96.4	164.5	123.3	57.01	46.00	14.6	49.1	39.4
ECONOMY FIRE & CASUALTY COMPANY	0.11	0.17	468.6	663.6	-29.38	549.1	730.8	-24.87	202.8	440.1	505.5	80.16	58.23	6.6	-0.5	38.0
ECONOMY PREFERRED INSURANCE COMPANY	0.00	0.46	-18.6	1,778.6	-101.04	649.1	2,468.6	-73.71	368.0	-127.3	-204.3	0.00 **	32.06	0.1	-82.6	-33.5
ECONOMY PREMIER ASSURANCE COMPANY	0.66	0.28	2,893.0	1,071.1	170.11	2,303.3	223.8	929.29	469.8	540.0	93.9	23.45	16.67	0.0	6.4	8.3
ELECTRIC INSURANCE COMPANY	0.01	0.01	35.5	34.6	2.70	34.4	28.2	21.60	0.0	0.0	0.0	0.00	16.63	0.0	0.0	0.0
EMCASCO INSURANCE COMPANY	0.00	0.00	4.6	4.3	6.75	4.3	4.1	3.93	0.1	0.0	0.1	0.23	0.00 **	0.0	0.0	0.0
EMPIRE FIRE & MARINE INSURANCE COMPANY	0.09	0.06	370.3	213.0	73.81	331.3	179.8	84.31	65.9	-30.5	33.1	0.00 **	63.66	0.5	3.8	7.8
EMPLOYERS FIRE INSURANCE COMPANY THE	0.00	0.01	15.4	34.8	-55.61	26.7	90.3	-70.44	12.4	9.2	1.1	34.54	65.02	0.0	-0.4	0.0
EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.03	0.02	146.3	61.4	138.39	137.8	79.4	73.51	0.0	61.6	115.3	44.72	65.19	0.0	3.8	6.1
EMPLOYERS MUTUAL CASUALTY COMPANY	0.10	0.09	430.2	346.5	24.14	398.5	262.7	51.65	76.7	135.3	70.2	33.97	23.28	0.0	1.0	1.4
ENCOMPASS PROPERTY AND CASUALTY COMPANY	0.01		24.7		0.00 *	1.9		0.00 *	0.0	0.8	0.8	39.98		0.0	0.0	0.0
ERIE INSURANCE EXCHANGE	0.05	0.04	213.7	156.4	36.57	180.8	119.0	51.96	102.0	115.9	18.1	64.08	10.72	4.8	5.6	1.9
ESSEX INSURANCE COMPANY	0.35	0.11	1,501.8	403.1	272.57	1,212.6	308.3	293.36	172.8	312.3	163.2	25.75	3.03	0.0	8.2	10.3
EVANSTON INSURANCE COMPANY	0.00	0.01	0.0	30.5	-100.00	0.0	30.5	-100.00	0.0	-1.0	3.1	0.00 **	42.85	0.0	0.0	0.0
FACTORY MUTUAL INSURANCE COMPANY	3.73	1.67	16,221.6	6,390.0	153.86	11,935.7	5,342.0	123.43	6,527.6	4,838.9	2,852.2	40.54	104.66	68.7	66.1	65.6
FAIRMONT INSURANCE COMPANY	0.01	0.00	29.1	15.4	88.29	39.9	3.4	1,074.37	0.3	6.3	6.0	15.80	0.00	0.0	1.0	1.0
FARMERS AUTOMOBILE INSURANCE ASSN THE	0.21	0.21	909.8	810.2	12.30	873.5	788.2	10.82	289.6	334.4	104.7	38.28	30.93	0.0	0.3	2.0
FARMERS INSURANCE EXCHANGE	0.00	0.00	5.8	12.0	-51.51	2.9	11.2	-74.41	0.0	-0.3	1.0	0.00 **	17.93	0.0	-0.2	0.5
FARMERS UNION CO OPERATIVE INS CO OF NE	0.00	0.00	15.0	14.7	2.07	14.6	14.4	1.30	1.8	1.8	0.4	12.26	85.99	0.0	0.0	0.0
FARMINGTON CASUALTY COMPANY	0.00		0.0		0.00 *	0.0		0.00 *	0.0	0.1	0.6	0.00 **		0.0	0.0	0.0
FARMLAND MUTUAL INSURANCE COMPANY	0.00	0.00	8.7	4.9	79.50	11.0	3.5	213.22	0.0	0.3	0.4	2.36	0.00 **	0.0	0.0	0.0

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

INLAND MARINE ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
FEDERAL INSURANCE COMPANY	1.44	1.77	6,253.6	6,759.7	-7.49	6,099.9	6,372.8	-4.28	2,173.2	2,778.8	6,408.6	45.56	110.08	280.0	154.4	427.5
FEDERATED MUTUAL INSURANCE COMPANY	0.26	0.29	1,129.5	1,107.4	1.99	1,108.8	1,023.9	8.30	370.3	147.5	98.3	13.30	85.41	13.4	9.7	2.4
FEDERATED RURAL ELECTRIC INS EXCH	0.00	0.00	19.7	14.4	37.03	18.3	13.3	37.24	123.8	123.4	4.6	674.28	72.45	0.0	0.0	0.4
FEDERATED SERVICE INSURANCE COMPANY	0.01	0.01	41.1	30.2	36.29	34.9	31.5	10.71	16.8	17.2	4.5	49.19	80.54	0.0	0.0	0.1
FIDELITY & CASUALTY COMPANY OF NY THE	0.01	0.00	56.9	-4.1	0.00 *	56.9	155.4	-63.40	429.4	421.3	0.0	740.84	104.35	0.0	0.0	0.0
FIDELITY & DEPOSIT COMPANY OF MARYLAND	0.02	0.02	90.0	64.6	39.36	66.7	50.2	32.82	21.6	-9.3	18.8	0.00 **	305.74	7.7	27.8	26.3
FIDELITY & GUARANTY INS UNDERWRITERS INC	0.01	0.01	28.3	46.7	-39.35	36.7	56.5	-35.11	11.2	5.7	0.3	15.56	31.61	0.0	-1.4	0.3
FIDELITY & GUARANTY INSURANCE COMPANY	0.01	0.11	24.2	437.7	-94.46	84.6	521.0	-83.77	24.2	17.2	112.9	20.37	36.80	0.0	-5.6	7.6
FIRE & CASUALTY INSURANCE CO OF CT THE	0.00	0.00	14.4	15.4	-6.63	14.0	14.8	-5.60	0.0	0.1	1.9	0.74	0.00 **	0.0	-0.4	0.2
FIREMANS FUND INSURANCE COMPANY	1.59	1.49	6,908.2	5,692.4	21.36	6,091.7	5,145.0	18.40	2,759.7	2,540.5	1,528.0	41.70	85.17	110.3	152.9	218.3
FIREMANS FUND INSURANCE COMPANY OF WI	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-0.4	-0.3	0.00 **	0.00 **	0.0	-0.2	-0.1
FIREMENS INSURANCE COMPANY OF NEWARK NJ	0.01	-0.01	29.2	-43.1	0.00 *	-17.0	21.6	-178.54	0.0	0.0	0.0	0.00 **	0.00	0.0	0.0	0.0
FIRST AMERICAN PROPERTY & CASUALTY I C	0.00	0.00	0.8	7.3	-88.90	0.8	7.3	-88.90	0.0	0.0	0.1	1.60	10.01	0.0	0.0	0.0
FIRST COLONIAL INSURANCE COMPANY	0.01		51.7		0.00 *	1.0		0.00 *	0.0	0.0	0.0	0.00		0.0	0.0	0.0
FIRST COMMUNITY INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	5.7	-100.00	0.0	-0.5	0.0	0.00 **	65.64	0.0	0.0	0.0
FIRST FINANCIAL INSURANCE COMPANY	0.00	0.01	15.5	26.4	-41.20	14.2	25.5	-44.35	0.0	-1.0	0.0	0.00 **	11.32	0.0	0.0	0.0
FIRST MARINE INSURANCE COMPANY	0.01	0.01	38.7	23.1	67.84	31.7	19.5	62.27	6.6	12.1	5.4	38.08	0.00	2.0	3.8	1.8
FIRST NATIONAL INSURANCE COMPANY OF AM	0.03	0.05	122.8	209.8	-41.46	75.2	285.0	-73.60	170.8	-31.9	4.7	0.00 **	143.04	3.2	-1.8	1.0
FLORISTS 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
FLORISTS MUTUAL INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	10.0	12.0	0.00 **	0.00 **	0.0	4.0	4.0
FOREMOST INSURANCE COMPANY	0.01	0.00	33.9	14.7	130.88	28.6	15.8	81.52	110.2	121.2	11.1	423.56	215.80	0.0	0.2	0.2
FRANKENMUTH MUTUAL INSURANCE COMPANY	0.08	0.08	361.5	300.0	20.50	330.7	261.7	26.39	136.9	129.5	85.8	39.15	113.00	4.2	17.6	23.9
GE CASUALTY INSURANCE COMPANY	0.01	0.01	47.8	48.4	-1.21	33.1	49.1	-32.60	5.1	-1,139.0	0.5	0.00 **	0.00 **	0.0	0.0	0.0
GENERAL CASUALTY COMPANY OF ILLINOIS	0.25	0.32	1,078.7	1,233.7	-12.57	1,153.6	1,193.9	-3.38	207.6	103.4	93.0	8.96	43.78	13.2	6.2	15.1
GENERAL CASUALTY COMPANY OF WISCONSIN	0.14	0.12	612.6	463.3	32.23	487.9	465.7	4.77	204.4	207.3	27.2	42.50	58.74	0.0	0.0	1.2
GENERAL INSURANCE COMPANY OF AMERICA	0.09	0.09	382.5	351.5	8.81	262.6	383.2	-31.49	155.2	98.6	51.6	37.54	67.34	1.1	-1.3	2.5
GENERAL SECURITY NATIONAL INS CO	0.00	0.01	0.0	42.8	-100.00	21.3	40.4	-47.17	0.0	28.2	28.2	132.34	0.00	0.0	0.6	0.6
GENERAL STAR NATIONAL INSURANCE COMPANY	0.15	0.10	674.6	397.3	69.80	529.6	347.2	52.51	184.2	314.3	171.5	59.36	20.26	20.0	26.0	8.9

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
September 08, 2003

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

INLAND MARINE ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
GENESIS INSURANCE COMPANY	0.02	0.03	81.5	105.3	-22.67	81.5	105.3	-22.67	99.0	15.0	163.0	18.42	0.00 **	0.7	-6.4	11.0
GERLING AMERICA INSURANCE COMPANY	0.01	0.26	61.2	993.0	-93.84	56.2	1,187.8	-95.27	0.0	5.1	74.7	9.15	227.24	1.3	-9.1	16.1
GLENS FALLS INSURANCE COMPANY THE	0.04	0.04	152.9	163.7	-6.61	159.8	100.8	58.64	46.3	88.2	795.8	55.21	0.00 **	0.0	10.2	10.2
GLOBE INDEMNITY COMPANY	0.07	0.07	311.4	264.8	17.63	282.1	255.5	10.42	779.6	-1,058.6	216.6	0.00 **	1,073.95	27.4	31.8	4.4
GOODVILLE MUTUAL CASUALTY COMPANY	0.00	0.00	5.8	3.8	51.61	5.1	4.2	21.33	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
GRAIN DEALERS MUTUAL INSURANCE COMPANY	0.00	0.02	0.4	63.1	-99.37	21.7	62.9	-65.41	5.7	3.5	0.1	15.92	189.01	0.0	-0.2	0.0
GRANGE MUTUAL CASUALTY COMPANY	0.19	0.17	806.9	640.9	25.91	726.7	552.7	31.49	269.2	279.3	66.5	38.43	89.05	2.5	2.6	3.1
GRANITE STATE INSURANCE COMPANY	0.05	0.01	220.6	30.6	621.67	123.1	24.2	408.20	0.0	21.0	24.6	17.05	13.47	0.0	1.0	1.2
GRAPHIC ARTS MUTUAL INSURANCE COMPANY	0.00	0.00	2.7	1.1	150.23	2.6	1.0	168.72	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
GREAT AMERICAN ALLIANCE INS CO	0.02	0.05	89.7	189.7	-52.72	164.2	168.0	-2.24	61.1	82.8	46.3	50.39	38.20	0.5	0.1	1.0
GREAT AMERICAN ASSURANCE COMPANY	0.64	0.68	2,765.2	2,597.8	6.44	1,576.0	1,787.1	-11.81	1,179.3	1,214.3	314.0	77.05	83.16	1.2	-4.6	14.9
GREAT AMERICAN CONTEMPORARY INS CO	0.00	0.00	0.3	0.4	-19.81	0.3	0.5	-36.88	0.0	0.0	0.1	0.00 **	0.00 **	0.0	0.0	0.0
GREAT AMERICAN INSURANCE COMPANY	0.04	0.03	162.0	104.8	54.62	131.6	116.0	13.43	2.4	0.2	15.2	0.18	17.38	0.0	1.2	2.9
GREAT AMERICAN INSURANCE COMPANY OF NY	0.51	0.48	2,238.3	1,855.2	20.65	2,048.4	1,861.5	10.04	701.2	982.3	797.4	47.95	16.25	34.1	-21.8	65.0
GREAT AMERICAN SECURITY INS CO	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.0	0.0	0.00 **	0.00 **	0.0	0.0	0.0
GREAT AMERICAN SPIRIT INSURANCE COMPANY	0.00	0.00	13.5	15.6	-13.32	15.0	16.6	-9.73	0.0	-4.5	9.2	0.00 **	49.45	0.0	0.1	1.4
GREAT DIVIDE INSURANCE COMPANY	0.00	0.00	0.0	0.5	-100.00	0.0	2.2	-100.00	0.0	-0.1	0.0	0.00 **	78.48	0.0	0.0	0.0
GREAT NORTHERN INSURANCE COMPANY	1.52	1.72	6,602.4	6,574.2	0.43	6,624.0	6,242.8	6.11	2,278.2	2,688.8	722.1	40.59	48.00	11.6	32.0	36.6
GREAT WEST CASUALTY COMPANY	0.77	0.78	3,353.0	2,980.6	12.49	3,282.3	2,644.0	24.14	734.0	917.0	361.1	27.94	11.22	25.4	28.5	7.5
GREENWICH INSURANCE COMPANY	0.12	0.09	525.2	351.9	49.22	446.1	275.0	62.23	8.7	-111.6	0.0	0.00 **	35.38	0.1	-6.7	7.4
GRINNELL MUTUAL REINSURANCE COMPANY	0.42	0.46	1,814.0	1,745.2	3.94	1,793.5	1,608.7	11.49	623.6	621.6	88.5	34.66	51.11	8.1	6.6	0.0
GUARANTY NATIONAL INSURANCE COMPANY	0.00	0.00	0.4	0.9	-49.89	0.8	0.7	8.48	3.7	3.8	0.0	473.77	1.09	0.6	0.6	0.0
GUIDEONE SPECIALTY MUTUAL INSURANCE CO	0.00	0.02	-0.9	84.6	-101.09	33.4	126.4	-73.60	4.4	1.1	0.0	3.18	40.53	0.2	-0.4	0.0
GULF INSURANCE COMPANY	0.82	2.85	3,571.4	10,913.2	-67.27	11,705.9	14,897.8	-21.43	36,328.7	54,181.8	21,419.8	462.86	68.49	3.3	435.0	774.2
HANOVER INSURANCE COMPANY	0.12	0.07	503.7	285.9	76.17	356.4	283.8	25.55	186.1	275.9	262.1	77.41	61.05	19.7	50.0	42.8
HARCO NATIONAL INSURANCE COMPANY	0.02	0.01	90.3	39.5	128.35	54.9	54.5	0.78	17.8	15.7	5.9	28.49	110.82	0.0	0.0	0.0
HARLEYSVILLE INSURANCE COMPANY	0.00	0.00	9.6	11.0	-12.55	10.9	12.8	-14.47	0.0	0.0	0.0	0.00	58.76	0.0	0.0	0.0
HARLEYSVILLE LAKE STATES INS CO	0.02	0.01	101.9	24.6	314.04	74.1	23.2	219.76	43.5	46.3	17.2	62.49	155.31	0.0	1.3	3.3

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
September 08, 2003

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

INLAND MARINE ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
HARTFORD CASUALTY INSURANCE COMPANY	0.03	0.03	139.9	119.4	17.19	133.9	117.3	14.17	28.7	25.7	-1.0	19.19	56.53	0.4	0.4	-0.1
HARTFORD FIRE INSURANCE COMPANY	5.37	1.55	23,361.9	5,944.7	292.98	23,018.4	5,836.6	294.38	12,850.0	12,424.2	251.9	53.98	57.34	38.6	3.7	-87.7
HARTFORD INSURANCE CO OF THE MIDWEST	0.04	0.04	186.6	170.9	9.18	195.6	152.7	28.09	61.4	57.1	-1.8	29.19	65.59	1.2	1.1	-0.3
HARTFORD INSURANCE COMPANY OF ILLINOIS	0.78	0.64	3,395.2	2,442.9	38.98	2,754.7	2,267.6	21.48	741.6	701.3	442.2	25.46	23.45	62.7	20.4	-80.1
HARTFORD STEAM BOILER INSPECT & INS CO	0.25	0.37	1,086.0	1,411.0	-23.03	1,435.3	1,041.9	37.76	18.3	404.4	386.1	28.18	17.72	0.2	0.2	0.0
HARTFORD UNDERWRITERS INSURANCE COMPANY	0.13	0.17	564.9	648.6	-12.91	610.0	670.3	-9.00	112.6	66.2	-9.5	10.86	24.05	20.9	22.5	-0.8
HASTINGS MUTUAL INSURANCE COMPANY	0.02	0.02	94.6	72.1	31.27	87.3	60.5	44.21	30.0	35.1	7.3	40.18	27.86	1.5	1.9	0.5
HIGHLANDS INSURANCE COMPANY	0.00	0.02	13.5	77.4	-82.49	40.9	51.3	-20.34	58.8	378.1	320.6	924.29	2.65	0.7	21.3	21.1
HOMELAND CENTRAL INSURANCE COMPANY	0.00	0.01	7.4	27.8	-73.43	15.7	58.4	-73.07	30.2	17.0	0.3	107.83	0.00 **	0.0	-0.5	0.0
HORACE MANN INSURANCE COMPANY	0.01	0.01	35.6	40.3	-11.70	36.8	41.4	-11.04	12.6	14.7	9.4	39.87	43.38	0.0	0.0	0.0
HORACE MANN PROPERTY & CASUALTY INS CO	0.00	0.00	6.6	3.7	78.58	4.8	1.9	156.13	0.6	0.6	0.0	13.50	0.00	0.0	0.0	0.0
HOUSTON GENERAL INSURANCE COMPANY	0.00		0.0		0.00 *	0.0		0.00 *	-63.3	-63.3	0.0	0.00 **		0.0	0.0	0.0
ILLINOIS EMCASCO INSURANCE COMPANY	0.33	0.37	1,435.1	1,396.8	2.74	1,347.0	1,236.3	8.96	510.2	649.2	262.1	48.19	29.64	5.9	6.6	5.2
ILLINOIS FARMERS INSURANCE COMPANY	0.95	0.90	4,146.6	3,455.3	20.01	3,661.0	3,435.3	6.57	972.8	870.9	270.2	23.79	44.81	0.0	0.0	0.0
ILLINOIS NATIONAL INSURANCE CO	2.84	5.60	12,384.0	21,407.9	-42.15	22,414.7	21,303.9	5.21	164.3	1,426.5	4,482.9	6.36	0.00 **	0.0	-20.2	224.1
ILLINOIS UNION INSURANCE COMPANY	0.08	0.02	333.5	89.3	273.22	334.8	79.6	320.74	119.0	289.9	3,533.9	86.58	108.78	0.2	1.3	27.3
IMT INSURANCE COMPANY (MUTUAL)	0.04	0.04	184.8	156.9	17.74	170.8	142.4	19.90	32.1	31.5	3.3	18.44	34.76	0.0	0.0	0.1
INDEMNITY INSURANCE COMPANY OF NORTH AM	0.15	0.19	633.6	716.9	-11.62	638.2	643.4	-0.81	305.8	285.0	212.4	44.65	17.79	-3.4	3.3	20.4
INDIANA INSURANCE COMPANY	0.14	0.19	619.3	728.8	-15.02	662.1	802.4	-17.49	253.9	256.5	32.7	38.74	33.26	0.0	-8.7	-0.8
INDIANA LUMBERMENS MUTUAL INSURANCE CO	0.03	0.11	120.3	402.9	-70.14	102.8	392.0	-73.77	24.3	0.3	0.0	0.32	10.95	0.0	0.0	0.0
INSURA PROPERTY AND CASUALTY INS CO	0.00	0.01	20.6	20.5	0.42	20.0	23.3	-14.14	0.0	0.0	0.0	0.00	0.00 **	0.0	0.0	0.0
INSURANCE COMPANY OF ILLINOIS	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
INSURANCE COMPANY OF NORTH AMERICA	0.01	0.01	23.2	41.4	-44.00	22.9	42.0	-45.47	48.8	-24.1	-33.1	0.00 **	76.95	21.2	112.4	96.9
INSURANCE COMPANY OF THE STATE OF PA THE	0.00	0.00	6.1	1.4	351.85	2.9	1.1	180.59	0.0	0.4	0.6	14.65	0.00 **	0.0	0.0	0.0
INSURANCE COMPANY OF THE WEST	0.00	0.00	2.8	11.0	-74.30	6.9	9.4	-26.58	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
INSURANCE CORPORATION OF HANNOVER	0.18	0.04	762.1	147.1	418.03	537.8	35.7	1,404.95	283.6	407.4	133.3	75.76	26.21	24.6	40.5	15.9
INTERNATIONAL BUSINESS & MER REASSUR CO	0.00	0.00	-0.1	13.0	-101.00	2.7	24.9	-89.19	0.0	0.0	0.0	0.00	0.00 **	0.3	0.3	0.0
INTERSTATE FIRE & CASUALTY COMPANY	0.00	-0.07	17.6	-257.6	0.00 *	20.6	-265.5	0.00 *	0.0	-1.1	0.7	0.00 **	0.00 **	0.0	-0.3	0.2

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
September 08, 2003

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

INLAND MARINE ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
INTERSTATE INDEMNITY COMPANY	0.19	0.00	811.5	0.0	,577,050.00	762.9	2.3	33,493.88	229.7	307.0	80.3	40.23	0.00 **	14.7	18.9	5.0
IOWA MUTUAL INSURANCE COMPANY	0.03	0.04	148.5	149.2	-0.49	145.2	153.6	-5.45	46.9	50.1	17.1	34.50	83.04	0.0	0.0	0.0
JEFFERSON INSURANCE COMPANY	0.00	0.05	16.2	199.4	-91.90	61.4	224.5	-72.67	65.3	8.7	131.8	14.23	31.54	1.7	-41.4	23.9
JEWELERS MUTUAL INSURANCE COMPANY	0.70	0.74	3,037.3	2,820.7	7.68	2,890.5	2,573.6	12.31	1,417.3	1,055.2	553.5	36.51	41.70	25.3	7.5	33.7
KANSAS CITY FIRE & MARINE INSURANCE CO	0.01	0.00	63.7	0.0	0.00 *	23.6	0.0	0.00 *	0.0	0.0	0.0	0.00	0.00 **	0.0	0.0	0.0
KEMPER CASUALTY INSURANCE COMPANY	0.06	0.11	244.6	402.9	-39.28	244.6	402.9	-39.28	24.9	14.7	12.4	5.99	8.37	0.0	0.0	0.0
KEMPER INDEMNITY INSURANCE COMPANY	-0.04	0.45	-154.3	1,725.0	-108.94	-145.7	2,105.1	-106.92	0.0	302.5	3.2	0.00 **	0.00 **	0.0	3.3	0.3
LANCER INSURANCE COMPANY	0.07	0.04	300.4	162.6	84.68	301.2	96.7	211.37	205.4	162.5	132.4	53.96	181.16	4.3	0.9	4.4
LIBERTY INSURANCE CORPORATION	0.00	0.00	0.4	0.3	47.78	0.4	0.4	-2.60	0.0	0.1	5.3	15.29	0.00 **	0.0	0.0	0.1
LIBERTY INSURANCE UNDERWRITERS INC	0.14	0.01	616.8	30.1	1,946.21	149.9	154.2	-2.83	14.2	-27.3	3.1	0.00 **	0.00 **	8.0	3.3	-4.7
LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.23	0.28	979.5	1,069.3	-8.39	1,003.0	1,152.6	-12.98	310.7	339.7	243.7	33.87	15.74	29.0	23.3	27.4
LIBERTY MUTUAL INSURANCE COMPANY	0.04	0.08	160.5	299.8	-46.46	183.8	340.2	-45.98	-23.1	-193.5	45.7	0.00 **	52.12	0.0	-2.3	6.2
LINCOLN GENERAL INSURANCE COMPANY	0.11	0.01	485.4	21.3	2,180.20	245.9	13.1	1,778.74	52.6	69.9	17.3	28.41	11.09	0.2	0.3	0.1
LUMBERMENS MUTUAL CASUALTY COMPANY	2.09	1.06	9,109.5	4,051.6	124.84	8,169.2	2,317.0	252.58	2,938.0	8,053.6	3,170.5	98.58	24.70	28.4	491.2	584.0
LUMBERMENS UNDERWRITING ALLIANCE	0.01	0.02	57.1	65.2	-12.37	64.2	87.5	-26.60	501.7	-602.4	67.6	0.00 **	1,964.63	23.4	-1.9	2.3
LUTHERAN MUTUAL FIRE INSURANCE COMPANY	0.00	0.00	6.3	6.7	-5.78	6.4	6.5	-2.15	3.8	3.8	0.5	59.50	0.00 **	0.0	0.0	0.0
LYNDON PROPERTY INSURANCE COMPANY	0.29	0.02	1,248.0	71.2	1,653.80	378.1	53.0	613.65	4.3	2.5	0.4	0.65	0.00 **	0.0	0.0	0.0
MARINE INDEMNITY INSURANCE COMPANY OF AM	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	2.3	0.0	0.0	0.00 **	0.00 **	0.0	0.0	0.0
MARKEL AMERICAN INSURANCE COMPANY	0.04	0.04	182.5	146.9	24.23	181.7	127.5	42.53	38.8	-113.1	87.2	0.00 **	84.72	4.2	-4.8	4.0
MARKEL INSURANCE COMPANY	0.05	0.03	203.0	129.1	57.20	162.9	124.9	30.42	23.1	33.0	19.9	20.28	166.37	0.0	0.9	1.6
MARYLAND CASUALTY COMPANY	0.28	0.22	1,222.9	845.5	44.65	1,070.3	761.5	40.55	892.2	919.7	235.0	85.93	51.16	15.7	13.9	5.2
MASSACHUSETTS BAY INSURANCE COMPANY	0.00	0.00	14.3	4.9	190.82	6.3	7.7	-17.27	77.3	-14.7	1.0	0.00 **	1,195.90	0.0	-1.3	-0.5
MENDAKOTA INSURANCE COMPANY	0.01	0.01	30.6	29.1	5.10	30.5	30.4	0.21	24.2	21.6	1.1	70.78	21.73	0.0	-0.2	0.2
MERASTAR INSURANCE COMPANY	0.00	0.00	1.7	1.2	43.65	1.5	0.9	65.56	0.0	0.0	0.0	0.00	0.55	0.0	0.0	0.0
MERCHANTS PROPERTY INSURANCE C OF IN THE	0.00	0.00	-0.1	0.4	-118.99	0.1	0.7	-80.32	0.0	0.4	0.4	259.26	0.00 **	0.0	0.0	0.0
MERIDIAN SECURITY INSURANCE COMPANY	0.01	0.01	43.0	35.7	20.51	39.5	20.1	96.98	20.2	32.2	12.3	81.39	49.39	0.0	0.0	0.2
MERRIMACK MUTUAL FIRE INSURANCE COMPANY	0.02	0.02	83.8	76.7	9.25	82.4	74.2	11.01	56.2	36.1	9.9	43.88	50.10	0.4	0.2	0.1
METROPOLITAN GROUP PROP & CAS INS CO	0.03	0.03	131.8	105.4	25.05	117.6	94.1	25.00	36.5	38.8	9.7	32.96	31.36	0.0	0.0	0.8

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

INLAND MARINE ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
METROPOLITAN PROPERTY & CASUALTY INS CO	0.23	0.13	990.4	513.5	92.86	842.6	323.1	160.78	226.5	344.9	178.4	40.93	31.37	0.3	7.4	11.2
MICHIGAN MILLERS MUTUAL INSURANCE CO	0.01	0.00	32.9	17.7	86.24	29.0	6.7	332.44	7.6	0.2	0.4	0.68	406.07	0.0	-1.1	0.0
MID CENTURY INSURANCE COMPANY	0.56	0.62	2,447.9	2,369.4	3.31	2,447.6	2,783.1	-12.05	922.8	619.2	596.5	25.30	44.32	24.7	5.5	164.7
MID CONTINENT CASUALTY COMPANY	0.00	0.00	15.1	8.9	70.66	10.5	5.7	82.86	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
MILLERS CLASSIFIED INSURANCE COMPANY	0.01	0.01	56.2	57.3	-1.98	57.0	57.7	-1.14	38.8	38.7	2.6	67.94	23.35	0.0	0.0	0.1
MILLERS FIRST INSURANCE COMPANY	0.01	0.03	60.2	97.9	-38.53	63.3	136.6	-53.65	22.2	12.2	0.8	19.33	54.98	0.0	-0.1	0.2
MILWAUKEE CASUALTY INSURANCE CO	0.00	0.00	11.9	0.0	0.00 *	4.0	0.0	0.00 *	0.0	0.3	0.3	6.64	0.00 **	0.0	0.0	0.0
MILWAUKEE INSURANCE COMPANY	0.17	0.21	755.3	800.6	-5.66	780.5	774.9	0.73	393.8	438.6	185.6	56.19	66.94	0.0	0.3	1.1
MILWAUKEE SAFEGUARD 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
MITSUI MARINE AND FIRE INS CO OF AM	0.00	0.05	0.4	192.6	-99.78	64.2	149.0	-56.90	-39.3	-75.7	0.0	0.00 **	0.00 **	6.8	6.8	0.0
MONROE GUARANTY INSURANCE COMPANY	0.09	0.07	375.3	257.0	46.00	264.5	198.0	33.60	30.8	57.7	27.9	21.81	34.70	0.5	0.9	0.5
MONTGOMERY WARD INSURANCE COMPANY	0.00	0.00	1.5	0.0	3,648.78	0.0	0.0	-219.51	0.2	0.0	0.0	0.00 **	21.95	0.0	0.0	0.0
MONUMENTAL GENERAL CASUALTY COMPANY	0.32	0.26	1,372.1	1,007.5	36.18	1,257.9	1,082.5	16.21	893.7	976.0	353.2	77.59	76.54	67.3	63.0	26.8
MOUNT CARROLL MUTUAL FIRE INS CO THE	0.02	0.02	66.0	70.0	-5.70	67.5	55.9	20.68	8.6	8.6	0.0	12.81	91.85	0.0	0.0	0.0
MT HAWLEY INSURANCE COMPANY	0.15	0.06	639.9	226.4	182.71	467.9	255.8	82.89	0.0	12.6	13.4	2.69	7.98	0.8	1.4	0.7
MUTUAL SERVICE CASUALTY INSURANCE CO	0.00	0.02	0.4	86.2	-99.56	35.4	105.4	-66.45	1.8	-1.7	2.0	0.00 **	25.71	0.0	0.0	0.0
NATIONAL AMERICAN INSURANCE COMPANY	0.00		3.1		0.00 *	1.8		0.00 *	0.0	0.0	0.0	0.00		0.0	0.0	0.0
NATIONAL BEN FRANKLIN INSURANCE CO OF IL	0.30	0.11	1,315.6	439.5	199.33	1,730.9	1,616.2	7.10	586.3	579.8	7.2	33.50	24.64	1.4	11.8	10.5
NATIONAL CASUALTY COMPANY	0.01	0.04	58.7	138.7	-57.65	100.0	99.6	0.35	12.1	121.6	202.1	121.66	0.00 **	0.0	2.3	2.5
NATIONAL FARMERS UNION PROPERTY & CAS CO	0.04	0.05	153.5	206.7	-25.76	198.9	182.1	9.24	2.3	-0.1	0.5	0.00 **	3.65	0.0	0.0	0.0
NATIONAL FIRE & CASUALTY COMPANY	0.01	0.01	54.5	48.8	11.72	53.7	48.9	9.87	16.7	19.9	3.2	37.03	10.37	0.0	0.0	0.0
NATIONAL FIRE INSURANCE COMPANY OF HARTF	0.00	0.01	10.5	22.8	-53.67	13.3	42.4	-68.60	-1.3	-6.6	0.0	0.00 **	13.13	14.4	14.4	0.0
NATIONAL INDEMNITY COMPANY	0.00	0.00	7.8	3.3	133.65	6.1	4.2	43.36	0.0	0.1	0.4	1.29	0.00 **	0.0	0.0	0.1
NATIONAL INTERSTATE INSURANCE COMPANY	0.00		4.0		0.00 *	4.0		0.00 *	11.1	11.1	0.0	279.85		0.0	0.0	0.0
NATIONAL LIABILITY & FIRE INS CO	0.03	0.02	142.6	71.7	99.00	106.6	49.2	116.65	25.4	62.2	61.7	58.39	7.33	5.0	11.4	10.8
NATIONAL SURETY CORPORATION	0.02	0.05	70.4	174.3	-59.61	114.3	166.3	-31.28	40.7	-609.6	259.8	0.00 **	11.88	25.1	-31.6	-14.3
NATIONAL UNION FIRE INSURANCE CO OF PITT	2.62	2.24	11,417.6	8,578.7	33.09	11,702.1	7,198.6	62.56	6,070.6	14,519.2	9,920.6	124.07	102.40	196.1	591.5	496.0
NATIONWIDE AGRIBUSINESS INSURANCE CO	0.00	0.00	0.0	-0.4	0.00 *	0.1	0.1	-2.54	0.0	0.0	0.0	0.00	2.54	0.0	0.0	0.0

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

INLAND MARINE ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
NATIONWIDE INSURANCE COMPANY OF AMERICA	0.00	0.01	-1.6	50.9	-103.21	10.6	95.2	-88.84	0.9	-4.1	0.2	0.00 **	42.29	0.0	0.0	0.2
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	0.27	0.30	1,158.0	1,141.6	1.44	1,151.1	1,129.6	1.90	440.1	435.3	149.2	37.82	51.80	0.4	-6.5	8.9
NATIONWIDE MUTUAL INSURANCE COMPANY	0.01	0.01	28.3	37.7	-24.91	30.4	39.2	-22.44	45.6	25.9	-0.1	85.11	0.00 **	0.7	-11.5	-2.7
NATIONWIDE PROPERTY & CASUALTY INS CO	0.00	0.00	0.1	0.1	0.00	0.1	0.1	26.58	0.0	0.0	0.0	0.00 **	17.72	0.0	0.0	0.0
NAVIGATORS INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	22.2	-96.0	4.7	0.00 **	0.00 **	0.0	-8.9	0.4
NETHERLANDS INSURANCE COMPANY THE	0.00		16.8		0.00 *	0.1		0.00 *	0.0	0.0	0.0	0.00 **		0.0	0.0	0.0
NEW HAMPSHIRE INSURANCE COMPANY	0.07	0.00	324.2	10.4	3,007.54	304.3	22.1	1,277.70	0.0	57.6	60.9	18.91	11.78	0.0	2.8	3.0
NEW YORK MARINE AND GENERAL INS CO	0.02	0.02	73.1	57.6	26.90	68.4	17.3	295.02	0.0	21.1	1,059.1	30.84	86.30	60.3	61.2	2.4
NIPPONKOA INSURANCE COMPANY LTD (U S BR	0.00	0.00	8.7	11.3	-23.44	10.7	10.4	3.47	0.0	6.9	8.6	64.28	11.84	0.0	0.4	0.5
NONPROFITS INSURANCE COMPANY	0.03	0.03	116.1	104.5	11.19	113.2	97.1	16.55	44.4	50.4	130.8	44.50	27.33	2.9	4.1	1.5
NORTH AMERICAN SPECIALTY INSURANCE CO	0.14	0.21	599.3	798.6	-24.96	723.8	510.9	41.67	451.8	345.5	429.9	47.74	135.63	3.2	31.9	43.8
NORTH POINTE INSURANCE COMPANY	0.00	0.00	3.3	2.0	62.08	2.6	1.2	111.19	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
NORTH RIVER INSURANCE COMPANY THE	0.01	0.01	54.8	50.0	9.48	18.8	46.7	-59.64	39.0	37.9	1.2	201.45	5.41	0.0	-0.2	1.3
NORTHERN ASSURANCE COMPANY OF AMERICA	0.02	0.05	66.9	179.6	-62.74	136.2	102.9	32.27	104.8	103.6	3.7	76.10	23.54	0.0	-0.5	0.0
NORTHERN INSURANCE COMPANY OF NEW YORK	0.03	0.07	139.4	265.0	-47.38	192.5	240.5	-19.99	36.6	-8.6	30.5	0.00 **	23.12	2.5	1.1	1.1
NORTHLAND CASUALTY COMPANY	0.00	0.01	16.3	31.1	-47.56	23.5	16.7	40.73	8.5	-13.6	2.2	0.00 **	159.12	0.0	-2.3	0.2
NORTHLAND INSURANCE COMPANY	0.65	0.60	2,823.2	2,281.6	23.73	2,534.4	1,806.5	40.29	982.7	1,303.2	871.1	51.42	78.57	-16.8	24.2	117.0
OCCIDENTAL FIRE & CASUALTY COMPANY OF NC	0.01		34.8		0.00 *	32.5		0.00 *	0.0	0.0	0.0	0.00		0.0	0.0	0.0
OHIO CASUALTY INSURANCE COMPANY THE	0.28	0.33	1,204.2	1,252.5	-3.86	1,277.4	1,144.5	11.62	205.7	356.2	268.6	27.88	21.26	0.3	13.6	27.6
OHIO FARMERS INSURANCE COMPANY	0.02	0.04	101.8	169.1	-39.84	117.2	165.7	-29.27	7.9	19.1	21.0	16.26	30.15	0.0	0.4	0.9
OHIO INDEMNITY COMPANY	0.02	0.02	69.5	88.7	-21.61	69.5	97.1	-28.44	35.5	50.0	18.3	71.87	28.47	0.4	3.2	3.1
OLD REPUBLIC INSURANCE COMPANY	0.00	0.01	5.1	26.5	-80.91	8.0	31.4	-74.49	0.0	-13.6	13.1	0.00 **	21.50	0.0	0.1	0.2
OMAHA PROPERTY & CASUALTY INSURANCE CO	0.00	0.00	13.3	9.7	37.17	11.7	9.2	26.69	2.6	4.1	1.5	34.95	29.19	0.0	0.0	0.0
ONEBEACON AMERICA INSURANCE COMPANY	0.43	0.95	1,892.3	3,634.5	-47.94	2,927.6	3,859.0	-24.13	1,565.5	969.4	680.4	33.11	37.58	50.2	23.5	0.1
ONEBEACON INSURANCE COMPANY	0.01	0.20	42.3	768.7	-94.50	139.8	865.3	-83.85	124.6	-221.3	-0.2	0.00 **	27.02	0.0	-5.5	0.0
OWNERS INSURANCE COMPANY	0.36	0.32	1,564.1	1,216.3	28.60	1,397.9	1,117.1	25.14	404.5	516.1	150.3	36.92	47.50	1.5	15.1	11.9
PACIFIC INDEMNITY COMPANY	0.50	0.40	2,166.2	1,548.7	39.87	1,828.9	1,473.1	24.16	697.9	655.8	160.3	35.86	17.67	16.3	6.8	38.6
PACIFIC SPECIALTY INSURANCE COMPANY	0.04	0.04	163.8	161.6	1.31	164.8	155.4	6.06	25.3	4.9	0.0	2.99	24.75	8.3	1.6	0.0

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

INLAND MARINE ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
PEERLESS INSURANCE COMPANY	0.21	0.01	894.6	34.1	2,520.61	318.0	30.3	950.21	30.4	41.7	13.8	13.11	6.40	0.7	4.7	4.0
PEKIN INSURANCE COMPANY	0.37	0.38	1,597.9	1,449.6	10.23	1,548.5	1,404.8	10.23	434.4	462.9	213.1	29.89	44.52	4.1	3.9	5.6
PENN AMERICA INSURANCE COMPANY	0.01	0.02	25.7	60.1	-57.20	37.1	37.2	-0.41	0.0	-0.7	7.4	0.00 **	21.84	0.0	0.8	1.7
PENN MILLERS INSURANCE COMPANY	0.02		96.5		0.00 *	53.2		0.00 *	30.4	30.4	0.0	57.02		0.0	0.0	0.0
PENNSYLVANIA GENERAL INSURANCE COMPANY	0.01	0.03	47.8	100.3	-52.34	87.8	108.5	-19.10	25.5	23.9	3.6	27.27	44.02	0.0	-0.5	0.0
PENNSYLVANIA LUMBERMENS MUTUAL INS CO	0.02	0.02	81.6	59.3	37.64	66.5	1.7	3,735.72	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	0.00	0.00	0.0	6.0	-100.00	4.1	3.4	20.63	0.0	0.1	0.2	2.27	2.65	0.0	0.0	0.0
PHARMACISTS MUTUAL INSURANCE COMPANY	0.01	0.01	46.9	41.2	13.88	44.5	37.3	19.38	10.0	10.3	7.6	23.05	21.99	0.0	0.3	0.6
PHILADELPHIA INDEMNITY INSURANCE COMPANY	0.02	0.00	80.1	16.9	374.61	38.4	22.0	74.03	0.0	13.1	17.3	34.04	0.00 **	-4.8	-3.3	1.6
PHOENIX ASSURANCE COMPANY OF NEW YORK	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	-2.3	-2.3	0.0	0.00 **	0.00 **	3.9	3.9	0.0
PHOENIX INSURANCE COMPANY THE	0.32	0.32	1,404.5	1,229.7	14.22	1,340.3	1,156.5	15.89	342.7	543.3	268.8	40.54	34.30	1.0	1.2	0.1
POTOMAC INSURANCE COMPANY OF ILLINOIS	0.00	0.02	0.0	80.9	-100.00	1.9	155.1	-98.75	87.5	-311.9	1.9	0.00 **	0.00 **	0.0	-1.5	0.0
PRIME INSURANCE SYNDICATE INC THE	0.02		81.8		0.00 *	69.8		0.00 *	27.8	-8.3	14.4	0.00 **		1.9	0.6	1.9
PROGRESSIVE CASUALTY INSURANCE COMPANY	0.00	0.00	14.8	9.0	63.33	14.8	9.0	65.26	0.0	0.2	0.7	1.57	0.00 **	0.0	0.0	0.1
PROGRESSIVE HOME INSURANCE COMPANY	0.00	0.00	11.2	4.7	137.90	10.2	0.6	1,599.50	0.0	0.5	0.5	4.52	8.51	0.0	0.0	0.0
PROGRESSIVE PREMIER INS CO OF ILLINOIS	0.27	0.19	1,169.0	743.4	57.26	986.9	650.5	51.72	493.6	568.6	139.9	57.61	37.80	16.5	18.2	7.1
PROGRESSIVE UNIVERSAL INS CO OF IL	0.00	0.00	8.3	4.0	105.29	8.7	2.9	199.93	0.0	0.2	0.3	2.28	2.57	0.0	0.0	0.0
PROPERTY & CASUALTY INS CO OF HARTFORD	0.04	0.02	153.2	88.5	73.09	119.0	54.9	116.84	16.4	15.9	0.1	13.34	35.19	0.6	0.3	-0.3
PROVIDENCE WASHINGTON INSURANCE COMPANY	0.00	0.00	-0.2	0.6	-133.70	0.0	0.5	-90.37	0.0	-0.1	0.0	0.00 **	18.07	0.0	0.0	0.0
PRUDENTIAL PROPERTY & CASUALTY INS CO	0.10	0.11	415.1	425.2	-2.38	421.1	424.5	-0.81	113.1	94.0	16.4	22.33	44.56	0.0	-0.5	0.3
RANGER INSURANCE COMPANY	0.00	0.00	1.2	0.6	96.68	0.8	0.3	166.88	11.2	9.2	0.1	1,087.47	0.00 **	0.0	0.0	0.1
REDLAND INSURANCE COMPANY	0.00	0.05	4.5	185.9	-97.59	83.2	384.9	-78.39	-19.2	13.7	130.3	16.42	44.71	19.2	21.6	7.3
REGENT INSURANCE COMPANY	0.02	0.02	107.5	90.7	18.53	120.0	99.7	20.45	0.0	0.0	9.4	0.04	27.43	0.0	0.0	0.4
REPUBLIC FRANKLIN INSURANCE COMPANY	0.00	0.00	8.2	13.7	-40.38	9.9	11.8	-15.99	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
REPUBLIC WESTERN INSURANCE COMPANY	0.08	0.09	346.7	325.9	6.36	348.8	342.8	1.74	120.7	138.2	53.0	39.62	48.13	12.4	12.9	2.8
RLI INSURANCE COMPANY	0.57	0.80	2,492.7	3,075.2	-18.94	2,603.9	797.7	226.44	279.8	309.0	275.4	11.87	44.35	16.7	26.5	15.7
ROCKFORD MUTUAL INSURANCE COMPANY	0.10	0.13	431.9	485.4	-11.03	461.0	481.4	-4.23	97.6	61.2	78.6	13.27	51.18	11.6	20.0	14.9
ROYAL INDEMNITY COMPANY	0.40	0.38	1,753.8	1,441.5	21.66	1,604.2	1,220.5	31.44	51.3	121.1	98.4	7.55	3.07	0.9	10.5	9.6

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
September 08, 2003

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

INLAND MARINE ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
ROYAL INSURANCE COMPANY OF AMERICA	0.27	0.34	1,168.8	1,284.6	-9.01	1,420.8	973.3	45.98	75.0	84.5	177.4	5.95	41.45	5.7	13.5	7.9
SAFECO INSURANCE COMPANY OF AMERICA	0.01	0.01	29.5	31.2	-5.41	22.8	38.9	-41.42	19.3	18.3	1.6	80.53	8.29	0.0	0.8	1.8
SAFECO INSURANCE COMPANY OF ILLINOIS	0.59	0.81	2,564.0	3,110.6	-17.57	2,932.4	3,266.9	-10.24	1,058.7	1,012.2	328.1	34.52	40.77	26.1	28.6	25.5
SAFEGUARD INSURANCE COMPANY	0.06	0.07	244.1	257.6	-5.27	246.1	268.1	-8.20	38.2	53.0	22.8	21.53	7.72	0.0	2.3	2.3
SAGAMORE INSURANCE COMPANY	0.01	0.01	38.1	38.2	-0.19	38.0	50.9	-25.29	4.9	2.3	3.8	5.96	0.00 **	0.1	-0.3	0.3
SAVERS PROPERTY & CASUALTY INS CO	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.1	0.1	0.00 **	0.00 **	0.0	0.0	0.0
SCOTTSDALE INDEMNITY COMPANY	0.00	0.00	0.0	1.2	-100.00	0.0	1.2	-100.00	0.0	-0.1	0.1	0.00 **	0.00 **	0.0	0.0	0.0
SEATON INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.1	0.0	0.00 **	0.00 **	0.0	-0.1	0.0
SECURA INSURANCE A MUTUAL COMPANY	0.01	0.01	36.0	57.1	-36.89	51.4	88.1	-41.61	-0.2	22.3	22.4	43.38	0.00 **	0.5	-4.7	27.1
SECURITY INSURANCE COMPANY OF HARTFORD	0.00	0.00	-0.3	-5.9	0.00 *	1.2	78.3	-98.49	12.4	15.2	81.8	1,284.60	0.00 **	19.5	2.4	5.8
SECURITY NATIONAL INSURANCE COMPANY	0.02	0.03	83.9	107.8	-22.14	93.5	121.7	-23.16	7.0	2.5	2.9	2.68	25.56	0.0	0.0	0.0
SELECT INSURANCE COMPANY	0.00	0.00	0.9	0.6	55.89	0.8	0.5	57.68	0.0	0.4	0.4	51.69	0.00	0.0	0.0	0.0
SELECTIVE INSURANCE COMPANY OF SC	0.20	0.19	866.9	729.3	18.87	770.5	788.3	-2.26	193.4	221.1	30.2	28.69	15.40	0.1	1.7	1.9
SELECTIVE INSURANCE COMPANY OF THE SE	0.03	0.04	147.3	169.6	-13.17	161.1	140.2	14.90	18.1	37.7	19.6	23.43	15.52	0.0	1.1	1.1
SENECA INSURANCE COMPANY INC	0.98	0.83	4,247.7	3,169.6	34.01	4,017.6	2,837.1	41.61	310.9	202.8	739.1	5.05	26.17	115.3	93.4	11.5
SENTRY INSURANCE A MUTUAL COMPANY	0.14	0.22	615.8	837.8	-26.50	602.2	862.5	-30.18	471.7	-180.1	589.6	0.00 **	47.74	0.0	-2.5	6.0
SENTRY SELECT INSURANCE COMPANY	0.29	0.28	1,259.8	1,054.8	19.43	1,121.3	1,019.4	9.99	891.3	1,566.5	382.6	139.71	272.33	0.0	-0.6	45.3
SHELBY INSURANCE COMPANY THE	0.01	0.01	46.2	55.9	-17.46	52.1	73.0	-28.65	5.7	2.2	0.0	4.29	38.18	0.0	-0.1	0.0
SHELTER MUTUAL INSURANCE COMPANY	0.02	0.02	83.0	70.5	17.67	83.3	75.3	10.55	24.6	23.7	3.1	28.43	42.07	0.0	0.0	0.0
SOCIETY INSURANCE A MUTUAL COMPANY	0.00		0.1		0.00 *	0.1		0.00 *	0.0	0.0	0.0	0.00		0.0	0.0	0.0
SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.02	0.02	80.1	82.1	-2.37	77.4	90.9	-14.92	102.2	19.4	54.1	25.04	232.06	7.4	9.0	1.6
SPECIALTY NATIONAL INSURANCE COMPANY	0.04	0.04	164.0	171.2	-4.21	152.5	93.0	64.09	37.9	53.9	15.9	35.31	48.06	-0.4	6.4	6.8
SPRINGFIELD FIRE & CASUALTY COMPANY	0.01	0.00	27.1	12.5	116.60	22.8	14.1	62.43	0.0	0.4	0.8	1.77	0.00 **	0.0	0.0	0.1
ST PAUL FIRE & MARINE INSURANCE COMPANY	2.45	2.64	10,659.2	10,105.4	5.48	10,803.7	7,826.9	38.03	2,095.2	6,191.6	4,949.8	57.31	45.27	36.8	167.4	347.7
ST PAUL GUARDIAN INSURANCE COMPANY	0.04	0.10	173.1	397.2	-56.41	242.0	438.0	-44.74	37.0	-317.5	5.8	0.00 **	35.23	0.4	-39.1	2.5
ST PAUL MEDICAL LIABILITY INS CO	0.00	0.00	0.0	3.3	-100.00	1.6	3.2	-47.90	0.0	0.0	0.0	0.24	0.00 **	0.0	0.0	0.0
ST PAUL MERCURY INSURANCE COMPANY	0.20	0.35	865.9	1,321.8	-34.49	1,091.2	1,391.9	-21.61	343.4	194.9	27.2	17.86	16.92	11.9	-23.1	11.8
ST PAUL PROTECTIVE INSURANCE COMPANY	0.00	0.02	13.8	60.6	-77.14	33.3	56.7	-41.28	1.5	2.1	1.9	6.23	36.92	0.0	0.0	0.6

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
September 08, 2003

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

INLAND MARINE ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
STANDARD MUTUAL INSURANCE COMPANY	0.01	0.01	25.2	24.3	3.41	25.1	26.0	-3.71	1.6	0.8	1.1	3.28	13.58	0.0	0.0	0.2
STAR INSURANCE COMPANY	0.03	0.04	130.2	156.8	-16.96	131.7	156.3	-15.76	81.8	91.0	22.0	69.11	0.00 **	0.0	1.0	2.4
STATE AUTO PROP AND CAS INS CO	0.16	0.16	707.5	595.7	18.76	655.0	564.4	16.06	224.3	82.1	46.6	12.54	44.72	0.0	0.1	0.6
STATE AUTOMOBILE MUTUAL INSURANCE CO	0.07	0.11	290.2	428.3	-32.24	361.8	461.9	-21.68	83.3	99.8	60.0	27.58	19.48	0.0	-1.9	0.9
STATE FARM FIRE & CASUALTY COMPANY	7.79	8.39	33,920.1	32,077.8	5.74	33,003.8	31,488.1	4.81	16,876.8	16,284.6	4,532.2	49.34	53.77	229.8	218.4	414.7
STATE NATIONAL INSURANCE COMPANY INC	0.44	0.93	1,915.3	3,546.7	-46.00	2,350.1	2,427.6	-3.19	1,054.4	1,018.1	79.2	43.32	33.78	51.9	55.1	8.8
STATEWIDE INSURANCE COMPANY	0.07	0.09	316.0	328.8	-3.90	351.6	181.2	94.03	47.9	10.3	7.0	2.92	6.31	0.0	-2.4	1.1
STRATFORD INSURANCE COMPANY	0.00	0.00	2.4	6.5	-63.70	5.3	4.9	7.26	0.0	0.5	0.5	8.71	1.16	0.0	0.0	0.0
SUMITOMO MARINE & FIRE INS CO OF AM	0.00	0.01	4.6	19.4	-76.59	15.4	16.0	-3.79	-21.6	-21.7	0.9	0.00 **	135.36	0.0	0.0	0.0
T H E INSURANCE COMPANY	0.00	0.00	15.0	11.7	28.29	14.4	10.2	40.92	1.0	-5.2	0.0	0.00 **	62.42	0.0	-0.9	0.0
TEACHERS INSURANCE COMPANY	0.02	0.03	100.0	103.2	-3.09	100.3	103.5	-3.08	17.6	31.2	30.4	31.06	31.87	0.0	0.0	0.0
TIG INDEMNITY COMPANY	0.00	0.00	6.6	0.5	1,143.23	6.6	1.8	269.08	9.2	10.2	1.0	154.58	238.00	0.0	0.0	0.0
TIG INSURANCE COMPANY	0.21	0.22	928.6	851.1	9.11	1,486.4	983.1	51.19	-272.0	-1,260.2	677.5	0.00 **	382.96	116.6	-56.1	75.4
TITAN INDEMNITY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-0.1	0.0	0.00 **	0.00 **	0.0	0.0	0.0
TOKIO MARINE & FIRE INSURANCE CO LTD THE	0.02	0.06	88.6	230.4	-61.55	85.2	250.5	-65.98	-96.8	-86.0	76.2	0.00 **	10.77	0.7	-3.8	1.6
TRANSCONTINENTAL INSURANCE COMPANY	0.04	0.02	165.8	61.9	167.83	146.1	73.7	98.33	67.1	6.2	0.0	4.24	56.60	3.1	0.6	0.0
TRANSGUARD INS CO OF AMERICA INC	0.23	0.31	997.4	1,180.6	-15.52	987.0	1,186.4	-16.81	66.8	-257.0	205.5	0.00 **	18.65	0.0	0.0	0.0
TRANSPORTATION INSURANCE COMPANY	0.02	0.06	74.2	244.5	-69.67	115.5	229.8	-49.77	11.0	2.4	0.0	2.04	35.26	8.6	8.6	0.0
TRAVELERS CASUALTY AND SURETY CO OF AM	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
TRAVELERS CASUALTY AND SURETY CO OF IL	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.3	0.8	0.00 **	0.00 **	0.0	0.0	0.0
TRAVELERS CASUALTY AND SURETY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	17.5	21.1	15.7	0.00 **	0.00 **	11.7	12.7	1.2
TRAVELERS CASUALTY COMPANY OF CT	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
TRAVELERS COMMERCIAL 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
TRAVELERS HOME AND MARINE INS CO THE	0.00	0.00	0.0	0.0	0.00 *	0.0	0.3	-100.00	0.0	-0.1	0.0	0.00 **	0.00 **	0.0	0.0	0.0
TRAVELERS INDEMNITY COMPANY THE	0.67	0.52	2,911.7	1,970.1	47.79	2,451.1	2,130.4	15.05	114.2	478.0	901.4	19.50	7.92	0.2	24.5	63.4
TRAVELERS INDEMNITY COMPANY OF AM THE	0.03	0.03	128.5	125.3	2.54	126.7	137.6	-7.95	50.2	46.8	20.4	36.96	30.10	1.3	0.9	0.4
TRAVELERS INDEMNITY COMPANY OF CT THE	0.01	0.01	42.6	34.3	24.38	37.5	37.5	0.02	12.2	16.5	14.0	44.09	13.95	0.0	0.2	0.6
TRAVELERS INDEMNITY COMPANY OF IL THE	1.21	1.51	5,250.0	5,757.3	-8.81	5,612.1	5,545.1	1.21	1,747.7	2,291.9	3,237.2	40.84	16.44	48.0	65.8	173.6

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
September 08, 2003

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

INLAND MARINE ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
TRAVELERS PROPERTY CASUALTY INS CO OF IL	0.15	0.17	670.4	636.7	5.29	651.0	617.8	5.38	271.1	342.6	155.7	52.63	35.87	3.1	2.0	0.0
TRI STATE INSURANCE COMPANY OF MINNESOTA	0.01	0.02	37.2	81.8	-54.50	84.8	53.4	58.77	3.2	1.2	0.0	1.38	5.61	0.0	0.0	0.0
TRINITY UNIVERSAL INSURANCE COMPANY	0.01	0.01	27.9	30.6	-9.02	27.7	31.1	-11.04	1.3	1.1	0.7	3.87	29.90	0.2	0.2	0.0
TRUCK INSURANCE EXCHANGE	0.00	0.00	0.0	0.1	-100.00	0.1	2.4	-97.81	0.0	0.0	1.1	5.66	1.45	1.3	0.8	0.6
TWIN CITY FIRE INSURANCE COMPANY	0.22	0.17	955.5	641.7	48.91	689.4	576.6	19.58	754.7	746.9	-0.3	108.34	40.82	0.0	-1.6	-1.9
ULICO CASUALTY COMPANY	0.00	0.00	5.1	1.8	192.01	2.9	1.6	80.42	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
UNDERWRITERS AT LLOYDS LONDON	0.42	1.03	1,816.8	3,921.1	-53.67	2,504.3	3,184.2	-21.35	894.3	513.3	3,917.8	20.50	81.12	144.0	235.0	206.2
UNIGARD INDEMNITY 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
UNIGARD 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
UNITED FIRE & CASUALTY COMPANY	0.15	0.12	644.1	462.9	39.13	561.4	461.3	21.69	139.1	31.6	17.1	5.63	56.69	0.2	-1.9	0.4
UNITED NATIONAL SPECIALTY INS CO	0.14	0.13	617.9	482.1	28.17	548.3	518.4	5.77	445.1	562.5	161.7	102.58	43.03	0.0	-0.1	1.6
UNITED SECURITY INSURANCE COMPANY	0.00	0.00	0.0	1.3	-100.00	0.1	2.1	-93.05	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
UNITED SERVICES AUTOMOBILE ASSOCIATION	0.31	0.34	1,332.5	1,317.2	1.16	1,323.9	1,306.8	1.31	369.0	391.2	100.0	29.55	25.04	0.1	1.0	4.4
UNITED STATES FIDELITY & GUARANTY CO	0.53	0.56	2,304.7	2,139.7	7.71	2,422.4	2,005.6	20.78	275.7	1,312.0	1,133.3	54.16	2.76	0.0	63.7	73.1
UNITED STATES FIRE INSURANCE COMPANY	0.16	0.05	688.5	199.2	245.60	293.5	209.8	39.91	89.4	81.0	15.7	27.59	86.78	22.8	24.9	17.9
UNIVERSAL UNDERWRITERS INSURANCE COMPANY	0.20	0.16	870.7	625.3	39.25	893.4	712.1	25.45	205.5	222.3	42.6	24.89	34.33	0.0	2.0	3.1
USAA CASUALTY INSURANCE COMPANY	0.24	0.25	1,038.5	941.2	10.33	990.3	885.6	11.82	209.2	259.3	104.1	26.18	29.52	0.0	-2.0	2.8
UTICA MUTUAL INSURANCE COMPANY	0.05	0.02	219.9	81.9	168.50	202.1	82.1	146.19	1.9	5.6	13.1	2.79	58.40	0.9	2.3	2.2
VALIANT INSURANCE COMPANY	0.00	0.01	3.1	19.9	-84.34	9.1	20.5	-55.60	23.1	1.5	1.4	16.69	426.83	0.0	-0.4	0.0
VALLEY FORGE INSURANCE COMPANY	0.01	0.01	42.6	47.8	-10.93	46.1	47.7	-3.51	0.0	-10.7	0.0	0.00 **	0.00 **	0.0	0.0	0.0
VANLINER INSURANCE COMPANY	0.03	0.03	118.1	112.7	4.84	96.2	161.2	-40.29	27.1	0.1	241.8	0.06	0.00 **	68.8	26.6	31.1
VESTA FIRE INSURANCE CORPORATION	0.01	0.10	65.1	376.2	-82.70	1,591.3	479.1	232.14	1,124.2	928.6	-192.3	58.35	200.72	0.0	0.0	0.0
VIGILANT INSURANCE COMPANY	0.97	1.12	4,227.2	4,288.5	-1.43	4,321.9	4,399.3	-1.76	1,195.0	1,094.3	182.6	25.32	41.61	0.8	-3.7	8.3
VIRGINIA SURETY COMPANY INC	4.52	5.47	19,654.1	20,943.5	-6.16	19,578.7	22,346.5	-12.39	8,703.6	7,089.3	5,478.6	36.21	41.98	30.6	30.5	0.0
VOYAGER PROPERTY & CASUALTY INS CO	1.38	0.62	6,024.9	2,359.1	155.40	6,046.2	3,007.3	101.05	3,201.3	3,944.6	1,202.3	65.24	36.07	0.0	0.0	0.0
WAUSAU BUSINESS INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.5	-100.00	0.0	0.0	0.1	0.00 **	15.16	0.0	0.0	0.0
WAUSAU GENERAL INSURANCE COMPANY	0.00	0.00	0.0	1.3	-100.00	0.0	20.7	-100.00	0.0	0.0	0.6	0.00 **	0.69	0.0	0.5	0.7
WAUSAU UNDERWRITERS INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	2.8	-100.00	0.0	-0.1	2.1	0.00 **	73.98	0.0	0.0	0.3

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
September 08, 2003

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

INLAND MARINE ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
WESCO INSURANCE COMPANY	0.26	0.48	1,129.7	1,823.0	-38.03	1,957.8	2,025.3	-3.33	132.0	151.0	81.1	7.71	4.69	0.0	0.0	0.0
WEST AMERICAN INSURANCE COMPANY	0.13	0.16	563.9	610.8	-7.67	583.7	644.9	-9.49	132.6	151.0	58.1	25.86	19.50	0.0	0.4	6.5
WEST BEND MUTUAL INSURANCE COMPANY	0.86	0.78	3,742.6	2,994.6	24.98	3,415.7	2,830.7	20.67	1,588.3	1,153.3	407.0	33.76	51.70	1.9	-2.3	10.8
WESTCHESTER FIRE INSURANCE COMPANY	0.11	0.18	468.7	691.7	-32.23	495.0	459.6	7.70	101.2	90.2	632.4	18.22	83.33	1.0	25.3	134.0
WESTERN STATES INSURANCE COMPANY	0.06	0.25	268.5	947.7	-71.67	615.6	1,010.8	-39.10	252.2	172.1	58.4	27.96	34.78	0.1	-11.0	0.0
WESTFIELD INSURANCE COMPANY	0.85	0.85	3,715.9	3,247.9	14.41	3,438.4	2,940.2	16.95	1,512.1	1,485.1	359.1	43.19	56.67	3.1	4.7	20.2
WESTFIELD NATIONAL INSURANCE COMPANY	0.05	0.06	233.8	221.6	5.50	227.8	218.9	4.04	57.5	67.5	24.6	29.65	34.16	0.0	0.6	1.5
WESTPORT INSURANCE CORPORATION	0.01	0.13	55.6	488.2	-88.61	239.0	342.7	-30.27	45.4	149.7	194.6	62.65	21.29	0.0	49.2	55.0
XL INSURANCE AMERICA INC	0.02	0.03	97.2	124.9	-22.14	66.0	124.9	-47.17	0.0	-31.7	32.4	0.00 **	7.59	0.0	0.0	0.0
XL REINSURANCE AMERICA INC	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.0	15.0	0.00 **	0.00 **	44.8	44.8	15.8
XL SPECIALTY INSURANCE COMPANY	0.02	0.02	96.7	65.2	48.23	65.1	249.2	-73.88	98.1	-16.3	191.5	0.00 **	292.65	30.7	-16.9	33.8
YORK INSURANCE COMPANY	0.00	0.00	4.0	13.9	-71.29	7.7	15.7	-50.72	19.2	24.4	22.3	316.60	0.00 **	1.2	-3.1	0.7
YOSEMITE INSURANCE COMPANY	0.46	0.22	2,000.2	850.3	135.24	652.2	29.4	2,120.83	3.4	62.8	62.3	9.63	9.69	0.0	0.0	0.0
ZURICH AMERICAN INSURANCE COMPANY	2.41	2.62	10,504.3	10,028.6	4.74	9,545.0	8,276.0	15.33	5,852.2	7,091.1	3,325.3	74.29	95.20	146.4	138.2	25.0
ZURICH AMERICAN INSURANCE COMPANY OF IL	0.00	0.00	0.2	1.5	-83.97	0.7	1.3	-45.54	0.0	187.2	187.6	27,131.74	16.81	9.6	47.0	37.5
TOTAL NUMBER OF COMPANIES THIS LINE: 435					$000 not omitted from totals line											
Sum:	**100.00**	**100.00**	**435,291,173**	**382,174,665**	**13.90**	**454,082,365**	**346,756,972**	**30.95**	**209,487,291**	**235,482,749**	**129,536,282**	**51.86**	**50.83**	**3,749,707**	**4,948,713**	**7,115,460**

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % 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
September 08, 2003

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

FINANCIAL GUARANTY ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums Written ($)			Premiums Earned ($)			Losses Paid ($)	Losses Incurred ($)	Losses Unpaid ($)	Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses Paid ($)	Defense and Cost Containment Expenses Incurred ($)	Defense and Cost Containment Expenses Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
ACA FINANCIAL GUARANTY CORPORATION	0.59	1.80	530.4	1,623.4	-67.33	771.4	209.0	269.12	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
AMBAC ASSURANCE CORPORATION	41.28	60.58	36,925.4	54,718.0	-32.52	32,106.8	36,983.0	-13.19	4,087.7	33,862.6	30,004.0	105.47	0.11	0.0	0.0	0.0
CAPITAL MARKETS ASSURANCE CORPORATION	0.45	2.29	399.5	2,070.9	-80.71	1,653.0	2,265.4	-27.03	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
CENTURY INDEMNITY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.0	3,027.8	0.00 **	0.00 **	0.0	0.0	0.0
CONNIE LEE INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	105.3	88.4	19.05	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 *	-0.5	5,358.1	15,624.4	0.00 **	0.00 **	0.0	807.6	1,066.4
CONTINENTAL INSURANCE COMPANY THE	0.00	0.00	0.0	0.0	0.00 *	43.0	25.2	70.21	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
FINANCIAL GUARANTY INSURANCE COMPANY	12.42	8.79	11,106.9	7,936.5	39.95	5,739.5	4,617.7	24.29	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
FINANCIAL SECURITY ASSURANCE INC	13.18	14.20	11,786.2	12,821.7	-8.08	4,287.1	3,330.8	28.71	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 *	128.9	75.7	70.22	0.0	-6.4	17.2	0.00 **	0.00 **	0.0	0.0	0.0
FIREMENS INSURANCE COMPANY OF NEWARK NJ	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.1	0.1	0.0	0.00 **	0.00 **	0.0	0.0	0.0
FIRST NONPROFIT INSURANCE COMPANY	0.31	0.13	280.3	116.2	141.32	181.0	77.5	133.52	0.0	108.6	147.4	60.00	50.00	0.0	0.0	0.0
MBIA INSURANCE CORP OF ILLINOIS	0.00	0.00	0.0	0.0	0.00 *	183.0	457.9	-60.04	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
MBIA INSURANCE CORPORATION	28.31	9.27	25,321.8	8,374.8	202.36	11,575.8	8,543.8	35.49	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
NATIONAL FIRE INSURANCE COMPANY OF HARTF	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-40.9	0.0	0.00 **	0.00 **	0.0	0.0	0.0
RADIAN ASSET ASSURANCE INC	2.99	2.94	2,671.9	2,659.1	0.48	231.3	183.0	26.37	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 *	64.4	37.9	70.22	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
UNITED STATES FIDELITY & GUARANTY CO	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.3	0.3	0.0	0.00 **	0.00 **	0.0	0.0	0.0
XL CAPITAL ASSURANCE INC	0.47		424.3		0.00 *	382.8		0.00 *	0.0	0.0	0.0	0.00		0.0	0.0	0.0
TOTAL NUMBER OF COMPANIES THIS LINE: 19				$000 not omitted from totals line												
Sum:	**100.00**	**100.00**	**89,446,709**	**90,320,616**	**-0.97**	**57,453,200**	**56,895,317**	**0.98**	**4,087,562**	**39,282,341**	**48,820,859**	**68.37**	**-5.86**	**0**	**807,624**	**1,066,446**

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
September 08, 2003

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

MEDICAL MALPRACTICE ($000 omitted)

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

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

MEDICAL MALPRACTICE ($000 omitted)

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

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % 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
September 08, 2003

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

MEDICAL MALPRACTICE ($000 omitted)

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

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

MEDICAL MALPRACTICE ($000 omitted)

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

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
September 08, 2003

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

MEDICAL MALPRACTICE ($000 omitted)

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

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
September 08, 2003

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

EARTHQUAKE ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
ACE AMERICAN INSURANCE COMPANY	0.01	0.00	4.9	0.2	2,116.67	2.5	0.7	270.93	0.0	-0.5	-0.4	0.00 **	0.00 **	0.0	0.0	0.0
ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.6	-93.86	0.0	-8.8	-8.7	0.00 **	97.51	0.0	-0.9	-0.9
ACE INSURANCE COMPANY OF IL	0.00	0.00	0.6	0.6	13.51	0.3	0.9	-64.71	0.0	-0.3	-0.1	0.00 **	60.35	0.0	0.0	0.0
ACE PROPERTY AND CASUALTY INS CO	0.00	0.00	0.0	0.2	-100.00	0.0	0.2	-100.00	0.0	-0.1	-0.1	0.00 **	0.00 **	0.0	0.0	-0.1
ADDISON INSURANCE COMPANY	0.07	0.07	23.3	19.8	17.93	23.3	18.5	25.65	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
AFFIRMATIVE INSURANCE COMPANY	0.01	0.01	2.4	2.8	-15.71	2.7	3.5	-20.34	0.0	0.0	0.0	0.00	0.00 **	0.0	0.0	0.0
ALL AMERICA INSURANCE COMPANY	0.13	0.16	41.8	43.0	-2.64	44.4	43.0	3.21	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
ALLIANZ INSURANCE COMPANY	3.78	0.40	1,239.5	110.1	1,026.01	727.9	23.5	2,999.78	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
ALLIED PROPERTY & CASUALTY INS CO	0.39	0.34	128.5	93.7	37.07	111.3	83.8	32.90	0.0	-0.4	2.5	0.00 **	3.39	1.9	3.3	1.3
ALLSTATE INDEMNITY COMPANY	0.96	0.55	316.4	151.2	109.26	226.3	78.1	189.74	0.0	0.6	0.6	0.28	0.00	0.0	0.2	0.2
ALLSTATE INSURANCE COMPANY	3.13	4.21	1,026.9	1,162.6	-11.68	1,097.7	1,214.1	-9.59	3.3	4.2	7.1	0.38	7.92	0.1	-0.6	0.4
AMCO INSURANCE COMPANY	1.02	0.81	333.9	224.7	48.61	285.7	182.5	56.55	0.0	-1.9	3.1	0.00 **	1.98	0.0	-0.7	2.1
AMERICAN & FOREIGN INSURANCE COMPANY	0.08	0.16	27.1	44.6	-39.20	33.4	37.7	-11.45	0.0	0.1	1.1	0.37	0.19	0.0	0.0	0.0
AMERICAN AUTOMOBILE INSURANCE COMPANY	0.05	0.07	17.9	20.2	-11.49	18.7	16.8	11.24	0.0	0.0	0.0	0.00 **	0.00	0.0	0.0	0.0
AMERICAN ECONOMY INSURANCE COMPANY	0.29	0.42	93.9	114.7	-18.18	102.4	116.9	-12.43	0.0	4.6	5.0	4.53	0.53	0.0	4.4	5.0
AMERICAN EMPLOYERS INSURANCE COMPANY	0.01	0.01	2.7	3.8	-27.76	7.8	112.8	-93.13	0.0	-0.3	0.0	0.00 **	0.19	0.0	-0.1	0.0
AMERICAN FAMILY MUTUAL INSURANCE COMPAN	1.16	1.13	381.3	313.6	21.58	354.0	310.2	14.12	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
AMERICAN FIRE AND CASUALTY COMPANY	0.05	0.07	15.6	18.3	-14.80	17.0	17.0	-0.31	0.0	0.4	1.1	2.28	2.95	0.0	0.0	0.1
AMERICAN GUARANTEE & LIABILITY INS CO	4.06	0.48	1,333.8	132.4	907.44	731.9	110.1	564.58	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
AMERICAN HARDWARE MUTUAL INSURANCE CO	0.01	0.01	4.1	1.6	157.30	4.0	1.4	176.71	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
AMERICAN INSURANCE COMPANY THE	0.03	0.07	9.6	18.7	-48.47	15.2	21.0	-27.67	0.0	-1.0	-1.0	0.00 **	0.10	0.0	-0.1	-0.1
AMERICAN INTERNATIONAL INSURANCE CO THE	0.03	0.02	9.4	6.9	36.78	7.6	6.7	12.93	0.0	-1.8	0.0	0.00 **	19.62	0.0	0.0	0.0
AMERICAN MANUFACTURERS MUTUAL INS CO	0.44	0.78	144.1	216.6	-33.48	173.9	237.8	-26.88	0.0	-0.9	-0.8	0.00 **	0.02	0.0	0.2	0.2
AMERICAN MOTORISTS INSURANCE COMPANY	0.85	0.64	277.9	177.4	56.65	222.8	200.1	11.33	0.0	-1.1	0.5	0.00 **	0.45	0.0	0.1	0.1
AMERICAN PROTECTION INSURANCE COMPANY	0.01	0.01	3.9	3.7	5.42	3.8	3.6	3.82	0.0	0.3	0.3	7.71	0.00	0.0	0.0	0.0
AMERICAN SELECT INSURANCE COMPANY	0.09	0.11	30.7	29.2	5.33	29.2	28.0	4.54	0.0	0.0	0.0	0.14	0.00	0.0	0.0	0.0
AMERICAN STATES INSURANCE COMPANY	0.14	0.20	44.9	54.8	-18.04	49.9	56.6	-11.90	0.0	4.5	5.8	9.05	3.42	0.0	-0.5	3.5
AMERICAN STATES PREFERRED INS CO	0.00	0.00	0.0	0.5	-100.00	0.2	1.6	-90.43	0.0	0.0	0.0	0.00	0.37	0.0	0.0	0.0

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

EARTHQUAKE ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
AMERICAN ZURICH INSURANCE COMPANY	0.01	0.00	1.6	0.0	9,558.82	0.4	0.0	2,417.65	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
AMICA MUTUAL INSURANCE COMPANY	0.09	0.09	29.0	25.7	12.81	26.9	24.0	12.32	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
ASSOCIATED INDEMNITY CORPORATION	0.01	0.04	4.8	12.2	-61.20	4.6	12.6	-63.67	0.0	0.0	0.0	0.00 **	0.00	0.0	0.0	0.0
ASSOCIATES INSURANCE COMPANY	0.01	0.04	3.1	11.6	-73.39	3.1	11.6	-73.39	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
ASSURANCE COMPANY OF AMERICA	0.52	0.59	171.3	162.4	5.51	194.3	123.1	57.79	0.0	0.0	0.2	0.00 **	0.00 **	0.0	0.0	0.0
ATLANTIC MUTUAL INSURANCE COMPANY	0.00	0.00	0.8	1.2	-28.94	1.1	0.8	29.77	0.0	0.0	0.0	0.00 **	3.44	0.0	0.0	0.0
AUTO OWNERS INSURANCE COMPANY	2.49	2.46	816.0	679.1	20.16	744.1	642.2	15.88	0.5	20.5	20.0	2.75	0.00 **	1.5	4.6	3.1
AUTOMOBILE INSURANCE CO OF HARTFORD THE	0.21	0.22	68.8	61.3	12.37	64.7	54.6	18.59	0.0	-0.3	-0.1	0.00 **	0.00 **	0.0	0.5	0.0
AXIS SURPLUS INSURANCE COMPANY	0.07		22.0		0.00 *	7.7		0.00 *	0.0	4.5	4.5	58.18		0.0	0.0	0.0
BANKERS STANDARD INSURANCE COMPANY	0.00	0.01	0.0	3.3	-100.00	0.0	3.3	-100.00	0.0	-0.4	-0.4	0.00 **	7.63	0.0	0.0	0.0
BITUMINOUS CASUALTY CORPORATION	0.00	0.01	1.2	2.4	-52.23	1.5	5.1	-70.12	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
BROTHERHOOD MUTUAL INSURANCE COMPANY	0.00	0.00	0.4	0.4	10.91	0.4	0.5	-11.69	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
CALIFORNIA CASUALTY IND EXCHANGE	0.01	0.01	3.9	2.3	67.24	3.1	1.1	188.42	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
CENTENNIAL INSURANCE COMPANY	0.00	0.00	0.1	0.2	-72.58	0.1	0.3	-83.50	0.0	0.0	0.0	0.00 **	3.88	0.0	0.0	0.0
CENTRAL MUTUAL INSURANCE COMPANY	0.07	0.04	22.4	10.2	118.60	14.5	10.0	45.59	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
CENTURY INDEMNITY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.1	0.4	0.00 **	0.00 **	0.0	-0.6	-0.1
CHARTER OAK FIRE INSURANCE COMPANY THE	0.00	0.00	0.6	0.7	-11.13	0.6	2.3	-72.95	0.0	-2.0	0.3	0.00 **	15.78	0.0	0.0	0.0
CHUBB NATIONAL INSURANCE COMPANY	0.07	0.06	24.2	17.7	36.56	21.9	10.0	119.53	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
CINCINNATI CASUALTY COMPANY THE	0.14	0.17	47.2	47.1	0.10	45.0	44.9	0.26	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
CINCINNATI INDEMNITY COMPANY	0.00	0.00	1.1	0.8	39.60	1.0	0.8	27.43	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
CINCINNATI INSURANCE COMPANY THE	1.03	0.94	339.4	260.2	30.47	287.1	217.6	31.95	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
CITIZENS INSURANCE COMPANY OF AMERICA	0.12	0.15	39.9	41.3	-3.45	41.6	36.3	14.49	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
CITIZENS INSURANCE COMPANY OF ILLINOIS	0.07	0.06	23.6	17.1	38.03	20.7	16.1	28.15	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
COLUMBIA MUTUAL INSURANCE COMPANY	0.05	0.27	17.2	74.3	-76.78	49.1	70.2	-30.13	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
CONNECTICUT INDEMNITY COMPANY THE	0.00		0.0		0.00 *	0.0		0.00 *	0.0	0.0	0.0	0.00 **		0.0	0.0	0.0
CONSOLIDATED INSURANCE COMPANY	0.39	0.55	129.3	152.1	-15.01	130.0	142.1	-8.52	0.0	1.0	1.0	0.75	0.00 **	0.0	-0.3	-0.3
CONTINENTAL CASUALTY COMPANY	0.00	0.01	0.0	2.4	-99.33	0.7	2.8	-74.42	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
CONTINENTAL INSURANCE COMPANY THE	0.02	0.03	6.1	8.9	-31.61	6.2	14.9	-58.54	0.0	0.0	0.0	0.00	0.00 **	0.0	0.0	0.0

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

EARTHQUAKE ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
CONTINENTAL WESTERN INSURANCE COMPANY	0.00	0.01	0.4	1.9	-78.68	1.2	1.9	-38.76	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
DAIMLERCHRYSLER INSURANCE COMPANY	0.00	0.02	0.0	4.5	-99.42	1.8	3.7	-51.52	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
DEPOSITORS INSURANCE COMPANY	0.02	0.07	5.2	20.0	-74.02	10.7	24.5	-56.20	0.0	-0.8	0.2	0.00 **	4.42	0.0	0.0	0.4
DISCOVER PROPERTY & CASUALTY INS CO	0.00		0.6		0.00 *	0.5		0.00 *	0.0	0.0	0.0	0.00		0.0	0.0	0.0
ECONOMY FIRE & CASUALTY COMPANY	0.58	1.13	191.8	312.0	-38.53	240.5	351.9	-31.67	0.8	-38.4	-21.4	0.00 **	0.00 **	0.0	-7.1	-4.3
ECONOMY PREFERRED INSURANCE COMPANY	0.00	2.03	-1.6	562.6	-100.28	206.2	779.2	-73.54	20.6	-84.1	-64.3	0.00 **	0.00 **	0.0	-17.2	-10.5
ECONOMY PREMIER ASSURANCE COMPANY	1.89	0.90	620.2	248.3	149.83	505.8	51.3	885.66	0.0	15.8	19.2	3.12	5.20	0.0	0.4	0.6
EMCASCO INSURANCE COMPANY	0.00	0.00	0.6	0.7	-2.29	0.6	0.6	7.89	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
EMPLOYERS FIRE INSURANCE COMPANY THE	0.00	0.00	0.3	1.4	-75.28	1.2	18.8	-93.88	0.0	5.5	0.0	478.80	0.00 **	0.0	0.4	0.0
EMPLOYERS INSURANCE COMPANY OF WAUSAU	2.65	0.79	869.2	217.7	299.16	694.6	230.4	201.50	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
EMPLOYERS MUTUAL CASUALTY COMPANY	0.07	0.06	22.2	16.6	34.03	19.8	13.4	47.34	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
ENCOMPASS PROPERTY AND CASUALTY COMPANY	0.02		6.9		0.00 *	0.6		0.00 *	0.0	0.2	0.2	40.00		0.0	0.0	0.0
ESSEX INSURANCE COMPANY	0.99	0.75	324.3	208.2	55.77	367.7	132.0	178.59	0.0	3.8	3.8	1.03	0.00	0.0	0.1	0.1
FAIRMONT INSURANCE COMPANY	0.06	0.04	19.1	11.4	67.45	29.0	1.5	1,870.84	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
FARMERS INSURANCE EXCHANGE	0.09	0.11	31.1	30.4	2.19	33.4	35.1	-4.75	0.0	0.0	0.8	0.05	0.51	2.2	2.3	0.4
FARMINGTON CASUALTY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-0.9	0.1	0.00 **	0.00 **	0.0	-0.3	-0.2
FARMLAND MUTUAL INSURANCE COMPANY	0.08	0.21	27.0	58.5	-53.80	36.9	43.2	-14.53	0.0	-0.3	0.3	0.00 **	1.34	0.0	0.0	0.1
FEDERAL INSURANCE COMPANY	0.04	0.03	12.1	8.9	36.43	9.5	7.8	22.75	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
FEDERATED MUTUAL INSURANCE COMPANY	0.33	1.00	109.8	276.1	-60.25	191.0	252.8	-24.46	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
FEDERATED SERVICE INSURANCE COMPANY	0.00	0.01	0.6	4.0	-83.90	2.4	3.0	-19.43	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
FIDELITY & CASUALTY COMPANY OF NY THE	0.00	0.00	0.0	0.1	-100.00	0.0	25.8	-99.91	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
FIDELITY & DEPOSIT COMPANY OF MARYLAND	0.35	0.25	113.5	69.2	64.08	89.8	36.8	144.25	0.0	0.0	0.0	0.00	0.00 **	0.0	0.0	0.0
FIDELITY & GUARANTY INS UNDERWRITERS INC	0.08	0.16	26.3	45.1	-41.56	38.6	33.7	14.52	0.0	-0.1	0.5	0.00 **	0.66	0.0	-0.2	0.6
FIDELITY & GUARANTY INSURANCE COMPANY	0.02	0.08	5.9	22.5	-73.71	11.4	23.9	-52.46	0.0	-0.1	0.1	0.00 **	0.18	0.0	-0.1	0.1
FIREMANS FUND INSURANCE COMPANY	0.09	0.07	29.8	18.5	61.44	22.1	18.7	18.08	0.0	-0.2	-0.1	0.00 **	0.01	0.0	0.0	0.0
FIREMANS FUND INSURANCE COMPANY OF WI	0.00	0.00	0.0	0.8	-100.00	0.0	0.8	-100.00	0.0	-0.1	0.0	0.00 **	1.46	0.0	0.0	0.0
FIRST NATIONAL INSURANCE COMPANY OF AM	0.05	0.01	15.9	3.5	354.45	6.0	3.3	82.68	0.0	-0.2	0.0	0.00 **	0.00 **	0.0	0.0	0.0
GENERAL CASUALTY COMPANY OF ILLINOIS	0.00	0.00	1.2	0.8	55.19	1.0	0.8	31.55	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

EARTHQUAKE ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
GENERAL CASUALTY COMPANY OF WISCONSIN	0.00	0.00	0.1	0.0	2,800.00	0.1	0.0	2,500.00	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
GENERAL INSURANCE COMPANY OF AMERICA	0.13	0.06	42.1	17.1	145.58	24.5	15.0	63.39	0.0	-0.4	0.0	0.00 **	2.08	0.0	0.0	0.0
GLENS FALLS INSURANCE COMPANY THE	0.05	0.06	17.0	17.1	-0.47	17.4	9.4	85.09	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
GLOBE INDEMNITY COMPANY	0.00	0.00	0.0	0.0	-100.00	0.0	0.0	-100.00	0.0	-0.2	0.0	0.00 **	0.00 **	0.0	0.0	0.0
GRAIN DEALERS MUTUAL INSURANCE COMPANY	0.00	0.06	0.0	16.8	-99.85	3.7	19.8	-81.31	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
GRANGE MUTUAL CASUALTY COMPANY	0.54	0.53	177.9	145.7	22.11	163.6	119.2	37.28	0.0	2.0	10.4	1.22	2.58	0.0	0.1	1.3
GREAT AMERICAN ALLIANCE INS CO	0.71	0.27	233.5	76.0	207.33	183.9	39.2	369.41	0.0	1.1	3.3	0.59	0.00 **	0.0	0.3	0.6
GREAT AMERICAN ASSURANCE COMPANY	0.41	0.68	134.6	187.2	-28.11	133.1	161.5	-17.60	0.0	-0.5	1.0	0.00 **	0.00 **	0.0	-0.1	0.0
GREAT AMERICAN CONTEMPORARY INS CO	0.00	0.00	0.0	0.0	7.50	0.0	0.1	-54.55	0.0	0.0	0.0	0.00 **	0.00 **	0.0	0.0	0.0
GREAT AMERICAN INSURANCE COMPANY	0.00	0.00	1.1	0.9	26.63	1.1	1.0	10.38	0.0	0.0	0.2	0.98	0.00 **	0.0	0.0	0.0
GREAT AMERICAN INSURANCE COMPANY OF NY	0.06	-0.53	21.3	-147.2	0.00 *	29.4	15.9	85.08	0.0	4.1	6.8	13.89	0.00 **	0.0	0.7	1.0
GREAT AMERICAN SPIRIT INSURANCE COMPANY	0.01	0.01	3.6	3.7	-2.91	3.5	3.4	3.84	0.0	0.1	0.5	2.67	0.00 **	0.0	0.1	0.2
GREAT NORTHERN INSURANCE COMPANY	0.40	0.47	132.4	130.9	1.11	131.4	116.7	12.59	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
GREENWICH INSURANCE COMPANY	0.19	0.42	63.4	116.1	-45.44	87.4	127.9	-31.61	0.0	-10.1	0.0	0.00 **	0.00 **	0.0	0.2	1.3
GRINNELL MUTUAL REINSURANCE COMPANY	2.48	3.40	815.4	941.2	-13.36	856.9	900.5	-4.84	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
HANOVER INSURANCE COMPANY	0.03	0.03	9.6	7.3	32.00	8.5	6.5	31.28	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
HARCO NATIONAL INSURANCE COMPANY	0.04	-0.01	11.8	-3.5	0.00 *	6.1	46.4	-86.95	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
HARLEYSVILLE INSURANCE COMPANY	0.00	0.00	0.0	0.2	-100.00	0.1	0.2	-53.76	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
HARLEYSVILLE LAKE STATES INS CO	0.16		51.9		0.00 *	26.0		0.00 *	0.0	2.6	2.6	9.88		0.0	0.5	0.5
HARTFORD CASUALTY INSURANCE COMPANY	0.03	0.04	11.3	10.9	3.13	11.1	10.4	7.07	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
HARTFORD FIRE INSURANCE COMPANY	0.04	0.06	13.4	17.4	-22.94	15.0	60.9	-75.41	555.7	-99.5	0.5	0.00 **	580.62	3.1	3.1	0.0
HARTFORD INSURANCE CO OF THE MIDWEST	0.05	0.08	18.0	21.1	-14.91	20.2	21.5	-6.26	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
HARTFORD INSURANCE COMPANY OF ILLINOIS	0.06	0.08	20.5	23.5	-12.82	20.6	25.0	-17.44	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
HARTFORD UNDERWRITERS INSURANCE COMPANY	0.70	0.88	229.8	242.6	-5.29	237.7	249.0	-4.55	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
HOMELAND CENTRAL INSURANCE COMPANY	0.00	0.01	-0.1	3.1	-103.24	0.8	15.5	-94.86	0.0	-0.1	0.0	0.00 **	0.23	0.0	0.0	0.0
HORACE MANN INSURANCE COMPANY	0.04	0.04	11.6	11.2	3.92	11.3	12.0	-5.49	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
HORACE MANN PROPERTY & CASUALTY INS CO	0.01	0.00	2.4	0.7	228.53	1.4	0.3	304.37	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
HOUSTON CASUALTY COMPANY	0.45	0.62	146.4	170.3	-14.06	148.1	244.8	-39.51	0.0	24.1	110.0	16.29	35.09	0.0	0.0	0.0

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

EARTHQUAKE ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
ILLINOIS EMCASCO INSURANCE COMPANY	0.37	0.54	122.5	149.2	-17.89	133.3	141.2	-5.60	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
ILLINOIS FARMERS INSURANCE COMPANY	1.99	2.72	652.5	751.7	-13.20	700.0	781.0	-10.38	0.0	5.0	5.0	0.71	0.00	3.1	3.1	0.0
ILLINOIS UNION INSURANCE COMPANY	0.06	0.00	18.8	0.0	0.00 *	15.7	0.0	0.00 *	0.0	-24.1	153.4	0.00 **	0.00 **	0.0	0.0	23.4
INDEMNITY INSURANCE COMPANY OF NORTH AM	0.00	0.00	0.0	0.2	-100.00	0.1	0.2	-45.91	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
INDIANA INSURANCE COMPANY	3.10	2.38	1,017.0	658.6	54.41	856.8	591.1	44.96	4.2	10.4	6.1	1.21	0.00 **	0.0	-1.6	-1.6
INSURA PROPERTY AND CASUALTY INS CO	0.03	0.05	10.1	12.9	-21.58	11.4	13.4	-14.84	0.0	0.0	0.0	0.00	0.00 **	0.0	0.0	0.0
INSURANCE COMPANY OF NORTH AMERICA	0.00	0.00	0.0	0.0	0.00 *	0.0	0.8	-100.00	0.0	-0.1	0.3	0.00 **	25.27	0.0	0.0	0.0
INSURANCE COMPANY OF THE WEST	0.90	0.68	294.5	187.2	57.35	201.5	151.2	33.28	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
IOWA AMERICAN INSURANCE COMPANY	0.00	0.00	0.0	0.1	-104.17	0.0	0.1	-92.23	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
IOWA MUTUAL INSURANCE COMPANY	0.06	0.07	20.4	20.5	-0.71	20.5	23.2	-11.35	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
KANSAS CITY FIRE & MARINE INSURANCE CO	0.09		29.0		0.00 *	10.2		0.00 *	0.0	0.0	0.0	0.00		0.0	0.0	0.0
KEMPER INDEMNITY INSURANCE COMPANY	0.27	0.00	88.2	0.0	0.00 *	87.6	0.2	44,836.41	0.0	0.7	0.7	0.84	0.00 **	0.0	0.2	0.2
KEMPER SURPLUS LINES INSURANCE COMPANY	0.02		7.0		0.00 *	6.8		0.00 *	0.0	0.5	0.5	7.09		0.0	0.0	0.0
LIBERTY INSURANCE CORPORATION	0.09	0.08	29.2	22.3	30.78	25.8	23.8	8.26	0.0	0.0	2.5	0.00 **	0.00	0.0	0.0	0.5
LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.81	0.52	265.3	143.3	85.21	229.6	177.2	29.56	0.0	0.0	0.7	0.00 **	0.77	0.0	0.0	0.3
LIBERTY MUTUAL INSURANCE COMPANY	0.00	0.00	0.3	0.2	62.68	0.3	0.0	600.00	0.0	0.0	0.0	0.00 **	0.00	0.0	0.0	0.0
LUMBERMENS MUTUAL CASUALTY COMPANY	0.49	1.03	161.8	284.7	-43.19	153.3	158.4	-3.17	0.0	47.0	52.8	30.63	3.66	0.0	4.8	4.8
LUMBERMENS UNDERWRITING ALLIANCE	0.05	0.11	17.9	29.9	-40.12	21.5	35.8	-40.03	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
MARYLAND CASUALTY COMPANY	0.32	0.04	103.9	10.5	891.41	44.0	4.2	947.66	0.0	-0.1	0.1	0.00 **	5.36	0.0	0.0	0.0
MASSACHUSETTS BAY INSURANCE COMPANY	0.00	0.01	1.3	2.1	-38.51	1.9	1.9	2.85	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
MERIDIAN SECURITY INSURANCE COMPANY	0.00	0.00	0.4	0.3	31.53	0.3	1.3	-75.04	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
METROPOLITAN GROUP PROP & CAS INS CO	0.04	0.04	12.4	11.7	5.68	12.1	11.0	10.20	0.0	-0.2	0.7	0.00 **	3.57	0.0	0.0	0.0
METROPOLITAN PROPERTY & CASUALTY INS CO	0.27	0.19	89.5	51.6	73.40	78.9	26.2	201.34	0.0	1.3	3.6	1.64	3.44	0.0	0.1	0.1
MID CENTURY INSURANCE COMPANY	0.04	0.18	14.7	49.3	-70.12	28.0	42.9	-34.76	0.0	-1.7	3.2	0.00 **	0.54	0.0	-0.2	1.3
MILLERS CLASSIFIED INSURANCE COMPANY	0.07	0.09	24.5	25.1	-2.46	24.8	25.0	-1.01	0.0	0.0	1.1	0.00 **	0.00	0.0	0.0	0.0
MILLERS FIRST INSURANCE COMPANY	0.12	0.18	37.9	50.1	-24.32	38.4	102.1	-62.34	0.0	-1.3	1.4	0.00 **	0.00 **	0.0	0.0	0.0
MILWAUKEE CASUALTY INSURANCE CO	0.02		5.2		0.00 *	1.5		0.00 *	0.0	0.0	0.0	0.00		0.0	0.0	0.0
MILWAUKEE INSURANCE COMPANY	0.12	0.21	39.8	58.9	-32.40	51.9	62.3	-16.63	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

EARTHQUAKE ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
MONROE GUARANTY INSURANCE COMPANY	0.07	0.34	24.1	93.1	-74.13	42.0	62.1	-32.30	0.0	1.5	1.5	3.57	0.00	0.0	0.0	0.0
MUTUAL SERVICE CASUALTY INSURANCE CO	0.00	0.05	0.0	14.1	-100.00	6.5	24.3	-73.20	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
NATIONAL BEN FRANKLIN INSURANCE CO OF IL	0.67	0.90	219.9	250.2	-12.11	236.8	269.0	-11.99	-107.1	-115.0	0.0	0.00 **	41.24	0.0	0.0	0.0
NATIONAL SURETY CORPORATION	0.02	0.00	6.8	0.5	1,242.60	0.9	0.4	122.78	0.0	-0.5	-0.5	0.00 **	1.44	0.0	0.0	0.0
NATIONWIDE AGRIBUSINESS INSURANCE CO	0.07		23.0		0.00 *	5.3		0.00 *	0.0	0.5	0.5	8.51		0.0	0.1	0.1
NATIONWIDE INSURANCE COMPANY OF AMERICA	0.00	0.02	0.0	4.3	-100.56	1.3	8.8	-84.96	0.0	-0.6	0.0	0.00 **	7.34	0.0	-0.2	0.1
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	0.11	0.14	35.7	38.5	-7.34	37.3	41.0	-9.05	0.0	-2.2	3.4	0.00 **	3.77	0.0	-0.4	1.3
NATIONWIDE MUTUAL INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.4	0.4	0.00 **	0.00 **	0.0	0.4	0.4
NETHERLANDS INSURANCE COMPANY THE	0.09	0.03	29.3	9.2	217.78	20.1	11.2	79.61	0.0	0.1	0.1	0.62	0.00	0.0	0.0	0.0
NORTH AMERICAN SPECIALTY INSURANCE 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 RIVER INSURANCE COMPANY THE	0.00	0.00	0.0	0.0	-100.00	0.0	0.0	-88.46	0.0	0.2	0.4	6,533.33	550.00	0.0	0.2	0.2
NORTHERN ASSURANCE COMPANY OF AMERICA	0.09	0.32	28.9	88.6	-67.39	64.2	48.0	33.78	0.0	-0.3	0.0	0.00 **	0.45	0.0	-0.2	0.0
NORTHERN INSURANCE COMPANY OF NEW YORK	0.13	0.30	42.7	84.1	-49.24	68.8	94.0	-26.85	0.0	0.0	0.0	0.00 **	0.00 **	0.0	0.0	0.0
OHIO CASUALTY INSURANCE COMPANY THE	0.03	0.05	9.9	12.8	-22.39	11.0	11.1	-0.84	0.0	0.3	0.7	2.26	2.84	0.0	0.0	0.1
OHIO FARMERS INSURANCE COMPANY	0.19	0.25	63.2	69.7	-9.33	65.1	72.9	-10.71	0.0	0.1	0.1	0.14	0.00	0.0	0.0	0.0
ONEBEACON AMERICA INSURANCE COMPANY	0.01	0.02	2.2	6.4	-66.45	4.1	5.8	-28.47	0.0	-0.1	0.0	0.00 **	1.24	0.0	0.0	0.0
ONEBEACON INSURANCE COMPANY	0.00	0.00	0.0	0.0	-100.00	0.0	0.5	-96.30	0.0	0.0	0.0	0.00 **	0.41	0.0	0.0	0.0
OWNERS INSURANCE COMPANY	1.01	0.77	332.9	214.0	55.57	276.1	182.7	51.11	0.0	0.0	0.0	0.00	0.00 **	0.0	0.0	0.0
PACIFIC INDEMNITY COMPANY	0.19	0.18	60.9	48.7	25.09	57.4	51.4	11.70	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
PEERLESS INSURANCE COMPANY	0.19	0.04	63.0	11.3	457.87	34.9	9.1	281.96	9.2	9.6	0.4	27.63	0.00	0.0	-0.1	-0.1
PENNSYLVANIA GENERAL INSURANCE COMPANY	0.09	0.24	28.2	66.7	-57.68	55.3	27.5	100.63	0.0	-0.8	0.0	0.00 **	2.87	0.0	0.0	0.0
PENNSYLVANIA LUMBERMENS MUTUAL INS CO	0.07	0.08	24.5	21.8	12.50	21.8	0.2	12,019.44	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
PHOENIX INSURANCE COMPANY THE	0.01	0.00	3.9	0.0	194,400.00	3.9	0.7	454.84	0.0	-1.6	0.2	0.00 **	0.00 **	0.0	-0.3	-0.3
PROGRESSIVE HOME INSURANCE COMPANY	0.01	0.00	1.8	1.0	83.05	2.2	0.2	1,127.84	0.0	0.1	0.1	2.45	19.32	0.0	0.0	0.0
PROPERTY & CASUALTY INS CO OF HARTFORD	0.19	0.12	62.1	32.4	91.64	46.8	19.9	135.72	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
PRUDENTIAL PROPERTY & CASUALTY INS CO	0.59	0.73	193.4	202.8	-4.62	197.5	202.4	-2.41	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
REGENT INSURANCE COMPANY	0.00	0.00	0.2	0.2	-6.93	0.2	0.2	-10.90	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
RLI INSURANCE COMPANY	0.28	0.37	91.1	101.9	-10.61	94.3	83.3	13.15	0.0	-14.5	44.4	0.00 **	0.00 **	0.0	-0.3	0.7

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

EARTHQUAKE ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
ROCKFORD MUTUAL INSURANCE COMPANY	1.14	1.38	375.6	381.8	-1.62	386.5	365.8	5.67	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
ROYAL INDEMNITY COMPANY	0.15	0.15	49.6	41.9	18.40	36.9	43.9	-15.88	0.0	-2.1	1.5	0.00 **	0.00 **	0.0	0.0	0.0
ROYAL INSURANCE COMPANY OF AMERICA	0.24	0.18	77.2	51.0	51.38	77.5	62.0	24.98	0.0	0.6	1.5	0.79	0.00 **	0.0	0.0	0.0
SAFECO INSURANCE COMPANY OF AMERICA	0.02	0.01	6.0	3.2	88.01	3.9	3.7	5.77	0.0	-0.3	0.4	0.00 **	0.00 **	0.0	-0.2	0.1
SAFECO INSURANCE COMPANY OF ILLINOIS	0.93	1.43	306.2	395.2	-22.53	363.2	421.0	-13.71	0.0	-0.4	-0.4	0.00 **	0.00 **	0.0	0.0	0.0
SAFEGUARD INSURANCE COMPANY	0.02	0.00	7.5	0.0	0.00 *	7.5	0.0	62,525.00	0.0	0.1	0.1	0.77	0.00	0.0	0.0	0.0
SCOTTSDALE INDEMNITY COMPANY	0.05	0.03	15.6	9.7	61.73	12.2	10.1	20.38	34.5	34.5	0.0	283.90	0.00	0.0	0.0	0.0
SECURA INSURANCE A MUTUAL COMPANY	0.03	0.05	8.9	14.1	-37.11	11.1	16.3	-31.61	0.0	3.8	3.7	34.45	5.32	0.0	-0.1	5.9
SECURITY INSURANCE COMPANY OF HARTFORD	0.00	0.00	0.0	0.1	-100.00	0.0	0.1	-108.99	0.0	0.0	0.0	0.00 **	0.00	0.0	0.0	0.0
SECURITY NATIONAL INSURANCE COMPANY	0.07	0.14	24.3	39.9	-38.97	31.0	49.5	-37.39	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
SENTRY INSURANCE A MUTUAL COMPANY	0.18	0.21	58.3	57.8	0.93	48.3	48.7	-0.93	0.0	-0.4	8.4	0.00 **	2.68	0.0	0.1	0.5
SENTRY SELECT INSURANCE COMPANY	0.32	0.49	103.5	135.1	-23.42	117.3	121.3	-3.28	0.0	1.5	5.7	1.25	10.29	0.0	0.5	1.1
SHELBY INSURANCE COMPANY THE	0.11	0.16	34.8	44.5	-21.67	39.7	49.6	-19.81	0.0	0.0	0.0	0.00	0.00 **	0.0	0.0	0.0
SHELTER GENERAL INSURANCE COMPANY	0.01	0.01	2.8	3.6	-22.02	3.1	3.6	-14.23	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
SHELTER MUTUAL INSURANCE COMPANY	0.61	0.60	200.6	166.1	20.77	183.2	156.2	17.32	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.01	0.00	1.7	0.1	1,186.36	1.4	0.1	1,190.99	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
SPECIALTY NATIONAL INSURANCE COMPANY	0.04	0.13	13.6	37.1	-63.36	25.6	23.0	11.29	0.0	14.6	14.6	56.97	0.00 **	0.0	4.9	4.9
SPRINGFIELD FIRE & CASUALTY COMPANY	0.01	0.01	2.0	1.6	24.57	2.0	1.6	24.57	0.0	0.0	0.4	2.09	0.70	0.0	0.0	0.0
ST PAUL FIRE & MARINE INSURANCE COMPANY	0.07	0.03	24.1	8.7	176.51	14.6	8.4	74.08	0.0	0.2	0.4	1.69	0.51	0.0	0.1	0.2
ST PAUL GUARDIAN INSURANCE COMPANY	0.01	0.14	4.5	38.9	-88.37	23.5	29.3	-19.59	0.0	0.3	0.5	1.15	0.00 **	0.0	0.1	0.2
ST PAUL MERCURY INSURANCE COMPANY	0.00	0.08	0.6	22.2	-97.46	11.2	12.9	-13.45	0.0	0.0	0.3	0.40	1.14	0.0	0.0	0.1
ST PAUL PROTECTIVE INSURANCE COMPANY	0.00	0.03	0.0	8.9	-100.00	2.5	14.4	-82.80	0.0	-0.3	0.1	0.00 **	2.10	0.0	-0.1	0.0
STANDARD FIRE INSURANCE COMPANY THE	0.01	0.01	2.9	2.5	15.53	2.5	1.2	114.59	0.8	0.5	0.1	20.04	48.79	0.0	0.0	0.0
STATE AUTO PROP AND CAS INS CO	0.87	0.86	285.9	237.6	20.30	254.4	220.7	15.26	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
STATE AUTOMOBILE MUTUAL INSURANCE CO	0.02	0.01	5.6	2.0	185.02	2.7	2.2	24.11	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
STATE FARM FIRE & CASUALTY COMPANY	24.49	27.56	8,036.5	7,619.6	5.47	7,885.7	7,404.8	6.49	3.6	0.9	0.0	0.01	0.04	14.1	14.1	0.0
STATE FARM GENERAL INSURANCE COMPANY	0.00	0.03	-0.1	7.8	-100.88	0.7	46.6	-98.48	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
TEACHERS INSURANCE COMPANY	0.14	0.15	44.7	41.7	7.20	43.2	41.7	3.70	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

EARTHQUAKE ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums Written ($)			Premiums Earned ($)			Losses Paid ($)	Losses Incurred ($)	Losses Unpaid ($)	Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses Paid ($)	Defense and Cost Containment Expenses Incurred ($)	Defense and Cost Containment Expenses Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
TIG INDEMNITY COMPANY	0.00		0.2		0.00 *	0.2		0.00 *	0.0	0.0	0.0	0.00		0.0	0.0	0.0
TIG INSURANCE COMPANY	0.05	0.30	14.9	83.8	-82.17	49.0	101.0	-51.47	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
TRANSCONTINENTAL INSURANCE COMPANY	0.00	0.00	0.0	0.7	-100.00	0.4	0.4	-1.62	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
TRANSPORTATION INSURANCE COMPANY	0.01		3.8		0.00 *	1.9		0.00 *	0.0	0.0	0.0	0.00		0.0	0.0	0.0
TRAVELERS CASUALTY AND SURETY CO OF AM	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-0.2	0.0	0.00 **	0.00 **	0.0	0.0	0.0
TRAVELERS CASUALTY AND SURETY CO OF IL	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-0.3	2.5	0.00 **	0.00 **	0.0	-0.2	-0.2
TRAVELERS CASUALTY AND SURETY COMPANY	0.00	0.00	0.4	0.2	133.94	0.1	0.2	-44.88	0.9	-0.8	1.0	0.00 **	0.00 **	0.0	0.3	0.5
TRAVELERS CASUALTY COMPANY OF CT	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-0.2	0.0	0.00 **	0.00 **	0.0	0.0	0.0
TRAVELERS COMMERCIAL INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-0.1	0.0	0.00 **	0.00 **	0.0	0.0	0.0
TRAVELERS HOME AND MARINE INS CO THE	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
TRAVELERS INDEMNITY COMPANY THE	6.20	5.01	2,035.5	1,386.1	46.85	1,554.9	1,493.2	4.13	0.0	478.0	559.6	30.74	0.00 **	0.0	11.4	18.8
TRAVELERS INDEMNITY COMPANY OF AM THE	0.03	0.03	9.3	8.4	10.41	8.9	11.7	-23.92	0.0	-28.5	2.8	0.00 **	8.24	0.0	0.1	0.5
TRAVELERS INDEMNITY COMPANY OF CT THE	0.00	0.00	0.6	0.1	447.46	0.5	0.7	-34.54	0.0	-2.9	0.3	0.00 **	42.48	0.0	0.0	0.1
TRAVELERS INDEMNITY COMPANY OF IL THE	2.63	4.83	862.7	1,336.6	-35.46	1,119.9	1,531.1	-26.85	0.0	315.5	400.8	28.17	0.00 **	0.0	4.8	13.2
TRAVELERS PROPERTY CASUALTY INS CO OF IL	0.83	0.82	271.0	228.0	18.85	250.3	219.5	14.03	0.0	-0.8	0.1	0.00 **	0.00 **	0.0	2.3	0.0
TRI STATE INSURANCE COMPANY OF MINNESOTA	0.04	0.05	13.9	13.7	1.78	20.3	10.4	94.39	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
TRINITY UNIVERSAL INSURANCE COMPANY	0.02	0.02	7.6	6.8	11.70	7.4	8.1	-8.16	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
TRUCK INSURANCE EXCHANGE	0.18	0.08	60.3	22.0	174.34	44.7	21.1	111.66	0.0	1.7	3.6	3.84	0.00 **	0.0	0.2	0.9
TWIN CITY FIRE INSURANCE COMPANY	0.00	0.01	1.5	1.7	-9.46	1.5	2.0	-24.63	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
ULICO CASUALTY COMPANY	0.00		0.6		0.00 *	0.4		0.00 *	0.0	0.0	0.0	0.00		0.0	0.0	0.0
UNDERWRITERS AT LLOYDS LONDON	1.24	0.38	406.9	105.9	284.35	415.6	93.7	343.61	0.0	-80.7	0.0	0.00 **	86.19	0.0	-4.2	0.0
UNITED FIRE & CASUALTY COMPANY	0.27	0.31	88.8	86.4	2.75	91.6	90.1	1.69	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
UNITED SECURITY INSURANCE COMPANY	0.00	0.00	0.0	0.6	-100.80	0.1	1.0	-91.78	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
UNITED SERVICES AUTOMOBILE ASSOCIATION	1.46	1.67	480.3	461.8	3.99	468.6	460.5	1.75	0.0	11.9	17.8	2.53	0.00 **	0.0	0.0	0.0
UNITED STATES FIDELITY & GUARANTY CO	0.10	0.07	32.4	20.4	59.01	27.2	18.8	44.87	0.0	0.0	0.3	0.00 **	0.00 **	0.0	-0.1	0.3
UNITED STATES FIRE INSURANCE COMPANY	0.80	0.33	263.1	91.5	187.45	115.3	26.0	343.91	0.0	13.9	20.0	12.06	20.28	0.0	8.9	10.4
UNITRIN DIRECT INSURANCE COMPANY	0.00	0.00	0.0	-0.1	0.00 *	0.0	-0.1	0.00 *	0.0	0.0	0.0	0.00 **	0.00 **	0.0	0.0	0.0
UNIVERSAL UNDERWRITERS INSURANCE COMPANY	0.63	0.94	207.7	260.8	-20.35	184.6	180.1	2.50	0.0	-2.1	0.5	0.00 **	0.12	0.0	-0.3	0.0

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

EARTHQUAKE ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
USAA CASUALTY INSURANCE COMPANY	0.32	0.36	105.8	99.7	6.12	101.3	94.2	7.49	0.0	1.4	2.2	1.34	0.00 **	0.0	0.0	0.0
VALIANT INSURANCE COMPANY	0.01	0.12	3.1	33.4	-90.83	11.7	27.4	-57.13	0.0	0.0	0.1	0.00 **	0.00 **	0.0	0.0	0.0
VALLEY FORGE INSURANCE COMPANY	0.00	0.00	0.0	0.7	-103.13	0.4	0.4	-3.89	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
VIGILANT INSURANCE COMPANY	0.23	0.27	75.3	75.3	0.02	74.2	76.7	-3.25	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
VIRGINIA SURETY COMPANY INC	0.01		2.9		0.00 *	0.7		0.00 *	0.0	0.4	0.4	58.44		0.0	0.0	0.0
WAUSAU BUSINESS INSURANCE COMPANY	0.07	0.19	23.1	53.8	-57.16	23.8	42.1	-43.50	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
WAUSAU GENERAL INSURANCE COMPANY	0.00	0.00	0.2	0.1	267.80	0.2	2.4	-90.81	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
WAUSAU UNDERWRITERS INSURANCE COMPANY	0.06	0.01	19.5	4.0	390.73	11.2	3.7	206.78	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
WEST AMERICAN INSURANCE COMPANY	0.67	0.77	219.3	213.6	2.63	216.6	190.2	13.85	0.0	6.1	14.5	2.83	2.95	0.0	-0.1	1.4
WEST BEND MUTUAL INSURANCE COMPANY	0.15	0.12	47.7	33.5	42.29	38.8	16.6	133.64	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
WESTCHESTER FIRE INSURANCE COMPANY	0.57	0.03	186.9	7.7	2,334.14	90.3	215.6	-58.13	0.0	19.5	99.3	21.62	14.40	0.0	0.2	4.3
WESTERN STATES INSURANCE COMPANY	0.29	1.18	96.3	325.0	-70.36	204.6	363.8	-43.76	0.0	-1.0	0.0	0.00 **	0.05	0.0	-0.3	0.0
WESTFIELD INSURANCE COMPANY	0.57	0.79	187.1	218.4	-14.30	210.2	208.0	1.03	0.0	0.3	0.3	0.14	0.00	0.0	0.0	0.1
WESTFIELD NATIONAL INSURANCE COMPANY	0.11	0.11	37.4	31.5	19.01	34.2	31.2	9.48	0.0	0.1	0.1	0.16	0.00	0.0	0.0	0.0
WESTPORT INSURANCE CORPORATION	2.28	0.38	748.1	104.3	617.56	473.0	50.2	843.11	0.0	-10.6	0.0	0.00 **	11.94	0.0	-0.9	0.0
XL INSURANCE AMERICA INC	0.13	0.10	43.5	27.2	60.09	33.8	22.8	48.06	0.0	2.7	8.2	8.10	1.71	0.0	0.0	0.0
ZURICH AMERICAN INSURANCE COMPANY	0.80	1.18	263.4	326.2	-19.25	248.5	322.6	-22.99	149.0	149.0	0.0	59.95	0.00	2.5	2.5	0.0
TOTAL NUMBER OF COMPANIES THIS LINE: 241				$000 not omitted from totals line												
Sum:	**100.00**	**100.00**	**32,816,280**	**27,649,289**	**18.69**	**30,468,009**	**27,389,069**	**11.24**	**676,038**	**684,109**	**1,571,612**	**2.25**	**1.49**	**28,743**	**42,072**	**101,427**

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
September 08, 2003

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

GROUP ACCIDENT AND HEALTH ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
ACE AMERICAN INSURANCE COMPANY	2.04	0.26	5,491.6	637.5	761.44	5,276.2	477.2	1,005.73	0.0	2,712.0	2,852.7	51.40	29.48	0.0	0.0	0.0
AMERICAN BANKERS INSURANCE COMPANY OF FL	0.18	0.69	477.2	1,706.8	-72.04	479.2	1,705.1	-71.89	90.4	-123.8	45.0	0.00 **	23.92	0.0	-4.3	0.1
AMERICAN CASUALTY COMPANY OF READING PA	0.04	0.05	108.3	122.3	-11.42	112.7	122.3	-7.90	4.5	4.5	0.0	4.03	0.00	0.0	0.0	0.0
AMERICAN FAMILY MUTUAL INSURANCE COMPAN	0.60	0.60	1,600.8	1,485.7	7.75	1,600.8	1,485.7	7.75	1,558.0	1,548.2	322.3	96.71	105.14	0.0	0.0	0.0
AMERICAN HOME ASSURANCE COMPANY	0.07	0.07	179.6	182.5	-1.64	172.7	194.1	-11.06	129.6	276.4	175.9	160.10	11.14	0.8	176.3	175.9
AMERICAN MOTORISTS INSURANCE COMPANY	0.00		0.0		0.00 *	0.0		0.00 *	176.5	176.5	0.0	0.00 **		0.0	0.0	0.0
AMERICAN SECURITY INSURANCE COMPANY	0.01	0.01	17.3	21.4	-19.00	17.3	21.4	-19.00	6.1	7.1	1.9	41.14	0.00 **	0.0	0.0	0.0
AMERICAN SENTINEL INSURANCE COMPANY	0.00	0.00	6.3	5.7	10.67	6.4	3.8	67.18	0.3	0.3	0.0	5.24	0.00	0.0	0.0	0.0
AMEX ASSURANCE COMPANY	2.04	1.56	5,475.9	3,848.6	42.28	5,340.2	3,775.5	41.44	625.5	328.7	335.7	6.16	19.77	0.3	-4.1	0.4
AVEMCO INSURANCE COMPANY	6.54	7.60	17,578.6	18,799.7	-6.50	17,578.6	18,799.7	-6.50	9,900.3	11,102.4	4,535.0	63.16	67.03	15.0	15.0	0.0
BALBOA INSURANCE COMPANY	0.00	0.00	1.5	1.7	-7.66	1.5	1.8	-14.61	0.0	0.0	0.0	0.00 **	1.51	0.0	0.0	0.0
BANKERS INSURANCE COMPANY	0.01	0.00	20.5	0.0	0.00 *	21.8	-1.5	0.00 *	0.0	8.7	18.5	40.00	0.00 **	0.0	0.0	0.0
BANKERS MULTIPLE LINE INSURANCE COMPANY	0.01	0.03	29.2	75.6	-61.41	30.5	165.3	-81.54	2.4	15.6	19.2	51.17	0.00	0.0	0.0	0.0
BCS INSURANCE COMPANY	1.46	0.96	3,914.3	2,374.8	64.83	3,914.6	2,373.9	64.90	2,990.6	3,789.9	2,085.2	96.82	92.81	15.9	15.9	0.0
BENCHMARK INSURANCE COMPANY	0.25	0.36	659.7	878.2	-24.88	659.7	878.2	-24.88	319.4	603.7	299.2	91.52	40.34	63.2	63.2	0.0
BROTHERHOOD MUTUAL INSURANCE COMPANY	0.06	0.06	157.4	152.2	3.43	153.7	147.7	4.07	80.6	80.1	30.3	52.09	52.26	0.0	0.0	0.0
CAPITOL INDEMNITY CORPORATION	0.01		17.2		0.00 *	17.1		0.00 *	13.8	14.1	0.9	82.53		0.0	0.0	0.0
CENTRAL STATES INDEMNITY CO OF OMAHA	0.02	0.01	55.0	32.0	71.77	55.0	32.0	71.77	10.8	18.4	12.2	33.53	44.03	0.0	0.0	0.0
CENTRE INSURANCE COMPANY	0.37	0.46	1,003.5	1,148.9	-12.66	1,003.5	1,148.9	-12.66	2,159.1	1,760.0	113.4	175.39	62.23	0.0	0.0	0.0
CENTRIS INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-66.6	0.0	0.00 **	0.00 **	0.0	0.0	0.0
CLARENDON NATIONAL INSURANCE COMPANY	0.96	0.89	2,592.0	2,203.4	17.63	2,592.0	2,203.4	17.63	1,665.4	-75.6	1,564.1	0.00 **	330.38	257.8	257.8	0.0
COLUMBIA CASUALTY COMPANY	0.00		0.0		0.00 *	0.0		0.00 *	0.0	14.6	14.6	0.00 **		0.0	0.0	0.0
CONTINENTAL CASUALTY COMPANY	18.11	13.19	48,700.4	32,608.3	49.35	44,298.2	45,905.1	-3.50	18,916.0	23,313.0	74,986.5	52.63	80.05	16.7	16.7	0.0
CONTINENTAL INSURANCE COMPANY THE	0.00	-0.05	-0.4	-124.4	0.00 *	-0.4	-124.4	0.00 *	276.6	550.9	274.3	0.00 **	0.00 **	0.0	0.0	0.0
EMPIRE FIRE & MARINE INSURANCE COMPANY	0.56		1,509.7		0.00 *	1,509.7		0.00 *	152.5	776.2	623.7	51.41		0.0	0.0	0.0
EMPLOYERS INSURANCE COMPANY OF WAUSAU	-0.01	0.15	-17.2	367.0	-104.67	-17.2	368.7	-104.65	63.7	-76.6	548.7	0.00 **	321.06	0.0	0.0	0.0
EMPLOYERS REINSURANCE CORPORATION	4.03	3.47	10,835.0	8,576.7	26.33	10,875.3	8,545.5	27.26	4,762.5	4,927.9	5,631.4	45.31	0.00 **	96.5	70.8	85.9
FAIRFIELD INSURANCE COMPANY	1.27	1.18	3,404.0	2,929.5	16.20	3,404.0	2,929.5	16.20	2,441.6	2,232.8	1,140.6	65.59	76.86	173.8	173.8	28.0

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

GROUP ACCIDENT AND HEALTH ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
FEDERAL INSURANCE COMPANY	1.23	1.64	3,309.9	4,042.9	-18.13	2,325.2	4,014.1	-42.07	1,220.9	737.6	548.3	31.72	8.51	1.7	-64.0	79.1
FEDERATED MUTUAL INSURANCE COMPANY	6.22	7.65	16,722.8	18,914.8	-11.59	16,735.7	18,917.2	-11.53	14,877.4	14,179.2	2,618.8	84.72	92.09	379.2	367.2	63.6
FORT WAYNE HEALTH & CASUALTY INS CO	3.58	3.05	9,615.9	7,541.5	27.51	9,629.9	7,525.6	27.96	6,049.8	6,975.3	4,021.3	72.43	82.56	0.0	17.1	71.5
GE CASUALTY INSURANCE COMPANY	0.12	0.14	316.4	354.0	-10.61	324.2	380.9	-14.89	268.2	376.3	232.8	116.06	80.36	0.0	-14.9	0.0
GE PROPERTY & CASUALTY INS CO	0.00	0.00	0.1	0.1	33.04	0.2	0.1	84.71	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
GOVERNMENT EMPLOYEES INSURANCE COMPANY	0.00	0.00	2.7	3.5	-23.01	2.8	3.9	-27.57	0.0	-0.6	0.4	0.00 **	15.92	0.0	0.0	0.0
GREAT AMERICAN INSURANCE COMPANY	0.00		0.0		0.00 *	0.0		0.00 *	46.8	82.7	35.9	0.00 **		0.0	0.0	0.0
HANOVER INSURANCE COMPANY	0.00	-0.06	-0.5	-158.8	0.00 *	-0.5	-84.9	0.00 *	147.6	-51.7	127.0	0.00 **	0.00 **	0.0	0.0	0.0
HARTFORD FIRE INSURANCE COMPANY	1.45	1.72	3,906.1	4,246.6	-8.02	3,918.2	4,244.9	-7.69	3,877.6	3,575.2	2,991.6	91.24	147.79	159.3	159.3	0.0
HOUSTON CASUALTY COMPANY	0.01	0.14	39.9	340.6	-88.30	33.4	340.6	-90.19	47.9	-733.2	212.8	0.00 **	48.04	0.0	0.0	0.0
INDEPENDENCE AMERICAN INSURANCE COMPANY	0.01		29.9		0.00 *	29.9		0.00 *	0.0	0.0	0.0	0.00		0.0	0.0	0.0
INSURANCE COMPANY OF NORTH AMERICA	0.27	0.33	719.7	811.6	-11.33	-21.8	795.8	-102.74	563.3	471.2	1,479.9	0.00 **	25.96	0.7	0.7	0.0
INSURANCE COMPANY OF THE STATE OF PA THE	0.01	0.01	40.0	19.2	108.68	40.5	18.7	116.92	248.9	317.7	71.7	784.24	2,786.93	7.4	8.1	0.7
LIBERTY MUTUAL INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	25.1	13.0	30.1	0.00 **	0.00 **	0.0	-0.1	1.9
LUMBERMENS MUTUAL CASUALTY COMPANY	2.06	3.24	5,527.3	8,002.6	-30.93	5,527.3	8,002.6	-30.93	2,891.4	6,063.6	7,363.4	109.70	55.84	7.1	1,110.9	1,103.9
MONTGOMERY WARD INSURANCE COMPANY	0.00	0.00	-0.2	-0.3	0.00 *	0.0	0.0	0.00 *	0.0	0.0	0.0	0.00 **	0.00 **	0.0	0.0	0.0
MOTOR CLUB OF IOWA INSURANCE COMPANY	0.04	0.05	117.2	133.6	-12.26	126.0	137.2	-8.12	13.0	13.8	11.5	10.93	16.19	0.0	0.0	0.0
NATIONAL CASUALTY COMPANY	0.08	0.20	203.7	503.1	-59.50	237.1	534.7	-55.66	158.9	-584.4	169.0	0.00 **	187.87	0.0	0.0	0.0
NATIONAL FARMERS UNION PROPERTY & CAS CO	0.00	0.00	0.8	0.8	4.20	0.8	0.8	4.20	2.0	2.0	0.0	237.25	0.00	0.0	0.0	0.0
NATIONAL INSURANCE COMPANY OF WI INC	0.01	0.02	40.1	50.1	-20.08	40.1	50.1	-20.08	0.0	-2.8	11.0	0.00 **	9.15	2.1	2.1	1.5
NATIONAL UNION FIRE INSURANCE CO OF PITT	1.82	1.01	4,895.9	2,503.1	95.59	4,886.9	2,503.2	95.23	2,726.1	3,090.3	739.7	63.24	127.75	7.9	10.7	7.4
NATIONWIDE MUTUAL INSURANCE COMPANY	0.04	0.05	117.4	119.0	-1.37	137.6	108.9	26.44	46.6	20.2	49.1	14.65	56.34	0.0	-1.4	2.6
NIAGARA FIRE INSURANCE COMPANY	0.00		0.0		0.00 *	0.0		0.00 *	-3.6	-3.6	0.0	0.00 **		0.0	0.0	0.0
NORTH POINTE INSURANCE COMPANY	0.04	0.39	104.6	976.0	-89.29	104.6	976.0	-89.29	341.0	214.3	0.0	204.94	94.47	0.0	0.0	0.0
OLD REPUBLIC INSURANCE COMPANY	3.27	3.07	8,789.3	7,577.5	15.99	5,214.4	3,723.5	40.04	2,775.5	3,629.0	2,147.0	69.59	68.31	2.2	2.2	0.0
ONEBEACON AMERICA INSURANCE COMPANY	0.29	0.03	775.1	82.3	842.12	752.0	120.4	524.29	130.7	363.1	256.6	48.29	12.91	0.6	0.6	0.0
PACIFIC INDEMNITY COMPANY	0.02	0.04	48.0	103.6	-53.69	44.9	107.1	-58.03	0.0	-16.6	10.3	0.00 **	0.00 **	0.0	-2.2	1.4
RLI INSURANCE COMPANY	0.00	-0.01	0.0	-15.6	0.00 *	0.0	-8.7	0.00 *	0.0	-6.2	-5.9	0.00 **	0.00 **	0.0	-0.7	-0.6

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
September 08, 2003

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

GROUP ACCIDENT AND HEALTH ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
ROYAL INDEMNITY COMPANY	0.02		55.8		0.00 *	55.8		0.00 *	0.0	2.3	2.3	4.08		0.0	0.2	0.2
SECURITY INSURANCE COMPANY OF HARTFORD	0.60	0.78	1,625.4	1,916.0	-15.17	1,311.4	1,805.9	-27.38	672.5	723.2	614.0	55.15	39.86	0.0	15.1	54.1
SENTRY INSURANCE A MUTUAL COMPANY	0.05	0.06	138.6	138.6	-0.02	-1,631.1	-2,205.5	0.00 *	25.9	41.3	66.6	0.00 **	0.00 **	0.0	0.0	0.0
SENTRY SELECT INSURANCE COMPANY	3.37	3.66	9,074.0	9,049.2	0.27	5,139.9	12,375.8	-58.47	4,839.8	4,923.5	30,173.8	95.79	95.35	25.0	25.0	0.0
SIRIUS AMERICA INSURANCE COMPANY	0.09	0.11	242.8	265.2	-8.43	242.8	265.2	-8.43	0.0	10.1	85.4	4.17	23.51	0.0	-7.4	0.9
ST PAUL FIRE & MARINE INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	-33.6	-35.4	54.5	0.00 **	0.00 **	0.0	0.0	0.0
STAR INSURANCE COMPANY	0.01	0.21	16.8	526.2	-96.81	22.9	524.8	-95.65	125.5	86.1	23.4	376.72	96.78	0.0	-1.6	2.2
STATE FARM MUTUAL AUTOMOBILE INSURANCE C	26.14	26.26	70,313.1	64,912.0	8.32	70,313.1	64,912.0	8.32	96,604.6	98,064.9	12,597.4	139.47	137.42	778.9	798.0	194.6
STONEBRIDGE CASUALTY INSURANCE COMPANY	0.00	0.00	0.3	0.3	-2.92	0.3	0.3	-17.12	0.0	0.0	0.0	0.00	0.00 **	0.0	0.0	0.0
TIG INSURANCE COMPANY	0.00		5.1		0.00 *	5.1		0.00 *	0.0	2.0	2.0	39.34		0.0	0.0	0.0
TRAVELERS INDEMNITY COMPANY OF CT THE	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-110.2	2,203.4	0.00 **	0.00 **	0.0	0.0	0.0
U S SPECIALTY INSURANCE COMPANY	0.25	0.32	668.7	790.4	-15.39	490.9	473.0	3.79	135.2	260.1	177.2	52.98	24.83	9.4	9.4	0.0
ULICO CASUALTY COMPANY	0.10	0.20	280.5	492.5	-43.05	280.5	492.5	-43.05	955.2	-1,118.9	346.0	0.00 **	351.17	0.0	0.0	0.0
UNDERWRITERS AT LLOYDS LONDON	3.95	4.29	10,613.5	10,603.4	0.10	10,631.4	10,648.6	-0.16	5,252.5	884.2	706.4	8.32	116.22	21.0	-229.0	17.4
UNITED STATES FIRE INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.0	0.0	0.00 **	0.00 **	0.0	0.0	0.0
UNITED WISCONSIN INSURANCE COMPANY	0.85	1.00	2,287.9	2,466.6	-7.25	2,288.5	2,483.4	-7.85	1,195.8	1,114.8	1,469.0	48.71	62.46	-0.1	-2.3	0.0
VIRGINIA SURETY COMPANY INC	0.11	0.14	296.7	346.5	-14.36	295.5	346.5	-14.71	50.6	89.9	40.3	30.44	0.00 **	0.0	0.0	0.0
WESTPORT INSURANCE CORPORATION	0.01	0.04	28.6	107.7	-73.46	28.6	107.7	-73.46	15.4	15.4	37.1	53.83	110.80	0.1	0.1	0.0
ZURICH AMERICAN INSURANCE COMPANY	5.27	5.49	14,176.7	13,568.0	4.49	14,113.2	13,926.9	1.34	5,071.7	6,014.8	7,355.6	42.62	43.68	21.4	30.2	8.8
TOTAL NUMBER OF COMPANIES THIS LINE: 75					$000 not omitted from totals line											
Sum:	**100.00**	**100.00**	**268,964,118**	**239,368,476**	**12.36**	**252,781,382**	**249,728,735**	**1.22**	**197,712,595**	**203,612,936**	**174,707,884**	**80.55**	**77.20**	**2,063,956**	**3,014,415**	**1,901,522**

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
September 08, 2003

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

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

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
ALLSTATE INSURANCE COMPANY	-0.72	1.98	-252.6	884.9	-128.55	-100.8	651.4	-115.47	593.8	719.8	820.7	0.00 **	81.85	0.0	0.0	0.0
AMERICAN BANKERS INSURANCE COMPANY OF FL	46.93	50.02	16,480.9	22,378.0	-26.35	16,703.7	22,579.2	-26.02	2,902.4	2,337.7	2,369.2	14.00	12.19	0.6	-37.5	15.3
AMERICAN RELIABLE INSURANCE COMPANY	0.20		69.7		0.00 *	40.0		0.00 *	21.7	36.9	15.2	92.18		0.0	1.0	1.0
AMERICAN SECURITY INSURANCE COMPANY	47.42	42.65	16,650.3	19,082.7	-12.75	16,650.3	19,082.7	-12.75	797.8	843.9	594.0	5.07	2.94	0.0	0.0	0.0
CENTRAL STATES INDEMNITY CO OF OMAHA	4.55	3.94	1,596.0	1,763.6	-9.50	1,596.0	1,763.6	-9.50	599.6	495.2	769.5	31.03	42.68	0.0	0.0	0.0
GE CASUALTY INSURANCE COMPANY	0.03	0.07	9.5	32.3	-70.47	10.0	16.6	-39.59	0.1	-5.9	0.0	0.00 **	70.55	0.0	0.0	0.0
ILLINOIS UNION INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.0	-10.0	0.00 **	0.00 **	0.0	0.0	0.0
MONTGOMERY WARD INSURANCE COMPANY	0.00		0.0		0.00 *	0.0		0.00 *	-0.2	0.0	0.0	0.00 **		0.0	0.0	0.0
STANDARD GUARANTY INSURANCE COMPANY	0.44	0.55	153.4	244.9	-37.37	617.9	1,037.2	-40.42	226.2	135.0	128.8	21.85	18.63	0.0	0.0	0.0
STATE FARM MUTUAL AUTOMOBILE INSURANCE C	1.16	0.79	407.5	352.3	15.69	604.7	755.7	-19.98	468.9	248.0	522.9	41.02	51.92	0.5	-3.0	8.4
TOTAL NUMBER OF COMPANIES THIS LINE: 10				$000 not omitted from totals line												
Sum:	**100.00**	**100.00**	**35,114,728**	**44,738,654**	**-21.51**	**36,121,852**	**45,886,406**	**-21.28**	**5,610,245**	**4,810,768**	**5,210,251**	**13.32**	**11.32**	**1,168**	**-39,567**	**24,638**

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
September 08, 2003

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

COLLECTIVELY RENEWABLE A&H ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
AMERICAN SECURITY INSURANCE COMPANY	85.08	67.71	2.9	1.3	114.23	2.9	1.3	114.23	1.6	4.4	2.8	151.90	0.00	0.0	0.0	0.0
GE CASUALTY INSURANCE COMPANY	0.00		0.0		0.00 *	0.0		0.00 *	0.0	0.0	2,081.0	0.00 **		0.0	0.0	0.0
GOVERNMENT EMPLOYEES INSURANCE COMPANY	14.92	32.29	0.5	0.6	-21.25	0.6	0.6	-13.09	0.0	-0.1	0.0	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	-2.0	8.2	0.00 **	0.00 **	0.0	0.0	0.0
NATIONAL CASUALTY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-5.0	122.4	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**	**3,379**	**1,982**	**70.48**	**3,426**	**1,976**	**73.38**	**1,600**	**-2,735**	**2,214,462**	**-79.83**	**6,295.34**	**0**	**0**	**0**

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

NON-CANCELLABLE A&H ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
ASSOCIATES INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	33.3	34.4	-3.20	0.0	2.6	2.9	7.95	0.00 **	0.0	0.0	0.0
LIBERTY MUTUAL INSURANCE COMPANY	94.36	26.46	3.5	5.2	-32.14	3.5	5.2	-32.14	5.0	5.0	0.0	143.70	44.65	0.0	0.0	0.0
MUTUAL PROTECTIVE INSURANCE COMPANY	3.07	0.58	0.1	0.1	0.00	0.1	0.1	-5.00	0.0	0.0	0.0	0.00 **	0.83	0.0	0.0	0.0
STONEBRIDGE CASUALTY INSURANCE COMPANY	2.56	0.49	0.1	0.1	0.00	0.1	0.1	22.50	0.0	0.0	0.0	0.00	6.25	0.0	0.0	0.0
TOTAL NUMBER OF COMPANIES THIS LINE: 4				$000 not omitted from totals line												
Sum:	**100.00**	**100.00**	**3,708**	**5,365**	**-30.89**	**36,992**	**39,738**	**-6.91**	**5,028**	**7,673**	**2,974**	**20.74**	**-1.34**	**0**	**0**	**0**

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

GUARANTEED RENEWABLE A&H ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
AF&L INSURANCE COMPANY	5.90	5.47	4,010.3	3,286.7	22.01	3,831.9	3,361.8	13.99	925.3	1,158.3	1,364.2	30.23	23.07	24.9	52.1	40.9
AMERICAN FAMILY MUTUAL INSURANCE COMPAN	8.40	8.65	5,714.9	5,198.1	9.94	5,277.6	5,157.2	2.34	3,785.1	3,809.6	1,416.6	72.18	74.40	0.5	-0.6	16.9
AMERICAN STATES INSURANCE COMPANY	0.22	0.28	148.0	169.6	-12.74	151.0	165.9	-8.95	81.6	56.4	366.4	37.32	59.39	0.0	-2.4	0.0
AMEX ASSURANCE COMPANY	0.00	0.00	0.2	0.5	-69.22	0.2	0.5	-69.22	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
CONTINENTAL CASUALTY COMPANY	52.80	54.56	35,903.5	32,778.7	9.53	14,467.6	12,194.1	18.64	11,695.0	21,875.0	37,503.4	151.20	89.12	0.0	0.0	0.0
GE CASUALTY INSURANCE COMPANY	0.03	0.03	21.2	16.1	31.72	21.3	16.0	33.53	8.8	3.7	2.8	17.25	77.38	0.0	-0.1	0.0
GE PROPERTY & CASUALTY INS CO	0.00	0.00	0.2	0.1	26.12	0.2	0.1	38.94	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
GENESIS INSURANCE COMPANY	0.00	0.00	1.1	1.1	0.00	-0.6	1.1	-160.61	0.2	0.8	0.6	0.00 **	0.00	0.0	0.0	0.0
LIBERTY MUTUAL INSURANCE COMPANY	0.00	0.00	0.1	0.1	0.00	0.1	0.1	0.00	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
MUTUAL PROTECTIVE INSURANCE COMPANY	4.55	5.04	3,095.1	3,030.4	2.14	3,159.0	2,890.3	9.30	2,035.8	1,888.6	2,317.6	59.79	68.52	29.9	21.8	30.5
NATIONAL CASUALTY COMPANY	0.00	0.01	3.0	3.0	-0.23	2.0	3.0	-32.50	5.3	63.7	58.4	3,195.99	156.23	0.0	0.0	0.0
STATE FARM MUTUAL AUTOMOBILE INSURANCE C	28.09	25.92	19,105.1	15,574.4	22.67	15,844.8	13,114.1	20.82	8,568.7	9,614.0	7,784.9	60.68	73.71	5.6	22.4	124.6
UNITED WISCONSIN INSURANCE COMPANY	0.00	0.00	0.5	0.5	8.06	0.7	0.3	118.18	0.0	0.0	0.0	5.21	123.38	0.0	0.0	0.0
TOTAL NUMBER OF COMPANIES THIS LINE: 13				$000 not omitted from totals line												
Sum:	**100.00**	**100.00**	**68,002,927**	**60,059,179**	**13.23**	**42,755,769**	**36,904,236**	**15.86**	**27,105,878**	**38,470,106**	**50,814,992**	**89.98**	**73.82**	**60,987**	**93,238**	**212,842**

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
September 08, 2003

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

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

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
AMERICAN CASUALTY COMPANY OF READING PA	0.00	0.00	0.0	0.0	41.18	0.0	0.0	41.18	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
AMERICAN FAMILY MUTUAL INSURANCE COMPAN	59.34	58.24	31,270.2	31,377.8	-0.34	31,247.2	32,252.4	-3.12	28,251.6	28,224.9	22,033.0	90.33	88.10	218.2	252.9	559.6
CONTINENTAL CASUALTY COMPANY	0.00	0.00	0.5	1.1	-54.92	0.5	103.9	-99.51	11.5	11.5	0.0	2,268.70	0.03	0.0	0.0	0.0
GE CASUALTY INSURANCE COMPANY	0.02	0.01	8.5	6.4	31.72	8.6	6.3	35.45	2.6	6.5	7.1	75.75	47.36	0.0	-0.5	0.0
MUTUAL PROTECTIVE INSURANCE COMPANY	0.35	0.43	184.8	232.1	-20.36	199.6	240.2	-16.91	270.9	64.3	268.5	32.20	125.85	3.8	-0.4	3.7
NATIONAL CASUALTY COMPANY	0.05	0.12	28.3	64.8	-56.32	28.0	62.6	-55.31	91.1	201.7	145.8	720.62	175.21	0.0	0.0	0.0
STATE FARM MUTUAL AUTOMOBILE INSURANCE C	40.24	41.16	21,206.7	22,174.8	-4.37	21,421.7	22,922.0	-6.55	19,654.9	19,432.4	12,770.7	90.71	87.58	353.5	350.0	204.3
TOTAL NUMBER OF COMPANIES THIS LINE: 7				$000 not omitted from totals line												
Sum:	**100.00**	**100.00**	**52,699,006**	**53,856,989**	**-2.15**	**52,905,558**	**55,587,501**	**-4.82**	**48,282,519**	**47,941,242**	**35,225,155**	**90.62**	**87.98**	**575,543**	**601,972**	**767,709**

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
September 08, 2003

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

OTHER ACCIDENT ONLY ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
AMERICAN AUTOMOBILE INSURANCE COMPANY	1.02	2.57	219.9	462.1	-52.41	219.9	499.2	-55.95	95.4	217.7	191.7	98.98	37.96	18.6	38.7	20.1
AMERICAN FAMILY MUTUAL INSURANCE COMPAN	0.01	0.01	2.5	2.4	4.04	2.6	2.4	9.33	0.0	0.4	0.6	14.56	0.00 **	0.0	0.0	0.0
AMERICAN HOME ASSURANCE COMPANY	0.12	0.14	25.4	26.1	-2.69	25.8	27.0	-4.54	0.0	-0.2	3.9	0.00 **	95.59	0.0	0.0	0.0
ASSOCIATES INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.5	2.3	-79.83	0.0	-0.1	0.0	0.00 **	0.00 **	0.0	0.0	0.0
CENTRAL NATIONAL INS CO OF OMAHA THE	0.00	0.00	0.0	0.0	0.00 *	6.9	7.2	-3.95	10.0	10.0	0.0	144.72	0.00	0.0	0.0	0.0
CONNECTICUT INDEMNITY COMPANY THE	0.00		0.3		0.00 *	0.1		0.00 *	0.0	0.0	0.0	0.00		0.0	0.0	0.0
EMPLOYERS FIRE INSURANCE COMPANY THE	0.00	0.00	0.1	0.0	0.00 *	0.1	0.0	25.00	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	1.3	1.3	4.71	1.3	1.3	1.58	5.0	5.0	0.0	371.47	0.00	0.0	0.0	0.0
FEDERAL INSURANCE COMPANY	0.07	0.07	15.1	12.5	20.76	13.7	12.4	10.54	0.0	0.0	3.1	0.20	3.00	0.0	0.0	0.4
GULF INSURANCE COMPANY	22.72	26.75	4,881.4	4,808.5	1.51	4,881.4	4,810.5	1.47	127.9	1,321.4	1,193.4	27.07	6.15	0.0	0.1	0.1
NATIONAL CASUALTY COMPANY	0.25	0.34	54.0	60.5	-10.69	38.5	60.5	-36.32	2.0	13.4	11.4	34.88	4.10	0.0	0.0	0.0
NATIONWIDE MUTUAL INSURANCE COMPANY	0.00	0.00	0.0	0.1	-100.00	0.0	0.1	-50.00	0.0	0.0	0.0	13.95	0.00	0.0	0.0	0.0
OLD REPUBLIC INSURANCE COMPANY	10.03	10.04	2,154.2	1,805.7	19.30	2,163.7	1,562.0	38.52	1,084.8	966.4	301.6	44.66	74.75	0.0	0.0	0.0
STATE FARM MUTUAL AUTOMOBILE INSURANCE C	0.00	0.00	0.8	0.8	0.00	0.8	0.8	-6.77	0.0	1.4	2.0	185.47	0.37	0.0	0.0	0.0
TIG INSURANCE COMPANY	1.74	3.36	373.7	604.5	-38.18	433.1	616.8	-29.78	245.6	52.9	43.0	12.22	36.01	0.0	3.0	18.0
UNDERWRITERS AT LLOYDS LONDON	0.32	0.00	68.6	0.0	0.00 *	59.3	0.0	0.00 *	0.0	50.0	50.0	84.25	0.00 **	5.3	10.6	2.6
VIGILANT INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.5	-100.00	0.0	-0.1	0.0	0.00 **	0.00 **	0.0	0.0	0.0
VIRGINIA SURETY COMPANY INC	63.70	56.55	13,684.9	10,165.8	34.62	13,684.9	14,339.7	-4.57	4,528.9	5,877.0	2,432.0	42.94	33.52	0.0	0.0	0.0
TOTAL NUMBER OF COMPANIES THIS LINE: 18					$000 not omitted from totals line											
Sum:	**100.00**	**100.00**	**21,482,076**	**17,950,122**	**19.68**	**21,532,631**	**21,942,681**	**-1.87**	**6,099,625**	**8,515,086**	**4,232,765**	**39.55**	**30.57**	**24,018**	**52,420**	**41,248**

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
September 08, 2003

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

ALL OTHER A&H ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
AMERICAN BANKERS INSURANCE COMPANY OF FL	12.75	12.43	1,280.8	1,592.3	-19.56	1,321.6	1,629.6	-18.90	213.9	214.2	106.5	16.21	12.81	0.0	-0.3	0.5
AMERICAN RELIABLE INSURANCE COMPANY	0.01	0.46	1.0	59.2	-98.37	115.8	268.8	-56.91	0.0	-18.9	0.0	0.00 **	3.93	0.0	-1.2	0.0
AMERICAN STATES INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-0.3	0.0	0.00 **	0.00 **	0.0	0.0	0.0
CINCINNATI CASUALTY COMPANY THE	0.00	0.00	0.3	0.3	0.00	0.3	0.3	0.00	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
CINCINNATI INSURANCE COMPANY THE	0.10	0.09	10.2	11.8	-13.91	10.1	11.8	-14.37	18.5	18.5	0.0	182.59	71.31	0.0	0.0	0.0
CLARENDON NATIONAL INSURANCE COMPANY	20.75	33.49	2,083.7	4,290.3	-51.43	2,058.9	4,281.7	-51.91	1,590.9	195.2	675.5	9.48	52.24	-20.2	-20.0	0.2
DOCTORS' COMPANY THE	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-2.5	0.0	0.00 **	0.00 **	0.0	-0.5	0.0
EMPIRE FIRE & MARINE INSURANCE COMPANY	1.15		115.3		0.00 *	115.3		0.00 *	0.0	0.0	0.0	0.00		0.0	0.0	0.0
EMPLOYERS FIRE INSURANCE COMPANY THE	0.00		0.0		0.00 *	0.0		0.00 *	0.0	0.0	0.0	0.00 **		0.0	0.0	0.0
INSURA PROPERTY AND CASUALTY INS CO	0.00		0.0		0.00 *	0.0		0.00 *	0.4	25.7	25.4	0.00 **		0.0	0.0	0.0
LIBERTY MUTUAL INSURANCE COMPANY	0.00	0.00	0.2	0.2	0.00	0.2	0.2	0.00	0.0	-0.2	1.5	0.00 **	0.00 **	0.0	0.0	0.1
MARKEL INSURANCE COMPANY	14.61	10.07	1,467.8	1,290.3	13.76	1,179.7	1,272.2	-7.27	629.1	719.5	493.2	60.99	68.49	0.0	0.0	0.0
METROPOLITAN PROPERTY & CASUALTY INS CO	0.40	0.24	40.0	30.9	29.43	38.4	31.0	23.64	2.7	2.4	0.3	6.37	4.84	0.0	0.0	0.0
NATIONAL CASUALTY COMPANY	0.00	0.00	0.3	0.4	-12.37	0.2	0.4	-41.49	0.2	0.2	0.0	101.76	0.00	0.0	0.0	0.0
NORTH AMERICAN SPECIALTY INSURANCE CO	0.00	-0.44	0.0	-56.3	0.00 *	0.0	-56.3	0.00 *	67.4	-3,098.5	291.8	0.00 **	0.00 **	0.0	-179.0	250.7
REPUBLIC WESTERN INSURANCE COMPANY	0.81	0.61	81.0	78.0	3.96	81.0	78.0	3.96	10.2	3.8	9.4	4.65	25.49	0.0	0.0	0.0
SHELBY CASUALTY INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-1.0	0.0	0.00 **	0.00 **	0.0	0.0	0.0
ST PAUL FIRE & MARINE INSURANCE COMPANY	0.00		0.0		0.00 *	0.0		0.00 *	536.7	-99.0	5.7	0.00 **		0.0	0.0	0.0
STATE FARM MUTUAL AUTOMOBILE INSURANCE C	32.07	29.05	3,220.8	3,722.0	-13.47	3,229.7	3,820.2	-15.46	1,720.8	1,772.1	2,628.5	54.87	67.65	2.5	3.3	42.1
TIG INSURANCE COMPANY	17.30	-0.07	1,737.0	-8.4	0.00 *	1,737.0	-8.4	0.00 *	-107.2	-345.1	133.3	0.00 **	0.00 **	-5.2	-8.4	48.3
UNITED STATES FIDELITY & GUARANTY CO	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-0.9	3.1	0.00 **	0.00 **	0.0	-0.6	0.4
VIRGINIA SURETY COMPANY INC	0.05	0.01	4.8	1.5	223.58	1.6	1.4	13.61	0.0	0.8	0.8	52.90	0.00	0.0	0.0	0.0
TOTAL NUMBER OF COMPANIES THIS LINE: 22				$000 not omitted from totals line												
Sum:	**100.00**	**100.00**	**10,043,299**	**11,012,453**	**-8.80**	**9,890,035**	**11,330,923**	**-12.72**	**4,683,642**	**-613,654**	**4,375,116**	**-6.20**	**59.93**	**-22,832**	**-206,758**	**342,293**

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
September 08, 2003

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

FEDERAL EMPLOYEES HEALTH BENEFITS PROGRAM PREMIUM ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
NIAGARA FIRE INSURANCE COMPANY	100.00	100.00	29,485.7	60,576.7	-51.33	29,485.7	60,576.7	-51.33	22,989.1	14,224.5	0.0	48.24	45.53	0.0	0.0	0.0
TOTAL NUMBER OF COMPANIES THIS LINE: 1				$000 not omitted from totals line												
Sum:	**100.00**	**100.00**	**29,485,710**	**60,576,748**	**-51.33**	**29,485,710**	**60,576,748**	**-51.33**	**22,989,066**	**14,224,504**	**0**	**48.24**	**45.53**	**0**	**0**	**0**

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

WORKERS' COMPENSATION ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
ACCEPTANCE INSURANCE COMPANY	0.00	0.01	-80.5	218.3	-136.88	-52.4	243.0	-121.57	449.4	384.4	946.5	0.00 **	44.59	53.7	180.3	248.3
ACCIDENT FUND COMPANY OF AMERICA	1.11	0.55	23,422.5	10,226.8	129.03	18,144.7	5,254.8	245.30	3,944.7	11,432.4	9,932.7	63.01	57.04	884.0	1,716.9	1,017.5
ACE AMERICAN INSURANCE COMPANY	0.31	0.17	6,503.8	3,225.5	101.64	6,098.2	2,980.3	104.62	2,214.9	406.8	28,795.2	6.67	30.53	257.5	-40.7	3,227.5
ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.03	0.07	615.9	1,367.5	-54.96	933.0	1,079.1	-13.54	732.8	842.4	1,832.6	90.29	140.55	51.6	40.7	44.0
ACE INDEMNITY INSURANCE COMPANY	0.00	0.00	18.1	5.3	241.75	14.4	9.0	61.23	5.6	-1.7	23.1	0.00 **	269.06	0.2	0.1	0.6
ACE INSURANCE COMPANY OF IL	0.09	0.00	1,892.7	-4.2	0.00 *	1,785.4	-400.2	0.00 *	972.0	4,420.7	21,506.5	247.61	0.00 **	68.0	-110.5	911.5
ACE PROPERTY AND CASUALTY INS CO	0.02	0.00	444.0	76.9	477.15	420.6	57.6	630.47	191.0	123.4	1,417.1	29.34	321.42	10.6	26.1	114.4
ACIG INSURANCE COMPANY	0.06	0.08	1,189.4	1,516.8	-21.58	1,189.4	1,516.8	-21.58	0.0	240.6	451.8	20.23	19.61	107.2	109.8	7.9
ACUITY A MUTUAL INSURANCE COMPANY	1.18	0.80	24,968.5	14,946.8	67.05	20,603.9	12,864.0	60.17	7,650.6	12,038.7	14,178.1	58.43	69.44	409.8	498.0	1,145.3
ADDISON INSURANCE COMPANY	0.08	0.08	1,657.6	1,572.0	5.45	1,506.9	1,481.8	1.70	843.6	1,182.6	1,213.1	78.48	32.61	55.0	64.6	66.2
ADVANTAGE WORKERS COMPENSATION INS CO	0.01		166.0		0.00 *	147.3		0.00 *	22.6	100.8	78.2	68.40		0.1	15.4	15.3
AFFILIATED F M INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	25.2	0.6	196.8	0.00 **	0.00 **	3.1	22.9	77.7
AIU INSURANCE COMPANY	0.00	0.04	41.4	701.4	-94.10	55.0	2,047.2	-97.31	1,379.1	-1,010.6	4,053.8	0.00 **	63.61	300.0	75.7	405.4
ALASKA NATIONAL INSURANCE COMPANY	0.01	0.00	189.1	4.1	4,472.97	165.9	3.9	4,153.46	0.6	38.0	37.4	22.92	0.00	0.0	3.3	3.3
ALEA NORTH AMERICA INSURANCE COMPANY	0.05		1,079.6		0.00 *	337.9		0.00 *	0.4	167.4	167.0	49.53		0.0	40.3	40.3
ALL AMERICA INSURANCE COMPANY	0.04	0.06	902.9	1,063.1	-15.07	992.1	1,226.4	-19.11	1,002.1	1,771.9	2,268.2	178.61	69.09	31.5	72.8	165.4
ALLIANZ INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-557.0	193.7	0.00 **	0.00 **	0.0	-65.9	26.4
ALLIED PROPERTY & CASUALTY INS CO	0.44	0.25	9,317.2	4,693.6	98.51	6,500.0	3,643.8	78.39	2,012.8	4,398.5	4,082.9	67.67	64.20	117.3	316.3	323.5
ALLSTATE INSURANCE COMPANY	0.00	0.00	-10.5	0.0	0.00 *	-74.8	108.1	-169.26	366.7	-644.0	5,495.9	0.00 **	1,316.30	1.0	-142.3	129.2
AMCO INSURANCE COMPANY	0.11	0.36	2,423.4	6,657.5	-63.60	4,148.9	5,972.4	-30.53	3,722.1	4,876.5	5,077.3	117.54	78.27	307.5	327.7	503.2
AMCOMP ASSURANCE CORPORATION	0.09	0.64	1,926.3	11,894.9	-83.81	4,657.0	11,139.3	-58.19	5,509.3	3,149.1	7,110.0	67.62	110.16	612.1	349.9	790.0
AMERICAN & FOREIGN INSURANCE COMPANY	0.13	0.10	2,799.7	1,854.0	51.01	2,372.5	1,590.5	49.17	1,583.6	3,513.2	4,355.7	148.08	93.09	75.3	147.2	204.6
AMERICAN ALTERNATIVE INS CORP	0.05	0.15	1,106.4	2,865.9	-61.39	1,730.1	2,620.3	-33.97	785.2	2,565.2	4,525.6	148.27	99.70	81.4	-4.6	461.5
AMERICAN AUTOMOBILE INSURANCE COMPANY	0.01	0.05	278.9	932.0	-70.07	456.3	1,174.7	-61.16	598.2	-1,241.8	1,819.7	0.00 **	55.03	47.5	-298.2	256.3
AMERICAN CASUALTY COMPANY OF READING PA	0.73	0.71	15,480.9	13,256.3	16.78	16,513.4	11,823.8	39.66	3,820.6	6,150.8	12,630.8	37.25	26.44	256.6	621.9	686.0
AMERICAN COMPENSATION INSURANCE COMPANY	0.01	0.05	135.4	873.4	-84.50	279.2	945.0	-70.46	573.1	717.0	2,106.8	256.82	88.55	106.6	57.3	248.6
AMERICAN COUNTRY INSURANCE COMPANY	0.37	0.61	7,942.8	11,325.4	-29.87	7,753.3	13,441.5	-42.32	12,871.4	10,953.2	19,829.0	141.27	128.41	869.6	-413.7	1,365.1
AMERICAN ECONOMY INSURANCE COMPANY	0.07	0.08	1,500.5	1,560.2	-3.83	1,285.4	2,460.7	-47.76	2,956.6	1,387.6	3,528.8	107.95	65.10	211.7	27.8	209.6

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
September 08, 2003

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

WORKERS' COMPENSATION ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
AMERICAN EMPLOYERS INSURANCE COMPANY	0.02	0.25	363.0	4,555.0	-92.03	1,352.5	6,055.7	-77.67	3,469.2	3,043.1	8,757.8	225.00	165.22	271.6	21.0	537.0
AMERICAN FAMILY MUTUAL INSURANCE COMPAN	1.03	0.68	21,878.4	12,558.2	74.22	18,144.6	9,594.8	89.11	8,764.3	19,421.7	20,945.3	107.04	94.66	258.6	1,172.0	2,079.4
AMERICAN FIRE AND CASUALTY COMPANY	0.00	0.00	29.8	-26.4	0.00 *	31.1	-17.2	0.00 *	87.5	129.1	443.4	415.36	0.00 **	15.8	15.9	31.5
AMERICAN GUARANTEE & LIABILITY INS CO	0.02	0.19	473.0	3,481.7	-86.42	252.9	2,371.1	-89.34	1,178.5	431.6	4,072.9	170.70	20.63	160.2	26.5	419.7
AMERICAN HARDWARE MUTUAL INSURANCE CO	0.02	0.02	412.7	385.6	7.04	388.7	377.8	2.88	246.2	235.4	2,400.6	60.56	0.00 **	17.8	13.9	47.9
AMERICAN HOME ASSURANCE COMPANY	1.53	0.85	32,462.3	15,789.5	105.59	19,722.3	21,637.4	-8.85	8,334.6	10,658.3	26,982.6	54.04	98.57	1,032.3	1,339.9	2,698.3
AMERICAN INSURANCE COMPANY THE	0.15	0.41	3,211.2	7,706.0	-58.33	4,237.8	7,574.9	-44.05	5,222.8	2,407.9	12,896.7	56.82	119.75	322.2	316.7	1,681.7
AMERICAN INTERNATIONAL SOUTH INS CO	0.00	0.00	10.5	44.8	-76.62	7.6	60.5	-87.37	39.2	6.2	72.1	80.66	107.31	4.0	2.2	7.2
AMERICAN INTERSTATE INSURANCE COMPANY	0.29	0.27	6,057.2	5,050.0	19.94	5,457.9	5,598.9	-2.52	3,810.6	4,970.3	7,688.6	91.07	94.81	309.9	155.2	555.1
AMERICAN MANUFACTURERS MUTUAL INS CO	0.39	0.67	8,167.8	12,450.7	-34.40	9,683.5	11,845.7	-18.25	6,425.5	3,445.8	11,356.1	35.58	77.66	405.3	71.1	1,643.4
AMERICAN MOTORISTS INSURANCE COMPANY	0.60	1.39	12,632.4	25,740.9	-50.92	11,808.0	27,170.9	-56.54	19,431.6	24,428.2	27,303.5	206.88	12.96	340.4	1,184.0	3,380.7
AMERICAN PROTECTION INSURANCE COMPANY	0.70	0.94	14,730.3	17,482.8	-15.74	15,875.3	20,533.4	-22.69	16,839.9	24,141.3	44,981.2	152.07	127.99	1,387.4	3,203.5	6,811.3
AMERICAN RE INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	23.0	-131.5	181.4	0.00 **	0.00 **	0.0	-13.4	-7.8
AMERICAN SAFETY CASUALTY INS CO	0.05	0.13	979.0	2,409.9	-59.38	1,568.1	1,416.2	10.73	1,138.1	1,557.8	1,033.4	99.34	68.22	75.7	444.7	614.7
AMERICAN STATES INSURANCE COMPANY	0.64	1.01	13,468.1	18,719.1	-28.05	15,346.9	23,599.3	-34.97	15,747.7	10,361.5	24,006.2	67.52	72.38	1,025.7	-151.4	1,472.8
AMERICAN ZURICH INSURANCE COMPANY	0.84	0.38	17,692.1	6,975.3	153.64	14,791.8	6,728.9	119.83	5,403.9	6,363.7	13,683.7	43.02	133.94	376.0	550.8	2,027.6
AMERISURE INSURANCE COMPANY	0.08	0.01	1,732.0	197.7	776.29	743.7	268.0	177.44	559.5	538.3	2,107.2	72.38	116.39	79.5	11.2	57.5
AMERISURE MUTUAL INSURANCE COMPANY	0.94	0.74	19,996.1	13,790.3	45.00	17,972.1	12,592.7	42.72	9,983.4	17,529.8	26,352.1	97.54	77.24	606.9	1,844.0	2,354.7
ANSUR AMERICA INSURANCE COMPANY	0.00		45.2		0.00 *	31.6		0.00 *	0.3	12.8	12.5	40.52		0.0	0.4	0.4
APSPECIALTY INSURANCE CORPORATION	0.39	0.48	8,248.7	8,956.7	-7.90	9,302.7	6,815.4	36.50	5,417.6	6,917.6	7,977.5	74.36	108.03	410.0	799.0	1,058.0
ARCH INSURANCE COMPANY	0.06		1,253.0		0.00 *	493.1		0.00 *	5.0	380.8	375.7	77.21		0.0	40.0	40.0
ARGONAUT GREAT CENTRAL INS CO	0.08	0.06	1,693.3	1,110.4	52.50	1,468.1	1,189.3	23.44	1,264.5	-64.3	4,526.9	0.00 **	64.65	151.7	52.3	274.8
ARGONAUT INSURANCE COMPANY	0.07	0.15	1,428.0	2,722.5	-47.55	2,057.6	1,854.5	10.95	921.9	1,245.2	1,792.2	60.52	54.78	35.2	153.7	228.2
ARGONAUT MIDWEST INSURANCE COMPANY	0.32	0.13	6,882.1	2,445.3	181.44	3,814.1	3,715.1	2.66	3,903.5	3,091.6	12,296.0	81.06	66.06	311.8	402.2	890.8
ASSOCIATED INDEMNITY CORPORATION	0.04	0.11	934.3	2,120.1	-55.93	1,614.2	1,668.2	-3.24	1,707.8	1,426.9	8,344.9	88.40	178.57	139.8	232.5	1,596.9
ASSURANCE COMPANY OF AMERICA	0.06	0.08	1,298.4	1,569.1	-17.25	1,322.7	1,611.7	-17.93	1,826.2	2,039.2	2,133.6	154.16	0.00 **	81.3	102.0	147.0
ATLANTIC MUTUAL INSURANCE COMPANY	0.48	0.60	10,152.5	11,163.2	-9.05	10,787.0	10,693.4	0.88	7,164.6	8,345.4	19,452.2	77.36	73.98	417.4	298.8	1,377.3
AUTO OWNERS INSURANCE COMPANY	0.30	0.30	6,332.6	5,632.4	12.43	6,046.8	5,232.5	15.56	3,885.9	5,344.9	8,939.1	88.39	60.27	348.0	368.6	668.6

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
September 08, 2003

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

WORKERS' COMPENSATION ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
AUTOMOBILE INSURANCE CO OF HARTFORD THE	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-133.4	328.4	0.00 **	0.00 **	1.7	-3.3	35.1
BADGER MUTUAL INSURANCE COMPANY	0.06	0.05	1,169.0	1,002.1	16.66	1,123.3	748.6	50.06	339.7	403.5	379.0	35.92	52.69	9.1	-25.6	39.3
BANCINSURE INC	0.00	0.00	85.2	57.2	49.02	76.8	42.2	81.89	12.0	32.3	37.9	42.06	0.00 **	0.0	0.0	0.0
BANKERS STANDARD INSURANCE COMPANY	0.03	0.01	658.4	231.4	184.58	604.8	199.0	203.90	168.9	85.7	321.6	14.17	0.00 **	56.2	96.0	117.3
BENCHMARK INSURANCE COMPANY	0.02	0.00	417.9	74.2	463.50	169.7	126.6	34.01	144.6	20.1	65.3	11.87	37.85	70.2	70.2	0.8
BIRMINGHAM FIRE INSURANCE COMPANY OF PA	0.02	0.00	469.8	-56.0	0.00 *	302.8	-57.7	0.00 *	-0.1	809.4	886.5	267.29	0.00 **	27.1	107.8	88.7
BITUMINOUS CASUALTY CORPORATION	0.67	0.57	14,087.5	10,514.4	33.98	13,675.2	10,730.4	27.44	9,606.1	14,898.3	35,603.2	108.94	101.14	636.4	1,051.2	1,883.6
BITUMINOUS FIRE & MARINE INSURANCE CO	0.09	0.06	1,893.5	1,058.4	78.90	1,581.0	1,064.2	48.57	1,331.8	2,283.5	4,004.3	144.43	123.10	77.5	227.7	301.8
BOSTON OLD COLONY INSURANCE COMPANY	0.00	0.00	0.0	-79.4	0.00 *	0.0	-79.4	0.00 *	-18.8	-18.8	0.0	0.00 **	0.00 **	0.0	0.0	0.0
BROTHERHOOD MUTUAL INSURANCE COMPANY	0.06	0.06	1,195.9	1,022.2	16.99	1,105.3	955.0	15.74	295.8	271.9	354.0	24.60	26.84	6.0	-6.2	26.4
CAMDEN FIRE INSURANCE ASSOCIATION, THE	0.00	0.00	0.1	-74.9	0.00 *	0.1	-74.9	0.00 *	629.8	-71.7	844.9	0.00 **	0.00 **	49.1	-41.3	49.9
CAPITOL INDEMNITY CORPORATION	0.17	0.14	3,635.1	2,550.8	42.51	3,407.2	2,264.6	50.45	1,602.7	1,043.3	1,652.5	30.62	92.63	268.8	528.0	660.8
CAROLINA CASUALTY INSURANCE COMPANY	0.00	0.00	0.0	88.7	-100.00	0.0	88.7	-100.00	14.4	11.3	60.5	0.00 **	202.61	3.0	-8.3	15.0
CENTENNIAL INSURANCE COMPANY	0.09	0.11	1,944.9	2,089.3	-6.91	1,864.1	2,054.0	-9.24	2,346.9	1,661.1	3,774.2	89.11	79.99	115.8	1.8	264.8
CENTRAL MUTUAL INSURANCE COMPANY	0.29	0.22	6,213.9	4,170.5	49.00	5,585.8	3,681.0	51.74	2,312.2	3,367.3	4,556.3	60.28	73.72	106.4	225.0	490.1
CENTRE INSURANCE COMPANY	0.00	0.00	-3.0	-33.9	0.00 *	-3.0	-33.9	0.00 *	1,824.9	1,641.4	6,818.1	0.00 **	0.00 **	363.9	250.7	309.9
CENTURY INDEMNITY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	384.0	-2,340.2	2,269.1	0.00 **	0.00 **	75.5	-107.7	402.1
CHARTER OAK FIRE INSURANCE COMPANY THE	0.06	0.16	1,350.7	2,911.9	-53.62	1,579.1	4,889.4	-67.70	3,200.5	184.9	7,316.8	11.71	76.26	316.5	-9.7	680.0
CHUBB INDEMNITY INSURANCE COMPANY	0.00	0.01	85.0	137.6	-38.20	66.6	150.1	-55.62	352.3	-160.5	800.2	0.00 **	517.93	30.1	-21.4	117.0
CHUBB NATIONAL INSURANCE COMPANY	0.00	0.00	0.9	0.4	98.88	0.7	0.2	186.78	0.0	0.1	0.2	19.82	18.06	0.0	0.0	0.1
CHURCH MUTUAL INSURANCE COMPANY	0.13	0.13	2,731.5	2,445.0	11.72	2,591.4	2,391.2	8.37	734.1	1,018.0	2,369.7	39.29	32.74	37.2	-12.0	340.1
CINCINNATI CASUALTY COMPANY THE	2.00	2.56	42,303.7	47,586.3	-11.10	43,999.6	36,004.5	22.21	23,180.4	32,011.0	57,944.0	72.75	78.46	1,500.5	1,939.7	5,688.3
CINCINNATI INDEMNITY COMPANY	0.32	0.13	6,813.5	2,332.4	192.12	4,492.0	1,489.1	201.65	1,398.9	2,835.2	3,579.0	63.12	145.99	53.5	128.0	203.2
CINCINNATI INSURANCE COMPANY THE	0.50	0.78	10,575.2	14,492.7	-27.03	11,864.3	11,706.4	1.35	10,928.9	9,787.5	18,774.2	82.50	117.28	662.5	1,091.6	1,975.7
CITIZENS INSURANCE COMPANY OF AMERICA	0.03	0.07	660.1	1,292.3	-48.92	878.2	1,319.2	-33.43	597.2	759.9	1,009.4	86.53	67.88	10.6	47.6	96.9
CITIZENS INSURANCE COMPANY OF ILLINOIS	0.29	0.52	6,177.1	9,590.5	-35.59	7,934.7	9,034.2	-12.17	5,942.0	7,585.9	10,498.8	95.60	87.85	133.1	242.2	793.6
CLARENDON NATIONAL INSURANCE COMPANY	0.42	0.43	8,829.4	7,963.3	10.88	9,989.3	4,705.8	112.28	3,945.8	14,803.5	19,613.1	148.19	91.54	759.4	1,548.2	1,139.7
COLONIAL AMERICAN CASUALTY AND SURETY CO	0.00	0.00	29.8	26.9	10.69	27.5	34.4	-20.13	37.5	-9.3	11.9	0.00 **	207.45	0.4	-1.5	1.7

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

WORKERS' COMPENSATION ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
COLUMBIA NATIONAL INSURANCE COMPANY	0.01	0.01	275.7	169.0	63.19	231.9	141.5	63.82	163.6	240.2	144.5	103.60	25.94	7.4	16.5	9.1
COMMERCE & INDUSTRY INSURANCE COMPANY	4.28	3.05	90,589.6	56,627.8	59.97	78,997.2	29,754.4	165.50	15,013.0	56,194.4	56,717.8	71.13	60.12	1,075.3	4,598.5	5,671.8
CONNECTICUT INDEMNITY COMPANY THE	0.01	0.35	167.0	6,505.9	-97.43	1,539.4	6,543.8	-76.48	5,763.4	4,782.9	9,419.9	310.69	128.06	419.4	241.0	408.7
CONSOLIDATED INSURANCE COMPANY	0.07	0.13	1,419.3	2,329.3	-39.07	1,692.3	2,592.8	-34.73	2,705.4	935.1	2,601.2	55.26	137.67	109.0	80.4	273.6
CONSTITUTION INSURANCE COMPANY	0.00	0.00	40.9	3.2	1,169.80	42.8	1.3	3,100.45	0.0	29.0	29.8	67.92	58.68	0.0	3.2	3.3
CONTINENTAL CASUALTY COMPANY	0.58	0.33	12,239.0	6,061.5	101.91	8,139.5	-7,480.5	0.00 *	6,690.6	-8,081.1	51,964.3	0.00 **	0.00 **	2,216.6	-4,628.9	2,089.2
CONTINENTAL INSURANCE COMPANY THE	0.01	0.04	266.4	664.0	-59.88	-1,151.8	-497.8	0.00 *	746.3	-8,670.1	3,376.7	0.00 **	0.00 **	45.2	-746.6	34.1
CONTINENTAL WESTERN INSURANCE COMPANY	0.15	0.14	3,190.1	2,610.0	22.23	2,917.4	2,373.7	22.91	2,150.5	2,503.3	6,237.0	85.81	147.84	263.7	146.5	217.6
CONVERIUM INSURANCE (NORTH AMERICA) INC	0.00	0.00	0.0	42.4	-100.00	0.0	42.4	-100.00	604.3	1,191.2	2,351.3	0.00 **	2,737.57	49.6	111.3	147.5
COREGIS INSURANCE COMPANY	0.03	0.00	729.2	-33.7	0.00 *	136.2	-33.7	0.00 *	795.0	969.3	2,115.4	711.69	0.00 **	81.0	83.7	2.7
COUNTRY CASUALTY INSURANCE COMPANY	0.03	0.02	559.5	351.9	59.02	488.7	339.0	44.16	134.0	140.8	596.3	28.82	43.97	19.0	16.2	66.9
COUNTRY MUTUAL INSURANCE COMPANY	1.68	1.46	35,633.4	27,214.0	30.94	32,502.6	25,147.8	29.25	19,635.0	21,868.0	48,414.0	67.28	81.91	1,549.5	1,686.0	5,208.3
CRUM & FORSTER INDEMNITY COMPANY	0.03	0.02	705.7	392.5	79.80	512.5	524.3	-2.25	114.9	108.1	406.9	21.10	34.93	11.4	13.2	57.9
CUMIS INSURANCE SOCIETY INC	0.03	0.03	536.6	518.6	3.48	505.9	480.6	5.25	168.9	196.5	727.9	38.84	77.57	58.8	53.7	130.9
DAIMLERCHRYSLER INSURANCE COMPANY	0.00	0.00	5.9	64.9	-90.94	35.5	56.0	-36.58	207.6	187.0	32.0	526.80	238.07	0.7	-0.4	1.2
DEPOSITORS INSURANCE COMPANY	0.00	0.00	-26.0	57.1	-145.45	-21.5	182.2	-111.80	650.0	578.3	568.0	0.00 **	580.03	43.9	62.1	53.5
DIAMOND INSURANCE COMPANY	1.05	1.04	22,310.8	19,356.8	15.26	22,418.4	15,796.3	41.92	11,078.3	13,432.7	15,979.4	59.92	87.21	1,248.6	1,524.1	1,563.2
DISCOVER PROPERTY & CASUALTY INS CO	0.02	0.00	332.6	18.5	1,697.66	238.9	5.1	4,622.17	208.3	105.9	1,813.6	44.34	0.00 **	1.4	6.2	16.9
DISCOVER SPECIALTY INSURANCE COMPANY	0.00	0.00	19.2	-4.5	0.00 *	138.8	-4.5	0.00 *	829.9	-1,063.8	3,006.2	0.00 **	0.00 **	59.8	-33.8	39.4
EAGLE PACIFIC INSURANCE COMPANY	0.00		0.4		0.00 *	0.0		0.00 *	-1.3	146.3	147.7	522,653.57		0.0	19.5	19.5
ECONOMY FIRE & CASUALTY COMPANY	0.00	0.00	0.0	0.6	-102.37	0.2	1.0	-79.12	0.0	-0.1	-0.1	0.00 **	0.00 **	0.0	0.0	0.0
ECONOMY PREFERRED INSURANCE COMPANY	0.00	0.00	0.0	1.9	-101.42	0.6	2.9	-80.84	0.0	-0.4	-0.2	0.00 **	0.00 **	0.0	-0.1	0.0
ECONOMY PREMIER ASSURANCE COMPANY	0.00	0.00	0.0	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
ELECTRIC INSURANCE COMPANY	0.18	0.18	3,808.8	3,395.0	12.19	3,808.8	3,395.0	12.19	4,258.2	5,621.7	10,473.0	147.60	124.52	153.9	158.2	306.7
EMCASCO INSURANCE COMPANY	0.26	0.35	5,483.2	6,523.8	-15.95	5,597.1	5,614.7	-0.31	2,965.7	4,592.2	4,252.4	82.05	48.53	197.1	352.2	412.5
EMPLOYERS FIRE INSURANCE COMPANY THE	0.00	0.05	46.8	986.5	-95.26	316.9	1,172.9	-72.98	425.5	-1,321.0	2,070.3	0.00 **	343.49	40.8	-371.5	121.7
EMPLOYERS INSURANCE COMPANY OF WAUSAU	1.00	0.63	21,195.2	11,718.4	80.87	16,015.2	10,705.2	49.60	8,525.7	6,814.8	33,649.9	42.55	112.95	731.3	228.5	4,033.1
EMPLOYERS MUTUAL CASUALTY COMPANY	0.15	0.23	3,182.6	4,200.1	-24.22	3,297.7	3,122.4	5.61	1,657.3	781.8	4,555.2	23.71	74.90	207.0	116.7	441.9

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
September 08, 2003

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

WORKERS' COMPENSATION ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
EMPLOYERS SECURITY INSURANCE COMPANY	0.09	0.55	1,874.0	10,298.8	-81.80	3,804.7	10,672.0	-64.35	6,204.3	2,388.9	8,375.1	62.79	119.89	944.8	852.5	736.3
ERIE INSURANCE COMPANY	0.05	0.04	1,074.5	829.0	29.63	980.9	648.0	51.37	343.4	690.4	718.0	70.39	37.32	30.2	49.1	47.3
ERIE INSURANCE EXCHANGE	0.42	0.17	8,992.4	3,212.1	179.95	6,496.4	2,313.5	180.80	2,045.0	4,743.7	4,647.6	73.02	88.12	128.2	289.1	259.5
EVANSTON INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-1.2	315.0	0.00 **	0.00 **	0.0	6.2	169.6
EVEREST NATIONAL INSURANCE COMPANY	0.00	-0.01	10.3	-99.1	0.00 *	11.3	209.9	-94.62	189.1	5.9	415.3	51.96	75.97	42.1	-13.0	50.8
EVERGREEN NATIONAL INDEMNITY COMPANY	0.00	0.06	27.0	1,023.4	-97.36	523.4	998.3	-47.57	823.5	865.6	922.8	165.37	70.81	67.9	67.9	0.0
FAIRFIELD INSURANCE COMPANY	0.11	0.21	2,268.9	3,811.6	-40.47	3,086.4	3,632.6	-15.04	2,390.1	1,575.7	7,528.2	51.05	274.69	315.8	308.6	564.5
FAIRMONT INSURANCE COMPANY	0.01	0.12	129.8	2,158.8	-93.99	909.2	2,506.6	-63.73	2,327.8	3,606.5	3,553.5	396.68	57.26	153.0	129.1	394.4
FARMERS INSURANCE EXCHANGE	0.29	0.26	6,144.5	4,750.7	29.34	5,489.7	3,745.4	46.57	1,730.2	2,759.3	3,243.7	50.26	40.80	114.4	223.8	424.0
FARMINGTON CASUALTY COMPANY	0.00	0.00	0.0	-0.8	0.00 *	0.0	-1.1	0.00 *	180.7	-429.1	1,653.1	0.00 **	0.00 **	8.6	-78.7	200.3
FARMLAND MUTUAL INSURANCE COMPANY	0.05	0.06	1,052.5	1,136.6	-7.39	1,138.8	1,043.0	9.19	668.5	994.7	2,125.4	87.35	106.74	57.2	32.3	74.3
FEDERAL INSURANCE COMPANY	1.17	0.98	24,863.7	18,250.5	36.24	22,560.0	16,722.3	34.91	7,021.6	9,050.4	23,248.1	40.12	51.31	633.0	1,387.0	2,959.5
FEDERATED MUTUAL INSURANCE COMPANY	0.67	0.71	14,295.5	13,280.6	7.64	14,159.9	11,999.7	18.00	9,271.0	14,222.3	26,436.5	100.44	119.99	582.7	1,054.6	2,459.9
FEDERATED RURAL ELECTRIC INS EXCH	0.00	0.00	7.0	4.8	46.35	6.1	4.9	25.57	32.5	53.8	230.0	878.62	1,133.96	0.4	4.5	5.8
FEDERATED SERVICE INSURANCE COMPANY	0.02	0.03	363.7	576.9	-36.95	499.0	677.9	-26.40	1,028.6	1,178.5	828.8	236.17	144.92	38.4	49.2	90.9
FIDELITY & CASUALTY COMPANY OF NY THE	0.12	0.00	2,555.5	0.0	0.00 *	2,537.2	-31.9	0.00 *	-388.8	-972.6	549.0	0.00 **	0.00 **	0.4	-12.2	0.0
FIDELITY & DEPOSIT COMPANY OF MARYLAND	0.07	0.05	1,403.8	887.3	58.21	1,252.5	852.7	46.89	605.1	642.2	1,448.8	51.27	88.91	63.4	44.7	153.1
FIDELITY & GUARANTY INS UNDERWRITERS INC	-0.02	0.12	-380.9	2,202.1	-117.30	-334.6	1,568.5	-121.34	1,472.0	-1,782.7	5,179.2	0.00 **	17.94	75.6	-58.9	233.5
FIDELITY & GUARANTY INSURANCE COMPANY	0.05	0.04	965.1	675.9	42.78	1,004.9	290.3	246.09	3,159.4	3,465.5	14,734.5	344.88	0.00 **	54.4	492.7	1,110.5
FIRE & CASUALTY INSURANCE CO OF CT THE	0.17	0.29	3,497.2	5,298.8	-34.00	4,884.8	4,652.8	4.99	5,520.7	3,683.9	9,742.6	75.42	243.95	373.7	101.3	635.5
FIREMANS FUND INSURANCE COMPANY	0.15	0.46	3,143.5	8,532.4	-63.16	4,612.3	9,751.1	-52.70	10,178.1	6,778.3	33,548.2	146.96	138.51	879.4	-226.9	2,783.9
FIREMANS FUND INSURANCE COMPANY OF WI	0.00	0.01	-5.4	270.4	-102.01	117.5	401.0	-70.69	1,330.0	-1,038.3	1,887.8	0.00 **	424.14	63.1	-41.1	199.4
FIREMENS INSURANCE COMPANY OF NEWARK NJ	0.00	0.00	0.0	0.0	0.00 *	10.1	0.0	0.00 *	4.2	-32.0	129.7	0.00 **	0.00 **	1.0	1.0	0.0
FIRST LIBERTY INSURANCE CORPORATION THE	0.07	0.00	1,422.3	36.4	3,807.65	1,349.2	667.1	102.24	321.4	723.9	1,384.9	53.65	116.57	38.2	42.0	78.8
FIRST NATIONAL INSURANCE COMPANY OF AM	-0.01	0.07	-259.1	1,233.1	-121.01	224.3	1,662.9	-86.51	496.6	-539.1	616.8	0.00 **	27.05	73.8	-49.5	132.4
FIRST NONPROFIT INSURANCE COMPANY	0.22	0.22	4,716.2	4,088.1	15.36	5,123.7	3,889.7	31.73	2,775.5	3,872.4	5,457.7	75.58	67.62	729.5	1,322.5	1,260.5
FLORISTS 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
FLORISTS MUTUAL INSURANCE COMPANY	0.10	0.09	2,163.8	1,692.3	27.86	1,833.0	1,542.9	18.80	1,030.7	465.2	3,175.0	25.38	115.94	106.2	16.8	494.3

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
September 08, 2003

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

WORKERS' COMPENSATION ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
FRANKENMUTH MUTUAL INSURANCE COMPANY	0.46	0.49	9,656.2	9,133.9	5.72	9,384.7	8,523.6	10.10	6,884.8	7,346.7	7,310.8	78.28	85.92	299.7	333.1	1,003.4
FREMONT INDEMNITY COMPANY	-0.05	-0.34	-1,007.7	-6,344.8	0.00 *	-1,417.1	17,338.1	-108.17	61,626.1	-54,662.7	120,485.0	0.00 **	297.75	4,029.5	-14,753.0	9,054.9
GENERAL CASUALTY COMPANY OF ILLINOIS	0.88	1.51	18,591.3	28,104.5	-33.85	21,635.5	26,483.9	-18.31	13,447.9	15,914.7	26,720.9	73.56	89.08	834.6	953.0	1,300.4
GENERAL CASUALTY COMPANY OF WISCONSIN	0.67	0.33	14,226.9	6,194.7	129.66	10,985.0	4,552.8	141.28	4,491.7	7,281.9	9,047.9	66.29	126.29	269.5	357.8	346.9
GENERAL INSURANCE COMPANY OF AMERICA	0.02	0.18	472.9	3,252.9	-85.46	1,190.2	3,739.8	-68.17	2,057.9	385.1	4,676.6	32.36	43.20	220.1	-61.1	431.1
GENESIS INSURANCE COMPANY	0.00	0.00	2.3	0.6	279.71	2.8	0.2	1,131.28	0.2	3.2	5.0	115.74	440.53	0.0	0.0	0.0
GLOBE INDEMNITY COMPANY	0.02	0.01	381.1	275.4	38.39	255.7	312.5	-18.19	692.1	513.8	1,064.8	200.93	0.00 **	40.9	64.0	81.1
GRAIN DEALERS MUTUAL INSURANCE COMPANY	0.00	0.01	-1.2	107.8	-101.14	36.6	157.5	-76.73	324.7	37.3	432.4	101.78	64.00	22.4	-53.7	36.6
GRANGE MUTUAL CASUALTY COMPANY	0.10	0.06	2,125.9	1,172.4	81.34	1,762.5	934.3	88.65	508.2	1,145.6	1,347.9	65.00	65.00	26.7	27.6	19.9
GRANITE STATE INSURANCE COMPANY	0.00	0.00	20.7	83.2	-75.17	17.4	88.4	-80.32	168.2	260.1	486.9	1,494.84	0.00 **	48.6	56.1	48.7
GRAPHIC ARTS MUTUAL INSURANCE COMPANY	0.07	0.03	1,486.3	573.8	159.02	1,068.2	468.8	127.85	452.3	848.8	999.6	79.46	93.27	29.4	66.0	103.8
GREAT AMERICAN ALLIANCE INS CO	0.03	0.02	617.4	403.3	53.08	502.1	265.9	88.86	460.3	384.5	1,243.9	76.58	9.70	15.7	-31.3	287.7
GREAT AMERICAN ASSURANCE COMPANY	0.04	0.05	950.6	921.0	3.22	1,292.7	1,176.0	9.92	701.2	427.3	1,641.3	33.06	33.89	51.3	43.7	224.8
GREAT AMERICAN INSURANCE COMPANY	0.02	0.08	337.7	1,537.7	-78.04	427.3	1,572.9	-72.83	1,438.6	536.0	2,276.0	125.44	96.57	88.7	-38.5	323.5
GREAT AMERICAN INSURANCE COMPANY OF NY	0.19	0.06	3,950.6	1,132.8	248.75	3,208.4	722.1	344.34	806.6	1,911.8	2,948.4	59.59	0.00 **	43.5	200.6	506.5
GREAT NORTHERN INSURANCE COMPANY	0.02	0.02	502.1	324.7	54.64	437.1	342.5	27.62	73.3	-76.5	583.4	0.00 **	119.67	10.1	4.8	70.8
GREAT WEST CASUALTY COMPANY	0.20	0.16	4,305.1	2,970.5	44.93	3,937.3	2,597.6	51.57	1,559.5	1,781.8	4,429.3	45.25	85.52	140.4	153.2	207.3
GREATER NEW YORK MUTUAL INSURANCE CO	0.00	0.00	2.0	18.8	-89.19	2.0	18.8	-89.19	0.9	0.9	0.0	43.00	0.00	0.0	0.0	0.0
GREENWICH INSURANCE COMPANY	0.35	0.22	7,369.8	4,140.4	78.00	5,419.5	2,366.3	129.03	1,438.4	6,364.8	5,933.4	117.44	49.28	143.1	647.8	584.8
GRINNELL MUTUAL REINSURANCE COMPANY	0.39	0.43	8,192.5	8,008.7	2.30	8,238.2	7,268.8	13.34	3,519.4	4,895.0	7,004.9	59.42	60.32	262.4	357.6	1,192.4
GROCERS INSURANCE COMPANY	0.00	0.01	-1.5	250.0	-100.59	15.6	263.2	-94.07	254.5	37.9	0.0	243.04	106.87	6.0	-6.5	0.0
GUIDEONE ELITE INSURANCE COMPANY	0.00	0.00	24.3	22.0	10.24	23.5	16.8	39.49	0.1	-7.3	4.8	0.00 **	4.25	0.2	-1.4	0.8
GUIDEONE MUTUAL INSURANCE COMPANY	0.06	0.06	1,219.4	1,075.2	13.41	1,166.2	1,078.5	8.13	649.0	328.8	787.0	28.19	26.07	36.6	-25.1	125.3
GULF INSURANCE COMPANY	0.10	0.05	2,139.4	984.1	117.41	1,908.7	1,592.3	19.87	1,088.7	1,635.6	1,496.6	85.69	96.42	303.4	491.8	307.6
HANOVER AMERICAN INSURANCE COMPANY THE	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-77.6	0.0	0.00 **	0.00 **	0.0	0.0	0.0
HANOVER INSURANCE COMPANY	0.28	0.36	5,881.7	6,708.4	-12.32	6,724.2	5,880.0	14.36	5,764.4	6,680.4	3,683.4	99.35	86.40	148.8	90.6	658.7
HARCO NATIONAL INSURANCE COMPANY	0.06	0.04	1,246.1	688.2	81.06	1,041.4	685.1	52.00	831.2	1,288.6	1,724.5	123.74	231.76	-4.1	25.8	66.3
HARLEYSVILLE INSURANCE COMPANY	0.01	0.00	109.4	41.9	161.15	55.4	52.6	5.32	60.2	40.0	96.9	72.18	0.00 **	0.4	-11.6	9.3

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
September 08, 2003

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

WORKERS' COMPENSATION ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
HARLEYSVILLE LAKE STATES INS CO	0.25	0.46	5,300.3	8,567.7	-38.14	6,695.5	7,929.1	-15.56	6,500.2	8,027.4	9,300.3	119.89	84.91	192.7	426.6	1,131.7
HARTFORD ACCIDENT & INDEMNITY COMPANY	0.04	0.02	775.2	438.3	76.86	589.6	435.7	35.34	840.6	1,165.9	8,380.1	197.73	100.82	27.3	29.0	377.4
HARTFORD CASUALTY INSURANCE COMPANY	0.45	0.55	9,530.4	10,173.8	-6.32	9,359.3	9,863.8	-5.11	3,584.2	2,549.6	16,891.4	27.24	71.98	452.6	338.3	1,196.0
HARTFORD FIRE INSURANCE COMPANY	0.32	0.23	6,720.2	4,183.7	60.63	4,761.4	4,612.8	3.22	3,880.6	-1,119.5	15,223.4	0.00 **	0.16	422.4	21.6	446.2
HARTFORD INSURANCE CO OF THE MIDWEST	0.74	0.59	15,736.0	10,934.4	43.91	15,063.2	10,292.9	46.35	3,242.5	9,533.0	14,743.4	63.29	57.93	363.7	791.8	1,032.4
HARTFORD INSURANCE COMPANY OF ILLINOIS	0.05	0.10	1,039.4	1,788.0	-41.87	1,110.4	1,932.6	-42.55	1,863.9	767.6	19,416.7	69.13	0.00 **	220.1	83.2	1,111.1
HARTFORD UNDERWRITERS INSURANCE COMPANY	0.55	0.33	11,582.0	6,086.9	90.28	10,341.3	5,948.3	73.85	6,240.4	11,464.3	43,369.2	110.86	18.71	740.2	1,181.0	2,478.9
HASTINGS MUTUAL INSURANCE COMPANY	0.08	0.04	1,673.9	823.8	103.19	1,389.2	530.6	161.84	771.7	1,742.7	1,421.2	125.45	104.25	44.7	125.0	104.7
HAWKEYE SECURITY INSURANCE COMPANY	0.00	0.00	0.0	-18.9	0.00 *	0.0	-19.3	0.00 *	214.1	46.1	55.9	0.00 **	0.00 **	14.5	1.3	6.0
HIGHLANDS INSURANCE COMPANY	0.03	0.12	703.9	2,200.6	-68.01	1,627.2	1,517.3	7.25	934.9	1,289.7	1,533.7	79.26	102.08	90.5	64.2	107.7
HOMELAND CENTRAL INSURANCE COMPANY	0.01	0.02	113.1	358.8	-68.48	179.5	551.8	-67.47	88.3	251.4	595.6	140.05	48.19	13.1	-13.0	54.9
HOUSTON GENERAL INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	17.8	-1.3	90.6	0.00 **	0.00 **	8.0	4.5	9.1
ILLINOIS EMCASCO INSURANCE COMPANY	0.32	0.44	6,840.8	8,120.6	-15.76	6,738.2	6,962.1	-3.22	4,759.2	4,734.6	7,935.1	70.26	48.63	448.7	438.4	769.7
ILLINOIS NATIONAL INSURANCE CO	1.46	0.90	30,860.6	16,739.7	84.36	24,490.7	19,047.5	28.58	15,651.8	3,676.3	46,318.6	15.01	75.54	235.7	-1,367.9	4,631.9
ILLINOIS UNION INSURANCE COMPANY	-0.07	0.00	-1,420.0	0.0	0.00 *	-1,420.0	0.0	0.00 *	0.0	-15.0	124.8	0.00 **	0.00 **	0.0	-5.2	-0.6
IMT INSURANCE COMPANY (MUTUAL)	0.03	0.04	733.6	732.7	0.12	747.9	676.9	10.49	429.8	620.5	1,127.6	82.96	33.26	23.2	36.2	64.0
INDEMNITY INSURANCE COMPANY OF NORTH AM	0.03	0.03	578.4	540.3	7.06	576.2	635.4	-9.31	366.5	400.6	1,457.6	69.52	0.00 **	52.7	52.1	205.3
INDIANA INSURANCE COMPANY	0.76	0.91	16,039.4	16,870.9	-4.93	15,884.6	14,260.4	11.39	10,967.2	13,350.4	20,738.2	84.05	91.63	1,100.5	1,553.3	1,970.4
INDIANA LUMBERMENS MUTUAL INSURANCE CO	0.10	0.09	2,167.5	1,583.5	36.88	1,896.1	1,711.6	10.78	1,481.4	2,073.5	2,805.1	109.35	136.97	154.5	215.7	266.8
INSURA PROPERTY AND CASUALTY INS CO	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	116.2	-186.1	249.3	0.00 **	0.00 **	19.9	-31.9	9.8
INSURANCE COMPANY OF NORTH AMERICA	-0.01	0.00	-155.7	-2.6	0.00 *	-188.3	-68.4	0.00 *	591.3	179.9	3,402.6	0.00 **	0.00 **	62.0	-15.4	381.0
INSURANCE COMPANY OF THE STATE OF PA THE	0.28	0.38	5,951.8	7,091.8	-16.07	5,993.2	7,573.1	-20.86	10,150.9	44,776.6	52,383.0	747.13	35.25	663.9	4,075.1	5,238.3
INSURANCE COMPANY OF THE WEST	0.06	0.11	1,249.8	1,998.8	-37.48	1,376.1	2,212.1	-37.79	1,286.4	-64.7	2,544.4	0.00 **	161.50	133.9	110.3	326.5
INSURANCE CORPORATION OF AMERICA	0.04		855.1		0.00 *	166.7		0.00 *	0.9	102.0	101.1	61.19		0.1	30.1	30.1
INSURANCE CORPORATION OF HANNOVER	0.00		11.8		0.00 *	1.1		0.00 *	0.0	0.3	0.3	24.98		0.0	0.0	0.0
INSURANCE CORPORATION OF NEW YORK THE	0.44	0.70	9,425.1	13,032.6	-27.68	12,117.8	9,763.2	24.12	5,582.6	18,673.7	15,500.9	154.10	27.70	253.4	688.7	523.4
INTERNATIONAL BUSINESS & MER REASSUR CO	0.00	0.16	9.4	2,928.8	-99.68	-15.4	2,848.2	-100.54	1,822.3	-435.1	9,107.0	0.00 **	126.39	215.1	47.5	1,114.0
IOWA AMERICAN INSURANCE COMPANY	0.00	0.00	73.3	91.9	-20.25	60.5	86.5	-30.10	9.1	1.3	18.5	2.17	27.68	0.7	0.6	0.1

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
September 08, 2003

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

WORKERS' COMPENSATION ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
IOWA MUTUAL INSURANCE COMPANY	0.03	0.04	661.3	660.7	0.09	610.0	688.3	-11.39	306.6	245.2	429.0	40.20	50.92	31.8	28.9	20.4
KANSAS CITY FIRE & MARINE INSURANCE CO	0.00	0.00	9.8	0.0	0.00 *	9.8	-2.7	0.00 *	50.2	-132.2	0.0	0.00 **	0.00 **	1.4	1.4	0.0
L M INSURANCE CORPORATION	3.96	0.70	83,819.8	13,073.3	541.15	47,208.6	9,938.3	375.02	12,888.9	47,041.0	45,800.5	99.65	87.05	930.5	4,248.3	4,173.9
LIBERTY INSURANCE CORPORATION	0.28	0.52	5,921.5	9,698.9	-38.95	6,580.1	8,961.0	-26.57	8,481.3	6,704.1	22,670.5	101.88	114.97	628.6	451.9	1,120.2
LIBERTY MUTUAL FIRE INSURANCE COMPANY	3.17	2.80	67,236.8	52,067.0	29.14	101,407.1	45,342.0	123.65	50,655.4	49,684.7	144,798.5	49.00	115.14	3,396.1	2,238.6	8,444.9
LIBERTY MUTUAL INSURANCE COMPANY	1.09	3.06	22,991.7	56,906.9	-59.60	27,834.4	57,890.1	-51.92	28,189.0	12,314.3	82,240.6	44.24	84.50	1,901.9	1,114.0	5,910.7
LINCOLN GENERAL INSURANCE COMPANY	0.04	0.06	904.1	1,048.4	-13.77	713.7	1,000.9	-28.70	300.0	851.2	643.4	119.26	11.15	6.9	9.1	6.0
LUMBER MUTUAL INSURANCE COMPANY THE	0.00	0.00	0.0	60.7	-100.00	0.0	60.7	-100.00	569.7	-297.9	511.8	0.00 **	956.91	46.1	203.0	210.4
LUMBERMENS MUTUAL CASUALTY COMPANY	0.99	-0.19	20,986.4	-3,466.5	0.00 *	19,229.0	22,393.2	-14.13	11,321.0	-1,712.7	26,592.9	0.00 **	56.03	172.3	2,683.2	7,281.8
LUMBERMENS UNDERWRITING ALLIANCE	0.02	0.09	408.4	1,637.2	-75.06	763.0	1,964.3	-61.16	1,171.2	-653.1	5,058.4	0.00 **	79.13	85.7	-133.4	105.1
MARKEL INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	35.0	7.9	2.0	0.00 **	0.00 **	2.6	-2.9	1.5
MARYLAND CASUALTY COMPANY	0.60	0.55	12,679.7	10,145.5	24.98	13,272.0	8,548.8	55.25	6,654.9	11,382.8	17,059.1	85.77	51.28	344.8	624.0	839.7
MASSACHUSETTS BAY INSURANCE COMPANY	0.05	0.09	1,062.4	1,762.6	-39.73	1,176.9	2,272.7	-48.22	2,228.1	2,745.5	5,187.9	233.28	136.59	70.3	8.3	352.3
MERIDIAN CITIZENS MUTUAL INSURANCE CO	0.00	0.00	0.0	16.2	-100.00	0.0	16.2	-100.00	136.2	-199.5	269.1	0.00 **	0.88	6.1	-59.7	12.6
MERIDIAN SECURITY INSURANCE COMPANY	0.01	0.05	268.8	846.3	-68.24	455.1	1,026.1	-55.65	1,863.4	1,992.6	3,543.3	437.89	282.91	93.1	170.1	194.3
MICHIGAN MILLERS MUTUAL INSURANCE CO	0.09	0.04	1,970.0	744.6	164.59	1,432.7	305.1	369.64	340.4	472.5	199.4	32.98	32.95	2.1	25.8	29.2
MID CENTURY INSURANCE COMPANY	0.36	0.40	7,547.1	7,524.4	0.30	7,397.6	7,262.0	1.87	6,362.9	7,138.9	9,169.1	96.50	83.46	324.9	382.3	874.3
MIDWEST EMPLOYERS CASUALTY COMPANY	0.00	0.00	20.7	72.2	-71.32	21.6	68.5	-68.42	33.6	100.5	187.1	464.78	0.00 **	0.0	6.0	6.0
MIDWEST INSURANCE COMPANY	0.46	0.54	9,694.4	10,056.4	-3.60	9,397.6	9,346.4	0.55	4,129.9	2,852.0	6,462.3	30.35	86.34	775.3	1,163.7	735.8
MIDWESTERN INDEMNITY COMPANY THE	0.00	0.00	0.0	0.0	0.00 *	0.0	-3.6	0.00 *	0.9	0.9	2.8	0.00 **	0.00 **	0.0	0.1	0.3
MILLERS FIRST INSURANCE COMPANY	0.00	0.01	28.5	187.7	-84.83	31.2	641.7	-95.14	759.3	-345.4	2,276.9	0.00 **	197.34	46.8	-39.6	176.4
MILWAUKEE CASUALTY INSURANCE CO	0.01	0.02	225.7	384.1	-41.25	268.1	410.6	-34.70	462.2	47.3	631.6	17.63	161.07	11.7	2.0	25.5
MILWAUKEE INSURANCE COMPANY	0.31	0.43	6,566.6	7,978.2	-17.69	6,600.3	8,110.9	-18.62	4,826.1	4,878.4	12,885.3	73.91	103.28	109.1	90.7	351.9
MILWAUKEE SAFEGUARD 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
MONROE GUARANTY INSURANCE COMPANY	0.19	0.30	4,091.0	5,667.9	-27.82	3,143.5	4,959.8	-36.62	4,881.8	3,600.0	5,777.9	114.52	152.06	316.2	158.1	456.7
MONTGOMERY WARD INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.0	101.1	0.00 **	0.00 **	0.0	0.0	6.8
MUTUAL SERVICE CASUALTY INSURANCE CO	0.01	0.02	108.3	405.8	-73.32	169.5	657.1	-74.20	255.6	387.1	1,263.2	228.32	409.61	0.0	0.0	0.0
NATIONAL AMERICAN INSURANCE COMPANY	0.01	0.02	136.8	435.4	-68.58	176.6	623.9	-71.69	242.1	34.5	261.1	19.56	43.07	54.0	10.5	21.5

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
September 08, 2003

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

WORKERS' COMPENSATION ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
NATIONAL BEN FRANKLIN INSURANCE CO OF IL	0.00	0.00	0.0	0.0	0.00 *	476.3	-60.5	0.00 *	1,203.0	836.9	9,925.8	175.69	0.00 **	40.5	109.9	81.1
NATIONAL FARMERS UNION PROPERTY & CAS CO	0.03	0.05	733.2	968.0	-24.26	918.8	841.4	9.19	485.9	759.5	1,131.8	82.66	78.60	22.7	32.5	95.3
NATIONAL FARMERS UNION STANDARD INS CO	0.02	0.02	434.1	442.9	-1.99	410.1	381.3	7.56	257.5	402.4	605.0	98.12	96.93	9.7	13.1	41.2
NATIONAL FIRE INSURANCE COMPANY OF HARTF	0.11	0.19	2,310.2	3,503.9	-34.07	2,409.7	3,098.1	-22.22	1,140.6	1,036.4	1,834.2	43.01	38.47	49.9	-44.4	63.3
NATIONAL INDEMNITY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-14.1	41.1	0.00 **	0.00 **	0.0	-1.6	4.5
NATIONAL LIABILITY & FIRE INS CO	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-39.7	43.5	0.00 **	0.00 **	0.0	-4.5	4.7
NATIONAL SURETY CORPORATION	0.03	0.22	692.4	4,088.0	-83.06	1,502.0	4,681.9	-67.92	7,239.5	824.8	23,768.6	54.91	95.83	458.7	1,477.7	3,175.0
NATIONAL UNION FIRE INSURANCE CO OF PITT	0.15	0.32	3,178.9	5,942.4	-46.50	2,799.8	7,197.1	-61.10	16,734.0	21,195.7	52,671.6	757.04	160.06	5,945.4	6,376.3	5,267.2
NATIONWIDE AGRIBUSINESS INSURANCE CO	0.13	0.07	2,839.6	1,347.8	110.68	2,395.0	1,115.5	114.71	1,079.8	2,563.7	4,453.6	107.04	67.39	11.2	82.5	153.1
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	0.00	0.00	16.8	36.8	-54.45	24.1	35.9	-32.83	50.0	-416.0	952.3	0.00 **	0.00 **	5.0	-101.0	15.7
NATIONWIDE MUTUAL INSURANCE COMPANY	0.09	0.11	1,862.7	2,000.4	-6.89	1,883.0	1,825.3	3.16	2,093.4	2,927.6	5,290.8	155.48	160.39	209.8	111.8	293.7
NATIONWIDE PROPERTY & CASUALTY INS CO	0.01	0.01	202.1	261.5	-22.73	206.5	277.5	-25.57	145.2	182.1	412.4	88.17	68.54	6.2	-1.9	25.3
NETHERLANDS INSURANCE COMPANY THE	0.02	0.06	357.6	1,038.8	-65.58	679.1	868.2	-21.78	1,105.1	1,095.6	1,162.2	161.32	115.12	34.3	49.3	105.6
NEW HAMPSHIRE INSURANCE COMPANY	0.10	0.02	2,091.4	376.6	455.36	2,095.7	620.2	237.89	981.6	904.9	2,267.9	43.18	133.23	-26.9	-26.0	226.8
NIAGARA FIRE INSURANCE COMPANY	0.00	0.00	25.9	0.0	0.00 *	25.9	0.0	0.00 *	0.8	0.8	2.1	3.13	0.00 **	0.0	0.0	0.0
NIPPONKOA INSURANCE COMPANY LTD (U S BR	0.01	0.01	151.5	200.3	-24.36	169.9	204.8	-17.03	-40.0	-37.8	127.1	0.00 **	21.73	-0.1	-6.7	18.6
NORTH AMERICAN SPECIALTY INSURANCE CO	0.13	0.12	2,733.3	2,285.6	19.59	2,857.5	1,651.8	73.00	1,786.3	3,082.9	2,988.0	107.89	64.39	168.8	375.8	566.9
NORTH RIVER INSURANCE COMPANY THE	0.00	0.09	-83.8	1,675.7	-105.00	118.1	2,152.5	-94.51	1,946.0	642.6	6,329.0	543.93	101.10	315.2	160.1	789.9
NORTHBROOK INDEMNITY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.6	-46.9	50.3	0.00 **	0.00 **	0.2	-4.6	5.0
NORTHERN ASSURANCE COMPANY OF AMERICA	0.00	0.01	28.1	118.1	-76.22	26.6	116.8	-77.21	208.5	-771.8	197.5	0.00 **	787.03	10.1	-135.4	8.9
NORTHERN INSURANCE COMPANY OF NEW YORK	0.08	0.27	1,746.7	5,021.7	-65.22	2,061.8	4,879.2	-57.74	2,120.5	2,317.7	5,587.7	112.41	68.54	238.2	243.1	341.3
OCCIDENTAL FIRE & CASUALTY COMPANY OF NC	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	8.2	13.4	7.2	0.00 **	0.00 **	0.2	0.2	0.0
OHIO CASUALTY INSURANCE COMPANY THE	0.37	0.42	7,892.1	7,849.0	0.55	7,524.2	8,133.2	-7.49	3,729.3	5,053.7	16,344.5	67.17	37.55	303.7	310.4	1,138.9
OHIO FARMERS INSURANCE COMPANY	0.10	1.38	2,064.2	25,605.9	-91.94	12,220.9	22,941.6	-46.73	14,990.8	9,862.5	30,442.0	80.70	111.10	264.9	-66.4	1,892.1
OHIO SECURITY INSURANCE COMPANY	0.11	0.09	2,263.4	1,680.8	34.66	2,112.7	942.2	124.24	407.3	349.4	942.1	16.54	86.12	11.6	-0.7	66.4
OLD REPUBLIC INSURANCE COMPANY	0.27	0.29	5,783.7	5,373.2	7.64	5,728.0	4,973.7	15.17	4,230.3	5,563.3	11,224.5	97.12	87.15	1,333.2	1,702.9	2,033.1
ONEBEACON AMERICA INSURANCE COMPANY	-0.01	-0.01	-136.7	-143.4	0.00 *	-271.6	172.8	-257.23	2,203.4	-7,402.4	15,726.0	0.00 **	0.00 **	360.6	-549.6	816.2
ONEBEACON INSURANCE COMPANY	0.12	0.56	2,604.7	10,372.8	-74.89	5,252.1	14,801.9	-64.52	13,326.6	29,886.3	31,647.7	569.04	101.71	863.1	418.3	1,482.7

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

WORKERS' COMPENSATION ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
OWNERS INSURANCE COMPANY	0.46	0.39	9,752.4	7,265.2	34.23	8,615.8	6,390.6	34.82	6,700.8	7,272.0	8,706.3	84.40	90.30	448.3	377.7	714.7
PACIFIC EMPLOYERS INSURANCE COMPANY	0.31	0.34	6,656.5	6,322.5	5.28	5,724.7	6,551.7	-12.62	4,792.8	3,622.2	16,217.1	63.27	15.11	374.5	506.3	1,488.4
PACIFIC INDEMNITY COMPANY	0.13	0.17	2,766.6	3,124.3	-11.45	3,374.8	3,427.9	-1.55	3,267.5	-279.3	7,729.2	0.00 **	14.96	383.9	229.0	1,019.3
PEERLESS INSURANCE COMPANY	0.27	0.01	5,769.0	123.4	4,574.83	2,556.4	125.4	1,939.35	244.3	2,408.8	2,252.6	94.23	61.72	5.7	148.1	150.8
PEKIN INSURANCE COMPANY	1.20	1.13	25,509.9	21,057.1	21.15	23,606.5	19,271.9	22.49	10,950.6	17,298.6	27,609.0	73.28	63.49	1,022.9	1,621.9	2,328.4
PENN MILLERS INSURANCE COMPANY	0.01		267.2		0.00 *	141.0		0.00 *	4.3	55.2	50.9	39.16		0.7	9.1	8.4
PENNSYLVANIA GENERAL INSURANCE COMPANY	0.01	0.02	218.6	419.5	-47.90	243.3	536.7	-54.68	800.2	-313.5	1,342.6	0.00 **	245.13	64.5	46.5	148.6
PENNSYLVANIA MANUFACTURERS ASSN INS CO	0.16	0.11	3,330.7	2,109.5	57.89	3,089.9	1,927.8	60.28	838.1	1,875.4	2,236.8	60.69	64.87	75.0	93.4	178.3
PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	0.00	0.00	3.7	5.9	-37.47	3.4	6.5	-47.46	0.0	-1.4	2.5	0.00 **	0.00 **	0.0	-0.2	0.7
PETROLEUM CASUALTY COMPANY	0.02	0.03	528.5	498.8	5.95	528.5	498.8	5.95	146.6	86.1	2,059.1	16.30	13.94	64.1	160.6	96.5
PHARMACISTS MUTUAL INSURANCE COMPANY	0.06	0.06	1,328.9	1,106.3	20.11	1,236.0	1,030.0	20.00	258.0	329.3	301.7	26.64	21.17	0.8	-2.8	42.5
PHOENIX ASSURANCE COMPANY OF NEW YORK	0.01		301.9		0.00 *	146.8		0.00 *	59.1	172.2	113.0	117.29		1.2	2.2	1.0
PHOENIX INSURANCE COMPANY THE	-0.02	0.07	-392.2	1,371.7	-128.59	-407.9	2,144.6	-119.02	1,745.2	815.1	3,180.5	0.00 **	151.14	115.2	98.1	262.9
POTOMAC INSURANCE COMPANY OF ILLINOIS	0.07	0.18	1,401.9	3,325.5	-57.84	4,096.8	505.1	711.10	1,722.6	-640.9	2,343.2	0.00 **	0.00 **	138.1	-548.3	302.1
PREFERRED PROFESSIONAL INSURANCE COMPANY	0.00	0.00	-0.1	1.4	-108.77	-0.2	3.4	-105.95	0.0	-3.3	5.8	0.00 **	39.18	0.0	-0.2	0.3
PRINCETON INSURANCE COMPANY	0.80	0.81	16,924.9	15,022.2	12.67	17,566.6	12,904.1	36.13	6,855.1	9,640.7	9,355.4	54.88	57.56	366.9	489.5	980.7
PRONATIONAL INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	1.5	-100.00	0.0	0.0	100.7	0.00 **	65.15	0.0	0.0	2.9
PROTECTIVE INSURANCE COMPANY	0.01	0.00	165.6	75.7	118.80	165.6	75.7	118.80	27.3	110.5	213.8	66.73	69.69	0.0	2.6	11.6
PROVIDENCE WASHINGTON INSURANCE COMPANY	0.01	0.01	113.7	267.5	-57.49	141.9	367.1	-61.35	99.6	64.3	725.0	45.30	0.00 **	17.4	25.1	95.4
PUBLIC SERVICE MUTUAL INSURANCE COMPANY	0.00	0.00	12.7	8.0	59.61	11.0	7.9	40.16	0.0	48.5	48.5	440.31	0.00	0.0	3.0	3.0
RANGER INSURANCE COMPANY	0.00	0.00	3.3	8.4	-60.75	7.7	13.0	-40.33	327.9	992.0	3,085.0	12,822.74	0.00 **	6.5	291.5	293.8
REALM NATIONAL INSURANCE COMPANY	0.00	0.01	16.1	142.2	-88.67	44.3	127.6	-65.31	170.2	9.6	75.0	21.64	71.85	10.9	-6.8	21.1
REDLAND INSURANCE COMPANY	-0.01	0.06	-130.0	1,109.5	-111.72	12.7	1,359.8	-99.06	2,390.1	1,953.9	2,267.1	15,348.58	183.47	231.4	212.3	145.8
REGENT INSURANCE COMPANY	0.34	0.73	7,104.0	13,482.7	-47.31	8,970.3	16,840.7	-46.73	13,034.6	6,998.2	21,698.7	78.01	155.79	854.5	675.2	1,192.2
REPUBLIC FRANKLIN INSURANCE COMPANY	0.01	0.03	202.0	613.0	-67.04	447.4	732.7	-38.94	738.1	348.1	948.5	77.81	210.26	54.7	4.8	84.8
ROYAL INDEMNITY COMPANY	0.55	0.62	11,566.4	11,480.4	0.75	10,422.0	10,692.2	-2.53	9,174.4	12,025.8	20,610.3	115.39	107.26	505.6	968.7	1,308.5
ROYAL INSURANCE COMPANY OF AMERICA	0.58	0.82	12,231.2	15,224.2	-19.66	12,700.3	13,383.0	-5.10	9,930.8	12,395.9	23,085.8	97.60	74.77	468.2	1,036.5	1,558.3
SAFECO INSURANCE COMPANY OF AMERICA	0.01	0.04	175.5	799.8	-78.05	428.8	1,466.3	-70.76	3,421.5	-355.0	7,744.4	0.00 **	345.67	284.5	24.9	338.9

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
September 08, 2003

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

WORKERS' COMPENSATION ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
SAFECO INSURANCE COMPANY OF ILLINOIS	0.00	0.03	2.7	627.3	-99.57	20.8	1,058.7	-98.04	697.8	-313.1	1,279.7	0.00 **	142.96	51.8	-34.5	98.8
SAFEGUARD INSURANCE COMPANY	0.05	0.04	973.7	668.7	45.60	1,009.3	650.7	55.10	891.4	732.2	1,091.5	72.55	62.46	83.2	121.9	117.2
SAFETY FIRST INSURANCE COMPANY	0.02	0.00	352.8	2.4	14,799.03	306.7	1.2	25,372.43	0.0	52.2	53.0	17.02	65.03	0.0	0.8	0.9
SAFETY NATIONAL CASUALTY CORPORATION	0.68	0.70	14,299.6	13,067.2	9.43	14,460.9	12,485.6	15.82	9,008.7	9,353.5	92,358.1	64.68	202.30	103.8	190.0	1,052.8
SAGAMORE INSURANCE COMPANY	0.00		100.3		0.00 *	43.1		0.00 *	0.4	6.6	6.2	15.31		0.0	0.5	0.5
SAVERS PROPERTY & CASUALTY INS CO	0.00	0.00	0.0	-12.9	0.00 *	0.0	-2.5	0.00 *	0.0	-0.1	-0.1	0.00 **	0.00 **	0.0	0.0	0.0
SEATON INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	13.8	105.8	437.5	0.00 **	0.00 **	0.0	134.8	174.1
SECURA INSURANCE A MUTUAL COMPANY	0.19	0.21	4,124.9	3,964.6	4.04	3,832.0	3,559.5	7.65	1,775.0	2,769.5	3,017.3	72.27	27.28	168.5	228.0	483.7
SECURITY INSURANCE COMPANY OF HARTFORD	0.45	0.53	9,563.2	9,859.5	-3.01	7,495.9	8,561.4	-12.45	6,334.0	5,344.1	13,553.6	71.29	51.58	419.5	-85.2	994.2
SECURITY NATIONAL INSURANCE COMPANY	0.00	0.00	-4.2	20.6	-120.40	-3.5	20.2	-117.53	0.0	-3.4	2.5	0.00 **	24.49	0.0	-0.4	0.2
SELECT INSURANCE COMPANY	0.00	0.00	0.0	-0.7	0.00 *	0.0	-0.7	0.00 *	0.0	5.8	6.2	0.00 **	0.00 **	0.0	0.4	0.5
SELECTIVE INSURANCE COMPANY OF AMERICA	0.00		20.1		0.00 *	20.1		0.00 *	0.0	149.1	149.1	742.59		0.0	2.9	2.9
SELECTIVE INSURANCE COMPANY OF SC	0.02	0.07	528.9	1,271.1	-58.39	558.3	1,174.7	-52.47	855.8	633.0	1,557.6	113.38	83.06	48.9	-32.7	85.9
SELECTIVE INSURANCE COMPANY OF THE SE	0.38	0.41	7,945.8	7,580.7	4.82	8,032.7	7,722.6	4.02	5,617.1	6,733.4	7,529.0	83.82	86.50	499.3	723.3	1,212.5
SENTRY INSURANCE A MUTUAL COMPANY	0.90	1.19	19,009.1	22,091.8	-13.95	17,036.9	15,583.5	9.33	8,219.1	8,967.6	27,053.1	52.64	53.38	608.1	1,513.1	2,893.3
SENTRY SELECT INSURANCE COMPANY	0.26	0.21	5,443.3	3,912.8	39.11	5,095.6	3,610.5	41.13	3,432.2	2,470.3	8,038.4	48.48	108.23	211.5	444.7	1,080.5
SHELBY INSURANCE COMPANY THE	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	47.3	-198.7	179.7	0.00 **	0.00 **	14.1	-23.4	4.8
SOCIETY INSURANCE A MUTUAL COMPANY	0.50	0.30	10,630.5	5,498.8	93.32	7,965.8	3,622.2	119.92	2,249.7	4,785.1	5,740.8	60.07	99.80	119.4	383.1	520.7
SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.04	0.07	943.0	1,214.2	-22.34	883.9	1,740.7	-49.22	806.3	1,130.7	3,340.8	127.91	104.99	242.5	324.6	396.2
SPECIALTY SURPLUS 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
ST PAUL FIRE & MARINE INSURANCE COMPANY	2.52	2.38	53,415.7	44,221.7	20.79	50,570.4	32,365.9	56.25	16,315.9	39,062.7	55,724.9	77.24	79.40	677.8	2,196.6	3,886.5
ST PAUL GUARDIAN INSURANCE COMPANY	0.14	0.24	3,030.5	4,414.7	-31.36	3,593.5	4,555.1	-21.11	3,686.6	5,851.7	9,065.1	162.84	131.51	185.2	73.0	534.2
ST PAUL MERCURY INSURANCE COMPANY	0.28	0.45	6,015.4	8,309.9	-27.61	6,786.1	7,886.6	-13.95	5,591.3	8,538.9	13,309.8	125.83	107.67	272.6	182.6	794.5
ST PAUL PROTECTIVE INSURANCE COMPANY	0.00	0.01	-19.6	249.1	-107.86	204.3	324.7	-37.07	722.5	-384.9	2,278.3	0.00 **	0.00 **	21.1	-23.4	103.9
STANDARD FIRE INSURANCE COMPANY THE	-0.01	-0.01	-124.7	-145.2	0.00 *	-350.4	-395.3	0.00 *	26.2	-476.7	6,617.7	0.00 **	0.00 **	1.9	35.7	717.0
STANDARD MUTUAL INSURANCE COMPANY	0.02	0.02	401.7	417.8	-3.86	403.1	426.9	-5.57	59.7	3.6	138.2	0.90	0.00 **	10.4	-10.3	24.9
STAR INSURANCE COMPANY	0.04	0.11	846.7	2,022.4	-58.13	997.4	2,366.8	-57.86	1,132.2	949.4	1,979.0	95.18	78.46	93.9	46.8	294.6
STATE AUTO PROP AND CAS INS CO	0.01	0.01	156.3	131.9	18.43	163.9	146.8	11.64	110.5	213.6	215.1	130.33	49.71	4.0	28.9	42.0

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

WORKERS' COMPENSATION ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
STATE AUTOMOBILE MUTUAL INSURANCE CO	0.16	0.28	3,385.7	5,234.5	-35.32	4,153.2	5,296.8	-21.59	3,440.7	5,070.1	12,284.4	122.08	111.60	269.6	414.0	1,378.6
STATE FARM FIRE & CASUALTY COMPANY	1.42	1.33	30,184.3	24,708.9	22.16	28,834.2	25,891.4	11.37	17,035.5	16,396.4	29,762.8	56.86	63.77	745.3	537.8	2,492.0
STATEWIDE INSURANCE COMPANY	0.12	0.20	2,558.7	3,740.0	-31.58	3,025.9	4,120.6	-26.57	2,563.4	2,488.7	5,813.9	82.25	70.92	205.1	-136.3	301.9
SUMITOMO MARINE & FIRE INS CO OF AM	0.04	0.06	871.2	1,187.2	-26.61	932.7	1,113.4	-16.23	684.1	658.6	1,483.8	70.62	136.73	94.6	84.2	264.1
T H E INSURANCE COMPANY	0.01	0.01	183.3	142.0	29.14	172.6	96.1	79.63	36.1	-21.9	16.3	0.00 **	108.27	0.7	-0.3	14.6
TECHNOLOGY INSURANCE COMPANY	0.02	0.00	388.0	65.4	493.26	310.4	14.4	2,052.10	37.7	213.8	176.1	68.88	0.00	9.0	13.9	4.9
THIRD COAST INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	3,052.1	634.5	7,225.6	0.00 **	0.00 **	462.0	1,294.3	1,774.0
TIG INSURANCE COMPANY	0.08	0.31	1,746.9	5,740.4	-69.57	3,412.1	4,796.8	-28.87	2,968.2	2,516.5	7,138.5	73.75	73.89	175.6	-276.5	283.7
TIG PREMIER INSURANCE COMPANY	0.05	0.25	987.8	4,726.3	-79.10	2,524.5	5,690.8	-55.64	2,384.3	2,860.4	8,206.5	113.30	58.30	330.7	1,035.3	1,678.8
TITAN INDEMNITY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	14.8	41.0	51.7	0.00 **	0.00 **	1.5	4.1	5.1
TOKIO MARINE & FIRE INSURANCE CO LTD THE	0.20	0.19	4,179.6	3,560.3	17.40	3,803.8	4,072.8	-6.60	2,468.0	4,270.7	9,822.6	112.27	91.76	338.6	398.1	811.5
TOYOTA MOTOR INSURANCE COMPANY	0.00	0.00	0.0	7.8	-100.00	0.0	9.7	-100.00	81.6	-51.3	54.5	0.00 **	1,134.11	2.1	-15.1	11.5
TRANS PACIFIC INSURANCE COMPANY	0.03	0.03	614.4	527.9	16.37	641.5	734.4	-12.64	133.9	179.7	2,092.5	28.01	134.92	17.1	-36.5	476.6
TRANSCONTINENTAL INSURANCE COMPANY	0.78	1.25	16,530.8	23,267.2	-28.95	18,507.0	23,002.7	-19.54	16,551.2	20,348.4	35,641.6	109.95	100.48	942.0	2,019.1	2,099.0
TRANSGUARD INS CO OF AMERICA INC	0.00	0.00	0.8	0.8	0.00	0.8	0.8	0.00	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
TRANSPORT INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	46.3	26.4	209.2	0.00 **	0.00 **	0.0	-0.9	16.2
TRANSPORTATION INSURANCE COMPANY	0.65	1.05	13,721.1	19,569.8	-29.89	14,380.3	10,302.4	39.58	15,873.3	7,135.9	46,734.1	49.62	66.42	943.8	-1,812.4	2,482.2
TRAVELERS CASUALTY AND SURETY CO OF AM	0.00	0.00	0.0	0.0	0.00 *	-0.6	-0.7	0.00 *	0.0	-130.2	53.6	0.00 **	0.00 **	0.0	-4.7	18.1
TRAVELERS CASUALTY AND SURETY CO OF IL	0.00	0.00	-3.4	-37.7	0.00 *	-309.9	-360.8	0.00 *	792.5	-2,156.0	16,655.0	0.00 **	0.00 **	97.7	-314.9	1,113.9
TRAVELERS CASUALTY AND SURETY COMPANY	0.21	0.00	4,388.8	67.8	6,375.80	1,533.5	-208.1	0.00 *	1,121.8	-2,421.9	35,919.1	0.00 **	0.00 **	85.5	-854.5	2,270.6
TRAVELERS CASUALTY COMPANY OF CT	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	231.0	-18.9	514.2	0.00 **	0.00 **	6.7	-9.0	48.5
TRAVELERS COMMERCIAL INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-0.8	0.5	0.00 **	0.00 **	0.0	0.0	0.1
TRAVELERS INDEMNITY COMPANY THE	3.97	1.11	84,055.6	20,676.2	306.53	61,955.6	8,515.6	627.55	12,105.2	47,072.6	52,608.5	75.98	56.63	1,156.1	4,931.5	4,515.2
TRAVELERS INDEMNITY COMPANY OF AM THE	0.23	0.14	4,782.9	2,618.3	82.67	3,452.6	2,628.7	31.34	1,359.9	2,211.9	2,805.7	64.07	49.65	131.4	220.3	368.9
TRAVELERS INDEMNITY COMPANY OF CT THE	0.21	0.15	4,478.9	2,717.7	64.80	3,620.6	1,799.9	101.16	1,464.4	1,773.3	2,511.2	48.98	70.37	100.4	211.6	308.8
TRAVELERS INDEMNITY COMPANY OF IL THE	1.39	2.81	29,382.8	52,299.6	-43.82	34,481.8	54,398.2	-36.61	28,658.6	15,770.7	103,783.2	45.74	54.63	3,026.1	2,259.9	8,746.3
TRENWICK AMERICA REINSURANCE CORPORATION	0.07		1,540.9		0.00 *	420.6		0.00 *	1.8	620.9	619.2	147.63		0.0	35.9	35.9
TRI STATE INSURANCE COMPANY OF MINNESOTA	0.03	0.02	659.7	454.5	45.15	574.8	391.2	46.92	248.0	266.8	886.1	46.41	15.62	13.8	32.1	53.6

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
September 08, 2003

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

WORKERS' COMPENSATION ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
TRINITY UNIVERSAL INSURANCE COMPANY	0.00	0.01	-68.3	122.0	-156.03	-60.5	117.7	-151.46	-22.1	-32.1	23.9	0.00 **	12.16	13.3	13.5	2.5
TRUCK INSURANCE EXCHANGE	0.63	0.49	13,277.3	9,115.6	45.65	11,334.9	6,836.5	65.80	5,384.6	7,492.6	8,221.7	66.10	71.75	341.5	572.8	903.6
TRUSTGARD INSURANCE COMPANY	0.00	0.00	19.4	19.0	2.37	18.8	43.2	-56.52	9.8	4.1	10.4	22.08	59.36	3.3	2.9	0.8
TWIN CITY FIRE INSURANCE COMPANY	1.46	1.25	31,012.6	23,163.9	33.88	27,717.2	21,623.5	28.18	10,399.3	14,436.7	39,301.3	52.09	57.86	932.7	1,179.3	2,776.3
U S SPECIALTY INSURANCE COMPANY	0.00	0.33	-100.5	6,196.3	-101.62	2,035.0	5,038.7	-59.61	1,850.7	2,881.6	3,430.3	141.60	66.40	17.5	17.5	0.0
ULICO CASUALTY COMPANY	0.01	0.01	283.9	160.0	77.41	249.0	131.4	89.60	22.5	-4.3	100.4	0.00 **	68.79	3.3	23.5	32.4
UNDERWRITERS AT LLOYDS LONDON	0.00	0.00	1.1	0.0	0.00 *	0.8	0.0	0.00 *	0.0	83.5	135.6	10,125.82	0.00 **	0.0	-3.5	7.1
UNIGARD INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	2.2	3.1	265.0	0.00 **	0.00 **	0.0	39.4	61.3
UNITED FIRE & CASUALTY COMPANY	0.20	0.22	4,299.4	4,151.0	3.58	4,221.6	4,078.2	3.51	3,260.3	3,707.7	4,800.6	87.83	71.98	174.8	183.4	283.2
UNITED SECURITY INSURANCE COMPANY	0.00	0.02	13.0	421.2	-96.91	21.8	447.4	-95.12	426.4	323.0	713.8	1,478.86	218.91	42.5	35.1	104.9
UNITED STATES FIDELITY & GUARANTY CO	0.41	0.15	8,759.6	2,750.0	218.53	7,268.6	1,418.1	412.57	1,754.3	2,814.3	26,442.7	38.72	0.00 **	46.3	268.5	616.3
UNITED STATES FIRE INSURANCE COMPANY	0.44	0.65	9,269.4	12,082.7	-23.28	10,721.8	10,878.7	-1.44	7,530.7	9,732.6	28,606.6	90.77	113.04	546.0	32.4	1,958.7
UNITED STATES LIABILITY INSURANCE CO	0.00	0.04	76.6	723.3	-89.41	389.3	954.3	-59.21	405.9	-214.3	1,110.2	0.00 **	104.78	85.3	112.1	46.4
UNITED WISCONSIN INSURANCE COMPANY	0.70	0.68	14,833.1	12,676.1	17.02	12,553.9	15,206.6	-17.44	6,244.6	9,180.1	14,481.8	73.13	76.38	662.2	754.4	1,334.7
UNITRIN AUTO AND HOME INS CO	0.00	0.01	18.7	203.1	-90.81	67.0	220.6	-69.63	76.0	108.7	160.3	162.26	121.06	8.7	9.3	6.8
UNITRIN DIRECT INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	19.5	47.1	0.00 **	0.00 **	0.6	0.2	34.2
UNITRIN PREFERRED INSURANCE COMPANY	0.00		0.0		0.00 *	0.0		0.00 *	0.0	0.1	0.1	0.00 **		0.0	0.0	0.0
UNIVERSAL UNDERWRITERS INSURANCE COMPANY	0.39	0.53	8,179.5	9,867.3	-17.11	8,636.8	9,219.9	-6.32	7,386.3	8,237.0	9,921.2	95.37	112.85	340.3	364.2	668.2
UTICA MUTUAL INSURANCE COMPANY	0.18	0.30	3,721.7	5,490.8	-32.22	4,541.0	4,978.3	-8.78	2,753.5	2,817.7	4,548.9	62.05	71.17	258.5	280.6	544.4
VALIANT INSURANCE COMPANY	0.03	0.02	619.2	438.8	41.09	631.9	477.1	32.46	355.1	432.8	875.2	68.48	119.17	42.7	42.1	73.1
VALLEY FORGE INSURANCE COMPANY	0.18	0.34	3,725.0	6,365.7	-41.48	4,974.2	6,079.7	-18.18	6,662.2	5,871.6	16,506.6	118.04	126.73	535.7	407.7	1,226.2
VANLINER INSURANCE COMPANY	0.07	0.06	1,548.5	1,091.6	41.85	1,291.9	926.3	39.47	932.5	1,468.7	1,692.0	113.68	83.36	66.1	158.9	195.7
VIGILANT INSURANCE COMPANY	0.09	0.11	1,962.1	2,073.3	-5.36	1,957.4	1,681.1	16.43	602.8	272.7	2,232.4	13.93	98.58	65.9	53.5	237.1
VIRGINIA SURETY COMPANY INC	7.94	6.30	168,296.6	117,052.5	43.78	147,982.8	100,186.3	47.71	68,340.2	108,427.5	242,373.3	73.27	100.09	3,772.9	5,702.8	23,020.7
WAUSAU BUSINESS INSURANCE COMPANY	0.03	0.09	546.2	1,682.1	-67.53	789.5	1,953.2	-59.58	985.3	490.6	2,565.4	62.15	58.00	150.6	97.4	218.8
WAUSAU GENERAL INSURANCE COMPANY	0.00	0.02	32.3	359.0	-91.01	83.4	481.1	-82.67	1,310.2	710.0	9,194.3	851.39	0.00 **	161.8	-35.2	201.2
WAUSAU UNDERWRITERS INSURANCE COMPANY	0.29	0.33	6,051.2	6,173.1	-1.97	6,687.0	6,772.6	-1.26	6,635.5	7,244.7	18,826.1	108.34	71.61	630.4	346.5	2,081.8
WEST AMERICAN INSURANCE COMPANY	0.08	0.11	1,791.1	2,011.8	-10.97	1,833.4	2,741.8	-33.13	2,882.4	2,658.0	7,467.1	144.98	74.53	230.1	170.7	538.7

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

WORKERS' COMPENSATION ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
WEST BEND MUTUAL INSURANCE COMPANY	2.07	1.69	43,815.8	31,443.2	39.35	37,271.8	27,569.0	35.19	20,674.9	28,445.1	47,553.4	76.32	78.54	1,034.4	727.4	2,955.8
WESTERN CONTINENTAL INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	30.4	-50.1	0.0	0.00 **	0.00 **	1.4	-4.3	0.0
WESTERN STATES INSURANCE COMPANY	0.02	0.21	453.2	3,928.9	-88.46	1,413.8	6,560.9	-78.45	4,829.1	2,520.6	12,206.4	178.28	136.38	218.9	939.6	1,379.4
WESTFIELD INSURANCE COMPANY	1.20	0.02	25,471.5	326.1	7,711.84	14,019.2	210.0	6,577.19	2,648.1	14,693.7	12,401.7	104.81	202.34	4.5	808.2	827.4
WESTFIELD NATIONAL INSURANCE COMPANY	0.00	0.00	0.0	0.2	-86.45	0.0	0.1	-84.62	0.0	-0.1	0.1	0.00 **	94.23	0.0	0.0	0.0
WESTPORT INSURANCE CORPORATION	0.81	0.34	17,196.7	6,260.6	174.68	13,714.5	1,819.7	653.66	2,384.1	7,931.8	6,452.6	57.83	56.76	101.0	579.4	593.6
XL SPECIALTY INSURANCE COMPANY	0.08	0.03	1,596.4	585.5	172.68	1,551.7	1,724.3	-10.01	1,263.5	1,612.5	2,993.7	103.92	72.27	85.6	131.4	270.2
YORK INSURANCE COMPANY	0.04	0.10	814.3	1,867.7	-56.40	1,526.5	1,582.3	-3.53	956.1	1,107.5	2,222.0	72.55	43.41	139.3	191.4	263.5
ZENITH INSURANCE COMPANY	0.50	0.79	10,643.2	14,641.4	-27.31	10,803.3	14,612.7	-26.07	6,074.3	5,194.2	8,626.7	48.08	61.41	491.3	448.2	915.1
ZURICH AMERICAN INSURANCE COMPANY	4.82	3.56	102,131.7	66,248.3	54.17	97,918.1	55,644.7	75.97	36,479.4	60,074.7	90,460.0	61.35	92.83	2,312.3	5,893.9	11,787.0
ZURICH AMERICAN INSURANCE COMPANY OF IL	0.03	0.03	725.8	575.5	26.11	230.7	575.8	-59.94	480.2	625.7	1,293.0	271.28	95.74	84.0	11.2	144.4
TOTAL NUMBER OF COMPANIES THIS LINE: 375				$000 not omitted from totals line												
Sum:	**100.00**	**100.00**	**2,118,307,733**	**1,820,088,900**	**16.38**	**2,000,099,662**	**1,692,399,944**	**18.18**	**1,290,534,752**	**1,446,958,931**	**3,618,221,524**	**72.34**	**86.53**	**98,150,522**	**98,501,879**	**304,794,132**

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
September 08, 2003

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

OTHER LIABILITY ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
ACCEPTANCE INSURANCE COMPANY	0.00	0.00	0.7	67.1	-98.94	16.0	156.7	-89.78	-1.4	-343.6	378.2	0.00 **	0.00 **	5.5	-359.9	89.3
ACE AMERICAN INSURANCE COMPANY	0.93	0.38	22,741.2	8,120.3	180.05	17,785.3	8,162.1	117.90	466.3	1,192.4	13,587.1	6.70	0.00 **	153.2	1,775.6	2,523.9
ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00	0.00	0.0	-0.2	0.00 *	5.8	37.4	-84.53	23.0	-139.8	-231.7	0.00 **	0.00 **	15.0	-19.8	3.1
ACE INSURANCE COMPANY OF IL	0.01	0.01	365.3	299.6	21.90	303.6	256.3	18.47	3,710.8	5,045.1	4,730.5	1,661.49	245.21	45.9	42.8	937.9
ACE PROPERTY AND CASUALTY INS CO	0.00	0.00	45.8	2.9	1,474.47	15.8	5.4	192.83	-363.7	-149.1	5,336.9	0.00 **	21,258.27	269.3	671.0	478.2
ACUITY A MUTUAL INSURANCE COMPANY	0.29	0.01	7,201.9	154.1	4,572.99	5,599.4	138.9	3,930.58	1,486.9	5,708.4	7,906.9	101.95	0.00 **	356.8	3,606.8	4,317.8
ADDISON INSURANCE COMPANY	0.09	0.07	2,082.8	1,564.3	33.14	1,848.3	1,446.5	27.78	1,780.8	-24.7	1,136.9	0.00 **	56.26	245.8	-675.4	441.1
AETNA INSURANCE COMPANY OF CONNECTICUT	0.08	0.08	1,990.9	1,743.4	14.19	1,980.4	1,748.3	13.28	1,478.3	1,468.6	75.3	74.16	63.82	0.0	0.0	0.0
AFFILIATED F M INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-23.6	886.7	0.00 **	0.00 **	167.2	190.6	174.5
AFFIRMATIVE INSURANCE COMPANY	0.00	0.00	32.5	14.5	123.32	22.9	15.6	46.87	0.0	7.8	7.8	34.18	0.00 **	1.4	2.0	0.6
AIU INSURANCE COMPANY	0.00	0.00	2.5	2.0	22.36	-4.0	372.9	-101.06	388.2	224.8	847.7	0.00 **	0.00 **	19.4	-37.8	99.5
ALL AMERICA INSURANCE COMPANY	0.00	0.00	11.2	10.7	4.91	13.1	13.4	-2.57	5.0	-136.4	0.0	0.00 **	225.10	-1.3	-67.8	0.0
ALLIANZ INSURANCE COMPANY	0.04	0.06	930.3	1,381.6	-32.66	1,371.0	1,821.5	-24.73	0.7	5,867.1	10,734.4	427.94	56.44	60.3	1,140.1	2,260.0
ALLIED PROPERTY & CASUALTY INS CO	0.02	0.02	513.2	450.2	14.00	447.2	399.0	12.08	39.9	378.1	596.5	84.55	71.30	26.4	98.1	93.1
ALLSTATE INDEMNITY COMPANY	0.00	0.00	10.4	5.8	79.73	8.4	3.8	122.62	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
ALLSTATE INSURANCE COMPANY	0.05	0.05	1,214.5	1,127.4	7.72	1,213.4	1,167.7	3.91	1,087.0	6,833.8	34,443.1	563.21	0.00 **	82,315.9	81,187.6	5,873.5
ALLSTATE PROPERTY & CASUALTY INS CO	0.07	0.07	1,611.0	1,497.5	7.58	1,519.5	1,384.8	9.73	411.1	3,252.6	3,367.5	214.05	4.81	88.6	357.2	324.7
AMCO INSURANCE COMPANY	0.05	0.03	1,175.0	690.4	70.18	920.5	586.2	57.01	46.5	401.1	866.3	43.57	75.80	8.9	-5.5	72.0
AMERICAN & FOREIGN INSURANCE COMPANY	0.00	0.01	106.1	168.1	-36.86	203.4	166.8	21.91	45.3	-154.8	573.1	0.00 **	58.44	55.0	-40.9	235.4
AMERICAN ALTERNATIVE INS CORP	0.20	0.20	4,904.2	4,209.9	16.49	4,681.1	4,660.2	0.45	641.5	4,106.8	11,349.1	87.73	49.35	128.3	1,092.5	1,968.9
AMERICAN AUTOMOBILE INSURANCE COMPANY	0.24	0.07	5,859.9	1,569.7	273.32	5,456.4	1,525.3	257.73	836.6	4,514.5	5,389.0	82.74	6.13	348.6	88.7	291.8
AMERICAN BANKERS INSURANCE COMPANY OF FL	0.00	0.00	64.7	85.5	-24.27	74.6	92.7	-19.57	0.5	-54.9	45.6	0.00 **	41.04	3.2	1.7	0.3
AMERICAN CASUALTY COMPANY OF READING PA	0.04	0.03	885.8	671.1	31.99	1,271.7	1,143.7	11.19	7,062.5	12,728.1	25,852.5	1,000.91	318.62	11.2	2,951.3	4,967.8
AMERICAN COUNTRY INSURANCE COMPANY	0.02	0.04	582.3	844.9	-31.08	474.5	985.7	-51.86	1,306.8	940.8	651.9	198.27	643.91	124.2	114.4	142.1
AMERICAN ECONOMY INSURANCE COMPANY	0.00	0.01	85.1	148.9	-42.88	125.4	167.9	-25.31	214.2	-678.4	873.6	0.00 **	330.98	523.4	509.2	176.5
AMERICAN EMPLOYERS INSURANCE COMPANY	0.00	0.01	94.0	229.1	-58.99	207.2	430.1	-51.83	93.5	5,845.9	6,642.6	2,821.90	238.98	196.4	2,361.8	2,670.4
AMERICAN EQUITY SPECIALTY INS CO	0.01	0.01	268.7	163.4	64.38	295.0	102.8	187.05	7.5	1.1	56.6	0.36	61.38	25.0	98.0	78.8
AMERICAN FAMILY HOME INSURANCE COMPANY	0.00		0.4		0.00 *	0.0		0.00 *	0.0	0.0	0.0	0.00		0.0	0.0	0.0

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

OTHER LIABILITY ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
AMERICAN FAMILY MUTUAL INSURANCE COMPAN	0.24	0.19	5,786.6	4,015.8	44.10	4,860.0	3,681.1	32.03	4,135.2	3,929.5	9,320.3	80.85	111.62	543.7	1,232.8	2,117.2
AMERICAN FIRE AND CASUALTY COMPANY	0.01	0.01	175.8	260.2	-32.46	167.3	284.9	-41.30	1,312.4	261.9	861.1	156.58	322.13	194.5	-115.7	261.8
AMERICAN GUARANTEE & LIABILITY INS CO	0.22	0.63	5,374.5	13,458.4	-60.07	5,050.8	12,036.8	-58.04	7,363.5	10,416.3	15,912.5	206.23	68.42	297.2	1,309.3	5,632.6
AMERICAN HARDWARE MUTUAL INSURANCE CO	0.01	0.01	236.5	192.6	22.77	217.8	163.5	33.19	92.4	23.1	80.3	10.61	29.64	36.5	21.7	24.6
AMERICAN HOME ASSURANCE COMPANY	1.05	0.66	25,567.4	14,168.9	80.45	20,536.3	12,006.0	71.05	5,159.4	16,852.0	34,990.1	82.06	21.93	1,274.5	2,137.1	4,275.4
AMERICAN INSURANCE COMPANY THE	0.02	0.05	513.8	1,118.8	-54.08	628.6	1,178.0	-46.64	87.9	783.1	2,958.5	124.58	88.82	23.0	-350.3	312.2
AMERICAN INTERNATIONAL INSURANCE CO THE	0.02	0.01	462.2	167.3	176.33	311.2	95.1	227.22	0.0	181.1	294.3	58.20	40.57	0.0	0.0	0.0
AMERICAN INTERNATIONAL SOUTH INS CO	0.00	0.00	5.0	103.3	-95.20	62.6	53.5	17.05	0.4	35.5	60.9	56.79	7.70	67.3	69.8	6.5
AMERICAN INTERSTATE INSURANCE COMPANY	0.00	0.00	3.7	2.7	37.62	3.7	2.7	37.62	0.0	5.1	5.1	139.34	0.00	0.0	0.0	0.0
AMERICAN MANUFACTURERS MUTUAL INS CO	0.30	-0.09	7,275.8	-2,023.6	0.00 *	6,838.1	-1,565.3	0.00 *	2,353.3	5,572.6	7,853.5	81.49	0.00 **	243.9	-164.3	498.5
AMERICAN MODERN HOME INSURANCE COMPANY	0.01	0.01	225.7	255.7	-11.72	256.0	524.9	-51.23	175.4	236.8	226.5	92.53	20.67	33.2	22.0	65.5
AMERICAN MOTORISTS INSURANCE COMPANY	0.09	0.08	2,264.7	1,630.6	38.89	1,692.3	6,236.4	-72.86	10,844.8	-22,178.8	36,770.6	0.00 **	754.15	2,938.5	274.0	9,860.2
AMERICAN NATIONAL PROPERTY & CASUALTY CO	0.01	0.01	262.7	124.8	110.54	189.1	90.3	109.41	18.0	18.0	0.0	9.52	0.00	0.0	0.0	0.0
AMERICAN PHYSICIANS ASSURANCE CORP	0.00		2.2		0.00 *	2.2		0.00 *	0.0	0.0	0.0	0.00		0.0	0.0	0.0
AMERICAN PROTECTION INSURANCE COMPANY	0.01	0.03	307.2	636.4	-51.73	243.0	380.0	-36.05	270.6	2,331.1	3,069.1	959.38	222.69	127.6	184.6	220.2
AMERICAN RE INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	3,050.0	-2,601.0	8,008.9	0.00 **	0.00 **	78.6	-1,350.1	1,339.0
AMERICAN RELIABLE INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.2	-100.00	0.0	-1.2	0.0	0.00 **	0.00 **	0.0	-0.1	0.0
AMERICAN SAFETY CASUALTY INS CO	0.03	0.05	841.1	1,084.5	-22.44	760.3	1,006.5	-24.46	16.1	258.8	708.1	34.04	26.71	28.5	130.2	404.6
AMERICAN SECURITY INSURANCE COMPANY	0.00	0.00	0.0	0.0	-100.00	0.2	0.1	96.47	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
AMERICAN SELECT INSURANCE COMPANY	0.01	0.01	224.8	185.3	21.30	206.4	182.2	13.27	23.9	-78.2	109.1	0.00 **	202.69	26.4	-15.6	24.2
AMERICAN SERVICE INSURANCE COMPANY INC	0.00		64.1		0.00 *	64.1		0.00 *	0.0	0.0	0.0	0.00		0.0	0.0	0.0
AMERICAN SOUTHERN INSURANCE COMPANY	0.00	0.00	23.1	1.2	1,868.60	12.1	2.0	492.76	0.0	23.9	99.9	197.44	841.08	16.3	16.4	10.5
AMERICAN STATES INSURANCE COMPANY	0.20	0.23	4,784.2	4,885.1	-2.06	4,983.0	5,410.4	-7.90	2,167.3	4,298.6	13,477.9	86.27	47.15	841.2	286.9	3,001.8
AMERICAN STATES PREFERRED INS CO	0.00	0.00	0.0	0.1	-100.00	0.0	0.3	-84.49	0.0	-0.5	0.2	0.00 **	0.00 **	0.0	-1.4	0.8
AMERICAN ZURICH INSURANCE COMPANY	1.52	2.60	37,206.8	55,925.0	-33.47	31,568.3	54,825.7	-42.42	39,716.2	42,337.4	47,838.7	134.11	116.03	1,088.8	-2,543.9	7,201.0
AMERICAS INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	250.0	-140.4	250.6	0.00 **	0.00 **	13.1	7.4	107.4
AMERISURE INSURANCE COMPANY	0.02	0.02	455.4	348.0	30.87	436.2	272.6	60.02	3.1	-34.6	185.6	0.00 **	23.15	0.0	51.8	66.7
AMERISURE MUTUAL INSURANCE COMPANY	0.06	0.05	1,578.0	1,113.6	41.70	1,416.3	1,098.0	28.98	139.7	2,631.8	4,280.7	185.82	43.69	138.7	585.5	1,316.0

CY: Current Year
PY: Prior Year
1 :Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

OTHER LIABILITY ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
AMEX ASSURANCE COMPANY	0.01	0.01	265.3	255.2	3.95	262.1	253.5	3.39	235.3	235.3	46.9	89.79	91.95	0.0	0.0	0.0
AMICA MUTUAL INSURANCE COMPANY	0.02	0.01	513.3	294.2	74.45	394.2	287.0	37.36	5,700.0	-2,867.2	1.4	0.00 **	2,497.82	13.7	-307.6	0.0
APSPECIALTY INSURANCE CORPORATION	0.00	0.01	-71.9	138.4	-151.91	-15.6	117.8	-113.26	0.0	-240.0	0.0	0.00 **	111.17	0.0	-50.0	0.0
ARCH INSURANCE COMPANY	0.16	0.00	3,818.6	0.0	0.00 *	1,382.0	0.0	0.00 *	0.0	716.3	716.3	51.83	0.00 **	0.0	163.2	163.2
ARGONAUT GREAT CENTRAL INS CO	0.01	0.01	249.7	262.2	-4.78	254.3	227.7	11.67	99.0	10.4	276.0	4.09	0.00 **	9.6	-15.9	67.2
ARGONAUT INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	66.4	100.0	0.00 **	0.00 **	18.4	176.0	332.8
ARGONAUT MIDWEST INSURANCE COMPANY	0.00	0.00	-52.4	-1.3	0.00 *	-189.6	-301.3	0.00 *	58.8	905.3	2,447.0	0.00 **	0.00 **	237.4	76.0	1,100.9
ARMED FORCES INSURANCE EXCHANGE	0.00	0.00	37.2	37.6	-1.06	38.3	38.6	-0.64	0.0	4.4	44.9	11.48	0.00 **	1.0	2.9	7.0
ASSOCIATED INDEMNITY CORPORATION	-0.01	0.02	-166.9	459.7	-136.30	-170.8	310.4	-155.02	37.7	114.7	2,707.3	0.00 **	23.70	111.5	-115.8	70.9
ASSOCIATED INTERNATIONAL INSURANCE CO	0.02	0.01	505.8	209.2	141.72	352.2	121.2	190.51	1,326.7	-946.0	3,331.0	0.00 **	889.57	583.6	410.0	831.7
ASSOCIATES INSURANCE COMPANY	0.00	0.00	1.5	2.0	-24.35	2.6	1.1	143.31	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
ASSOCIATION OF TRIAL LAWYERS ASSR MUTRRG	0.00	0.00	0.0	0.0	0.00 *	0.0	36.5	-100.00	0.0	146.7	257.3	0.00 **	0.00 **	19.3	-58.4	27.0
ASSURANCE COMPANY OF AMERICA	0.00	0.00	8.9	45.5	-80.35	20.1	56.7	-64.64	-10.0	-143.8	97.9	0.00 **	0.00 **	-140.5	-152.0	18.4
ATHENA ASSURANCE COMPANY	0.01	0.02	262.1	376.8	-30.45	230.1	407.6	-43.54	2.0	-123.8	266.8	0.00 **	58.54	0.0	-37.0	109.2
ATLANTIC INSURANCE COMPANY	0.00	0.00	13.6	16.0	-15.08	15.6	13.4	16.63	2.5	-76.4	14.9	0.00 **	514.16	2.2	210.4	6.0
ATLANTIC MUTUAL INSURANCE COMPANY	0.03	0.04	735.4	754.3	-2.51	746.8	753.6	-0.90	1,438.1	743.6	895.1	99.57	9.45	50.1	-87.3	338.1
AUTO OWNERS INSURANCE COMPANY	0.21	0.18	5,137.8	3,907.4	31.49	4,461.5	3,687.3	21.00	2,454.7	2,309.3	3,555.6	51.76	53.94	34.8	451.9	773.2
AUTOMOBILE CLUB INTERINSURANCE EXCHANGE	0.00	0.00	7.6	4.4	73.73	6.2	4.2	49.51	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
AUTOMOBILE INSURANCE CO OF HARTFORD THE	0.04	0.04	1,035.8	841.6	23.07	941.0	763.4	23.26	0.0	3,058.6	3,373.1	325.04	13.44	0.7	1,014.4	1,047.0
AXA CORPORATE SOLUTIONS INS CO	0.01	0.00	198.7	99.9	98.90	229.1	76.3	200.12	195.6	64.4	2,155.7	28.10	218.58	266.9	227.7	58.5
AXA RE PROPERTY AND CASUALTY INS CO	0.00		29.1		0.00 *	10.4		0.00 *	0.0	8.5	8.5	81.65		0.0	0.0	0.0
AXIS SURPLUS INSURANCE COMPANY	0.03		797.6		0.00 *	209.9		0.00 *	0.0	131.1	131.1	62.48		0.0	0.0	0.0
BADGER MUTUAL INSURANCE COMPANY	0.01	0.01	335.5	136.1	146.47	252.5	129.7	94.59	82.5	75.9	67.8	30.07	195.37	12.2	4.9	0.0
BALBOA INSURANCE COMPANY	0.00		1.1		0.00 *	1.0		0.00 *	0.0	0.0	0.0	0.48		0.0	0.0	0.0
BANCINSURE INC	0.01	0.01	334.7	239.3	39.84	320.2	269.8	18.68	10.3	65.2	283.8	20.35	45.27	0.0	0.0	0.0
BANKERS STANDARD INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.6	-100.00	0.0	43.9	124.4	0.00 **	0.00 **	-0.1	-8.9	48.0
BCS INSURANCE COMPANY	0.03	0.05	692.5	974.1	-28.91	2,283.0	1,872.4	21.93	2,188.5	1,445.8	1,323.5	63.33	63.50	23.0	-49.1	54.3
BENCHMARK INSURANCE COMPANY	0.00	0.00	21.5	10.6	101.81	20.3	9.8	106.28	0.0	0.0	0.0	0.00	30.52	1.6	1.6	0.0

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

OTHER LIABILITY ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
BIRMINGHAM FIRE INSURANCE COMPANY OF PA	0.00	0.09	-13.1	1,980.3	-100.66	-26.1	1,987.5	-101.31	813.2	507.0	1,755.4	0.00 **	66.92	56.5	-152.6	244.8
BITUMINOUS CASUALTY CORPORATION	0.13	0.11	3,234.3	2,430.2	33.09	3,188.9	2,259.3	41.15	240.4	536.5	3,008.0	16.82	15.17	71.1	208.2	813.6
BITUMINOUS FIRE & MARINE INSURANCE CO	0.00	0.00	58.1	38.4	51.22	55.2	37.0	49.26	11.7	24.3	293.1	44.04	294.23	27.9	2.0	58.3
BROTHERHOOD MUTUAL INSURANCE COMPANY	0.01	0.01	267.2	150.8	77.16	199.0	136.8	45.52	0.4	15.1	19.6	7.61	0.00 **	0.0	0.3	0.3
CAMBRIDGE MUTUAL FIRE INSURANCE COMPANY	0.00	0.00	106.9	56.8	88.38	78.7	44.9	75.12	0.0	17.3	34.9	21.98	0.00 **	0.0	4.0	8.8
CAMDEN FIRE INSURANCE ASSOCIATION, THE	0.00	0.00	1.3	17.2	-92.63	1.3	17.2	-92.63	73.1	35.2	367.8	2,774.02	162.30	30.1	-16.8	55.7
CAMICO MUTUAL INSURANCE COMPANY	0.01	0.01	316.2	249.4	26.80	302.4	107.9	180.37	0.0	5.8	72.4	1.91	50.00	5.2	27.0	56.5
CAPITAL CITY INSURANCE COMPANY INC	0.00	0.00	3.6	6.7	-46.05	6.0	5.3	13.22	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
CAPITOL INDEMNITY CORPORATION	0.09	0.10	2,226.9	2,047.6	8.76	2,214.0	1,787.4	23.87	675.2	789.4	1,150.2	35.65	26.53	238.8	464.2	735.0
CAROLINA CASUALTY INSURANCE COMPANY	0.07	0.05	1,803.2	1,079.5	67.04	1,463.9	748.6	95.55	1,543.7	1,862.9	4,931.7	127.25	293.02	356.6	288.2	119.8
CATERPILLAR INSURANCE COMPANY	1.08	0.63	26,411.5	13,581.3	94.47	1,106.4	80.8	1,268.83	552.2	896.9	350.9	81.07	82.49	0.0	0.0	0.0
CENTENNIAL INSURANCE COMPANY	0.06	0.06	1,402.4	1,367.6	2.55	1,411.0	1,398.8	0.87	726.2	-471.8	1,460.7	0.00 **	73.41	162.7	-111.5	346.3
CENTRAL MUTUAL INSURANCE COMPANY	0.05	0.03	1,231.9	720.9	70.89	969.1	676.9	43.16	99.4	-308.1	264.5	0.00 **	36.60	5.8	-178.2	76.4
CENTRAL NATIONAL INS CO OF OMAHA THE	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	43.1	-507.1	2,759.3	0.00 **	0.00 **	202.8	185.7	695.1
CENTURY INDEMNITY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	3,978.5	2,239.5	46,474.1	0.00 **	0.00 **	1,289.3	8,079.9	13,646.0
CHARTER OAK FIRE INSURANCE COMPANY THE	0.00	0.00	93.6	60.6	54.52	71.5	52.8	35.42	3.7	-81.8	166.4	0.00 **	191.20	10.2	-21.4	101.1
CHICAGO INSURANCE COMPANY	0.29	0.26	7,055.3	5,685.4	24.10	6,795.8	6,196.5	9.67	1,181.6	-212.9	8,429.5	0.00 **	29.40	1,106.4	1,204.2	7,148.9
CHICAGO MOTOR CLUB INSURANCE COMPANY	0.01	0.00	142.9	102.7	39.08	118.2	95.0	24.48	0.0	4.0	4.0	3.38	0.00	0.1	10.7	12.2
CHICAGO MUTUAL INSURANCE COMPANY	0.00	0.00	10.9	11.0	-1.07	10.4	10.2	2.14	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
CHUBB INDEMNITY INSURANCE COMPANY	0.00	0.00	0.0	0.0	-50.00	0.0	0.0	-50.00	0.0	0.0	0.0	10.00	0.00	0.0	0.0	0.0
CHUBB NATIONAL INSURANCE COMPANY	0.03	0.02	621.6	445.7	39.46	538.6	312.1	72.54	0.0	260.2	271.2	48.31	0.00 **	0.1	6.1	7.1
CHURCH INSURANCE COMPANY THE	0.00	0.00	0.0	0.0	-100.00	0.0	0.1	-71.43	0.0	-1.0	0.0	0.00 **	672.45	0.0	-1.9	0.0
CHURCH MUTUAL INSURANCE COMPANY	0.04	0.04	996.7	873.2	14.14	936.3	834.7	12.18	217.9	-129.4	313.1	0.00 **	0.00 **	14.5	-72.7	78.4
CINCINNATI CASUALTY COMPANY THE	0.01	0.01	133.2	125.4	6.22	129.3	116.2	11.25	0.0	172.4	272.6	133.35	86.17	2.3	2.3	0.0
CINCINNATI INDEMNITY COMPANY	0.00	0.00	0.1	0.1	-18.45	0.1	0.0	140.00	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
CINCINNATI INSURANCE COMPANY THE	1.46	1.40	35,664.8	30,126.0	18.39	31,213.5	24,266.1	28.63	9,805.5	15,690.3	52,643.8	50.27	70.40	1,052.4	-1,815.3	4,801.5
CITIZENS INSURANCE COMPANY OF AMERICA	0.00	0.00	0.0	0.0	0.00 *	0.0	2.3	-100.00	0.0	-4.5	4.4	0.00 **	307.84	0.4	0.7	1.6
CITIZENS INSURANCE COMPANY OF ILLINOIS	0.00	0.00	11.7	21.8	-46.52	16.6	23.5	-29.40	4.3	71.9	117.4	433.63	158.18	0.0	9.0	26.8

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

OTHER LIABILITY ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
CLARENDON NATIONAL INSURANCE COMPANY	0.11	0.07	2,656.8	1,568.3	69.40	2,248.5	1,618.2	38.95	1,280.9	3,602.6	3,543.4	160.23	13.38	265.4	486.2	300.7
COLONIAL AMERICAN CASUALTY AND SURETY CO	0.02	0.00	387.5	75.8	411.13	145.5	19.7	637.31	0.0	25.2	29.2	17.29	20.26	0.0	25.2	29.2
COLONY NATIONAL INSURANCE COMPANY	0.05	0.04	1,324.5	924.7	43.24	1,130.3	841.8	34.27	217.3	1,083.7	1,820.7	95.87	62.05	149.5	269.2	319.4
COLUMBIA CASUALTY COMPANY	0.13	1.03	3,077.5	22,106.7	-86.08	3,563.9	33,322.4	-89.30	8,190.8	5,351.1	38,199.9	150.15	176.21	826.0	3,307.9	3,559.3
COLUMBIA MUTUAL INSURANCE COMPANY	0.01	0.05	315.6	1,007.3	-68.67	705.3	955.0	-26.14	578.1	292.9	1,238.8	41.53	73.16	105.5	35.2	183.7
COLUMBIA NATIONAL INSURANCE COMPANY	0.00	0.00	1.9	4.1	-53.10	2.9	2.9	1.60	0.0	1.4	1.4	47.92	0.00	0.0	0.2	0.2
COMMERCE & INDUSTRY INSURANCE COMPANY	0.01	0.00	339.7	71.7	373.71	881.6	928.2	-5.03	3,587.2	2,146.5	2,099.7	243.49	0.00 **	-237.4	-515.1	289.9
COMMERCIAL INSURANCE COMPANY OF NEWARK	0.00	0.00	0.0	0.0	20.00	0.0	0.0	20.00	0.0	0.0	0.0	0.00	0.00 **	1.0	1.0	0.0
COMMERCIAL RISK RE-INSURANCE COMPANY	0.17		4,175.0		0.00 *	4,175.0		0.00 *	764.6	3,158.3	2,393.7	75.65		104.3	370.2	266.0
CONNECTICUT INDEMNITY COMPANY THE	0.04	0.05	1,005.5	1,029.9	-2.37	1,022.0	1,002.4	1.95	103.7	-46.3	1,329.6	0.00 **	53.94	241.8	607.0	545.7
CONSOLIDATED INSURANCE COMPANY	0.01	0.01	181.0	197.0	-8.10	182.1	193.7	-6.01	133.0	339.8	147.1	186.62	0.00 **	11.2	3.7	14.6
CONSTITUTION INSURANCE COMPANY	0.01	0.04	147.6	865.9	-82.95	728.0	216.5	236.30	3.7	397.5	522.4	54.61	59.35	1.6	45.4	58.0
CONSTITUTIONAL CASUALTY COMPANY	0.04	0.04	1,056.8	937.4	12.74	979.6	949.7	3.15	737.9	700.8	935.7	71.54	0.00 **	224.5	173.1	357.9
CONTINENTAL CASUALTY COMPANY	2.33	2.21	56,917.2	47,635.8	19.48	52,544.1	46,760.4	12.37	57,962.0	-11,365.9	307,727.6	0.00 **	140.68	16,076.3	19,055.7	25,584.1
CONTINENTAL INSURANCE COMPANY THE	0.07	-0.34	1,720.8	-7,223.5	0.00 *	12,186.1	-1,255.7	0.00 *	3,212.4	10,413.1	35,646.0	85.45	0.00 **	2,076.8	1,902.5	182.1
CONTINENTAL WESTERN INSURANCE COMPANY	0.05	0.05	1,152.9	1,107.8	4.07	1,144.7	977.2	17.14	2,340.0	1,422.0	822.8	124.22	37.90	150.2	-174.0	171.2
COREGIS INSURANCE COMPANY	0.02	0.05	540.3	1,137.3	-52.49	830.7	3,114.6	-73.33	3,885.0	564.3	6,896.1	67.92	0.00 **	780.5	-809.7	1,195.9
COUNTRY CASUALTY INSURANCE COMPANY	0.01	0.01	352.9	308.6	14.38	343.4	299.2	14.78	8.2	-5.1	2,312.1	0.00 **	0.00 **	30.8	49.1	1,208.5
COUNTRY MUTUAL INSURANCE COMPANY	0.61	0.63	14,985.5	13,623.0	10.00	14,330.5	13,556.4	5.71	3,304.0	6,541.4	37,590.4	45.65	5.99	698.8	-335.2	6,468.6
COUNTRY PREFERRED INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.0	50.0	0.00 **	0.00 **	0.0	27.6	27.7
CRUM & FORSTER INDEMNITY COMPANY	0.01	0.01	258.7	158.9	62.78	136.4	68.0	100.55	23.0	44.4	46.1	32.56	32.77	0.0	14.4	27.0
CUMIS INSURANCE SOCIETY INC	0.12	0.06	2,905.9	1,381.5	110.34	2,889.8	1,347.6	114.44	362.5	1,586.6	2,138.6	54.90	6.93	7.8	10.3	9.7
DAIMLERCHRYSLER INSURANCE COMPANY	0.00	0.01	20.3	155.2	-86.90	86.1	175.6	-50.96	106.5	23.3	202.6	27.06	35.87	1.5	0.7	28.0
DEALERS ASSURANCE COMPANY	0.00		15.1		0.00 *	13.1		0.00 *	0.0	0.0	0.0	0.00		0.0	0.0	0.0
DEERFIELD INSURANCE COMPANY	0.02	0.03	392.2	666.9	-41.19	498.0	876.5	-43.18	718.5	287.7	4,117.6	57.76	138.45	223.3	-43.9	1,201.1
DEPOSITORS INSURANCE COMPANY	0.00	0.00	23.5	21.5	8.89	22.6	21.5	5.21	0.0	7.4	33.8	32.78	146.17	0.0	0.1	0.9
DIAMOND STATE INSURANCE COMPANY	0.03	0.01	800.0	238.0	236.18	886.0	141.0	528.40	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
DISCOVER PROPERTY & CASUALTY INS CO	0.04	0.01	1,034.4	193.7	434.01	717.5	155.7	360.88	70.5	264.7	244.9	36.89	32.44	0.0	47.7	60.2

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
September 08, 2003

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

OTHER LIABILITY ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
DISCOVER SPECIALTY INSURANCE COMPANY	0.00	0.00	3.0	0.6	376.67	2.8	0.8	240.93	175.0	22.7	302.1	816.68	0.00 **	8.0	-52.4	154.5
ECONOMY FIRE & CASUALTY COMPANY	0.00	0.02	-3.1	355.7	-100.88	117.7	645.9	-81.77	112.2	191.3	1,834.0	162.46	114.18	30.6	-214.3	222.7
ECONOMY PREFERRED INSURANCE COMPANY	0.00	0.05	-10.2	1,131.8	-100.90	404.8	1,589.2	-74.53	27.7	-618.8	3,753.9	0.00 **	115.77	15.4	-315.4	346.1
ECONOMY PREMIER ASSURANCE COMPANY	0.02	0.01	470.4	221.2	112.66	400.8	57.7	594.56	0.0	33.6	53.3	8.38	11.66	0.0	3.1	4.3
ELECTRIC INSURANCE COMPANY	0.00	0.00	88.5	78.8	12.25	82.1	72.5	13.18	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
EMC PROPERTY & CASUALTY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	-1.5	-1.5	6.0	0.00 **	0.00 **	0.0	-0.1	1.7
EMPIRE FIRE & MARINE INSURANCE COMPANY	0.01	0.02	362.8	372.8	-2.67	256.6	1,252.0	-79.51	2,063.6	1,096.6	4,787.8	427.39	166.65	727.9	808.7	1,061.1
EMPLOYERS FIRE INSURANCE COMPANY THE	0.00	0.00	10.0	30.8	-67.49	23.1	103.5	-77.68	0.0	-322.4	241.4	0.00 **	0.00 **	0.0	0.1	0.6
EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.07	0.04	1,690.9	944.9	78.94	3,842.4	304.3	1,162.77	1,323.4	2,604.3	23,082.1	67.78	0.00 **	4,740.9	9,524.5	18,608.8
EMPLOYERS MUTUAL CASUALTY COMPANY	0.06	0.06	1,497.2	1,256.0	19.20	1,341.5	1,015.0	32.18	35.9	133.3	1,044.0	9.93	8.10	47.3	54.8	302.9
EMPLOYERS REINSURANCE CORPORATION	0.03	0.05	695.8	1,025.6	-32.16	809.1	1,367.2	-40.82	1,051.5	498.0	9,945.7	61.55	187.21	579.8	46.2	4,441.6
ENCOMPASS PROPERTY AND CASUALTY COMPANY	0.00		7.5		0.00 *	0.6		0.00 *	0.0	0.4	0.4	62.01		0.0	0.0	0.0
ERIE INSURANCE COMPANY	0.00	0.00	11.3	24.6	-54.05	20.6	20.7	-0.67	0.0	2.0	13.6	9.54	3.76	0.0	2.3	11.5
ERIE INSURANCE EXCHANGE	0.06	0.03	1,371.2	598.2	129.22	1,019.9	443.9	129.78	1.2	294.4	479.7	28.86	7.20	0.0	14.1	26.5
ESSEX INSURANCE COMPANY	0.46	0.36	11,193.4	7,762.8	44.19	9,087.6	6,821.6	33.22	1,273.0	2,738.3	10,560.3	30.13	89.67	518.8	838.6	3,783.6
EVANSTON INSURANCE COMPANY	0.38	0.45	9,184.3	9,658.4	-4.91	9,343.3	9,976.1	-6.34	1,927.5	8,527.0	36,902.7	91.26	83.26	404.9	2,821.5	10,495.5
EVEREST NATIONAL INSURANCE COMPANY	0.03	0.02	654.0	436.9	49.68	348.4	578.1	-39.73	0.0	104.6	631.1	30.03	39.02	19.7	66.6	196.4
EVEREST REINSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-206.4	84.4	0.00 **	0.00 **	59.8	34.8	25.0
EVERGREEN NATIONAL INDEMNITY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.1	2.6	-96.37	-0.2	-17.6	2.1	0.00 **	34.54	0.0	0.0	0.0
EXECUTIVE RISK INDEMNITY INC	0.76	0.74	18,585.4	15,899.0	16.90	18,837.8	16,869.7	11.67	1,940.5	8,283.2	23,633.8	43.97	0.00 **	1,837.7	6,382.2	13,729.5
FACTORY MUTUAL INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	68.8	1,783.4	7,242.6	0.00 **	0.00 **	55.7	354.1	298.4
FAIRFIELD INSURANCE COMPANY	0.01	0.02	201.0	477.5	-57.91	209.2	471.2	-55.60	0.0	22.0	328.0	10.52	69.62	0.0	77.0	112.0
FAIRMONT INSURANCE COMPANY	0.02	0.02	491.8	397.1	23.84	714.0	143.6	397.23	16.4	419.1	479.7	58.70	37.19	3.3	128.4	157.0
FARMERS AUTOMOBILE INSURANCE ASSN THE	0.00	0.00	10.9	9.0	21.24	10.2	9.1	12.03	1.0	-3.3	2.2	0.00 **	54.48	0.0	-1.8	1.1
FARMERS INSURANCE EXCHANGE	0.20	0.22	4,846.0	4,694.6	3.22	4,375.0	3,997.8	9.43	4,336.0	3,987.6	12,614.4	91.14	139.46	40.4	-34.0	499.8
FARMERS UNION CO OPERATIVE INS CO OF NE	0.06	0.04	1,479.2	754.3	96.10	1,136.5	769.2	47.75	197.1	823.9	982.8	72.49	34.65	52.6	58.7	8.5
FARMINGTON CASUALTY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-23.8	23.3	0.00 **	0.00 **	0.0	-9.0	16.4
FARMLAND MUTUAL INSURANCE COMPANY	0.02	0.01	488.1	308.1	58.40	457.6	256.5	78.40	4.5	281.2	772.0	61.45	78.84	32.1	37.9	62.1

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
September 08, 2003

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

OTHER LIABILITY ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
FEDERAL INSURANCE COMPANY	4.10	3.70	100,096.0	79,708.3	25.58	91,992.1	74,692.6	23.16	27,535.2	33,603.1	187,843.5	36.53	51.86	10,429.3	11,411.3	49,738.7
FEDERATED MUTUAL INSURANCE COMPANY	0.32	0.31	7,738.5	6,631.5	16.69	7,396.4	5,979.3	23.70	2,330.4	2,380.9	13,544.7	32.19	71.96	605.1	684.4	3,646.1
FEDERATED RURAL ELECTRIC INS EXCH	0.04	0.03	919.7	729.9	26.00	868.0	691.2	25.58	107.1	143.3	936.8	16.51	0.00 **	169.8	319.8	397.1
FEDERATED SERVICE INSURANCE COMPANY	0.01	0.01	126.7	109.1	16.19	143.1	115.8	23.61	7.5	81.8	140.9	57.15	35.80	13.8	18.2	10.5
FIDELITY & CASUALTY COMPANY OF NY THE	0.00	0.00	106.5	-1.3	0.00 *	106.5	34.2	211.06	3.3	144.9	1,647.9	135.99	623.43	0.1	-3.9	1.0
FIDELITY & DEPOSIT COMPANY OF MARYLAND	0.07	0.06	1,787.6	1,352.7	32.15	1,646.5	1,399.2	17.67	269.3	31.9	1,981.5	1.94	89.90	11.6	-230.7	479.3
FIDELITY & GUARANTY INS UNDERWRITERS INC	0.02	0.03	541.3	630.5	-14.15	581.6	477.3	21.87	93.8	-132.9	2,068.0	0.00 **	146.51	57.6	-44.3	595.9
FIDELITY & GUARANTY INSURANCE COMPANY	0.08	0.15	1,932.4	3,186.0	-39.35	1,882.2	2,181.9	-13.73	1,138.0	-902.2	11,797.4	0.00 **	86.92	317.9	-447.6	3,543.9
FIRE & CASUALTY INSURANCE CO OF CT THE	0.01	0.02	203.2	367.4	-44.70	276.9	267.1	3.67	6.9	33.3	167.2	12.01	18.90	0.0	47.5	68.6
FIREMANS FUND INSURANCE COMPANY	0.29	0.21	7,038.6	4,568.8	54.06	5,837.1	4,185.3	39.47	22,259.4	22,188.7	66,965.0	380.13	0.00 **	4,550.1	17,515.8	24,309.7
FIREMANS FUND INSURANCE COMPANY OF WI	0.00	0.00	4.6	57.3	-91.94	37.0	44.0	-15.89	0.0	-16.0	7.0	0.00 **	33.73	0.0	-3.0	0.9
FIREMENS INSURANCE COMPANY OF NEWARK NJ	0.00	0.00	0.0	0.0	0.00	0.0	0.0	0.00	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
FIRST COLONIAL INSURANCE COMPANY	0.01	0.00	202.7	3.9	5,147.09	29.1	0.1	28,425.49	24.0	24.0	0.0	82.45	6.86	0.3	0.6	0.2
FIRST COMMUNITY INSURANCE COMPANY	0.00	-0.02	0.0	-408.8	0.00 *	0.2	-153.6	0.00 *	0.0	41.8	0.0	18,346.93	0.00 **	-2.4	5.7	0.0
FIRST FINANCIAL INSURANCE COMPANY	0.16	0.15	3,859.1	3,326.3	16.02	3,591.0	3,418.0	5.06	1,957.6	220.2	5,621.7	6.13	20.51	700.8	-333.0	2,151.3
FIRST MERCURY INSURANCE COMPANY	0.00	0.01	113.6	129.1	-12.02	112.2	133.8	-16.19	0.0	429.2	483.5	382.66	0.00 **	16.9	93.8	102.8
FIRST NATIONAL INSURANCE COMPANY OF AM	0.00	0.00	-2.7	13.5	-119.79	4.9	6.8	-27.72	0.0	44.6	263.0	912.51	0.00 **	55.8	81.6	679.4
FLORISTS 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
FLORISTS MUTUAL INSURANCE COMPANY	0.02	0.01	440.3	302.8	45.44	406.4	253.8	60.08	0.0	831.1	2,050.5	204.53	480.36	0.0	-227.1	217.6
FOLKSAMERICA REINSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	-1,047.7	-754.6	855.4	0.00 **	0.00 **	55.2	93.8	65.9
FOREMOST INSURANCE COMPANY	0.01	0.01	162.7	134.9	20.63	141.2	102.1	38.27	64.0	-129.3	417.8	0.00 **	0.00 **	327.6	323.8	8.3
FOREMOST SIGNATURE INSURANCE COMPANY	0.00	0.00	6.9	5.2	32.63	5.8	4.8	21.14	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
FORT WAYNE HEALTH & CASUALTY INS CO	0.00	0.00	-113.6	0.0	0.00 *	-113.6	0.0	0.00 *	0.0	0.0	0.0	0.00 **	0.00 **	0.0	0.0	0.0
FOUNDERS INSURANCE COMPANY	0.04	0.05	1,044.4	1,018.7	2.52	1,016.2	1,085.4	-6.37	505.4	103.0	1,440.4	10.14	0.00 **	150.9	-81.7	504.5
FRANKENMUTH MUTUAL INSURANCE COMPANY	0.03	0.02	610.6	411.6	48.34	508.5	381.4	33.33	0.0	132.1	143.0	25.98	1.45	0.0	-12.3	2.7
FREMONT INDEMNITY 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
GE CASUALTY INSURANCE COMPANY	0.12	0.20	2,895.3	4,268.8	-32.18	2,895.3	4,281.2	-32.37	3,929.2	2,621.9	598.0	90.56	75.72	0.0	0.0	0.0
GE PROPERTY & CASUALTY INS CO	0.00	0.00	17.6	16.8	4.39	17.8	19.1	-6.66	0.0	-21.7	16.5	0.00 **	0.00 **	0.2	8.0	7.8

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

OTHER LIABILITY ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
GENERAL CASUALTY COMPANY OF ILLINOIS	0.20	0.20	4,857.4	4,402.5	10.33	4,495.5	4,236.9	6.10	1,803.8	1,773.0	4,784.7	39.44	43.72	194.7	80.7	682.8
GENERAL CASUALTY COMPANY OF WISCONSIN	0.03	0.02	630.6	457.7	37.78	500.8	454.0	10.31	310.5	353.2	316.0	70.52	16.18	7.8	14.5	54.1
GENERAL INSURANCE COMPANY OF AMERICA	0.10	0.18	2,373.6	3,969.2	-40.20	3,093.9	3,942.5	-21.52	2,862.9	130.4	4,753.3	4.21	89.97	1,788.9	1,496.5	1,757.8
GENERAL SECURITY NATIONAL INS CO	0.00	0.00	-1.3	26.1	-104.81	14.2	10.8	32.35	0.0	173.3	174.2	1,216.66	9.22	0.4	5.9	5.5
GENERAL STAR NATIONAL INSURANCE COMPANY	0.00	0.00	40.7	22.4	81.42	36.5	18.9	93.74	0.0	190.0	278.0	520.13	0.00 **	0.0	6.0	15.0
GENESIS INSURANCE COMPANY	0.22	0.22	5,384.0	4,719.4	14.08	3,676.8	4,598.3	-20.04	714.8	1,927.4	8,251.6	52.42	0.00 **	1,101.7	1,905.1	2,320.6
GERLING AMERICA INSURANCE COMPANY	0.01	0.04	200.8	901.1	-77.72	214.8	922.4	-76.71	1,250.4	2,500.1	7,944.5	1,163.91	400.64	2,423.1	4,156.8	2,248.0
GLENS FALLS INSURANCE COMPANY THE	0.00	0.00	58.8	56.7	3.71	58.2	34.1	70.96	0.0	0.0	0.1	0.00	0.29	0.4	0.4	0.0
GLOBE INDEMNITY COMPANY	0.00	0.01	2.5	204.3	-98.77	65.5	114.2	-42.68	2.4	-13.0	223.9	0.00 **	0.00 **	9.0	-1.4	92.2
GOODVILLE MUTUAL CASUALTY COMPANY	0.00	0.00	49.5	50.1	-1.07	49.2	51.2	-3.92	0.0	-32.3	0.0	0.00 **	14.27	2.0	-0.2	0.0
GOVERNMENT EMPLOYEES INSURANCE COMPANY	0.01	0.01	274.3	195.6	40.26	216.9	185.7	16.78	0.0	30.8	993.2	14.21	24.37	0.0	52.7	226.0
GOVERNMENTAL INTERINSURANCE EXCHANGE	0.12	0.09	2,848.8	1,846.4	54.28	1,973.8	1,650.7	19.58	304.2	-30.6	1,487.9	0.00 **	27.39	940.6	715.9	2,205.4
GRAIN DEALERS MUTUAL INSURANCE COMPANY	0.00	0.01	0.0	217.9	-100.00	89.1	225.2	-60.45	65.7	18.3	30.4	20.57	48.10	49.4	-0.9	31.4
GRANGE MUTUAL CASUALTY COMPANY	0.09	0.06	2,276.0	1,388.4	63.93	1,874.4	1,142.4	64.07	510.5	1,095.9	1,600.5	58.47	44.13	101.8	125.6	498.7
GRANITE STATE INSURANCE COMPANY	0.04	0.00	1,078.0	61.8	1,645.70	705.7	27.2	2,497.66	0.7	562.0	590.5	79.64	0.00 **	-12.8	64.2	81.9
GRAPHIC ARTS MUTUAL INSURANCE COMPANY	0.01	0.00	200.4	90.6	121.24	159.6	64.2	148.42	0.0	-0.5	2.5	0.00 **	0.00 **	0.0	-0.2	0.7
GREAT AMERICAN ALLIANCE INS CO	0.10	0.16	2,430.3	3,383.4	-28.17	3,092.8	3,028.2	2.13	1,507.0	3,860.8	9,921.9	124.83	114.03	298.7	682.3	2,361.1
GREAT AMERICAN ASSURANCE COMPANY	0.33	0.27	8,172.7	5,719.4	42.89	7,251.5	4,402.2	64.73	6.7	3,751.3	8,822.2	51.73	0.00 **	348.2	1,594.7	2,278.7
GREAT AMERICAN CONTEMPORARY INS CO	0.00	0.00	0.3	0.4	-22.12	0.3	0.4	-18.96	0.0	-0.3	0.3	0.00 **	1.42	0.0	0.0	0.0
GREAT AMERICAN INSURANCE COMPANY	0.81	0.57	19,733.5	12,185.4	61.94	16,023.8	11,194.0	43.15	1,546.7	3,894.4	20,182.2	24.30	42.58	340.3	850.1	2,222.0
GREAT AMERICAN INSURANCE COMPANY OF NY	0.06	0.08	1,349.8	1,777.1	-24.04	1,411.0	3,621.6	-61.04	7,709.3	8,623.0	15,959.9	611.11	127.01	3,583.3	7,051.5	5,128.2
GREAT AMERICAN SPIRIT INSURANCE COMPANY	0.00	0.00	31.8	22.7	40.28	26.3	23.1	13.68	0.0	-145.2	4,040.5	0.00 **	16,799.50	144.3	144.8	2.0
GREAT DIVIDE INSURANCE COMPANY	0.00	0.00	-0.4	18.9	-102.09	3.6	44.3	-91.83	2.1	-45.4	51.8	0.00 **	157.23	17.4	10.4	14.9
GREAT MIDWEST INSURANCE COMPANY	0.00	0.00	0.5	2.9	-83.43	2.1	2.9	-27.02	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
GREAT NORTHERN INSURANCE COMPANY	0.10	0.11	2,421.1	2,368.9	2.20	2,412.7	2,220.9	8.63	2,727.8	1,599.0	1,569.7	66.27	42.16	13.0	70.7	99.4
GREAT WEST CASUALTY COMPANY	0.06	0.09	1,518.5	1,928.2	-21.25	1,664.7	1,807.8	-7.92	401.5	150.0	2,698.2	9.01	0.00 **	257.2	236.2	212.8
GREENWICH INSURANCE COMPANY	0.57	0.27	13,914.9	5,810.9	139.46	9,685.3	5,045.9	91.94	679.9	4,332.7	8,703.7	44.73	93.43	381.8	985.6	1,419.4
GRINNELL MUTUAL REINSURANCE COMPANY	0.34	0.35	8,350.3	7,631.1	9.43	7,991.2	7,343.1	8.83	6,035.7	1,157.0	8,686.2	14.48	109.05	796.9	354.5	1,282.7

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

OTHER LIABILITY ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
GROCERS INSURANCE COMPANY	0.00	0.01	-24.5	114.0	-121.46	44.6	84.9	-47.50	63.6	22.4	0.0	50.36	18.51	1.1	0.0	0.0
GUARANTY NATIONAL INSURANCE COMPANY	0.01	0.02	135.6	332.3	-59.18	93.7	428.8	-78.14	56.0	8,602.2	9,916.6	9,177.91	0.00 **	332.1	3,268.3	3,723.8
GUIDEONE ELITE INSURANCE COMPANY	0.00	0.00	6.6	5.5	21.50	5.9	5.4	10.27	0.0	0.5	2.5	9.16	0.00 **	0.0	0.1	0.4
GUIDEONE MUTUAL INSURANCE COMPANY	0.03	0.03	768.8	628.6	22.30	658.5	534.3	23.25	0.0	54.9	256.3	8.34	2.64	0.0	13.5	49.8
GUIDEONE SPECIALTY MUTUAL INSURANCE CO	0.00	0.00	-0.5	50.5	-101.01	20.6	71.2	-71.04	0.0	-2.7	0.0	0.00 **	0.00 **	2.4	2.0	0.0
GULF INSURANCE COMPANY	0.99	0.95	24,255.8	20,470.1	18.49	24,131.5	21,404.9	12.74	7,789.6	11,339.9	31,057.6	46.99	58.99	1,858.8	1,032.0	9,238.8
HANOVER INSURANCE COMPANY	0.12	0.15	3,041.2	3,187.9	-4.60	3,242.8	3,035.7	6.82	515.3	500.8	10,601.7	15.44	197.27	-1.8	-249.5	1,520.9
HARCO NATIONAL INSURANCE COMPANY	0.01	0.01	171.9	111.8	53.69	129.3	138.4	-6.58	0.0	40.0	151.4	30.94	0.00 **	0.0	3.6	13.4
HARLEYSVILLE INSURANCE COMPANY	0.00	0.00	25.5	29.3	-13.02	23.7	35.2	-32.60	17.8	337.5	669.2	1,423.71	222.47	33.0	110.6	117.5
HARLEYSVILLE LAKE STATES INS CO	0.05	0.05	1,126.2	1,057.9	6.45	1,108.7	976.7	13.51	18.0	-69.7	473.9	0.00 **	34.44	16.2	-9.0	63.1
HARTFORD ACCIDENT & INDEMNITY COMPANY	0.01	0.05	150.7	1,158.0	-86.99	145.2	1,156.6	-87.45	-5.4	3,010.9	6,775.9	2,073.58	1.23	456.3	1,318.6	1,794.3
HARTFORD CASUALTY INSURANCE COMPANY	0.36	0.33	8,847.7	7,176.3	23.29	7,101.2	6,698.0	6.02	178.0	3,726.1	30,793.7	52.47	0.00 **	110.6	242.0	3,707.7
HARTFORD FIRE INSURANCE COMPANY	0.16	0.13	3,827.2	2,721.1	40.65	3,172.5	2,374.3	33.62	891.9	-6,470.2	8,999.8	0.00 **	564.28	682.8	-1,123.4	1,469.6
HARTFORD INSURANCE CO OF THE MIDWEST	0.01	0.02	285.7	329.0	-13.15	309.0	336.9	-8.29	990.0	2,198.5	1,717.4	711.43	156.99	16.4	181.2	278.1
HARTFORD INSURANCE COMPANY OF ILLINOIS	0.01	0.01	226.9	254.2	-10.73	229.4	303.5	-24.42	5.4	252.4	1,463.1	110.00	12.04	19.8	35.5	196.0
HARTFORD STEAM BOILER INSPECT & INS CO	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	3.6	34.8	0.00 **	0.00 **	0.0	0.0	0.0
HARTFORD UNDERWRITERS INSURANCE COMPANY	0.01	0.01	171.0	243.7	-29.84	197.8	216.6	-8.65	296.7	-2,458.2	539.4	0.00 **	1,290.46	20.0	-706.0	69.7
HASTINGS MUTUAL INSURANCE COMPANY	0.01	0.01	248.9	137.5	80.97	211.5	95.4	121.86	201.3	524.8	467.5	248.09	278.98	9.5	-12.5	7.6
HIGHLANDS INSURANCE COMPANY	0.00	0.02	10.4	433.2	-97.60	220.5	224.5	-1.81	110.9	-16,735.6	1,066.1	0.00 **	7,771.07	111.8	-3,188.0	630.8
HOMELAND CENTRAL INSURANCE COMPANY	0.00	0.00	5.7	47.7	-87.98	21.9	98.4	-77.73	3.4	-251.8	203.1	0.00 **	0.00 **	0.0	-131.1	12.2
HORACE MANN INSURANCE COMPANY	0.01	0.02	321.6	329.6	-2.44	308.8	323.6	-4.58	54.1	56.5	382.2	18.30	39.55	9.4	27.1	208.0
HOUSTON CASUALTY COMPANY	0.25		6,063.6		0.00 *	2,319.2		0.00 *	0.0	2,080.9	2,080.9	89.72		0.0	18.0	18.0
HOUSTON GENERAL INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	67.0	-36.0	397.2	0.00 **	0.00 **	47.0	-127.7	103.4
HUDSON INSURANCE COMPANY	0.02	0.03	597.7	720.6	-17.04	570.6	760.2	-24.95	12.5	6.3	397.8	1.10	52.06	57.8	83.1	35.0
ILLINOIS CASUALTY COMPANY	0.29	0.27	6,984.3	5,766.1	21.13	6,470.7	5,034.3	28.53	981.9	3,237.4	5,860.0	50.03	26.77	689.5	851.5	1,382.0
ILLINOIS EMCASCO INSURANCE COMPANY	0.25	0.27	6,003.6	5,872.2	2.24	5,500.2	5,110.6	7.62	3,232.8	4,109.4	11,705.3	74.71	129.77	1,113.6	1,218.6	3,516.7
ILLINOIS FARMERS INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	50.5	4.3	2.1	0.00 **	0.00 **	0.0	0.0	0.0
ILLINOIS NATIONAL INSURANCE CO	17.14	21.38	418,393.5	460,138.4	-9.07	376,356.5	365,677.9	2.92	289,170.4	541,631.5	865,477.5	143.91	108.71	12,911.2	38,378.1	117,559.7

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

OTHER LIABILITY ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
ILLINOIS STATE BAR ASSN MUT IN CO	0.48	0.42	11,713.7	9,077.9	29.04	10,583.9	9,410.1	12.47	2,103.8	6,038.0	21,016.1	57.05	27.19	1,549.5	2,131.3	4,857.1
ILLINOIS UNION INSURANCE COMPANY	0.09	0.04	2,248.8	753.5	198.45	1,099.4	10,555.9	-89.59	-6,786.8	-10,722.6	8,754.6	0.00 **	27.14	-36.6	578.6	878.3
IMPERIAL CASUALTY & INDEMNITY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	1,143.9	-355.2	0.0	0.00 **	0.00 **	18.3	0.0	0.0
IMT INSURANCE COMPANY (MUTUAL)	0.01	0.01	319.7	278.8	14.67	293.5	260.0	12.87	118.1	-26.3	130.3	0.00 **	14.51	29.5	29.1	19.0
INDEMNITY INSURANCE COMPANY OF NORTH AM	0.00	0.01	0.8	133.2	-99.42	-4.4	474.8	-100.94	5,789.9	4,147.3	1,096.3	0.00 **	205.60	161.6	127.2	271.1
INDIANA INSURANCE COMPANY	0.25	0.18	6,028.8	3,807.2	58.36	4,754.1	3,516.9	35.18	4,678.4	10,810.4	6,271.1	227.39	0.00 **	118.2	-2,113.2	555.8
INDIANA LUMBERMENS MUTUAL INSURANCE CO	0.00	0.00	50.0	49.4	1.08	53.2	48.0	10.66	0.0	0.1	6.1	0.18	1.63	0.0	-3.2	0.8
INSURA PROPERTY AND CASUALTY INS CO	0.00	0.00	2.1	2.5	-18.84	2.3	2.5	-7.76	0.0	0.0	0.0	0.00	54.62	0.0	0.0	0.0
INSURANCE COMPANY OF ILLINOIS	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-2.5	0.2	0.00 **	0.00 **	0.0	-1.0	0.0
INSURANCE COMPANY OF NORTH AMERICA	0.20	0.47	4,870.8	10,193.7	-52.22	3,590.1	9,367.9	-61.68	5,501.6	5,042.4	1,555.7	140.45	134.85	251.4	-16.4	408.2
INSURANCE COMPANY OF THE STATE OF PA THE	0.36	0.12	8,850.9	2,573.8	243.88	8,041.7	3,695.8	117.59	197.1	5,001.5	22,039.9	62.19	325.14	129.0	774.4	3,002.8
INSURANCE COMPANY OF THE WEST	0.00	0.02	13.0	385.7	-96.62	99.1	483.9	-79.52	5,000.0	5,927.2	1,749.9	5,980.04	0.00 **	474.6	833.7	940.3
INSURANCE CORPORATION OF HANNOVER	0.16	0.04	3,953.3	914.8	332.17	2,979.9	521.1	471.82	4.6	987.3	1,749.9	33.13	30.12	53.0	79.2	26.2
INSURANCE CORPORATION OF NEW YORK THE	0.00	0.00	11.2	0.0	0.00 *	4.8	0.0	0.00 *	0.1	-20.8	0.0	0.00 **	0.00 **	0.0	-0.7	0.0
INTERNATIONAL BUSINESS & MER REASSUR CO	0.00	0.00	0.0	4.2	-100.55	0.8	5.7	-85.71	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
INTERSTATE FIRE & CASUALTY COMPANY	0.07	0.06	1,619.6	1,365.1	18.64	1,342.4	1,216.9	10.31	1,560.2	3,998.8	15,559.7	297.88	0.00 **	409.2	-1,466.5	622.0
INTERSTATE INDEMNITY COMPANY	0.07	0.04	1,709.9	785.1	117.78	1,487.7	431.7	244.60	0.5	1,719.2	2,299.8	115.56	0.00 **	25.3	225.6	331.9
IOWA AMERICAN INSURANCE COMPANY	0.00	0.00	31.9	106.8	-70.16	71.7	91.0	-21.17	6.7	-232.6	62.8	0.00 **	246.51	4.7	4.9	8.1
IOWA MUTUAL INSURANCE COMPANY	0.03	0.03	644.4	618.8	4.14	591.7	628.8	-5.90	241.9	66.3	1,151.1	11.20	47.31	109.8	72.0	96.6
ISMIE MUTUAL INSURANCE COMPANY	0.01	0.01	282.8	166.0	70.38	281.5	162.0	73.77	0.0	-362.5	77.7	0.00 **	76.09	0.0	-120.8	25.9
JEFFERSON INSURANCE COMPANY	0.00	0.00	0.0	1.7	-100.00	0.1	2.7	-96.94	0.0	-4.7	0.0	0.00 **	129.85	0.0	0.0	0.0
K M INSURANCE COMPANY	0.00	0.00	1.1	1.1	3.25	1.1	1.1	3.25	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
KANSAS BANKERS SURETY COMPANY	0.01	0.01	280.6	273.8	2.49	274.1	284.8	-3.74	122.8	540.0	1,300.9	196.99	0.00 **	0.0	0.0	0.0
KANSAS CITY FIRE & MARINE INSURANCE CO	0.00	0.00	22.3	0.0	278,575.00	8.4	0.0	837,700.00	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
KEMPER CASUALTY INSURANCE COMPANY	0.04	0.09	911.3	1,968.9	-53.71	1,004.7	1,451.7	-30.79	175.1	-232.3	896.7	0.00 **	56.01	142.2	303.6	225.0
KEMPER INDEMNITY INSURANCE COMPANY	0.22	0.45	5,469.1	9,779.5	-44.08	6,526.0	8,159.7	-20.02	3,278.7	15,898.9	18,595.3	243.63	48.10	951.5	645.2	1,851.9
KEMPER SURPLUS LINES INSURANCE COMPANY	0.00	0.02	111.5	492.4	-77.36	230.3	432.5	-46.75	0.0	1,182.1	23.2	513.29	0.00 **	35.0	-114.6	2.0
L M INSURANCE CORPORATION	0.00	0.00	10.2	-0.8	0.00 *	10.1	0.1	7,947.62	6.0	18.8	12.9	185.07	0.00 **	0.0	5.5	6.1

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
September 08, 2003

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

OTHER LIABILITY ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
LANCER INSURANCE COMPANY	0.01	0.01	310.5	161.6	92.13	288.2	142.6	102.07	35.3	116.1	137.9	40.28	21.00	6.5	8.8	15.3
LAWRENCEVILLE PROPERTY & CASUALTY CO	0.00	0.01	0.0	161.8	-100.00	73.1	161.6	-54.76	0.0	83.1	29.5	113.68	0.00 **	14.4	70.6	27.7
LIBERTY INSURANCE COMPANY OF AMERICA	4.00	4.45	97,664.9	95,774.5	1.97	94,006.0	92,033.5	2.14	101,701.2	118,324.5	312,422.8	125.87	207.12	0.0	10,336.4	17,196.2
LIBERTY INSURANCE CORPORATION	0.02	0.02	439.4	390.8	12.42	418.0	515.8	-18.96	372.7	995.7	2,625.4	238.21	94.63	347.3	338.1	610.2
LIBERTY INSURANCE UNDERWRITERS INC	0.23	0.05	5,563.2	1,142.1	387.09	3,193.1	419.1	661.92	0.0	0.0	0.0	0.00	116.09	33.5	77.2	108.7
LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.25	0.36	6,208.2	7,663.2	-18.99	6,110.2	7,422.3	-17.68	2,565.5	6,230.5	12,671.9	101.97	39.48	1,831.8	3,043.5	4,740.0
LIBERTY MUTUAL INSURANCE COMPANY	0.59	0.34	14,499.9	7,229.5	100.57	12,552.5	6,830.6	83.77	5,516.3	9,054.8	46,587.6	72.14	218.47	3,548.1	-1,152.4	15,740.8
LINCOLN GENERAL INSURANCE COMPANY	0.04	0.01	964.6	120.0	704.17	562.7	68.5	720.89	0.2	160.9	160.7	28.60	0.00	0.3	1.7	1.4
LUMBERMENS MUTUAL CASUALTY COMPANY	1.57	1.44	38,364.7	31,064.2	23.50	33,495.9	41,005.8	-18.31	14,492.4	-1,216.3	45,393.3	0.00 **	49.32	1,472.8	-933.8	4,696.1
LUMBERMENS UNDERWRITING ALLIANCE	0.01	0.00	137.9	60.9	126.34	79.7	77.8	2.48	22.7	-2.2	3.4	0.00 **	21.69	19.5	19.5	0.0
MADISON MUTUAL INSURANCE COMPANY	0.00	0.00	51.2	44.8	14.37	51.1	44.7	14.16	0.0	195.0	222.5	381.93	20.71	6.4	6.6	2.4
MARINE INDEMNITY INSURANCE COMPANY OF AM	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	42.7	0.0	0.0	0.00 **	0.00 **	18.3	0.0	0.0
MARKEL AMERICAN INSURANCE COMPANY	0.00	0.00	67.9	69.0	-1.64	68.7	65.3	5.21	0.0	144.8	283.1	210.97	0.00 **	0.0	36.8	76.5
MARKEL INSURANCE COMPANY	0.02	0.04	505.2	819.5	-38.36	817.3	482.3	69.47	110.9	762.7	1,156.8	93.32	18.76	48.4	76.9	189.2
MARYLAND CASUALTY COMPANY	0.00	0.01	64.8	220.7	-70.64	106.9	198.8	-46.21	180.8	160.3	804.3	149.88	45.93	84.2	65.3	385.9
MASSACHUSETTS BAY INSURANCE COMPANY	0.00	0.01	57.4	140.7	-59.18	73.7	137.4	-46.34	105.5	256.6	650.9	348.14	73.03	16.4	64.3	140.1
MAYFLOWER INSURANCE COMPANY LTD THE	0.00	0.00	0.0	0.0	-78.57	0.0	0.0	-81.25	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
MEDICAL PROTECTIVE COMPANY THE	0.00	0.00	68.7	105.7	-35.00	121.5	52.9	129.67	0.0	41.0	80.0	33.74	64.27	0.0	8.0	15.0
MEDMARC CASUALTY INSURANCE COMPANY	0.04	0.05	1,006.3	1,105.9	-9.01	701.4	1,111.9	-36.92	382.5	4,210.9	5,155.9	600.39	0.00 **	294.6	2,242.6	2,623.5
MENDAKOTA INSURANCE COMPANY	0.00	0.00	18.6	17.1	8.78	18.1	17.7	2.35	0.0	-0.4	50.6	0.00 **	260.00	22.4	15.9	0.0
MERASTAR INSURANCE COMPANY	0.00	0.00	0.8	0.6	29.90	0.7	0.8	-8.62	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
MERCHANTS BONDING COMPANY (MUTUAL)	0.00	0.00	24.2	23.4	3.23	20.8	25.3	-17.78	14.5	16.0	5.7	76.59	0.32	0.0	0.1	0.6
MERCHANTS PROPERTY INSURANCE C OF IN THE	0.00	0.00	0.0	1.0	-100.00	0.5	1.2	-58.75	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
MERCURY INDEMNITY COMPANY OF ILLINOIS	0.00	0.00	68.9	41.8	64.82	53.6	39.8	34.72	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
MERIDIAN SECURITY INSURANCE COMPANY	0.00	0.00	60.6	54.2	11.74	62.7	24.2	159.65	2.3	24.8	25.5	39.53	12.59	0.0	1.4	3.9
MERRIMACK MUTUAL FIRE INSURANCE COMPANY	0.02	0.02	536.2	367.7	45.80	449.1	321.2	39.83	92.0	32.9	1,290.9	7.32	352.60	33.6	-7.8	305.4
METROPOLITAN PROPERTY & CASUALTY INS CO	0.10	0.05	2,334.8	1,004.5	132.42	1,896.3	370.1	412.35	0.0	1,127.5	1,264.1	59.46	3.66	0.0	136.7	149.4
MGA INSURANCE COMPANY INC	0.00		1.3		0.00 *	1.3		0.00 *	0.0	1.0	1.0	74.63		0.0	1.0	1.0

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

OTHER LIABILITY ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
MICHIGAN MILLERS MUTUAL INSURANCE CO	0.02	0.01	439.3	176.1	149.48	319.7	70.7	352.53	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
MID CENTURY INSURANCE COMPANY	0.01	0.00	135.0	72.0	87.49	118.0	64.3	83.46	0.0	-28.0	94.2	0.00 **	0.00 **	0.4	-26.7	55.3
MID CONTINENT CASUALTY COMPANY	0.02	0.01	448.8	197.8	126.91	345.3	106.7	223.54	1.6	19.7	19.4	5.69	0.71	4.2	7.8	3.7
MIDSTATES REINSURANCE CORPORATION	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	294.4	304.4	10.0	0.00 **	0.00 **	0.0	0.0	0.0
MIDWEST INSURANCE COMPANY	0.00	0.02	77.4	403.6	-80.83	267.4	330.8	-19.15	188.6	156.9	527.3	58.67	88.83	79.0	113.9	53.7
MILLERS FIRST INSURANCE COMPANY	0.00	0.01	91.9	145.3	-36.76	83.8	325.8	-74.28	481.8	-5.1	780.1	0.00 **	113.51	24.8	-130.7	235.4
MILWAUKEE CASUALTY INSURANCE CO	0.00	0.00	3.0	-8.6	0.00 *	2.3	-8.7	0.00 *	0.0	1.4	1.9	62.49	0.00 **	0.0	0.5	1.1
MILWAUKEE INSURANCE COMPANY	0.19	0.17	4,551.4	3,581.6	27.08	4,056.6	3,504.2	15.76	1,636.4	4,013.1	7,383.4	98.93	81.48	488.3	917.6	1,989.1
MONROE GUARANTY INSURANCE COMPANY	0.02	0.02	523.3	469.2	11.54	393.7	315.7	24.72	35.0	89.7	227.1	22.77	241.69	1.2	-32.1	17.5
MONTGOMERY WARD INSURANCE COMPANY	0.17	0.21	4,224.3	4,453.2	-5.14	4,224.3	4,456.3	-5.21	4,782.1	4,189.5	508.2	99.17	80.13	0.0	0.0	0.0
MT HAWLEY INSURANCE COMPANY	0.18	0.08	4,444.0	1,708.2	160.16	3,227.6	1,215.0	165.64	189.2	616.3	2,420.4	19.09	7.72	141.9	261.7	728.2
MUTUAL SERVICE CASUALTY INSURANCE CO	-0.06	0.13	-1,565.9	2,885.3	-154.27	419.6	2,726.8	-84.61	507.4	-2,094.0	9,518.6	0.00 **	127.05	439.3	1,838.5	2,830.7
NATIONAL AMERICAN INSURANCE COMPANY	0.00	0.00	40.7	42.4	-3.91	50.7	22.7	123.53	0.0	4.7	12.7	9.29	312.20	2.5	3.9	3.5
NATIONAL BEN FRANKLIN INSURANCE CO OF IL	0.02	0.02	466.4	465.0	0.29	464.2	506.6	-8.37	21.8	3,952.8	5,281.0	851.54	492.95	15.6	29.1	13.5
NATIONAL CASUALTY COMPANY	0.32	0.38	7,885.6	8,230.0	-4.18	8,207.1	7,643.1	7.38	2,821.1	5,774.0	12,755.2	70.35	76.03	3,341.3	2,379.4	6,323.0
NATIONAL FARMERS UNION PROPERTY & CAS CO	0.04	0.05	888.5	1,164.4	-23.70	1,133.7	999.9	13.38	186.7	-639.0	1,319.1	0.00 **	78.88	221.6	32.2	215.0
NATIONAL FARMERS UNION STANDARD INS CO	0.02	0.03	592.2	581.9	1.78	546.7	497.9	9.79	23.6	235.2	267.3	43.02	10.63	81.5	89.7	29.5
NATIONAL FIRE & CASUALTY COMPANY	0.03	0.02	750.3	529.2	41.77	617.7	532.6	15.98	852.2	879.3	429.9	142.35	0.00 **	95.0	115.9	310.8
NATIONAL FIRE & MARINE INSURANCE COMPANY	0.02	0.01	447.3	214.4	108.70	375.4	177.9	111.05	18.9	1,424.3	2,554.6	379.41	0.00 **	55.1	612.3	1,031.0
NATIONAL FIRE INSURANCE COMPANY OF HARTF	0.00	0.05	104.0	992.2	-89.52	505.5	759.7	-33.46	434.0	7,345.9	8,017.6	1,453.33	161.14	80.2	857.3	777.1
NATIONAL INDEMNITY COMPANY	0.00	0.00	-0.2	1.1	-119.75	0.6	0.4	45.66	0.0	-32.2	50.0	0.00 **	0.00 **	0.0	-20.8	32.6
NATIONAL INTERSTATE INSURANCE COMPANY	0.00	0.00	56.1	35.0	60.41	56.8	35.2	61.07	0.0	0.0	0.0	0.00	0.00 **	0.0	0.0	0.0
NATIONAL LIABILITY & FIRE INS CO	0.00	0.00	50.3	26.4	90.57	44.5	12.5	256.24	104.6	31.2	25.5	69.99	209.15	11.4	-17.2	10.8
NATIONAL SURETY CORPORATION	0.51	0.51	12,364.2	11,077.4	11.62	11,638.6	9,950.3	16.97	3,835.8	9,261.2	54,804.3	79.57	44.60	246.8	-2,633.8	4,548.1
NATIONAL UNION FIRE INSURANCE CO OF PITT	3.23	3.92	78,795.1	84,304.0	-6.53	35,167.4	113,786.4	-69.09	81,029.6	96,296.0	235,491.0	273.82	79.87	-14,426.9	-16,986.1	29,714.0
NATIONWIDE AGRIBUSINESS INSURANCE CO	0.23	0.02	5,552.5	448.8	1,137.11	3,293.5	356.1	824.88	2,369.2	4,144.3	3,149.5	125.83	92.54	93.9	623.8	564.2
NATIONWIDE INSURANCE COMPANY OF AMERICA	0.00	0.00	0.0	0.2	-100.00	0.1	0.2	-72.49	0.0	0.0	0.0	0.00 **	10.48	0.0	0.0	0.0
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	0.00	0.00	30.7	23.3	31.37	28.2	20.0	41.27	1.5	-7.2	13.4	0.00 **	0.00 **	4.5	2.8	9.3

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
September 08, 2003

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

OTHER LIABILITY ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
NATIONWIDE MUTUAL INSURANCE COMPANY	0.06	0.05	1,399.6	1,155.4	21.14	1,361.8	1,112.9	22.36	502.0	1,775.8	5,644.0	130.40	0.00 **	20.8	-35.4	298.1
NATIONWIDE PROPERTY & CASUALTY INS CO	0.00	0.00	0.9	3.6	-76.67	1.0	2.9	-65.82	0.0	-11.7	6.6	0.00 **	0.00 **	0.0	-2.9	5.8
NAVIGATORS INSURANCE COMPANY	0.03		706.2		0.00 *	148.7		0.00 *	0.0	307.3	307.3	206.65		0.0	23.1	23.1
NCMIC INSURANCE COMPANY	0.00	0.00	4.4	3.9	12.78	4.3	1.8	141.16	0.0	-0.6	0.0	0.00 **	35.01	0.0	0.2	0.6
NETHERLANDS INSURANCE COMPANY THE	0.00	0.00	0.0	0.2	-100.00	0.0	0.2	-100.00	0.0	0.0	0.0	0.00 **	15.33	0.0	0.0	0.0
NEW ENGLAND INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	1,429.1	-317.4	9,766.0	0.00 **	0.00 **	73.1	98.5	1,804.7
NEW HAMPSHIRE INSURANCE COMPANY	6.27	4.95	153,004.0	106,462.9	43.72	159,909.8	156,115.9	2.43	194,502.2	310,018.0	201,519.6	193.87	53.37	498.9	16,673.2	28,324.9
NEW YORK MARINE AND GENERAL INS CO	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.0	1.0	0.00 **	0.00 **	0.0	0.0	0.0
NIPPONKOA INSURANCE COMPANY LTD (U S BR	0.01	0.01	165.3	188.4	-12.24	177.2	153.9	15.17	0.0	-76.1	446.4	0.00 **	27.22	0.0	-29.6	44.2
NOETIC SPECIALTY INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	-92.6	0.00 *	118.0	127.7	9.8	0.00 **	0.00 **	246.0	246.0	0.0
NONPROFITS INSURANCE COMPANY	0.11	0.11	2,581.3	2,471.8	4.43	2,509.0	2,274.3	10.32	2,288.9	3,652.8	9,017.1	145.59	74.81	549.4	543.2	607.3
NORTH AMERICAN ELITE INSURANCE COMPANY	0.00	0.01	41.8	139.3	-69.95	131.8	137.6	-4.16	0.0	326.8	540.0	247.94	147.10	0.0	98.8	169.9
NORTH AMERICAN SPECIALTY INSURANCE CO	0.03	0.08	781.8	1,696.4	-53.91	2,455.4	2,649.5	-7.33	235.7	7,442.0	12,351.9	303.09	93.80	84.5	394.6	1,467.6
NORTH POINTE INSURANCE COMPANY	0.06	0.05	1,416.5	1,030.4	37.47	1,232.8	934.1	31.97	703.6	72.5	2,590.9	5.88	66.67	261.7	255.1	535.5
NORTH RIVER INSURANCE COMPANY THE	0.01	0.01	341.8	208.9	63.62	379.1	194.7	94.74	121.4	614.0	1,806.9	161.95	67.17	75.9	8.1	715.5
NORTH STAR REINSURANCE CORPORATION	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.0	1,606.0	0.00 **	0.00 **	0.0	-32.9	88.2
NORTHBROOK INDEMNITY COMPANY	0.01	0.00	276.7	0.0	0.00 *	50.3	0.0	0.00 *	37.4	839.3	2,761.4	1,667.76	0.00 **	0.0	-267.4	342.6
NORTHERN ASSURANCE COMPANY OF AMERICA	0.00	0.00	32.9	100.8	-67.36	74.7	55.9	33.61	0.0	3.6	83.9	4.85	41.67	0.0	0.1	0.1
NORTHERN INSURANCE COMPANY OF NEW YORK	0.01	0.02	129.8	437.5	-70.33	245.0	413.5	-40.76	429.9	2,810.2	3,461.0	1,147.07	1,186.24	179.8	220.7	343.3
NORTHLAND CASUALTY COMPANY	0.00	0.00	3.0	1.6	88.85	3.2	1.9	68.63	0.0	-0.3	0.6	0.00 **	0.00 **	0.0	-0.1	0.4
NORTHLAND INSURANCE COMPANY	0.10	0.13	2,360.9	2,727.3	-13.44	2,820.3	2,499.6	12.83	180.0	660.7	2,505.1	23.43	25.72	288.1	418.1	684.7
OHIC INSURANCE COMPANY	0.02	0.02	568.5	420.3	35.26	517.7	418.0	23.85	106.8	318.3	977.8	61.48	0.00 **	64.4	224.1	159.7
OHIO CASUALTY INSURANCE COMPANY THE	0.38	0.32	9,362.8	6,945.0	34.81	8,271.9	5,807.3	42.44	5,900.0	7,180.7	12,544.5	86.81	156.05	169.8	-822.1	1,606.5
OHIO FARMERS INSURANCE COMPANY	0.02	0.03	526.7	628.8	-16.25	570.4	651.6	-12.45	358.2	144.8	632.1	25.38	0.00 **	60.1	51.7	259.6
OLD REPUBLIC INSURANCE COMPANY	0.35	0.20	8,649.2	4,396.3	96.74	6,334.1	4,478.2	41.44	2,190.8	3,569.5	18,028.2	56.35	0.00 **	427.3	1,294.4	3,780.4
OMAHA PROPERTY & CASUALTY INSURANCE CO	0.00	0.00	7.3	3.9	84.30	5.8	3.5	63.24	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
ONEBEACON AMERICA INSURANCE COMPANY	0.03	0.13	631.5	2,870.9	-78.00	1,583.8	3,140.5	-49.57	43.3	997.8	8,500.5	63.00	146.82	1,134.4	-1,131.4	1,182.7
ONEBEACON INSURANCE COMPANY	0.01	0.02	198.7	370.7	-46.39	211.6	765.5	-72.36	3,740.0	13,605.8	23,338.4	6,430.53	375.10	2,733.4	5,547.4	5,623.1

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
September 08, 2003

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

OTHER LIABILITY ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
OWNERS INSURANCE COMPANY	0.01	0.00	161.8	81.2	99.18	117.7	62.6	88.12	23.6	32.5	67.5	27.62	67.57	0.0	7.5	25.1
PACIFIC EMPLOYERS INSURANCE COMPANY	0.34	0.26	8,219.9	5,538.7	48.41	5,622.9	4,760.6	18.11	176.8	-603.5	6,314.5	0.00 **	55.84	209.1	-193.8	3,441.8
PACIFIC INDEMNITY COMPANY	0.03	0.02	621.1	495.2	25.42	595.1	508.1	17.13	0.0	2,089.6	2,127.5	351.13	23.67	24.2	37.5	30.1
PACO ASSURANCE COMPANY INC	0.00		0.0		0.00 *	0.0		0.00 *	6.4	11.4	15.6	0.00 **		0.0	0.0	0.0
PEERLESS INSURANCE COMPANY	0.01	0.00	181.6	95.2	90.71	151.2	83.2	81.69	1.9	1.2	80.8	0.77	18.64	1.2	4.8	7.7
PEKIN INSURANCE COMPANY	0.20	0.18	4,867.3	3,852.2	26.35	4,444.1	3,619.1	22.80	1,275.3	-176.7	5,170.4	0.00 **	63.84	103.3	72.3	673.4
PENN AMERICA INSURANCE COMPANY	0.01	0.02	287.4	430.8	-33.30	297.4	580.2	-48.73	146.3	-109.6	602.5	0.00 **	214.20	96.8	51.5	273.5
PENN MILLERS INSURANCE COMPANY	0.01		313.2		0.00 *	159.2		0.00 *	23.1	23.1	0.0	14.49		0.0	0.0	0.0
PENNSYLVANIA GENERAL INSURANCE COMPANY	0.00	0.01	32.3	175.8	-81.64	79.1	114.5	-30.90	316.1	28.3	777.2	35.73	568.74	62.0	-81.3	96.2
PENNSYLVANIA LUMBERMENS MUTUAL INS CO	0.00	0.00	19.5	23.4	-16.83	17.8	22.7	-21.52	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
PENNSYLVANIA MANUFACTURERS ASSN INS CO	0.00	0.00	2.8	21.4	-86.79	11.3	12.6	-9.83	0.0	-1.8	6.3	0.00 **	63.72	0.0	2.9	5.4
PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	0.00	0.00	1.3	0.4	271.35	1.3	0.4	216.02	0.0	0.0	0.5	0.00 **	0.00 **	0.0	-0.1	0.3
PHARMACISTS MUTUAL INSURANCE COMPANY	0.01	0.01	214.1	178.9	19.70	202.2	159.9	26.48	0.0	8.0	16.7	3.97	1.87	0.0	4.1	8.4
PHILADELPHIA INDEMNITY INSURANCE COMPANY	0.46	0.31	11,326.2	6,757.7	67.61	9,722.6	6,481.2	50.01	1,021.4	2,781.4	4,855.4	28.61	17.09	35.0	431.5	689.3
PHOENIX ASSURANCE COMPANY OF NEW YORK	0.00		0.0		0.00 *	0.0		0.00 *	-42.7	-42.7	0.0	0.00 **		-18.3	-18.3	0.0
PHOENIX INSURANCE COMPANY THE	0.00	0.00	-0.8	34.8	-102.40	6.5	42.3	-84.58	50.3	789.9	1,394.1	12,124.08	340.31	39.5	47.7	94.7
PHYSICIANS INSURANCE COMPANY OF WI INC	0.07	0.02	1,604.8	372.2	331.15	1,304.8	342.6	280.87	17.1	994.6	1,425.1	76.23	82.53	8.2	395.5	461.2
PLANET INDEMNITY COMPANY	0.00		4.7		0.00 *	0.2		0.00 *	0.0	0.0	0.0	0.00		0.0	0.0	0.0
PODIATRY INSURANCE CO OF AM (RRG) A MUT	0.00	0.00	3.7	3.3	12.40	3.4	3.1	11.37	9.8	9.8	0.0	285.17	817.26	0.0	0.0	0.0
POTOMAC INSURANCE COMPANY OF ILLINOIS	0.00	0.00	0.0	1.2	-100.00	0.0	21.9	-100.00	700.0	-9,482.9	687.7	0.00 **	0.00 **	0.7	-2,532.5	13.3
PREFERRED PROFESSIONAL INSURANCE COMPANY	0.07	0.07	1,778.1	1,430.1	24.33	1,778.1	1,430.1	24.33	0.0	1,876.2	5,342.9	105.51	126.58	0.0	207.7	588.6
PRIME INSURANCE SYNDICATE INC THE	0.00		70.5		0.00 *	31.0		0.00 *	0.0	-57.0	139.4	0.00 **		26.7	51.5	41.8
PRINCETON INSURANCE COMPANY	0.00	0.00	-0.1	1.4	-105.75	-0.2	19.9	-100.98	0.0	2.7	35.6	0.00 **	0.00 **	0.0	-0.6	5.2
PROGRESSIVE CASUALTY INSURANCE COMPANY	0.08	0.05	1,885.8	1,174.8	60.52	1,434.5	1,132.7	26.64	497.3	-430.8	2,226.2	0.00 **	172.23	7.0	-93.9	133.0
PROGRESSIVE PREMIER INS CO OF ILLINOIS	0.03	0.02	771.3	483.4	59.57	636.9	430.0	48.11	181.3	116.5	68.4	18.30	31.07	6.7	9.7	14.1
PROGRESSIVE UNIVERSAL INS CO OF IL	0.00	0.00	2.0	1.3	60.21	2.1	1.0	102.03	5.6	5.5	-0.1	265.03	0.00 **	0.0	0.0	0.0
PROPERTY & CASUALTY INS CO OF HARTFORD	0.00	0.00	82.0	33.9	142.15	60.3	18.0	235.02	0.0	12.3	23.0	20.45	59.50	0.0	9.2	11.0
PROTECTIVE INSURANCE COMPANY	0.30	0.20	7,309.0	4,226.3	72.94	7,273.7	4,218.8	72.41	1,380.2	4,254.9	7,466.5	58.50	132.87	116.3	309.4	328.2

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
September 08, 2003

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

OTHER LIABILITY ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
PROTECTIVE NATIONAL INS CO OF OMAHA THE	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	82.5	7,735.9	8,925.8	0.00 **	0.00 **	11.9	11.9	0.0
PROVIDENCE WASHINGTON INSURANCE COMPANY	0.00	0.00	39.8	52.9	-24.64	52.6	51.7	1.79	0.0	370.9	921.3	704.67	0.00 **	0.4	-4.6	85.4
PRUDENTIAL PROPERTY & CASUALTY INS CO	0.03	0.03	623.5	642.3	-2.93	635.2	644.0	-1.37	0.0	-142.4	0.0	0.00 **	0.00 **	0.0	-5.5	0.0
QBE INSURANCE CORPORATION	0.34	0.10	8,407.9	2,158.9	289.45	4,461.9	2,422.4	84.20	212.0	1,178.4	2,267.8	26.41	45.90	74.2	524.8	493.0
QUADRANT INDEMNITY COMPANY	0.00	0.00	3.5	11.1	-68.17	9.2	7.4	24.66	0.0	1.6	2.3	17.44	0.01	0.0	0.0	0.3
RANGER INSURANCE COMPANY	0.02	0.01	460.9	224.8	105.01	353.6	212.4	66.52	1.8	-2,898.0	3,834.1	0.00 **	430.86	484.5	564.9	231.1
REDLAND INSURANCE COMPANY	0.00	0.01	0.8	117.1	-99.34	43.3	118.3	-63.37	200.0	130.9	242.1	302.26	0.00 **	46.7	67.5	37.4
REGENT INSURANCE COMPANY	0.01	0.01	304.7	320.3	-4.88	303.8	368.6	-17.58	88.0	166.6	512.6	54.82	45.11	25.7	29.6	48.6
REPUBLIC FRANKLIN INSURANCE COMPANY	0.01	0.00	147.8	23.0	541.35	102.2	25.2	305.82	0.0	5.7	5.7	5.62	0.00 **	0.0	1.7	1.7
REPUBLIC INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	52.3	42.4	137.3	0.00 **	0.00 **	0.0	0.0	0.0
REPUBLIC WESTERN INSURANCE COMPANY	0.00	0.00	40.7	21.7	87.61	48.2	17.2	181.19	1.8	23.5	28.7	48.74	0.00 **	0.1	3.0	3.6
RESPONSE WORLDWIDE DIRECT AUTO INS CO	0.00	0.00	1.3	2.3	-42.70	1.9	1.9	-2.41	0.0	0.0	-0.1	0.00	0.00	0.0	-0.1	-0.1
RLI INSURANCE COMPANY	0.14	0.27	3,331.2	5,840.5	-42.96	3,994.9	5,771.3	-30.78	5,686.6	17,048.8	22,403.7	426.77	53.43	171.5	101.5	1,048.3
ROCK RIVER INSURANCE COMPANY	0.19	0.00	4,630.8	0.0	0.00 *	1,632.8	3.6	45,522.16	0.0	866.9	908.7	53.09	0.00 **	0.0	154.6	155.6
ROCKFORD MUTUAL INSURANCE COMPANY	0.14	0.15	3,532.4	3,222.0	9.63	3,386.0	3,261.7	3.81	1,212.3	1,517.7	3,195.4	44.82	33.10	157.6	83.1	424.8
ROYAL INDEMNITY COMPANY	0.14	0.11	3,432.3	2,433.1	41.07	3,240.2	2,815.8	15.07	9,373.7	14,198.1	13,129.3	438.18	57.12	1,108.5	2,860.3	5,311.0
ROYAL INSURANCE COMPANY OF AMERICA	1.00	0.65	24,529.3	13,902.4	76.44	22,018.3	14,376.6	53.15	2,016.9	1,346.4	27,753.3	6.12	47.46	1,109.9	932.4	12,004.1
SAFECO INSURANCE COMPANY OF AMERICA	0.00	0.02	90.4	525.5	-82.79	261.8	579.9	-54.84	7.2	-444.9	930.0	0.00 **	0.00 **	30.5	-129.8	99.9
SAFECO INSURANCE COMPANY OF ILLINOIS	0.10	0.11	2,407.0	2,425.8	-0.78	2,442.7	2,456.1	-0.55	1,798.3	2,140.9	4,540.6	87.65	67.95	108.2	148.2	423.0
SAFEGUARD INSURANCE COMPANY	0.00	0.01	75.7	110.3	-31.44	117.8	55.3	112.93	9.3	41.3	71.3	35.09	66.70	1.7	13.0	28.1
SAFEWAY INSURANCE COMPANY	0.10	0.05	2,516.3	1,176.1	113.95	2,516.3	1,176.1	113.95	9.7	1,585.3	2,316.5	63.00	63.00	0.0	0.0	0.0
SAVERS PROPERTY & CASUALTY INS CO	0.00	0.02	66.8	507.5	-86.83	255.5	536.4	-52.37	1,419.0	1,089.7	316.9	426.52	1.64	351.3	376.0	196.0
SCOTTSDALE INDEMNITY COMPANY	0.05	0.01	1,266.7	182.4	594.38	810.3	203.1	299.03	10.4	111.7	324.6	13.79	0.00 **	49.3	389.8	400.7
SEA INSURANCE COMPANY OF AMERICA THE	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-76.9	508.0	0.00 **	0.00 **	0.0	-44.4	206.2
SEABOARD SURETY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.7	0.7	0.00	145.8	70.4	162.9	9,926.66	0.00 **	95.9	66.1	66.5
SEATON INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	20.9	185.7	0.00 **	0.00 **	111.6	-32.8	563.0
SECURA INSURANCE A MUTUAL COMPANY	0.03	0.03	729.8	618.2	18.04	656.4	611.7	7.32	94.1	117.5	1,332.0	17.89	0.00 **	28.6	104.1	312.6
SECURITY INSURANCE COMPANY OF HARTFORD	0.54	0.46	13,174.7	9,920.9	32.80	13,456.5	8,400.1	60.20	9,329.8	8,097.5	14,106.8	60.18	25.06	4,757.7	6,118.8	8,084.5

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
September 08, 2003

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

OTHER LIABILITY ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
SECURITY NATIONAL INSURANCE COMPANY	0.00	0.00	5.0	6.7	-25.68	4.9	8.4	-41.75	228.5	57.0	21.0	1,160.48	888.27	12.7	10.9	37.1
SELECT INSURANCE COMPANY	0.00	0.01	66.7	165.5	-59.71	61.0	165.3	-63.13	17.8	-246.9	118.5	0.00 **	175.54	11.3	50.1	69.3
SELECTIVE INSURANCE COMPANY OF SC	0.21	0.21	5,015.5	4,429.7	13.23	4,583.6	4,420.8	3.68	2,067.2	3,361.8	4,169.4	73.34	47.04	485.1	801.0	588.9
SELECTIVE INSURANCE COMPANY OF THE SE	0.05	0.02	1,135.5	434.3	161.48	827.5	418.2	97.85	44.9	239.0	1,369.4	28.89	96.55	71.5	-216.4	67.7
SENECA INSURANCE COMPANY INC	0.03	0.01	752.4	177.7	323.38	756.7	26.0	2,813.70	2.0	354.2	367.8	46.81	60.01	12.9	402.8	389.9
SENIOR CITIZENS MUTUAL INSURANCE CO	0.00	0.01	101.2	119.7	-15.47	128.3	157.7	-18.62	0.0	-14.8	3.5	0.00 **	0.00 **	1.0	-87.7	1.3
SENTRY INSURANCE A MUTUAL COMPANY	0.23	0.24	5,539.6	5,136.1	7.86	5,538.4	3,734.4	48.31	1,330.2	2,087.7	13,621.4	37.70	26.73	373.0	772.9	6,169.5
SENTRY SELECT INSURANCE COMPANY	0.14	0.10	3,415.4	2,229.1	53.22	2,899.4	2,238.2	29.54	475.5	654.9	1,918.6	22.59	20.75	255.4	201.5	911.9
SHELBY CASUALTY INSURANCE COMPANY	0.00	0.00	34.6	51.1	-32.28	43.5	55.2	-21.10	0.0	-166.4	0.0	0.00 **	0.06	0.0	-5.8	0.0
SHELBY INSURANCE COMPANY THE	0.00	0.00	13.0	16.3	-19.90	14.2	15.2	-6.16	3.0	17.1	28.1	119.76	0.00 **	5.8	6.4	1.0
SHELTER GENERAL INSURANCE COMPANY	0.00	0.00	3.2	9.6	-66.31	8.0	8.8	-8.88	0.5	-2.9	4.5	0.00 **	52.17	0.0	0.0	0.0
SHELTER MUTUAL INSURANCE COMPANY	0.01	0.01	204.2	197.3	3.53	204.4	192.6	6.12	29.0	15.1	111.0	7.38	17.62	11.5	19.5	18.9
SOCIETY INSURANCE A MUTUAL COMPANY	0.02	0.01	410.8	232.6	76.64	330.9	166.5	98.67	70.0	60.0	0.0	18.13	6.00	0.0	-1.1	0.0
SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.03	0.02	827.1	522.2	58.39	681.6	593.7	14.81	27.4	-683.8	1,069.0	0.00 **	12.20	98.3	568.2	542.0
SOUTH CAROLINA INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	45.0	5.8	0.0	0.00 **	0.00 **	0.9	-10.8	0.0
SPECIALTY NATIONAL INSURANCE COMPANY	0.10	0.33	2,387.0	7,104.5	-66.40	697.4	3,179.0	-78.06	49.8	577.2	615.0	82.77	6.16	40.7	253.4	260.4
SPECIALTY SURPLUS INSURANCE COMPANY	0.00	0.00	48.8	75.0	-34.86	81.4	146.9	-44.59	19.0	-283.0	821.4	0.00 **	86.81	61.2	-15.9	161.2
SPRINGFIELD FIRE & CASUALTY COMPANY	0.12	0.10	2,925.5	2,104.4	39.02	2,547.0	1,997.2	27.53	352.9	271.3	1,162.9	10.65	19.45	284.4	64.9	759.1
ST PAUL FIRE & MARINE INSURANCE COMPANY	2.35	1.87	57,421.2	40,278.9	42.56	50,898.6	33,042.5	54.04	12,576.1	33,491.2	74,322.8	65.80	41.84	5,008.7	12,841.5	25,155.5
ST PAUL GUARDIAN INSURANCE COMPANY	0.08	0.19	1,868.0	4,027.2	-53.61	2,880.2	3,675.9	-21.64	605.1	3,773.6	7,651.8	131.02	49.45	269.0	1,014.7	2,548.1
ST PAUL MEDICAL LIABILITY INS CO	0.00	0.00	0.0	0.0	0.00 *	0.0	0.1	-100.00	0.0	-0.7	1.3	0.00 **	253.93	0.0	-0.3	0.5
ST PAUL MERCURY INSURANCE COMPANY	0.80	0.73	19,499.8	15,718.9	24.05	17,315.8	14,247.4	21.54	4,375.4	9,585.7	27,970.5	55.36	49.29	2,369.9	3,308.3	8,626.4
ST PAUL PROTECTIVE INSURANCE COMPANY	0.01	0.04	319.4	852.5	-62.54	530.0	918.2	-42.28	1,064.4	392.2	2,802.5	73.99	126.25	209.6	15.8	759.3
STANDARD FIRE INSURANCE COMPANY THE	0.00	0.00	15.9	10.6	50.16	13.4	6.3	112.87	118.6	-58.3	537.4	0.00 **	1,282.17	53.3	32.8	106.5
STANDARD MUTUAL INSURANCE COMPANY	0.01	0.01	219.9	226.4	-2.87	219.8	229.5	-4.22	238.4	241.4	103.0	109.84	15.15	0.7	3.7	3.0
STAR INSURANCE COMPANY	0.00	0.01	-29.1	310.4	-109.38	13.3	484.3	-97.25	78.0	-256.1	360.0	0.00 **	0.89	137.6	-50.4	148.2
STATE AUTO PROP AND CAS INS CO	0.09	0.07	2,083.8	1,602.3	30.05	1,926.0	1,437.7	33.96	241.4	683.1	3,176.4	35.47	86.70	361.5	75.1	866.3
STATE AUTOMOBILE MUTUAL INSURANCE CO	0.01	0.03	364.3	567.7	-35.83	455.5	611.4	-25.51	15.6	-168.9	1,259.9	0.00 **	426.46	3.9	25.5	67.7

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

OTHER LIABILITY ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
STATE FARM FIRE & CASUALTY COMPANY	1.40	1.46	34,219.0	31,432.5	8.86	32,401.2	31,135.6	4.06	26,894.2	2,419.9	73,001.2	7.47	86.05	491.6	90.5	1,554.5
STATE NATIONAL INSURANCE COMPANY INC	0.00	0.01	39.9	303.5	-86.85	166.7	201.9	-17.42	0.4	77.8	81.4	46.67	3.68	0.0	-0.3	0.0
STATEWIDE INSURANCE COMPANY	0.08	0.07	1,936.0	1,528.0	26.70	1,773.2	1,097.6	61.55	80.4	-171.8	181.3	0.00 **	393.29	19.9	-30.3	45.4
STONEWALL INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	96.1	-8.0	38,203.6	0.00 **	0.00 **	1,384.6	803.1	2,659.3
STONINGTON INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.6	-100.00	0.0	-51.2	604.8	0.00 **	6,327.73	31.4	38.7	101.9
SUMITOMO MARINE & FIRE INS CO OF AM	0.05	0.05	1,226.2	981.6	24.92	1,321.1	716.6	84.35	170.0	513.5	901.0	38.87	0.00 **	78.9	74.0	631.1
SURETY BONDING COMPANY OF AMERICA	0.00	0.00	1.2	1.3	-4.00	2.0	2.6	-21.61	0.0	-0.3	0.4	0.00 **	0.00 **	0.0	-0.2	0.5
T H E INSURANCE COMPANY	0.01	0.01	192.5	129.6	48.49	163.4	131.7	24.07	16.2	19.3	79.7	11.81	63.57	29.3	6.3	52.4
TIG INDEMNITY COMPANY	0.00	0.00	22.1	0.8	2,560.24	23.0	1.1	1,906.45	14.5	-51.0	50.5	0.00 **	696.86	47.3	54.3	20.0
TIG INSURANCE COMPANY	0.38	1.07	9,197.9	23,016.8	-60.04	13,832.3	19,843.2	-30.29	17,062.7	712.3	100,455.1	5.15	46.57	4,727.0	9,732.5	15,313.2
TIG PREMIER INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	-100.00	3,794.9	1,909.0	194.7	0.00 **	0.00 **	4.1	-106.9	8.0
TITAN INDEMNITY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.2	-100.00	-2.0	-54.7	127.3	0.00 **	0.00 **	24.4	-27.6	45.9
TOKIO MARINE & FIRE INSURANCE CO LTD THE	0.09	0.07	2,269.0	1,454.5	56.00	2,077.5	1,351.7	53.70	478.6	1,653.3	6,688.9	79.58	58.00	73.5	527.0	3,042.0
TOYOTA MOTOR INSURANCE COMPANY	0.01	0.00	150.2	0.0	0.00 *	17.8	2.3	671.96	2.0	-13.3	9.0	0.00 **	0.00 **	0.0	-7.9	2.6
TRANSCONTINENTAL INSURANCE COMPANY	0.08	0.12	2,055.4	2,487.8	-17.38	2,287.5	2,335.3	-2.05	3,940.6	10,248.5	32,360.6	448.03	446.23	1,334.1	2,848.8	2,570.5
TRANSGUARD INS CO OF AMERICA INC	0.00	0.00	74.8	46.3	61.62	66.1	47.9	37.87	19.0	11.4	1.3	17.24	0.00 **	0.0	0.0	0.0
TRANSPORT INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-26.3	244.6	0.00 **	0.00 **	135.9	136.0	5.6
TRANSPORTATION INSURANCE COMPANY	-0.08	0.19	-1,937.0	4,023.8	-148.14	-1,385.3	3,747.0	-136.97	8,203.7	31,595.1	46,076.3	0.00 **	363.79	1,059.4	4,349.0	3,628.0
TRAVELERS CASUALTY AND SURETY CO OF AM	0.53	0.41	12,964.0	8,845.3	46.56	11,048.3	8,550.9	29.21	2,141.8	7,542.1	16,073.7	68.27	105.79	30.6	-191.6	1,766.2
TRAVELERS CASUALTY AND SURETY CO OF IL	0.01	0.01	345.9	224.5	54.04	378.4	582.1	-34.99	687.3	-1,497.9	6,162.0	0.00 **	0.00 **	325.2	-1,188.4	1,502.9
TRAVELERS CASUALTY AND SURETY COMPANY	0.03	0.00	614.4	6.8	8,928.30	325.7	467.1	-30.29	3,785.0	3,258.3	52,892.0	1,000.53	2,980.51	1,242.4	-3,262.4	10,713.5
TRAVELERS CASUALTY COMPANY OF CT	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-0.3	0.2	0.00 **	0.00 **	0.0	-0.1	0.1
TRAVELERS COMMERCIAL INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-1.0	9.0	0.00 **	0.00 **	0.1	-3.5	1.7
TRAVELERS HOME AND MARINE INS CO THE	0.00	0.00	0.0	0.0	0.00 *	0.0	0.1	-100.00	0.0	-1.8	1.4	0.00 **	0.00 **	0.0	0.0	0.2
TRAVELERS INDEMNITY COMPANY THE	0.17	0.17	4,100.2	3,580.5	14.51	2,860.5	2,843.2	0.61	1,670.1	25,414.4	40,498.8	888.47	90.19	1,225.4	-1,360.3	6,768.7
TRAVELERS INDEMNITY COMPANY OF AM THE	0.01	0.00	173.9	66.8	160.38	141.4	76.9	83.85	24.3	30.6	1,099.1	21.65	0.00 **	28.6	-60.3	279.2
TRAVELERS INDEMNITY COMPANY OF CT THE	0.00	0.00	40.7	6.4	533.94	211.1	-77.1	0.00 *	0.5	-5.7	217.4	0.00 **	0.00 **	2.0	-5.5	69.8
TRAVELERS INDEMNITY COMPANY OF IL THE	0.39	0.26	9,637.2	5,572.1	72.95	7,290.8	6,250.6	16.64	11,065.3	15,741.8	28,425.8	215.91	51.96	2,730.0	2,066.9	8,108.9

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
September 08, 2003

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

OTHER LIABILITY ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
TRAVELERS PROPERTY CASUALTY INS CO OF IL	0.01	0.01	224.6	213.5	5.16	220.1	200.9	9.56	0.0	-169.9	315.3	0.00 **	0.00 **	0.0	12.7	46.5
TRI STATE INSURANCE COMPANY OF MINNESOTA	0.01	0.02	328.0	409.2	-19.85	460.2	298.5	54.17	408.0	110.5	386.0	24.01	696.43	166.3	136.8	109.0
TRINITY UNIVERSAL INSURANCE COMPANY	0.00	0.00	88.1	81.8	7.65	85.5	89.7	-4.63	317.5	321.9	720.3	376.40	0.00 **	68.3	83.3	140.9
TRUCK INSURANCE EXCHANGE	0.06	0.06	1,544.5	1,396.2	10.62	1,487.5	1,305.2	13.97	279.1	150.4	894.7	10.11	0.00 **	0.0	-54.3	407.4
TRUMBULL INSURANCE COMPANY	0.04	0.04	862.8	856.5	0.74	825.6	482.8	71.01	10.0	135.7	192.1	16.44	15.30	1.5	10.9	9.3
TWIN CITY FIRE INSURANCE COMPANY	0.83	0.51	20,168.6	10,887.8	85.24	15,138.5	12,385.8	22.22	3,390.9	2,882.1	24,068.2	19.04	46.24	1,019.2	339.8	2,966.7
U S SPECIALTY INSURANCE COMPANY	0.02		465.7		0.00 *	125.5		0.00 *	0.0	79.1	79.1	63.00		0.0	0.0	0.0
ULICO CASUALTY COMPANY	0.15	0.15	3,653.8	3,278.7	11.44	3,918.7	3,339.7	17.34	0.0	3,099.5	5,007.6	79.09	15.38	0.0	44.7	361.0
UNDERWRITERS AT LLOYDS LONDON	1.31	2.57	32,017.4	55,407.7	-42.22	43,333.2	56,108.4	-22.77	8,117.7	55,267.7	210,933.7	127.54	102.27	9,191.1	52,751.0	70,311.2
UNIGARD INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	-100.00	0.0	-1.8	3.3	0.00 **	0.00 **	0.0	-0.3	3.1
UNITED COASTAL INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-35.4	34.0	0.00 **	0.00 **	30.1	6.6	10.0
UNITED FIRE & CASUALTY COMPANY	0.15	0.12	3,777.3	2,529.3	49.35	3,419.9	2,386.2	43.32	428.5	1,051.7	1,628.7	30.75	25.49	68.6	304.9	612.4
UNITED NATIONAL SPECIALTY INS CO	0.03	0.02	670.7	332.2	101.92	623.2	360.3	72.96	86.1	196.5	136.9	31.52	0.00 **	6.7	25.6	19.2
UNITED SECURITY INSURANCE COMPANY	0.00	0.00	-0.6	1.6	-138.07	-0.3	3.4	-108.39	0.0	0.0	0.0	0.00 **	0.00	0.0	0.0	0.0
UNITED SERVICES AUTOMOBILE ASSOCIATION	0.06	0.07	1,515.6	1,561.3	-2.92	1,536.4	1,576.7	-2.56	-120.0	35.6	1,841.2	2.32	24.72	8.6	-6.5	107.3
UNITED STATES FIDELITY & GUARANTY CO	0.31	0.21	7,618.3	4,611.3	65.21	7,045.9	4,022.9	75.14	1,547.8	-667.4	17,807.0	0.00 **	172.45	363.7	-3,821.6	5,406.9
UNITED STATES FIRE INSURANCE COMPANY	0.23	0.26	5,626.0	5,519.6	1.93	5,087.3	5,016.7	1.41	4,668.5	10,582.6	50,945.7	208.02	263.76	1,331.6	1,386.1	4,885.4
UNITED STATES LIABILITY INSURANCE CO	0.13	0.10	3,255.6	2,236.4	45.57	2,712.7	1,940.5	39.79	286.5	746.3	2,228.9	27.51	16.50	335.7	522.7	294.8
UNITRIN AUTO AND HOME INS CO	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.0	0.0	0.00 **	0.00 **	0.0	0.0	0.0
UNITRIN DIRECT INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	-100.00	0.0	99.3	106.0	0.00 **	0.00 **	14.3	12.9	14.4
UNIVERSAL FIRE & CAS INS CO	0.00	0.00	98.9	79.1	24.95	89.3	73.5	21.61	1.7	11.7	178.6	13.08	0.00 **	8.6	31.6	42.4
UNIVERSAL UNDERWRITERS INSURANCE COMPANY	0.47	0.38	11,408.6	8,147.7	40.02	10,540.9	7,768.9	35.68	14,186.0	21,122.3	15,559.5	200.39	65.50	1,682.4	1,570.6	2,883.4
USAA CASUALTY INSURANCE COMPANY	0.01	0.01	267.7	236.0	13.42	250.5	225.7	10.99	0.0	84.2	231.7	33.62	18.87	0.0	-3.2	6.4
UTICA MUTUAL INSURANCE COMPANY	0.10	0.11	2,379.2	2,299.7	3.46	2,432.1	2,257.5	7.74	1,707.5	1,174.8	5,166.3	48.30	41.23	374.6	253.6	1,916.1
VALIANT INSURANCE COMPANY	0.00	0.00	9.9	7.6	31.48	8.0	32.7	-75.51	-0.6	-3.2	25.7	0.00 **	24.68	0.0	-0.3	4.2
VALLEY FORGE INSURANCE COMPANY	0.02	0.04	538.0	768.6	-30.01	592.9	782.0	-24.18	805.4	107.2	2,849.5	18.08	206.69	134.5	298.8	221.6
VANLINER INSURANCE COMPANY	0.04	0.03	989.8	705.2	40.35	835.2	443.3	88.42	29.6	257.6	1,472.1	30.84	1,140.14	6.1	14.2	38.8
VIGILANT INSURANCE COMPANY	0.08	0.08	1,849.5	1,769.5	4.53	1,794.0	1,799.5	-0.30	1,007.0	3,307.6	6,465.2	184.37	9.57	48.7	130.0	511.1

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
September 08, 2003

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

OTHER LIABILITY ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums Written ($)			Premiums Earned ($)			Losses Paid ($)	Losses Incurred ($)	Losses Unpaid ($)	Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses Paid ($)	Defense and Cost Containment Expenses Incurred ($)	Defense and Cost Containment Expenses Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
VIRGINIA SURETY COMPANY INC	0.29	0.24	7,155.5	5,265.4	35.90	12,971.3	12,372.9	4.84	2,021.7	156.5	5,186.1	1.21	0.00 **	357.1	360.9	176.9
WAUSAU BUSINESS INSURANCE COMPANY	0.01	0.02	255.1	372.4	-31.51	260.5	315.1	-17.31	241.4	906.9	974.2	348.12	96.56	55.0	79.5	219.8
WAUSAU GENERAL INSURANCE COMPANY	0.00	0.00	62.4	40.3	54.63	62.0	51.6	20.16	20.7	48.6	465.5	78.25	68.69	11.4	94.9	297.7
WAUSAU UNDERWRITERS INSURANCE COMPANY	0.02	0.03	558.5	589.7	-5.29	574.2	439.8	30.55	62.5	404.5	971.9	70.45	103.12	71.5	32.6	480.0
WESCO INSURANCE COMPANY	0.10		2,402.4		0.00 *	2,402.4		0.00 *	126.3	594.9	468.6	24.76		0.0	0.0	0.0
WEST AMERICAN INSURANCE COMPANY	0.04	0.05	942.1	1,163.7	-19.04	1,031.7	1,177.4	-12.38	1,647.8	1,146.8	1,671.4	111.16	113.86	160.8	30.5	517.1
WEST BEND MUTUAL INSURANCE COMPANY	0.93	0.70	22,723.7	14,990.4	51.59	19,162.9	12,989.9	47.52	4,100.8	4,362.7	16,759.0	22.77	37.55	839.1	1,922.0	7,838.9
WESTCHESTER FIRE INSURANCE COMPANY	0.51	0.38	12,383.7	8,173.3	51.51	11,356.5	6,194.1	83.35	3,256.7	13,954.9	50,232.0	122.88	140.58	1,010.7	-88.2	8,305.0
WESTERN DIVERSIFIED CASUALTY INS CO	0.00	0.00	-0.5	-4.6	0.00 *	17.9	118.1	-84.86	24.6	24.6	0.0	137.79	0.00 **	0.0	0.0	0.0
WESTERN STATES INSURANCE COMPANY	0.01	0.07	358.9	1,460.1	-75.42	874.0	1,818.0	-51.93	1,498.5	-19,901.2	6,417.1	0.00 **	348.46	287.5	-7,188.6	272.1
WESTERN SURETY COMPANY	0.01	0.01	146.3	271.7	-46.14	183.9	304.2	-39.57	24.1	-113.6	386.9	0.00 **	15.05	70.3	-70.8	274.4
WESTFIELD INSURANCE COMPANY	0.19	0.18	4,663.2	3,856.8	20.91	4,285.3	3,426.6	25.06	251.9	1,227.7	4,070.8	28.65	0.00 **	270.3	416.5	1,840.4
WESTFIELD NATIONAL INSURANCE COMPANY	0.01	0.01	180.4	161.1	12.01	169.7	158.4	7.18	1.1	13.1	74.3	7.71	0.00 **	3.3	4.7	25.0
WESTPORT INSURANCE CORPORATION	0.35	0.46	8,486.2	9,934.9	-14.58	9,129.9	9,494.6	-3.84	6,500.5	-3,134.8	9,497.3	0.00 **	54.28	1,415.8	-1,803.9	3,829.7
XL INSURANCE AMERICA INC	0.19	0.15	4,611.1	3,269.8	41.02	3,949.2	2,620.6	50.70	166.8	-973.3	13,696.5	0.00 **	461.79	1,335.0	1,114.6	761.8
XL SPECIALTY INSURANCE COMPANY	0.27	0.08	6,700.7	1,650.6	305.96	3,892.1	1,275.8	205.08	38.9	1,296.5	3,430.9	33.31	136.81	354.0	219.8	737.6
YORK INSURANCE COMPANY	0.01	0.02	171.3	336.8	-49.13	244.7	288.8	-15.28	0.0	-46.9	363.1	0.00 **	79.18	12.9	-17.6	47.6
YOSEMITE INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	12.9	232.8	0.00 **	0.00 **	3.1	-11.9	122.7
ZURICH AMERICAN INSURANCE COMPANY	8.27	5.72	201,924.5	123,065.6	64.08	173,696.2	154,605.2	12.35	87,723.9	144,376.8	226,587.0	83.12	88.93	12,903.1	30,472.6	50,817.0
ZURICH AMERICAN INSURANCE COMPANY OF IL	7.06	8.19	172,415.7	176,352.9	-2.23	180,296.6	175,107.4	2.96	152,715.8	166,990.0	263,658.4	92.62	89.54	23,485.1	28,864.8	47,325.9
TOTAL NUMBER OF COMPANIES THIS LINE: 524				$000 not omitted from totals line												
Sum:	**100.00**	**100.00**	**2,441,419,410**	**2,145,547,220**	**13.79**	**2,216,904,235**	**2,137,724,686**	**3.70**	**1,527,037,212**	**2,160,453,755**	**5,353,340,576**	**97.45**	**90.24**	**280,954,895**	**425,437,878**	**971,465,076**

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
September 08, 2003

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

PRODUCTS LIABILITY ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
ACE AMERICAN INSURANCE COMPANY	0.21	0.18	252.6	215.3	17.33	241.1	197.7	21.98	0.0	129.9	-67.0	53.85	0.00 **	41.4	38.2	2.7
ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-96.5	-108.0	0.00 **	0.00 **	21.6	-4.3	-2.3
ACE INSURANCE COMPANY OF IL	0.00	0.00	0.0	0.0	0.00 *	0.0	1.8	-100.00	0.0	-130.2	13.8	0.00 **	0.00 **	0.6	-23.8	43.0
ACE PROPERTY AND CASUALTY INS CO	0.02	0.00	29.4	2.6	1,010.72	9.1	2.6	245.04	0.0	-67.4	14.2	0.00 **	0.00 **	1.4	-0.8	-1.8
ACUITY A MUTUAL INSURANCE COMPANY	0.39	0.00	473.2	2.4	19,917.30	246.2	2.3	10,402.13	9.5	-1,119.1	285.5	0.00 **	48.21	19.2	71.5	85.3
ADDISON INSURANCE COMPANY	0.34	0.27	417.1	324.4	28.56	374.3	282.5	32.49	41.8	260.8	813.8	69.67	28.29	155.3	195.7	315.7
AFFILIATED F M INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	1,849.2	8.4	14,795.0	0.00 **	0.00 **	185.2	526.2	3,095.8
ALL AMERICA INSURANCE COMPANY	0.22	0.22	269.8	256.5	5.19	247.7	219.8	12.67	7.5	63.6	102.6	25.66	5.88	4.9	38.8	61.9
ALLIANZ INSURANCE COMPANY	4.33	6.76	5,252.8	8,034.8	-34.62	7,649.0	8,304.5	-7.89	753.1	29,305.0	53,112.6	383.12	58.78	118.6	6,389.2	12,682.2
ALLIED PROPERTY & CASUALTY INS CO	0.05	0.04	62.7	47.1	33.15	53.1	37.2	42.64	0.0	3.6	13.1	6.70	30.04	4.5	12.4	9.6
ALLSTATE INSURANCE COMPANY	0.04	0.04	53.8	44.0	22.17	51.7	55.6	-6.97	11,727.6	20,006.8	74,247.3	38,697.82	0.00 **	1,236.3	-1,218.3	8,712.8
AMCO INSURANCE COMPANY	0.12	0.13	149.9	158.0	-5.08	143.5	131.8	8.87	2.1	-41.8	50.0	0.00 **	0.00 **	0.0	-10.1	35.7
AMERICAN & FOREIGN INSURANCE COMPANY	0.07	0.09	85.4	109.9	-22.27	104.1	80.0	30.08	2.5	221.7	726.1	212.99	280.99	0.0	131.5	435.7
AMERICAN ALTERNATIVE INS CORP	0.00	0.00	0.2	0.2	0.00	0.2	0.2	0.59	0.0	0.1	0.2	51.46	30.59	0.0	0.3	0.3
AMERICAN AUTOMOBILE INSURANCE COMPANY	0.00	0.00	0.9	4.1	-79.05	1.5	3.9	-61.35	0.0	-34.6	-34.5	0.00 **	0.00 **	0.0	-8.3	-8.2
AMERICAN CASUALTY COMPANY OF READING PA	0.01	0.03	16.1	32.1	-49.85	19.8	33.5	-40.89	43.9	-1,530.3	56.3	0.00 **	0.00 **	0.0	-337.8	0.0
AMERICAN COUNTRY INSURANCE COMPANY	0.00	0.03	1.6	33.4	-95.32	1.7	38.3	-95.52	0.0	45.5	60.9	2,656.39	0.00 **	3.8	14.0	33.7
AMERICAN ECONOMY INSURANCE COMPANY	0.01	0.02	8.9	27.6	-67.71	15.1	34.2	-55.81	0.0	-25.9	110.9	0.00 **	88.41	7.0	-9.1	13.4
AMERICAN EMPLOYERS INSURANCE COMPANY	0.02	0.03	27.4	35.2	-22.37	34.0	36.5	-6.67	15.0	-1,846.9	-240.7	0.00 **	5,332.43	1.5	-479.4	186.3
AMERICAN FAMILY MUTUAL INSURANCE COMPAN	0.03	0.01	33.1	11.8	179.99	25.4	11.5	121.39	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
AMERICAN FIRE AND CASUALTY COMPANY	0.04	0.07	53.5	77.7	-31.17	50.6	87.9	-42.45	0.0	33.9	72.1	67.11	10.59	0.0	11.2	22.3
AMERICAN GUARANTEE & LIABILITY INS CO	0.05	6.49	57.9	7,717.1	-99.25	-377.5	8,030.5	-104.70	1,171.1	3,097.3	6,081.3	0.00 **	24.69	464.8	922.0	3,628.2
AMERICAN HARDWARE MUTUAL INSURANCE CO	0.00	0.00	4.9	3.9	27.15	3.0	2.9	2.82	0.0	100.8	122.4	3,410.36	0.00 **	2.0	36.7	37.2
AMERICAN HOME ASSURANCE COMPANY	-0.02	-0.05	-18.5	-54.8	0.00 *	-11.7	-10.9	0.00 *	2,738.1	2,677.6	83.3	0.00 **	0.00 **	406.4	397.1	8.3
AMERICAN INSURANCE COMPANY THE	0.00	0.02	-0.3	20.1	-101.62	0.5	29.2	-98.13	0.8	9.0	19.8	1,651.65	459.58	0.0	1.6	12.8
AMERICAN INTERNATIONAL SOUTH INS CO	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-1.2	0.1	0.00 **	0.00 **	0.0	-0.1	0.0
AMERICAN MANUFACTURERS MUTUAL INS CO	1.77	0.48	2,152.8	575.6	274.00	1,791.6	765.3	134.10	179.1	2,338.9	2,292.2	130.54	21.65	40.1	200.9	211.3
AMERICAN MOTORISTS INSURANCE COMPANY	1.48	1.00	1,795.4	1,191.0	50.75	1,740.5	1,249.4	39.31	2,118.8	-31,121.3	152,345.6	0.00 **	15,152.48	8,049.0	-27,254.5	105,574.8

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

PRODUCTS LIABILITY ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
AMERICAN PROTECTION INSURANCE COMPANY	0.07	0.01	90.6	13.5	572.84	67.7	60.2	12.46	0.0	1,787.3	1,787.3	2,640.58	0.00 **	3.6	93.9	90.3
AMERICAN SAFETY CASUALTY INS CO	0.00	0.00	0.0	4.2	-100.00	3.0	1.2	154.42	0.0	-0.9	0.0	0.00 **	77.59	0.0	0.0	0.9
AMERICAN STATES INSURANCE COMPANY	0.18	0.14	223.4	170.7	30.85	208.6	179.1	16.42	2.2	-73.9	174.4	0.00 **	95.18	1.9	-76.1	102.7
AMERICAN ZURICH INSURANCE COMPANY	5.42	2.17	6,580.0	2,577.8	155.26	5,357.2	786.3	581.28	200.1	2,517.8	3,931.5	47.00	215.34	167.0	153.1	1,075.3
AMERISURE INSURANCE COMPANY	0.00	0.00	0.0	0.0	-100.00	0.0	0.6	-100.00	0.0	-1.1	0.7	0.00 **	0.00 **	0.0	-0.2	0.0
AMERISURE MUTUAL INSURANCE COMPANY	0.11	0.03	128.8	31.2	313.48	67.7	44.0	53.69	15.3	131.3	175.3	194.11	70.22	5.0	1.3	81.5
ARGONAUT INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.0	5.2	0.00 **	0.00 **	0.2	-0.2	5.4
ARGONAUT MIDWEST INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	-12.6	-17.9	29.9	0.00 **	0.00 **	13.4	1.1	14.2
ASSOCIATED INDEMNITY CORPORATION	0.00	0.00	0.0	0.5	-100.22	0.2	0.3	-40.78	0.0	0.9	0.3	529.94	0.00 **	0.0	0.1	0.1
ASSOCIATED INTERNATIONAL INSURANCE CO	0.03	0.01	36.0	8.5	323.94	25.2	5.4	371.01	0.0	11.7	11.7	46.54	0.00	0.0	6.1	6.1
ASSURANCE COMPANY OF AMERICA	0.00	0.00	0.0	2.5	-100.00	1.0	1.5	-32.65	0.0	1.2	3.8	120.43	9.31	0.0	0.6	1.9
ATHENA ASSURANCE COMPANY	0.26	0.32	309.8	376.0	-17.63	297.2	287.2	3.47	0.0	-104.7	132.9	0.00 **	67.96	0.0	13.5	64.9
ATLANTIC MUTUAL INSURANCE COMPANY	0.02	0.01	26.9	11.7	130.54	18.7	11.0	69.27	0.1	12.9	26.9	69.04	33.67	0.2	2.7	12.1
AUTOMOBILE INSURANCE CO OF HARTFORD THE	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-2.5	0.4	0.00 **	0.00 **	0.0	-1.1	0.3
AXA CORPORATE SOLUTIONS INS CO	-0.06	0.10	-71.2	122.1	-158.32	-44.3	157.9	-128.02	30.1	-938.3	545.9	0.00 **	974.16	1.0	-110.6	80.0
BANKERS STANDARD INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	50.0	51.5	0.00 **	0.00 **	0.0	-3.2	19.4
BIRMINGHAM FIRE INSURANCE COMPANY OF PA	0.30	0.00	359.1	0.0	0.00 *	359.1	0.0	0.00 *	0.0	179.5	179.5	50.00	0.00 **	0.0	18.0	18.0
BITUMINOUS CASUALTY CORPORATION	0.14	0.13	164.7	157.4	4.67	154.4	155.8	-0.93	0.2	52.5	818.4	34.01	0.00 **	44.3	31.7	303.4
BITUMINOUS FIRE & MARINE INSURANCE CO	0.00	0.00	0.0	0.5	-100.00	0.4	0.9	-52.70	0.0	-0.2	13.1	0.00 **	1,263.50	0.0	-1.3	4.5
BROTHERHOOD MUTUAL INSURANCE COMPANY	0.00	0.00	1.6	1.2	37.74	1.5	1.2	30.06	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
CAPITOL INDEMNITY CORPORATION	0.07	0.06	80.3	73.8	8.90	79.6	74.2	7.32	10.3	5.8	0.0	7.31	11.20	0.4	0.4	0.0
CAROLINA CASUALTY INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.0	5.1	0.00 **	0.00 **	0.0	0.0	0.0
CENTENNIAL INSURANCE COMPANY	0.00	0.00	3.6	0.7	447.24	10.8	8.4	28.92	0.0	21.9	31.3	202.56	0.00 **	0.0	5.2	5.7
CENTRAL MUTUAL INSURANCE COMPANY	0.62	0.38	748.9	453.5	65.12	608.4	416.1	46.22	14.0	215.3	530.7	35.39	37.66	11.8	118.3	229.3
CENTRAL NATIONAL INS CO OF OMAHA THE	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	6.2	3,875.0	5,991.2	0.00 **	0.00 **	64.7	64.7	0.0
CENTURY INDEMNITY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	711.5	-21,067.3	16,049.0	0.00 **	0.00 **	286.1	15,464.1	42,035.4
CHARTER OAK FIRE INSURANCE COMPANY THE	0.00	0.00	0.4	0.3	33.77	0.6	0.4	38.65	1.5	-596.2	55.6	0.00 **	76,928.50	43.8	-289.5	221.5
CINCINNATI INSURANCE COMPANY THE	3.79	3.52	4,595.8	4,181.3	9.91	4,001.1	3,339.1	19.83	87.0	1,521.4	5,984.9	38.02	37.75	300.5	-143.4	1,360.9

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
September 08, 2003

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

PRODUCTS LIABILITY ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
CITIZENS INSURANCE COMPANY OF ILLINOIS	0.00	0.01	2.4	6.6	-63.94	3.5	7.2	-51.91	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
CLARENDON NATIONAL INSURANCE COMPANY	0.04		44.0		0.00 *	16.1		0.00 *	0.0	11.5	11.5	71.15		0.0	0.0	0.0
COLONY NATIONAL INSURANCE COMPANY	0.01	0.00	15.0	0.5	2,906.80	8.3	0.7	1,166.82	23.5	212.6	312.8	2,554.56	4,584.78	31.1	96.9	84.2
COLUMBIA CASUALTY COMPANY	0.00	0.00	0.0	1.4	-100.00	0.0	1.4	-98.63	924.1	1,034.2	6,762.3	5,443,247.37	0.00 **	19.4	472.9	627.8
COLUMBIA MUTUAL INSURANCE COMPANY	0.01	0.01	8.8	6.1	44.96	7.2	5.9	21.62	0.0	0.0	0.0	0.00	0.00 **	0.0	0.0	0.0
COMMERCE & INDUSTRY INSURANCE COMPANY	0.07	0.09	82.5	106.9	-22.86	99.9	28.9	245.34	0.0	56.7	159.7	56.75	0.00 **	45.4	48.8	16.0
CONNECTICUT INDEMNITY COMPANY THE	0.02	0.01	23.5	7.6	210.48	14.6	7.5	95.42	1.5	3.5	2.0	23.85	0.00	0.0	1.2	1.2
CONSOLIDATED INSURANCE COMPANY	0.05	0.01	65.5	9.9	561.47	35.5	9.9	258.47	0.0	9.6	11.1	27.18	15.10	0.0	0.8	1.3
CONSTITUTION INSURANCE COMPANY	0.00		0.8		0.00 *	0.8		0.00 *	0.0	0.5	0.5	71.22		0.0	0.1	0.1
CONSTITUTIONAL CASUALTY COMPANY	0.04	0.03	45.7	36.8	24.19	41.4	35.4	17.10	0.0	3.2	13.5	7.71	0.00 **	4.4	5.2	7.2
CONTINENTAL CASUALTY COMPANY	1.48	0.47	1,801.6	554.7	224.80	1,299.7	503.0	158.42	1,605.9	-786.9	13,517.8	0.00 **	1,173.68	1,360.9	1,528.5	898.3
CONTINENTAL INSURANCE COMPANY THE	0.00	0.00	0.0	4.4	-100.00	0.0	4.4	-100.00	2,745.0	709.9	6,971.7	0.00 **	163,701.24	1,768.4	1,783.3	14.8
CONTINENTAL WESTERN INSURANCE COMPANY	0.00	0.00	1.5	0.6	148.21	1.1	0.5	132.06	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
COUNTRY CASUALTY INSURANCE COMPANY	0.09	0.08	103.6	90.6	14.34	94.9	92.7	2.37	0.0	5.3	64.8	5.55	11.92	7.0	9.9	14.9
COUNTRY MUTUAL INSURANCE COMPANY	0.76	0.67	923.0	796.9	15.83	864.1	770.0	12.23	23.1	-7.9	292.4	0.00 **	0.00 **	18.1	17.6	113.4
DISCOVER PROPERTY & CASUALTY INS CO	0.04	0.01	48.7	16.1	202.41	48.1	4.8	897.47	0.0	16.3	245.2	33.84	0.00 **	5.8	4.7	87.7
DISCOVER SPECIALTY INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.0	8.5	0.00 **	0.00 **	0.0	0.0	6.2
ELECTRIC INSURANCE COMPANY	2.73		3,317.8		0.00 *	2,326.1		0.00 *	679.1	2,361.1	1,682.0	101.51		6.5	287.0	280.5
EMC PROPERTY & CASUALTY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.4	0.9	0.00 **	0.00 **	0.0	0.3	0.6
EMPIRE FIRE & MARINE INSURANCE COMPANY	0.01	0.00	16.5	-0.8	0.00 *	11.3	8.0	41.61	0.0	-123.2	16.5	0.00 **	0.00 **	0.0	-17.5	0.1
EMPLOYERS FIRE INSURANCE COMPANY THE	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-41.6	0.0	0.00 **	0.00 **	0.0	-10.8	0.0
EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.76	0.15	924.0	177.7	419.90	1,292.1	-306.9	0.00 *	14,938.1	30,574.5	30,831.1	2,366.19	0.00 **	6,419.1	20,157.0	27,542.7
EMPLOYERS MUTUAL CASUALTY COMPANY	0.21	0.27	254.3	316.2	-19.59	235.0	264.3	-11.07	45.3	245.4	575.2	104.40	84.03	45.3	183.5	326.9
ERIE INSURANCE EXCHANGE	0.03	0.01	36.8	12.1	205.10	23.6	10.5	125.98	0.0	3.1	4.6	13.15	0.00 **	0.0	1.6	2.7
ESSEX INSURANCE COMPANY	3.27	0.92	3,964.1	1,088.8	264.08	2,024.5	942.4	114.83	-5.0	488.2	969.0	24.11	34.66	4.1	366.3	548.6
EVANSTON INSURANCE COMPANY	1.00	0.93	1,207.8	1,102.5	9.55	1,336.5	812.3	64.54	203.3	503.5	1,572.9	37.68	60.50	15.7	119.8	438.1
EVEREST REINSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	245.6	6,906.4	0.00 **	0.00 **	9.5	103.1	410.6
FARMERS INSURANCE EXCHANGE	0.01	0.02	16.9	26.8	-37.15	23.0	28.8	-20.03	0.0	-950.6	1,150.6	0.00 **	4,735.52	17.8	-316.4	222.6

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
September 08, 2003

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

PRODUCTS LIABILITY ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
FARMINGTON CASUALTY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-77.1	13.1	0.00 **	0.00 **	0.0	-37.3	10.1
FARMLAND MUTUAL INSURANCE COMPANY	0.00		1.9		0.00 *	1.8		0.00 *	0.0	4.0	4.0	218.64		0.0	2.0	2.0
FEDERAL INSURANCE COMPANY	5.20	4.10	6,311.7	4,869.9	29.61	5,962.7	4,216.3	41.42	5,945.1	12,761.4	33,812.8	214.02	269.92	3,201.7	4,286.2	5,455.8
FEDERATED MUTUAL INSURANCE COMPANY	1.20	1.12	1,450.8	1,336.8	8.53	1,401.6	1,174.6	19.32	47.3	288.0	2,484.7	20.55	62.13	139.8	209.8	1,153.3
FEDERATED SERVICE INSURANCE COMPANY	0.01	0.01	10.7	6.2	74.04	9.9	12.5	-20.96	0.0	-0.4	4.1	0.00 **	17.31	0.0	-0.5	1.6
FIDELITY & CASUALTY COMPANY OF NY THE	1.41	0.00	1,716.9	0.0	0.00 *	1,716.9	0.0	0.00 *	312.6	582.5	1,283.7	33.93	0.00 **	139.8	140.9	1.1
FIDELITY & GUARANTY INS UNDERWRITERS INC	0.09	0.09	107.0	112.6	-5.04	111.5	49.6	124.67	1.8	-28.0	52.8	0.00 **	79.08	0.0	-1.9	24.0
FIDELITY & GUARANTY INSURANCE COMPANY	0.10	0.14	123.1	169.1	-27.18	178.2	58.6	204.04	17.5	-49.5	197.6	0.00 **	0.00 **	10.9	-20.5	92.1
FIRE & CASUALTY INSURANCE CO OF CT THE	0.06	0.05	76.1	65.2	16.64	95.3	44.3	114.97	0.0	9.7	9.7	10.15	0.00	0.0	5.8	5.8
FIREMANS FUND INSURANCE COMPANY	0.06	0.14	67.0	160.9	-58.36	91.6	134.6	-31.94	405.0	26,328.2	56,354.8	28,749.83	0.00 **	4.7	14,469.1	19,442.5
FIREMANS FUND INSURANCE COMPANY OF WI	0.00	0.04	0.0	44.6	-100.00	28.2	16.4	72.22	0.0	4.4	4.7	15.74	0.72	0.0	0.4	0.7
FIRST NATIONAL INSURANCE COMPANY OF AM	0.00	0.00	0.2	1.1	-76.69	0.6	0.6	4.51	0.0	-0.5	0.5	0.00 **	0.00 **	0.0	-0.9	0.3
FRANKENMUTH MUTUAL INSURANCE COMPANY	0.00	0.01	4.8	17.7	-72.71	14.6	19.4	-24.47	0.0	0.0	25.4	0.00 **	129.50	1.2	0.9	2.1
GENERAL CASUALTY COMPANY OF ILLINOIS	0.23	0.23	275.8	277.5	-0.61	275.2	252.0	9.22	7.2	320.1	454.1	116.30	3.72	10.6	-0.7	19.5
GENERAL CASUALTY COMPANY OF WISCONSIN	0.02	0.03	19.5	36.4	-46.49	21.7	35.8	-39.26	0.0	399.8	405.7	1,840.22	1.95	3.9	6.9	4.4
GENERAL INSURANCE COMPANY OF AMERICA	0.00	0.00	0.9	3.3	-71.50	3.6	2.2	61.95	0.0	-14.0	1.9	0.00 **	0.00 **	0.0	-27.7	1.9
GENERAL SECURITY NATIONAL INS CO	0.00	0.02	0.0	19.5	-100.00	9.7	26.2	-62.85	0.0	12.9	12.9	132.33	0.00 **	0.0	1.1	1.1
GENESIS INSURANCE COMPANY	0.07	0.07	90.5	84.2	7.57	94.8	68.0	39.35	2.5	187.0	259.0	197.23	0.00 **	0.4	11.4	14.0
GERLING AMERICA INSURANCE COMPANY	0.10	0.18	124.1	219.0	-43.31	195.3	229.2	-14.79	531.5	-2,714.3	2,334.0	0.00 **	932.47	847.3	-1,028.8	939.5
GLENS FALLS INSURANCE COMPANY THE	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.0	30.8	0.00 **	0.00 **	56.3	56.3	0.0
GLOBE INDEMNITY COMPANY	0.01	0.01	14.6	15.4	-5.55	13.6	19.2	-29.18	0.2	82.1	342.0	603.57	342.26	0.7	49.8	205.2
GOODVILLE MUTUAL CASUALTY COMPANY	0.00	0.00	3.3	3.2	5.10	3.7	2.3	57.53	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
GOVERNMENT EMPLOYEES INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.0	2,103.8	0.00 **	0.00 **	0.0	0.0	324.2
GRAIN DEALERS MUTUAL INSURANCE COMPANY	0.00	0.02	0.0	24.2	-100.00	5.2	29.9	-82.60	19.3	-5.9	14.4	0.00 **	74.83	26.6	1.9	15.3
GRANGE MUTUAL CASUALTY COMPANY	0.25	0.12	307.2	147.1	108.86	234.8	118.2	98.71	0.2	19.1	73.7	8.14	23.19	0.0	1.5	31.7
GRANITE STATE INSURANCE COMPANY	0.06	0.02	71.7	27.7	159.11	51.8	16.9	205.96	0.0	23.4	31.9	45.10	48.29	0.0	2.2	3.2
GRAPHIC ARTS MUTUAL INSURANCE COMPANY	0.00	0.00	2.5	2.4	6.27	2.4	2.7	-8.02	0.0	5.8	11.8	237.95	0.00 **	0.0	7.8	13.5
GREAT AMERICAN ALLIANCE INS CO	0.00	0.01	1.0	10.5	-90.92	1.1	119.3	-99.11	244.3	407.0	607.5	38,254.70	111.31	5.6	47.2	207.4

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
September 08, 2003

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

PRODUCTS LIABILITY ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
GREAT AMERICAN ASSURANCE COMPANY	0.02		20.7		0.00 *	10.1		0.00 *	0.0	2.8	2.8	27.81		0.0	2.4	2.4
GREAT AMERICAN INSURANCE COMPANY	0.00	0.01	0.0	9.6	-100.00	7.4	2.2	237.60	3.4	-1.4	31.0	0.00 **	0.00 **	11.3	4.8	14.6
GREAT AMERICAN INSURANCE COMPANY OF NY	0.04	0.04	45.4	44.7	1.66	43.1	32.9	30.99	22.3	-107.2	373.8	0.00 **	385.23	45.4	20.0	104.7
GREAT DIVIDE INSURANCE COMPANY	0.00	0.00	0.0	0.0	-100.00	0.0	3.1	-98.93	0.0	-3.0	0.0	0.00 **	0.00 **	0.0	-1.5	0.0
GREAT NORTHERN INSURANCE COMPANY	0.15	0.33	182.1	397.6	-54.19	265.2	385.9	-31.27	131.6	-59.1	257.7	0.00 **	11.88	107.0	15.9	138.6
GREENWICH INSURANCE COMPANY	0.13	0.44	155.5	518.7	-70.02	179.8	273.9	-34.35	0.0	-316.2	0.0	0.00 **	115.45	0.0	-116.1	-32.1
GRINNELL MUTUAL REINSURANCE COMPANY	0.65	0.67	788.4	797.4	-1.12	795.0	709.8	12.00	110.3	32.0	215.3	4.03	21.15	46.0	7.1	90.8
GULF INSURANCE COMPANY	-0.01	0.03	-14.2	30.2	-147.21	-7.2	413.2	-101.75	0.0	-6.9	169.2	0.00 **	42.61	1.1	-66.9	-41.6
HANOVER INSURANCE COMPANY	0.05	0.01	59.3	17.0	248.69	39.5	42.1	-6.39	341.8	341.8	0.0	866.19	75.15	378.3	378.3	0.0
HARLEYSVILLE INSURANCE COMPANY	0.01	0.01	15.7	14.6	8.05	12.9	22.9	-43.46	0.0	75.1	159.5	580.62	379.18	5.0	23.4	28.0
HARTFORD ACCIDENT & INDEMNITY COMPANY	0.12	-0.30	141.6	-353.6	0.00 *	141.6	-353.6	0.00 *	1,619.3	1,299.3	10,898.8	917.57	0.00 **	2,332.6	1,082.4	968.9
HARTFORD CASUALTY INSURANCE COMPANY	0.03	0.06	38.8	74.3	-47.75	47.1	57.8	-18.44	0.0	77.5	235.5	164.48	0.00 **	5.4	5.1	74.0
HARTFORD FIRE INSURANCE COMPANY	1.07	0.68	1,295.6	806.4	60.67	1,058.4	586.8	80.38	1,610.4	-93.7	5,021.9	0.00 **	750.99	1,802.6	2,090.8	794.2
HARTFORD INSURANCE CO OF THE MIDWEST	0.02	0.01	28.5	10.4	173.55	30.0	4.3	593.66	0.7	44.6	154.3	148.82	0.00 **	0.0	-3.2	48.6
HARTFORD INSURANCE COMPANY OF ILLINOIS	0.00	0.00	1.0	0.7	54.52	2.3	44.2	-94.74	22.0	145.2	857.4	6,243.35	0.00 **	27.5	-26.4	201.0
HARTFORD UNDERWRITERS INSURANCE COMPANY	0.01	0.00	6.5	0.0	0.00 *	3.5	0.0	0.00 *	0.0	3.2	4.3	90.70	0.00 **	0.0	0.8	1.4
HIGHLANDS INSURANCE COMPANY	0.00	0.00	-0.3	1.7	-117.93	0.6	0.8	-17.90	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
HOMELAND CENTRAL INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-694.3	0.0	0.00 **	0.00 **	0.0	-179.6	0.0
HOUSTON GENERAL INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-11.4	10.7	0.00 **	0.00 **	0.0	-10.8	0.8
ILLINOIS EMCASCO INSURANCE COMPANY	0.46	0.57	558.8	683.2	-18.20	542.6	601.3	-9.75	10.4	-335.1	448.0	0.00 **	0.03	103.6	-54.1	260.2
ILLINOIS NATIONAL INSURANCE CO	0.97	1.02	1,173.4	1,208.4	-2.90	2,017.2	832.7	142.25	89.6	476.4	3,386.4	23.62	23.74	328.7	240.8	338.6
ILLINOIS UNION INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-29.5	170.6	0.00 **	0.00 **	0.8	-28.5	54.4
IMT INSURANCE COMPANY (MUTUAL)	0.02	0.02	25.5	18.7	36.50	22.3	13.9	59.80	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
INDEMNITY INSURANCE COMPANY OF NORTH AM	0.00	0.00	0.0	0.8	-100.00	0.4	185.6	-99.81	0.0	-680.5	281.7	0.00 **	0.00 **	2.7	-134.8	207.9
INDIANA INSURANCE COMPANY	0.05	0.00	62.5	5.4	1,053.91	32.7	5.3	522.65	0.0	16.8	17.6	51.38	15.09	0.0	-43.8	2.1
INDIANA LUMBERMENS MUTUAL INSURANCE CO	0.20	0.16	241.3	190.4	26.78	225.9	209.9	7.60	22.8	200.5	339.9	88.78	0.00 **	35.4	127.8	208.6
INSURANCE COMPANY OF NORTH AMERICA	0.00	0.00	0.0	0.0	0.00 *	-1.5	15.1	-109.91	0.0	-75.7	253.8	0.00 **	0.00 **	30.1	-14.6	5.6
INSURANCE COMPANY OF THE STATE OF PA THE	0.00	0.11	0.1	129.4	-99.96	68.6	78.9	-13.11	1,062.5	-918.0	90.8	0.00 **	2,545.02	192.7	-47.2	9.1

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
September 08, 2003

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

PRODUCTS LIABILITY ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
INSURANCE CORPORATION OF HANNOVER	0.07	0.00	89.9	0.0	0.00 *	27.0	0.0	0.00 *	0.0	-58.2	7.1	0.00 **	0.00 **	0.0	0.0	0.0
IOWA AMERICAN INSURANCE COMPANY	0.01	0.02	10.3	21.9	-53.12	16.4	20.1	-18.10	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
IOWA MUTUAL INSURANCE COMPANY	0.11	0.11	130.9	125.4	4.37	110.9	127.1	-12.73	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
KEMPER CASUALTY INSURANCE COMPANY	-0.23	1.26	-274.7	1,502.4	-118.28	88.9	1,138.8	-92.20	2.0	-360.2	766.5	0.00 **	99.11	0.6	30.2	29.9
KEMPER INDEMNITY INSURANCE COMPANY	0.34	0.33	417.6	386.4	8.06	380.6	261.6	45.50	0.0	3,801.5	3,811.1	998.74	3.66	0.0	348.9	367.4
KEMPER SURPLUS LINES INSURANCE COMPANY	0.00	0.00	0.0	1.4	-100.00	0.0	6.6	-100.00	0.0	115.6	131.1	0.00 **	235.92	0.2	109.8	126.9
L M INSURANCE CORPORATION	0.00	0.00	1.7	1.7	5.51	1.7	1.7	2.83	0.0	0.9	1.1	52.21	0.00 **	0.0	0.2	0.5
LIBERTY INSURANCE CORPORATION	0.17	0.17	201.7	203.2	-0.74	188.8	377.3	-49.96	153.2	103.3	1,211.9	54.70	42.12	388.9	494.5	666.0
LIBERTY MUTUAL FIRE INSURANCE COMPANY	2.41	2.04	2,925.5	2,426.5	20.57	2,246.6	2,407.4	-6.68	973.6	532.8	4,776.2	23.71	0.00 **	404.3	363.0	2,314.3
LIBERTY MUTUAL INSURANCE COMPANY	0.98	0.59	1,184.5	705.4	67.92	1,217.5	695.0	75.16	175.6	-829.7	34,831.9	0.00 **	99.66	899.4	-548.3	9,257.5
LUMBERMENS MUTUAL CASUALTY COMPANY	-3.37	12.66	-4,090.7	15,044.8	-127.19	2,570.1	6,416.6	-59.95	1,788.2	154,156.9	169,173.8	5,998.08	0.00 **	7,397.8	94,675.1	101,804.5
LUMBERMENS UNDERWRITING ALLIANCE	0.02	0.02	22.0	18.2	20.99	16.9	41.7	-59.46	0.0	0.7	0.7	4.32	0.00	0.0	0.0	0.0
MARKEL INSURANCE COMPANY	0.00	0.00	0.0	4.7	-100.64	3.8	4.0	-3.92	0.0	-0.4	4.0	0.00 **	76.81	0.0	0.2	1.7
MARYLAND CASUALTY COMPANY	0.00	0.00	0.0	2.6	-100.00	1.3	1.0	36.22	251.3	1,041.4	1,314.5	79,800.84	9,999.27	806.8	1,664.9	1,286.8
MASSACHUSETTS BAY INSURANCE COMPANY	0.04	-0.03	47.0	-33.5	0.00 *	19.4	-29.2	0.00 *	0.0	0.0	0.0	0.00	0.00 **	0.0	0.0	0.0
MEDMARC CASUALTY INSURANCE COMPANY	1.32	1.41	1,606.7	1,672.4	-3.93	1,700.4	1,520.8	11.81	3,247.5	3,219.6	2,277.2	189.35	87.93	293.4	420.6	0.0
MICHIGAN MILLERS MUTUAL INSURANCE CO	0.01		10.0		0.00 *	7.2		0.00 *	0.0	0.0	0.0	0.00		0.0	0.0	0.0
MID CENTURY INSURANCE COMPANY	0.00	0.00	1.6	0.2	567.37	1.6	0.2	950.66	0.0	336.5	352.5	21,072.51	9,413.16	0.2	139.7	145.0
MID CONTINENT CASUALTY COMPANY	0.07	-0.01	88.3	-6.8	0.00 *	43.7	9.8	345.76	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
MILLERS FIRST INSURANCE COMPANY	0.00	0.02	0.0	23.8	-100.00	1.9	54.9	-96.52	0.0	-11.7	0.2	0.00 **	217.95	1.8	-2.9	0.1
MILWAUKEE CASUALTY INSURANCE CO	0.00		0.4		0.00 *	0.1		0.00 *	0.0	0.0	0.0	25.17		0.0	0.0	0.0
MILWAUKEE INSURANCE COMPANY	0.32	0.24	386.7	285.6	35.42	322.7	293.6	9.88	0.0	-25.4	165.1	0.00 **	3.16	0.0	-1.4	136.0
MONROE GUARANTY INSURANCE COMPANY	0.01	0.04	8.1	43.2	-81.37	5.1	43.4	-88.25	1.0	9.8	8.8	193.21	0.00	0.0	2.7	2.7
MT HAWLEY INSURANCE COMPANY	0.36	0.32	434.4	380.9	14.06	402.5	310.2	29.76	16.0	183.5	668.4	45.60	0.00 **	20.3	142.7	225.7
MUTUAL SERVICE CASUALTY INSURANCE CO	0.01	0.09	10.7	101.3	-89.44	58.4	116.8	-49.95	46.5	105.4	152.8	180.36	43.62	5.5	-8.4	12.1
NATIONAL AMERICAN INSURANCE COMPANY	0.00	0.00	4.7	3.2	45.92	5.5	1.7	220.19	0.0	0.6	1.4	11.84	21.13	0.0	0.2	0.4
NATIONAL BEN FRANKLIN INSURANCE CO OF IL	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	13.3	216.1	205.8	0.00 **	0.00 **	0.4	0.4	0.0
NATIONAL CASUALTY COMPANY	0.00	0.00	0.0	0.1	-77.61	0.1	0.2	-33.33	0.0	1.4	1.6	1,228.95	0.00 **	0.0	0.0	0.2

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
September 08, 2003

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

PRODUCTS LIABILITY ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
NATIONAL FARMERS UNION PROPERTY & CAS CO	0.00	0.01	5.9	8.8	-32.52	7.8	9.7	-19.06	0.0	0.6	1.4	7.17	0.00 **	0.0	0.1	0.2
NATIONAL FIRE & MARINE INSURANCE COMPANY	0.13	0.03	158.9	34.3	363.13	116.7	2,469.4	-95.27	0.0	411.1	4,483.1	352.23	155.96	13.5	179.8	4,035.0
NATIONAL FIRE INSURANCE COMPANY OF HARTF	0.00	0.03	2.0	35.5	-94.47	4.7	33.1	-85.80	0.0	-10.0	1.0	0.00 **	0.00 **	1.0	1.0	0.0
NATIONAL INDEMNITY COMPANY	0.00	0.00	-0.1	0.7	-119.08	0.3	0.2	48.91	0.0	0.1	0.3	23.17	31.88	0.0	0.0	0.1
NATIONAL LIABILITY & FIRE INS CO	0.02	0.01	25.6	13.6	88.21	22.8	6.2	267.27	0.0	20.0	61.2	87.53	0.00 **	0.7	11.1	18.5
NATIONAL SURETY CORPORATION	2.32	2.14	2,815.0	2,545.1	10.61	2,732.2	2,458.4	11.14	329.4	6,877.5	13,616.0	251.72	78.00	87.3	335.0	929.4
NATIONAL UNION FIRE INSURANCE CO OF PITT	0.04	0.05	50.7	61.1	-17.01	64.4	50.1	28.69	2,089.3	2,249.3	5,809.4	3,490.09	11,601.38	775.1	590.6	580.9
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	0.01	0.01	14.4	16.8	-14.67	14.7	15.5	-4.84	0.0	-16.2	11.3	0.00 **	67.36	5.8	3.6	7.7
NATIONWIDE MUTUAL INSURANCE COMPANY	0.14	0.16	167.6	192.0	-12.69	172.7	184.4	-6.38	1.3	-68.4	114.0	0.00 **	23.79	0.4	-19.5	70.8
NATIONWIDE PROPERTY & CASUALTY INS CO	0.05	0.04	66.6	53.0	25.70	56.3	39.3	43.40	0.6	-1.7	29.5	0.00 **	16.86	0.0	1.4	15.5
NEW HAMPSHIRE INSURANCE COMPANY	0.02	0.39	24.9	465.0	-94.65	33.0	365.4	-90.97	326.5	241.0	159.2	730.11	0.00 **	6.5	-3.2	15.9
NIAGARA FIRE INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-397.7	0.0	0.00 **	0.00 **	0.0	-15.7	0.0
NIPPONKOA INSURANCE COMPANY LTD (U S BR	0.04	0.05	44.7	57.6	-22.36	44.8	60.5	-25.97	0.0	77.9	187.0	174.06	0.00 **	0.0	9.1	29.7
NOETIC SPECIALTY INSURANCE COMPANY	0.08		103.0		0.00 *	22.9		0.00 *	0.0	19.0	19.0	82.75		0.0	6.3	6.3
NONPROFITS INSURANCE COMPANY	0.03	0.03	38.2	33.2	14.94	34.1	37.9	-9.88	0.0	20.4	83.0	59.69	0.00 **	0.0	0.0	0.0
NORTH AMERICAN SPECIALTY INSURANCE CO	0.01	0.00	14.4	2.8	418.47	7.8	17.3	-55.12	0.0	-38.8	20.4	0.00 **	141.63	0.0	-8.5	7.6
NORTH RIVER INSURANCE COMPANY THE	-0.01	0.01	-8.7	15.7	-154.98	-1.5	8.6	-117.19	55.0	38.0	349.8	0.00 **	328.24	101.7	54.5	357.8
NORTHBROOK INDEMNITY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-654.5	7,688.4	0.00 **	0.00 **	0.0	-437.8	1,961.3
NORTHERN INSURANCE COMPANY OF NEW YORK	0.00	0.00	3.4	0.7	382.16	3.4	0.7	382.16	0.0	95.8	304.3	2,791.09	0.00 **	0.0	51.1	162.6
NORTHLAND INSURANCE COMPANY	0.05	0.02	55.7	20.1	176.47	48.0	65.9	-27.25	0.0	72.5	297.7	151.23	215.25	10.2	80.7	173.6
OHIO CASUALTY INSURANCE COMPANY THE	0.09	0.04	109.4	51.0	114.32	97.1	41.1	136.37	0.0	21.4	36.3	22.05	17.22	0.0	6.9	11.2
OHIO FARMERS INSURANCE COMPANY	0.02	0.03	26.8	29.9	-10.31	29.0	33.1	-12.52	0.0	9.5	22.6	32.85	0.00 **	0.0	19.3	67.8
OLD REPUBLIC INSURANCE COMPANY	1.12	1.17	1,353.4	1,389.1	-2.57	1,358.9	1,436.6	-5.41	74.8	411.3	2,563.6	30.27	40.86	35.6	234.8	1,229.1
ONEBEACON AMERICA INSURANCE COMPANY	0.01	0.00	7.8	4.3	80.96	6.7	5.6	21.43	208.9	24,074.1	26,576.2	356,706.36	112,016.19	598.4	7,155.6	7,527.5
ONEBEACON INSURANCE COMPANY	0.00	0.02	-3.7	22.8	-116.16	3.9	77.2	-94.98	0.0	-10,801.3	0.7	0.00 **	11,171.69	0.0	-2,791.9	0.1
PACIFIC EMPLOYERS INSURANCE COMPANY	0.28	0.56	343.6	670.0	-48.71	372.8	531.1	-29.82	241.5	-242.4	818.7	0.00 **	68.31	29.5	-48.6	158.6
PACIFIC INDEMNITY COMPANY	0.05	0.01	55.2	11.4	385.97	36.0	7.0	414.67	0.0	3.3	808.1	9.03	2.76	0.0	2.0	2.9
PEERLESS INSURANCE COMPANY	0.02	0.01	26.3	6.9	284.43	22.5	7.5	199.32	0.0	-0.8	6.1	0.00 **	23.51	0.0	-12.4	0.7

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

PRODUCTS LIABILITY ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
PEKIN INSURANCE COMPANY	0.36	0.30	441.2	361.9	21.90	397.4	348.3	14.10	26.4	78.6	884.4	19.78	0.00 **	67.0	168.5	443.3
PENN AMERICA INSURANCE COMPANY	0.01	0.03	13.4	41.6	-67.71	15.6	75.2	-79.28	0.0	27.1	252.7	174.14	8.71	0.0	26.0	167.9
PENN MILLERS INSURANCE COMPANY	0.09		110.4		0.00 *	50.4		0.00 *	0.0	7.1	7.0	14.02		0.0	1.8	1.8
PENNSYLVANIA GENERAL INSURANCE COMPANY	0.00	0.00	-1.2	3.2	-137.05	-0.4	2.4	-116.45	0.0	-177.6	0.1	0.00 **	5,614.17	0.0	-45.9	0.0
PENNSYLVANIA LUMBERMENS MUTUAL INS CO	0.01	0.01	12.0	11.2	7.13	10.4	9.8	6.65	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
PENNSYLVANIA MANUFACTURERS ASSN INS CO	0.00	0.02	-0.2	28.1	-100.65	11.7	16.2	-27.49	0.0	0.7	11.8	5.76	69.65	0.0	0.2	3.1
PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	0.00	0.00	0.8	0.2	315.79	0.8	0.2	282.41	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
PHOENIX INSURANCE COMPANY THE	0.00	0.00	0.4	1.0	-59.05	0.7	0.9	-30.04	0.0	-2.8	15.6	0.00 **	0.00 **	0.0	-0.3	6.3
POTOMAC INSURANCE COMPANY OF ILLINOIS	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-2,292.8	0.0	0.00 **	0.00 **	0.0	-593.0	0.0
PROPERTY & CASUALTY INS CO OF HARTFORD	0.00	0.00	0.0	1.9	-100.00	0.7	1.2	-41.37	600.0	-145.9	1.3	0.00 **	49,511.23	7.4	-138.4	0.4
PROTECTIVE NATIONAL INS CO OF OMAHA THE	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	339.0	339.0	0.00 **	0.00 **	0.0	0.0	0.0
PROVIDENCE WASHINGTON INSURANCE COMPANY	0.00	0.00	0.0	3.2	-100.28	1.0	2.0	-50.44	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
QBE INSURANCE CORPORATION	1.59	0.09	1,924.2	105.7	1,721.00	1,453.5	-93.5	0.00 *	0.0	396.4	396.4	27.27	0.00 **	0.0	87.5	87.8
RANGER INSURANCE COMPANY	0.23	0.07	279.2	87.1	220.50	230.3	83.7	175.07	5.5	70.5	100.0	30.61	0.00 **	30.9	11.5	15.5
REGENT INSURANCE COMPANY	0.01	0.01	10.1	15.0	-32.41	11.8	21.0	-43.89	0.0	-0.2	6.6	0.00 **	0.00 **	0.0	-0.2	0.9
REPUBLIC FRANKLIN INSURANCE COMPANY	0.00	0.00	0.0	0.5	-100.00	0.1	0.4	-63.64	0.0	-0.9	0.1	0.00 **	0.00	0.0	-0.9	0.1
REPUBLIC INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	-10.0	-10.0	0.0	0.00 **	0.00 **	-15.3	-15.3	0.0
RLI INSURANCE COMPANY	0.01	0.09	8.0	107.4	-92.59	53.1	194.9	-72.74	0.0	-313.9	206.6	0.00 **	71.30	0.0	-28.9	45.5
ROCK RIVER INSURANCE COMPANY	0.92		1,117.6		0.00 *	311.2		0.00 *	0.0	165.3	165.3	53.10		0.0	12.6	12.6
ROYAL INDEMNITY COMPANY	0.23	0.22	282.3	260.2	8.49	245.4	348.4	-29.56	569.6	440.9	4,561.3	179.65	1,916.49	2,506.0	2,428.8	2,736.8
ROYAL INSURANCE COMPANY OF AMERICA	1.86	1.75	2,262.3	2,079.4	8.79	1,866.0	2,147.6	-13.11	4,916.4	9,861.8	19,171.9	528.49	292.43	1,747.8	4,715.1	11,503.2
SAFECO INSURANCE COMPANY OF AMERICA	0.00	0.00	1.1	1.3	-19.16	1.1	2.6	-58.61	0.0	0.6	6.7	59.12	20.66	0.0	-9.3	1.2
SAFECO INSURANCE COMPANY OF ILLINOIS	0.00	0.00	0.0	0.0	0.00 *	0.0	0.2	-100.00	0.0	-16.1	1.5	0.00 **	0.00 **	0.0	-23.0	1.5
SAFEGUARD INSURANCE COMPANY	0.07	0.07	89.0	86.7	2.54	102.6	31.3	227.63	0.0	30.2	85.1	29.47	170.23	0.0	18.1	51.1
SCOTTSDALE INDEMNITY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-0.2	0.1	0.00 **	0.00 **	0.0	-0.1	0.0
SEATON INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	500.0	158.0	27.9	0.00 **	0.00 **	375.7	375.4	0.4
SECURA INSURANCE A MUTUAL COMPANY	0.35	0.25	423.8	291.4	45.44	397.7	275.4	44.39	167.8	6.9	154.4	1.74	0.00 **	23.0	98.4	154.1
SECURITY INSURANCE COMPANY OF HARTFORD	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-415.8	0.0	0.00 **	0.00 **	0.0	0.0	0.0

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

PRODUCTS LIABILITY ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
SECURITY NATIONAL INSURANCE COMPANY	0.00	0.00	0.7	0.6	7.68	0.7	0.6	5.26	0.0	-0.7	0.1	0.00 **	0.00 **	0.0	-0.2	0.7
SELECTIVE INSURANCE COMPANY OF SC	0.44	0.49	534.0	580.3	-7.98	550.5	679.8	-19.03	211.4	312.9	765.5	56.83	44.03	85.8	133.8	353.3
SELECTIVE INSURANCE COMPANY OF THE SE	0.09	0.04	105.1	49.0	114.44	87.4	63.4	37.79	1.7	3.0	84.2	3.43	67.51	0.0	-5.4	1.4
SENTRY INSURANCE A MUTUAL COMPANY	2.17	2.63	2,636.9	3,123.5	-15.58	2,395.7	2,327.0	2.95	2,956.1	-2,086.1	9,203.4	0.00 **	70.83	753.1	-1,257.5	3,331.7
SENTRY SELECT INSURANCE COMPANY	0.67	0.36	810.0	426.8	89.81	707.2	356.9	98.15	18.2	186.5	412.4	26.37	0.00 **	26.5	81.4	97.5
SHELBY CASUALTY INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-10.7	0.0	0.00 **	0.00 **	0.0	-39.9	0.0
SHELTER MUTUAL INSURANCE COMPANY	0.00	0.00	4.1	2.7	50.95	3.2	2.6	25.81	0.0	0.0	0.0	0.00 **	0.00 **	0.0	0.0	0.0
SOCIETY INSURANCE A MUTUAL COMPANY	0.00	0.00	1.3	0.2	457.76	0.4	0.1	201.34	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.01	0.00	9.8	-1.5	0.00 *	8.9	32.7	-72.85	-70.2	-207.9	1,135.7	0.00 **	0.00 **	1.2	7.5	16.3
SPECIALTY SURPLUS INSURANCE COMPANY	0.07	0.00	81.6	1.8	4,401.88	128.6	62.5	105.68	170.3	33.5	487.3	26.08	0.00 **	33.9	-42.8	99.8
ST PAUL FIRE & MARINE INSURANCE COMPANY	13.47	6.08	16,340.9	7,230.1	126.01	12,714.5	6,052.8	110.06	1,756.2	3,259.0	10,430.0	25.63	39.21	1,939.0	2,833.5	6,503.6
ST PAUL GUARDIAN INSURANCE COMPANY	0.96	2.28	1,161.1	2,708.5	-57.13	1,951.8	2,293.2	-14.89	369.5	-440.1	2,125.9	0.00 **	73.41	208.0	-447.9	657.2
ST PAUL MERCURY INSURANCE COMPANY	1.58	3.01	1,916.9	3,577.1	-46.41	2,890.7	3,657.5	-20.96	333.1	-146.8	3,793.2	0.00 **	36.63	251.2	-304.3	1,335.0
ST PAUL PROTECTIVE INSURANCE COMPANY	0.29	0.43	357.9	508.1	-29.56	496.7	485.2	2.37	338.2	739.7	2,071.1	148.91	0.00 **	369.5	754.2	1,171.0
STANDARD FIRE INSURANCE COMPANY THE	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	30.1	-34.3	336.5	0.00 **	0.00 **	5.6	-49.3	264.6
STAR INSURANCE COMPANY	-0.01	0.05	-6.3	56.2	-111.24	-3.4	55.4	-106.12	0.0	-16.3	31.0	0.00 **	3.98	32.4	24.4	29.2
STATE AUTO PROP AND CAS INS CO	0.22	0.20	270.3	233.9	15.54	267.3	225.4	18.56	13.8	63.9	126.0	23.92	96.60	16.7	-416.4	81.3
STATE AUTOMOBILE MUTUAL INSURANCE CO	0.00	0.01	-1.4	10.0	-113.90	0.9	9.9	-90.58	0.0	-19.1	0.4	0.00 **	178.10	0.0	-5.1	0.0
STATE NATIONAL INSURANCE COMPANY INC	0.00	0.02	-5.7	19.0	-129.84	2.7	10.4	-73.96	0.0	-0.2	0.0	0.00 **	1.72	0.0	0.0	0.0
STATEWIDE INSURANCE COMPANY	0.00	0.00	1.7	2.1	-19.83	2.0	1.8	12.44	0.0	-0.4	2.7	0.00 **	0.00 **	0.0	0.0	0.0
SUMITOMO MARINE & FIRE INS CO OF AM	0.14	0.00	174.6	1.1	15,320.05	155.6	1.1	13,644.88	0.0	28.3	140.9	18.20	0.00 **	0.0	17.1	71.4
TIG INSURANCE COMPANY	0.00	0.11	1.9	135.5	-98.58	74.3	922.2	-91.94	-0.2	-2,662.6	3,843.3	0.00 **	150.26	-6.9	438.9	877.0
TIG PREMIER INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-5.0	9.0	0.00 **	0.00 **	0.0	-1.0	3.0
TOKIO MARINE & FIRE INSURANCE CO LTD THE	0.44	0.46	528.9	548.4	-3.57	483.8	600.8	-19.46	70.0	-630.5	2,486.1	0.00 **	0.00 **	198.4	-164.4	1,369.4
TRANSCONTINENTAL INSURANCE COMPANY	0.08	0.14	93.6	165.1	-43.28	127.1	242.4	-47.58	1,968.3	1,504.0	1,501.4	1,183.57	121.04	372.3	264.4	161.1
TRANSPORTATION INSURANCE COMPANY	0.13	-0.05	161.5	-64.6	0.00 *	201.0	-104.9	0.00 *	22.4	-2,834.1	1,766.6	0.00 **	0.00 **	126.0	-294.1	335.2
TRAVELERS CASUALTY AND SURETY CO OF AM	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	153.8	293.3	0.00 **	0.00 **	0.0	-30.1	45.0
TRAVELERS CASUALTY AND SURETY CO OF IL	0.00	0.00	0.0	0.0	0.00 *	0.0	-1.6	0.00 *	0.0	7,394.0	9,090.8	0.00 **	0.00 **	6.4	277.0	1,351.4

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
September 08, 2003

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

PRODUCTS LIABILITY ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
TRAVELERS CASUALTY AND SURETY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	-9.8	0.00 *	2,507.4	4,976.5	10,374.1	0.00 **	0.00 **	2,292.3	1,986.4	4,442.6
TRAVELERS CASUALTY COMPANY OF CT	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-0.1	0.0	0.00 **	0.00 **	0.0	-0.1	0.0
TRAVELERS COMMERCIAL INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-9.8	1.7	0.00 **	0.00 **	0.0	-5.3	1.7
TRAVELERS INDEMNITY COMPANY THE	-0.03	0.03	-32.6	38.8	-184.18	-186.3	-223.1	0.00 *	115.6	6,365.5	6,772.0	0.00 **	0.00 **	22.4	6,636.0	7,174.3
TRAVELERS INDEMNITY COMPANY OF AM THE	0.00	0.00	4.4	-2.8	0.00 *	4.2	0.0	21,831.58	-1.5	-345.2	173.4	0.00 **	972,873.68	23.7	-24.4	136.0
TRAVELERS INDEMNITY COMPANY OF CT THE	0.02	0.01	25.0	15.2	64.26	18.1	14.5	25.37	0.0	-38.7	37.6	0.00 **	147.36	-4.2	-19.5	11.7
TRAVELERS INDEMNITY COMPANY OF IL THE	1.42	0.58	1,723.1	690.1	149.68	1,372.5	185.7	638.97	1,886.0	-6,345.1	28,698.8	0.00 **	0.00 **	381.8	516.0	18,711.4
TRI STATE INSURANCE COMPANY OF MINNESOTA	0.00	0.01	4.1	13.1	-68.71	9.4	13.3	-29.19	0.1	0.1	0.0	1.58	0.00	0.0	0.0	0.0
TRINITY UNIVERSAL INSURANCE COMPANY	0.00	0.00	2.2	2.1	3.71	2.4	1.4	74.29	0.0	-0.2	0.6	0.00 **	0.00 **	0.0	-0.1	0.9
TRUCK INSURANCE EXCHANGE	0.00	0.00	4.9	4.6	6.58	5.2	5.3	-1.13	0.0	335.5	890.6	6,397.33	9,502.79	0.1	45.4	236.2
TWIN CITY FIRE INSURANCE COMPANY	1.68	1.62	2,042.9	1,925.5	6.10	2,007.0	1,394.3	43.94	-10.0	661.4	3,865.6	32.96	20.70	116.1	353.4	917.9
UNDERWRITERS AT LLOYDS LONDON	0.35	0.10	429.0	122.8	249.35	366.6	128.4	185.51	36.4	226.5	676.5	61.80	0.00 **	199.1	430.1	225.5
UNIGARD INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-0.2	0.5	0.00 **	0.00 **	0.0	-0.1	0.4
UNITED FIRE & CASUALTY COMPANY	0.61	0.43	745.6	508.5	46.63	619.4	542.2	14.23	189.9	221.9	284.3	35.83	28.24	9.3	18.7	125.6
UNITED STATES FIDELITY & GUARANTY CO	0.58	0.21	702.4	253.8	176.71	570.0	102.0	458.80	61.1	-554.0	4,227.9	0.00 **	867.92	83.7	-216.5	2,656.5
UNITED STATES FIRE INSURANCE COMPANY	2.32	2.81	2,810.4	3,341.3	-15.89	3,229.8	2,718.5	18.81	894.4	915.3	7,532.8	28.34	0.00 **	219.6	415.3	4,887.1
UNITRIN DIRECT 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
UNIVERSAL UNDERWRITERS INSURANCE COMPANY	1.76	1.54	2,135.7	1,836.6	16.29	2,141.1	1,814.7	17.98	560.3	1,495.7	3,259.4	69.86	33.35	241.6	1,260.3	1,465.0
UTICA MUTUAL INSURANCE COMPANY	0.01	0.00	11.2	4.2	168.81	9.6	4.6	106.83	0.0	-0.2	260.3	0.00 **	0.00 **	6.3	52.7	303.5
VALIANT INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.1	0.4	0.00 **	0.00 **	0.0	25.1	25.2
VALLEY FORGE INSURANCE COMPANY	0.19	0.14	232.5	167.7	38.63	195.3	114.4	70.70	17.3	218.8	369.9	112.06	0.00 **	68.2	95.2	29.2
VIGILANT INSURANCE COMPANY	0.03	0.02	35.9	27.9	28.59	30.2	26.4	14.32	6.2	37.0	60.6	122.47	0.00 **	23.7	63.1	60.9
VIRGINIA SURETY COMPANY INC	0.04		51.4		0.00 *	11.0		0.00 *	0.0	5.6	5.6	51.21		0.0	0.0	0.0
WAUSAU BUSINESS INSURANCE COMPANY	0.00	0.07	3.5	82.4	-95.71	12.9	97.2	-86.70	28.3	-198.5	146.4	0.00 **	121.61	4.1	23.9	251.3
WAUSAU GENERAL INSURANCE COMPANY	0.00	0.00	2.2	0.1	1,465.73	2.1	1.8	18.66	3.9	-257.5	69.9	0.00 **	0.00 **	971.4	753.8	76.2
WAUSAU UNDERWRITERS INSURANCE COMPANY	0.08	0.14	101.2	169.9	-40.44	104.0	144.3	-27.94	0.0	-160.8	159.4	0.00 **	0.00 **	12.3	-121.3	355.4
WEST AMERICAN INSURANCE COMPANY	0.09	0.11	113.5	127.6	-11.08	121.5	138.4	-12.26	17.5	20.7	129.2	17.07	14.10	29.0	32.1	39.9
WEST BEND MUTUAL INSURANCE COMPANY	1.66	1.46	2,018.4	1,734.1	16.40	1,848.8	1,626.5	13.67	10.2	449.8	1,128.0	24.33	11.92	56.8	303.0	596.5

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
September 08, 2003

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

PRODUCTS LIABILITY ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
WESTCHESTER FIRE INSURANCE COMPANY	0.13	0.05	159.8	62.6	155.22	191.2	455.4	-58.01	46.2	881.6	9,700.7	461.00	0.00 **	332.2	-140.9	2,067.4
WESTERN STATES INSURANCE COMPANY	0.00	0.00	0.0	0.0	-185.11	0.0	0.3	-107.43	15.0	-7,757.8	0.0	0.00 **	754,756.66	0.0	-1,987.2	0.0
WESTFIELD INSURANCE COMPANY	0.09	0.12	110.5	140.3	-21.24	147.5	111.4	32.33	0.9	66.9	258.8	45.36	115.67	9.2	88.8	793.3
WESTPORT INSURANCE CORPORATION	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-146.2	0.0	0.00 **	0.00 **	0.0	-72.0	0.0
XL INSURANCE AMERICA INC	0.57	0.95	691.4	1,130.7	-38.85	623.6	1,150.4	-45.79	61.3	-2,862.0	1,186.8	0.00 **	98.79	174.0	181.0	201.4
YORK INSURANCE COMPANY	0.01	0.00	13.4	0.8	1,483.84	10.9	0.9	1,152.53	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
ZURICH AMERICAN INSURANCE COMPANY	10.71	9.17	12,997.8	10,900.0	19.25	13,682.4	8,838.8	54.80	3,004.9	5,970.5	25,730.3	43.64	127.75	4,058.6	8,790.2	12,639.8
ZURICH AMERICAN INSURANCE COMPANY OF IL	0.31	0.34	370.1	401.9	-7.91	270.6	800.2	-66.18	245.8	2,578.5	2,955.9	952.81	0.00 **	7.9	1,280.7	1,565.1
TOTAL NUMBER OF COMPANIES THIS LINE: 288					$000 not omitted from totals line											
Sum:	**100.00**	**100.00**	**121,353,437**	**118,836,868**	**2.12**	**120,084,915**	**102,635,335**	**17.00**	**90,148,748**	**286,867,315**	**1,007,322,955**	**238.89**	**303.15**	**61,777,947**	**174,152,058**	**471,166,743**

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
September 08, 2003

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

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

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
AMERICAN FIRE AND CASUALTY COMPANY	1.15	0.31	7.8	7.7	0.85	7.5	8.1	-7.55	0.0	-54.9	0.2	0.00 **	677.03	0.0	-6.7	0.1
AMERICAN INTERNATIONAL SOUTH INS CO	0.00		0.0		0.00 *	0.0		0.00 *	0.0	0.0	0.0	0.00 **		0.0	0.0	0.0
AMERICAN MODERN HOME INSURANCE COMPANY	0.00	0.00	0.0	0.0	-75.68	0.0	0.0	-75.76	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
AMERICAN PREMIER INSURANCE COMPANY	0.00		0.0		0.00 *	0.0		0.00 *	0.0	-0.3	-0.3	0.00 **		0.0	0.0	0.0
AMEX ASSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	8.6	10.2	9.3	0.00 **	0.00 **	0.0	0.1	0.5
AMICA MUTUAL INSURANCE COMPANY	13.22	3.44	88.9	84.4	5.29	85.4	84.5	1.03	25.2	20.0	27.4	23.47	23.76	1.2	0.7	1.6
ASSOCIATED INDEMNITY CORPORATION	0.00		0.0		0.00 *	0.0		0.00 *	0.0	0.0	0.0	0.00 **		0.0	0.0	0.0
ATLANTA CASUALTY COMPANY	0.00		0.0		0.00 *	0.0		0.00 *	0.0	-2.6	-2.6	0.00 **		0.0	0.0	0.0
ATLANTIC MUTUAL INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00	0.0	0.0	-17.65	0.0	0.0	0.0	7.14	0.00	0.0	0.0	0.0
AUTO OWNERS INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	46.0	50.8	19.6	0.00 **	0.00 **	0.0	-5.0	1.2
CENTENNIAL INSURANCE COMPANY	0.01	0.01	0.1	0.1	-54.48	0.1	0.1	-44.52	0.0	0.0	0.0	0.00 **	0.00 **	0.0	0.0	0.0
CINCINNATI INSURANCE COMPANY THE	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.4	0.4	0.0	0.00 **	0.00 **	0.0	0.0	0.0
CLARENDON NATIONAL INSURANCE COMPANY	0.00	0.14	0.0	3.5	-100.00	0.0	77.5	-100.00	70.8	123.9	53.9	0.00 **	0.00 **	220.8	220.8	0.0
CONSTITUTION INSURANCE COMPANY	2.17		14.6		0.00 *	14.6		0.00 *	0.0	10.4	10.4	71.19		0.0	1.2	1.2
CRUM & FORSTER INDEMNITY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.1	0.2	0.00 **	0.00 **	0.0	0.0	0.1
CUMIS INSURANCE SOCIETY INC	0.00		0.0		0.00 *	0.0		0.00 *	0.0	11.8	11.8	0.00 **		0.0	0.0	0.0
DAIRYLAND INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.3	-0.2	0.00 **	0.00 **	0.0	0.0	0.0
ECONOMY FIRE & CASUALTY COMPANY	-0.06	1.81	-0.4	44.3	-100.84	8.7	59.6	-85.40	8.1	11.5	17.9	131.59	1.98	0.0	0.9	3.5
ECONOMY PREFERRED INSURANCE COMPANY	-0.06	1.82	-0.4	44.5	-100.97	11.6	60.4	-80.81	9.2	-9.0	-6.5	0.00 **	22.56	0.0	-2.2	-0.5
ECONOMY PREMIER ASSURANCE COMPANY	0.00	0.02	0.0	0.4	-100.00	0.0	0.7	-96.60	0.0	-0.2	-0.2	0.00 **	0.00 **	0.0	0.0	0.0
FEDERAL INSURANCE COMPANY	1.20	0.28	8.1	6.9	17.84	7.5	6.4	15.93	0.0	0.4	2.9	5.04	8.61	0.0	0.0	0.3
FIDELITY & GUARANTY INS UNDERWRITERS INC	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-10.2	0.0	0.00 **	0.00 **	0.0	-1.1	0.0
G E AUTO & HOME ASSURANCE COMPANY	-2.33	1.29	-15.6	31.5	-149.59	0.0	25.6	-100.00	16.0	89.6	82.2	0.00 **	2.49	0.0	0.0	0.0
GE CASUALTY INSURANCE COMPANY	8.06	3.38	54.2	82.8	-34.56	64.5	89.9	-28.25	64.4	90.1	58.2	139.66	2.55	0.0	-1.6	3.9
GE PROPERTY & CASUALTY INS CO	5.53	2.87	37.2	70.4	-47.13	50.3	80.7	-37.63	1.9	0.6	21.1	1.17	5.74	0.0	5.0	5.5
GEICO CASUALTY COMPANY	0.93	3.27	6.2	80.2	-92.24	26.0	78.0	-66.73	23.9	1.9	18.1	7.47	145.40	2.6	1.7	0.8
GEICO GENERAL INSURANCE COMPANY	27.19	42.94	182.8	1,053.2	-82.65	432.4	1,094.6	-60.50	644.0	221.8	166.1	51.30	115.37	9.9	-7.7	6.9
GEICO INDEMNITY COMPANY	2.20	5.48	14.8	134.3	-88.99	49.1	130.3	-62.28	36.1	0.5	8.6	1.08	65.91	0.9	-0.5	0.4

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
September 08, 2003

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

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

COMPANY NAME	Market Share (%) [1]		Premiums Written ($)			Premiums Earned ($)			Losses Paid ($)	Losses Incurred ($)	Losses Unpaid ($)	Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses Paid ($)	Defense and Cost Containment Expenses Incurred ($)	Defense and Cost Containment Expenses Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
GLENS FALLS INSURANCE COMPANY THE	0.00	0.00	0.0	-0.1	0.00 *	0.0	0.0	0.00 *	0.0	0.0	0.0	0.00 **	0.00 **	0.0	0.0	0.0
GOVERNMENT EMPLOYEES INSURANCE COMPANY	16.67	24.78	112.1	607.7	-81.56	257.4	621.6	-58.59	284.1	66.4	76.6	25.78	81.02	5.4	-3.7	3.2
GUARANTY NATIONAL INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	-0.1	0.00 *	0.0	0.0	0.0	0.00 **	0.00 **	0.0	0.0	0.0
HARLEYSVILLE LAKE STATES INS CO	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	39.2	52.2	0.00 **	0.00 **	0.0	3.8	4.6
HARTFORD ACCIDENT & INDEMNITY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	16.0	11.9	0.0	0.00 **	0.00 **	1.7	1.1	0.0
HARTFORD INSURANCE CO OF THE MIDWEST	-0.01	0.03	0.0	0.6	-107.94	0.3	0.3	-20.91	5.0	-3.2	0.0	0.00 **	4,609.39	0.0	-1.2	0.0
HARTFORD UNDERWRITERS INSURANCE COMPANY	0.00	0.00	0.0	0.1	-100.00	0.0	0.1	-114.52	-2.3	-5.3	0.0	0.00 **	0.00 **	0.0	-0.4	0.0
IGF INSURANCE COMPANY	0.00	-0.02	0.0	-0.6	0.00 *	0.0	-0.6	0.00 *	-9.0	-9.0	54.8	0.00 **	0.00 **	0.1	-0.3	0.3
ILLINOIS FARMERS INSURANCE COMPANY	0.00		0.0		0.00 *	0.0		0.00 *	0.0	0.2	0.2	0.00 **		0.0	0.0	0.0
ILLINOIS NATIONAL INSURANCE CO	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	6.2	6.2	0.0	0.00 **	0.00 **	0.0	0.0	0.0
IMT INSURANCE COMPANY (MUTUAL)	0.20	0.03	1.3	0.6	105.92	1.0	0.4	146.34	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	11.2	12.6	1.4	0.00 **	0.00 **	0.0	0.0	0.0
MERASTAR INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	9.8	-3.3	9.2	0.00 **	0.00 **	0.0	0.0	0.0
METROPOLITAN GENERAL INSURANCE COMPANY	0.00		0.0		0.00 *	0.0		0.00 *	4.1	4.1	0.0	0.00 **		0.0	0.0	0.0
MID CENTURY INSURANCE COMPANY	0.02		0.1		0.00 *	0.1		0.00 *	0.0	0.0	0.0	29.05		0.0	0.0	0.0
NATIONAL SURETY CORPORATION	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	1.9	0.0	6.5	0.00 **	0.00 **	0.0	0.0	0.0
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	0.0	0.0	0.00 **	0.00 **	0.0	0.0	0.0
NATIONWIDE GENERAL INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.1	-100.00	0.0	0.0	1.1	0.00 **	86.21	0.0	0.0	0.0
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.6	-4.2	0.00 **	0.00 **	0.0	-0.3	1.2
NATIONWIDE MUTUAL INSURANCE COMPANY	0.00	-0.01	0.0	-0.2	0.00 *	0.0	-0.2	0.00 *	-59.5	-9.4	-1.7	0.00 **	0.00 **	11.7	4.9	24.2
NEW HAMPSHIRE INSURANCE COMPANY	0.00	-0.01	0.0	-0.2	0.00 *	0.0	-0.2	0.00 *	0.0	0.0	0.0	0.00 **	0.00 **	0.0	0.0	0.0
NORTH RIVER INSURANCE COMPANY THE	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	1.0	1.7	0.00 **	0.00 **	0.0	0.0	0.7
OHIO CASUALTY INSURANCE COMPANY THE	0.69	0.26	4.7	6.5	-27.98	5.0	7.0	-29.51	1.7	-4.9	0.1	0.00 **	62.88	0.0	-1.1	0.1
OHIO SECURITY INSURANCE COMPANY	0.00	0.00	0.0	0.0	-100.00	0.0	0.1	-84.00	0.0	0.0	0.0	0.00 **	0.00 **	0.0	0.0	0.0
ONEBEACON INSURANCE COMPANY	0.00	-0.01	0.0	-0.1	0.00 *	0.0	0.4	-100.00	9.3	0.2	27.9	0.00 **	9,975.06	0.0	0.0	1.5
OWNERS INSURANCE COMPANY	0.00		0.0		0.00 *	0.0		0.00 *	16.2	30.7	14.5	0.00 **		0.0	0.9	0.9
PACIFIC INDEMNITY 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
PHOENIX INSURANCE COMPANY THE	0.00		0.0		0.00 *	0.0		0.00 *	4.5	7.2	2.7	0.00 **		0.0	0.2	0.2

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
September 08, 2003

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

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

COMPANY NAME	Market Share (%) [1]		Premiums Written ($)			Premiums Earned ($)			Losses Paid ($)	Losses Incurred ($)	Losses Unpaid ($)	Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses Paid ($)	Defense and Cost Containment Expenses Incurred ($)	Defense and Cost Containment Expenses Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
POTOMAC INSURANCE COMPANY OF ILLINOIS	0.00	0.00	0.0	0.0	0.00 *	0.0	1.3	-100.00	0.0	-43.8	0.5	0.00 **	0.00 **	0.0	-0.9	0.0
PROGRESSIVE AMERICAN INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	2.5	-1.1	0.0	0.00 **	0.00 **	0.0	-0.1	0.0
PROGRESSIVE CASUALTY INSURANCE COMPANY	0.00		0.0		0.00 *	0.0		0.00 *	2.6	5.9	3.4	0.00 **		0.0	0.2	0.2
PROGRESSIVE HALCYON INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	2.5	19.0	20.1	0.00 **	0.00 **	0.9	2.3	1.5
PROGRESSIVE PREMIER INS CO OF ILLINOIS	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	9.1	8.6	6.7	0.00 **	0.00 **	0.0	-0.3	0.3
PROGRESSIVE SPECIALTY INSURANCE COMPANY	0.00		0.0		0.00 *	0.0		0.00 *	17.0	17.0	0.0	0.00 **		0.0	0.0	0.0
PROPERTY & CASUALTY INS CO OF HARTFORD	0.01	0.00	0.1	0.0	0.00 *	-0.3	0.0	0.00 *	0.0	0.0	0.0	0.00 **	0.00 **	0.0	0.0	0.0
PRUDENTIAL GENERAL INSURANCE COMPANY	0.00		0.0		0.00 *	0.0		0.00 *	0.3	0.3	0.0	0.00 **		0.0	0.0	0.0
PRUDENTIAL PROPERTY & CASUALTY INS CO	0.00	-0.01	0.0	-0.2	0.00 *	0.0	-0.2	0.00 *	8.4	5.5	5.7	0.00 **	0.00 **	0.0	0.3	1.2
RESPONSE INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	2.6	2.6	0.0	0.00 **	0.00 **	0.6	0.6	0.0
SENTRY INSURANCE A MUTUAL COMPANY	2.47	0.04	16.6	0.9	1,717.31	18.8	15.9	18.14	11.7	11.2	24.5	59.67	41.80	0.0	-0.6	2.6
SENTRY SELECT INSURANCE COMPANY	0.00		0.0		0.00 *	0.0		0.00 *	0.0	-0.1	-0.1	0.00 **		0.0	0.0	0.0
SHELBY CASUALTY INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-1.0	0.0	0.00 **	0.00 **	0.0	0.0	0.0
ST PAUL MERCURY INSURANCE COMPANY	0.00	0.00	0.0	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
STATE FARM FIRE & CASUALTY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	221.3	337.2	142.8	0.00 **	0.00 **	2.3	1.7	2.4
STATE FARM MUTUAL AUTOMOBILE INSURANCE C	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	2,191.0	1,658.2	1,896.8	0.00 **	0.00 **	33.2	-8.3	83.6
TIG INSURANCE COMPANY	0.00		0.0		0.00 *	0.0		0.00 *	0.0	0.4	0.5	0.00 **		0.0	0.0	0.2
TOKIO MARINE & FIRE INSURANCE CO LTD THE	0.01	0.03	0.0	0.7	-94.40	0.3	0.7	-64.51	0.0	-0.6	0.5	0.00 **	20.22	0.0	-0.2	0.1
TRAVCO INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	33.6	10.7	0.0	0.00 **	0.00 **	2.1	0.1	0.0
TRAVELERS CASUALTY COMPANY OF CT	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	6.2	14.4	17.6	0.00 **	0.00 **	0.1	5.8	5.9
TRAVELERS INDEMNITY COMPANY OF IL THE	0.00		0.0		0.00 *	0.0		0.00 *	0.7	0.7	0.0	0.00 **		0.0	0.0	0.0
TRAVELERS PROPERTY CASUALTY INS CO	0.00		0.0		0.00 *	0.0		0.00 *	0.7	0.7	0.0	0.00 **		0.0	0.0	0.0
TRAVELERS PROPERTY CASUALTY INS CO OF IL	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.8	9.0	17.9	0.00 **	0.00 **	0.0	0.0	0.0
TWIN CITY FIRE INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	-100.00	0.0	0.0	0.0	0.00 **	2.63	0.0	0.0	0.0
UNITED STATES FIRE INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.4	0.8	0.00 **	0.00 **	0.0	0.0	0.3
VALIANT INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	1.5	-100.00	0.0	-0.5	0.4	0.00 **	0.00 **	0.0	-0.1	0.1
VICTORIA FIRE & CASUALTY COMPANY	0.00		0.0		0.00 *	0.0		0.00 *	0.1	4.2	4.1	0.00 **		0.0	0.7	0.7
VIKING INSURANCE COMPANY OF WISCONSIN	0.15	3.38	1.0	82.9	-98.78	1.0	84.3	-98.80	-3.9	-13.2	11.4	0.00 **	32.08	0.1	-11.7	3.8

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

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

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
WARNER INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-5.2	0.0	0.00 **	0.00 **	0.0	-0.7	0.0
WEST AMERICAN INSURANCE COMPANY	20.57	5.67	138.3	139.0	-0.53	136.9	144.4	-5.16	236.2	68.1	112.7	49.71	275.78	1.0	-15.1	16.6
WESTERN STATES INSURANCE COMPANY	0.00	-1.79	0.0	-44.0	0.00 *	0.0	-44.0	0.00 *	0.0	-552.2	1,390.9	0.00 **	0.00 **	0.0	-27.3	69.9
TOTAL NUMBER OF COMPANIES THIS LINE: 87				$000 not omitted from totals line												
Sum:	**100.00**	**100.00**	**672,244**	**2,437,896**	**-72.43**	**1,178,143**	**2,629,565**	**-55.20**	**3,996,927**	**2,268,764**	**4,398,457**	**192.57**	**281.42**	**294,573**	**155,809**	**251,697**

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
September 08, 2003

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

OTHER PRIVATE PASSENGER AUTO LIABILITY ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums Written ($)			Premiums Earned ($)			Losses Paid ($)	Losses Incurred ($)	Losses Unpaid ($)	Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses Paid ($)	Defense and Cost Containment Expenses Incurred ($)	Defense and Cost Containment Expenses Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.0	-1.2	0.00 **	0.00 **	0.2	0.1	-0.1
ACE INSURANCE COMPANY OF IL	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-4.2	35.8	0.00 **	0.00 **	0.8	0.0	-0.5
ACE PROPERTY AND CASUALTY INS CO	0.00		0.0		0.00 *	0.0		0.00 *	0.0	-0.1	-0.1	0.00 **		0.0	0.0	0.0
ACUITY A MUTUAL INSURANCE COMPANY	0.07	0.05	2,043.8	1,180.6	73.12	1,622.6	1,076.6	50.71	770.5	1,040.9	729.6	64.15	26.63	17.0	424.9	516.9
ADDISON INSURANCE COMPANY	0.08	0.08	2,253.1	2,028.6	11.06	2,176.3	1,949.6	11.63	1,237.4	2,344.4	2,408.7	107.72	66.80	92.0	165.6	150.9
AFFIRMATIVE INSURANCE COMPANY	1.43	0.00	40,077.0	85.4	46,830.23	25,044.1	103.8	24,027.53	8,606.3	30,625.0	22,041.9	122.28	0.00 **	6.2	9.0	3.3
AIU INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-0.3	0.0	0.00 **	0.00 **	0.0	0.0	0.0
ALL AMERICA INSURANCE COMPANY	0.05	0.05	1,513.6	1,378.3	9.82	1,466.9	1,287.0	13.98	900.3	860.6	1,351.9	58.66	87.71	45.6	46.3	182.5
ALL NATION INSURANCE COMPANY	0.00	0.03	36.1	801.7	-95.50	218.1	854.4	-74.47	342.7	197.7	59.3	90.65	60.82	6.9	3.7	1.0
ALLIED PROPERTY & CASUALTY INS CO	0.17	0.17	4,893.8	4,420.6	10.70	4,617.9	4,475.1	3.19	3,127.5	3,112.8	3,589.4	67.41	73.98	121.5	60.1	495.9
ALLMERICA FINANCIAL ALLIANCE INS CO	0.00	0.00	12.7	20.4	-37.99	18.8	21.4	-12.07	7.4	-50.0	15.1	0.00 **	359.54	1.9	2.1	1.0
ALLMERICA FINANCIAL BENEFIT INS CO	0.02	0.01	609.0	337.3	80.55	492.6	249.3	97.55	421.5	486.5	150.1	98.76	52.14	10.6	17.0	9.1
ALLSTATE INDEMNITY COMPANY	0.76	1.00	21,211.4	25,617.1	-17.20	22,729.2	26,403.9	-13.92	16,199.7	10,819.1	15,785.9	47.60	63.60	1,750.2	-132.1	3,753.8
ALLSTATE INSURANCE COMPANY	6.80	7.83	191,110.5	199,833.2	-4.37	193,383.1	202,962.1	-4.72	135,480.4	150,553.7	174,332.9	77.85	61.04	14,607.6	13,133.3	38,534.2
ALLSTATE PROPERTY & CASUALTY INS CO	2.28	1.52	64,046.0	38,687.7	65.55	57,783.3	32,106.1	79.98	25,890.0	46,219.1	41,780.6	79.99	69.36	972.6	4,380.7	5,684.8
ALPHA PROPERTY & CASUALTY INSURANCE CO	0.23	0.18	6,580.3	4,702.9	39.92	6,217.8	4,110.0	51.29	3,198.6	3,873.9	2,076.4	62.30	61.09	146.0	296.6	460.6
AMCO INSURANCE COMPANY	0.18	0.14	5,008.5	3,530.2	41.88	4,287.4	3,174.4	35.06	2,827.9	3,058.0	2,847.3	71.33	61.23	157.0	138.9	441.0
AMERICAN & FOREIGN INSURANCE COMPANY	0.00	0.01	136.1	142.7	-4.61	136.7	148.6	-8.05	20.6	26.7	46.8	19.51	0.00 **	0.7	18.6	22.2
AMERICAN ACCESS CASUALTY COMPANY	0.55	0.40	15,382.5	10,142.4	51.67	13,225.5	9,279.5	42.52	1,621.3	7,269.2	11,459.8	54.96	55.04	321.4	815.0	985.7
AMERICAN AMBASSADOR CASUALTY COMPANY	0.82	1.12	23,031.1	28,520.0	-19.25	24,799.5	31,102.8	-20.27	20,835.4	18,644.6	22,181.9	75.18	66.57	2,043.8	3,054.4	4,835.0
AMERICAN AUTOMOBILE INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-0.5	0.0	0.00 **	0.00 **	0.0	0.0	0.6
AMERICAN BANKERS INSURANCE COMPANY OF FL	0.00	0.00	113.7	99.7	14.03	106.8	95.5	11.73	16.0	3.0	134.1	2.79	0.00 **	1.4	-0.4	0.9
AMERICAN CASUALTY COMPANY OF READING PA	0.00	0.00	7.5	3.1	142.13	6.7	2.6	153.71	-2.6	42.0	319.9	629.90	1,332.31	0.3	14.5	25.7
AMERICAN COUNTRY INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	169.2	139.2	490.1	0.00 **	0.00 **	77.0	77.0	0.0
AMERICAN ECONOMY INSURANCE COMPANY	0.03	0.03	982.3	692.2	41.89	986.9	562.6	75.41	888.0	542.1	1,035.1	54.93	106.58	117.6	95.5	84.0
AMERICAN EMPLOYERS INSURANCE COMPANY	0.00	0.00	-25.0	-91.4	0.00 *	44.7	4,757.6	-99.06	833.6	-357.6	1,035.3	0.00 **	90.71	21.1	-165.8	64.0
AMERICAN FAMILY MUTUAL INSURANCE COMPAN	4.24	4.20	119,079.2	107,070.0	11.22	115,791.2	105,874.7	9.37	77,255.2	80,624.4	89,669.7	69.63	73.35	7,256.8	8,457.5	17,015.0
AMERICAN FIRE AND CASUALTY COMPANY	0.03	0.05	927.3	1,242.9	-25.39	1,002.8	1,350.2	-25.73	692.4	2,601.3	2,928.7	259.40	38.32	110.7	372.0	368.8

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

OTHER PRIVATE PASSENGER AUTO LIABILITY ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
AMERICAN FREEDOM INSURANCE COMPANY	0.13	0.15	3,585.7	3,871.0	-7.37	3,895.8	3,698.2	5.34	1,431.7	1,958.3	5,656.6	50.27	63.38	196.0	221.8	248.9
AMERICAN HEARTLAND INSURANCE COMPANY	0.30	0.31	8,425.7	7,908.9	6.54	8,330.8	8,009.1	4.02	3,896.9	4,173.9	4,827.1	50.10	60.70	800.1	535.8	780.6
AMERICAN HOME ASSURANCE COMPANY	0.00	0.00	20.4	0.0	0.00 *	2.9	0.0	95,333.33	0.0	-13,617.4	879.9	0.00 **	2,647,100.00	0.0	-698.5	26.4
AMERICAN INSURANCE COMPANY THE	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-0.4	0.0	0.00 **	0.00 **	0.0	-0.1	0.3
AMERICAN INTERNATIONAL INSURANCE CO THE	0.12	0.15	3,334.8	3,943.9	-15.44	3,496.3	3,912.5	-10.64	2,419.2	2,605.3	2,810.3	74.52	77.56	86.2	117.4	444.0
AMERICAN INTERNATIONAL SOUTH INS CO	0.02	0.03	659.2	674.7	-2.30	649.9	639.9	1.56	435.0	236.7	280.3	36.42	68.33	10.8	-13.7	0.0
AMERICAN MANUFACTURERS MUTUAL INS CO	0.15	0.22	4,190.3	5,620.4	-25.44	4,881.1	6,863.2	-28.88	5,021.3	4,183.7	5,662.9	85.71	37.41	549.4	509.2	955.1
AMERICAN MODERN HOME INSURANCE COMPANY	0.01	0.01	344.5	131.3	162.47	205.4	129.5	58.58	47.5	41.2	8.2	20.09	2.82	0.0	-3.9	1.1
AMERICAN MOTORISTS INSURANCE COMPANY	0.00	0.00	1.6	-7.3	0.00 *	1.6	101.4	-98.46	1,341.5	774.9	1,420.6	49,511.25	0.00 **	257.7	218.3	368.1
AMERICAN NATIONAL GENERAL INSURANCE CO	0.03	0.03	750.5	661.0	13.53	749.6	554.5	35.20	452.9	423.4	215.7	56.48	54.52	26.3	6.2	29.1
AMERICAN NATIONAL PROPERTY & CASUALTY CO	0.15	0.13	4,119.2	3,211.7	28.26	3,779.8	2,887.3	30.91	2,510.2	3,198.4	3,169.5	84.62	73.69	79.7	41.6	444.6
AMERICAN PREMIER INSURANCE COMPANY	0.00	0.00	5.1	16.8	-69.61	8.9	19.2	-53.32	0.0	-3.0	22.1	0.00 **	47.63	0.0	0.1	3.4
AMERICAN PROTECTION INSURANCE COMPANY	0.02	0.02	470.3	485.8	-3.20	484.5	481.1	0.71	194.6	117.4	229.8	24.24	55.89	18.1	3.4	37.5
AMERICAN RELIABLE INSURANCE COMPANY	0.00		1.9		0.00 *	0.8		0.00 *	0.0	0.1	0.1	13.57		0.0	0.0	0.0
AMERICAN SAFETY CASUALTY INS CO	0.00	0.00	0.0	1.7	-100.00	0.0	1.7	-100.00	0.0	-4.3	0.0	0.00 **	84.46	0.0	-0.6	0.0
AMERICAN SELECT INSURANCE COMPANY	0.03	0.03	803.3	670.1	19.88	698.6	637.0	9.67	710.2	193.3	303.8	27.67	53.33	18.0	-35.0	38.0
AMERICAN SERVICE INSURANCE COMPANY INC	0.71	0.84	20,024.8	21,426.1	-6.54	20,766.5	21,081.1	-1.49	9,051.6	9,027.7	22,415.3	43.47	39.89	2,118.6	2,199.5	1,614.1
AMERICAN STANDARD INSURANCE CO OF WI	0.77	0.74	21,556.2	18,981.5	13.56	20,776.6	18,776.8	10.65	12,514.9	13,039.0	12,535.1	62.76	61.33	1,178.7	1,268.2	2,205.7
AMERICAN STATES INSURANCE COMPANY	0.02	0.01	444.0	347.6	27.71	437.3	297.3	47.10	415.8	390.2	383.8	89.23	12.87	26.3	15.6	38.4
AMERICAN STATES PREFERRED INS CO	0.02	0.02	655.2	468.8	39.75	644.6	435.4	48.03	2,035.0	602.1	3,762.8	93.41	193.91	379.3	145.6	199.3
AMERICAN UNION INSURANCE COMPANY	0.00		1.0		0.00 *	1.9		0.00 *	0.0	0.0	0.0	0.00		0.0	0.0	0.0
AMEX ASSURANCE COMPANY	0.13	0.13	3,620.3	3,258.4	11.11	3,487.6	3,215.9	8.45	2,304.0	2,361.4	2,486.2	67.71	65.48	99.1	73.1	264.9
AMICA MUTUAL INSURANCE COMPANY	0.21	0.21	5,883.9	5,376.8	9.43	5,608.3	5,307.8	5.66	3,705.1	4,251.1	8,373.3	75.80	49.18	290.6	269.7	491.2
APOLLO CASUALTY COMPANY	0.65	0.61	18,292.9	15,580.1	17.41	17,097.7	14,047.7	21.71	7,234.3	7,622.8	16,643.3	44.58	45.35	2,049.9	2,158.4	3,495.1
ARGONAUT INSURANCE COMPANY	0.01	0.01	220.3	210.1	4.85	247.5	134.2	84.48	114.9	248.1	239.6	100.25	170.75	13.5	16.3	0.0
ARMED FORCES INSURANCE EXCHANGE	0.00	0.00	19.2	15.9	20.82	18.7	14.6	27.63	7.6	9.2	7.4	49.33	186.90	0.2	2.0	2.7
ASSOCIATED INDEMNITY CORPORATION	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	20.0	1.3	22.2	0.00 **	0.00 **	0.0	-0.2	0.5
ASSURANCE COMPANY OF AMERICA	0.00	0.00	54.1	123.9	-56.36	84.9	145.9	-41.83	533.7	360.2	88.0	424.29	102.92	32.6	19.1	26.5

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
September 08, 2003

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

OTHER PRIVATE PASSENGER AUTO LIABILITY ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums Written ($)			Premiums Earned ($)			Losses Paid ($)	Losses Incurred ($)	Losses Unpaid ($)	Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses Paid ($)	Defense and Cost Containment Expenses Incurred ($)	Defense and Cost Containment Expenses Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
ATHENA ASSURANCE 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
ATLANTA CASUALTY COMPANY	0.00	0.00	22.8	44.9	-49.34	29.4	57.2	-48.69	-9.8	-8.0	49.7	0.00 **	0.00 **	28.0	29.2	8.3
ATLANTA SPECIALTY INSURANCE COMPANY	0.00	0.00	0.5	4.3	-89.15	1.3	5.7	-77.84	3.3	2.0	11.2	161.00	752.78	1.7	1.8	1.7
ATLANTIC MUTUAL INSURANCE COMPANY	0.08	0.09	2,112.0	2,204.4	-4.19	2,182.0	2,189.2	-0.33	2,012.9	1,189.1	2,080.0	54.49	68.46	366.6	343.9	348.5
AUTO CLUB FAMILY INSURANCE COMPANY	0.02	0.01	529.6	357.2	48.26	465.0	343.8	35.25	223.3	228.6	258.0	49.16	66.38	4.0	5.4	51.2
AUTO OWNERS INSURANCE COMPANY	0.53	0.51	14,939.3	13,050.6	14.47	14,078.6	12,459.3	13.00	9,932.1	13,488.0	16,310.0	95.81	56.06	575.8	968.6	2,202.3
AUTOMOBILE CLUB INTERINSURANCE EXCHANGE	0.11	0.11	3,073.1	2,759.3	11.37	2,936.3	2,721.5	7.89	2,072.3	2,562.8	2,464.7	87.28	55.28	30.6	76.1	254.2
AUTOMOBILE INSURANCE CO OF HARTFORD THE	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.0	0.7	0.00 **	0.00 **	0.0	0.0	0.0
BADGER MUTUAL INSURANCE COMPANY	0.06	0.04	1,672.8	1,145.7	46.01	1,543.0	1,052.3	46.63	737.5	1,196.4	1,116.4	77.54	53.02	9.5	24.7	33.9
BANKERS STANDARD INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-0.2	-2.6	0.00 **	0.00 **	0.4	0.2	-0.2
BRISTOL WEST INSURANCE COMPANY	0.00	0.01	140.3	235.6	-40.43	166.5	181.7	-8.36	99.5	176.4	99.7	105.99	60.47	4.2	6.8	4.3
CALIFORNIA CASUALTY IND EXCHANGE	0.05	0.03	1,297.2	705.2	83.96	989.7	423.0	133.97	507.9	826.2	495.1	83.49	52.38	0.7	49.3	65.2
CENTENNIAL INSURANCE COMPANY	0.00	0.00	131.1	116.0	13.00	109.5	111.7	-1.99	28.9	56.4	127.7	51.47	31.17	4.5	18.1	21.9
CENTRAL MUTUAL INSURANCE COMPANY	0.02	0.01	424.0	331.4	27.94	369.9	310.2	19.24	174.2	482.3	479.1	130.38	68.87	1.0	26.9	44.3
CENTURY INDEMNITY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-1.4	-0.4	0.00 **	0.00 **	0.2	-0.6	-0.3
CHARTER OAK FIRE INSURANCE COMPANY THE	0.05	0.06	1,374.0	1,548.4	-11.26	1,431.1	1,576.2	-9.20	557.1	386.2	1,127.7	26.99	52.89	43.7	-9.9	113.3
CHICAGO INSURANCE COMPANY	0.04	0.05	1,142.3	1,248.0	-8.47	1,246.0	1,165.3	6.93	563.0	1,079.7	1,151.8	86.65	68.25	10.8	160.6	232.3
CHICAGO MOTOR CLUB INSURANCE COMPANY	0.51	0.40	14,362.6	10,230.5	40.39	12,987.0	9,808.8	32.40	7,878.0	9,698.4	10,645.9	74.68	45.71	582.6	683.7	2,541.5
CHICAGO MUTUAL INSURANCE COMPANY	0.07	0.07	2,027.8	1,679.6	20.73	1,929.2	1,515.6	27.29	772.2	948.6	1,421.1	49.17	38.04	66.1	-5.8	172.0
CHUBB INDEMNITY INSURANCE COMPANY	0.00	0.00	0.1	0.1	55.07	0.1	0.1	55.07	0.0	0.0	0.0	14.95	15.94	0.0	0.0	0.0
CHUBB NATIONAL INSURANCE COMPANY	0.11	0.08	2,995.2	1,953.0	53.36	2,481.9	1,357.7	82.80	1,024.3	2,427.0	2,019.0	97.79	69.38	21.2	137.0	172.7
CINCINNATI CASUALTY COMPANY THE	0.15	0.20	4,257.3	5,076.7	-16.14	4,102.8	3,835.8	6.96	2,951.6	3,019.8	4,402.2	73.60	90.03	180.9	378.5	734.2
CINCINNATI INDEMNITY COMPANY	0.01	0.01	305.5	374.8	-18.47	308.0	268.0	14.96	179.1	254.9	227.9	82.73	84.49	3.9	11.4	7.6
CINCINNATI INSURANCE COMPANY THE	0.40	0.48	11,257.2	12,265.3	-8.22	10,423.0	9,409.9	10.77	7,889.6	7,421.3	8,760.8	71.20	69.95	363.6	323.6	1,389.6
CITIZENS INSURANCE COMPANY OF AMERICA	0.00	0.00	70.9	74.6	-5.01	71.9	75.2	-4.49	762.4	11.7	188.0	16.24	462.89	14.9	-2.3	11.6
CITIZENS INSURANCE COMPANY OF ILLINOIS	0.32	0.32	9,028.2	8,083.0	11.69	8,593.0	7,613.0	12.87	5,530.3	6,756.0	8,187.7	78.62	77.81	105.3	213.8	732.3
CLARENDON NATIONAL INSURANCE COMPANY	0.00	0.00	0.0	0.1	-100.00	0.0	0.1	-100.00	15.0	35.0	32.8	0.00 **	16,224.05	0.5	6.8	6.2
COLUMBIA MUTUAL INSURANCE COMPANY	0.03	0.04	971.6	964.1	0.77	966.0	920.7	4.92	679.8	787.2	1,055.6	81.49	95.75	9.4	25.4	59.8

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

OTHER PRIVATE PASSENGER AUTO LIABILITY ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums Written ($)			Premiums Earned ($)			Losses Paid ($)	Losses Incurred ($)	Losses Unpaid ($)	Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses Paid ($)	Defense and Cost Containment Expenses Incurred ($)	Defense and Cost Containment Expenses Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
COMMERCE & INDUSTRY INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	-200.00	0.0	-37.9	0.0	0.00 **	1,888,300.00	0.0	0.0	0.0
CONNECTICUT INDEMNITY COMPANY THE	0.00		0.0		0.00 *	0.0		0.00 *	-22.0	-22.0	0.0	0.00 **		2.5	2.5	0.0
CONSTITUTIONAL CASUALTY COMPANY	0.30	0.29	8,288.4	7,292.6	13.65	8,208.3	7,025.4	16.84	3,958.6	4,659.9	7,299.1	56.77	38.38	673.3	492.8	1,536.8
CONTINENTAL CASUALTY COMPANY	0.00	0.00	6.4	11.3	-43.73	8.1	10.7	-24.71	400.8	-688.0	1,766.0	0.00 **	2,456.53	44.4	-59.3	168.8
CONTINENTAL INSURANCE COMPANY THE	0.00	0.00	0.2	3.2	-92.32	2.4	601.5	-99.61	438.7	-33,562.7	1,000.0	0.00 **	3,163.72	68.3	68.3	0.0
CONTINENTAL WESTERN INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.1	-100.00	-0.9	-1.9	0.0	0.00 **	0.00 **	0.0	-0.1	0.0
COUNTRY CASUALTY INSURANCE COMPANY	0.30	0.23	8,373.0	5,868.7	42.67	7,572.7	5,551.9	36.40	3,121.3	4,228.8	4,306.0	55.84	61.14	120.2	226.1	425.7
COUNTRY MUTUAL INSURANCE COMPANY	5.74	6.01	161,355.0	153,489.3	5.12	157,709.6	153,164.3	2.97	103,330.7	104,375.4	124,018.1	66.18	61.09	4,137.6	4,314.6	13,748.1
COUNTRY PREFERRED INSURANCE COMPANY	0.84	0.55	23,637.5	14,152.6	67.02	20,714.6	12,386.7	67.23	8,984.5	13,089.3	10,869.3	63.19	63.53	113.0	511.0	972.7
CRUM & FORSTER INDEMNITY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-3.7	0.6	0.00 **	0.00 **	0.0	-1.8	0.2
CUMIS INSURANCE SOCIETY INC	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	-2.2	-14.1	0.0	0.00 **	0.00 **	0.0	0.0	0.0
DAIRYLAND INSURANCE COMPANY	0.31	0.38	8,661.9	9,642.8	-10.17	8,779.0	9,564.5	-8.21	5,478.7	4,785.8	6,629.5	54.51	59.42	94.8	-103.0	779.5
DEERBROOK INSURANCE COMPANY	0.00	0.00	42.4	32.6	30.08	37.3	38.3	-2.64	21.6	40.1	39.0	107.47	0.00 **	5.6	5.7	4.8
DEPOSITORS INSURANCE COMPANY	0.14	0.15	3,835.0	3,848.9	-0.36	3,880.9	3,413.0	13.71	2,331.0	2,457.3	2,083.0	63.32	49.08	115.8	105.7	346.5
ECONOMY FIRE & CASUALTY COMPANY	0.49	0.72	13,866.0	18,375.4	-24.54	14,955.4	20,413.6	-26.74	12,387.1	10,033.9	15,574.5	67.09	45.55	880.3	632.2	1,544.6
ECONOMY PREFERRED INSURANCE COMPANY	-0.01	1.03	-202.9	26,395.6	-100.77	6,923.6	35,678.2	-80.59	17,354.6	4,422.8	20,567.1	63.88	47.06	1,507.8	639.2	2,429.9
ECONOMY PREMIER ASSURANCE COMPANY	1.33	0.46	37,411.6	11,743.7	218.57	30,181.0	3,541.6	752.18	7,597.6	19,875.3	14,115.7	65.85	40.31	115.3	1,031.0	1,028.3
ELECTRIC INSURANCE COMPANY	0.03	0.03	836.7	771.6	8.43	799.4	802.3	-0.37	849.1	812.9	465.9	101.69	60.68	4.7	5.3	56.7
EMCASCO INSURANCE COMPANY	0.00	0.00	105.6	109.2	-3.32	105.6	110.6	-4.54	71.6	27.9	70.8	26.41	115.85	1.2	-5.5	6.4
EMPIRE FIRE & MARINE INSURANCE COMPANY	0.00	0.00	28.7	10.9	163.94	24.0	7.6	215.25	0.0	24.8	25.7	103.29	37.77	0.0	0.7	2.1
EMPLOYERS FIRE INSURANCE COMPANY THE	0.00	0.01	126.4	256.7	-50.77	249.7	1,131.0	-77.92	3,113.7	-6,213.0	2,006.1	0.00 **	510.84	233.2	-1,129.3	110.8
EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-1.1	0.0	0.00 **	0.00 **	0.0	0.0	0.0
EMPLOYERS MUTUAL CASUALTY COMPANY	0.01	0.01	142.1	127.7	11.22	135.6	134.2	1.09	111.0	126.8	109.1	93.51	27.53	12.1	12.2	9.7
ENCOMPASS INDEMNITY COMPANY	0.00	0.00	0.0	-2.1	0.00 *	0.0	20.6	-100.00	171.7	116.0	504.4	0.00 **	380.53	26.3	37.2	54.2
ENCOMPASS PROPERTY AND CASUALTY COMPANY	0.01		301.7		0.00 *	25.0		0.00 *	0.0	20.3	20.3	81.00		0.0	2.5	2.5
ERIE INSURANCE COMPANY	0.13	0.08	3,648.5	2,077.2	75.65	2,778.2	1,554.8	78.68	1,457.9	2,632.7	2,408.9	94.76	75.75	80.1	193.2	207.3
ERIE INSURANCE EXCHANGE	0.29	0.15	8,236.4	3,922.6	109.97	5,955.8	2,638.2	125.75	3,038.4	5,465.2	4,766.8	91.76	97.29	84.9	344.2	412.2
ESURANCE INSURANCE COMPANY	0.02		656.9		0.00 *	382.5		0.00 *	69.6	238.6	169.0	62.38		40.2	40.2	0.0

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

OTHER PRIVATE PASSENGER AUTO LIABILITY ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
FAIRMONT INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	79.7	18.6	22.2	0.00 **	0.00 **	7.6	-9.4	1.0
FARMERS AUTOMOBILE INSURANCE ASSN THE	1.16	1.09	32,515.8	27,741.0	17.21	31,491.2	26,488.4	18.89	20,274.0	22,876.0	28,611.2	72.64	83.55	758.5	1,250.4	3,976.1
FARMERS UNION CO OPERATIVE INS CO OF NE	0.04	0.03	1,213.6	862.5	40.70	1,190.6	719.2	65.55	1,100.1	973.6	880.8	81.77	99.32	3.4	4.3	7.7
FEDERAL INSURANCE COMPANY	0.04	0.05	1,226.0	1,226.2	-0.02	1,221.9	1,221.3	0.05	419.8	407.8	1,246.2	33.38	37.38	83.7	102.1	124.0
FEDERATED MUTUAL INSURANCE COMPANY	0.00	0.01	-8.3	201.0	-104.14	60.0	223.7	-73.16	70.9	305.6	763.6	508.93	15.43	16.7	37.5	102.1
FIDELITY & CASUALTY COMPANY OF NY THE	0.00	0.00	-0.2	-31.3	0.00 *	0.0	1,039.6	-100.00	911.1	502.6	1,861.4	0.00 **	197.79	146.7	477.3	352.7
FIDELITY & GUARANTY INS UNDERWRITERS INC	0.00	0.04	-6.1	1,132.2	-100.54	168.6	1,541.1	-89.06	915.5	406.7	1,444.9	241.18	50.93	78.4	-71.8	176.5
FIDELITY & GUARANTY INSURANCE COMPANY	0.00	0.01	-1.4	137.7	-101.01	22.0	198.8	-88.91	64.9	-6.7	96.9	0.00 **	4.29	0.5	-24.4	10.4
FINANCIAL INDEMNITY COMPANY	0.00	0.00	48.1	75.1	-35.90	51.2	91.6	-44.17	32.7	34.2	36.4	66.88	73.82	0.8	1.1	8.2
FIREMANS FUND INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-2.2	2.3	0.00 **	0.00 **	0.0	-0.2	1.4
FIRST FINANCIAL INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	-0.1	-0.2	0.0	0.00 **	0.00 **	0.0	0.0	0.0
FIRST LIBERTY INSURANCE CORPORATION THE	0.00	0.00	121.4	121.8	-0.35	120.2	93.9	28.06	41.6	42.8	16.4	35.57	38.14	0.0	1.3	6.1
FIRST NATIONAL INSURANCE COMPANY OF AM	0.07	0.21	2,012.9	5,438.6	-62.99	1,999.4	5,680.1	-64.80	2,636.4	1,748.9	3,867.3	87.47	72.11	285.0	51.8	510.2
FOREMOST INSURANCE COMPANY	0.02	0.01	527.1	374.6	40.68	451.7	218.2	107.04	128.7	451.2	485.3	99.89	55.37	5.8	12.2	9.6
FOREMOST PROPERTY & CASUALTY INS CO	0.00	0.00	31.6	109.8	-71.18	85.6	142.0	-39.73	27.1	87.6	134.1	102.33	33.43	0.1	1.2	2.7
FOREMOST SIGNATURE INSURANCE COMPANY	0.00	0.00	24.7	18.7	32.14	21.2	17.8	18.70	1.7	0.6	0.0	2.76	7.56	0.0	0.0	0.0
FOUNDERS INSURANCE COMPANY	1.04	0.96	29,077.8	24,614.4	18.13	27,223.4	24,599.8	10.67	13,409.9	12,804.5	20,968.0	47.04	53.69	1,799.4	1,376.1	5,263.7
G E AUTO & HOME ASSURANCE COMPANY	0.03	0.01	722.5	364.5	98.22	558.3	298.6	86.96	303.8	459.1	273.2	82.24	38.86	2.3	35.9	41.8
GE CASUALTY INSURANCE COMPANY	0.03	0.04	969.7	1,048.7	-7.53	1,029.1	1,194.9	-13.87	619.0	977.2	1,297.4	94.95	0.00 **	27.1	119.8	135.5
GE PROPERTY & CASUALTY INS CO	0.02	0.03	702.3	805.4	-12.80	774.6	940.6	-17.65	558.1	289.0	218.1	37.31	18.61	13.3	-14.3	17.3
GEICO CASUALTY COMPANY	0.27	0.30	7,654.2	7,574.8	1.05	7,482.5	7,825.3	-4.38	4,400.2	3,861.5	2,910.9	51.61	60.88	139.6	64.7	345.6
GEICO GENERAL INSURANCE COMPANY	1.12	1.16	31,519.9	29,587.9	6.53	30,718.3	29,993.2	2.42	18,939.1	19,680.7	17,076.4	64.07	69.53	684.8	788.9	2,230.0
GEICO INDEMNITY COMPANY	0.35	0.34	9,701.2	8,725.8	11.18	9,324.0	8,960.4	4.06	4,900.4	5,153.5	4,532.4	55.27	62.93	176.9	283.0	585.8
GENERAL CASUALTY COMPANY OF ILLINOIS	0.61	0.65	17,047.2	16,628.2	2.52	15,874.8	17,478.0	-9.17	13,887.5	11,440.5	19,021.6	72.07	100.52	759.4	1,156.8	1,280.4
GENERAL CASUALTY COMPANY OF WISCONSIN	0.01	0.01	393.0	382.1	2.86	377.4	361.1	4.52	156.5	431.2	465.9	114.25	28.32	34.5	30.7	34.6
GENERAL INSURANCE COMPANY OF AMERICA	0.05	0.07	1,432.8	1,823.1	-21.41	1,047.7	1,649.0	-36.47	527.0	859.4	1,080.3	82.03	38.15	21.1	44.3	117.9
GLENS FALLS INSURANCE COMPANY THE	0.05	0.05	1,345.8	1,204.1	11.76	1,299.5	726.9	78.78	210.3	1,792.1	1,813.4	137.91	48.38	60.3	378.0	317.7
GLOBE AMERICAN CASUALTY COMPANY	0.03	0.02	835.2	466.4	79.09	757.7	415.2	82.49	290.8	497.0	470.2	65.59	55.69	10.4	139.0	183.3

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
September 08, 2003

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

OTHER PRIVATE PASSENGER AUTO LIABILITY ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums Written ($)			Premiums Earned ($)			Losses Paid ($)	Losses Incurred ($)	Losses Unpaid ($)	Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses Paid ($)	Defense and Cost Containment Expenses Incurred ($)	Defense and Cost Containment Expenses Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
GLOBE INDEMNITY COMPANY	0.11	0.10	3,071.9	2,492.9	23.22	2,767.4	2,508.3	10.33	1,806.9	1,807.8	1,051.1	65.33	63.55	76.8	288.9	313.5
GMAC INSURANCE COMPANY ONLINE INC	0.01	0.00	152.1	2.2	6,937.07	106.1	0.3	35,028.48	22.2	64.8	42.6	61.07	0.00	0.0	1.5	1.5
GOODVILLE MUTUAL CASUALTY COMPANY	0.01	0.01	222.1	183.2	21.28	213.3	182.5	16.90	187.0	195.7	248.2	91.74	156.93	8.2	8.2	14.9
GOVERNMENT EMPLOYEES INSURANCE COMPANY	0.49	0.51	13,686.5	12,997.9	5.30	13,414.2	13,141.0	2.08	9,657.0	10,219.0	9,262.1	76.18	83.27	486.2	815.0	1,852.1
GRANGE INDEMNITY INSURANCE COMPANY	0.04	0.05	1,118.5	1,148.7	-2.63	1,137.9	1,084.0	4.98	614.9	618.4	711.7	54.34	75.35	28.9	32.6	76.7
GRANGE MUTUAL CASUALTY COMPANY	0.40	0.36	11,149.4	9,153.4	21.81	10,798.7	8,554.0	26.24	6,445.9	7,577.7	7,976.0	70.17	75.97	274.9	320.2	950.6
GRANITE STATE INSURANCE COMPANY	0.07	0.08	1,961.4	2,040.1	-3.86	1,967.8	2,077.0	-5.26	1,657.8	1,089.7	1,367.3	55.38	76.07	93.5	35.7	41.0
GREAT AMERICAN ALLIANCE INS CO	0.00	0.00	22.5	35.6	-36.91	27.3	25.8	5.84	3.0	2.5	2.3	8.99	16.77	0.0	0.6	0.8
GREAT AMERICAN ASSURANCE COMPANY	0.00	0.00	18.8	18.3	2.99	21.1	8.1	158.95	1.1	4.1	4.2	19.54	9.44	0.0	0.9	1.0
GREAT AMERICAN CONTEMPORARY INS CO	0.00	0.00	42.0	43.7	-3.82	41.4	36.6	13.19	16.3	21.0	17.5	50.68	51.94	0.0	0.8	1.6
GREAT AMERICAN INSURANCE COMPANY	0.01	0.01	277.9	224.9	23.56	248.0	166.5	48.95	42.2	45.8	52.5	18.47	33.46	0.0	4.4	8.1
GREAT AMERICAN INSURANCE COMPANY OF NY	0.00	0.00	47.4	29.0	63.61	42.6	28.7	48.67	6.6	10.2	29.0	24.00	0.00 **	0.0	1.9	5.3
GREAT AMERICAN SECURITY INS CO	0.00	0.00	73.0	45.3	61.39	61.6	55.7	10.61	6.9	41.4	64.6	67.21	58.87	0.3	2.2	7.7
GREAT AMERICAN SPIRIT INSURANCE COMPANY	0.00	0.00	36.8	61.2	-39.79	50.4	38.3	31.52	13.9	24.0	26.5	47.68	107.16	0.0	2.1	3.9
GREAT NORTHERN INSURANCE COMPANY	0.11	0.11	3,000.0	2,920.1	2.74	2,973.9	2,828.0	5.16	1,127.0	1,226.7	3,360.4	41.25	79.57	117.0	159.1	342.3
GRINNELL MUTUAL REINSURANCE COMPANY	0.15	0.16	4,209.5	4,156.2	1.28	4,214.7	3,968.8	6.20	2,878.6	2,431.0	2,706.6	57.68	80.22	103.5	61.3	210.9
GRINNELL SELECT INSURANCE COMPANY	0.14	0.16	4,026.0	3,989.7	0.91	4,069.7	3,664.6	11.06	2,667.4	2,639.8	2,726.4	64.86	84.05	109.3	75.0	199.2
GUARANTY NATIONAL INSURANCE COMPANY	0.00	0.00	0.0	2.3	-100.00	0.0	2.0	-100.00	198.2	172.7	0.5	0.00 **	1,077.99	23.6	23.6	0.5
GUIDEONE AMERICA INSURANCE COMPANY	0.04	0.03	1,097.6	730.2	50.30	1,013.5	673.8	50.42	563.7	279.7	696.4	27.60	126.38	19.4	-17.6	112.4
GUIDEONE ELITE INSURANCE COMPANY	0.10	0.10	2,739.6	2,581.1	6.14	2,688.0	2,585.2	3.98	1,842.8	1,055.3	2,314.2	39.26	113.74	92.6	-9.8	370.2
GUIDEONE MUTUAL INSURANCE COMPANY	0.04	0.04	1,105.4	1,139.6	-3.00	1,110.0	1,156.6	-4.03	998.5	894.8	1,217.8	80.62	64.71	87.1	-8.2	232.7
GUIDEONE SPECIALTY MUTUAL INSURANCE CO	0.01	0.01	291.4	349.0	-16.50	318.5	549.5	-42.05	587.2	351.3	439.9	110.32	33.84	61.1	26.4	64.5
HANOVER INSURANCE COMPANY	0.00	0.00	67.9	70.3	-3.40	70.6	77.5	-8.97	34.3	35.8	561.2	50.72	0.00 **	1.5	-2.3	-19.3
HARLEYSVILLE INSURANCE COMPANY	0.00	0.00	0.0	0.3	-100.00	0.1	0.5	-77.22	0.0	-7.0	0.0	0.00 **	30.80	0.0	-0.3	0.0
HARLEYSVILLE LAKE STATES INS CO	0.08	0.13	2,256.2	3,333.1	-32.31	2,451.0	2,830.7	-13.42	1,908.6	1,968.8	2,761.0	80.33	55.69	196.7	198.5	243.5
HARTFORD ACCIDENT & INDEMNITY COMPANY	0.09	0.14	2,666.1	3,650.9	-26.97	3,151.0	3,667.5	-14.08	1,928.1	3,623.2	4,288.3	114.99	75.21	137.3	428.1	619.1
HARTFORD CASUALTY INSURANCE COMPANY	0.02	0.00	483.9	99.1	388.48	211.9	91.0	132.76	50.1	53.3	75.3	25.17	0.00 **	0.8	1.6	10.4
HARTFORD FIRE INSURANCE COMPANY	0.01	0.02	357.6	383.8	-6.82	371.2	387.6	-4.23	445.6	532.9	624.7	143.55	143.25	27.7	53.6	95.3

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
September 08, 2003

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

OTHER PRIVATE PASSENGER AUTO LIABILITY ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
HARTFORD INSURANCE CO OF THE MIDWEST	0.76	0.95	21,328.4	24,121.6	-11.58	23,516.8	24,617.6	-4.47	16,842.3	14,864.4	20,716.1	63.21	66.60	1,197.7	1,252.8	3,006.0
HARTFORD INSURANCE COMPANY OF ILLINOIS	0.14	0.08	3,955.2	2,045.6	93.36	1,967.8	2,119.4	-7.16	1,263.9	1,054.7	1,153.2	53.60	49.49	89.5	73.6	157.5
HARTFORD UNDERWRITERS INSURANCE COMPANY	0.15	0.19	4,090.0	4,796.6	-14.73	4,499.9	4,728.3	-4.83	2,421.0	2,847.8	3,494.0	63.29	39.10	183.3	294.4	498.4
HASTINGS MUTUAL INSURANCE COMPANY	0.05	0.04	1,332.7	993.9	34.09	1,252.5	918.8	36.32	496.8	1,070.9	1,614.0	85.50	87.56	74.2	95.5	127.0
HAWKEYE SECURITY INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	-20.4	0.00 *	16.8	-5.2	47.5	0.00 **	0.00 **	3.8	-3.0	7.7
HIGHLANDS 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
HOMELAND CENTRAL INSURANCE COMPANY	0.00	0.00	-0.1	22.6	-100.38	1.0	23.4	-95.59	28.9	27.9	7.5	2,710.39	63.03	1.4	1.6	0.2
HORACE MANN INSURANCE COMPANY	0.06	0.07	1,556.2	1,730.1	-10.05	1,613.9	1,807.3	-10.70	1,293.4	488.4	1,242.2	30.26	68.25	83.1	-28.9	73.0
HORACE MANN PROPERTY & CASUALTY INS CO	0.01	0.00	196.8	105.3	86.85	175.3	79.5	120.40	70.1	100.6	57.3	57.41	41.13	0.0	1.0	10.0
IGF INSURANCE COMPANY	0.00	0.00	0.0	-35.1	0.00 *	0.0	-34.2	0.00 *	113.0	-33.6	80.7	0.00 **	0.00 **	49.7	8.6	30.2
ILLINOIS EMCASCO INSURANCE COMPANY	0.03	0.04	960.8	1,022.7	-6.05	973.0	1,046.8	-7.05	928.1	982.3	1,090.9	100.95	44.82	59.5	48.1	101.2
ILLINOIS FARMERS INSURANCE COMPANY	4.67	5.30	131,167.3	135,259.9	-3.03	132,299.1	134,368.8	-1.54	71,426.5	59,299.4	118,515.8	44.82	61.58	7,446.3	6,915.8	11,746.7
ILLINOIS NATIONAL INSURANCE CO	0.29	0.30	8,106.9	7,530.1	7.66	8,140.6	7,100.4	14.65	5,421.6	2,096.2	6,655.0	25.75	129.37	191.0	-213.9	199.6
ILLINOIS UNION INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	6.0	5.5	-7.7	0.00 **	0.00 **	6.9	6.3	-0.9
IMT INSURANCE COMPANY (MUTUAL)	0.07	0.05	2,075.5	1,245.0	66.70	1,739.9	945.8	83.96	982.2	1,414.7	1,080.7	81.31	102.72	24.4	40.9	40.4
INDEMNITY INSURANCE COMPANY OF NORTH AM	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.0	-49.4	0.00 **	0.00 **	0.0	0.0	0.0
INDIANA INSURANCE COMPANY	0.39	0.24	10,915.1	6,215.4	75.62	8,022.2	6,650.0	20.64	5,719.9	5,318.9	6,300.5	66.30	92.58	261.3	-86.5	699.0
INFINITY INSURANCE COMPANY	0.00	0.00	0.0	1.6	-100.00	0.1	6.7	-98.91	0.0	-4.2	24.4	0.00 **	0.00 **	0.1	0.9	7.2
INSURA PROPERTY AND CASUALTY INS CO	0.06	0.10	1,726.3	2,554.0	-32.41	1,857.3	2,195.7	-15.41	2,582.3	1,747.1	3,386.4	94.07	90.48	345.9	353.3	327.8
INSURANCE COMPANY OF ILLINOIS	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	20.0	448.2	545.3	0.00 **	0.00 **	2.0	-1.1	1.1
INSURANCE COMPANY OF THE STATE OF PA THE	0.00	0.00	0.0	0.0	0.00 *	2.8	3.7	-22.62	0.0	-7.0	0.0	0.00 **	167.63	708.3	708.2	0.0
INTEGON CASUALTY INSURANCE COMPANY	0.00	0.00	62.5	119.4	-47.67	82.2	158.1	-48.01	66.4	31.7	46.6	38.54	59.09	1.1	0.3	4.5
INTEGON INDEMNITY CORPORATION	0.00	0.01	105.7	206.7	-48.87	131.5	254.3	-48.31	307.5	145.4	39.1	110.61	91.88	24.4	12.5	3.5
INTEGON NATIONAL INSURANCE COMPANY	0.01	0.01	187.5	269.8	-30.48	218.4	309.0	-29.32	241.1	246.7	200.6	112.98	170.24	16.3	17.4	14.6
INTERSTATE FIRE & CASUALTY 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
INTERSTATE INDEMNITY COMPANY	0.02	0.01	444.0	145.8	204.48	401.7	132.4	203.38	163.3	334.7	226.3	83.31	41.47	3.8	91.9	98.3
IOWA MUTUAL INSURANCE COMPANY	0.04	0.04	1,070.4	1,114.2	-3.93	1,127.7	1,150.9	-2.01	919.5	628.9	1,179.6	55.77	65.42	78.0	61.0	56.7
KANSAS CITY FIRE & MARINE INSURANCE CO	0.03	0.00	974.5	0.0	0.00 *	368.3	0.0	0.00 *	327.7	-94.0	307.1	0.00 **	0.00 **	16.7	-46.5	0.0

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

OTHER PRIVATE PASSENGER AUTO LIABILITY ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums Written ($)			Premiums Earned ($)			Losses Paid ($)	Losses Incurred ($)	Losses Unpaid ($)	Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses Paid ($)	Defense and Cost Containment Expenses Incurred ($)	Defense and Cost Containment Expenses Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
KEMPER AUTO & HOME INSURANCE COMPANY	0.04	0.03	1,167.8	887.7	31.55	1,024.1	809.2	26.55	454.6	565.5	505.1	55.23	71.67	47.4	175.8	178.3
LIBERTY INSURANCE CORPORATION	0.03	0.04	905.9	1,089.4	-16.84	988.2	1,188.3	-16.84	622.2	624.2	780.8	63.16	69.02	61.0	94.2	160.5
LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.62	0.66	17,505.3	16,919.4	3.46	17,149.4	16,525.2	3.78	9,737.8	10,514.9	14,333.9	61.31	60.71	792.9	1,296.7	2,411.7
LIBERTY MUTUAL INSURANCE COMPANY	0.00	0.00	31.1	7.4	321.03	23.3	9.7	141.38	14.2	19.2	5.1	82.42	0.00 **	0.0	0.0	0.0
LINCOLN GENERAL INSURANCE COMPANY	0.00	0.00	24.6	3.4	628.01	10.0	2.0	410.59	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
LUMBERMENS MUTUAL CASUALTY COMPANY	0.17	0.28	4,687.4	7,073.3	-33.73	7,500.2	9,274.6	-19.13	5,152.7	6,874.5	5,954.0	91.66	45.56	256.7	621.8	902.5
LYNDON PROPERTY INSURANCE COMPANY	0.03	0.02	744.8	536.4	38.85	336.1	94.5	255.74	228.5	194.1	0.3	57.76	98.88	0.0	0.0	0.0
MADISON MUTUAL INSURANCE COMPANY	0.58	0.56	16,421.4	14,385.7	14.15	15,812.7	14,122.7	11.97	11,393.6	11,394.5	11,338.9	72.06	78.91	2,057.2	2,105.6	756.7
MARKEL AMERICAN INSURANCE COMPANY	0.01	0.01	220.7	184.7	19.45	202.5	169.8	19.26	57.6	28.0	68.3	13.80	51.65	0.2	-0.1	0.5
MARKEL INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-8.9	0.0	0.00 **	0.00 **	0.0	-0.1	0.0
MARYLAND CASUALTY COMPANY	0.01	0.01	182.3	163.5	11.50	177.1	172.1	2.94	122.8	98.4	82.3	55.58	30.18	8.5	11.5	18.7
MASSACHUSETTS BAY INSURANCE COMPANY	0.00	0.00	112.0	110.1	1.72	111.9	113.2	-1.16	229.7	38.5	147.1	34.42	103.36	13.2	4.5	9.8
MEDMARC CASUALTY INSURANCE COMPANY	0.41	0.36	11,641.4	9,210.1	26.40	10,348.0	8,376.0	23.54	3,253.6	6,167.6	9,656.0	59.60	106.80	555.6	728.6	540.0
MENDAKOTA INSURANCE COMPANY	0.07	0.05	1,862.9	1,355.1	37.47	1,783.9	1,256.8	41.94	750.8	1,375.3	1,260.0	77.10	78.71	72.2	128.7	115.0
MERASTAR INSURANCE COMPANY	0.03	0.05	899.3	1,376.8	-34.68	1,014.5	1,381.3	-26.56	623.1	482.1	727.2	47.52	97.19	6.2	8.3	90.8
MERCURY INDEMNITY COMPANY OF ILLINOIS	0.09	0.09	2,529.3	2,208.8	14.51	2,424.6	2,210.8	9.67	1,690.6	1,652.2	1,630.1	68.14	76.00	127.0	105.8	155.9
MERCURY INSURANCE COMPANY OF IL	0.15	0.15	4,268.2	3,738.6	14.17	4,101.2	3,723.3	10.15	2,662.6	2,705.7	2,890.6	65.97	76.08	201.7	225.4	538.2
MERIDIAN SECURITY INSURANCE COMPANY	0.01	0.02	214.5	386.3	-44.48	365.6	326.2	12.09	508.6	379.0	561.4	103.66	308.10	76.1	36.8	36.5
METROPOLITAN CASUALTY INSURANCE COMPANY	0.30	0.23	8,293.7	5,812.4	42.69	7,603.1	4,397.7	72.89	3,060.1	5,331.6	4,109.1	70.12	61.53	75.9	259.9	304.1
METROPOLITAN DIRECT PROP & CAS INS CO	0.00	0.00	17.6	5.1	244.03	15.3	2.9	433.94	23.4	93.1	70.0	607.21	8.95	0.5	6.6	6.2
METROPOLITAN GENERAL INSURANCE COMPANY	0.03	0.03	891.7	756.4	17.88	926.6	640.5	44.66	372.7	504.1	384.4	54.41	50.73	4.4	17.4	28.9
METROPOLITAN GROUP PROP & CAS INS CO	0.24	0.23	6,882.1	5,889.5	16.85	6,557.6	5,806.1	12.94	4,263.0	3,934.0	4,200.3	59.99	79.64	148.3	122.4	327.3
METROPOLITAN PROPERTY & CASUALTY INS CO	0.19	0.18	5,251.7	4,695.2	11.85	5,248.7	4,462.2	17.63	2,776.3	2,814.0	3,268.6	53.61	65.46	198.4	193.8	255.7
MIC GENERAL INSURANCE CORPORATION	0.02	0.02	636.2	533.6	19.22	589.6	508.2	16.00	510.0	375.8	648.9	63.73	120.66	5.3	17.4	52.0
MID CENTURY INSURANCE COMPANY	1.26	1.45	35,325.8	36,908.5	-4.29	35,417.2	37,392.4	-5.28	18,456.0	17,394.7	28,102.2	49.11	55.18	1,884.2	1,385.8	3,234.1
MIDWAY INSURANCE COMPANY OF ILLINOIS	0.00	0.22	50.3	5,738.8	-99.12	3,887.8	5,747.7	-32.36	2,614.3	3,114.1	4,543.2	80.10	75.66	92.0	235.4	739.9
MIDWESTERN INDEMNITY COMPANY THE	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.0	0.0	0.00 **	0.00 **	0.0	0.0	0.0
MILLERS CLASSIFIED INSURANCE COMPANY	0.06	0.06	1,780.1	1,611.8	10.44	1,756.3	1,565.5	12.19	1,599.9	1,325.3	1,734.3	75.46	85.52	57.8	36.8	191.1

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
September 08, 2003

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

OTHER PRIVATE PASSENGER AUTO LIABILITY ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
MILLERS FIRST INSURANCE COMPANY	0.05	0.05	1,367.9	1,306.3	4.72	1,363.4	1,300.4	4.84	1,291.9	1,287.7	1,597.2	94.45	58.66	51.5	29.0	175.0
MILWAUKEE CASUALTY INSURANCE CO	0.02	0.00	657.9	12.3	5,258.73	327.8	2.2	14,476.83	97.1	325.6	353.4	99.30	1,721.88	17.7	15.6	19.7
MILWAUKEE INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	498.5	-1.4	24.8	0.00 **	0.00 **	4.2	0.2	3.6
MILWAUKEE SAFEGUARD INSURANCE COMPANY	0.00	0.01	-1.5	129.5	-101.19	24.8	159.3	-84.41	67.4	-34.5	13.6	0.00 **	24.03	4.2	-11.9	3.2
MUTUAL SERVICE CASUALTY INSURANCE CO	0.00	0.00	-4.3	63.9	-106.76	2.3	77.7	-96.99	54.6	33.6	36.1	1,441.65	109.57	0.0	-2.5	3.6
NATIONAL ALLIANCE INSURANCE COMPANY	0.01	0.01	258.0	297.4	-13.22	283.9	306.8	-7.48	171.2	137.9	132.7	48.58	48.19	11.5	41.8	40.9
NATIONAL BEN FRANKLIN INSURANCE CO OF IL	0.58	0.71	16,323.1	18,054.1	-9.59	17,235.1	20,626.6	-16.44	14,338.5	-5,012.4	23,950.9	0.00 **	216.64	1,011.7	1,106.5	3,430.7
NATIONAL FARMERS UNION PROPERTY & CAS CO	0.00	0.01	24.1	325.4	-92.60	93.9	331.4	-71.65	151.7	92.3	139.3	98.26	37.07	1.5	-9.9	17.4
NATIONAL FARMERS UNION STANDARD INS CO	0.00	0.00	0.8	10.9	-92.81	3.5	11.0	-67.86	0.0	-0.1	0.0	0.00 **	20.34	0.0	-0.1	0.0
NATIONAL FIRE INSURANCE COMPANY OF HARTF	0.00	0.00	1.6	1.1	37.10	1.4	4.6	-70.19	0.0	-9.1	0.0	0.00 **	0.00 **	0.0	0.0	0.0
NATIONAL GENERAL ASSURANCE COMPANY	0.06	0.05	1,663.1	1,379.7	20.54	1,569.2	1,277.3	22.86	870.0	1,051.7	1,185.4	67.02	84.71	4.7	37.5	65.4
NATIONAL GENERAL INSURANCE COMPANY	0.04	0.05	1,177.1	1,219.0	-3.44	1,182.4	1,230.5	-3.91	606.9	719.5	909.0	60.85	63.90	37.8	60.1	77.7
NATIONAL INTERSTATE INSURANCE COMPANY	0.00	0.00	30.1	32.0	-5.99	30.8	36.8	-16.50	1.4	14.4	13.0	46.85	0.50	0.0	0.0	0.0
NATIONAL SURETY CORPORATION	0.18	0.00	5,063.4	0.0	0.00 *	1,613.7	0.0	0.00 *	144.3	1,266.8	1,123.3	78.50	0.00 **	2.4	81.4	79.0
NATIONAL UNION FIRE INSURANCE CO OF PITT	0.00	-0.09	5.0	-2,170.0	0.00 *	0.7	-2,150.9	0.00 *	0.0	-606.2	0.0	0.00 **	0.00 **	0.0	0.0	0.0
NATIONWIDE ASSURANCE COMPANY	0.03	0.03	888.9	880.1	1.01	726.7	857.1	-15.22	337.1	257.0	219.8	35.36	37.97	4.6	-10.5	41.8
NATIONWIDE GENERAL INSURANCE COMPANY	0.02	0.01	520.2	374.8	38.80	476.2	348.1	36.81	181.2	162.5	287.9	34.12	75.90	5.6	-6.4	28.5
NATIONWIDE INSURANCE COMPANY OF AMERICA	0.00	0.01	-0.6	194.9	-100.31	1.1	908.4	-99.88	251.2	-319.0	206.8	0.00 **	122.93	28.9	-50.0	60.8
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	0.17	0.15	4,652.8	3,841.6	21.12	4,498.7	3,716.5	21.05	2,640.9	3,041.6	2,914.4	67.61	67.95	133.5	86.6	273.1
NATIONWIDE MUTUAL INSURANCE COMPANY	0.98	1.10	27,536.3	28,010.3	-1.69	27,714.2	28,449.0	-2.58	17,412.3	17,071.1	20,717.2	61.60	73.04	1,077.5	505.4	2,019.4
NEW HAMPSHIRE INSURANCE COMPANY	0.00	0.00	0.0	15.9	-100.00	0.0	16.0	-100.00	0.0	-1,991.0	0.0	0.00 **	12,457.02	90.4	-2.9	0.0
NIAGARA FIRE INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-20.1	0.0	0.00 **	0.00 **	0.0	-5.3	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	-0.5	0.0	0.00 **	0.00 **	0.0	-0.4	0.0
NORTH POINTE INSURANCE COMPANY	0.00	0.00	-0.2	0.1	-444.29	-0.2	3.0	-108.04	85.8	-383.7	187.1	0.00 **	0.00 **	19.3	-0.9	65.5
NORTH RIVER INSURANCE COMPANY THE	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-18.0	4.7	0.00 **	0.00 **	0.0	-8.6	1.1
NORTHBROOK INDEMNITY COMPANY	0.00	0.00	39.9	0.5	8,380.47	18.0	0.2	9,091.84	0.0	25.9	26.0	143.82	26.02	0.0	0.3	0.3
NORTHERN ASSURANCE COMPANY OF AMERICA	0.05	0.13	1,464.2	3,201.2	-54.26	2,583.8	1,577.6	63.77	1,010.8	1,603.5	1,514.0	62.06	89.38	2.3	-20.1	50.9
NORTHERN INSURANCE COMPANY OF NEW YORK	0.00	0.02	111.1	433.5	-74.37	256.4	415.9	-38.35	163.1	145.3	347.0	56.68	66.58	10.6	7.5	38.9

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
September 08, 2003

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

OTHER PRIVATE PASSENGER AUTO LIABILITY ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
NORTHLAND INSURANCE COMPANY	0.00	0.00	0.0	0.4	-100.55	0.0	0.4	-94.32	0.0	0.0	0.0	22.73	0.00 **	0.0	0.0	0.0
OHIO CASUALTY INSURANCE COMPANY THE	0.02	0.03	511.1	721.7	-29.18	572.0	786.2	-27.24	366.5	-77.9	953.8	0.00 **	121.60	87.0	50.2	115.1
OHIO FARMERS INSURANCE COMPANY	0.01	0.01	248.2	217.6	14.05	232.6	199.1	16.84	253.2	150.6	115.7	64.74	30.78	12.0	0.1	14.1
OHIO SECURITY INSURANCE COMPANY	0.00	0.00	9.3	14.1	-34.43	10.9	17.5	-37.72	1.2	0.3	1.3	3.10	0.00 **	0.0	-0.1	0.2
OMAHA PROPERTY & CASUALTY INSURANCE CO	0.02	0.02	584.0	399.7	46.09	545.6	387.0	40.99	494.2	683.8	534.9	125.32	50.55	-0.5	-0.5	19.5
OMNI INDEMNITY COMPANY	0.04	0.05	1,156.3	1,254.5	-7.83	1,168.5	1,337.6	-12.64	940.2	1,056.6	927.5	90.42	65.96	70.0	74.2	79.7
OMNI INSURANCE COMPANY	0.01	0.02	253.2	402.1	-37.04	304.2	487.9	-37.64	361.6	234.1	318.2	76.96	118.05	55.0	43.9	36.0
ONEBEACON AMERICA INSURANCE COMPANY	0.00	0.02	116.6	585.5	-80.09	305.0	356.8	-14.51	166.5	724.0	786.7	237.34	84.29	8.8	27.8	36.8
ONEBEACON INSURANCE COMPANY	0.00	0.00	-3.5	-24.2	0.00 *	-3.5	282.4	-101.25	1,632.3	306.1	511.8	0.00 **	241.92	19.3	-8.1	26.5
OWNERS INSURANCE COMPANY	0.19	0.10	5,409.6	2,434.0	122.25	4,225.1	1,808.7	133.60	1,321.9	2,718.7	2,249.8	64.35	71.31	14.8	204.1	305.2
PACIFIC INDEMNITY COMPANY	0.02	0.02	632.7	515.9	22.65	566.5	505.7	12.03	142.2	746.8	975.3	131.82	46.30	12.9	60.7	86.8
PATRIOT GENERAL INSURANCE COMPANY	0.00		0.0		0.00 *	0.0		0.00 *	0.0	-1,117.2	-1,117.2	0.00 **		0.0	0.0	0.0
PEERLESS INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	22.2	22.2	0.00 **	0.00 **	0.0	0.0	0.0
PEKIN INSURANCE COMPANY	0.19	0.19	5,200.5	4,743.5	9.63	5,066.2	4,574.1	10.76	3,315.3	4,231.4	4,960.6	83.52	57.27	117.4	275.8	706.0
PENNSYLVANIA GENERAL INSURANCE COMPANY	0.05	0.09	1,280.6	2,367.2	-45.90	2,122.7	1,870.7	13.47	1,967.1	1,876.7	3,132.5	88.41	107.29	59.4	-59.0	107.2
PHARMACISTS MUTUAL INSURANCE COMPANY	0.01	0.01	234.9	250.6	-6.28	223.5	254.5	-12.17	94.8	45.6	209.6	20.41	106.15	24.3	22.6	29.3
PHOENIX INSURANCE COMPANY THE	0.11	0.15	3,136.0	3,854.1	-18.63	3,327.6	4,026.5	-17.36	2,813.9	1,620.8	3,027.9	48.71	38.07	201.6	-84.3	306.1
POTOMAC INSURANCE COMPANY OF ILLINOIS	0.00	0.00	-5.7	-42.9	0.00 *	-5.7	878.4	-100.65	1,334.3	-519.1	1,976.0	0.00 **	6.85	91.3	-139.0	77.1
PROGRESSIVE AMERICAN INSURANCE COMPANY	0.05	0.03	1,543.9	827.5	86.58	1,607.5	447.4	259.27	410.9	641.0	390.9	39.87	68.52	4.5	30.8	38.6
PROGRESSIVE CASUALTY INSURANCE COMPANY	0.22	0.21	6,103.5	5,401.3	13.00	6,625.9	4,161.7	59.21	2,622.4	3,676.4	2,753.8	55.49	54.30	48.6	132.8	269.1
PROGRESSIVE HALCYON INSURANCE COMPANY	0.70	0.44	19,532.8	11,351.6	72.07	17,653.9	9,697.6	82.05	4,810.9	6,805.2	4,408.3	38.55	40.92	28.5	196.3	372.2
PROGRESSIVE PREMIER INS CO OF ILLINOIS	0.66	0.69	18,473.0	17,658.8	4.61	18,037.0	22,547.0	-20.00	10,924.1	9,121.8	10,282.2	50.57	54.94	540.6	520.1	1,129.1
PROGRESSIVE SPECIALTY INSURANCE COMPANY	0.39	0.31	10,896.7	7,972.6	36.68	11,595.4	4,167.5	178.23	3,851.3	5,578.7	3,356.5	48.11	54.30	31.9	199.9	319.7
PROGRESSIVE UNIVERSAL INS CO OF IL	0.43	0.24	12,113.4	6,036.4	100.67	8,023.6	8,175.0	-1.85	3,933.9	4,534.1	4,394.0	56.51	54.45	141.9	148.4	398.8
PROPERTY & CASUALTY INS CO OF HARTFORD	0.29	0.15	8,023.4	3,886.6	106.44	6,129.6	1,967.0	211.62	2,191.8	4,379.3	3,382.6	71.44	86.05	40.6	355.8	463.7
PROVIDENCE WASHINGTON INSURANCE COMPANY	0.00	0.01	2.9	266.6	-98.91	118.9	409.9	-71.00	199.6	97.2	267.0	81.76	163.34	3.5	-6.7	44.5
PRUDENTIAL COMMERCIAL INSURANCE COMPANY	0.01	0.01	181.4	133.1	36.34	171.6	118.6	44.67	40.8	52.1	24.7	30.35	34.94	0.0	1.2	2.3
PRUDENTIAL GENERAL INSURANCE COMPANY	0.19	0.11	5,267.6	2,908.3	81.12	4,644.9	2,561.0	81.37	2,131.5	4,148.5	3,235.5	89.31	52.96	17.8	241.5	344.0

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

OTHER PRIVATE PASSENGER AUTO LIABILITY ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums Written ($)			Premiums Earned ($)			Losses Paid ($)	Losses Incurred ($)	Losses Unpaid ($)	Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses Paid ($)	Defense and Cost Containment Expenses Incurred ($)	Defense and Cost Containment Expenses Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
PRUDENTIAL PROPERTY & CASUALTY INS CO	0.51	0.58	14,263.6	14,787.4	-3.54	14,579.7	14,751.2	-1.16	9,334.4	8,197.8	12,298.9	56.23	45.81	351.5	300.8	1,213.7
REDLAND INSURANCE COMPANY	0.00	0.00	0.0	82.5	-99.96	45.9	48.9	-6.33	19.4	-27.7	8.3	0.00 **	109.26	3.6	2.9	1.3
REGENT INSURANCE COMPANY	0.45	0.52	12,534.0	13,251.9	-5.42	13,795.0	11,377.0	21.25	7,464.8	9,141.2	8,816.1	66.26	76.39	160.8	270.7	292.7
REPUBLIC INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	-0.5	-0.5	6.0	0.00 **	0.00 **	0.0	0.0	0.0
REPUBLIC WESTERN INSURANCE COMPANY	0.00	0.00	0.0	0.2	-100.00	0.0	0.2	-100.00	0.0	0.0	0.0	0.00 **	9.58	0.0	0.0	0.0
RESPONSE INSURANCE COMPANY	0.00	0.01	-12.1	344.3	-103.53	230.4	427.7	-46.13	410.8	63.0	235.1	27.32	97.78	9.0	-27.1	39.4
RESPONSE WORLDWIDE DIRECT AUTO INS CO	0.04	0.05	988.8	1,156.6	-14.51	1,023.9	1,067.6	-4.10	404.0	292.9	699.0	28.60	14.20	38.7	77.2	170.7
ROCKFORD MUTUAL INSURANCE COMPANY	0.21	0.24	5,999.1	6,107.4	-1.77	6,048.3	6,070.1	-0.36	3,848.2	3,921.6	5,450.3	64.84	65.34	209.3	183.4	338.3
ROYAL INDEMNITY COMPANY	0.01	0.01	204.1	222.6	-8.30	198.9	226.4	-12.15	221.2	168.1	127.3	84.50	83.08	9.1	26.4	35.8
ROYAL INSURANCE COMPANY OF AMERICA	0.07	0.06	1,883.4	1,416.9	32.92	1,623.5	1,424.5	13.97	1,281.5	1,191.9	945.0	73.41	77.49	43.5	149.6	211.0
SAFECO INSURANCE COMPANY OF AMERICA	0.02	0.09	592.6	2,277.9	-73.99	766.8	7,706.4	-90.05	6,166.6	-361.5	12,684.9	0.00 **	124.16	977.5	64.0	1,618.7
SAFECO INSURANCE COMPANY OF ILLINOIS	1.42	1.25	39,950.0	31,939.4	25.08	39,824.4	26,027.0	53.01	15,767.1	34,932.5	33,671.4	87.72	71.59	367.8	1,555.4	2,544.7
SAFECO NATIONAL INSURANCE COMPANY	0.03	0.14	837.6	3,647.2	-77.03	1,021.8	4,140.9	-75.32	2,987.5	957.2	5,385.6	93.68	113.74	402.3	145.8	571.7
SAFEGUARD INSURANCE COMPANY	0.01	0.01	212.3	238.3	-10.90	213.7	241.6	-11.55	165.3	168.9	165.5	79.03	64.58	8.0	30.4	38.8
SAFEWAY INSURANCE COMPANY	0.63	0.62	17,736.0	15,896.2	11.57	17,374.4	15,503.1	12.07	10,647.1	6,022.0	12,485.8	34.66	38.44	611.1	637.9	1,493.4
SAGAMORE INSURANCE COMPANY	0.02	0.04	656.8	946.5	-30.61	813.0	1,189.4	-31.65	613.9	401.3	426.3	49.36	61.06	14.4	5.9	33.5
SEATON INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-1.7	100.1	0.00 **	0.00 **	16.6	5.8	0.2
SECURITY INSURANCE COMPANY OF HARTFORD	0.00	0.00	6.3	-16.1	0.00 *	6.6	101.9	-93.55	156.8	103.5	187.1	1,575.29	256.09	5.5	31.2	67.6
SECURITY NATIONAL INSURANCE COMPANY	0.08	0.13	2,197.6	3,284.1	-33.08	2,448.2	3,480.8	-29.67	1,930.0	1,598.7	3,184.1	65.30	91.94	110.4	119.7	224.3
SELECTIVE INSURANCE COMPANY OF SC	0.00		0.0		0.00 *	0.0		0.00 *	10.0	10.0	0.0	0.00 **		9.6	9.6	0.0
SELECTIVE INSURANCE COMPANY OF THE SE	0.05	0.06	1,513.5	1,546.8	-2.15	1,485.4	1,597.8	-7.03	1,088.9	1,184.8	939.0	79.76	96.72	50.0	72.2	347.5
SENTRY INSURANCE A MUTUAL COMPANY	0.09	0.11	2,653.8	2,896.5	-8.38	2,705.6	2,815.1	-3.89	2,635.8	2,519.5	5,680.3	93.12	130.40	54.0	-34.3	534.4
SENTRY SELECT 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 **	4.5	4.5	0.0
SHELBY CASUALTY INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	237.8	594.3	879.5	0.00 **	0.00 **	64.0	43.6	7.4
SHELBY INSURANCE COMPANY THE	0.02	0.03	441.7	785.0	-43.73	518.3	686.5	-24.50	715.4	45.9	690.3	8.86	68.54	45.3	24.8	95.3
SHELTER GENERAL INSURANCE COMPANY	0.20	0.12	5,548.2	2,985.6	85.83	4,955.1	2,394.6	106.93	3,369.5	4,730.6	3,642.7	95.47	113.17	60.1	204.5	384.7
SHELTER MUTUAL INSURANCE COMPANY	0.12	0.20	3,424.2	5,114.9	-33.05	3,684.1	5,554.3	-33.67	3,448.9	1,961.9	2,849.4	53.25	73.66	274.8	35.2	294.4
SIRIUS AMERICA INSURANCE COMPANY	0.00	0.01	-4.5	342.1	-101.33	-4.5	398.6	-101.13	48.3	-214.0	166.7	0.00 **	120.66	0.0	-25.5	0.5

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
September 08, 2003

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

OTHER PRIVATE PASSENGER AUTO LIABILITY ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums Written ($)			Premiums Earned ($)			Losses Paid ($)	Losses Incurred ($)	Losses Unpaid ($)	Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses Paid ($)	Defense and Cost Containment Expenses Incurred ($)	Defense and Cost Containment Expenses Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.00	0.00	50.1	55.5	-9.87	53.9	60.0	-10.08	14.8	-7.0	25.1	0.00 **	24.42	0.0	2.5	2.5
SPRINGFIELD FIRE & CASUALTY COMPANY	0.02	0.02	456.9	468.4	-2.45	463.7	448.5	3.39	316.5	222.5	303.6	47.98	61.22	33.0	-38.3	114.0
ST PAUL FIRE & MARINE INSURANCE COMPANY	0.00	0.00	-0.4	72.1	-100.58	22.6	119.0	-81.06	127.8	-35.7	22.0	0.00 **	126.13	0.4	-17.7	2.9
ST PAUL GUARDIAN INSURANCE COMPANY	0.00	0.01	-0.8	277.5	-100.29	91.6	421.1	-78.24	76.0	50.4	461.0	55.00	64.46	40.7	37.7	63.4
ST PAUL MERCURY INSURANCE COMPANY	0.00	0.01	0.3	159.1	-99.83	47.9	241.5	-80.17	85.7	-7.2	353.0	0.00 **	21.07	14.6	15.8	47.9
STANDARD FIRE INSURANCE COMPANY THE	0.00		0.0		0.00 *	0.0		0.00 *	-3.8	-3.8	0.0	0.00 **		3.9	0.0	0.0
STANDARD MUTUAL INSURANCE COMPANY	0.36	0.40	10,002.7	10,133.5	-1.29	9,901.5	10,369.1	-4.51	6,712.1	6,617.4	9,461.1	66.83	72.86	519.7	563.6	922.9
STATE AUTO NATIONAL INSURANCE COMPANY	0.03	0.01	822.5	265.2	210.15	656.4	255.4	156.97	248.2	357.9	210.6	54.52	33.05	0.0	21.4	21.4
STATE AUTO PROP AND CAS INS CO	0.06	0.05	1,599.2	1,302.1	22.82	1,456.8	1,266.8	14.99	1,313.1	1,030.2	1,071.4	70.71	67.58	83.7	70.7	65.3
STATE AUTOMOBILE MUTUAL INSURANCE CO	0.07	0.16	2,071.6	4,076.0	-49.18	2,586.8	4,400.4	-41.21	2,710.1	2,419.8	3,406.3	93.54	115.78	61.9	-95.9	263.6
STATE FARM FIRE & CASUALTY COMPANY	2.51	2.07	70,568.5	52,895.0	33.41	67,717.3	46,012.7	47.17	48,580.5	62,204.4	50,721.7	91.86	98.01	1,897.9	3,647.3	8,300.2
STATE FARM MUTUAL AUTOMOBILE INSURANCE C	29.32	29.22	823,714.2	745,539.4	10.49	800,787.9	733,819.9	9.13	584,381.0	636,629.0	607,232.7	79.50	79.83	42,576.8	44,181.5	114,269.9
STONINGTON INSURANCE COMPANY	0.00	0.00	0.0	0.1	-100.00	0.0	2.1	-100.00	24.1	-98.3	21.6	0.00 **	0.00 **	9.7	10.3	0.6
SUPERIOR INSURANCE COMPANY	0.00	0.00	1.3	2.9	-54.60	5.1	-0.4	0.00 *	2.9	4.4	2.0	86.03	0.00 **	0.0	-2.5	1.0
TEACHERS INSURANCE COMPANY	0.11	0.12	3,148.3	3,007.3	4.69	3,172.7	2,971.8	6.76	2,234.0	1,961.1	2,336.0	61.81	88.25	112.6	54.6	173.4
TIG INDEMNITY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	52.9	-16.0	494.1	0.00 **	0.00 **	45.4	-2.6	56.0
TIG INSURANCE COMPANY	0.00	0.00	0.0	0.3	-100.00	0.0	0.3	-100.00	108.5	-526.6	59.8	0.00 **	157,383.86	13.7	-247.6	6.3
TIG INSURANCE CORPORATION OF AM	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	-22.9	158.0	290.8	0.00 **	0.00 **	1.6	20.6	51.0
TIG PREMIER INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	27.0	-13.2	74.3	0.00 **	0.00 **	19.4	16.4	17.0
TOKIO MARINE & FIRE INSURANCE CO LTD THE	0.01	0.01	234.7	335.8	-30.11	270.3	323.5	-16.44	171.7	978.0	1,007.9	361.79	0.00 **	3.2	-10.6	24.8
TRANSCONTINENTAL INSURANCE COMPANY	0.00	0.00	7.3	9.8	-25.59	9.1	10.3	-11.83	0.0	0.0	0.0	0.00	45.28	0.0	0.0	0.0
TRANSPORTATION INSURANCE COMPANY	0.00	0.00	4.5	4.3	5.06	5.1	4.3	18.35	-0.3	-0.3	0.0	0.00 **	208.92	0.0	0.0	0.0
TRAVCO INSURANCE COMPANY	0.21	0.26	5,947.7	6,636.0	-10.37	6,120.2	6,776.6	-9.69	4,168.5	4,004.1	6,559.2	65.43	79.88	254.9	47.5	624.7
TRAVELERS CASUALTY AND SURETY CO OF IL	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	9.0	-23.7	0.4	0.00 **	0.00 **	0.7	-6.7	0.0
TRAVELERS CASUALTY COMPANY OF CT	0.12	0.10	3,410.1	2,482.5	37.36	3,050.8	1,979.0	54.16	1,502.1	1,943.6	1,764.6	63.71	96.08	56.3	95.4	152.3
TRAVELERS HOME AND MARINE INS CO THE	0.00	0.00	0.0	-3.5	0.00 *	0.0	6.0	-100.42	366.6	-153.1	516.1	0.00 **	0.00 **	80.7	-16.9	102.7
TRAVELERS INDEMNITY COMPANY THE	0.01	0.01	334.5	373.0	-10.31	354.7	378.6	-6.31	79.1	423.9	799.3	119.49	45.11	28.2	12.7	53.4
TRAVELERS INDEMNITY COMPANY OF AM THE	0.05	0.07	1,317.9	1,780.5	-25.98	1,481.3	1,932.5	-23.35	742.4	742.2	1,921.6	50.11	79.38	78.2	10.2	161.6

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
September 08, 2003

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

OTHER PRIVATE PASSENGER AUTO LIABILITY ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums Written ($)			Premiums Earned ($)			Losses Paid ($)	Losses Incurred ($)	Losses Unpaid ($)	Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses Paid ($)	Defense and Cost Containment Expenses Incurred ($)	Defense and Cost Containment Expenses Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
TRAVELERS INDEMNITY COMPANY OF IL THE	0.02	0.03	640.4	763.8	-16.16	674.5	799.4	-15.63	243.0	619.3	1,188.2	91.81	41.78	39.4	-18.8	59.4
TRAVELERS PROPERTY CASUALTY INS CO	0.03	0.02	923.6	468.5	97.13	727.7	308.7	135.75	298.3	514.3	371.3	70.68	77.07	7.3	18.9	25.7
TRAVELERS PROPERTY CASUALTY INS CO OF IL	0.28	0.15	7,835.4	3,875.8	102.17	6,132.9	2,704.4	126.78	2,442.8	4,195.2	4,009.6	68.40	57.53	198.3	174.7	308.5
TRI STATE INSURANCE COMPANY OF MINNESOTA	0.00	0.00	0.1	0.3	-68.77	0.1	0.4	-77.84	0.0	-6.5	-6.5	0.00 **	0.00 **	0.0	1.0	1.0
TRINITY UNIVERSAL INSURANCE COMPANY	0.01	0.01	229.2	334.2	-31.42	255.6	372.3	-31.36	213.9	-181.0	324.8	0.00 **	157.48	24.6	25.0	25.0
TRUSTGARD INSURANCE COMPANY	0.01	0.01	407.8	375.0	8.74	415.9	302.7	37.41	261.6	383.9	273.3	92.29	74.32	3.7	24.1	50.3
TWIN CITY FIRE INSURANCE COMPANY	0.00	0.00	69.0	94.1	-26.73	74.7	105.0	-28.80	62.5	64.7	84.2	86.57	202.87	1.7	3.4	12.2
UNIGARD 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
UNIQUE INSURANCE COMPANY	0.25	0.22	7,071.9	5,538.7	27.68	6,947.4	4,876.3	42.47	1,940.8	4,778.1	4,789.1	68.77	53.94	148.1	255.9	145.8
UNITED AUTOMOBILE INSURANCE COMPANY	0.63	0.31	17,727.7	7,866.4	125.36	12,645.9	6,203.9	103.84	2,373.6	5,543.0	5,811.8	43.83	45.82	122.0	483.5	533.8
UNITED EQUITABLE INSURANCE COMPANY	0.20	0.18	5,576.7	4,560.8	22.27	5,337.4	4,479.4	19.15	1,678.5	1,764.5	2,619.4	33.06	71.25	324.1	307.3	495.6
UNITED FINANCIAL CASUALTY COMPANY	0.11	0.03	3,131.8	696.5	349.67	2,763.4	360.8	665.87	909.4	1,653.4	845.3	59.83	43.75	1.9	52.1	58.3
UNITED FIRE & CASUALTY COMPANY	0.01	0.00	152.4	100.9	50.94	140.8	72.4	94.56	148.9	73.7	92.3	52.38	214.14	12.8	9.9	3.7
UNITED SECURITY INSURANCE COMPANY	0.00	0.00	-2.3	104.9	-102.19	21.1	175.4	-87.98	211.9	108.0	49.9	512.08	182.89	2.9	3.1	1.2
UNITED SERVICES AUTOMOBILE ASSOCIATION	0.89	0.84	25,008.6	21,482.1	16.42	23,866.8	21,058.7	13.33	14,617.8	21,114.8	26,857.2	88.47	85.36	998.9	1,425.5	3,254.5
UNITED STATES FIDELITY & GUARANTY CO	0.00	0.01	-1.0	214.8	-100.46	47.2	295.5	-84.03	120.2	-42.2	140.6	0.00 **	66.16	15.5	-35.4	17.1
UNITED STATES FIRE INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-5.1	1.2	0.00 **	0.00 **	0.0	-2.3	0.4
UNITRIN DIRECT INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	382.0	-157.8	528.3	0.00 **	0.00 **	85.5	44.1	118.6
UNIVERSAL CASUALTY COMPANY	1.22	1.13	34,144.1	28,773.7	18.66	32,756.6	29,853.2	9.73	15,523.4	15,277.8	32,119.3	46.64	49.72	2,616.7	2,600.9	2,284.3
UNIVERSAL UNDERWRITERS INSURANCE COMPANY	0.02	0.02	430.9	577.3	-25.35	479.9	640.1	-25.02	351.1	403.8	449.2	84.13	44.74	22.5	17.0	47.2
USAA CASUALTY INSURANCE COMPANY	0.58	0.57	16,155.6	14,538.9	11.12	15,701.0	14,208.6	10.50	9,633.8	11,465.5	14,036.5	73.02	80.33	643.1	627.5	1,534.2
USAA GENERAL INDEMNITY COMPANY	0.09	0.08	2,491.4	1,999.1	24.63	2,359.4	1,898.2	24.29	813.3	1,116.5	1,122.3	47.32	46.47	28.4	46.6	82.4
USAGENCIES DIRECT INSURANCE COMPANY	0.02	0.00	453.2	13.9	3,149.67	257.1	3.1	8,143.54	99.3	246.0	147.9	95.67	383.68	3.8	11.6	7.9
VALIANT INSURANCE COMPANY	0.00	0.00	31.2	78.4	-60.14	56.7	87.1	-34.83	151.1	125.1	36.0	220.42	40.67	1.1	-6.4	15.5
VALLEY FORGE INSURANCE COMPANY	0.00	0.00	2.9	7.3	-59.84	4.7	8.7	-46.21	-32.1	267.9	1,444.2	5,696.43	2,154.15	0.0	56.3	95.8
VICTORIA FIRE & CASUALTY COMPANY	0.06	0.03	1,652.0	757.9	117.98	1,284.9	691.3	85.86	796.9	1,319.5	853.7	102.69	57.18	12.8	67.4	100.2
VICTORIA SELECT INSURANCE COMPANY	0.02	0.01	441.0	283.9	55.36	406.9	286.0	42.27	233.2	257.0	177.5	63.15	76.96	8.3	1.1	30.8
VIGILANT INSURANCE COMPANY	0.07	0.08	1,943.0	1,927.8	0.78	1,931.9	1,987.9	-2.82	1,683.4	2,131.9	3,567.5	110.35	76.98	119.0	257.9	381.3

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
September 08, 2003

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

OTHER PRIVATE PASSENGER AUTO LIABILITY ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums Written ($)			Premiums Earned ($)			Losses Paid ($)	Losses Incurred ($)	Losses Unpaid ($)	Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses Paid ($)	Defense and Cost Containment Expenses Incurred ($)	Defense and Cost Containment Expenses Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
VIKING INSURANCE COMPANY OF WISCONSIN	0.05	0.06	1,282.6	1,505.1	-14.78	1,261.9	1,504.4	-16.12	1,215.2	1,013.4	810.0	80.31	69.06	81.9	65.7	146.8
WARNER INSURANCE COMPANY	0.01	0.00	162.9	119.2	36.65	138.2	188.6	-26.74	143.9	40.9	121.1	29.60	99.38	16.0	18.7	15.8
WEST AMERICAN INSURANCE COMPANY	0.35	0.46	9,924.7	11,754.8	-15.57	10,337.7	12,373.2	-16.45	9,108.3	5,638.1	10,183.0	54.54	69.19	672.9	457.0	1,229.1
WEST BEND MUTUAL INSURANCE COMPANY	0.34	0.33	9,429.3	8,356.4	12.84	8,781.8	8,342.0	5.27	5,030.8	3,746.6	7,932.8	42.66	50.95	176.5	51.7	1,665.3
WESTERN STATES INSURANCE COMPANY	0.19	0.49	5,217.4	12,452.5	-58.10	8,835.5	7,553.8	16.97	8,065.4	9,502.2	8,019.5	107.55	115.58	316.6	252.6	285.3
WESTFIELD INSURANCE COMPANY	0.09	0.09	2,568.0	2,239.0	14.70	2,387.6	2,219.9	7.55	1,967.6	1,486.3	1,941.9	62.25	86.21	104.0	51.2	201.9
WESTFIELD NATIONAL INSURANCE COMPANY	0.06	0.05	1,587.6	1,268.7	25.13	1,416.8	1,265.6	11.95	1,283.6	1,867.0	1,376.8	131.77	12.25	42.2	63.7	111.4
WINDSOR INSURANCE COMPANY	0.00	0.00	11.1	56.9	-80.45	22.2	64.5	-65.53	17.4	-8.8	27.8	0.00 **	0.00 **	6.1	3.0	3.8
YORK INSURANCE COMPANY	0.01	0.01	186.5	345.0	-45.93	259.9	357.6	-27.31	178.8	167.6	193.1	64.49	26.28	6.0	15.9	36.4
YOUNG AMERICA INSURANCE COMPANY	0.01	0.02	406.5	593.8	-31.53	429.4	598.1	-28.20	222.2	235.3	141.9	54.80	25.57	10.6	0.8	0.1
ZURICH AMERICAN INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	-1,017.1	-1,017.4	-0.2	0.00 **	0.00 **	56.8	56.8	0.0
TOTAL NUMBER OF COMPANIES THIS LINE: 375				$000 not omitted from totals line												
Sum:	**100.00**	**100.00**	**2,809,392,660**	**2,544,580,684**	**10.41**	**2,724,069,087**	**2,506,689,394**	**8.67**	**1,775,112,938**	**1,851,599,553**	**2,229,163,156**	**67.97**	**72.98**	**132,505,362**	**139,259,728**	**329,544,996**

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
September 08, 2003

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

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

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
ACE AMERICAN INSURANCE COMPANY	0.00	-0.22	0.0	0.2	-100.00	0.0	0.2	-87.64	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
AMERICAN ALTERNATIVE INS CORP	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-0.3	0.2	0.00 **	0.00 **	0.0	0.0	0.0
AMERICAN GUARANTEE & LIABILITY INS CO	4.23	-0.10	6.1	0.1	6,794.38	4.7	3.3	41.07	0.0	1.3	2.8	28.23	26.83	0.0	0.1	0.2
AMERICAN INTERNATIONAL SOUTH INS CO	0.00		0.0		0.00 *	0.0		0.00 *	0.0	0.0	0.0	0.00		0.0	0.0	0.0
AMERICAN MODERN HOME INSURANCE COMPANY	0.21	-1.41	0.3	1.3	-77.21	0.3	1.3	-77.21	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
AMICA MUTUAL INSURANCE COMPANY	0.26	-0.49	0.4	0.5	-16.74	0.5	0.5	-11.68	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
ARCH INSURANCE COMPANY	5.60		8.1		0.00 *	6.8		0.00 *	0.0	2.9	2.9	43.02		0.0	0.6	0.6
ATLANTIC INSURANCE COMPANY	0.00	-0.26	0.0	0.2	-100.00	0.0	0.2	-100.00	0.0	-0.3	0.0	0.00 **	117.55	0.0	-0.1	0.0
AUTO OWNERS INSURANCE COMPANY	0.00		0.0		0.00 *	0.0		0.00 *	9.2	51.2	42.1	0.00 **		0.0	2.4	2.4
BANCINSURE INC	0.00	-0.04	0.0	0.0	-100.00	0.0	0.0	-89.66	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
CANAL INSURANCE COMPANY	0.00		0.0		0.00 *	0.0		0.00 *	25.5	50.0	24.5	0.00 **		0.1	5.7	5.7
CHICAGO INSURANCE COMPANY	0.27		0.4		0.00 *	0.3		0.00 *	0.0	0.1	0.1	25.53		0.0	0.0	0.0
CINCINNATI INSURANCE COMPANY THE	1.23	-3.64	1.8	3.4	-47.20	1.8	3.2	-44.25	0.0	0.0	0.0	0.00	6.85	0.0	0.0	0.0
CLARENDON NATIONAL INSURANCE COMPANY	40.64	-83.36	59.0	77.4	-23.73	121.3	14.2	754.68	0.0	-0.2	4.0	0.00 **	28.80	0.0	0.0	0.0
COMMERCE & INDUSTRY INSURANCE COMPANY	0.07	0.00	0.1	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.0	0.0	35.71	0.00 **	0.0	0.0	0.0
CONTINENTAL CASUALTY COMPANY	0.00	-0.10	0.0	0.1	-100.00	0.0	0.1	-28.57	4.6	4.6	0.0	11,482.50	0.00 **	0.0	0.0	0.0
CONTINENTAL WESTERN INSURANCE COMPANY	0.21		0.3		0.00 *	0.2		0.00 *	0.0	0.0	0.0	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	0.1	3.2	0.00 **	0.00 **	0.0	0.0	0.4
DAIMLERCHRYSLER INSURANCE COMPANY	6.37	321.54	9.3	-298.4	0.00 *	9.3	-298.4	0.00 *	0.0	-68.3	-403.7	0.00 **	0.00 **	0.0	-11.7	-21.9
DIAMOND STATE INSURANCE COMPANY	0.01		0.0		0.00 *	0.0		0.00 *	0.0	0.0	0.0	0.00		0.0	0.0	0.0
EMPIRE FIRE & MARINE INSURANCE COMPANY	0.00	-0.02	0.0	0.0	-100.00	0.0	0.0	-100.00	3.5	-33.6	162.4	0.00 **	867,350.00	0.0	0.0	0.1
EVERGREEN NATIONAL 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
FARMINGTON CASUALTY 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
FEDERAL INSURANCE COMPANY	0.07	0.00	0.1	0.0	0.00 *	0.0	0.0	0.00 *	8.5	8.5	0.0	20,739.02	0.00 **	0.1	0.1	0.0
FIDELITY & DEPOSIT COMPANY OF MARYLAND	2.92	-0.90	4.2	0.8	408.28	3.7	0.3	974.57	0.0	1.0	1.9	26.30	256.36	0.0	0.1	0.1
FIDELITY & GUARANTY INS UNDERWRITERS INC	0.03		0.0		0.00 *	0.0		0.00 *	0.0	0.0	0.0	0.00		0.0	0.0	0.0
FIDELITY & GUARANTY INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-0.3	0.5	0.00 **	0.00 **	0.0	-0.1	0.0
FIREMANS FUND INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	-4.8	-4.8	0.0	0.00 **	0.00 **	0.0	0.0	0.0

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

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

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
GRANITE STATE INSURANCE 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
GREAT AMERICAN INSURANCE COMPANY	0.05	0.00	0.1	0.0	0.00 *	0.1	0.0	6,600.00	0.0	0.0	0.0	22.39	0.00	0.0	0.0	0.0
GREAT AMERICAN INSURANCE COMPANY OF NY	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
GREAT MIDWEST INSURANCE COMPANY	0.29	0.07	0.4	-0.1	0.00 *	0.4	-0.1	0.00 *	0.0	0.0	0.0	0.00	0.00 **	0.0	0.0	0.0
GREATER NEW YORK MUTUAL INSURANCE CO	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-2.5	0.0	0.00 **	0.00 **	0.0	0.0	0.0
GREENWICH 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
GRINNELL MUTUAL REINSURANCE COMPANY	0.27		0.4		0.00 *	0.2		0.00 *	0.0	0.1	0.1	65.77		0.0	0.0	0.0
GUARANTY NATIONAL 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
GULF INSURANCE COMPANY	0.64	-2.09	0.9	1.9	-52.14	0.9	1.9	-51.99	0.0	-2.3	0.0	0.00 **	117.04	0.0	-0.7	0.0
HANOVER INSURANCE COMPANY	0.06	-15.40	0.1	14.3	-99.38	3.4	14.0	-76.00	0.0	0.2	0.4	6.17	0.00 **	0.0	0.1	0.2
HARTFORD FIRE INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	30.2	47.9	21.6	0.00 **	0.00 **	4.7	6.3	2.1
HOMELAND CENTRAL INSURANCE 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
HOUSTON GENERAL INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	501.6	0.0	0.00 **	0.00 **	0.0	396.7	0.0
ILLINOIS NATIONAL INSURANCE CO	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.0	5.0	0.00 **	0.00 **	0.0	0.0	0.6
INDIANA INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	14.5	14.5	0.00 **	0.00 **	0.0	0.0	0.0
INTERSTATE INDEMNITY COMPANY	0.10	-0.91	0.1	0.8	-82.62	0.1	0.8	-87.59	4.5	-5.8	-0.1	0.00 **	1,200.00	0.0	-0.1	0.0
JEFFERSON INSURANCE COMPANY	0.00	-0.72	0.0	0.7	-99.70	0.1	0.4	-65.56	0.0	-0.4	0.0	0.00 **	125.00	0.0	0.0	0.0
LINCOLN GENERAL INSURANCE COMPANY	0.66	-0.06	1.0	0.1	1,668.52	0.4	0.0	1,141.18	13.5	85.1	71.6	20,175.59	0.00	0.6	1.8	1.2
MARKEL INSURANCE COMPANY	0.38	-0.13	0.6	0.1	345.97	0.5	0.1	478.75	0.0	0.4	0.4	89.20	27.50	0.0	0.1	0.1
MARYLAND CASUALTY COMPANY	0.09		0.1		0.00 *	0.1		0.00 *	0.0	0.0	0.0	38.55		0.0	0.0	0.0
NATIONAL CASUALTY COMPANY	0.00	-31.79	0.0	29.5	-100.00	0.0	29.5	-100.00	0.0	-7.4	1.9	0.00 **	3.33	0.0	-0.7	0.0
NATIONAL UNION FIRE INSURANCE CO OF PITT	-0.60	0.00	-0.9	0.0	0.00 *	-0.9	0.0	0.00 *	-13.0	-12.9	0.2	0.00 **	0.00 **	-3.5	-3.5	0.0
NEW HAMPSHIRE INSURANCE COMPANY	0.00	-6.27	0.0	5.8	-100.00	0.0	2.5	-100.00	0.0	0.0	0.5	0.00 **	381.61	0.0	0.0	0.1
NORTH RIVER INSURANCE COMPANY THE	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-6.4	3.9	0.00 **	0.00 **	0.0	-1.8	2.3
NORTHERN INSURANCE COMPANY OF NEW YORK	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
NORTHLAND INSURANCE COMPANY	-0.50	-0.78	-0.7	0.7	-199.86	-0.5	0.5	-195.40	0.0	-0.3	0.2	0.00 **	45.22	0.0	0.0	0.0
ONEBEACON AMERICA INSURANCE COMPANY	0.00	-0.23	0.0	0.2	-100.00	0.0	0.2	-100.00	0.0	0.0	0.0	0.00 **	0.00	0.0	0.0	0.0
ONEBEACON INSURANCE COMPANY	-0.07	-0.53	-0.1	0.5	-119.80	0.1	0.7	-84.85	0.0	-0.2	0.0	0.00 **	0.00 **	0.0	0.0	0.0

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

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

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
OWNERS INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	3.5	9.6	11.7	0.00 **	0.00 **	0.0	0.3	0.7
PENNSYLVANIA MANUFACTURERS ASSN INS CO	0.02	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
POTOMAC INSURANCE COMPANY OF ILLINOIS	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-1.5	0.0	0.00 **	0.00 **	0.0	0.0	0.0
PROGRESSIVE PREMIER INS CO OF ILLINOIS	0.00		0.0		0.00 *	0.0		0.00 *	2.2	5.5	3.3	0.00 **		0.0	0.3	0.3
PROTECTIVE INSURANCE COMPANY	0.05	-0.11	0.1	0.1	-25.00	0.1	0.1	-21.00	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
ROYAL INDEMNITY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.4	14.3	0.00 **	0.00 **	0.0	-0.4	0.8
ROYAL INSURANCE COMPANY OF AMERICA	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.1	2.4	0.00 **	0.00 **	0.0	0.0	0.2
SECURITY INSURANCE COMPANY OF HARTFORD	0.04		0.1		0.00 *	0.0		0.00 *	0.0	0.0	0.0	5.26		0.0	0.0	0.0
SELECT INSURANCE COMPANY	0.00	-0.05	0.0	0.0	-100.00	0.0	0.0	-100.00	0.0	-0.1	0.0	0.00 **	106.25	0.0	0.0	0.0
SENTRY INSURANCE A MUTUAL COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.6	5.6	5.0	0.00 **	0.00 **	0.0	0.5	0.5
SENTRY SELECT INSURANCE COMPANY	0.00	-3.48	0.0	3.2	-100.00	0.3	4.4	-92.45	0.0	0.1	2.6	27.88	23.25	0.0	0.0	0.2
SHELBY CASUALTY INSURANCE COMPANY	0.00		0.0		0.00 *	0.0		0.00 *	19.9	28.8	8.8	0.00 **		0.0	1.2	1.2
SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.82	-4.02	1.2	3.7	-68.00	2.4	2.5	-3.14	1.2	1.2	0.0	47.66	0.00	0.0	0.0	0.0
ST PAUL FIRE & MARINE INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	-0.3	-0.3	0.0	0.00 **	0.00 **	0.0	0.0	0.0
ST PAUL GUARDIAN INSURANCE COMPANY	0.00	0.00	0.0	0.0	-100.00	0.0	0.0	-100.00	0.0	-0.5	0.2	0.00 **	0.00 **	0.0	-0.1	0.0
ST PAUL MERCURY INSURANCE COMPANY	0.00	-0.94	0.0	0.9	-100.00	0.7	0.1	481.25	0.0	0.3	0.4	46.91	32.81	0.0	0.1	0.1
STANDARD FIRE INSURANCE COMPANY THE	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.0	0.1	0.00 **	0.00 **	0.0	0.0	0.1
STATE FARM MUTUAL AUTOMOBILE INSURANCE C	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	5.8	2.8	-1.5	0.00 **	0.00 **	0.0	0.0	0.0
STATE NATIONAL INSURANCE COMPANY INC	0.04	0.06	0.1	-0.1	0.00 *	0.1	-0.1	0.00 *	-22.3	-32.3	0.0	0.00 **	0.00 **	0.0	-0.3	0.0
TIG INSURANCE COMPANY	0.00	-0.16	0.0	0.1	-100.00	0.0	0.1	-87.79	0.0	0.0	0.1	0.00	0.00	0.0	0.0	0.0
TITAN INDEMNITY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	-100.00	0.0	-3.4	4.1	0.00 **	91,728.57	0.0	-0.5	0.7
TOKIO MARINE & FIRE INSURANCE CO LTD THE	0.34		0.5		0.00 *	0.5		0.00 *	0.0	0.6	0.6	129.24		0.0	0.1	0.1
TRANSPORT INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.0	52.8	0.00 **	0.00 **	0.0	0.0	0.5
TRAVELERS CASUALTY AND SURETY CO OF AM	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
TRAVELERS CASUALTY AND SURETY CO OF IL	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.0	0.0	0.00 **	0.00 **	0.0	0.0	0.0
TRAVELERS CASUALTY AND SURETY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.1	0.2	0.00 **	0.00 **	0.0	0.0	0.1
TRAVELERS INDEMNITY COMPANY THE	0.00	-0.13	0.0	0.1	-100.00	0.0	0.1	-100.00	4.3	-0.2	-3.9	0.00 **	462.30	0.0	0.0	0.0
TRAVELERS INDEMNITY COMPANY OF IL THE	0.00	0.22	0.0	-0.2	0.00 *	0.0	-0.2	0.00 *	2.0	0.0	-1.7	0.00 **	0.00 **	0.5	2.2	2.3

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
September 08, 2003

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

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

COMPANY NAME	Market Share (%) [1]		Premiums Written ($)			Premiums Earned ($)			Losses Paid ($)	Losses Incurred ($)	Losses Unpaid ($)	Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses Paid ($)	Defense and Cost Containment Expenses Incurred ($)	Defense and Cost Containment Expenses Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
TWIN CITY FIRE INSURANCE COMPANY	0.00		0.0		0.00 *	0.0		0.00 *	0.0	0.0	0.0	11.11		0.0	0.0	0.0
UNITED STATES FIDELITY & GUARANTY CO	0.00	-3.25	0.0	3.0	-100.00	0.0	3.0	-100.00	0.0	0.0	0.0	0.00 **	0.00	0.0	0.0	0.0
UNITED STATES FIRE INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	50.0	38.8	20.3	0.00 **	0.00 **	0.0	-1.8	6.1
UNITRIN AUTO AND HOME INS CO	0.19	-0.13	0.3	0.1	130.00	0.3	0.1	150.00	0.8	0.8	0.0	317.20	0.00	0.2	0.2	0.0
UNIVERSAL UNDERWRITERS INSURANCE COMPANY	16.80	-0.70	24.4	0.7	3,653.23	18.5	0.5	3,360.86	0.0	3.1	3.1	16.83	0.00 **	0.0	2.6	2.6
UTICA MUTUAL INSURANCE COMPANY	0.12	-0.07	0.2	0.1	159.70	0.2	0.1	159.70	0.0	0.0	0.0	8.62	0.00	0.0	0.0	0.0
VANLINER INSURANCE COMPANY	3.89	-1.11	5.7	1.0	446.91	4.2	0.3	1,333.67	0.0	0.7	0.7	16.51	0.00	0.0	0.1	0.1
WEST AMERICAN INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.5	-3.3	0.0	0.00 **	0.00 **	0.0	-0.5	0.0
WESTPORT INSURANCE CORPORATION	-0.68	-0.04	-1.0	0.0	-2,692.11	-1.0	1.0	-197.42	0.0	0.0	0.0	0.00 **	0.00 **	0.0	0.0	0.0
XL INSURANCE AMERICA INC	2.07	-6.41	3.0	5.9	-49.57	3.0	5.9	-49.57	0.0	-1.8	2.6	0.00 **	23.29	0.0	0.0	0.0
XL SPECIALTY INSURANCE COMPANY	0.00	-0.11	0.0	0.1	-100.00	0.0	0.2	-100.00	0.0	0.0	0.0	0.00 **	0.00 **	0.0	0.0	0.0
YORK INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-0.1	0.0	0.00 **	0.00 **	0.0	0.0	0.0
ZURICH AMERICAN INSURANCE COMPANY	12.81	-51.77	18.6	48.0	-61.29	36.3	32.6	11.24	4.2	13.4	23.8	36.88	21.37	0.0	0.7	1.8
TOTAL NUMBER OF COMPANIES THIS LINE: 97				$000 not omitted from totals line												
Sum:	**100.00**	**100.00**	**145,190**	**-92,746**	**-256.55**	**219,534**	**-173,341**	**-226.65**	**154,102**	**692,134**	**111,522**	**315.27**	**557.01**	**2,735**	**399,691**	**12,393**

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
September 08, 2003

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

OTHER COMMERCIAL AUTO LIABILITY ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
ACCEPTANCE INSURANCE COMPANY	0.10	0.51	844.5	3,553.6	-76.24	2,480.5	2,628.0	-5.61	1,403.3	-151.7	2,397.0	0.00 **	109.34	109.8	-52.9	157.2
ACE AMERICAN INSURANCE COMPANY	0.07	0.05	588.2	350.9	67.64	540.1	538.2	0.34	1,084.7	281.6	531.6	52.15	4.69	131.9	125.3	131.9
ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00	0.07	10.8	516.6	-97.91	96.7	471.8	-79.49	383.0	-194.7	444.9	0.00 **	208.61	51.0	-14.3	25.3
ACE INSURANCE COMPANY OF IL	0.01	0.00	50.7	2.8	1,682.25	26.4	12.3	115.60	31.4	-761.8	773.5	0.00 **	0.00 **	23.1	-72.3	159.0
ACE PROPERTY AND CASUALTY INS CO	0.00	0.00	39.6	21.6	83.63	33.4	19.5	71.64	36.5	-81.8	15.3	0.00 **	312.64	18.5	11.1	7.9
ACUITY A MUTUAL INSURANCE COMPANY	1.32	1.06	10,650.7	7,390.5	44.11	8,671.1	6,541.4	32.56	3,857.4	7,469.4	14,062.7	86.14	124.44	423.0	219.5	845.1
ADDISON INSURANCE COMPANY	0.22	0.19	1,755.3	1,330.1	31.97	1,496.5	1,349.1	10.93	301.3	1,224.2	2,063.9	81.81	73.46	21.2	77.4	105.4
AIU 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
ALEA NORTH AMERICA INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	1.6	-100.00	0.0	2.4	3.0	0.00 **	0.00 **	0.0	1.8	1.9
ALL AMERICA INSURANCE COMPANY	0.06	0.07	462.2	496.5	-6.91	509.2	601.8	-15.39	187.1	87.5	530.2	17.18	68.70	18.0	-18.3	73.5
ALLIANZ INSURANCE COMPANY	0.00		0.0		0.00 *	0.0		0.00 *	-0.8	-0.8	0.0	0.00 **		0.0	0.0	0.0
ALLIED PROPERTY & CASUALTY INS CO	0.39	0.47	3,148.7	3,274.7	-3.85	2,982.6	3,037.9	-1.82	1,311.5	1,601.7	2,503.0	53.70	87.60	75.8	363.6	403.9
ALLSTATE INDEMNITY COMPANY	0.02	0.03	182.7	185.7	-1.61	168.0	167.0	0.58	130.0	117.7	98.5	70.08	36.22	35.4	28.1	23.0
ALLSTATE INSURANCE COMPANY	0.66	0.73	5,375.7	5,040.8	6.64	5,109.6	5,043.7	1.31	2,381.0	3,956.9	7,447.7	77.44	32.04	276.3	18.2	770.3
AMCO INSURANCE COMPANY	0.06	0.07	494.1	503.6	-1.89	449.6	470.5	-4.43	32.7	372.9	674.2	82.94	72.18	6.3	1.0	34.4
AMERICAN & FOREIGN INSURANCE COMPANY	0.06	0.10	474.0	703.5	-32.63	533.0	795.9	-33.03	242.4	182.9	1,120.7	34.32	88.00	68.9	111.6	154.1
AMERICAN AGRI BUSINESS INSURANCE COMPANY	0.00	0.02	0.0	105.2	-100.00	0.0	105.2	-100.00	31.0	-57.9	0.0	0.00 **	312.69	0.0	0.0	0.0
AMERICAN ALTERNATIVE INS CORP	0.21	0.25	1,663.8	1,709.6	-2.68	1,637.6	1,592.3	2.85	215.6	919.4	2,457.4	56.14	33.47	292.2	431.9	324.9
AMERICAN AUTOMOBILE INSURANCE COMPANY	0.01	0.01	72.5	97.4	-25.53	63.1	102.9	-38.73	41.0	62.4	1,006.1	99.01	142.00	27.5	35.9	9.4
AMERICAN CASUALTY COMPANY OF READING PA	0.43	0.27	3,461.4	1,876.2	84.49	2,697.8	1,320.3	104.34	805.8	1,328.3	1,583.4	49.24	62.94	54.5	129.6	161.8
AMERICAN COUNTRY INSURANCE COMPANY	3.07	4.37	24,792.5	30,399.3	-18.44	25,190.6	30,921.8	-18.53	18,508.0	20,877.6	42,541.2	82.88	51.84	2,345.1	1,062.1	3,601.4
AMERICAN ECONOMY INSURANCE COMPANY	0.31	0.57	2,472.4	3,929.6	-37.08	3,167.6	5,027.4	-36.99	2,867.8	2,595.7	9,315.6	81.95	78.73	399.8	298.9	731.7
AMERICAN EMPLOYERS INSURANCE COMPANY	0.07	0.40	589.3	2,747.0	-78.55	1,819.5	3,250.3	-44.02	1,240.9	26.8	1,377.3	1.48	0.00 **	93.8	-92.8	74.0
AMERICAN EQUITY SPECIALTY INS CO	0.04	0.12	306.0	854.0	-64.17	449.8	1,691.4	-73.41	2,044.4	3,428.5	5,214.4	762.30	172.64	225.1	587.4	582.0
AMERICAN FAMILY MUTUAL INSURANCE COMPAN	0.63	0.52	5,132.6	3,606.1	42.33	4,501.0	3,301.7	36.32	2,977.6	3,652.7	3,501.4	81.15	56.85	109.7	243.2	665.3
AMERICAN FIRE AND CASUALTY COMPANY	0.00	0.00	12.0	2.6	365.91	11.6	2.5	358.19	0.8	1.3	0.6	11.58	110.54	0.0	0.1	0.1
AMERICAN GUARANTEE & LIABILITY INS CO	0.15	0.18	1,220.4	1,285.0	-5.03	1,186.3	1,409.5	-15.84	5,179.5	1,393.5	2,342.3	117.47	248.94	314.4	242.5	197.5
AMERICAN HARDWARE MUTUAL INSURANCE CO	0.09	0.08	731.1	547.5	33.52	702.5	431.2	62.91	149.4	170.8	923.0	24.31	24.18	53.0	60.7	187.2

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
September 08, 2003

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

OTHER COMMERCIAL AUTO LIABILITY ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
AMERICAN HOME ASSURANCE COMPANY	0.78	1.00	6,309.4	6,980.5	-9.61	4,526.0	6,610.5	-31.53	6,216.9	8,158.2	4,676.9	180.25	21.69	684.6	910.8	561.2
AMERICAN INSURANCE COMPANY THE	0.36	0.11	2,914.9	755.3	285.94	3,081.4	621.8	395.53	98.2	1,147.5	1,322.7	37.24	66.49	19.7	636.3	749.3
AMERICAN INTERNATIONAL SOUTH INS CO	0.00	0.00	18.4	16.9	8.79	21.0	29.8	-29.70	0.0	120.2	142.1	573.76	0.00 **	32.0	42.5	13.4
AMERICAN MANUFACTURERS MUTUAL INS CO	0.25	-0.63	2,059.0	-4,389.1	0.00 *	1,972.2	-3,708.2	0.00 *	697.7	3,008.6	3,274.0	152.55	0.00 **	518.3	935.9	189.9
AMERICAN MODERN HOME INSURANCE COMPANY	0.02	0.01	140.5	103.3	36.07	134.7	89.4	50.76	15.5	39.8	29.6	29.56	0.00 **	0.0	8.3	9.0
AMERICAN MOTORISTS INSURANCE COMPANY	0.10	0.30	769.0	2,065.8	-62.77	480.1	2,559.0	-81.24	826.5	1,049.3	1,883.6	218.57	0.00 **	71.9	-20.4	218.4
AMERICAN PROTECTION INSURANCE COMPANY	0.02	0.03	148.1	178.6	-17.10	129.3	185.9	-30.44	-2.1	-25.8	-23.7	0.00 **	0.00 **	0.0	15.3	15.3
AMERICAN RELIABLE INSURANCE COMPANY	0.00	0.00	0.0	1.8	-100.00	0.0	1.8	-100.00	0.0	-10.3	0.2	0.00 **	485.13	0.0	-1.0	0.0
AMERICAN SAFETY CASUALTY INS CO	0.00	0.01	0.3	60.1	-99.49	19.5	73.1	-73.40	1.9	10.5	98.9	54.13	111.44	0.8	2.7	23.8
AMERICAN SELECT INSURANCE COMPANY	0.01	0.01	41.6	98.5	-57.78	85.0	120.2	-29.23	16.3	19.5	14.9	22.97	8.52	14.0	14.0	3.1
AMERICAN SERVICE INSURANCE COMPANY INC	2.69	2.16	21,779.9	15,009.4	45.11	19,291.5	13,679.7	41.02	2,041.3	7,300.2	12,736.0	37.84	44.88	335.9	624.4	732.9
AMERICAN STATES INSURANCE COMPANY	0.55	0.64	4,469.6	4,471.0	-0.03	4,604.9	5,057.7	-8.95	2,360.3	1,340.5	9,270.2	29.11	109.17	325.2	207.3	800.5
AMERICAN ZURICH INSURANCE COMPANY	0.01	0.01	49.9	76.9	-35.04	75.4	44.6	68.96	22.4	545.4	593.8	723.81	0.00 **	23.8	44.1	23.8
AMERISURE INSURANCE COMPANY	0.03	0.05	236.8	323.4	-26.76	263.1	402.1	-34.57	90.6	1,322.2	1,596.7	502.55	105.25	36.8	22.5	42.9
AMERISURE MUTUAL INSURANCE COMPANY	0.33	0.34	2,690.5	2,351.6	14.41	2,685.8	2,241.9	19.80	611.2	2,531.2	3,343.7	94.25	12.83	107.4	18.7	144.3
AMICA MUTUAL INSURANCE COMPANY	0.00	0.01	23.2	38.7	-39.93	29.8	41.3	-27.83	4.9	4.9	0.0	16.51	0.00 **	0.0	0.0	0.0
ARCH INSURANCE COMPANY	0.34	0.04	2,737.2	263.3	939.70	2,259.3	364.5	519.89	468.1	928.7	1,450.6	41.11	264.57	18.3	324.4	309.4
ARGONAUT GREAT CENTRAL INS CO	0.04	0.04	346.0	286.8	20.64	313.2	278.4	12.53	96.2	-4.3	437.1	0.00 **	185.89	4.6	-18.5	30.9
ARGONAUT INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	35.4	-100.00	0.0	-1.7	2.8	0.00 **	0.00 **	0.0	-0.3	0.0
ARGONAUT MIDWEST INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	-79.7	-145.0	0.00 *	-12.9	-22.8	0.0	0.00 **	0.00 **	8.2	4.9	0.0
ASSOCIATED INDEMNITY CORPORATION	0.01	0.00	56.6	16.6	241.58	79.2	-102.7	0.00 *	22.2	172.6	189.7	217.86	0.00 **	23.9	19.3	24.6
ASSOCIATES INSURANCE COMPANY	0.21	0.15	1,726.7	1,069.8	61.40	1,591.2	647.9	145.61	470.2	1,874.4	4,090.1	117.79	353.66	94.4	98.7	200.1
ASSURANCE COMPANY OF AMERICA	0.25	0.60	2,029.6	4,144.5	-51.03	3,239.0	3,475.3	-6.80	1,605.5	2,487.7	5,161.2	76.80	109.73	203.3	323.3	393.4
ATHENA ASSURANCE COMPANY	0.20	0.19	1,654.3	1,305.7	26.70	1,609.6	1,351.9	19.06	2,611.6	1,417.1	1,805.0	88.04	417.35	138.2	99.7	370.5
ATLANTIC INSURANCE COMPANY	0.00	0.00	0.0	5.0	-100.00	0.4	4.6	-90.53	0.5	-2.0	1.2	0.00 **	58.13	0.0	-0.1	0.2
ATLANTIC MUTUAL INSURANCE COMPANY	0.21	0.23	1,672.5	1,631.5	2.51	1,771.7	1,554.5	13.97	1,767.0	1,906.2	4,111.2	107.59	149.21	201.7	348.5	603.1
AUTO OWNERS INSURANCE COMPANY	1.53	1.56	12,412.7	10,846.2	14.44	11,546.7	10,331.1	11.77	9,126.1	10,787.4	15,821.5	93.42	83.98	601.0	755.4	2,153.2
AUTOMOBILE INSURANCE CO OF HARTFORD THE	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-0.1	0.4	0.00 **	0.00 **	0.0	-0.1	0.1

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
September 08, 2003

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

OTHER COMMERCIAL AUTO LIABILITY ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums Written ($)			Premiums Earned ($)			Losses Paid ($)	Losses Incurred ($)	Losses Unpaid ($)	Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses Paid ($)	Defense and Cost Containment Expenses Incurred ($)	Defense and Cost Containment Expenses Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
AXA RE PROPERTY AND CASUALTY INS CO	0.01		84.0		0.00 *	42.2		0.00 *	2.3	21.7	19.4	51.39		0.0	0.0	0.0
BANCINSURE INC	0.00	0.00	30.6	12.5	144.83	23.4	10.3	125.78	0.9	0.9	0.0	4.01	0.00	0.0	0.0	0.0
BANKERS STANDARD INSURANCE COMPANY	0.00	0.00	-16.5	0.6	-2,730.78	-16.5	1.2	-1,499.07	0.0	-20.2	17.9	0.00 **	72.09	-0.4	-8.2	3.6
BERKLEY REGIONAL INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	120.4	-100.00	0.0	-281.4	0.0	0.00 **	0.00	0.0	0.0	0.0
BITUMINOUS CASUALTY CORPORATION	0.44	0.44	3,577.1	3,039.5	17.69	3,442.1	3,018.9	14.02	1,657.0	1,196.2	2,154.9	34.75	1.40	165.3	311.7	483.1
BITUMINOUS FIRE & MARINE INSURANCE CO	0.04	0.05	307.6	338.7	-9.21	317.4	412.8	-23.11	341.7	140.1	696.6	44.13	0.00 **	89.6	-5.7	115.7
BROTHERHOOD MUTUAL INSURANCE COMPANY	0.07	0.07	577.3	481.1	19.98	536.2	413.8	29.59	240.6	313.9	168.2	58.54	30.13	17.2	20.6	16.1
CAMDEN FIRE INSURANCE ASSOCIATION, THE	0.00	0.00	0.0	5.5	-100.00	0.0	25.4	-100.00	17.9	-6.1	1.2	0.00 **	124.80	0.2	-2.5	0.0
CANAL INSURANCE COMPANY	1.13	1.04	9,126.0	7,214.4	26.50	8,493.1	4,751.5	78.75	2,383.6	7,114.7	9,760.0	83.77	70.66	532.8	1,662.0	2,181.3
CAROLINA CASUALTY INSURANCE COMPANY	0.35	0.16	2,822.6	1,118.2	152.42	2,181.0	857.7	154.29	1,320.7	895.2	3,808.0	41.04	380.29	92.6	177.4	136.7
CENTENNIAL INSURANCE COMPANY	0.19	0.27	1,548.9	1,906.3	-18.75	1,525.9	1,518.1	0.51	1,464.5	661.2	1,792.0	43.33	52.40	220.8	206.6	296.6
CENTRAL MUTUAL INSURANCE COMPANY	0.27	0.18	2,174.1	1,227.7	77.08	1,735.8	953.6	82.02	421.8	902.1	3,262.4	51.97	130.03	49.5	18.6	365.6
CENTURY INDEMNITY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-663.8	490.3	0.00 **	0.00 **	-0.5	23.0	264.3
CENTURY NATIONAL INSURANCE COMPANY	0.18	0.15	1,495.0	1,013.3	47.53	1,355.2	742.5	82.53	475.8	572.0	1,510.3	42.21	117.87	232.9	264.8	530.3
CHARTER OAK FIRE INSURANCE COMPANY THE	0.04	0.13	350.7	930.5	-62.31	616.9	1,061.4	-41.87	847.1	160.1	1,796.4	25.95	218.62	206.4	216.6	213.8
CHICAGO INSURANCE COMPANY	1.03	0.74	8,312.7	5,153.8	61.29	8,063.4	2,585.2	211.91	1,533.9	4,097.4	3,745.5	50.81	56.42	103.4	502.2	628.1
CHICAGO MOTOR CLUB INSURANCE COMPANY	0.00	0.00	0.0	29.0	-100.00	0.0	29.0	-100.00	-0.2	-1.7	2.9	0.00 **	62.62	0.0	0.0	0.0
CHICAGO MUTUAL INSURANCE COMPANY	0.08	0.08	641.2	563.1	13.85	654.4	469.3	39.45	139.2	246.1	337.8	37.60	144.53	11.6	11.8	53.0
CHURCH MUTUAL INSURANCE COMPANY	0.15	0.19	1,226.0	1,315.9	-6.83	1,241.9	1,359.4	-8.64	1,089.9	821.6	963.1	66.16	35.24	63.5	-2.0	181.0
CINCINNATI CASUALTY COMPANY THE	0.00	0.00	0.0	0.0	-100.00	0.0	0.0	-11.76	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
CINCINNATI INSURANCE COMPANY THE	3.19	3.45	25,789.4	23,970.0	7.59	22,987.5	17,999.4	27.71	14,697.3	12,728.9	22,257.6	55.37	49.33	1,129.7	1,900.6	3,702.0
CITIZENS INSURANCE COMPANY OF AMERICA	0.12	0.27	973.7	1,895.0	-48.62	1,263.0	1,975.1	-36.05	2,393.7	1,418.2	2,593.4	112.29	124.11	209.0	173.0	254.5
CITIZENS INSURANCE COMPANY OF ILLINOIS	0.13	0.26	1,053.1	1,830.5	-42.47	1,547.0	1,687.7	-8.34	504.2	388.7	904.7	25.13	52.25	13.7	58.1	185.5
CLARENDON NATIONAL INSURANCE COMPANY	0.07	0.05	532.1	333.4	59.60	541.6	372.6	45.36	859.4	48.5	2,765.4	8.95	387.27	165.0	165.0	10.5
COLONIAL AMERICAN CASUALTY AND SURETY CO	0.00	0.00	1.9	0.2	827.80	2.0	0.2	811.63	0.0	0.6	0.6	30.00	27.44	0.0	0.0	0.0
COLUMBIA CASUALTY COMPANY	0.00	0.00	27.5	0.0	0.00 *	6.6	95.0	-93.08	0.0	-628.9	0.0	0.00 **	157.79	0.0	-98.1	0.0
COLUMBIA MUTUAL INSURANCE COMPANY	0.02	0.02	167.4	104.3	60.52	139.1	111.6	24.66	113.2	92.8	195.9	66.70	125.77	12.0	10.1	13.1
COMMERCE & INDUSTRY INSURANCE COMPANY	0.05	0.07	407.8	456.1	-10.60	485.6	361.5	34.34	65.8	226.1	419.8	46.55	24.65	26.2	36.2	50.4

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
September 08, 2003

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

OTHER COMMERCIAL AUTO LIABILITY ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
CONNECTICUT INDEMNITY COMPANY THE	-0.03	0.11	-222.9	768.3	-129.00	73.4	720.4	-89.81	511.6	728.0	677.8	991.91	25.84	107.2	132.8	68.5
CONSOLIDATED INSURANCE COMPANY	0.25	0.20	2,036.7	1,379.9	47.60	1,552.3	1,418.2	9.46	732.3	1,250.2	2,251.5	80.54	89.79	28.4	-3.8	100.6
CONSTITUTION INSURANCE COMPANY	0.00	0.00	19.3	9.1	112.47	24.6	3.8	552.99	2.6	16.3	13.7	66.28	0.00	0.8	2.4	1.5
CONSTITUTIONAL CASUALTY COMPANY	0.08	0.08	647.9	522.8	23.95	617.1	500.5	23.30	138.1	188.1	403.1	30.48	18.39	39.9	45.6	93.8
CONTINENTAL CASUALTY COMPANY	1.25	1.74	10,120.3	12,075.1	-16.19	9,471.9	11,384.2	-16.80	13,760.7	6,645.4	33,781.3	70.16	119.53	1,215.8	479.3	3,701.4
CONTINENTAL INSURANCE COMPANY THE	0.00	0.00	-0.2	0.0	0.00 *	-8.1	-45.6	0.00 *	0.0	-431.6	0.0	0.00 **	0.00 **	3.3	-188.3	0.0
CONTINENTAL NATIONAL INDEMNITY COMPANY	0.00	0.00	-1.7	1.8	-193.44	-0.9	48.3	-101.94	1,318.4	-905.8	137.2	0.00 **	0.00 **	131.0	73.9	17.9
CONTINENTAL WESTERN INSURANCE COMPANY	0.76	0.65	6,116.0	4,519.5	35.33	5,354.9	4,913.2	8.99	4,987.0	3,437.0	8,148.0	64.18	52.27	651.3	-83.6	594.3
COREGIS INSURANCE COMPANY	0.17	0.28	1,384.3	1,913.2	-27.65	1,919.1	1,947.6	-1.47	2,463.9	-344.1	10,746.2	0.00 **	575.14	-1.6	-829.7	426.9
COUNTRY CASUALTY INSURANCE COMPANY	0.03	0.03	205.8	224.3	-8.24	210.3	212.0	-0.79	75.0	29.9	301.2	14.24	16.07	9.4	8.0	105.0
COUNTRY MUTUAL INSURANCE COMPANY	1.36	1.39	10,982.4	9,631.4	14.03	10,450.6	9,217.0	13.38	4,132.9	7,526.7	11,641.1	72.02	39.85	349.6	732.7	1,717.9
CRUM & FORSTER INDEMNITY COMPANY	0.01	0.07	110.4	471.8	-76.59	307.4	373.2	-17.62	51.2	57.7	203.3	18.78	34.30	2.3	2.8	24.6
CUMIS INSURANCE SOCIETY INC	0.01	0.02	110.4	121.5	-9.15	115.1	109.2	5.43	12.0	46.0	59.2	39.98	0.00 **	1.1	9.5	11.1
DAIMLERCHRYSLER INSURANCE COMPANY	0.07	0.21	549.5	1,448.5	-62.06	858.1	1,610.4	-46.71	1,178.3	1,014.0	3,009.7	118.16	92.98	296.4	182.1	370.7
DIAMOND STATE INSURANCE COMPANY	0.10	0.04	781.1	311.4	150.86	789.8	228.0	246.47	1,143.5	2,993.4	2,937.3	378.99	484.47	6.0	62.6	69.3
DISCOVER PROPERTY & CASUALTY INS CO	0.43	0.07	3,494.3	453.2	670.97	2,591.1	309.0	738.45	199.1	1,040.5	1,046.2	40.16	41.03	16.8	123.0	119.2
DISCOVER SPECIALTY INSURANCE COMPANY	0.00	0.00	0.3	1.3	-78.77	0.7	1.1	-37.48	422.6	467.2	516.4	68,806.63	18,539.41	34.8	30.9	73.7
ECONOMY FIRE & CASUALTY 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 **	5.0	5.0	0.0
ECONOMY PREFERRED INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.0	50.0	0.00 **	0.00 **	3.7	1.7	0.0
ELECTRIC INSURANCE COMPANY	0.08	0.08	612.9	576.0	6.40	612.9	576.0	6.40	170.4	281.0	851.7	45.86	73.77	51.8	167.6	195.3
EMPIRE FIRE & MARINE INSURANCE COMPANY	0.77	0.41	6,264.1	2,866.9	118.50	3,806.2	3,679.8	3.44	2,379.4	2,823.3	7,289.7	74.18	100.89	369.2	156.6	715.5
EMPLOYERS FIRE INSURANCE COMPANY THE	0.01	0.06	49.3	438.8	-88.76	228.9	443.2	-48.36	343.8	1,519.9	2,480.2	664.04	193.03	47.8	7.7	64.6
EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.13	0.48	1,084.5	3,335.0	-67.48	1,912.3	2,804.1	-31.80	1,138.3	587.8	3,694.0	30.74	94.32	145.9	105.4	365.7
EMPLOYERS MUTUAL CASUALTY COMPANY	0.14	0.16	1,136.9	1,141.0	-0.36	1,149.4	908.5	26.51	354.3	1,119.5	1,172.4	97.41	21.30	5.3	102.6	170.5
ERIE INSURANCE EXCHANGE	0.57	0.26	4,603.5	1,841.8	149.94	3,237.5	1,357.1	138.56	785.3	2,467.9	2,442.4	76.23	56.94	35.4	218.6	309.4
EVANSTON INSURANCE COMPANY	0.00	0.00	23.1	14.9	54.43	23.1	14.9	54.43	32.7	35.1	6.1	152.00	75.25	0.0	1.4	3.3
EVEREST NATIONAL INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-0.6	0.3	0.00 **	0.00 **	0.0	-0.1	0.0
EVERGREEN NATIONAL INDEMNITY COMPANY	0.00	0.00	-0.4	-0.8	0.00 *	-0.4	2.8	-112.74	-0.3	-25.7	305.2	0.00 **	7,984.76	64.8	75.5	31.5

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
September 08, 2003

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

OTHER COMMERCIAL AUTO LIABILITY ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
FAIRFIELD INSURANCE COMPANY	0.00	0.02	30.6	127.9	-76.08	42.1	125.2	-66.38	26.3	38.5	65.6	91.44	21.57	3.7	19.6	22.0
FAIRMONT INSURANCE COMPANY	0.08	0.04	668.5	298.4	124.03	609.3	203.7	199.05	50.0	1,272.8	1,330.4	208.91	50.29	5.6	42.6	54.0
FARMERS AUTOMOBILE INSURANCE ASSN THE	0.04	0.05	354.1	340.1	4.13	347.3	339.4	2.33	63.4	99.1	73.2	28.52	13.97	0.0	8.1	17.1
FARMERS INSURANCE EXCHANGE	0.13	0.18	1,090.8	1,252.5	-12.91	1,228.8	1,289.7	-4.72	328.0	376.0	907.8	30.60	12.28	71.2	85.4	207.1
FARMINGTON CASUALTY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-1.6	15.2	0.00 **	0.00 **	0.0	-0.5	4.2
FARMLAND MUTUAL INSURANCE COMPANY	0.10	0.07	785.0	516.6	51.95	638.2	456.0	39.96	47.0	-129.1	407.6	0.00 **	0.00 **	2.6	-25.6	41.3
FEDERAL INSURANCE COMPANY	1.16	1.13	9,388.4	7,841.2	19.73	8,680.0	7,897.8	9.90	5,428.0	5,551.5	12,645.7	63.96	60.69	1,667.7	1,554.7	2,053.3
FEDERATED MUTUAL INSURANCE COMPANY	0.80	0.73	6,459.2	5,102.1	26.60	5,751.8	4,719.3	21.88	3,492.0	3,335.4	7,756.8	57.99	102.61	332.1	187.7	1,443.4
FEDERATED RURAL ELECTRIC INS EXCH	0.04	0.03	314.9	234.0	34.55	293.6	224.7	30.64	87.3	401.4	532.2	136.75	13.40	1.2	50.0	68.9
FEDERATED SERVICE INSURANCE COMPANY	0.03	0.05	223.7	354.1	-36.83	271.6	334.1	-18.70	83.6	106.7	138.1	39.28	32.28	9.7	14.2	29.8
FIDELITY & CASUALTY COMPANY OF NY THE	0.04	0.00	352.5	0.0	0.00 *	352.5	0.0	0.00 *	0.0	-7.1	0.0	0.00 **	0.00 **	0.0	0.0	0.0
FIDELITY & DEPOSIT COMPANY OF MARYLAND	0.03	0.03	220.5	220.5	-0.03	229.9	270.4	-14.97	75.2	104.0	410.6	45.25	247.62	42.6	43.5	30.7
FIDELITY & GUARANTY INS UNDERWRITERS INC	0.05	0.12	393.8	829.0	-52.50	527.2	841.1	-37.32	145.7	607.1	1,403.7	115.17	92.10	24.4	49.1	239.1
FIDELITY & GUARANTY INSURANCE COMPANY	0.03	0.29	231.1	2,046.9	-88.71	535.3	2,010.0	-73.37	1,141.0	531.5	2,304.3	99.29	184.27	283.4	156.5	299.7
FIRE & CASUALTY INSURANCE CO OF CT THE	0.04	0.02	323.5	170.8	89.44	356.2	497.5	-28.40	2,200.1	740.7	1,325.7	207.96	379.18	456.6	467.2	160.0
FIREMANS FUND INSURANCE COMPANY	0.09	0.30	709.4	2,072.7	-65.77	1,358.9	1,683.7	-19.29	18,140.4	18,115.2	2,424.4	1,333.03	42.01	127.7	311.7	545.5
FIREMANS FUND INSURANCE COMPANY OF WI	0.00	0.00	0.0	3.0	-98.70	0.5	10.9	-95.19	0.0	0.3	1.8	48.38	0.00 **	0.0	-0.1	1.7
FIRST FINANCIAL INSURANCE COMPANY	0.17	0.07	1,350.0	493.2	173.70	1,029.0	426.2	141.42	158.3	489.5	564.5	47.57	0.00 **	25.2	59.2	57.6
FIRST LIBERTY INSURANCE CORPORATION THE	0.00	0.00	0.0	0.6	-100.00	0.6	8.6	-92.87	0.0	-2.5	0.5	0.00 **	15.30	0.0	-0.2	0.0
FIRST NATIONAL INSURANCE COMPANY OF AM	0.02	0.05	154.7	355.5	-56.47	313.2	316.7	-1.12	20.7	-90.9	225.1	0.00 **	39.05	12.4	-4.5	30.9
FIRST NONPROFIT INSURANCE COMPANY	0.34	0.30	2,762.6	2,064.4	33.82	2,484.0	1,989.3	24.87	402.8	709.9	933.5	28.58	0.00 **	130.3	39.0	457.3
FLORISTS MUTUAL INSURANCE COMPANY	0.11	0.11	926.7	766.5	20.91	874.9	703.9	24.29	813.6	401.2	2,608.0	45.86	345.52	63.9	-92.7	364.1
FRANKENMUTH MUTUAL INSURANCE COMPANY	0.19	0.17	1,551.4	1,209.0	28.32	1,407.6	1,199.4	17.36	483.5	955.5	965.7	67.88	48.99	4.6	84.6	125.3
FREMONT INDEMNITY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	55.0	5.0	0.0	0.00 **	0.00 **	0.7	-5.8	0.0
GATEWAY INSURANCE COMPANY	0.02	0.02	180.3	168.6	6.96	192.7	295.3	-34.77	147.6	195.5	163.8	101.48	62.98	22.1	26.8	27.8
GEICO GENERAL INSURANCE COMPANY	0.00	0.00	0.5	0.4	18.04	0.5	0.4	10.60	0.0	0.0	0.1	3.96	3.00	0.0	0.0	0.0
GENERAL CASUALTY COMPANY OF ILLINOIS	1.44	1.84	11,609.0	12,809.3	-9.37	11,956.9	12,454.5	-4.00	7,004.2	6,793.2	13,538.0	56.81	91.15	565.9	809.2	1,093.2
GENERAL CASUALTY COMPANY OF WISCONSIN	0.39	0.36	3,181.4	2,490.6	27.73	2,831.4	2,434.9	16.29	1,710.3	2,257.7	2,825.0	79.74	67.44	115.8	125.3	187.8

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

OTHER COMMERCIAL AUTO LIABILITY ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
GENERAL FIRE & CASUALTY COMPANY	0.00	0.00	21.0	21.5	-2.26	37.2	3.5	951.77	0.6	0.2	0.0	0.63	125.94	0.0	0.0	0.0
GENERAL INSURANCE COMPANY OF AMERICA	0.01	0.07	96.9	485.7	-80.06	202.7	579.7	-65.03	113.4	209.1	339.8	103.16	29.49	17.2	-14.7	51.8
GENERAL SECURITY NATIONAL INS CO	0.00	0.00	27.2	19.2	41.72	23.7	20.8	13.57	3.8	35.1	31.3	148.53	0.00	0.7	2.7	2.1
GENESIS INSURANCE COMPANY	0.08	0.14	657.1	977.1	-32.75	862.1	931.5	-7.45	1,359.4	3,198.1	3,832.0	370.96	18.80	242.6	342.5	247.9
GLOBE INDEMNITY COMPANY	0.02	0.02	194.2	115.5	68.22	191.2	115.4	65.67	13.7	8.7	65.7	4.56	6.34	0.3	14.4	20.7
GOODVILLE MUTUAL CASUALTY COMPANY	0.00	0.00	27.4	30.0	-8.39	28.0	31.3	-10.70	5.3	3.1	0.0	11.02	51.03	0.1	0.0	0.0
GOVERNMENT EMPLOYEES INSURANCE COMPANY	0.00	0.00	0.3	0.0	0.00 *	0.3	0.0	974.07	0.0	0.0	0.0	1.72	0.00 **	0.0	0.0	0.0
GOVERNMENTAL INTERINSURANCE EXCHANGE	0.06	0.06	523.5	427.8	22.38	420.4	367.4	14.44	4,197.5	8,753.4	5,417.4	2,081.91	139.28	234.2	150.6	463.0
GRAIN DEALERS MUTUAL INSURANCE COMPANY	0.00	0.02	-0.9	130.3	-100.70	49.5	156.7	-68.42	4.8	-15.7	11.8	0.00 **	13.96	0.1	-1.1	0.6
GRANGE MUTUAL CASUALTY COMPANY	0.27	0.27	2,216.5	1,847.9	19.95	2,100.0	1,367.7	53.54	580.9	771.9	2,414.0	36.76	53.51	70.0	85.0	314.8
GRANITE STATE INSURANCE COMPANY	0.28	0.13	2,287.9	889.6	157.18	1,973.8	391.1	404.67	244.5	1,062.8	917.4	53.85	66.84	124.2	221.9	110.1
GRAPHIC ARTS MUTUAL INSURANCE COMPANY	0.18	0.16	1,454.3	1,089.7	33.45	1,278.6	1,035.1	23.52	672.6	1,742.0	3,213.0	136.23	143.13	128.7	244.3	433.5
GREAT AMERICAN ALLIANCE INS CO	0.02	0.02	127.1	110.7	14.82	138.3	35.2	292.52	32.9	62.1	78.4	44.91	95.15	0.0	15.5	26.8
GREAT AMERICAN ASSURANCE COMPANY	0.17	0.10	1,408.3	719.7	95.69	1,196.6	663.1	80.45	197.0	792.4	895.7	66.22	19.97	60.4	122.8	95.2
GREAT AMERICAN INSURANCE COMPANY	0.05	0.05	390.2	356.3	9.50	458.5	255.3	79.60	53.9	361.9	428.0	78.95	0.00 **	58.3	87.8	44.9
GREAT AMERICAN INSURANCE COMPANY OF NY	0.04	0.07	322.8	499.2	-35.34	418.2	578.1	-27.67	1,098.7	1,021.2	470.0	244.20	39.26	18.3	87.7	139.7
GREAT DIVIDE INSURANCE COMPANY	0.00	0.00	0.0	5.7	-100.00	0.0	65.5	-100.00	96.1	-1.1	1,120.0	0.00 **	0.00 **	23.2	-6.9	29.1
GREAT MIDWEST INSURANCE COMPANY	0.00	0.00	4.3	3.7	16.12	4.0	3.4	16.77	0.0	0.0	2.0	0.00	29.07	0.0	0.0	0.0
GREAT NORTHERN INSURANCE COMPANY	0.09	0.10	753.2	662.5	13.68	680.1	769.5	-11.62	161.3	328.7	2,195.7	48.33	20.70	95.5	141.2	252.8
GREAT WEST CASUALTY COMPANY	2.94	3.00	23,772.7	20,888.9	13.81	23,296.7	18,399.0	26.62	10,736.5	12,142.0	31,958.1	52.12	75.68	1,720.1	1,978.3	1,793.4
GREENWICH INSURANCE COMPANY	0.24	0.27	1,972.4	1,880.7	4.88	1,672.8	1,871.6	-10.63	1,518.5	-1,380.4	259.4	0.00 **	179.98	98.0	-107.2	40.7
GRINNELL MUTUAL REINSURANCE COMPANY	0.52	0.52	4,189.9	3,638.1	15.17	4,046.7	3,268.0	23.83	2,759.4	1,838.5	4,198.6	45.43	127.17	171.1	94.7	474.2
GROCERS INSURANCE COMPANY	0.00	0.00	0.2	17.3	-98.78	8.0	14.3	-44.02	4.7	3.7	0.0	46.73	35.82	0.4	0.2	0.0
GUARANTY NATIONAL INSURANCE COMPANY	0.00	0.05	22.9	366.0	-93.73	22.9	1,140.6	-97.99	591.6	824.5	1,448.3	3,594.45	30.75	137.5	260.5	272.9
GUIDEONE MUTUAL INSURANCE COMPANY	0.08	0.11	681.4	743.4	-8.34	719.1	717.8	0.17	149.6	591.8	1,940.6	82.30	0.00 **	21.2	8.9	183.6
GULF INSURANCE COMPANY	0.34	0.93	2,762.4	6,463.7	-57.26	3,073.9	7,939.2	-61.28	2,148.9	998.0	10,269.7	32.47	112.81	338.0	412.2	863.7
HANOVER INSURANCE COMPANY	0.18	0.35	1,441.2	2,420.3	-40.45	1,337.3	1,746.4	-23.43	1,855.7	85.4	1,454.5	6.39	153.40	220.3	212.0	196.2
HARCO NATIONAL INSURANCE COMPANY	0.52	0.47	4,193.0	3,241.5	29.36	3,867.6	2,753.9	40.44	976.8	1,675.5	2,181.0	43.32	22.54	122.3	334.9	503.2

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
September 08, 2003

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

OTHER COMMERCIAL AUTO LIABILITY ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
HARLEYSVILLE INSURANCE COMPANY	0.00	0.01	38.4	46.8	-17.87	46.0	64.6	-28.73	5.0	48.9	121.7	106.28	53.82	8.7	11.4	6.9
HARLEYSVILLE LAKE STATES INS CO	0.27	0.46	2,217.8	3,214.8	-31.01	2,723.9	3,268.1	-16.65	2,083.7	1,383.8	3,279.8	50.80	101.71	156.5	3.0	308.0
HARTFORD ACCIDENT & INDEMNITY COMPANY	0.01	0.02	60.7	140.1	-56.68	134.5	139.8	-3.81	7.0	432.9	459.6	321.97	34.40	-0.3	44.2	48.9
HARTFORD CASUALTY INSURANCE COMPANY	0.20	0.27	1,623.6	1,909.1	-14.96	1,713.4	1,894.6	-9.56	1,173.1	1,232.3	2,252.8	71.92	44.49	143.4	132.1	241.2
HARTFORD FIRE INSURANCE COMPANY	0.99	0.90	8,001.6	6,264.7	27.73	7,181.0	5,837.7	23.01	5,163.3	5,094.1	9,086.2	70.94	56.01	722.7	689.9	1,026.5
HARTFORD INSURANCE CO OF THE MIDWEST	0.10	0.21	847.0	1,464.0	-42.15	1,136.8	1,498.0	-24.11	1,223.2	688.4	1,458.1	60.56	73.93	85.4	30.3	176.3
HARTFORD INSURANCE COMPANY OF ILLINOIS	0.04	0.08	348.3	570.7	-38.97	475.2	540.7	-12.10	176.9	164.0	578.8	34.51	43.16	62.3	55.4	61.3
HARTFORD UNDERWRITERS INSURANCE COMPANY	0.35	0.01	2,824.0	75.4	3,643.33	1,261.1	96.2	1,210.57	84.0	469.6	421.0	37.24	14.34	4.4	56.4	56.8
HASTINGS MUTUAL INSURANCE COMPANY	0.07	0.05	589.0	359.4	63.88	502.9	265.4	89.45	178.2	424.6	481.9	84.45	76.97	22.3	38.5	39.7
HAWKEYE SECURITY INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	-100.00	175.0	354.7	241.8	0.00 **	0.00 **	9.7	2.5	8.0
HIGHLANDS INSURANCE COMPANY	0.01	0.17	92.0	1,183.8	-92.23	323.6	1,038.1	-68.82	342.1	1,014.3	1,788.2	313.43	136.14	56.9	46.2	211.7
HOMELAND CENTRAL INSURANCE COMPANY	0.00	0.03	21.9	200.4	-89.08	59.5	321.4	-81.47	400.3	-15.4	438.2	0.00 **	416.05	19.7	-10.6	3.9
HOUSTON GENERAL INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	214.0	-624.4	22.2	0.00 **	0.00 **	6.5	-452.5	4.8
HUDSON INSURANCE COMPANY	0.07		579.9		0.00 *	279.1		0.00 *	17.3	307.1	289.8	110.03		41.4	57.2	15.9
ILLINOIS EMCASCO INSURANCE COMPANY	0.64	0.81	5,207.6	5,604.0	-7.07	5,019.6	4,734.1	6.03	2,436.3	3,943.1	6,152.4	78.55	64.94	404.9	469.0	879.2
ILLINOIS NATIONAL INSURANCE CO	1.54	0.95	12,430.4	6,605.1	88.19	10,145.2	5,379.0	88.61	3,485.0	8,573.9	9,256.8	84.51	41.67	678.7	1,085.3	1,110.8
ILLINOIS UNION INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.8	-100.00	0.0	-3.9	963.6	0.00 **	259.33	0.0	-0.5	4.9
IMT INSURANCE COMPANY (MUTUAL)	0.02	0.02	173.5	142.7	21.60	162.8	129.0	26.20	33.6	3.3	3.2	2.04	23.80	7.0	2.1	0.1
INDEMNITY INSURANCE COMPANY OF NORTH AM	0.00	0.01	11.6	95.4	-87.88	62.0	56.1	10.43	1,310.6	-877.5	966.1	0.00 **	122.81	307.9	56.7	91.0
INDIANA INSURANCE COMPANY	1.09	0.87	8,819.1	6,083.0	44.98	7,220.1	5,865.4	23.10	4,244.0	6,650.7	10,558.0	92.11	63.26	275.2	95.2	480.9
INDIANA LUMBERMENS MUTUAL INSURANCE CO	0.11	0.11	864.5	730.2	18.40	804.3	767.4	4.81	2,503.5	2,429.1	984.9	302.02	37.48	101.0	95.8	142.7
INSURA PROPERTY AND CASUALTY INS CO	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	22.1	24.0	0.00 **	0.00 **	29.5	32.3	3.1
INSURANCE COMPANY OF NORTH AMERICA	0.09	0.00	744.5	2.0	37,847.50	678.9	3.7	18,347.93	280.8	-271.5	1,424.0	0.00 **	49,492.85	42.0	34.0	46.1
INSURANCE COMPANY OF THE STATE OF PA THE	0.00	0.00	5.1	5.2	-2.00	35.2	77.2	-54.44	1,918.8	2,025.5	1,934.7	5,757.58	0.00 **	0.0	10.7	231.2
INSURANCE COMPANY OF THE WEST	0.00	0.09	35.6	656.0	-94.58	109.4	1,315.9	-91.69	2,500.9	191.1	1,861.5	174.68	8.17	343.7	-156.6	1,107.5
INSURANCE CORPORATION OF HANNOVER	0.32	0.15	2,610.9	1,076.6	142.51	2,192.9	405.3	441.08	457.1	1,483.9	1,521.0	67.67	126.45	176.5	201.9	46.2
INSURANCE CORPORATION OF NEW YORK THE	0.08	0.00	611.0	25.2	2,323.51	263.3	25.2	944.49	0.6	-216.6	1.6	0.00 **	0.00 **	61.2	53.4	0.2
INTEGON NATIONAL INSURANCE COMPANY	0.01	0.02	94.2	142.6	-33.95	115.4	191.2	-39.68	120.8	34.6	37.6	29.95	92.65	0.7	-5.2	2.7

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

OTHER COMMERCIAL AUTO LIABILITY ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
INTERNATIONAL BUSINESS & MER REASSUR CO	0.00	0.02	-0.3	113.3	-100.23	25.7	176.5	-85.47	534.6	73.8	951.0	287.76	168.21	83.2	14.1	142.7
INTERSTATE FIRE & CASUALTY COMPANY	0.01	0.04	77.7	277.9	-72.05	141.4	339.7	-58.37	0.0	281.6	662.6	199.18	0.00 **	0.0	-36.6	7.9
INTERSTATE INDEMNITY COMPANY	0.05	0.03	381.7	199.5	91.36	248.9	138.5	79.70	55.3	436.0	443.4	175.18	33.61	1.5	54.9	63.2
IOWA AMERICAN INSURANCE COMPANY	0.00	0.00	21.0	7.7	172.32	15.2	7.8	95.96	10.7	45.9	35.6	300.94	5.36	0.0	0.0	0.0
IOWA MUTUAL INSURANCE COMPANY	0.07	0.08	565.9	555.9	1.80	565.0	600.1	-5.85	668.0	690.3	643.9	122.17	57.84	37.0	44.5	28.4
JEFFERSON INSURANCE COMPANY	0.00	0.19	-5.9	1,344.3	-100.44	288.2	1,770.8	-83.72	920.1	-1,276.2	1,603.4	0.00 **	104.69	170.8	-234.7	215.1
K M INSURANCE COMPANY	0.00	0.00	0.2	0.5	-51.39	0.2	0.5	-51.39	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
KEMPER INDEMNITY INSURANCE COMPANY	0.01		80.3		0.00 *	76.6		0.00 *	0.0	6.0	6.0	7.78		0.0	0.9	0.9
L M INSURANCE CORPORATION	0.00	0.00	4.1	4.9	-17.42	4.5	7.4	-39.25	0.0	-0.7	1.3	0.00 **	0.00 **	0.0	-0.1	0.1
LANCER INSURANCE COMPANY	0.67	1.65	5,436.6	11,505.6	-52.75	7,661.9	10,553.1	-27.40	3,167.5	2,024.4	13,426.0	26.42	111.39	794.0	734.0	1,080.1
LIBERTY INSURANCE CORPORATION	0.01	0.04	91.5	309.1	-70.40	42.7	510.1	-91.63	1,021.0	118.2	1,281.4	277.06	85.58	91.9	-41.1	45.9
LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.74	0.49	5,995.1	3,394.8	76.60	5,812.2	1,916.6	203.25	12,953.0	4,777.6	15,653.2	82.20	363.19	1,213.9	316.7	1,683.9
LIBERTY MUTUAL INSURANCE COMPANY	0.50	0.43	4,073.6	2,961.4	37.56	4,013.7	2,843.7	41.14	1,365.1	2,622.4	11,546.6	65.34	59.88	154.1	-8.4	626.5
LINCOLN GENERAL INSURANCE COMPANY	1.54	0.14	12,454.2	960.7	1,196.30	8,137.4	876.8	828.10	757.7	4,968.9	4,321.0	61.06	23.04	27.6	126.6	110.9
LUMBER MUTUAL INSURANCE COMPANY THE	0.00	0.00	0.0	-0.4	0.00 *	0.0	-0.4	0.00 *	301.0	982.0	719.9	0.00 **	0.00 **	66.9	310.5	247.1
LUMBERMENS MUTUAL CASUALTY COMPANY	1.16	0.48	9,367.3	3,338.8	180.56	7,152.1	2,388.4	199.45	4,651.1	4,147.8	12,898.9	57.99	364.43	521.8	129.8	1,156.4
LUMBERMENS UNDERWRITING ALLIANCE	0.01	0.01	97.1	71.9	35.14	80.1	112.4	-28.70	26.9	826.1	2,092.5	1,030.97	1,150.81	34.3	161.3	126.9
MARKEL AMERICAN INSURANCE COMPANY	0.00		10.1		0.00 *	4.7		0.00 *	0.0	0.3	0.3	5.85		0.0	0.0	0.0
MARKEL INSURANCE COMPANY	0.01	0.01	55.3	43.0	28.63	52.2	48.5	7.66	18.5	2.3	38.8	4.42	0.00 **	1.6	2.3	11.2
MARYLAND CASUALTY COMPANY	0.56	0.27	4,493.2	1,860.6	141.48	3,288.2	1,117.1	194.35	489.0	1,623.4	1,962.9	49.37	37.38	73.2	139.9	130.4
MASSACHUSETTS BAY INSURANCE COMPANY	0.20	0.22	1,586.0	1,495.1	6.08	1,995.7	1,286.5	55.13	3,161.7	2,075.0	2,233.8	103.97	110.46	317.5	326.5	158.2
MERIDIAN CITIZENS MUTUAL INSURANCE CO	0.00	0.00	0.0	0.1	-100.00	0.0	0.1	-100.00	1.4	-6.0	34.9	0.00 **	2,103.25	5.5	4.5	3.0
MERIDIAN SECURITY INSURANCE COMPANY	0.02	0.03	184.9	201.7	-8.35	208.7	92.2	126.41	61.2	157.8	113.8	75.61	20.52	0.0	3.1	12.7
MGA INSURANCE COMPANY INC	0.00	0.01	7.1	48.4	-85.37	40.9	268.9	-84.78	2,351.2	150.3	960.0	367.12	592.95	494.7	408.5	161.5
MID CENTURY INSURANCE COMPANY	0.12	0.27	995.2	1,860.8	-46.52	1,509.7	1,741.2	-13.30	377.8	345.6	1,293.3	22.89	37.70	28.4	62.5	270.7
MID CONTINENT CASUALTY COMPANY	0.02	0.02	162.7	173.4	-6.17	156.8	270.0	-41.91	390.7	119.3	327.5	76.06	88.13	29.3	-45.4	10.4
MIDWESTERN INDEMNITY COMPANY THE	0.00	0.00	0.0	0.0	0.00 *	0.0	-1.0	0.00 *	0.0	-0.4	0.0	0.00 **	0.00 **	0.0	0.0	0.0
MILLERS FIRST INSURANCE COMPANY	0.00	0.00	0.0	28.4	-100.00	1.7	92.5	-98.17	362.9	441.7	1,006.9	26,148.79	390.68	23.7	98.7	126.9

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
September 08, 2003

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

OTHER COMMERCIAL AUTO LIABILITY ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
MILWAUKEE CASUALTY INSURANCE CO	0.01	0.01	97.1	92.6	4.81	99.0	92.0	7.65	24.7	96.8	139.4	97.75	24.38	22.2	21.0	14.6
MILWAUKEE INSURANCE COMPANY	0.48	0.62	3,860.0	4,339.6	-11.05	3,994.5	4,066.2	-1.76	2,314.4	3,144.0	6,737.6	78.71	85.92	238.0	244.9	527.3
MONROE GUARANTY INSURANCE COMPANY	0.15	0.15	1,193.1	1,014.0	17.67	972.6	761.3	27.75	462.7	1,793.9	2,611.8	184.45	275.73	24.4	86.2	166.9
MUTUAL SERVICE CASUALTY INSURANCE CO	-0.07	0.19	-580.7	1,322.5	-143.91	310.8	1,505.0	-79.35	1,048.2	-246.0	1,141.6	0.00 **	7.68	86.2	119.1	144.2
NATIONAL AMERICAN INSURANCE COMPANY	0.00	0.01	26.0	38.7	-32.82	19.7	47.8	-58.73	0.0	-11.3	7.9	0.00 **	15.01	0.0	-2.9	2.0
NATIONAL BEN FRANKLIN INSURANCE CO OF IL	0.00	0.00	0.0	0.0	0.00 *	0.6	-26.7	0.00 *	160.0	-235.1	0.0	0.00 **	0.00 **	2.5	-85.3	0.0
NATIONAL CASUALTY COMPANY	0.94	0.92	7,595.7	6,375.0	19.15	7,023.2	5,239.0	34.05	4,891.8	4,410.6	5,468.0	62.80	56.13	570.4	881.6	1,099.2
NATIONAL CONTINENTAL INSURANCE COMPANY	0.00		0.0		0.00 *	0.0		0.00 *	0.0	4.6	4.6	0.00 **		0.0	0.3	0.3
NATIONAL FARMERS UNION PROPERTY & CAS CO	0.07	0.10	585.4	713.1	-17.90	703.5	615.3	14.34	190.9	332.5	258.9	47.26	25.36	5.2	20.9	26.1
NATIONAL FARMERS UNION STANDARD INS CO	0.01	0.02	103.4	110.3	-6.22	97.3	90.1	7.92	66.5	78.8	92.8	81.02	110.31	6.7	-7.6	19.8
NATIONAL FIRE & CASUALTY COMPANY	0.02	0.02	153.3	111.2	37.79	130.1	111.5	16.69	3.8	5.3	68.1	4.05	28.01	0.0	0.3	53.0
NATIONAL FIRE & MARINE INSURANCE COMPANY	0.00	0.00	21.9	10.8	102.11	21.4	12.8	66.93	0.0	-8.1	15.1	0.00 **	0.00 **	0.0	-2.8	5.2
NATIONAL FIRE INSURANCE COMPANY OF HARTF	0.03	0.15	260.4	1,064.8	-75.55	471.3	1,753.7	-73.12	831.6	1,995.9	4,041.8	423.47	92.03	72.7	242.4	264.8
NATIONAL INDEMNITY COMPANY	0.13	0.11	1,036.0	742.5	39.53	923.4	643.0	43.61	75.1	123.3	240.5	13.35	18.23	22.8	37.1	73.2
NATIONAL INTERSTATE INSURANCE COMPANY	0.16	0.16	1,299.5	1,134.1	14.58	1,662.4	2,821.3	-41.08	885.9	3,935.6	5,074.1	236.75	71.52	156.3	520.7	844.0
NATIONAL LIABILITY & FIRE INS CO	0.54	0.59	4,401.8	4,098.8	7.39	4,528.0	2,083.6	117.32	1,098.0	1,034.7	1,913.8	22.85	74.88	154.3	155.5	554.7
NATIONAL SURETY CORPORATION	0.00	0.02	27.0	154.9	-82.59	69.7	249.9	-72.09	103.0	69.4	544.2	99.53	23.53	72.5	14.8	50.2
NATIONAL UNION FIRE INSURANCE CO OF PITT	-0.09	0.80	-707.6	5,595.5	-112.65	510.4	5,026.5	-89.85	9,522.3	12,439.7	5,716.3	2,437.10	82.03	1,186.1	1,326.7	672.0
NATIONWIDE AGRIBUSINESS INSURANCE CO	0.42	0.06	3,420.5	409.6	734.97	2,097.8	319.2	557.29	1,188.1	1,947.4	1,741.5	92.83	67.67	3.2	152.4	165.2
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	0.01	0.01	62.9	64.1	-1.91	64.9	52.2	24.22	0.5	-2.1	23.0	0.00 **	33.43	1.6	1.2	4.9
NATIONWIDE MUTUAL INSURANCE COMPANY	0.08	0.08	607.8	527.5	15.23	560.2	459.0	22.06	1,125.6	357.7	1,410.8	63.85	13.95	201.7	95.7	142.1
NATIONWIDE PROPERTY & CASUALTY INS CO	0.03	0.03	223.1	232.1	-3.88	222.1	220.2	0.83	70.6	35.6	160.1	16.02	51.08	11.1	4.7	22.4
NAVIGATORS INSURANCE COMPANY	0.05		367.4		0.00 *	88.3		0.00 *	18.3	53.5	35.2	60.61		1.1	3.8	2.6
NETHERLANDS INSURANCE COMPANY THE	0.04	0.02	362.5	110.3	228.64	170.9	81.7	109.22	22.0	30.0	26.1	17.56	61.97	0.1	1.2	4.6
NEW HAMPSHIRE INSURANCE COMPANY	0.05	0.04	382.5	257.5	48.53	305.3	263.6	15.80	728.7	2,355.3	2,374.1	771.58	77.39	0.0	188.4	279.5
NIPPONKOA INSURANCE COMPANY LTD (U S BR	0.01	0.01	50.8	72.5	-30.02	55.5	78.8	-29.60	667.5	-131.7	107.1	0.00 **	269.42	13.8	-0.5	11.4
NONPROFITS INSURANCE COMPANY	0.23	0.27	1,851.6	1,887.8	-1.92	1,852.4	1,764.2	5.00	327.9	163.7	3,067.5	8.84	21.28	106.1	145.0	115.8
NORTH AMERICAN SPECIALTY INSURANCE CO	0.11	0.05	927.0	343.7	169.76	979.7	507.9	92.89	272.3	-179.8	329.2	0.00 **	0.00 **	39.5	-79.0	122.9

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
September 08, 2003

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

OTHER COMMERCIAL AUTO LIABILITY ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
NORTH POINTE INSURANCE COMPANY	0.57	0.67	4,603.4	4,662.6	-1.27	4,330.9	4,286.0	1.05	3,724.5	2,538.6	8,353.3	58.62	48.55	450.6	1,265.6	1,524.0
NORTH RIVER INSURANCE COMPANY THE	-0.01	0.00	-60.5	5.3	-1,241.30	-44.5	48.8	-191.22	535.9	-83.4	1,988.0	0.00 **	883.42	151.8	39.3	175.0
NORTHBROOK INDEMNITY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-13.8	2.2	0.00 **	0.00 **	0.0	-2.3	0.4
NORTHERN ASSURANCE COMPANY OF AMERICA	0.00	0.04	13.2	301.9	-95.62	150.5	352.1	-57.24	71.8	139.1	147.6	92.39	55.31	2.4	-6.7	1.7
NORTHERN INSURANCE COMPANY OF NEW YORK	0.07	0.20	595.8	1,410.9	-57.77	877.9	1,552.8	-43.46	860.4	2,422.5	3,236.9	275.93	30.47	103.9	122.4	156.7
NORTHLAND CASUALTY COMPANY	0.04	0.05	289.5	334.0	-13.34	320.6	223.0	43.78	407.8	55.0	59.6	17.16	9.53	13.3	-33.5	9.3
NORTHLAND INSURANCE COMPANY	3.04	2.74	24,559.9	19,069.5	28.79	21,001.0	15,260.4	37.62	6,282.7	9,654.1	15,103.9	45.97	46.95	1,125.7	1,593.8	1,747.1
OCCIDENTAL FIRE & CASUALTY COMPANY OF NC	0.84		6,760.7		0.00 *	3,551.9		0.00 *	242.4	610.4	368.0	17.18		38.5	224.7	186.3
OHIC INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-0.2	0.0	0.00 **	0.00 **	0.0	0.0	0.0
OHIO CASUALTY INSURANCE COMPANY THE	0.18	0.07	1,472.1	493.4	198.36	924.6	439.4	110.44	402.9	224.5	722.2	24.28	103.07	35.1	19.7	81.0
OHIO FARMERS INSURANCE COMPANY	0.01	0.05	106.3	366.9	-71.04	186.7	332.2	-43.81	69.9	116.3	102.2	62.31	18.28	2.6	5.8	12.7
OLD REPUBLIC INSURANCE COMPANY	0.18	0.22	1,416.3	1,551.7	-8.72	1,422.3	1,506.4	-5.58	3,276.1	3,530.6	3,317.8	248.23	109.10	137.3	207.4	507.0
ONEBEACON AMERICA INSURANCE COMPANY	0.06	0.23	485.7	1,565.9	-68.98	1,072.9	2,017.8	-46.83	1,076.6	304.8	1,411.0	28.41	81.97	59.3	-43.6	117.6
ONEBEACON INSURANCE COMPANY	0.05	0.29	416.4	1,992.8	-79.10	1,084.9	2,215.3	-51.03	1,117.4	2,279.9	5,476.6	210.15	195.93	138.1	11.3	129.1
OWNERS INSURANCE COMPANY	0.27	0.18	2,205.0	1,272.8	73.24	1,798.3	899.8	99.87	695.0	1,558.1	1,788.2	86.64	117.16	17.0	136.0	248.3
PACIFIC EMPLOYERS INSURANCE COMPANY	0.46	0.56	3,759.2	3,886.0	-3.26	3,699.7	2,868.2	28.99	515.6	4,581.5	5,729.5	123.83	18.34	207.1	-29.2	373.0
PACIFIC INDEMNITY COMPANY	0.00	0.01	39.3	44.5	-11.63	46.5	60.4	-23.00	0.0	-13.1	40.3	0.00 **	2.82	1.6	-3.0	7.4
PATHFINDER INSURANCE COMPANY	0.03	0.04	234.5	268.4	-12.64	234.5	268.4	-12.64	0.0	107.0	466.2	45.66	0.40	0.0	19.5	89.2
PEERLESS INSURANCE COMPANY	0.02	0.01	166.2	38.5	332.22	89.3	40.9	118.15	19.4	34.0	22.7	38.12	56.60	0.0	1.5	3.2
PEKIN INSURANCE COMPANY	1.93	1.70	15,629.7	11,823.1	32.20	14,272.3	11,058.1	29.07	6,754.5	10,031.8	17,209.9	70.29	83.66	595.9	1,362.7	4,335.9
PENN AMERICA INSURANCE COMPANY	0.00	0.00	-0.2	3.8	-106.54	-0.2	112.5	-100.22	8.5	-61.0	47.3	0.00 **	89.64	0.0	-25.4	3.2
PENN MILLERS INSURANCE COMPANY	0.04		347.6		0.00 *	171.3		0.00 *	0.0	0.0	0.0	0.00		0.0	0.0	0.0
PENNSYLVANIA GENERAL INSURANCE COMPANY	0.00	0.07	11.7	507.5	-97.70	136.4	965.0	-85.86	1,801.8	-237.0	1,607.7	0.00 **	197.83	71.1	-45.4	88.8
PENNSYLVANIA LUMBERMENS MUTUAL INS CO	0.00	0.00	21.4	26.6	-19.38	16.2	23.1	-29.82	2.4	0.2	0.0	1.43	15.72	0.0	-0.1	0.0
PENNSYLVANIA MANUFACTURERS ASSN INS CO	0.02	0.02	126.4	116.4	8.58	129.4	85.7	50.99	3.5	12.3	66.4	9.50	58.98	0.0	0.8	5.6
PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	0.00	0.00	1.8	1.7	5.72	1.6	1.9	-16.33	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
PHARMACISTS MUTUAL INSURANCE COMPANY	0.03	0.01	230.3	69.7	230.60	176.4	22.3	689.80	88.4	132.6	49.3	75.15	26.24	0.0	6.3	6.9
PHILADELPHIA INDEMNITY INSURANCE COMPANY	0.06	0.16	515.9	1,090.1	-52.67	660.3	799.1	-17.37	657.1	41.1	386.3	6.22	42.98	46.9	60.7	57.8

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

OTHER COMMERCIAL AUTO LIABILITY ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums Written ($)			Premiums Earned ($)			Losses Paid ($)	Losses Incurred ($)	Losses Unpaid ($)	Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses Paid ($)	Defense and Cost Containment Expenses Incurred ($)	Defense and Cost Containment Expenses Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
PHOENIX ASSURANCE COMPANY OF NEW YORK	0.00		0.0		0.00 *	0.0		0.00 *	1.4	1.4	0.0	0.00 **		0.0	0.0	0.0
PHOENIX INSURANCE COMPANY THE	0.00	0.00	0.9	15.1	-94.33	1.9	170.4	-98.87	227.8	-154.6	830.1	0.00 **	0.00 **	66.3	40.7	86.3
POTOMAC INSURANCE COMPANY OF ILLINOIS	0.00	0.00	-6.5	33.2	-119.48	-2.3	279.9	-100.81	3,731.0	-728.2	249.2	0.00 **	0.00 **	198.1	918.4	947.5
PRIME INSURANCE SYNDICATE INC THE	0.01		49.6		0.00 *	46.8		0.00 *	1,087.9	90.7	591.5	193.86		43.2	-247.7	26.1
PRINCETON INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.2	-100.00	0.0	-0.1	0.1	0.00 **	76.99	0.0	0.0	0.0
PROGRESSIVE CASUALTY INSURANCE COMPANY	0.32	0.32	2,596.0	2,219.9	16.94	2,784.6	1,559.6	78.55	910.7	2,249.1	2,892.4	80.77	50.55	52.7	126.0	271.9
PROGRESSIVE HOME INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	-6.5	-6.5	0.0	0.00 **	0.00 **	0.5	0.5	0.0
PROGRESSIVE PREMIER INS CO OF ILLINOIS	1.12	0.83	9,090.9	5,771.5	57.51	7,728.6	4,565.2	69.29	1,866.6	3,078.2	4,248.9	39.83	46.92	94.4	214.4	388.1
PROGRESSIVE UNIVERSAL INS CO OF IL	0.18	0.14	1,417.3	962.0	47.32	1,355.0	743.5	82.25	273.6	765.2	786.7	56.47	40.31	4.1	13.8	59.3
PROPERTY & CASUALTY INS CO OF HARTFORD	0.00	0.01	11.1	74.1	-84.98	11.3	356.7	-96.84	34.2	109.3	503.3	970.21	44.09	45.3	47.4	54.9
PROTECTIVE INSURANCE COMPANY	0.00	0.00	6.2	4.9	26.22	4.9	4.9	0.43	88.3	-158.0	884.8	0.00 **	1,912.22	10.2	1.0	33.8
PROVIDENCE WASHINGTON INSURANCE COMPANY	0.02	0.06	128.3	440.4	-70.86	166.4	898.7	-81.48	294.6	144.3	1,052.0	86.72	69.37	129.1	173.9	212.2
QBE INSURANCE CORPORATION	0.41	0.11	3,293.9	792.9	315.45	1,959.7	631.3	210.43	404.5	1,002.1	956.4	51.14	62.73	55.1	250.9	219.7
RAMPART INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	1.0	1.0	0.00 **	0.00 **	0.0	0.2	0.2
RANGER INSURANCE COMPANY	0.06	0.03	494.7	210.6	134.89	369.7	226.5	63.19	213.4	-761.1	779.4	0.00 **	62.63	49.4	86.9	72.6
REDLAND INSURANCE COMPANY	0.02	0.01	135.9	94.4	43.91	107.7	56.1	91.95	238.2	144.0	311.7	133.68	200.59	22.2	73.1	54.3
REGENT INSURANCE COMPANY	0.30	0.48	2,388.7	3,321.1	-28.07	2,652.5	3,492.9	-24.06	2,075.5	2,210.6	4,848.0	83.34	105.17	244.0	262.3	343.8
REPUBLIC FRANKLIN INSURANCE COMPANY	0.06	0.13	456.9	870.2	-47.50	648.8	919.3	-29.42	1,161.7	1,103.9	1,563.2	170.13	151.01	218.0	218.2	254.9
REPUBLIC WESTERN INSURANCE COMPANY	0.43	0.66	3,469.0	4,591.2	-24.44	4,168.7	4,483.5	-7.02	855.8	1,811.7	2,761.5	43.46	49.94	139.6	205.7	156.0
RLI INSURANCE COMPANY	0.66	0.36	5,313.9	2,528.4	110.17	3,870.9	1,160.3	233.60	246.7	1,962.3	2,251.5	50.69	31.60	89.8	312.6	240.4
ROCK RIVER INSURANCE COMPANY	0.29		2,364.2		0.00 *	663.4		0.00 *	0.0	338.7	338.7	51.06		0.0	59.3	59.3
ROCKFORD MUTUAL INSURANCE COMPANY	0.11	0.12	900.3	817.2	10.16	860.4	759.8	13.24	264.3	227.0	170.7	26.38	44.61	2.2	-17.0	10.9
ROYAL INDEMNITY COMPANY	0.24	0.32	1,919.1	2,208.6	-13.11	2,073.0	1,452.4	42.73	1,836.4	1,293.9	791.4	62.42	40.33	60.0	116.2	181.5
ROYAL INSURANCE COMPANY OF AMERICA	0.48	0.48	3,878.5	3,352.4	15.69	3,673.9	3,334.0	10.20	9,997.9	3,030.9	4,436.7	82.50	64.71	96.7	-407.4	597.2
SAFECO INSURANCE COMPANY OF AMERICA	0.00	0.03	15.4	208.2	-92.61	108.5	268.1	-59.52	269.9	-29.1	1,271.0	0.00 **	279.85	80.1	18.0	82.6
SAFECO INSURANCE COMPANY OF ILLINOIS	0.00	0.02	27.8	150.4	-81.50	77.6	268.9	-71.13	0.0	54.7	208.6	70.45	0.00 **	0.0	-26.0	73.2
SAFEGUARD INSURANCE COMPANY	0.01	0.03	107.1	211.8	-49.40	132.6	195.5	-32.19	48.4	23.0	113.7	17.33	31.11	3.1	19.0	28.1
SAFEWAY INSURANCE COMPANY	0.32	0.39	2,627.4	2,680.9	-2.00	2,727.5	2,531.8	7.73	1,205.6	903.8	1,060.0	33.14	35.75	23.4	43.8	126.8

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

OTHER COMMERCIAL AUTO LIABILITY ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
SAGAMORE INSURANCE COMPANY	0.05	0.07	436.1	486.2	-10.30	499.1	485.4	2.82	949.8	494.4	516.8	99.06	204.48	17.3	-6.0	31.8
SAVERS PROPERTY & CASUALTY INS CO	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	0.1	0.1
SCOTTSDALE INDEMNITY COMPANY	0.03	0.03	272.2	178.9	52.21	194.8	169.1	15.22	33.7	202.8	247.5	104.09	0.00 **	0.6	32.0	44.6
SEATON INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-0.1	4.6	0.00 **	0.00 **	0.0	-0.2	0.1
SECURA INSURANCE A MUTUAL COMPANY	0.20	0.42	1,598.9	2,900.3	-44.87	2,241.9	3,129.8	-28.37	1,135.2	578.3	4,406.2	25.80	75.30	311.9	-147.1	404.6
SECURITY INSURANCE COMPANY OF HARTFORD	0.11	0.08	892.6	528.7	68.81	714.3	437.8	63.15	497.5	397.5	372.1	55.64	139.71	190.0	199.8	50.1
SECURITY NATIONAL INSURANCE COMPANY	0.01	0.00	46.4	13.3	248.09	21.9	11.8	85.82	3.7	44.1	76.6	201.52	65.59	2.3	2.6	2.3
SELECT INSURANCE COMPANY	0.00	0.00	0.6	30.5	-97.97	3.2	57.2	-94.48	0.0	-35.9	36.0	0.00 **	0.00 **	2.5	-3.4	13.0
SELECTIVE INSURANCE COMPANY OF SC	0.33	0.36	2,679.6	2,497.5	7.29	2,583.0	2,633.4	-1.92	1,189.6	1,672.7	4,270.3	64.76	85.65	133.9	133.9	0.0
SELECTIVE INSURANCE COMPANY OF THE SE	0.11	0.03	912.6	240.5	279.48	655.4	293.6	123.22	131.9	243.8	276.5	37.21	75.01	24.2	37.4	25.4
SENTRY INSURANCE A MUTUAL COMPANY	0.54	0.65	4,329.9	4,540.7	-4.64	3,816.6	3,327.6	14.70	3,887.2	4,240.4	7,718.2	111.10	56.34	112.2	1,043.7	2,059.8
SENTRY SELECT INSURANCE COMPANY	0.93	0.50	7,492.9	3,469.6	115.96	5,768.7	3,068.8	87.98	5,066.2	6,166.8	7,018.2	106.90	106.73	310.6	354.0	1,014.0
SHELBY INSURANCE COMPANY THE	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	50.0	50.0	0.0	0.00 **	0.00 **	8.5	8.5	0.0
SHELTER GENERAL INSURANCE COMPANY	0.03	0.04	206.1	286.9	-28.14	242.3	289.6	-16.36	515.1	19.4	582.8	7.99	285.59	20.4	-57.2	59.8
SHELTER MUTUAL INSURANCE COMPANY	0.00	0.00	32.8	29.2	12.08	30.9	29.0	6.67	14.2	-4.9	16.6	0.00 **	73.96	0.0	-7.9	0.0
SIRIUS AMERICA INSURANCE COMPANY	0.34	0.20	2,741.0	1,398.2	96.03	1,819.6	1,005.0	81.06	322.5	1,129.4	2,097.3	62.07	136.41	0.0	-98.0	59.8
SOCIETY INSURANCE A MUTUAL COMPANY	0.10	0.07	836.8	479.6	74.47	670.1	324.7	106.40	180.1	200.3	70.7	29.89	32.47	1.1	2.7	5.7
SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.06	0.08	478.3	559.5	-14.52	403.2	468.2	-13.88	262.3	319.2	1,387.4	79.17	122.73	49.1	266.8	232.8
SPECIALTY NATIONAL INSURANCE COMPANY	0.29	0.88	2,319.6	6,135.3	-62.19	1,385.9	2,930.5	-52.71	385.6	2,867.2	3,170.8	206.89	28.58	25.6	553.4	628.8
SPECIALTY SURPLUS INSURANCE COMPANY	0.00	0.00	0.0	15.8	-100.00	8.8	16.0	-45.24	0.0	0.0	0.0	0.00	0.00 **	0.0	0.0	0.0
SPRINGFIELD FIRE & CASUALTY COMPANY	0.08	0.07	628.6	487.6	28.92	552.7	327.1	69.00	45.7	59.6	124.5	10.79	13.90	11.3	14.1	24.9
ST PAUL FIRE & MARINE INSURANCE COMPANY	3.27	2.74	26,434.2	19,070.1	38.62	24,435.3	15,358.9	59.10	6,579.2	10,571.9	21,754.7	43.26	76.42	744.9	1,825.7	3,916.4
ST PAUL GUARDIAN INSURANCE COMPANY	0.14	0.31	1,099.0	2,163.0	-49.19	1,617.3	2,044.0	-20.88	2,202.9	521.6	1,576.0	32.25	192.31	59.8	-351.6	370.0
ST PAUL MEDICAL LIABILITY INS CO	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	-100.00	0.0	-0.1	0.0	0.00 **	0.00 **	0.0	0.0	0.0
ST PAUL MERCURY INSURANCE COMPANY	0.37	0.61	2,990.1	4,238.9	-29.46	3,907.5	4,312.3	-9.39	2,781.2	2,703.7	4,977.0	69.19	43.05	260.3	-6.5	1,015.4
ST PAUL PROTECTIVE INSURANCE COMPANY	0.03	0.05	209.0	367.5	-43.13	281.2	367.2	-23.41	343.8	62.8	286.6	22.33	4.06	18.6	21.7	66.5
STANDARD FIRE INSURANCE COMPANY THE	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-3.0	14.6	0.00 **	0.00 **	0.0	-2.4	3.6
STANDARD MUTUAL INSURANCE COMPANY	0.04	0.04	300.9	296.0	1.65	293.1	300.0	-2.31	72.0	42.2	125.7	14.39	179.72	13.8	16.5	25.3

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
September 08, 2003

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

OTHER COMMERCIAL AUTO LIABILITY ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums Written ($)			Premiums Earned ($)			Losses Paid ($)	Losses Incurred ($)	Losses Unpaid ($)	Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses Paid ($)	Defense and Cost Containment Expenses Incurred ($)	Defense and Cost Containment Expenses Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
STAR INSURANCE COMPANY	-0.01	0.28	-91.1	1,958.9	-104.65	1,238.1	1,580.2	-21.65	596.2	1,156.0	2,819.8	93.37	64.60	184.9	173.6	208.2
STATE AUTO PROP AND CAS INS CO	0.20	0.17	1,589.1	1,161.8	36.77	1,417.6	1,025.8	38.19	532.0	767.6	1,137.8	54.15	71.82	66.0	-36.9	75.9
STATE AUTOMOBILE MUTUAL INSURANCE CO	0.13	0.25	1,023.4	1,726.6	-40.73	1,348.3	1,792.9	-24.80	1,576.6	120.1	3,312.8	8.91	249.31	150.2	153.0	326.1
STATE FARM FIRE & CASUALTY COMPANY	0.23	0.22	1,839.7	1,543.9	19.15	1,759.0	1,441.1	22.06	710.4	965.5	1,105.4	54.89	54.43	78.5	82.1	325.3
STATE FARM MUTUAL AUTOMOBILE INSURANCE C	2.92	3.13	23,603.3	21,751.3	8.51	22,934.5	21,483.4	6.75	13,075.0	13,664.4	14,804.3	59.58	61.59	928.7	1,157.8	2,788.0
STATE NATIONAL INSURANCE COMPANY INC	0.14	0.71	1,169.9	4,960.3	-76.41	1,988.4	5,431.1	-63.39	2,326.4	1,422.3	1,545.9	71.53	63.53	102.7	134.4	120.9
STATEWIDE INSURANCE COMPANY	0.18	0.29	1,492.7	2,039.3	-26.80	1,730.9	1,974.8	-12.35	2,342.7	1,455.4	1,508.1	84.09	50.75	100.4	2.1	116.1
STONINGTON INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	6.9	-40.9	79.2	0.00 **	0.00 **	4.8	29.7	26.1
STRATFORD INSURANCE COMPANY	0.08	0.09	614.9	635.6	-3.26	638.4	572.1	11.58	157.4	18.7	236.7	2.94	0.00 **	28.9	12.0	58.7
SUMITOMO MARINE & FIRE INS CO OF AM	0.04	0.04	326.4	278.7	17.11	301.1	245.1	22.85	22.4	15.5	152.1	5.15	28.78	1.2	3.1	29.1
T H E INSURANCE COMPANY	0.02	0.02	131.2	111.4	17.74	125.0	106.2	17.64	12.8	59.9	55.1	47.90	0.00 **	1.4	2.1	1.6
TIG INDEMNITY COMPANY	0.04	0.03	340.0	226.8	49.88	368.1	125.3	193.78	95.7	222.9	261.8	60.55	23.82	13.8	29.8	72.0
TIG INSURANCE COMPANY	0.37	0.29	3,032.8	2,028.2	49.53	2,282.4	1,994.7	14.43	1,159.4	1,392.6	3,137.0	61.01	57.44	253.8	100.6	310.2
TITAN INDEMNITY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.2	-100.00	3.0	-153.6	215.3	0.00 **	200,418.18	19.7	7.6	20.0
TOKIO MARINE & FIRE INSURANCE CO LTD THE	0.22	0.16	1,740.2	1,105.5	57.41	1,676.1	1,230.1	36.26	338.7	1,406.6	2,310.0	83.92	14.61	22.9	145.1	342.8
TRANSCONTINENTAL INSURANCE COMPANY	0.60	0.66	4,862.8	4,598.5	5.75	5,342.2	3,896.6	37.10	6,883.9	5,850.9	7,910.4	109.52	88.00	353.3	1,062.8	977.2
TRANSGUARD INS CO OF AMERICA INC	4.16	2.83	33,676.6	19,667.5	71.23	28,873.9	17,290.2	67.00	6,969.8	8,552.7	16,686.6	29.62	40.33	70.3	-20.9	27.5
TRANSPORTATION INSURANCE COMPANY	0.26	0.43	2,069.2	2,974.4	-30.43	2,171.6	6,090.2	-64.34	5,245.1	-2,454.4	19,483.0	0.00 **	145.31	421.6	-1,147.1	1,486.3
TRAVELERS CASUALTY AND SURETY CO OF AM	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	5.1	28.7	0.00 **	0.00 **	0.0	-9.4	10.2
TRAVELERS CASUALTY AND SURETY CO OF IL	0.00	0.00	0.0	0.0	0.00 *	0.0	0.5	-100.00	0.0	-1.9	32.3	0.00 **	0.00 **	0.0	-2.1	9.1
TRAVELERS CASUALTY AND SURETY COMPANY	0.00	0.00	0.0	-2.1	0.00 *	0.0	55.1	-100.00	9.3	122.2	450.6	0.00 **	0.00 **	12.7	3.4	45.5
TRAVELERS CASUALTY COMPANY OF CT	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-0.1	0.8	0.00 **	0.00 **	0.0	0.0	0.2
TRAVELERS COMMERCIAL INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-0.3	2.1	0.00 **	0.00 **	0.0	-0.2	1.0
TRAVELERS INDEMNITY COMPANY THE	0.31	0.37	2,479.6	2,556.7	-3.02	2,537.9	2,051.1	23.74	815.5	1,345.5	3,298.0	53.02	571.18	181.9	218.2	321.0
TRAVELERS INDEMNITY COMPANY OF AM THE	0.00	0.00	1.7	1.3	35.74	0.3	25.3	-98.69	145.7	-145.0	179.6	0.00 **	531.60	24.8	4.4	32.2
TRAVELERS INDEMNITY COMPANY OF CT THE	0.27	0.20	2,154.7	1,367.5	57.57	1,849.4	1,132.8	63.27	273.6	1,078.9	2,352.2	58.34	41.73	453.2	690.5	304.0
TRAVELERS INDEMNITY COMPANY OF IL THE	1.95	1.16	15,764.1	8,086.5	94.94	13,588.5	7,705.4	76.35	3,361.2	6,938.7	15,944.6	51.06	90.22	530.4	1,367.1	2,223.9
TRI STATE INSURANCE COMPANY OF MINNESOTA	0.05	0.04	434.6	261.4	66.23	361.7	227.0	59.36	80.8	157.2	149.3	43.46	0.00 **	7.1	10.3	21.8

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

OTHER COMMERCIAL AUTO LIABILITY ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
TRINITY UNIVERSAL INSURANCE COMPANY	0.00	0.00	15.8	15.4	2.99	15.8	4.7	234.98	225.0	27.1	3.4	171.63	3,555.89	12.8	13.5	0.8
TRUCK INSURANCE EXCHANGE	0.29	0.32	2,354.8	2,256.8	4.34	2,153.8	2,030.9	6.05	833.6	902.4	1,820.4	41.90	41.18	148.0	171.3	389.5
TRUMBULL INSURANCE COMPANY	0.00	0.00	0.0	-10.1	0.00 *	0.0	-10.1	0.00 *	1,081.1	-397.5	1,299.7	0.00 **	0.00 **	85.4	-20.9	-220.3
TWIN CITY FIRE INSURANCE COMPANY	0.43	0.38	3,496.1	2,642.3	32.31	3,642.2	1,970.2	84.86	566.1	2,828.6	3,176.2	77.66	1.14	86.7	376.0	399.5
ULICO CASUALTY COMPANY	0.02	0.01	140.3	80.9	73.32	108.6	74.6	45.57	82.7	69.7	46.9	64.15	28.80	0.0	2.2	9.5
UNDERWRITERS AT LLOYDS LONDON	0.00	0.01	0.0	52.1	-100.02	0.0	177.0	-99.99	8.3	-121.6	11.5	0.00 **	0.00 **	1.8	-5.8	3.8
UNIGARD INDEMNITY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.1	-100.00	0.0	0.8	1.9	0.00 **	0.00 **	0.0	-0.3	0.2
UNIGARD 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	-0.1	0.0
UNITED FIRE & CASUALTY COMPANY	0.30	0.27	2,423.1	1,893.6	27.96	2,191.0	1,889.2	15.97	613.7	1,528.3	1,575.6	69.76	29.94	66.7	108.8	69.4
UNITED NATIONAL SPECIALTY INS CO	0.00	-0.02	2.3	-112.6	0.00 *	2.3	-112.1	0.00 *	435.3	-46.5	757.6	0.00 **	0.00 **	140.5	124.3	58.6
UNITED SECURITY INSURANCE COMPANY	0.00	0.00	0.0	0.5	-105.83	0.1	7.8	-99.28	0.0	-52.1	48.4	0.00 **	0.00 **	0.0	0.0	0.0
UNITED STATES FIDELITY & GUARANTY CO	0.83	0.76	6,698.9	5,283.0	26.80	6,617.7	4,487.3	47.48	2,346.9	2,712.0	6,380.3	40.98	50.22	372.5	346.8	669.9
UNITED STATES FIRE INSURANCE COMPANY	0.51	0.41	4,144.0	2,878.9	43.95	3,558.0	3,740.2	-4.87	3,039.5	3,117.5	7,645.4	87.62	104.39	670.7	745.4	605.0
UNITRIN AUTO AND HOME INS CO	0.12	0.26	985.0	1,817.2	-45.80	1,174.2	1,965.4	-40.26	414.7	940.4	3,187.2	80.09	88.14	64.5	52.1	153.8
UNITRIN DIRECT INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	40.0	-67.0	108.0	0.00 **	0.00 **	8.8	6.9	8.1
UNITRIN PREFERRED INSURANCE COMPANY	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
UNIVERSAL CASUALTY COMPANY	0.01	0.00	63.0	34.7	81.47	56.1	7.8	619.43	1.9	7.8	8.1	13.91	28.93	0.0	0.0	0.0
UNIVERSAL UNDERWRITERS INSURANCE COMPANY	1.22	1.13	9,889.6	7,870.3	25.66	9,609.3	7,610.4	26.27	6,030.1	7,196.3	10,665.7	74.89	102.94	962.0	917.6	1,643.9
UTICA MUTUAL INSURANCE COMPANY	0.14	0.17	1,159.5	1,206.8	-3.91	1,280.2	1,141.8	12.12	685.9	299.2	1,112.7	23.37	89.86	154.0	108.6	188.9
VALIANT INSURANCE COMPANY	0.01	0.01	63.4	83.4	-24.01	67.1	79.7	-15.85	7.5	-0.7	43.4	0.00 **	19.66	2.4	-3.5	3.1
VALLEY FORGE INSURANCE COMPANY	0.09	0.46	757.7	3,186.3	-76.22	1,699.6	3,265.5	-47.95	1,932.8	2,832.9	3,917.3	166.68	67.78	59.3	518.7	571.7
VANLINER INSURANCE COMPANY	0.22	0.27	1,775.2	1,857.0	-4.40	1,683.7	1,603.2	5.02	628.3	584.3	3,275.8	34.70	123.11	177.7	180.5	302.4
VESTA FIRE INSURANCE CORPORATION	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	-1.0	-38.1	0.0	0.00 **	0.00 **	0.1	-1.2	0.0
VIGILANT INSURANCE COMPANY	0.00	0.00	5.0	6.2	-18.11	6.0	27.5	-78.30	1.0	-4.8	14.1	0.00 **	0.00 **	0.1	-1.8	2.6
VIRGINIA SURETY COMPANY INC	0.03	0.01	277.1	85.6	223.67	163.9	49.5	231.13	18.0	59.5	52.2	36.30	24.67	0.6	0.5	1.6
WAUSAU BUSINESS INSURANCE COMPANY	0.01	0.04	107.9	243.6	-55.71	64.4	221.0	-70.86	224.1	330.6	1,261.7	513.24	276.37	70.0	39.7	75.8
WAUSAU GENERAL INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-190.4	1.2	0.00 **	0.00 **	0.0	-12.1	0.9
WAUSAU UNDERWRITERS INSURANCE COMPANY	0.11	0.09	918.0	659.3	39.24	741.6	1,590.9	-53.38	1,177.2	1,222.3	2,376.6	164.81	110.87	483.8	370.6	187.8

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

OTHER COMMERCIAL AUTO LIABILITY ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums Written ($)			Premiums Earned ($)			Losses Paid ($)	Losses Incurred ($)	Losses Unpaid ($)	Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses Paid ($)	Defense and Cost Containment Expenses Incurred ($)	Defense and Cost Containment Expenses Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
WEST AMERICAN INSURANCE COMPANY	0.33	0.48	2,644.7	3,330.4	-20.59	3,038.8	3,274.3	-7.19	2,844.7	3,035.4	5,902.8	99.89	65.09	329.8	379.9	665.5
WEST BEND MUTUAL INSURANCE COMPANY	2.40	1.96	19,372.6	13,646.1	41.96	16,608.7	12,343.5	34.55	7,228.8	11,022.1	22,961.3	66.36	96.28	593.6	-1,293.0	2,686.0
WESTCHESTER FIRE INSURANCE COMPANY	0.34	0.19	2,726.5	1,305.8	108.79	2,362.5	540.9	336.77	397.8	1,833.5	2,570.5	77.61	86.44	126.5	242.6	330.7
WESTERN CONTINENTAL INSURANCE COMPANY	0.00	0.01	-0.5	96.2	-100.54	28.7	76.7	-62.54	52.8	15.2	0.0	52.91	58.93	7.8	7.1	0.0
WESTERN STATES INSURANCE COMPANY	0.02	0.20	175.1	1,366.8	-87.19	686.0	4,668.0	-85.31	3,877.3	-4,097.9	3,442.1	0.00 **	48.61	130.9	-805.4	47.9
WESTFIELD INSURANCE COMPANY	1.23	1.29	9,971.2	8,954.3	11.36	9,584.2	8,049.3	19.07	4,128.8	4,352.1	6,341.1	45.41	60.64	243.5	316.2	698.2
WESTPORT INSURANCE CORPORATION	0.00	0.04	5.5	288.8	-98.10	171.5	518.1	-66.90	323.7	499.3	659.5	291.18	19.64	178.4	239.3	187.4
XL INSURANCE AMERICA INC	0.01	0.05	101.2	368.5	-72.55	107.0	372.6	-71.27	12.8	-168.7	217.6	0.00 **	54.98	19.9	62.3	61.7
XL SPECIALTY INSURANCE COMPANY	-0.01	0.01	-91.9	61.4	-249.72	-91.9	2,799.0	-103.28	-55.5	-1,112.5	6,071.9	0.00 **	162.52	501.0	268.1	646.9
YORK INSURANCE COMPANY	0.05	0.20	370.7	1,389.7	-73.33	883.1	1,266.4	-30.27	309.1	284.6	832.1	32.23	38.00	67.7	180.9	258.6
ZURICH AMERICAN INSURANCE COMPANY	2.81	1.77	22,769.8	12,312.3	84.94	17,629.9	11,706.9	50.59	6,341.7	13,768.2	20,955.1	78.10	105.78	1,053.8	1,717.5	1,636.0
ZURICH AMERICAN INSURANCE COMPANY OF IL	0.02	0.02	162.4	164.4	-1.23	222.5	147.1	51.21	29.6	53.8	346.2	24.18	146.22	10.0	25.5	29.6
TOTAL NUMBER OF COMPANIES THIS LINE: 404				$000 not omitted from totals line												
Sum:	**100.00**	**100.00**	**808,874,237**	**690,480,606**	**17.15**	**752,514,764**	**646,466,114**	**16.40**	**478,683,146**	**516,150,123**	**1,012,742,049**	**68.59**	**80.26**	**52,498,721**	**55,286,643**	**115,527,027**

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
September 08, 2003

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

PRIVATE PASSENGER AUTO PHYSICAL DAMAGE ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.0	-1.2	0.00 **	0.00 **	0.2	0.1	-0.1
ACE INSURANCE COMPANY OF IL	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-0.2	-5.2	0.00 **	0.00 **	0.5	0.1	-1.7
ACUITY A MUTUAL INSURANCE COMPANY	0.07	0.04	1,830.3	1,042.9	75.50	1,445.6	929.4	55.54	923.9	905.3	17.0	62.63	63.52	4.5	2.8	1.4
ADDISON INSURANCE COMPANY	0.07	0.07	1,771.2	1,645.5	7.64	1,736.1	1,580.2	9.86	1,087.6	1,062.2	92.3	61.18	88.59	10.1	9.9	0.5
AEGIS SECURITY INSURANCE COMPANY	0.00	0.00	13.5	1.3	921.43	8.4	0.2	3,935.58	1.4	2.6	1.3	31.52	0.00	0.0	0.0	0.0
AFFIRMATIVE INSURANCE COMPANY	1.07	0.00	27,065.0	40.3	67,058.70	17,386.9	42.8	40,500.85	13,710.7	16,770.5	3,059.8	96.45	27.49	0.0	0.0	0.0
ALL AMERICA INSURANCE COMPANY	0.06	0.05	1,443.7	1,219.3	18.40	1,346.7	1,126.5	19.55	963.1	969.2	-32.6	71.97	70.41	0.0	-0.5	1.0
ALL NATION INSURANCE COMPANY	0.00	0.03	29.2	591.3	-95.07	161.0	621.0	-74.07	161.8	112.3	19.9	69.72	69.00	0.3	-4.8	0.1
ALLIED PROPERTY & CASUALTY INS CO	0.17	0.17	4,232.3	3,894.0	8.69	4,042.8	3,850.7	4.99	2,205.7	2,242.1	42.3	55.46	64.56	8.6	11.6	12.1
ALLMERICA FINANCIAL ALLIANCE INS CO	0.00	0.00	15.7	23.6	-33.37	22.0	22.8	-3.42	10.8	10.4	-1.3	46.99	140.64	0.0	0.0	0.0
ALLMERICA FINANCIAL BENEFIT INS CO	0.02	0.01	607.1	345.1	75.93	499.0	245.7	103.09	373.7	365.0	7.2	73.15	69.83	0.0	0.2	0.3
ALLSTATE INDEMNITY COMPANY	0.70	1.07	17,619.2	24,875.6	-29.17	20,067.2	26,387.1	-23.95	10,628.6	10,970.5	742.0	54.67	56.06	71.6	74.2	86.2
ALLSTATE INSURANCE COMPANY	9.02	9.75	228,681.2	227,606.1	0.47	228,101.3	229,361.8	-0.55	101,238.6	99,287.2	3,341.7	43.53	45.97	312.4	274.6	141.5
ALLSTATE PROPERTY & CASUALTY INS CO	2.70	1.65	68,548.8	38,447.8	78.29	61,176.3	31,457.3	94.47	38,412.4	41,207.2	3,441.1	67.36	71.17	185.3	234.7	58.4
ALPHA PROPERTY & CASUALTY INSURANCE CO	0.15	0.12	3,791.8	2,739.0	38.44	3,586.7	2,351.5	52.53	2,584.5	2,629.4	360.9	73.31	75.83	136.3	154.6	68.9
AMCO INSURANCE COMPANY	0.16	0.13	4,081.3	3,045.5	34.01	3,544.5	2,697.8	31.39	2,042.3	2,147.2	33.5	60.58	65.13	7.7	-22.6	-0.8
AMERICAN & FOREIGN INSURANCE COMPANY	0.02	0.02	399.8	402.6	-0.68	398.7	404.9	-1.54	317.9	145.5	20.7	36.49	100.86	9.6	9.6	0.0
AMERICAN ACCESS CASUALTY COMPANY	0.38	0.34	9,723.9	7,864.2	23.65	9,475.7	5,709.7	65.96	3,879.6	4,124.9	713.9	43.53	63.56	99.4	110.3	36.3
AMERICAN AMBASSADOR CASUALTY COMPANY	0.82	1.00	20,899.0	23,269.7	-10.19	21,058.5	24,719.1	-14.81	10,316.9	9,992.6	-50.3	47.45	56.28	451.6	545.3	1,359.3
AMERICAN AUTOMOBILE INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.9	0.9	0.00 **	0.00 **	0.0	0.1	0.1
AMERICAN BANKERS INSURANCE COMPANY OF FL	0.01	0.01	305.9	312.8	-2.20	292.9	317.5	-7.76	61.2	54.2	60.8	18.50	20.53	1.0	0.2	0.4
AMERICAN COUNTRY INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	-28.8	-28.8	0.0	0.00 **	0.00 **	0.1	0.1	0.0
AMERICAN ECONOMY INSURANCE COMPANY	0.03	0.02	676.6	482.7	40.18	673.1	388.8	73.12	283.7	296.8	44.6	44.09	90.70	0.9	0.6	0.8
AMERICAN EMPLOYERS INSURANCE COMPANY	0.00	0.00	-7.5	39.8	-118.75	52.0	3,990.1	-98.70	72.3	-66.6	-31.0	0.00 **	69.55	1.4	-28.6	0.0
AMERICAN FAMILY MUTUAL INSURANCE COMPAN	4.62	4.58	117,082.7	106,827.0	9.60	113,682.9	106,069.5	7.18	66,887.1	66,819.0	424.1	58.78	61.54	151.7	250.3	382.7
AMERICAN FIRE AND CASUALTY COMPANY	0.04	0.05	896.7	1,069.8	-16.19	939.6	1,129.4	-16.81	422.2	399.0	1.3	42.47	70.98	1.5	0.5	1.8
AMERICAN FREEDOM INSURANCE COMPANY	0.23	0.18	5,707.0	4,225.4	35.07	5,177.9	4,169.1	24.20	2,057.7	2,776.7	2,455.7	53.63	54.25	32.2	46.6	49.1
AMERICAN HEARTLAND INSURANCE COMPANY	0.11	0.10	2,854.7	2,346.7	21.65	2,680.6	2,323.7	15.36	1,413.1	1,613.2	66.9	60.18	44.29	22.3	-14.8	9.1

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
September 08, 2003

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

PRIVATE PASSENGER AUTO PHYSICAL DAMAGE ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
AMERICAN HOME ASSURANCE COMPANY	0.00	0.00	16.1	0.0	0.00 *	2.2	0.0	0.00 *	0.0	0.0	0.0	0.00 **	0.00 **	0.0	0.0	0.0
AMERICAN INSURANCE COMPANY THE	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.4	0.3	0.00 **	0.00 **	0.0	0.0	0.0
AMERICAN INTERNATIONAL INSURANCE CO THE	0.12	0.15	3,084.6	3,604.8	-14.43	3,211.6	3,496.8	-8.16	1,708.0	1,599.8	174.5	49.81	84.21	46.5	38.9	47.0
AMERICAN INTERNATIONAL SOUTH INS CO	0.01	0.02	307.5	378.2	-18.69	323.3	363.8	-11.13	229.4	175.7	5.3	54.36	72.86	58.5	52.8	0.6
AMERICAN MANUFACTURERS MUTUAL INS CO	0.16	0.22	4,107.5	5,248.1	-21.73	4,673.5	6,176.2	-24.33	2,890.6	3,063.6	100.8	65.55	63.67	8.2	3.6	4.5
AMERICAN MODERN HOME INSURANCE COMPANY	0.09	0.10	2,188.2	2,439.0	-10.28	2,440.8	2,337.8	4.41	1,360.0	1,204.5	120.7	49.35	58.02	49.0	41.0	15.4
AMERICAN MOTORISTS INSURANCE COMPANY	0.00	0.00	-0.2	-6.6	0.00 *	-0.2	72.3	-100.27	-54.3	-51.9	0.2	0.00 **	0.00 **	0.6	-0.3	0.0
AMERICAN NATIONAL GENERAL INSURANCE CO	0.02	0.02	503.1	444.4	13.21	501.0	369.2	35.69	362.6	340.7	17.1	68.00	83.85	0.6	0.6	0.1
AMERICAN NATIONAL PROPERTY & CASUALTY CO	0.13	0.11	3,328.8	2,564.9	29.78	3,055.2	2,293.6	33.21	1,968.1	1,853.6	113.7	60.67	86.20	0.6	0.7	0.8
AMERICAN PREMIER INSURANCE COMPANY	0.00	0.00	4.4	9.9	-55.20	5.5	11.8	-53.00	0.6	0.5	0.0	9.31	52.18	0.0	0.0	0.0
AMERICAN PROTECTION INSURANCE COMPANY	0.02	0.02	526.7	497.8	5.81	521.7	488.6	6.78	232.2	232.4	6.4	44.56	55.08	0.0	0.8	0.5
AMERICAN RELIABLE INSURANCE COMPANY	0.00		5.8		0.00 *	2.4		0.00 *	41.0	41.3	0.3	1,729.64		0.6	0.6	0.0
AMERICAN SAFETY CASUALTY INS CO	0.00	0.00	0.0	0.9	-100.00	0.1	0.9	-93.84	0.0	0.0	0.7	86.79	80.23	0.0	0.0	0.1
AMERICAN SECURITY INSURANCE COMPANY	0.02	0.02	479.0	499.0	-4.01	531.8	516.1	3.04	169.8	155.4	21.3	29.22	22.80	0.0	0.0	0.0
AMERICAN SELECT INSURANCE COMPANY	0.03	0.02	660.8	559.1	18.19	586.3	517.5	13.30	303.5	313.3	30.8	53.44	64.54	1.3	2.6	0.8
AMERICAN SERVICE INSURANCE COMPANY INC	0.64	0.76	16,146.3	17,718.0	-8.87	17,021.7	17,391.6	-2.13	7,319.6	7,136.7	955.8	41.93	37.44	454.6	430.8	85.0
AMERICAN STANDARD INSURANCE CO OF WI	0.55	0.53	13,881.4	12,288.2	12.97	13,300.8	12,115.2	9.79	8,138.4	8,130.0	119.0	61.12	59.58	4.9	5.5	26.0
AMERICAN STATES INSURANCE COMPANY	0.01	0.01	222.7	164.3	35.52	214.5	142.3	50.78	137.7	129.6	12.5	60.40	73.76	0.1	-0.1	0.3
AMERICAN STATES PREFERRED INS CO	0.02	0.01	388.2	318.2	22.01	384.6	302.2	27.28	181.7	224.4	-26.9	58.34	13.56	2.1	-1.4	1.4
AMERICAN UNION INSURANCE COMPANY	0.00	0.00	2.2	8.5	-74.52	4.2	8.7	-51.95	2.9	2.9	0.0	69.30	6.16	0.0	0.0	0.0
AMERISURE INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	-0.2	-0.2	0.0	0.00 **	0.00 **	0.9	0.9	0.0
AMEX ASSURANCE COMPANY	0.15	0.12	3,735.7	2,886.0	29.44	3,540.4	2,695.4	31.35	2,602.6	2,815.7	151.2	79.53	94.07	40.7	38.7	28.1
AMICA MUTUAL INSURANCE COMPANY	0.22	0.22	5,545.9	5,085.7	9.05	5,400.8	4,910.2	9.99	2,300.0	2,134.8	618.5	39.53	37.72	107.7	99.1	16.1
APOLLO CASUALTY COMPANY	0.37	0.27	9,454.7	6,229.0	51.79	8,028.9	5,548.4	44.71	3,982.0	4,142.7	1,041.3	51.60	54.97	1,213.7	1,271.9	190.3
ARCH INSURANCE COMPANY	0.00	0.00	65.7	91.4	-28.12	71.3	86.3	-17.46	1.2	-4.2	6.9	0.00 **	117.93	0.0	0.0	0.0
ARGONAUT INSURANCE COMPANY	0.01	0.01	289.9	260.6	11.23	320.8	164.0	95.57	237.3	184.7	-34.1	57.58	138.13	0.0	-3.6	0.0
ARMED FORCES INSURANCE EXCHANGE	0.00	0.00	17.8	14.3	24.57	16.9	13.5	25.14	2.6	3.0	0.4	17.79	23.24	0.0	0.0	0.0
ASSOCIATED INDEMNITY CORPORATION	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.6	0.5	0.00 **	0.00 **	0.0	0.0	0.0

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

PRIVATE PASSENGER AUTO PHYSICAL DAMAGE ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
ASSURANCE COMPANY OF AMERICA	0.00	0.00	51.7	114.3	-54.76	80.8	128.8	-37.27	52.0	38.4	5.4	47.58	49.20	0.5	-1.0	1.2
ATLANTA CASUALTY COMPANY	0.00	0.00	14.2	21.2	-33.01	17.4	29.1	-40.10	-1.0	-1.0	0.2	0.00 **	80.96	5.4	5.4	0.0
ATLANTA SPECIALTY INSURANCE COMPANY	0.00	0.00	0.2	2.5	-92.30	0.7	3.3	-80.23	-0.5	-0.5	0.0	0.00 **	0.00 **	0.0	0.0	0.0
ATLANTIC MUTUAL INSURANCE COMPANY	0.06	0.09	1,633.8	2,071.5	-21.13	1,882.6	2,016.1	-6.62	902.8	895.3	-102.2	47.56	64.07	5.2	31.2	49.6
AUTO CLUB FAMILY INSURANCE COMPANY	0.02	0.01	420.2	272.6	54.11	364.3	245.7	48.24	146.7	141.7	6.1	38.90	71.68	2.2	1.2	1.2
AUTO OWNERS INSURANCE COMPANY	0.52	0.48	13,110.9	11,292.9	16.10	12,366.9	10,764.3	14.89	7,524.9	7,525.3	33.7	60.85	65.26	44.8	46.9	79.9
AUTOMOBILE CLUB INTERINSURANCE EXCHANGE	0.12	0.13	3,155.5	2,941.6	7.27	3,084.3	2,894.4	6.56	1,792.3	1,814.0	37.9	58.81	68.53	35.3	40.7	18.4
AUTOMOBILE INSURANCE CO OF HARTFORD THE	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	-0.3	-7.1	41.5	0.00 **	0.00 **	0.0	0.0	0.0
BADGER MUTUAL INSURANCE COMPANY	0.06	0.05	1,507.3	1,056.0	42.74	1,401.9	969.3	44.63	1,045.8	1,044.3	-39.9	74.49	78.75	5.8	6.2	0.7
BANKERS INSURANCE COMPANY	0.00	0.00	0.0	0.1	-100.00	0.0	0.1	-100.00	0.0	0.0	0.0	0.00 **	0.00 **	0.0	0.0	0.0
BANKERS STANDARD INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.0	-2.2	0.00 **	0.00 **	0.3	0.2	-0.2
BRISTOL WEST INSURANCE COMPANY	0.00	0.01	100.4	181.6	-44.71	122.8	140.9	-12.78	84.6	81.7	20.9	66.52	63.25	2.5	2.6	0.4
CALIFORNIA CASUALTY IND EXCHANGE	0.04	0.03	1,118.2	594.2	88.18	860.1	346.5	148.22	728.6	745.7	81.8	86.70	65.09	0.7	0.7	0.0
CENTENNIAL INSURANCE COMPANY	0.00	0.00	96.2	102.7	-6.32	85.1	96.4	-11.73	25.7	26.5	-3.0	31.14	60.76	0.1	0.0	-0.7
CENTRAL MUTUAL INSURANCE COMPANY	0.01	0.01	361.6	266.2	35.86	313.2	246.0	27.35	145.5	153.1	-2.3	48.87	62.08	0.0	0.3	0.3
CENTURY INDEMNITY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-1.1	-1.0	0.00 **	0.00 **	0.1	-0.2	-0.2
CHARTER OAK FIRE INSURANCE COMPANY THE	0.05	0.06	1,355.6	1,427.7	-5.05	1,398.0	1,419.4	-1.51	789.2	774.0	0.3	55.36	55.43	0.2	-0.5	1.2
CHICAGO INSURANCE COMPANY	0.03	0.04	799.4	907.6	-11.92	873.7	860.5	1.53	685.9	788.4	525.3	90.24	117.88	19.1	-302.5	-294.3
CHICAGO MOTOR CLUB INSURANCE COMPANY	0.48	0.40	12,079.4	9,269.2	30.32	10,964.2	9,028.8	21.44	7,717.5	8,323.1	362.7	75.91	63.75	113.6	315.9	265.0
CHICAGO MUTUAL INSURANCE COMPANY	0.10	0.08	2,579.5	1,957.1	31.80	2,372.7	1,689.7	40.42	1,166.1	885.7	-75.5	37.33	46.76	67.6	78.8	85.9
CHUBB NATIONAL INSURANCE COMPANY	0.14	0.10	3,491.1	2,358.2	48.04	2,954.4	1,598.2	84.85	1,814.5	1,837.8	108.4	62.21	79.32	19.3	23.7	23.6
CINCINNATI CASUALTY COMPANY THE	0.16	0.21	4,030.8	4,799.7	-16.02	3,884.0	3,660.5	6.11	2,614.7	2,059.4	-250.9	53.02	60.26	5.1	-18.8	12.1
CINCINNATI INDEMNITY COMPANY	0.01	0.01	260.9	322.3	-19.04	264.5	233.7	13.20	178.9	153.4	-15.5	58.00	40.32	0.5	0.5	0.0
CINCINNATI INSURANCE COMPANY THE	0.43	0.52	10,949.4	12,244.4	-10.58	10,276.3	9,525.2	7.89	6,509.8	5,546.0	-384.6	53.97	58.80	24.9	48.0	34.2
CITIZENS INSURANCE COMPANY OF AMERICA	0.00	0.00	73.8	74.7	-1.23	73.2	73.7	-0.78	89.9	95.7	-4.0	130.84	5.53	0.0	-0.2	0.2
CITIZENS INSURANCE COMPANY OF ILLINOIS	0.30	0.28	7,693.7	6,607.8	16.43	7,296.1	6,081.7	19.97	4,631.3	4,710.2	-85.5	64.56	74.87	0.2	-3.4	12.6
COLUMBIA MUTUAL INSURANCE COMPANY	0.03	0.03	780.9	680.1	14.82	763.3	626.9	21.76	595.4	558.4	50.0	73.16	107.41	0.3	1.2	3.7
COMMERCE & INDUSTRY INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	-150.00	0.0	0.0	0.0	0.00 **	0.00	0.0	0.0	0.0

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

PRIVATE PASSENGER AUTO PHYSICAL DAMAGE ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
CONSOLIDATED INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	-0.6	-0.6	0.0	0.00 **	0.00 **	0.0	0.0	0.0
CONSTITUTION INSURANCE COMPANY	0.00		13.6		0.00 *	13.6		0.00 *	0.0	9.7	9.7	71.18		0.0	1.1	1.1
CONSTITUTIONAL CASUALTY COMPANY	0.30	0.28	7,632.3	6,564.1	16.27	7,537.6	6,257.9	20.45	3,823.0	3,880.7	-14.7	51.48	63.08	153.0	152.9	87.8
CONTINENTAL CASUALTY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	-100.00	-9.3	-23.9	0.0	0.00 **	0.00 **	0.1	-28.3	0.0
CONTINENTAL INSURANCE COMPANY THE	0.00	0.00	-0.5	24.0	-102.08	2.2	766.0	-99.71	-6.5	-8.4	1.5	0.00 **	46.48	24.1	24.1	0.0
CONTINENTAL WESTERN INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.1	-100.00	0.1	-0.4	0.0	0.00 **	654.92	0.1	0.0	0.0
COUNTRY CASUALTY INSURANCE COMPANY	0.18	0.13	4,497.6	3,076.5	46.19	4,092.0	2,900.2	41.09	2,412.7	2,509.6	317.2	61.33	65.85	6.5	7.0	1.7
COUNTRY MUTUAL INSURANCE COMPANY	5.80	6.04	147,014.0	140,998.6	4.27	145,042.5	140,423.8	3.29	91,930.9	91,170.1	10,063.2	62.86	61.19	584.8	579.1	54.3
COUNTRY PREFERRED INSURANCE COMPANY	0.85	0.58	21,492.7	13,434.8	59.98	19,229.9	11,871.8	61.98	10,546.8	11,164.4	1,658.5	58.06	62.78	47.8	51.0	9.0
DAIRYLAND INSURANCE COMPANY	0.16	0.21	3,950.5	4,800.8	-17.71	4,162.8	4,738.7	-12.15	1,823.2	1,766.2	512.1	42.43	60.16	21.8	24.6	10.1
DEERBROOK INSURANCE COMPANY	0.00	0.00	37.2	30.1	23.60	32.3	35.1	-7.97	11.7	10.7	0.6	33.26	0.00 **	0.0	0.0	0.0
DEPOSITORS INSURANCE COMPANY	0.13	0.14	3,229.4	3,380.4	-4.47	3,337.9	2,945.5	13.32	1,704.5	1,617.6	-6.0	48.46	66.40	7.5	21.7	15.5
ECONOMY FIRE & CASUALTY COMPANY	0.45	0.63	11,467.9	14,763.5	-22.32	12,443.3	16,026.1	-22.36	6,565.1	6,344.6	-523.9	50.99	54.81	10.3	120.6	171.1
ECONOMY PREFERRED INSURANCE COMPANY	0.00	1.04	-100.4	24,156.6	-100.42	6,559.6	32,341.5	-79.72	4,918.1	2,927.5	-2,866.7	44.63	57.00	20.5	490.0	578.2
ECONOMY PREMIER ASSURANCE COMPANY	1.32	0.48	33,371.9	11,196.5	198.06	27,652.8	3,214.9	760.14	14,042.3	15,231.6	1,562.4	55.08	58.58	7.5	5.0	2.4
ELECTRIC INSURANCE COMPANY	0.04	0.04	1,026.1	1,019.2	0.68	1,016.7	1,049.3	-3.10	485.4	461.3	57.5	45.37	54.26	0.0	0.0	2.3
EMCASCO INSURANCE COMPANY	0.00	0.00	109.6	103.4	5.99	107.4	104.9	2.37	27.5	29.5	6.2	27.50	70.78	0.1	0.2	0.4
EMPIRE FIRE & MARINE INSURANCE COMPANY	0.00	0.00	22.4	14.8	51.59	21.8	12.7	71.28	14.8	15.9	1.4	72.90	1.11	0.0	0.0	0.3
EMPLOYERS FIRE INSURANCE COMPANY THE	0.00	0.01	101.3	248.1	-59.16	202.1	1,114.0	-81.86	31.6	-3.4	-3.5	0.00 **	38.20	0.7	-8.1	0.0
EMPLOYERS MUTUAL CASUALTY COMPANY	0.01	0.00	131.4	104.9	25.31	122.9	106.5	15.46	44.4	47.9	7.5	39.00	61.47	0.2	0.3	0.4
ENCOMPASS INDEMNITY COMPANY	0.00	0.00	0.0	-1.5	0.00 *	0.0	14.0	-100.00	-0.5	-4.3	-5.0	0.00 **	220.72	0.0	0.0	0.0
ENCOMPASS PROPERTY AND CASUALTY COMPANY	0.01		248.3		0.00 *	21.2		0.00 *	0.0	11.6	11.6	55.00		0.0	0.2	0.2
ERIE INSURANCE COMPANY	0.11	0.07	2,843.4	1,722.0	65.12	2,233.5	1,278.1	74.76	1,545.9	1,651.9	194.4	73.96	75.78	3.8	6.2	5.3
ERIE INSURANCE EXCHANGE	0.37	0.20	9,363.4	4,577.9	104.54	6,838.8	3,044.1	124.66	4,448.2	4,903.4	714.5	71.70	74.29	9.6	17.9	14.9
ESURANCE INSURANCE COMPANY	0.02		559.8		0.00 *	331.4		0.00 *	138.5	173.4	34.9	52.33		34.8	34.8	0.0
FAIRMONT INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	1.6	1.6	0.0	0.00 **	0.00 **	-1.1	-2.1	0.0
FARMERS AUTOMOBILE INSURANCE ASSN THE	1.10	1.06	27,942.4	24,808.6	12.63	27,281.1	23,861.3	14.33	16,870.8	16,721.0	1,721.8	61.29	66.17	54.1	45.2	88.6
FARMERS UNION CO OPERATIVE INS CO OF NE	0.04	0.03	949.4	630.2	50.65	905.7	527.3	71.74	705.2	716.1	59.2	79.06	86.49	0.0	0.2	0.5

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
September 08, 2003

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

PRIVATE PASSENGER AUTO PHYSICAL DAMAGE ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums Written ($)			Premiums Earned ($)			Losses Paid ($)	Losses Incurred ($)	Losses Unpaid ($)	Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses Paid ($)	Defense and Cost Containment Expenses Incurred ($)	Defense and Cost Containment Expenses Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
FEDERAL INSURANCE COMPANY	0.07	0.07	1,688.4	1,723.2	-2.01	1,699.4	1,653.1	2.81	662.7	635.6	49.2	37.40	34.04	10.1	5.2	10.9
FEDERATED MUTUAL INSURANCE COMPANY	0.00	0.01	-8.6	239.7	-103.60	75.4	268.5	-71.90	49.2	39.7	0.2	52.57	42.48	0.0	-0.1	0.0
FIDELITY & CASUALTY COMPANY OF NY THE	0.00	0.00	0.0	1.0	-101.52	0.2	741.5	-99.97	-47.5	-50.5	0.0	0.00 **	43.60	0.0	0.0	0.0
FIDELITY & GUARANTY INS UNDERWRITERS INC	0.00	0.04	-4.3	964.4	-100.44	147.3	1,291.3	-88.59	126.4	-305.5	175.7	0.00 **	93.22	0.4	-42.8	17.5
FIDELITY & GUARANTY INSURANCE COMPANY	0.00	0.00	-1.2	107.8	-101.10	17.9	149.0	-87.98	8.2	-42.4	19.4	0.00 **	108.84	0.1	-5.0	1.9
FINANCIAL INDEMNITY COMPANY	0.00	0.00	37.1	58.9	-37.03	39.0	69.7	-43.98	39.3	35.7	2.4	91.40	44.74	2.3	1.8	0.7
FIREMANS FUND INSURANCE COMPANY	0.00	0.00	-1.6	0.0	0.00 *	-1.2	0.0	0.00 *	-0.6	-0.2	0.8	0.00 **	0.00 **	0.0	-0.1	-0.1
FIRST LIBERTY INSURANCE CORPORATION THE	0.00	0.01	121.0	120.5	0.42	118.1	87.2	35.51	109.2	109.1	-1.2	92.36	69.92	0.1	0.1	0.6
FIRST NATIONAL INSURANCE COMPANY OF AM	0.07	0.21	1,859.5	4,941.3	-62.37	1,822.4	5,143.8	-64.57	805.6	789.5	-41.6	43.32	54.24	1.0	2.2	18.4
FOREMOST INSURANCE COMPANY	0.06	0.05	1,499.0	1,177.9	27.25	1,252.0	984.6	27.16	710.2	711.0	42.8	56.79	40.52	2.6	2.6	0.8
FOREMOST PROPERTY & CASUALTY INS CO	0.00	0.00	32.7	105.2	-68.90	82.7	125.9	-34.35	117.6	19.1	16.5	23.11	150.01	4.2	2.3	0.3
FOREMOST SIGNATURE INSURANCE COMPANY	0.00	0.00	110.9	85.7	29.47	95.0	81.1	17.07	206.0	190.1	8.1	200.14	250.13	0.4	0.0	0.2
FOUNDERS INSURANCE COMPANY	0.58	0.54	14,597.9	12,512.1	16.67	13,811.5	11,903.7	16.03	6,915.3	7,135.5	1,855.7	51.66	62.46	175.7	160.0	66.0
G E AUTO & HOME ASSURANCE COMPANY	0.03	0.01	649.3	341.0	90.43	503.3	272.3	84.82	268.0	276.5	51.9	54.94	77.99	1.3	2.5	4.6
GE CASUALTY INSURANCE COMPANY	0.03	0.03	652.4	745.2	-12.46	705.7	847.5	-16.73	447.8	416.1	12.7	58.97	51.37	5.9	1.7	0.3
GE PROPERTY & CASUALTY INS CO	0.02	0.02	469.4	541.8	-13.35	512.8	618.5	-17.09	261.6	197.0	15.5	38.42	62.79	11.2	10.7	2.6
GEICO CASUALTY COMPANY	0.14	0.17	3,447.4	3,952.3	-12.77	3,508.5	4,352.9	-19.40	1,486.0	1,398.1	230.5	39.85	51.21	11.1	0.7	71.4
GEICO GENERAL INSURANCE COMPANY	1.22	1.30	30,946.0	30,257.0	2.28	30,767.7	30,608.2	0.52	16,168.1	15,959.1	2,166.6	51.87	59.64	76.4	42.0	454.9
GEICO INDEMNITY COMPANY	0.27	0.29	6,760.3	6,712.0	0.72	6,718.6	7,106.8	-5.46	3,028.3	2,975.8	499.5	44.29	59.90	13.4	1.7	101.1
GENERAL CASUALTY COMPANY OF ILLINOIS	0.54	0.54	13,780.2	12,715.0	8.38	12,595.7	13,000.7	-3.12	7,886.5	8,009.7	907.1	63.59	82.03	69.9	84.9	284.4
GENERAL CASUALTY COMPANY OF WISCONSIN	0.01	0.01	313.9	307.2	2.18	303.3	286.4	5.90	119.6	103.0	23.8	33.98	81.53	0.6	1.7	4.8
GENERAL INSURANCE COMPANY OF AMERICA	0.05	0.08	1,391.7	1,755.5	-20.72	1,021.9	1,570.9	-34.95	596.0	579.7	-0.9	56.73	49.57	10.9	10.1	3.2
GLENS FALLS INSURANCE COMPANY THE	0.07	0.07	1,865.9	1,536.6	21.43	1,760.6	907.5	94.00	572.2	597.4	40.8	33.93	44.85	66.8	66.8	0.0
GLOBE AMERICAN CASUALTY COMPANY	0.01	0.01	342.9	204.2	67.92	317.6	176.4	80.05	163.7	156.8	-1.3	49.35	35.81	3.9	22.2	24.4
GLOBE INDEMNITY COMPANY	0.14	0.13	3,426.5	2,934.3	16.77	3,132.1	2,936.4	6.67	1,610.6	1,547.1	43.8	49.40	52.64	64.8	64.8	0.0
GMAC INSURANCE COMPANY ONLINE INC	0.00	0.00	107.0	1.1	9,550.32	75.1	0.1	58,094.57	23.4	36.1	12.7	48.03	0.00	0.0	0.4	0.4
GOODVILLE MUTUAL CASUALTY COMPANY	0.01	0.01	193.9	158.2	22.53	186.3	154.4	20.67	146.6	147.4	3.4	79.13	56.58	6.3	6.3	0.2
GOVERNMENT EMPLOYEES INSURANCE COMPANY	0.56	0.60	14,210.1	13,895.5	2.26	14,175.2	13,930.9	1.75	7,220.6	7,140.7	1,012.4	50.37	64.50	37.1	1.0	236.7

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

PRIVATE PASSENGER AUTO PHYSICAL DAMAGE ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
GRANGE INDEMNITY INSURANCE COMPANY	0.02	0.03	579.6	683.1	-15.14	618.9	631.8	-2.04	335.0	307.4	-8.7	49.67	51.51	0.7	0.7	1.0
GRANGE MUTUAL CASUALTY COMPANY	0.39	0.36	9,876.6	8,330.0	18.57	9,655.4	7,686.0	25.62	5,935.2	6,043.5	54.0	62.59	73.47	16.3	18.1	38.8
GRANITE STATE INSURANCE COMPANY	0.03	0.04	846.1	960.7	-11.93	874.1	958.8	-8.83	531.6	524.4	69.5	59.99	71.40	0.2	-0.3	8.3
GREAT AMERICAN ALLIANCE INS CO	0.00	0.00	18.3	25.3	-27.57	21.5	18.3	17.69	0.5	0.5	0.0	2.17	33.01	0.0	0.0	0.0
GREAT AMERICAN ASSURANCE COMPANY	0.00	0.00	16.8	14.1	19.77	16.9	7.1	137.35	18.5	19.7	1.3	116.82	71.09	0.0	0.0	0.0
GREAT AMERICAN CONTEMPORARY INS CO	0.00	0.00	28.8	28.7	0.33	28.0	23.6	18.67	16.5	14.6	0.2	52.21	252.71	0.0	-0.1	0.1
GREAT AMERICAN INSURANCE COMPANY	0.02	0.01	396.7	330.3	20.10	359.7	272.7	31.91	81.4	96.1	43.0	26.70	54.20	3.9	8.2	7.1
GREAT AMERICAN INSURANCE COMPANY OF NY	0.00	0.00	39.5	23.5	68.33	34.8	23.9	45.73	8.1	9.5	3.3	27.14	81.22	0.0	0.1	0.2
GREAT AMERICAN SECURITY INS CO	0.00	0.00	63.2	39.0	62.15	53.8	57.9	-7.12	26.8	26.5	2.2	49.32	150.28	0.0	0.1	0.3
GREAT AMERICAN SPIRIT INSURANCE COMPANY	0.00	0.00	26.3	41.3	-36.29	34.4	29.5	16.59	-1.1	-0.6	0.8	0.00 **	84.93	0.0	0.2	0.2
GREAT NORTHERN INSURANCE COMPANY	0.15	0.17	3,816.1	3,907.7	-2.34	3,897.6	3,705.1	5.20	1,301.6	1,324.3	138.9	33.98	44.13	33.4	35.7	30.1
GREENWICH INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	1.4	1.4	0.0	0.00 **	0.00 **	0.0	0.0	0.0
GRINNELL MUTUAL REINSURANCE COMPANY	0.14	0.14	3,540.4	3,304.6	7.13	3,485.8	3,082.8	13.07	2,766.0	2,683.2	148.6	76.97	75.80	4.6	6.7	5.4
GRINNELL SELECT INSURANCE COMPANY	0.17	0.15	4,339.6	3,552.6	22.15	4,213.7	3,165.2	33.13	2,930.9	2,972.6	238.1	70.55	87.23	6.9	11.6	7.2
GUARANTY NATIONAL INSURANCE COMPANY	0.00	0.00	0.6	-11.4	0.00 *	13.8	202.6	-93.19	63.0	53.5	-1.2	387.45	85.79	0.0	-1.5	0.0
GUIDEONE AMERICA INSURANCE COMPANY	0.04	0.03	1,021.6	722.0	41.50	978.6	637.2	53.57	525.2	523.2	22.3	53.47	68.19	2.8	1.8	4.7
GUIDEONE ELITE INSURANCE COMPANY	0.09	0.10	2,308.1	2,222.0	3.88	2,351.9	2,111.2	11.40	1,150.6	1,096.7	53.4	46.63	72.72	-0.8	-10.7	11.2
GUIDEONE MUTUAL INSURANCE COMPANY	0.03	0.04	869.1	966.2	-10.05	915.6	934.9	-2.07	471.6	466.9	2.9	50.99	42.80	4.8	-0.4	3.2
GUIDEONE SPECIALTY MUTUAL INSURANCE CO	0.02	0.02	466.1	504.2	-7.55	489.6	815.1	-39.93	471.2	444.4	15.1	90.76	73.72	6.1	2.2	2.2
HANOVER INSURANCE COMPANY	0.00	0.00	61.2	63.8	-4.01	63.7	67.7	-5.93	253.2	53.7	-3.3	84.33	300.87	14.3	14.3	0.1
HARLEYSVILLE INSURANCE COMPANY	0.00	0.00	0.0	0.6	-100.00	0.3	0.8	-62.88	0.0	0.0	0.0	0.00	0.00 **	0.0	0.0	0.0
HARLEYSVILLE LAKE STATES INS CO	0.08	0.13	2,126.8	3,054.5	-30.37	2,365.1	2,497.0	-5.28	1,686.4	1,665.0	148.9	70.40	54.30	6.1	5.2	6.4
HARTFORD ACCIDENT & INDEMNITY COMPANY	0.10	0.15	2,478.3	3,570.9	-30.60	2,993.5	3,670.8	-18.45	1,886.2	1,804.4	194.5	60.28	66.34	49.9	41.6	8.0
HARTFORD CASUALTY INSURANCE COMPANY	0.02	0.00	417.6	72.0	480.35	177.0	65.2	171.54	73.1	85.7	22.5	48.44	71.94	0.5	0.8	0.9
HARTFORD FIRE INSURANCE COMPANY	0.01	0.01	309.0	282.0	9.57	295.6	280.7	5.30	225.5	215.3	10.0	72.85	61.47	2.2	1.4	0.6
HARTFORD INSURANCE CO OF THE MIDWEST	0.67	0.85	17,043.7	19,761.8	-13.75	19,101.7	19,916.7	-4.09	12,160.5	11,532.4	944.2	60.37	71.36	326.9	274.1	39.2
HARTFORD INSURANCE COMPANY OF ILLINOIS	0.12	0.07	3,114.2	1,522.2	104.59	1,541.8	1,552.3	-0.68	841.8	847.5	90.1	54.97	57.84	18.9	17.5	3.9
HARTFORD UNDERWRITERS INSURANCE COMPANY	0.15	0.16	3,681.7	3,677.7	0.11	3,718.0	3,545.8	4.86	1,996.3	1,946.7	144.7	52.36	65.35	45.9	40.5	6.2

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
September 08, 2003

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

PRIVATE PASSENGER AUTO PHYSICAL DAMAGE ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
HASTINGS MUTUAL INSURANCE COMPANY	0.04	0.03	1,072.5	734.0	46.12	999.0	665.0	50.21	880.6	864.4	108.4	86.53	93.29	117.7	122.6	18.1
HAWKEYE SECURITY INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	-15.4	0.00 *	-0.4	-0.4	0.0	0.00 **	0.00 **	0.0	0.0	0.0
HOMELAND CENTRAL INSURANCE COMPANY	0.00	0.00	-0.2	12.0	-101.89	0.8	13.2	-93.93	17.1	16.8	-0.3	2,090.16	104.48	0.1	0.1	0.0
HORACE MANN INSURANCE COMPANY	0.07	0.08	1,815.9	1,949.9	-6.87	1,857.5	1,972.0	-5.81	770.5	692.9	0.9	37.30	45.11	1.1	-0.5	0.0
HORACE MANN PROPERTY & CASUALTY INS CO	0.01	0.01	227.8	124.5	82.94	206.1	91.6	125.07	120.7	142.9	9.5	69.35	23.19	0.0	0.0	0.0
IGF INSURANCE COMPANY	0.00	0.00	0.0	-19.3	0.00 *	0.0	-18.8	0.00 *	-3.4	0.2	-1.2	2,677.78	0.00 **	0.0	-0.2	0.2
ILLINOIS EMCASCO INSURANCE COMPANY	0.04	0.04	937.2	902.1	3.89	925.1	909.8	1.68	380.6	366.5	48.5	39.61	48.43	3.7	1.8	2.8
ILLINOIS FARMERS INSURANCE COMPANY	4.85	5.23	122,952.3	122,075.1	0.72	122,843.0	120,112.3	2.27	65,694.1	66,514.7	8,861.2	54.15	64.40	313.8	280.6	299.2
ILLINOIS NATIONAL INSURANCE CO	0.27	0.29	6,947.7	6,860.9	1.26	7,014.9	6,518.5	7.61	3,724.8	3,861.9	530.0	55.05	69.47	14.5	13.4	63.6
ILLINOIS UNION INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-0.4	-5.8	0.00 **	0.00 **	0.7	0.2	-0.6
IMT INSURANCE COMPANY (MUTUAL)	0.08	0.05	2,084.8	1,152.1	80.96	1,708.5	850.0	100.99	1,352.7	1,269.9	-76.7	74.33	89.72	33.1	35.0	4.4
INDEMNITY INSURANCE COMPANY OF NORTH AM	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.0	-2.1	0.00 **	0.00 **	0.0	0.0	0.0
INDIANA INSURANCE COMPANY	0.40	0.24	10,237.3	5,564.8	83.96	7,384.4	5,853.9	26.14	3,982.3	3,878.7	216.6	52.53	62.52	32.2	-6.1	-32.0
INFINITY INSURANCE COMPANY	0.00	0.00	0.0	0.5	-100.00	0.1	3.4	-98.21	-0.7	-0.3	-1.0	0.00 **	240.49	0.0	-2.2	0.0
INSURA PROPERTY AND CASUALTY INS CO	0.05	0.09	1,376.7	2,216.0	-37.88	1,538.6	1,923.5	-20.01	990.3	1,064.2	46.9	69.17	65.02	0.4	-1.2	0.3
INSURANCE COMPANY OF ILLINOIS	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	-3.3	-2.2	-0.1	0.00 **	0.00 **	0.0	0.0	0.0
INSURANCE COMPANY OF THE STATE OF PA THE	0.00	0.00	0.0	0.0	0.00 *	12.7	14.3	-10.92	0.0	-0.7	0.0	0.00 **	0.00 **	0.0	-0.1	0.0
INTEGON CASUALTY INSURANCE COMPANY	0.00	0.00	50.9	98.9	-48.50	66.7	123.9	-46.19	46.2	37.8	2.8	56.76	76.37	0.4	-0.1	0.3
INTEGON INDEMNITY CORPORATION	0.00	0.01	82.0	149.9	-45.28	97.0	181.3	-46.50	30.1	14.0	12.3	14.46	41.32	0.1	-1.0	1.1
INTEGON NATIONAL INSURANCE COMPANY	0.01	0.01	148.9	200.6	-25.78	171.0	225.1	-24.04	98.8	69.4	14.0	40.57	111.82	1.9	-0.1	1.0
INTERSTATE BANKERS CASUALTY COMPANY	0.39	0.40	9,887.0	9,305.6	6.25	9,293.7	9,814.4	-5.31	4,699.0	4,471.8	1,786.1	48.12	52.92	32.4	27.8	35.7
INTERSTATE INDEMNITY COMPANY	0.02	0.00	449.0	104.2	331.04	403.0	94.6	326.12	344.0	2,443.4	2,161.2	606.25	65.31	8.6	-1,041.3	-1,044.9
IOWA MUTUAL INSURANCE COMPANY	0.03	0.04	805.3	865.2	-6.91	853.8	890.2	-4.10	484.0	486.7	25.6	57.01	61.80	0.6	0.8	0.1
KANSAS CITY FIRE & MARINE INSURANCE CO	0.03	0.00	857.4	0.0	0.00 *	326.6	0.0	0.00 *	168.6	172.7	4.1	52.87	0.00 **	2.0	2.0	0.0
KEMPER AUTO & HOME INSURANCE COMPANY	0.05	0.04	1,267.3	1,037.5	22.15	1,145.9	953.9	20.12	586.9	673.7	101.1	58.79	54.07	67.1	67.2	0.0
LIBERTY INSURANCE CORPORATION	0.03	0.04	820.1	967.7	-15.25	898.8	1,047.8	-14.22	593.6	589.8	-44.6	65.62	89.83	4.4	4.1	23.5
LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.67	0.69	17,087.2	16,039.8	6.53	16,654.0	14,848.1	12.16	9,545.7	9,500.9	-617.2	57.05	65.53	66.0	62.0	300.3
LIBERTY MUTUAL INSURANCE COMPANY	0.00	0.00	19.5	0.9	2,139.36	13.1	1.8	612.91	17.8	17.8	0.0	135.65	99.19	0.1	0.1	0.0

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

PRIVATE PASSENGER AUTO PHYSICAL DAMAGE ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
LINCOLN GENERAL INSURANCE COMPANY	0.00	0.00	15.2	2.5	498.22	6.2	1.5	301.36	0.1	0.1	0.0	1.34	0.00	0.0	0.0	0.0
LUMBERMENS MUTUAL CASUALTY COMPANY	0.29	0.59	7,334.1	13,861.0	-47.09	7,401.5	7,199.1	2.81	3,708.2	4,034.5	283.1	54.51	62.13	20.7	15.2	7.9
LYNDON PROPERTY INSURANCE COMPANY	0.00	0.00	41.2	4.1	904.74	34.2	4.1	735.81	39.4	-28.7	8.7	0.00 **	994.61	0.0	0.0	0.0
MADISON MUTUAL INSURANCE COMPANY	0.45	0.44	11,484.4	10,352.7	10.93	11,194.4	10,146.4	10.33	9,601.2	8,949.4	585.4	79.95	97.23	1,438.7	1,472.6	529.2
MARKEL AMERICAN INSURANCE COMPANY	0.01	0.01	304.7	246.3	23.70	277.5	220.0	26.10	154.6	135.0	27.7	48.64	69.95	0.2	0.1	0.0
MARKEL INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-0.3	0.0	0.00 **	0.00 **	0.0	0.0	0.0
MARYLAND CASUALTY COMPANY	0.00	0.00	36.5	35.7	2.17	35.7	31.7	12.78	4.3	5.9	5.0	16.53	51.11	0.0	0.2	0.6
MASSACHUSETTS BAY INSURANCE COMPANY	0.00	0.01	116.5	118.0	-1.25	120.7	117.7	2.50	35.7	35.8	-6.9	29.68	69.94	0.0	-0.1	0.2
MAYFLOWER INSURANCE COMPANY LTD THE	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	-1.1	-1.1	0.0	0.00 **	0.00 **	0.0	0.0	0.0
MEDMARC CASUALTY INSURANCE COMPANY	0.22	0.09	5,498.2	2,100.0	161.81	4,257.7	1,735.7	145.29	1,763.6	1,949.6	759.0	45.79	0.00 **	78.3	84.3	25.0
MENDAKOTA INSURANCE COMPANY	0.05	0.04	1,308.6	1,014.3	29.01	1,249.8	895.0	39.64	841.8	866.2	266.5	69.31	88.97	21.1	22.9	28.4
MERASTAR INSURANCE COMPANY	0.04	0.06	895.6	1,313.6	-31.82	1,006.6	1,295.7	-22.31	691.1	557.0	19.6	55.33	112.22	5.5	4.0	4.2
MERCURY INDEMNITY COMPANY OF ILLINOIS	0.13	0.12	3,371.5	2,734.5	23.29	3,183.8	2,685.9	18.54	1,220.5	1,343.2	13.6	42.19	45.16	10.3	10.3	5.0
MERCURY INSURANCE COMPANY OF IL	0.19	0.18	4,837.4	4,095.1	18.13	4,606.4	4,036.5	14.12	1,804.3	1,892.6	-5.1	41.09	45.52	17.6	17.6	10.0
MERIDIAN SECURITY INSURANCE COMPANY	0.01	0.01	131.6	207.4	-36.52	183.8	246.7	-25.50	116.9	123.9	24.6	67.42	152.00	0.0	2.2	3.8
METROPOLITAN CASUALTY INSURANCE COMPANY	0.29	0.22	7,341.2	5,162.0	42.22	6,685.6	3,926.9	70.25	3,825.9	3,969.8	372.7	59.38	72.03	3.5	2.7	-0.8
METROPOLITAN DIRECT PROP & CAS INS CO	0.00	0.00	20.2	5.8	248.18	17.3	3.2	441.13	21.6	17.5	-0.2	101.62	156.18	0.0	0.0	0.0
METROPOLITAN GENERAL INSURANCE COMPANY	0.02	0.02	498.8	462.7	7.80	521.4	406.3	28.34	290.2	293.4	14.8	56.26	59.78	0.0	-0.1	0.0
METROPOLITAN GROUP PROP & CAS INS CO	0.29	0.26	7,350.9	6,090.1	20.70	7,173.3	5,785.7	23.98	3,482.7	3,600.1	405.0	50.19	71.54	4.8	4.2	-0.8
METROPOLITAN PROPERTY & CASUALTY INS CO	0.19	0.18	4,697.1	4,114.0	14.17	4,674.5	3,788.2	23.40	1,940.7	2,007.1	182.2	42.94	55.60	0.5	0.2	-0.4
MIC GENERAL INSURANCE CORPORATION	0.03	0.03	701.9	590.3	18.91	658.6	545.2	20.80	457.4	450.8	33.6	68.44	105.17	0.0	0.0	0.0
MID CENTURY INSURANCE COMPANY	0.77	0.85	19,623.4	19,904.1	-1.41	19,917.7	19,641.4	1.41	11,910.7	11,884.1	1,571.7	59.67	62.94	49.4	40.2	45.6
MIDWAY INSURANCE COMPANY OF ILLINOIS	0.00	0.15	52.7	3,489.7	-98.49	2,363.8	3,375.7	-29.98	1,435.0	2,171.4	156.6	91.86	57.57	23.9	375.1	397.7
MIDWESTERN INDEMNITY COMPANY THE	0.00	0.00	0.0	0.0	0.00 *	0.0	-0.4	0.00 *	0.0	0.0	0.0	0.00 **	0.00 **	0.0	0.0	0.0
MILLERS CLASSIFIED INSURANCE COMPANY	0.07	0.07	1,771.7	1,547.4	14.50	1,734.0	1,492.3	16.20	1,018.0	997.9	-35.9	57.55	59.99	3.7	3.5	0.8
MILLERS FIRST INSURANCE COMPANY	0.05	0.05	1,316.1	1,209.5	8.82	1,296.4	1,186.9	9.23	839.9	796.2	-69.7	61.42	61.97	4.5	4.5	0.8
MILWAUKEE CASUALTY INSURANCE CO	0.02	0.00	607.0	12.6	4,734.20	305.4	2.2	13,875.42	130.1	161.2	27.3	52.79	0.00 **	1.1	1.3	0.8
MILWAUKEE INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	-2.6	-1.7	-0.1	0.00 **	0.00 **	0.0	0.1	0.2

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
September 08, 2003

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

PRIVATE PASSENGER AUTO PHYSICAL DAMAGE ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums Written ($)			Premiums Earned ($)			Losses Paid ($)	Losses Incurred ($)	Losses Unpaid ($)	Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses Paid ($)	Defense and Cost Containment Expenses Incurred ($)	Defense and Cost Containment Expenses Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
MILWAUKEE SAFEGUARD INSURANCE COMPANY	0.00	0.00	-1.4	74.6	-101.91	13.4	87.8	-84.72	20.9	7.1	0.8	52.74	24.64	6.3	5.0	0.2
MUTUAL SERVICE CASUALTY INSURANCE CO	0.00	0.00	0.0	65.0	-100.00	9.7	79.6	-87.78	47.2	16.5	7.4	169.36	174.19	0.0	-3.1	0.7
NATIONAL ALLIANCE INSURANCE COMPANY	0.02	0.02	385.8	424.1	-9.03	423.1	427.2	-0.97	221.7	223.7	2.4	52.86	90.44	1.6	1.6	0.0
NATIONAL BEN FRANKLIN INSURANCE CO OF IL	0.54	0.64	13,682.7	15,001.0	-8.79	14,505.7	17,113.8	-15.24	7,513.8	7,481.5	302.7	51.58	54.62	61.7	61.7	0.0
NATIONAL FARMERS UNION PROPERTY & CAS CO	0.00	0.01	24.8	286.4	-91.35	89.2	285.4	-68.76	72.1	55.0	0.2	61.65	86.30	0.1	-1.1	0.0
NATIONAL FARMERS UNION STANDARD INS CO	0.00	0.00	0.4	7.3	-94.67	2.0	7.2	-72.65	0.0	0.0	0.0	0.00 **	23.07	0.0	0.0	0.0
NATIONAL GENERAL ASSURANCE COMPANY	0.07	0.06	1,797.1	1,424.0	26.20	1,699.3	1,287.2	32.01	1,000.9	972.3	79.5	57.22	77.45	0.0	0.0	0.0
NATIONAL GENERAL INSURANCE COMPANY	0.04	0.05	986.0	1,223.3	-19.40	985.6	1,323.2	-25.51	714.8	674.5	29.6	68.44	64.82	0.0	-0.1	0.0
NATIONAL HERITAGE INSURANCE COMPANY	0.18	0.18	4,674.0	4,174.4	11.97	4,490.4	3,953.4	13.58	1,933.2	1,952.7	381.7	43.49	40.61	0.0	0.0	0.0
NATIONAL INTERSTATE INSURANCE COMPANY	0.01	0.01	164.6	168.5	-2.36	166.0	187.8	-11.61	47.3	36.9	1.7	22.21	38.99	11.3	11.3	0.0
NATIONAL SURETY CORPORATION	0.14	0.00	3,427.7	0.0	0.00 *	1,082.3	0.0	0.00 *	520.7	710.7	190.0	65.67	0.00 **	5.8	137.8	132.0
NATIONAL UNION FIRE INSURANCE CO OF PITT	0.00	0.00	4.1	0.0	0.00 *	0.6	0.0	0.00 *	295.5	295.4	0.0	52,007.92	0.00 **	0.0	0.0	0.0
NATIONWIDE ASSURANCE COMPANY	0.02	0.02	547.5	549.5	-0.36	456.5	527.6	-13.47	133.8	94.1	24.5	20.61	67.46	1.5	-0.5	2.2
NATIONWIDE GENERAL INSURANCE COMPANY	0.01	0.01	362.2	267.1	35.59	332.6	248.7	33.74	239.0	237.1	9.9	71.28	85.18	0.2	0.0	0.4
NATIONWIDE INSURANCE COMPANY OF AMERICA	0.00	0.01	0.0	176.7	-100.02	1.6	811.5	-99.81	-3.0	-105.6	-30.5	0.00 **	57.75	4.4	1.3	2.7
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	0.12	0.10	3,047.3	2,436.0	25.09	2,921.3	2,345.1	24.57	1,848.5	1,823.2	87.2	62.41	77.47	3.4	1.6	3.7
NATIONWIDE MUTUAL INSURANCE COMPANY	0.74	0.83	18,672.5	19,401.6	-3.76	18,759.4	19,677.7	-4.67	11,674.0	11,156.8	477.1	59.47	75.90	28.0	6.9	28.1
NEW HAMPSHIRE INSURANCE COMPANY	0.00	0.00	0.0	4.4	-100.00	0.0	4.4	-100.00	0.0	-0.4	0.0	0.00 **	82.85	4.3	4.3	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	0.0	0.0	0.00 **	0.00 **	0.0	0.0	0.0
NORTH POINTE INSURANCE COMPANY	0.00	0.00	-0.1	0.3	-123.64	-0.1	2.8	-102.74	-6.4	-36.3	0.0	0.00 **	0.00 **	2.3	-38.0	0.0
NORTH RIVER INSURANCE COMPANY THE	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	-2.0	-3.1	1.2	0.00 **	0.00 **	0.0	0.0	0.3
NORTHBROOK INDEMNITY COMPANY	0.00		26.9		0.00 *	12.0		0.00 *	0.0	1.7	1.7	14.09		0.0	0.0	0.0
NORTHERN ASSURANCE COMPANY OF AMERICA	0.04	0.11	1,093.6	2,597.4	-57.90	2,005.7	1,324.8	51.40	1,270.8	1,252.6	34.5	62.45	70.90	2.0	-8.0	0.0
NORTHERN INSURANCE COMPANY OF NEW YORK	0.00	0.02	125.4	482.0	-73.99	294.1	448.9	-34.48	165.6	113.7	10.3	38.67	43.35	0.4	-2.6	1.5
NORTHLAND INSURANCE COMPANY	0.00	0.00	-0.5	23.1	-102.21	8.7	29.2	-70.19	11.2	13.7	2.6	157.30	66.63	0.4	0.8	0.5
OHIO CASUALTY INSURANCE COMPANY THE	0.02	0.03	456.0	600.3	-24.03	500.7	639.0	-21.65	211.5	228.8	23.8	45.70	42.91	3.2	1.8	2.0
OHIO FARMERS INSURANCE COMPANY	0.01	0.01	174.4	162.4	7.39	166.2	157.3	5.64	112.8	101.6	8.3	61.12	47.35	0.3	0.3	0.3
OHIO SECURITY INSURANCE COMPANY	0.00	0.00	7.3	10.5	-30.32	7.7	13.3	-41.93	1.4	1.2	-0.2	15.42	13.01	0.0	0.0	0.0

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

PRIVATE PASSENGER AUTO PHYSICAL DAMAGE ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
OLD REPUBLIC MINNEHOMA INSURANCE COMPANY	0.00	0.00	29.9	34.5	-13.15	37.1	59.1	-37.16	4.5	2.4	7.3	6.44	0.00 **	0.4	0.2	0.3
OMAHA PROPERTY & CASUALTY INSURANCE CO	0.02	0.01	463.6	312.6	48.28	434.6	294.6	47.51	346.2	358.0	25.1	82.38	73.82	0.2	0.2	0.2
OMNI INDEMNITY COMPANY	0.03	0.04	726.5	875.2	-16.99	771.4	925.7	-16.66	411.4	388.6	-29.2	50.37	46.00	0.1	-1.1	0.1
OMNI INSURANCE COMPANY	0.00	0.01	116.2	217.8	-46.63	146.0	262.8	-44.45	163.9	149.3	5.5	102.24	83.03	0.0	-0.5	0.0
ONEBEACON AMERICA INSURANCE COMPANY	0.01	0.02	128.7	492.3	-73.85	284.1	307.1	-7.47	157.9	146.9	-3.4	51.68	53.70	0.2	3.8	0.0
ONEBEACON INSURANCE COMPANY	0.00	0.00	-0.5	-3.3	0.00 *	-0.5	273.5	-100.18	-19.4	-81.6	27.8	0.00 **	116.79	2.1	0.3	0.0
OWNERS INSURANCE COMPANY	0.21	0.10	5,346.4	2,371.2	125.47	4,172.9	1,762.1	136.81	3,010.0	3,135.5	184.4	75.14	67.88	10.7	35.7	42.3
PACIFIC INDEMNITY COMPANY	0.03	0.03	733.8	606.2	21.05	664.7	585.7	13.49	283.4	293.0	28.3	44.07	43.91	3.4	4.6	5.6
PEERLESS INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-0.2	-0.2	0.00 **	0.00 **	0.0	0.0	0.0
PEKIN INSURANCE COMPANY	0.14	0.14	3,514.7	3,343.3	5.13	3,450.6	3,231.7	6.77	1,672.6	1,618.5	171.1	46.90	50.79	3.5	-0.6	8.4
PENNSYLVANIA GENERAL INSURANCE COMPANY	0.03	0.08	872.1	1,773.3	-50.82	1,481.3	1,654.2	-10.45	1,138.6	1,106.7	10.2	74.71	70.13	-2.5	-15.0	0.0
PHARMACISTS MUTUAL INSURANCE COMPANY	0.01	0.01	235.9	234.8	0.51	218.5	228.5	-4.36	166.0	166.8	18.9	76.34	77.43	0.0	0.6	1.5
PHOENIX INSURANCE COMPANY THE	0.11	0.14	2,891.9	3,358.6	-13.89	3,049.6	3,428.7	-11.06	1,332.0	1,336.0	28.5	43.81	44.93	5.6	-0.2	5.3
POTOMAC INSURANCE COMPANY OF ILLINOIS	0.00	0.00	0.0	-12.2	0.00 *	0.0	933.8	-100.00	-19.9	-65.2	-6.2	0.00 **	36.73	2.3	-85.8	0.0
PROGRESSIVE AMERICAN INSURANCE COMPANY	0.04	0.02	1,032.0	523.8	97.03	1,057.9	282.8	274.01	519.3	516.4	0.5	48.81	56.68	0.9	3.5	3.0
PROGRESSIVE CASUALTY INSURANCE COMPANY	0.18	0.16	4,516.6	3,780.4	19.47	4,867.0	2,742.0	77.50	2,611.2	2,597.0	-21.3	53.36	49.43	3.5	3.0	5.9
PROGRESSIVE HALCYON INSURANCE COMPANY	0.48	0.32	12,243.9	7,512.3	62.98	11,157.8	6,622.6	68.48	5,686.6	5,713.8	66.5	51.21	51.63	27.4	26.9	19.3
PROGRESSIVE HOME INSURANCE COMPANY	0.00	0.00	-20.7	0.0	0.00 *	-20.7	0.0	0.00 *	0.0	0.0	0.0	0.00 **	0.00 **	0.0	0.0	0.0
PROGRESSIVE PREMIER INS CO OF ILLINOIS	0.58	0.63	14,669.2	14,649.7	0.13	14,183.3	18,122.0	-21.73	7,147.3	6,952.8	-144.5	49.02	54.69	67.5	61.3	32.2
PROGRESSIVE SPECIALTY INSURANCE COMPANY	0.34	0.26	8,600.2	6,170.6	39.37	9,125.5	3,126.8	191.85	4,364.2	4,568.5	222.1	50.06	50.14	5.0	80.3	82.9
PROGRESSIVE UNIVERSAL INS CO OF IL	0.28	0.18	7,129.7	4,094.6	74.12	4,747.4	5,626.4	-15.62	2,343.3	2,418.0	18.4	50.93	62.87	15.2	19.7	19.4
PROPERTY & CASUALTY INS CO OF HARTFORD	0.21	0.11	5,211.4	2,581.6	101.87	4,046.5	1,309.9	208.92	3,496.3	3,700.4	364.2	91.45	84.59	66.9	72.1	14.4
PROVIDENCE WASHINGTON INSURANCE COMPANY	0.00	0.01	-0.7	279.3	-100.25	117.3	426.6	-72.50	69.1	29.6	-26.9	25.21	84.28	6.8	8.7	3.3
PRUDENTIAL COMMERCIAL INSURANCE COMPANY	0.01	0.00	159.4	113.5	40.38	149.7	99.3	50.71	88.7	92.2	2.9	61.60	45.24	0.0	0.1	0.2
PRUDENTIAL GENERAL INSURANCE COMPANY	0.16	0.09	4,135.3	2,209.9	87.12	3,638.0	1,911.9	90.28	2,522.2	2,550.2	44.6	70.10	93.78	0.8	2.6	5.5
PRUDENTIAL PROPERTY & CASUALTY INS CO	0.42	0.46	10,598.6	10,836.3	-2.19	10,821.8	10,744.2	0.72	6,725.3	6,824.2	152.5	63.06	73.57	79.7	79.3	15.7
QBE INSURANCE CORPORATION	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-52.0	0.0	0.00 **	0.00 **	-0.5	-0.5	0.0
REDLAND INSURANCE COMPANY	0.00	0.00	-1.0	67.2	-101.54	33.3	63.9	-47.88	-7.8	-28.2	0.0	0.00 **	101.38	2.7	1.7	0.0

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

PRIVATE PASSENGER AUTO PHYSICAL DAMAGE ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
REGENT INSURANCE COMPANY	0.45	0.48	11,467.4	11,215.9	2.24	12,386.4	9,334.6	32.69	8,074.6	7,791.0	282.9	62.90	76.62	31.1	36.5	70.3
REPUBLIC WESTERN INSURANCE COMPANY	0.00	0.00	0.0	0.3	-100.00	0.0	0.3	-100.00	0.0	0.0	0.0	0.00 **	2.35	0.0	0.0	0.0
RESPONSE INSURANCE COMPANY	0.00	0.01	-3.0	348.3	-100.85	237.7	419.3	-43.32	279.2	256.7	-138.8	108.01	87.40	0.0	0.0	0.0
RESPONSE WORLDWIDE DIRECT AUTO INS CO	0.03	0.04	782.8	887.9	-11.85	802.3	801.9	0.05	307.6	301.3	36.7	37.55	53.79	0.0	1.4	6.0
ROCKFORD MUTUAL INSURANCE COMPANY	0.20	0.22	5,072.1	5,112.6	-0.79	5,139.5	5,023.0	2.32	3,385.3	3,284.3	1.1	63.90	72.79	118.3	69.5	-11.8
ROYAL INDEMNITY COMPANY	0.01	0.01	258.3	294.7	-12.36	254.0	302.0	-15.90	161.2	163.0	11.3	64.17	31.61	8.3	8.3	0.0
ROYAL INSURANCE COMPANY OF AMERICA	0.08	0.07	2,024.6	1,608.9	25.84	1,758.5	1,621.7	8.44	774.1	803.8	71.8	45.71	34.26	44.7	44.7	0.0
SAFECO INSURANCE COMPANY OF AMERICA	0.02	0.09	542.9	2,134.8	-74.57	699.6	7,289.3	-90.40	-114.6	-177.3	-407.3	0.00 **	65.33	26.3	-10.9	11.7
SAFECO INSURANCE COMPANY OF ILLINOIS	1.56	1.35	39,490.9	31,390.0	25.81	39,101.9	25,510.6	53.28	19,121.7	19,160.1	264.2	49.00	60.52	24.7	68.7	105.3
SAFECO NATIONAL INSURANCE COMPANY	0.03	0.16	827.7	3,633.6	-77.22	1,014.3	4,102.2	-75.27	378.5	395.1	-153.1	38.95	60.84	3.7	-7.6	6.4
SAFEGUARD INSURANCE COMPANY	0.01	0.01	257.0	314.0	-18.16	264.4	317.9	-16.81	125.4	119.6	5.4	45.24	33.16	9.7	9.7	0.0
SAFEWAY INSURANCE COMPANY	0.29	0.21	7,237.9	4,992.5	44.97	6,616.0	4,530.8	46.02	3,794.8	4,188.2	185.4	63.30	49.82	38.6	37.3	35.1
SAGAMORE INSURANCE COMPANY	0.01	0.02	324.8	536.1	-39.41	429.4	661.5	-35.08	303.9	281.3	12.1	65.52	76.85	1.8	-4.2	2.5
SEATON 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
SECURITY INSURANCE COMPANY OF HARTFORD	0.00	0.01	5.4	138.5	-96.12	5.7	104.0	-94.54	250.5	232.0	118.3	4,085.47	263.23	14.8	14.7	0.0
SECURITY NATIONAL INSURANCE COMPANY	0.07	0.12	1,790.2	2,845.2	-37.08	2,053.2	3,062.2	-32.95	993.1	904.3	-7.0	44.04	66.29	10.1	9.7	1.6
SELECTIVE INSURANCE COMPANY OF THE SE	0.06	0.06	1,525.9	1,457.2	4.71	1,453.2	1,448.9	0.30	1,064.8	1,034.9	54.8	71.21	85.53	4.1	3.0	0.1
SENTRY INSURANCE A MUTUAL COMPANY	0.08	0.09	2,108.8	2,109.4	-0.03	2,074.3	1,972.4	5.16	1,343.0	1,471.2	303.9	70.92	74.31	0.2	3.4	5.7
SENTRY SELECT INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	-0.1	-0.1	0.0	0.00 **	0.00 **	0.0	0.0	0.0
SHELBY CASUALTY INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	-2.6	-2.6	0.0	0.00 **	0.00 **	0.0	0.0	0.0
SHELBY INSURANCE COMPANY THE	0.01	0.03	355.3	642.8	-44.73	418.1	570.2	-26.67	235.2	217.0	10.2	51.91	69.23	0.8	0.6	0.1
SHELTER GENERAL INSURANCE COMPANY	0.17	0.09	4,222.4	2,101.3	100.94	3,774.2	1,612.1	134.11	3,510.0	3,540.4	149.8	93.80	84.35	5.0	10.5	10.4
SHELTER MUTUAL INSURANCE COMPANY	0.11	0.18	2,724.5	4,306.0	-36.73	3,022.3	4,631.4	-34.74	1,852.8	1,812.4	122.1	59.97	64.64	11.7	11.2	5.1
SIRIUS AMERICA INSURANCE COMPANY	0.00	0.01	0.0	132.0	-100.01	0.0	163.6	-100.01	13.8	-97.9	13.1	0.00 **	111.17	0.0	-5.2	0.1
SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.00	0.00	59.8	64.8	-7.68	63.1	67.3	-6.25	5.7	-2.1	1.2	0.00 **	26.77	0.5	2.3	1.8
SPRINGFIELD FIRE & CASUALTY COMPANY	0.00	0.00	90.6	72.7	24.68	82.0	70.6	16.16	60.4	66.9	15.6	81.63	67.21	3.0	3.5	1.2
ST PAUL FIRE & MARINE INSURANCE COMPANY	0.00	0.00	0.2	41.0	-99.57	14.3	62.1	-77.05	0.1	-2.5	18.1	0.00 **	119.34	0.0	-0.1	2.1
ST PAUL GUARDIAN INSURANCE COMPANY	0.00	0.01	-3.7	219.8	-101.67	70.7	331.1	-78.65	26.6	-53.8	75.2	0.00 **	121.22	0.1	-7.7	7.9

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
September 08, 2003

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

PRIVATE PASSENGER AUTO PHYSICAL DAMAGE ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
ST PAUL MERCURY INSURANCE COMPANY	0.00	0.00	-0.4	96.6	-100.45	25.3	140.2	-81.93	22.4	-25.3	22.3	0.00 **	80.00	0.0	-4.6	2.2
STANDARD FIRE INSURANCE COMPANY THE	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	-0.4	-0.4	0.1	0.00 **	0.00 **	0.0	0.0	0.0
STANDARD MUTUAL INSURANCE COMPANY	0.36	0.39	9,183.5	9,141.7	0.46	9,145.0	9,249.1	-1.13	5,039.2	4,847.7	-13.5	53.01	63.39	83.2	45.4	8.6
STATE AUTO NATIONAL INSURANCE COMPANY	0.02	0.00	389.6	116.6	234.17	302.5	108.5	178.71	238.1	246.2	32.5	81.40	93.35	1.1	1.5	0.6
STATE AUTO PROP AND CAS INS CO	0.08	0.07	2,031.5	1,548.3	31.21	1,832.4	1,470.2	24.64	1,126.1	1,173.3	123.6	64.03	42.97	0.5	0.6	0.2
STATE AUTOMOBILE MUTUAL INSURANCE CO	0.08	0.12	1,967.8	2,894.5	-32.01	2,217.0	3,048.1	-27.27	1,414.8	1,353.7	133.4	61.06	73.86	0.8	2.1	13.6
STATE FARM FIRE & CASUALTY COMPANY	2.38	1.93	60,231.7	45,017.0	33.80	58,030.1	38,809.4	49.53	54,767.2	56,449.8	6,081.9	97.28	104.09	238.2	332.5	254.1
STATE FARM MUTUAL AUTOMOBILE INSURANCE C	30.39	30.67	770,388.2	715,706.9	7.64	757,915.5	700,162.8	8.25	537,426.5	538,438.7	63,059.8	71.04	78.90	1,064.4	754.2	1,090.0
STONINGTON INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.4	-100.00	0.3	0.1	0.0	0.00 **	0.00 **	0.2	0.2	0.0
SUPERIOR INSURANCE COMPANY	0.00	0.00	0.0	3.3	-100.00	1.8	1.5	19.43	0.0	0.9	-1.2	51.74	84.14	0.0	-0.3	0.1
TEACHERS INSURANCE COMPANY	0.16	0.17	4,170.1	3,926.0	6.22	4,163.9	3,775.9	10.28	2,485.5	2,547.4	2.7	61.18	63.42	6.9	6.8	0.0
TIG INDEMNITY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	2.1	6.1	-3.0	0.00 **	0.00 **	0.1	-2.9	3.0
TIG INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	-8.4	-10.8	5.3	0.00 **	0.00 **	0.0	-3.0	1.1
TIG INSURANCE CORPORATION OF AM	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	-2.0	-1.0	0.0	0.00 **	0.00 **	0.0	0.0	0.0
TIG PREMIER INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	-6.0	1.0	-2.0	0.00 **	0.00 **	0.1	-1.9	1.0
TOKIO MARINE & FIRE INSURANCE CO LTD THE	0.01	0.01	218.4	323.3	-32.45	257.3	309.7	-16.90	149.2	158.1	23.4	61.44	42.65	3.7	2.3	4.8
TRAVCO INSURANCE COMPANY	0.23	0.26	5,704.9	5,994.8	-4.84	5,847.6	5,989.1	-2.36	2,987.5	2,921.6	39.9	49.96	60.23	16.1	17.9	13.8
TRAVELERS CASUALTY AND SURETY CO OF IL	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	-0.1	-0.1	29.2	0.00 **	0.00 **	0.0	0.0	0.0
TRAVELERS CASUALTY COMPANY OF CT	0.13	0.10	3,409.6	2,412.2	41.35	3,017.9	1,890.8	59.61	1,742.5	1,727.6	43.0	57.25	72.30	4.9	4.5	4.1
TRAVELERS HOME AND MARINE INS CO THE	0.00	0.00	0.0	-1.8	0.00 *	0.0	5.8	-100.00	5.6	44.0	-2.8	0.00 **	0.00 **	0.5	-0.5	0.3
TRAVELERS INDEMNITY COMPANY THE	0.01	0.01	283.9	311.3	-8.81	300.3	308.6	-2.70	140.7	146.5	6.3	48.78	51.26	2.2	2.1	0.2
TRAVELERS INDEMNITY COMPANY OF AM THE	0.05	0.07	1,300.1	1,683.8	-22.79	1,455.2	1,749.8	-16.84	626.6	592.3	18.7	40.70	61.67	7.5	0.6	1.7
TRAVELERS INDEMNITY COMPANY OF IL THE	0.02	0.03	544.7	615.0	-11.43	571.1	630.6	-9.44	179.0	194.0	5.0	33.98	67.27	0.9	0.7	0.5
TRAVELERS PROPERTY CASUALTY INS CO	0.04	0.02	949.8	473.5	100.59	743.2	306.9	142.14	455.3	488.2	26.8	65.69	78.61	0.7	1.0	0.5
TRAVELERS PROPERTY CASUALTY INS CO OF IL	0.31	0.16	7,904.6	3,774.9	109.40	6,136.2	2,599.7	136.04	2,949.7	2,805.4	121.4	45.72	63.86	19.9	18.7	7.1
TRI STATE INSURANCE COMPANY OF MINNESOTA	0.00	0.00	0.2	0.5	-57.47	0.2	0.5	-56.37	0.0	-0.9	-0.9	0.00 **	0.00 **	0.0	0.1	0.1
TRINITY UNIVERSAL INSURANCE COMPANY	0.01	0.01	137.9	219.1	-37.05	157.4	250.2	-37.07	60.5	-43.8	4.6	0.00 **	66.07	11.9	8.4	0.4
TRUSTGARD INSURANCE COMPANY	0.01	0.01	215.4	247.2	-12.86	236.0	198.2	19.05	157.8	142.9	2.3	60.57	74.13	0.0	-0.3	1.4

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
September 08, 2003

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

PRIVATE PASSENGER AUTO PHYSICAL DAMAGE ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
TWIN CITY FIRE INSURANCE COMPANY	0.00	0.01	105.7	124.1	-14.82	109.7	137.2	-20.02	61.8	56.7	3.9	51.71	49.86	0.8	0.5	0.2
UNIGARD INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.3	0.3	0.0	0.00 **	0.00 **	0.0	0.0	0.0
UNIQUE INSURANCE COMPANY	0.36	0.34	9,151.3	7,893.3	15.94	9,221.5	7,291.2	26.47	4,464.6	4,429.1	474.9	48.03	46.66	0.0	0.0	0.0
UNITED AUTOMOBILE INSURANCE COMPANY	0.03	0.10	875.9	2,372.7	-63.09	1,418.7	2,196.6	-35.41	890.5	711.4	390.1	50.15	70.00	6.4	-3.8	26.4
UNITED EQUITABLE INSURANCE COMPANY	0.26	0.20	6,503.1	4,558.1	42.67	6,005.9	4,234.4	41.84	3,533.2	3,541.5	368.4	58.97	61.08	57.6	49.9	32.5
UNITED FINANCIAL CASUALTY COMPANY	0.07	0.02	1,716.2	361.5	374.74	1,484.5	185.3	701.19	734.6	738.7	13.8	49.76	56.59	0.9	3.2	2.8
UNITED FIRE & CASUALTY COMPANY	0.00	0.00	123.2	76.9	60.36	113.0	55.9	102.20	62.4	57.8	6.6	51.16	78.03	0.2	0.1	0.0
UNITED NATIONAL SPECIALTY INS CO	0.00		0.0		0.00 *	0.0		0.00 *	0.0	5.9	5.9	0.00 **		0.0	0.1	0.1
UNITED SECURITY INSURANCE COMPANY	0.00	0.00	-1.3	75.4	-101.76	16.0	125.0	-87.18	3.5	3.5	0.0	21.65	25.44	0.0	0.0	0.0
UNITED SERVICES AUTOMOBILE ASSOCIATION	0.96	0.96	24,429.5	22,333.4	9.39	23,903.7	21,778.4	9.76	12,871.0	13,654.9	588.4	57.12	73.00	2.1	-6.7	9.9
UNITED STATES FIDELITY & GUARANTY CO	0.00	0.01	0.5	186.0	-99.72	39.8	246.1	-83.82	-14.1	-108.3	25.6	0.00 **	116.56	-0.1	-11.6	2.6
UNITED STATES FIRE INSURANCE COMPANY	0.00	0.00	-0.1	0.0	0.00 *	-0.1	0.0	0.00 *	0.0	-0.9	1.0	0.00 **	0.00 **	0.0	0.0	0.2
UNITRIN DIRECT INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	-52.8	-47.3	-1.3	0.00 **	0.00 **	1.1	0.9	0.1
UNIVERSAL CASUALTY COMPANY	0.65	0.61	16,360.0	14,140.2	15.70	15,654.6	14,601.7	7.21	7,726.7	7,946.1	245.8	50.76	47.29	195.9	196.7	9.1
UNIVERSAL UNDERWRITERS INSURANCE COMPANY	0.02	0.03	598.3	778.5	-23.15	661.4	843.0	-21.54	532.0	553.0	64.3	83.61	93.56	1.1	1.6	0.8
USAA CASUALTY INSURANCE COMPANY	0.70	0.69	17,785.9	16,082.6	10.59	17,482.9	15,563.2	12.34	9,280.6	9,763.5	344.4	55.85	67.78	2.2	2.7	8.8
USAA GENERAL INDEMNITY COMPANY	0.08	0.07	2,141.1	1,720.4	24.45	2,036.2	1,603.4	26.99	987.8	1,161.5	125.6	57.04	48.02	0.0	1.0	1.3
USAGENCIES DIRECT INSURANCE COMPANY	0.02	0.00	414.0	14.0	2,847.88	232.6	3.9	5,836.91	147.2	196.6	52.4	84.50	77.11	4.8	7.5	2.8
VALIANT INSURANCE COMPANY	0.00	0.00	31.1	71.0	-56.24	53.4	75.7	-29.46	10.1	15.3	7.1	28.69	83.30	0.0	-0.8	0.8
VALLEY FORGE INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	-1.6	-1.6	0.0	0.00 **	0.00 **	0.0	0.0	0.0
VICTORIA FIRE & CASUALTY COMPANY	0.02	0.01	537.9	277.3	94.00	423.0	225.7	87.42	185.2	215.5	41.4	50.94	63.40	-0.5	5.2	7.2
VICTORIA SELECT INSURANCE COMPANY	0.01	0.01	187.7	138.7	35.35	181.8	136.2	33.48	133.6	135.1	10.8	74.31	62.79	0.0	-0.4	1.9
VIGILANT INSURANCE COMPANY	0.09	0.09	2,228.2	2,166.6	2.84	2,212.0	2,186.4	1.17	926.9	946.7	80.9	42.80	48.44	20.2	23.2	17.6
VIKING INSURANCE COMPANY OF WISCONSIN	0.01	0.02	300.2	479.3	-37.38	302.9	486.9	-37.79	190.9	165.6	12.3	54.68	67.62	6.4	8.0	0.0
VIRGINIA SURETY COMPANY INC	0.02	0.04	398.8	969.2	-58.85	1,290.1	2,541.4	-49.24	1,365.1	1,319.8	43.0	102.31	88.92	15.9	15.9	0.0
VOYAGER PROPERTY & CASUALTY INS CO	0.00	0.00	46.5	0.0	0.00 *	46.7	1.0	4,818.11	20.3	20.3	0.0	43.51	0.00 **	0.0	0.0	0.0
WARNER INSURANCE COMPANY	0.01	0.00	149.6	89.1	67.93	116.9	146.6	-20.28	57.6	86.5	25.9	74.01	74.87	3.6	1.3	0.0
WEST AMERICAN INSURANCE COMPANY	0.40	0.46	10,234.7	10,742.6	-4.73	10,359.4	11,001.6	-5.84	5,447.3	5,286.8	-69.6	51.03	62.05	12.0	7.4	18.4

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
September 08, 2003

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

PRIVATE PASSENGER AUTO PHYSICAL DAMAGE ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums Written ($)			Premiums Earned ($)			Losses Paid ($)	Losses Incurred ($)	Losses Unpaid ($)	Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses Paid ($)	Defense and Cost Containment Expenses Incurred ($)	Defense and Cost Containment Expenses Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
WEST BEND MUTUAL INSURANCE COMPANY	0.34	0.35	8,692.7	8,186.5	6.18	8,382.4	8,092.5	3.58	4,012.1	4,044.0	-149.9	48.24	56.26	17.3	17.2	46.6
WESTERN STATES INSURANCE COMPANY	0.15	0.43	3,865.5	10,063.3	-61.59	6,792.6	6,212.8	9.33	4,475.1	4,180.5	2.3	61.55	87.90	6.9	-53.4	0.0
WESTFIELD INSURANCE COMPANY	0.09	0.09	2,315.8	1,989.8	16.39	2,140.0	1,919.9	11.47	1,204.1	1,231.4	123.9	57.54	51.08	6.4	12.0	3.6
WESTFIELD NATIONAL INSURANCE COMPANY	0.05	0.05	1,381.6	1,151.4	19.98	1,249.8	1,122.2	11.37	810.0	797.2	60.0	63.79	46.16	4.2	6.4	1.7
WINDSOR INSURANCE COMPANY	0.00	0.00	6.0	33.3	-81.97	12.2	34.5	-64.71	9.4	10.0	5.2	82.25	27.65	0.0	0.0	0.7
XL SPECIALTY INSURANCE COMPANY	0.00		0.0		0.00 *	0.0		0.00 *	92.6	-448.0	121.2	0.00 **		8.4	-44.9	15.9
YORK INSURANCE COMPANY	0.01	0.01	173.4	326.3	-46.86	245.9	327.5	-24.92	167.9	151.6	-7.4	61.63	55.36	0.8	-1.0	0.5
YOSEMITE INSURANCE COMPANY	0.06	0.06	1,531.0	1,369.2	11.82	1,384.0	1,357.2	1.97	318.2	334.4	243.8	24.16	28.19	0.0	0.0	0.0
YOUNG AMERICA INSURANCE COMPANY	0.00	0.00	63.4	87.5	-27.49	67.9	86.8	-21.71	31.3	27.4	-0.3	40.32	33.30	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 *	-80.6	-80.6	0.0	0.00 **	0.00 **	74.4	74.4	0.0
TOTAL NUMBER OF COMPANIES THIS LINE: 374				$000 not omitted from totals line												
Sum:	**100.00**	**100.00**	**2,534,790,400**	**2,329,587,491**	**8.81**	**2,474,972,524**	**2,272,151,629**	**8.93**	**1,511,537,097**	**1,517,809,950**	**136,246,944**	**61.33**	**66.67**	**11,054,114**	**10,275,986**	**8,509,344**

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
September 08, 2003

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

COMMERCIAL AUTO PHYSICAL DAMAGE ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
ACCEPTANCE INSURANCE COMPANY	0.33	0.46	1,140.5	1,480.7	-22.97	1,539.2	1,344.4	14.49	836.3	702.7	32.5	45.65	66.40	14.7	9.1	0.7
ACE AMERICAN INSURANCE COMPANY	0.03	0.02	93.8	79.4	18.12	82.9	91.5	-9.43	42.8	83.7	49.6	100.93	31.42	0.9	-0.9	-0.1
ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00	0.06	5.8	198.2	-97.09	49.3	178.0	-72.31	191.5	72.5	59.7	147.11	139.71	0.0	-16.4	4.7
ACE INSURANCE COMPANY OF IL	0.01	0.00	23.5	0.2	12,200.52	12.8	0.2	5,176.03	0.1	3.9	6.4	30.37	0.00 **	0.0	0.8	0.7
ACE PROPERTY AND CASUALTY INS CO	0.00	0.00	8.4	1.3	528.68	5.2	1.2	346.95	0.0	3.4	6.2	66.08	0.00 **	0.0	-0.4	0.4
ACUITY A MUTUAL INSURANCE COMPANY	1.13	1.12	3,924.5	3,602.3	8.95	3,951.4	2,834.2	39.42	1,163.6	1,154.3	67.1	29.21	36.77	19.8	-4.4	2.2
ADDISON INSURANCE COMPANY	0.18	0.15	620.5	469.7	32.10	533.2	420.2	26.89	267.9	253.9	23.1	47.62	61.98	2.7	2.6	0.1
ALEA NORTH AMERICA INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.2	-100.00	0.0	0.0	0.2	0.00 **	0.00 **	0.0	0.1	0.1
ALL AMERICA INSURANCE COMPANY	0.05	0.06	159.5	192.6	-17.20	183.9	204.2	-9.95	113.4	108.5	-4.8	58.98	65.66	0.0	-1.0	0.0
ALLIED PROPERTY & CASUALTY INS CO	0.31	0.29	1,085.3	930.1	16.69	982.2	822.5	19.42	502.7	484.3	48.8	49.30	102.68	2.9	2.4	1.3
ALLSTATE INDEMNITY COMPANY	0.04	0.04	152.8	123.1	24.09	132.2	103.8	27.32	51.3	58.4	1.0	44.21	48.52	0.0	0.0	0.0
ALLSTATE INSURANCE COMPANY	1.02	1.09	3,526.2	3,507.6	0.53	3,512.6	3,514.2	-0.05	1,657.0	1,703.7	155.7	48.50	63.97	3.5	4.5	3.1
AMCO INSURANCE COMPANY	0.01	0.01	29.8	36.8	-18.94	30.8	33.0	-6.64	19.7	19.3	-1.0	62.73	120.08	0.0	-0.5	0.2
AMERICAN & FOREIGN INSURANCE COMPANY	0.04	0.06	123.3	184.2	-33.09	131.7	230.1	-42.74	58.1	80.0	39.2	60.75	94.48	13.6	14.9	1.3
AMERICAN ALTERNATIVE INS CORP	0.26	0.26	911.4	822.3	10.84	858.8	726.9	18.14	566.1	755.4	369.0	87.96	105.45	24.8	49.3	37.1
AMERICAN AUTOMOBILE INSURANCE COMPANY	0.04	0.09	129.3	303.6	-57.40	123.8	322.9	-61.67	91.3	-40.1	-7.2	0.00 **	57.20	3.8	23.8	25.1
AMERICAN CASUALTY COMPANY OF READING PA	0.30	0.19	1,033.2	599.1	72.46	849.0	470.9	80.29	268.3	241.4	52.5	28.43	67.71	7.0	-21.5	4.3
AMERICAN COUNTRY INSURANCE COMPANY	1.07	1.40	3,689.9	4,512.5	-18.23	3,843.9	4,983.2	-22.86	1,563.1	1,375.6	-302.7	35.79	66.68	45.1	-261.8	36.3
AMERICAN ECONOMY INSURANCE COMPANY	0.35	0.62	1,195.4	1,982.6	-39.71	1,574.0	2,414.3	-34.80	798.3	616.3	49.1	39.15	50.30	14.9	10.6	26.4
AMERICAN EMPLOYERS INSURANCE COMPANY	0.06	0.33	219.1	1,062.7	-79.38	726.4	1,198.7	-39.40	507.6	440.1	11.6	60.59	73.04	0.0	-17.8	0.0
AMERICAN EQUITY SPECIALTY INS CO	0.05	0.11	187.9	343.4	-45.29	230.4	589.6	-60.92	73.4	219.0	208.8	95.07	51.35	37.2	15.5	49.1
AMERICAN FAMILY MUTUAL INSURANCE COMPAN	0.73	0.56	2,534.9	1,818.7	39.38	2,251.1	1,639.5	37.31	1,142.3	1,177.8	240.3	52.32	60.84	-2.0	1.0	5.9
AMERICAN FIRE AND CASUALTY COMPANY	0.00	0.00	6.4	1.8	260.16	6.4	1.6	310.51	0.1	0.1	0.1	2.15	1.79	0.0	0.0	0.0
AMERICAN GENERAL INDEMNITY COMPANY	0.17		600.5		0.00 *	507.4		0.00 *	216.4	221.3	4.9	43.62		0.0	0.0	0.0
AMERICAN GUARANTEE & LIABILITY INS CO	0.08	0.12	286.9	387.1	-25.88	294.5	394.6	-25.37	47.3	19.4	19.9	6.59	109.02	3.7	3.1	0.6
AMERICAN HARDWARE MUTUAL INSURANCE CO	0.07	0.06	226.8	202.5	11.98	220.8	168.0	31.37	293.8	314.0	61.8	142.24	54.84	0.4	0.4	0.3
AMERICAN HOME ASSURANCE COMPANY	0.07	0.04	248.0	138.9	78.52	277.7	145.7	90.62	143.8	127.6	22.4	45.94	125.96	1.9	0.6	2.7
AMERICAN INSURANCE COMPANY THE	0.01	0.06	51.4	179.9	-71.42	85.2	161.7	-47.30	30.1	57.6	36.7	67.60	4.13	1.3	34.8	40.3

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
September 08, 2003

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

COMMERCIAL AUTO PHYSICAL DAMAGE ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
AMERICAN INTERNATIONAL SOUTH INS CO	0.00	0.00	4.0	8.8	-54.88	5.3	11.7	-54.95	25.1	44.2	19.7	835.97	73.81	12.9	15.2	2.4
AMERICAN MANUFACTURERS MUTUAL INS CO	0.34	0.22	1,184.2	709.4	66.92	1,150.3	687.2	67.40	485.8	737.8	242.6	64.14	8.55	5.8	29.9	26.9
AMERICAN MODERN HOME INSURANCE COMPANY	0.41	0.38	1,421.1	1,232.0	15.34	1,421.4	1,226.4	15.90	777.1	748.6	123.9	52.67	38.86	12.7	-7.1	11.4
AMERICAN MOTORISTS INSURANCE COMPANY	0.16	0.12	565.1	393.7	43.52	514.5	547.6	-6.04	98.8	141.5	63.5	27.50	50.12	0.6	0.8	-0.2
AMERICAN PROTECTION INSURANCE COMPANY	0.00	-0.02	3.4	-49.6	0.00 *	-4.9	8.5	-157.90	0.8	0.8	0.0	0.00 **	17.78	0.0	0.0	0.0
AMERICAN RELIABLE INSURANCE COMPANY	0.00	0.00	0.0	0.1	-100.00	0.0	0.1	-100.00	0.0	0.0	0.0	0.00 **	0.00 **	0.0	0.0	0.0
AMERICAN SAFETY CASUALTY INS CO	0.00	0.00	0.5	9.9	-95.15	4.2	18.0	-76.48	0.0	1.7	23.1	39.91	37.22	0.0	-5.0	2.8
AMERICAN SELECT INSURANCE COMPANY	0.01	0.01	20.8	29.7	-30.11	26.4	38.3	-31.13	16.0	14.6	0.5	55.54	61.87	0.0	0.0	0.1
AMERICAN SERVICE INSURANCE COMPANY INC	0.87	0.53	3,028.4	1,721.0	75.97	2,402.2	1,377.4	74.40	879.2	1,007.7	609.1	41.95	60.27	54.6	44.3	10.2
AMERICAN SOUTHERN INSURANCE COMPANY	0.05		168.8		0.00 *	84.4		0.00 *	2.5	8.0	5.5	9.51		0.0	0.1	0.1
AMERICAN STANDARD INSURANCE CO OF WI	0.00	0.00	3.5	4.5	-20.72	3.9	4.4	-10.09	0.0	0.0	0.0	0.00	70.51	0.0	0.0	0.0
AMERICAN STATES INSURANCE COMPANY	0.48	0.58	1,666.0	1,883.7	-11.56	1,811.7	2,131.8	-15.01	772.4	759.1	50.7	41.90	46.35	18.8	20.9	25.7
AMERICAN ZURICH INSURANCE COMPANY	0.00	0.01	12.0	20.2	-40.34	14.9	17.4	-14.59	6.5	4.4	0.4	29.51	28.53	0.5	0.4	0.0
AMERISURE INSURANCE COMPANY	0.02	0.03	78.3	97.8	-19.91	83.0	124.1	-33.12	8.5	13.0	5.0	15.71	56.76	0.2	0.0	0.1
AMERISURE MUTUAL INSURANCE COMPANY	0.20	0.18	699.5	567.6	23.23	644.3	581.2	10.85	389.1	376.5	20.2	58.44	35.77	1.4	1.4	0.8
AMICA MUTUAL INSURANCE COMPANY	0.00	0.01	15.5	20.8	-25.70	20.0	21.4	-6.88	2.6	-0.3	0.0	0.00 **	39.87	0.3	0.2	0.0
ARCH INSURANCE COMPANY	0.00	0.00	0.3	0.3	5.24	0.3	0.1	95.21	0.0	0.3	0.3	90.18	6.85	0.0	0.1	0.1
ARGONAUT GREAT CENTRAL INS CO	0.03	0.03	120.8	99.1	21.85	106.8	90.9	17.47	48.9	45.9	8.9	42.96	90.59	2.8	5.8	3.5
ARGONAUT MIDWEST INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	-2.1	-2.1	0.0	0.00 **	0.00 **	0.0	0.0	0.0
ASSOCIATED INDEMNITY CORPORATION	0.01	0.01	19.5	33.6	-41.88	36.9	-5.8	0.00 *	11.9	4.6	0.9	12.41	0.00 **	0.0	4.4	4.9
ASSOCIATES INSURANCE COMPANY	0.48	0.38	1,650.4	1,234.1	33.73	2,660.7	3,309.7	-19.61	1,850.7	1,669.0	637.8	62.73	79.87	112.0	108.2	39.8
ASSURANCE COMPANY OF AMERICA	0.24	0.46	847.9	1,492.8	-43.20	1,242.8	1,251.3	-0.68	633.8	590.6	68.5	47.52	99.58	32.1	29.3	0.5
ATHENA ASSURANCE COMPANY	0.11	0.08	387.1	270.9	42.91	361.9	317.5	13.98	228.9	187.1	1.1	51.70	40.86	0.0	-6.6	0.2
ATLANTIC INSURANCE COMPANY	0.00	0.00	0.0	1.3	-100.00	0.0	1.3	-100.00	0.0	0.3	0.4	0.00 **	133.20	0.0	0.0	0.0
ATLANTIC MUTUAL INSURANCE COMPANY	0.21	0.25	734.1	806.3	-8.95	773.4	792.5	-2.41	337.2	310.3	-26.8	40.12	74.88	2.1	15.1	28.2
AUTO OWNERS INSURANCE COMPANY	1.99	1.93	6,885.5	6,226.4	10.59	6,489.3	5,868.0	10.59	3,512.1	3,570.0	109.8	55.01	58.96	36.7	30.8	44.7
AUTOMOBILE INSURANCE CO OF HARTFORD THE	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.0	0.0	0.00 **	0.00 **	0.0	0.0	0.0
AXA RE PROPERTY AND CASUALTY INS CO	0.01		35.7		0.00 *	15.2		0.00 *	1.1	11.0	9.9	72.40		0.0	0.0	0.0

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

COMMERCIAL AUTO PHYSICAL DAMAGE ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
BALBOA INSURANCE COMPANY	1.01	0.93	3,500.8	2,980.3	17.46	2,746.1	2,476.0	10.91	1,940.6	2,229.0	657.7	81.17	55.63	1.8	2.0	1.3
BANCINSURE INC	0.00	0.00	11.2	4.2	166.13	8.5	3.5	145.42	2.8	2.8	0.0	32.97	0.00	0.0	0.0	0.0
BANKERS STANDARD INSURANCE COMPANY	0.00	0.00	0.0	0.2	-100.00	0.0	0.4	-100.00	3.2	3.7	1.0	0.00 **	136.79	0.0	-0.1	-0.5
BERKLEY REGIONAL INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	8.3	-100.00	0.0	-43.4	0.0	0.00 **	0.00	0.0	0.0	0.0
BITUMINOUS CASUALTY CORPORATION	0.35	0.33	1,216.4	1,048.8	15.97	1,198.6	949.4	26.25	673.0	647.0	89.6	53.98	46.49	3.1	3.5	6.3
BITUMINOUS FIRE & MARINE INSURANCE CO	0.04	0.04	129.2	144.1	-10.31	134.2	157.8	-15.01	89.9	85.3	16.0	63.59	78.60	0.0	-0.1	0.5
BROTHERHOOD MUTUAL INSURANCE COMPANY	0.08	0.08	285.7	258.1	10.67	281.3	227.0	23.95	143.7	135.9	3.8	48.32	53.51	0.1	-0.1	0.0
CAMDEN FIRE INSURANCE ASSOCIATION, THE	0.00	0.00	0.0	1.0	-100.00	0.0	6.1	-100.00	-3.9	-4.2	0.0	0.00 **	185.56	0.0	0.0	0.0
CANAL INSURANCE COMPANY	1.13	1.10	3,904.6	3,528.4	10.66	3,684.1	2,886.1	27.65	2,142.1	2,457.0	576.7	66.69	61.30	197.0	209.4	73.1
CAROLINA CASUALTY INSURANCE COMPANY	0.22	0.08	751.9	256.7	192.87	595.1	209.9	183.49	144.3	142.2	0.5	23.89	28.10	8.0	12.7	5.5
CENTENNIAL INSURANCE COMPANY	0.04	0.03	151.5	101.3	49.62	181.4	76.7	136.68	102.8	95.9	-6.5	52.86	221.27	0.2	0.5	0.8
CENTRAL MUTUAL INSURANCE COMPANY	0.21	0.12	722.2	387.2	86.54	569.9	292.9	94.57	291.1	246.5	0.9	43.24	61.00	0.0	-0.9	1.0
CENTURY INDEMNITY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-0.4	1.3	0.00 **	0.00 **	-0.1	0.0	0.0
CENTURY NATIONAL INSURANCE COMPANY	0.11	0.07	374.1	216.2	73.06	318.6	161.6	97.16	119.2	146.0	85.9	45.84	38.89	0.6	7.1	19.7
CHARTER OAK FIRE INSURANCE COMPANY THE	0.05	0.14	188.9	450.1	-58.02	290.4	528.9	-45.09	291.3	293.1	71.7	100.92	82.09	4.0	-6.4	8.8
CHICAGO INSURANCE COMPANY	0.82	0.65	2,837.1	2,081.1	36.33	2,908.6	1,070.5	171.70	1,197.1	1,576.1	823.0	54.19	61.28	63.7	869.9	830.6
CHICAGO MUTUAL INSURANCE COMPANY	0.07	0.07	240.9	211.8	13.75	237.8	179.9	32.21	158.5	135.1	3.7	56.82	73.80	5.1	7.1	8.1
CHURCH MUTUAL INSURANCE COMPANY	0.17	0.18	584.7	567.3	3.06	573.9	551.4	4.07	266.5	272.5	39.7	47.48	44.92	5.0	6.4	4.1
CINCINNATI INSURANCE COMPANY THE	3.66	4.02	12,662.3	12,933.8	-2.10	11,480.2	10,309.6	11.35	5,405.1	4,905.7	645.6	42.73	50.13	29.6	32.0	94.0
CITIZENS INSURANCE COMPANY OF AMERICA	0.09	0.16	322.5	518.4	-37.79	449.0	523.0	-14.16	215.3	147.7	5.1	32.89	70.27	0.3	1.1	3.0
CITIZENS INSURANCE COMPANY OF ILLINOIS	0.10	0.18	344.2	564.5	-39.03	469.4	515.3	-8.91	225.6	218.8	18.5	46.61	62.13	0.0	0.5	2.9
CLARENDON NATIONAL INSURANCE COMPANY	0.46	0.09	1,579.6	301.5	423.83	1,486.5	274.0	442.47	435.3	343.0	246.5	23.08	32.98	39.2	41.0	1.8
COLONIAL AMERICAN CASUALTY AND SURETY CO	0.00		1.2		0.00 *	1.2		0.00 *	0.0	0.1	0.1	4.66		0.0	0.0	0.0
COLUMBIA CASUALTY COMPANY	0.00		0.0		0.00 *	0.0		0.00 *	3.2	3.2	0.0	0.00 **		0.1	0.1	0.0
COLUMBIA MUTUAL INSURANCE COMPANY	0.03	0.02	97.2	48.4	100.59	75.2	48.5	55.15	40.8	39.2	3.1	52.13	108.07	0.0	0.1	0.4
COMMERCE & INDUSTRY INSURANCE COMPANY	0.04	0.03	146.9	99.6	47.54	136.9	108.1	26.60	3.4	4.7	9.6	3.40	54.74	0.4	0.7	1.2
CONNECTICUT INDEMNITY COMPANY THE	0.00	0.00	-7.3	-4.6	0.00 *	-7.3	15.2	-148.05	7.3	6.2	0.4	0.00 **	0.00 **	0.0	-0.1	0.1
CONSOLIDATED INSURANCE COMPANY	0.23	0.16	813.5	504.7	61.16	610.0	494.0	23.50	173.6	159.3	8.0	26.12	47.34	4.1	7.6	2.9

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
September 08, 2003

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

COMMERCIAL AUTO PHYSICAL DAMAGE ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
CONSTITUTION INSURANCE COMPANY	0.01	0.00	20.0	14.5	38.43	28.5	6.0	374.58	47.8	62.1	14.3	217.81	0.00	0.4	2.0	1.6
CONSTITUTIONAL CASUALTY COMPANY	0.13	0.11	457.3	353.0	29.55	435.6	333.2	30.73	214.5	193.2	34.8	44.35	31.12	7.6	7.6	4.4
CONTINENTAL CASUALTY COMPANY	0.62	0.76	2,160.2	2,455.0	-12.01	2,091.8	2,449.1	-14.59	907.6	966.3	342.3	46.19	55.84	92.7	93.7	62.5
CONTINENTAL INSURANCE COMPANY THE	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	88.6	105.8	0.00 **	0.00 **	0.0	25.4	27.4
CONTINENTAL NATIONAL INDEMNITY COMPANY	0.00	-0.01	-7.7	-26.3	0.00 *	-3.2	143.2	-102.20	-12.7	-24.7	0.0	0.00 **	100.27	0.2	-0.9	0.0
CONTINENTAL WESTERN INSURANCE COMPANY	0.71	0.65	2,444.6	2,108.4	15.95	2,249.6	2,353.9	-4.43	695.2	565.0	42.2	25.11	33.80	28.0	20.5	10.1
COREGIS INSURANCE COMPANY	0.09	0.12	328.5	376.1	-12.67	384.4	361.6	6.32	184.1	27.9	34.3	7.25	91.74	26.5	18.5	7.0
COUNTRY CASUALTY INSURANCE COMPANY	0.03	0.03	102.3	99.6	2.72	98.0	95.5	2.58	32.1	32.0	2.6	32.70	19.72	0.0	0.0	0.0
COUNTRY MUTUAL INSURANCE COMPANY	1.96	1.77	6,778.4	5,709.1	18.73	6,337.5	5,282.6	19.97	3,151.1	3,140.3	346.9	49.55	54.67	19.7	19.6	1.9
CRUM & FORSTER INDEMNITY COMPANY	0.05	0.04	190.0	129.1	47.12	113.0	106.9	5.69	42.1	6.8	-2.1	6.00	47.19	0.9	1.1	1.9
CUMIS INSURANCE SOCIETY INC	1.41	1.49	4,892.5	4,789.7	2.15	4,775.5	4,839.5	-1.32	2,616.9	3,027.3	685.5	63.39	44.36	2.0	3.0	7.1
DAIMLERCHRYSLER INSURANCE COMPANY	0.98	1.09	3,393.5	3,506.8	-3.23	3,542.4	3,558.4	-0.45	1,360.0	2,324.5	1,088.1	65.62	45.93	1.9	1.2	3.2
DIAMOND STATE INSURANCE COMPANY	0.04	0.01	138.5	32.5	326.72	142.4	15.3	829.53	112.4	209.3	100.1	146.99	335.38	1.3	1.7	0.6
DISCOVER PROPERTY & CASUALTY INS CO	0.23	0.03	796.4	86.5	820.92	605.1	58.2	939.48	48.9	109.1	84.0	18.03	118.89	0.0	0.5	3.9
DISCOVER SPECIALTY INSURANCE COMPANY	0.00	0.00	0.0	0.3	-100.00	0.1	0.2	-31.76	0.0	0.0	0.0	0.00 **	0.00 **	0.0	0.0	0.0
ECONOMY FIRE & CASUALTY 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
ECONOMY PREFERRED INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.7	0.7	0.0	0.00 **	0.00 **	0.0	0.0	0.0
EMPIRE FIRE & MARINE INSURANCE COMPANY	0.43	0.33	1,474.1	1,049.2	40.50	1,163.4	1,131.4	2.83	1,315.4	1,245.2	109.6	107.02	93.34	6.3	6.3	14.4
EMPLOYERS FIRE INSURANCE COMPANY THE	0.01	0.06	37.3	200.5	-81.42	102.4	193.9	-47.17	56.3	45.0	0.0	43.89	37.71	0.1	-2.9	0.0
EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.11	0.07	369.5	238.9	54.68	332.5	306.9	8.36	92.9	123.9	0.0	37.26	53.68	1.8	4.3	24.1
EMPLOYERS MUTUAL CASUALTY COMPANY	0.12	0.11	398.9	366.8	8.75	377.9	294.2	28.46	268.8	242.0	48.7	64.04	131.10	0.2	-2.2	2.0
ERIE INSURANCE EXCHANGE	0.47	0.23	1,626.8	737.9	120.48	1,161.1	573.5	102.46	875.4	956.9	171.3	82.41	80.68	9.8	13.1	6.7
ESSEX INSURANCE COMPANY	0.07	0.04	242.7	116.6	108.15	255.1	69.6	266.70	58.5	72.3	19.0	28.34	5.93	0.0	1.5	2.0
EVEREST NATIONAL INSURANCE 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
EVERGREEN NATIONAL INDEMNITY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-1.0	0.0	0.00 **	0.00 **	0.0	0.0	0.0
FAIRFIELD INSURANCE COMPANY	0.00	0.00	5.4	16.0	-65.87	6.9	15.5	-55.53	28.5	30.4	4.0	439.76	236.27	2.2	2.2	0.0
FAIRMONT INSURANCE COMPANY	0.05	0.02	186.7	78.6	137.60	183.9	46.2	298.21	112.3	132.3	24.0	71.95	65.91	0.2	2.2	2.0
FARMERS AUTOMOBILE INSURANCE ASSN THE	0.18	0.19	632.6	600.9	5.27	620.7	596.9	3.99	277.2	279.9	33.6	45.10	48.39	0.0	0.6	3.4

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
September 08, 2003

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

COMMERCIAL AUTO PHYSICAL DAMAGE ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
FARMERS INSURANCE EXCHANGE	0.13	0.13	442.4	416.5	6.23	462.2	418.0	10.58	244.5	257.4	51.7	55.69	67.90	13.5	25.6	17.2
FARMINGTON CASUALTY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.0	3.0	0.00 **	0.00 **	0.0	0.0	0.4
FARMLAND MUTUAL INSURANCE COMPANY	0.07	0.07	253.5	218.2	16.17	233.0	223.5	4.28	200.4	190.9	21.1	81.93	30.26	0.8	0.7	0.1
FEDERAL INSURANCE COMPANY	0.86	0.84	2,971.7	2,697.7	10.16	2,987.5	2,473.2	20.79	974.7	976.1	284.5	32.67	58.30	50.0	69.8	64.6
FEDERATED MUTUAL INSURANCE COMPANY	0.88	0.78	3,037.1	2,517.8	20.63	2,802.1	2,347.7	19.35	942.8	1,171.9	310.6	41.82	46.39	7.0	8.9	3.0
FEDERATED RURAL ELECTRIC INS EXCH	0.04	0.02	123.8	67.2	84.31	111.7	63.0	77.23	90.5	68.0	6.2	60.85	96.27	4.1	3.0	2.2
FEDERATED SERVICE INSURANCE COMPANY	0.02	0.05	84.3	175.4	-51.92	116.4	157.2	-25.92	28.9	36.7	34.3	31.54	162.86	0.4	0.4	0.3
FIDELITY & CASUALTY COMPANY OF NY THE	0.00	0.00	13.2	0.0	0.00 *	13.2	0.0	0.00 *	-0.1	-0.1	0.0	0.00 **	0.00 **	0.0	0.0	0.0
FIDELITY & DEPOSIT COMPANY OF MARYLAND	0.05	0.05	156.8	170.8	-8.18	157.9	155.6	1.51	136.6	128.8	8.9	81.56	23.45	3.2	3.1	0.3
FIDELITY & GUARANTY INS UNDERWRITERS INC	0.03	0.06	103.1	202.5	-49.10	139.7	216.7	-35.53	86.2	58.3	11.6	41.73	87.49	0.0	-5.3	1.0
FIDELITY & GUARANTY INSURANCE COMPANY	0.01	0.42	39.8	1,360.7	-97.07	441.2	1,046.1	-57.82	460.5	418.4	229.9	94.83	31.70	0.2	-8.4	16.5
FIRE & CASUALTY INSURANCE CO OF CT THE	0.02	0.09	83.3	282.3	-70.49	157.9	287.2	-45.03	254.6	218.5	320.4	138.40	90.41	21.4	20.5	1.6
FIREMANS FUND INSURANCE COMPANY	0.13	0.22	465.2	712.6	-34.72	676.9	480.6	40.85	199.3	382.0	594.9	56.43	116.09	1.7	197.1	205.7
FIREMANS FUND INSURANCE COMPANY OF WI	0.00	0.00	0.0	1.5	-100.00	0.4	5.3	-92.79	0.0	1.6	0.0	418.42	40.05	0.0	0.1	0.2
FIREMENS INSURANCE COMPANY OF NEWARK NJ	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-5.5	0.0	0.00 **	0.00 **	0.0	0.0	0.0
FIRST FINANCIAL INSURANCE COMPANY	0.07	0.07	238.8	220.8	8.15	241.9	169.4	42.83	127.0	102.7	40.6	42.45	117.40	-2.4	-4.3	4.9
FIRST NATIONAL INSURANCE COMPANY OF AM	0.01	0.03	21.5	84.6	-74.64	55.4	72.8	-23.91	2.8	3.8	3.1	6.80	37.01	0.0	-0.7	0.8
FIRST NONPROFIT INSURANCE COMPANY	0.16	0.14	556.8	436.7	27.51	514.8	451.4	14.06	244.0	243.9	78.5	47.37	60.51	29.2	27.6	83.9
FLORISTS MUTUAL INSURANCE COMPANY	0.10	0.07	350.2	237.1	47.72	331.9	218.7	51.74	188.3	176.1	-6.9	53.07	56.22	1.2	1.2	0.0
FRANKENMUTH MUTUAL INSURANCE COMPANY	0.17	0.13	588.2	421.9	39.41	506.8	409.5	23.76	242.4	243.6	42.2	48.06	86.57	11.0	19.9	14.3
FREMONT INDEMNITY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-21.6	0.0	0.00 **	0.00 **	16.3	13.5	0.0
GATEWAY INSURANCE COMPANY	0.01	0.01	34.2	17.0	101.96	30.5	36.3	-15.96	7.3	7.3	0.0	23.99	67.00	0.5	0.2	0.0
GENERAL CASUALTY COMPANY OF ILLINOIS	2.15	2.41	7,429.3	7,747.8	-4.11	7,482.3	7,278.6	2.80	2,376.4	2,294.0	437.6	30.66	44.80	15.1	8.7	74.9
GENERAL CASUALTY COMPANY OF WISCONSIN	0.35	0.39	1,202.4	1,270.3	-5.35	1,220.8	1,209.4	0.94	405.7	387.9	104.6	31.78	61.20	3.7	26.8	42.7
GENERAL FIRE & CASUALTY COMPANY	0.00	0.00	14.7	14.4	1.98	25.5	2.4	974.38	8.8	8.5	0.0	33.55	0.00 **	0.0	0.0	0.0
GENERAL INSURANCE COMPANY OF AMERICA	0.01	0.04	49.0	134.1	-63.43	79.2	168.9	-53.10	58.8	59.8	13.7	75.49	78.14	0.7	-0.5	3.6
GENERAL SECURITY NATIONAL INS CO	0.00	0.00	10.0	7.7	29.31	8.9	7.3	21.74	3.0	19.8	16.8	221.87	24.61	0.0	0.4	0.4
GLOBE INDEMNITY COMPANY	0.00	0.00	5.1	3.6	39.17	4.5	5.0	-11.29	22.4	21.8	0.4	487.59	127.37	0.4	0.5	0.1

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
September 08, 2003

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

COMMERCIAL AUTO PHYSICAL DAMAGE ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
GOODVILLE MUTUAL CASUALTY COMPANY	0.00	0.00	8.4	9.3	-9.45	8.8	7.5	17.43	1.6	1.6	0.0	17.92	49.53	0.1	0.1	0.0
GOVERNMENTAL INTERINSURANCE EXCHANGE	0.10	0.08	351.2	249.9	40.56	275.8	233.2	18.28	170.3	239.1	116.3	86.69	84.42	0.2	25.3	30.5
GRAIN DEALERS MUTUAL INSURANCE COMPANY	0.00	0.02	0.3	49.0	-99.48	14.2	53.0	-73.31	13.8	14.6	-0.4	103.40	96.19	0.3	0.4	-0.1
GRANGE MUTUAL CASUALTY COMPANY	0.17	0.14	588.0	459.9	27.88	536.2	356.7	50.35	308.0	362.2	21.0	67.54	76.26	3.0	3.1	2.5
GRANITE STATE INSURANCE COMPANY	0.21	0.03	743.7	101.5	632.42	361.8	45.9	688.72	188.0	249.7	65.5	69.02	55.10	30.1	37.5	7.9
GRAPHIC ARTS MUTUAL INSURANCE COMPANY	0.14	0.12	478.3	393.3	21.64	437.0	359.5	21.58	166.5	210.9	46.2	48.25	56.50	11.8	18.7	16.6
GREAT AMERICAN ALLIANCE INS CO	0.01	0.01	42.7	30.7	39.30	38.9	9.4	315.56	24.0	21.9	3.9	56.18	515.04	0.0	0.0	0.9
GREAT AMERICAN ASSURANCE COMPANY	0.94	0.61	3,255.3	1,957.5	66.29	2,652.8	1,663.3	59.49	1,450.2	1,567.2	330.8	59.08	51.28	2.6	69.5	127.5
GREAT AMERICAN INSURANCE COMPANY	0.04	0.12	126.8	376.0	-66.27	-11.6	175.3	-106.63	140.2	168.5	13.8	0.00 **	0.00 **	4.7	7.7	3.2
GREAT AMERICAN INSURANCE COMPANY OF NY	0.03	0.04	86.8	133.3	-34.90	118.7	126.8	-6.35	60.6	55.7	38.5	46.90	307.17	-1.2	-6.7	6.1
GREAT AMERICAN SECURITY INS CO	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.0	0.0	0.00 **	0.00 **	0.0	0.0	0.0
GREAT DIVIDE INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	9.4	-100.00	8.7	0.4	0.0	0.00 **	0.00 **	10.7	16.2	5.8
GREAT MIDWEST INSURANCE COMPANY	0.00	0.00	11.2	15.0	-25.27	11.0	14.1	-21.58	16.8	40.9	29.1	370.12	27.53	0.9	1.9	1.0
GREAT NORTHERN INSURANCE COMPANY	0.10	0.11	344.7	367.2	-6.11	330.8	376.7	-12.21	72.1	71.4	33.9	21.57	43.42	3.5	2.0	5.8
GREAT WEST CASUALTY COMPANY	2.31	2.35	7,993.8	7,554.6	5.81	7,747.7	7,438.5	4.16	2,833.1	3,023.2	348.5	39.02	32.34	66.5	42.8	15.1
GREENWICH INSURANCE COMPANY	0.09	0.06	308.0	189.1	62.93	225.1	241.7	-6.88	102.2	62.1	3.0	27.58	47.93	4.6	-0.9	1.6
GRINNELL MUTUAL REINSURANCE COMPANY	0.87	0.64	3,023.3	2,051.6	47.36	2,660.5	2,007.4	32.53	1,427.8	1,412.8	103.2	53.10	57.99	3.5	5.5	3.7
GROCERS INSURANCE COMPANY	0.00	0.00	-0.3	8.7	-103.93	4.1	7.3	-44.30	9.3	5.7	0.0	138.69	0.00 **	1.0	-1.3	0.0
GUARANTY NATIONAL INSURANCE COMPANY	0.00	0.04	11.7	133.0	-91.17	11.7	468.3	-97.49	-2.5	-11.7	32.9	0.00 **	38.47	6.0	5.2	2.0
GUIDEONE MUTUAL INSURANCE COMPANY	0.06	0.07	197.8	218.7	-9.56	208.1	211.8	-1.71	87.2	87.6	7.0	42.10	33.13	-0.1	-0.8	1.5
GULF INSURANCE COMPANY	0.25	0.58	874.4	1,853.4	-52.82	1,178.5	2,248.8	-47.60	664.0	2,612.0	2,649.0	221.65	76.13	4.7	39.9	54.3
HANOVER INSURANCE COMPANY	0.17	0.15	572.5	480.9	19.06	626.8	239.5	161.68	199.6	235.2	58.5	37.52	86.45	10.7	11.8	1.5
HARCO NATIONAL INSURANCE COMPANY	0.38	0.26	1,326.3	851.0	55.85	1,334.4	924.8	44.29	416.4	494.2	213.1	37.04	31.90	0.1	0.2	0.2
HARLEYSVILLE INSURANCE COMPANY	0.01	0.01	21.1	20.6	2.50	23.3	19.7	18.32	19.7	18.8	0.1	80.83	29.34	0.4	0.1	0.0
HARLEYSVILLE LAKE STATES INS CO	0.34	0.54	1,192.3	1,726.7	-30.95	1,425.1	1,690.6	-15.71	643.3	624.8	115.6	43.84	50.42	2.8	10.1	12.4
HARTFORD ACCIDENT & INDEMNITY COMPANY	0.01	0.02	27.1	65.0	-58.23	57.9	66.8	-13.41	27.2	28.3	11.7	48.93	50.69	-0.1	0.4	4.4
HARTFORD CASUALTY INSURANCE COMPANY	0.20	0.26	693.7	842.5	-17.66	735.7	784.6	-6.23	330.4	334.5	83.2	45.47	69.43	6.5	10.0	23.7
HARTFORD FIRE INSURANCE COMPANY	0.60	0.73	2,061.0	2,365.3	-12.86	2,070.3	1,977.2	4.71	762.4	640.7	251.6	30.95	37.35	27.9	-1.8	76.7

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

COMMERCIAL AUTO PHYSICAL DAMAGE ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
HARTFORD INSURANCE CO OF THE MIDWEST	0.11	0.20	375.5	630.9	-40.48	509.6	626.4	-18.65	162.5	115.9	45.9	22.74	73.47	9.3	-5.8	13.0
HARTFORD INSURANCE COMPANY OF ILLINOIS	0.04	0.08	151.8	254.0	-40.25	206.3	236.1	-12.61	104.0	93.7	9.6	45.43	54.90	3.8	1.4	2.1
HARTFORD UNDERWRITERS INSURANCE COMPANY	0.35	0.02	1,202.3	64.2	1,771.60	573.7	57.1	904.79	240.7	289.1	53.6	50.39	53.21	1.8	16.9	16.5
HASTINGS MUTUAL INSURANCE COMPANY	0.09	0.06	301.7	202.2	49.19	267.4	142.1	88.17	296.7	284.0	24.7	106.19	101.33	40.2	41.0	9.2
HIGHLANDS INSURANCE COMPANY	0.00	0.20	3.6	629.1	-99.43	126.1	534.8	-76.41	224.7	222.4	111.6	176.34	125.11	8.7	22.2	14.4
HOMELAND CENTRAL INSURANCE COMPANY	0.00	0.03	14.2	90.5	-84.27	27.0	152.3	-82.30	1.4	-8.2	1.2	0.00 **	78.26	0.0	-2.1	0.0
HOUSTON GENERAL INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	-19.2	-14.2	5.5	0.00 **	0.00 **	2.3	5.9	10.7
HUDSON INSURANCE COMPANY	0.02		65.1		0.00 *	46.3		0.00 *	0.0	3.0	3.0	6.40		2.1	2.1	0.0
ILLINOIS EMCASCO INSURANCE COMPANY	0.51	0.56	1,753.1	1,812.1	-3.26	1,651.3	1,618.6	2.02	696.7	540.2	107.8	32.71	67.54	4.2	-6.9	4.3
ILLINOIS NATIONAL INSURANCE CO	0.19	0.59	651.9	1,904.3	-65.76	1,259.2	738.0	70.61	938.2	971.6	89.2	77.16	20.42	9.8	16.3	10.7
ILLINOIS UNION INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.0	-8.5	0.00 **	0.00 **	0.0	0.0	0.0
IMT INSURANCE COMPANY (MUTUAL)	0.02	0.02	81.8	65.7	24.46	75.6	57.5	31.51	40.3	54.4	14.0	71.93	21.71	2.8	4.2	1.4
INDEMNITY INSURANCE COMPANY OF NORTH AM	0.00	0.00	5.4	0.0	0.00 *	3.7	1.0	259.80	15.6	17.3	4.6	473.93	0.00 **	0.0	-0.1	1.2
INDIANA INSURANCE COMPANY	0.89	0.62	3,088.5	1,987.3	55.41	2,483.3	1,821.1	36.37	1,145.1	1,053.6	28.2	42.42	68.56	3.4	-6.3	16.0
INDIANA LUMBERMENS MUTUAL INSURANCE CO	0.06	0.06	216.4	202.3	6.97	210.1	202.6	3.68	96.6	131.6	32.2	62.64	80.16	3.8	31.4	25.9
INSURANCE COMPANY OF NORTH AMERICA	0.00	0.00	13.0	0.0	0.00 *	6.4	0.2	3,913.75	22.8	-17.5	20.8	0.00 **	193,768.13	2.7	2.8	1.1
INSURANCE COMPANY OF THE STATE OF PA THE	0.00	-0.13	-13.4	-420.6	0.00 *	222.9	176.9	26.03	54.7	52.5	14.1	23.57	94.48	0.5	0.2	1.7
INSURANCE COMPANY OF THE WEST	0.00	0.02	11.6	75.8	-84.68	31.3	178.5	-82.49	-14.5	-7.8	-1.3	0.00 **	108.16	-14.5	103.4	92.9
INSURANCE CORPORATION OF HANNOVER	0.17	0.06	577.9	208.1	177.67	511.4	70.9	621.19	368.4	510.7	201.2	99.87	112.70	31.7	30.7	1.3
INSURANCE CORPORATION OF NEW YORK THE	0.02	0.00	66.7	-7.5	0.00 *	35.0	-7.5	0.00 *	68.2	-2.3	0.0	0.00 **	0.00 **	12.5	10.0	0.0
INTEGON NATIONAL INSURANCE COMPANY	0.01	0.02	40.0	60.1	-33.55	50.5	95.6	-47.22	44.1	52.6	12.7	104.17	35.22	0.0	0.6	0.9
INTERNATIONAL BUSINESS & MER REASSUR CO	0.00	0.02	-0.1	69.6	-100.18	15.7	106.9	-85.27	5.7	5.7	0.0	36.23	33.02	2.6	2.6	0.0
INTERSTATE FIRE & CASUALTY COMPANY	0.00	0.00	-0.3	1.5	-117.23	0.1	1.2	-94.64	0.0	-20.5	-20.5	0.00 **	0.00 **	0.0	-2.0	-1.9
INTERSTATE INDEMNITY COMPANY	0.55	0.34	1,909.5	1,094.5	74.46	1,659.1	981.7	69.00	450.7	666.2	383.2	40.15	46.50	235.4	352.0	143.4
IOWA AMERICAN INSURANCE COMPANY	0.00	0.00	6.0	2.3	155.08	4.2	2.5	68.97	18.8	18.9	0.2	454.90	13.91	0.0	0.0	0.0
IOWA MUTUAL INSURANCE COMPANY	0.08	0.08	262.3	253.8	3.32	259.3	263.9	-1.74	296.4	316.5	26.8	122.05	62.27	1.1	1.0	0.0
JEFFERSON INSURANCE COMPANY	0.00	0.23	-6.8	738.3	-100.93	148.6	1,051.1	-85.86	246.0	178.1	290.4	119.84	85.16	34.6	25.5	64.8
KEMPER INDEMNITY INSURANCE 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

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
September 08, 2003

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

COMMERCIAL AUTO PHYSICAL DAMAGE ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums Written ($)			Premiums Earned ($)			Losses Paid ($)	Losses Incurred ($)	Losses Unpaid ($)	Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses Paid ($)	Defense and Cost Containment Expenses Incurred ($)	Defense and Cost Containment Expenses Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
LANCER INSURANCE COMPANY	0.47	0.87	1,634.0	2,807.2	-41.79	2,204.4	2,734.5	-19.39	627.6	739.9	195.6	33.56	17.94	53.8	59.2	8.8
LIBERTY INSURANCE CORPORATION	0.01	0.03	31.0	111.9	-72.25	37.0	175.1	-78.86	3.3	3.3	0.0	8.88	68.49	0.1	-35.6	6.4
LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.26	0.25	907.5	793.0	14.44	855.9	905.3	-5.45	498.3	498.3	0.0	58.22	103.22	5.9	-36.6	75.7
LIBERTY MUTUAL INSURANCE COMPANY	0.26	0.21	904.5	667.5	35.51	850.5	536.5	58.51	165.1	165.1	0.0	19.42	53.88	6.8	-32.7	29.6
LINCOLN GENERAL INSURANCE COMPANY	0.75	0.06	2,603.9	197.4	1,219.15	1,596.7	161.1	891.20	384.2	581.1	213.1	36.39	125.02	2.3	3.9	2.5
LUMBER MUTUAL INSURANCE COMPANY THE	0.00	0.00	0.0	-0.2	0.00 *	0.0	-0.2	0.00 *	-0.1	-0.1	0.0	0.00 **	0.00 **	0.6	0.6	0.0
LUMBERMENS MUTUAL CASUALTY COMPANY	0.81	0.45	2,799.7	1,455.5	92.36	2,360.6	1,264.2	86.73	541.7	-8,435.7	133.4	0.00 **	762.00	1.6	-2.8	0.3
LUMBERMENS UNDERWRITING ALLIANCE	0.01	0.01	22.5	20.2	11.48	17.5	40.4	-56.72	2.8	3.6	0.8	20.49	50.69	0.0	0.0	0.0
MARKEL AMERICAN INSURANCE COMPANY	0.00		2.7		0.00 *	1.2		0.00 *	0.0	-0.1	-0.1	0.00 **		0.0	0.0	0.0
MARKEL INSURANCE COMPANY	0.04	0.00	141.5	11.2	1,163.37	108.8	11.7	830.58	28.2	34.7	7.9	31.87	0.00 **	1.4	2.0	1.0
MARYLAND CASUALTY COMPANY	0.43	0.17	1,503.0	557.2	169.73	1,043.4	358.0	191.45	443.2	482.6	74.4	46.25	75.39	18.7	18.8	1.1
MASSACHUSETTS BAY INSURANCE COMPANY	0.09	0.07	321.5	229.9	39.81	258.5	181.0	42.82	160.4	156.9	11.5	60.70	128.05	0.0	0.0	1.0
MERIDIAN SECURITY INSURANCE COMPANY	0.02	0.02	76.0	58.0	31.13	70.1	28.8	143.29	50.5	56.1	7.7	79.98	76.01	0.0	0.7	0.8
MGA INSURANCE COMPANY INC	0.00	0.01	1.1	24.3	-95.37	2.4	94.6	-97.46	2.8	-4.2	0.0	0.00 **	0.00 **	-6.2	-8.2	0.0
MIC PROPERTY AND CASUALTY INS CORP	0.84	0.66	2,905.8	2,127.5	36.58	2,201.7	1,757.4	25.28	1,192.3	1,410.4	607.4	64.06	71.34	24.9	24.9	0.0
MID CENTURY INSURANCE COMPANY	0.10	0.20	352.6	651.9	-45.91	551.5	618.4	-10.81	488.1	496.9	91.0	90.11	82.97	1.9	12.1	18.1
MID CONTINENT CASUALTY COMPANY	0.01	0.02	41.5	56.3	-26.33	39.2	91.8	-57.32	14.5	-18.4	10.6	0.00 **	161.92	0.9	0.0	0.2
MILLERS FIRST INSURANCE COMPANY	0.00	0.01	0.0	37.5	-100.00	1.9	117.1	-98.38	1.4	-25.3	-17.3	0.00 **	85.89	0.0	0.0	0.0
MILWAUKEE CASUALTY INSURANCE CO	0.01	0.01	24.9	25.0	-0.33	25.9	22.5	14.86	29.3	28.9	-0.3	111.53	49.89	0.0	0.0	0.2
MILWAUKEE INSURANCE COMPANY	0.40	0.52	1,381.2	1,677.1	-17.64	1,511.3	1,528.2	-1.10	692.3	615.3	50.3	40.71	75.73	9.2	9.0	4.1
MONROE GUARANTY INSURANCE COMPANY	0.11	0.10	373.3	337.9	10.49	316.0	261.2	21.01	202.7	209.5	14.5	66.28	68.28	6.4	5.0	1.9
MOTORS INSURANCE CORPORATION	1.95	1.66	6,741.9	5,343.0	26.18	5,877.2	4,872.9	20.61	3,285.6	3,394.3	107.1	57.75	46.30	19.2	19.2	0.0
MUTUAL SERVICE CASUALTY INSURANCE CO	-0.09	0.20	-320.8	653.7	-149.08	130.8	606.0	-78.41	37.6	-14.4	-6.2	0.00 **	68.50	1.0	1.0	0.0
NATIONAL AMERICAN INSURANCE COMPANY	0.00	0.00	7.6	8.2	-7.84	5.4	8.4	-36.10	0.0	-1.7	0.0	0.00 **	0.00 **	0.0	0.0	0.0
NATIONAL BEN FRANKLIN INSURANCE CO OF IL	0.00		0.0		0.00 *	0.0		0.00 *	0.0	14.7	14.7	0.00 **		0.0	3.5	3.5
NATIONAL CASUALTY COMPANY	0.45	0.45	1,564.1	1,438.4	8.74	1,561.4	1,171.3	33.30	457.0	456.8	105.7	29.25	33.91	8.4	16.2	37.0
NATIONAL CONTINENTAL INSURANCE COMPANY	0.00		0.0		0.00 *	0.0		0.00 *	7.2	7.2	0.0	0.00 **		0.0	0.0	0.0
NATIONAL FARMERS UNION PROPERTY & CAS CO	0.09	0.12	303.8	374.6	-18.90	367.7	320.1	14.87	227.5	264.3	54.2	71.88	58.70	0.7	0.1	0.6

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
September 08, 2003

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

COMMERCIAL AUTO PHYSICAL DAMAGE ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
NATIONAL FARMERS UNION STANDARD INS CO	0.03	0.04	119.4	125.4	-4.79	114.6	102.4	12.01	61.6	65.1	6.4	56.79	93.69	0.0	-0.2	0.1
NATIONAL FIRE & CASUALTY COMPANY	0.03	0.02	96.1	65.2	47.35	80.7	62.7	28.65	11.1	10.8	3.3	13.36	47.64	0.0	0.0	3.4
NATIONAL FIRE & MARINE INSURANCE COMPANY	0.01	0.00	26.3	5.8	355.85	31.6	23.2	36.17	0.0	0.2	0.8	0.56	0.00 **	0.0	0.0	0.3
NATIONAL FIRE INSURANCE COMPANY OF HARTF	0.02	0.08	57.7	272.0	-78.77	91.3	459.3	-80.13	46.3	66.8	44.7	73.14	81.32	14.0	15.5	1.5
NATIONAL INDEMNITY COMPANY	0.13	0.11	465.1	349.5	33.08	425.1	312.2	36.15	149.3	160.4	30.0	37.73	13.51	19.3	22.2	8.6
NATIONAL INTERSTATE INSURANCE COMPANY	0.11	0.09	377.3	289.2	30.47	397.8	436.4	-8.84	62.7	-11.3	0.0	0.00 **	52.39	2.6	2.9	6.9
NATIONAL LIABILITY & FIRE INS CO	0.38	0.31	1,330.2	993.8	33.85	1,215.8	636.2	91.09	311.9	262.4	92.6	21.58	52.32	33.4	27.7	25.4
NATIONAL SURETY CORPORATION	0.00	0.01	-6.1	36.6	-116.66	5.3	82.5	-93.61	6.1	9.9	-18.2	187.35	102.16	0.9	0.9	2.3
NATIONAL UNION FIRE INSURANCE CO OF PITT	-0.05	0.10	-161.7	333.2	-148.51	-164.1	365.4	-144.92	136.6	80.4	17.7	0.00 **	71.83	17.5	12.2	2.1
NATIONWIDE AGRIBUSINESS INSURANCE CO	0.30	0.05	1,047.8	169.0	519.94	691.6	141.1	390.20	286.7	360.2	87.0	52.08	34.82	0.2	0.7	0.6
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	0.01	0.01	21.9	21.8	0.74	21.6	18.7	15.94	3.7	3.2	0.9	14.72	37.69	1.3	1.2	0.0
NATIONWIDE MUTUAL INSURANCE COMPANY	0.07	0.06	233.2	185.4	25.80	211.6	153.5	37.85	129.5	125.2	3.3	59.19	4.94	1.0	-1.2	-0.1
NATIONWIDE PROPERTY & CASUALTY INS CO	0.02	0.03	77.5	90.4	-14.25	80.1	85.3	-6.15	15.2	12.2	3.1	15.28	26.98	0.0	-0.2	0.1
NAVIGATORS INSURANCE COMPANY	0.11		367.4		0.00 *	88.3		0.00 *	18.3	52.9	34.6	59.90		1.1	3.7	2.6
NETHERLANDS INSURANCE COMPANY THE	0.04	0.01	145.0	47.1	207.50	73.4	32.7	124.46	23.2	23.1	-0.2	31.47	101.33	0.0	0.5	0.4
NEW HAMPSHIRE INSURANCE COMPANY	0.02	0.01	58.7	40.5	45.22	56.7	54.6	3.92	39.2	47.2	21.1	83.20	56.93	0.0	1.2	2.5
NIPPONKOA INSURANCE COMPANY LTD (U S BR	0.01	0.01	28.7	35.5	-19.20	31.7	39.1	-19.13	40.4	35.6	5.9	112.57	75.73	0.0	-1.0	1.2
NONPROFITS INSURANCE COMPANY	0.10	0.11	334.5	344.4	-2.87	326.8	325.4	0.42	74.1	40.0	53.2	12.23	48.69	42.4	54.8	38.3
NORTH AMERICAN SPECIALTY INSURANCE CO	0.12	0.03	426.9	87.2	389.56	442.8	125.9	251.78	60.5	40.3	15.0	9.10	60.43	0.0	-3.1	0.0
NORTH POINTE INSURANCE COMPANY	0.16	0.19	551.7	601.4	-8.26	555.5	537.1	3.43	182.7	242.2	162.5	43.59	73.36	9.7	12.9	7.4
NORTH RIVER INSURANCE COMPANY THE	0.00	0.00	0.1	7.1	-99.24	3.4	16.2	-79.17	38.9	42.2	-2.4	1,247.71	81.89	4.3	1.4	4.7
NORTHBROOK INDEMNITY 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
NORTHERN ASSURANCE COMPANY OF AMERICA	0.00	0.02	14.6	75.2	-80.60	29.4	85.4	-65.58	1.0	-3.4	1.3	0.00 **	54.25	0.0	-0.9	0.0
NORTHERN INSURANCE COMPANY OF NEW YORK	0.06	0.16	195.2	523.1	-62.68	269.9	587.4	-54.05	135.8	93.7	4.7	34.70	68.34	6.7	5.5	0.5
NORTHLAND CASUALTY COMPANY	0.04	0.04	130.3	135.9	-4.11	143.7	115.5	24.48	70.0	22.3	16.2	15.52	116.95	1.8	-8.1	1.7
NORTHLAND INSURANCE COMPANY	2.92	2.62	10,117.5	8,440.4	19.87	8,857.6	7,313.3	21.12	4,383.9	4,675.6	1,074.8	52.79	44.74	-3.1	176.0	301.4
OCCIDENTAL FIRE & CASUALTY COMPANY OF NC	0.42		1,437.8		0.00 *	799.8		0.00 *	304.6	419.8	115.2	52.49		17.7	18.8	1.1
OHIC INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-0.1	0.0	0.00 **	0.00 **	0.0	0.0	0.0

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

COMMERCIAL AUTO PHYSICAL DAMAGE ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
OHIO CASUALTY INSURANCE COMPANY THE	0.21	0.07	728.9	238.5	205.65	463.4	221.1	109.57	323.0	278.9	33.3	60.19	83.60	0.0	-0.5	2.0
OHIO FARMERS INSURANCE COMPANY	0.02	0.04	56.0	121.8	-54.04	75.4	114.0	-33.89	34.4	32.0	2.7	42.39	49.03	0.1	0.1	0.2
OLD REPUBLIC INSURANCE COMPANY	0.08	0.09	281.7	291.9	-3.51	285.2	263.0	8.42	7.7	3.6	153.2	1.26	48.42	13.0	13.4	8.4
ONEBEACON AMERICA INSURANCE COMPANY	0.05	0.17	188.4	559.8	-66.34	420.0	689.8	-39.12	149.9	124.1	16.1	29.55	89.97	0.1	-9.8	0.0
ONEBEACON INSURANCE COMPANY	0.04	0.28	151.2	895.7	-83.11	442.0	932.1	-52.58	199.3	124.3	3.4	28.12	34.24	1.6	-14.6	0.0
OWNERS INSURANCE COMPANY	0.48	0.29	1,667.7	921.4	80.98	1,346.6	630.7	113.51	667.7	718.5	77.2	53.36	59.12	4.1	9.0	13.3
PACIFIC EMPLOYERS INSURANCE COMPANY	0.04	0.02	143.1	76.6	86.74	82.0	69.6	17.75	7.3	49.8	80.1	60.76	70.94	0.0	-1.7	3.3
PACIFIC INDEMNITY COMPANY	0.00	0.00	2.8	12.2	-77.34	6.1	18.0	-66.03	-0.4	-1.2	0.4	0.00 **	0.00 **	0.0	-0.2	0.1
PEERLESS INSURANCE COMPANY	0.02	0.01	61.9	18.3	237.52	32.4	17.7	83.24	3.0	-0.8	-3.8	0.00 **	6.94	0.0	0.2	0.2
PEKIN INSURANCE COMPANY	3.07	2.71	10,629.7	8,744.1	21.56	9,911.6	8,162.9	21.42	5,307.9	5,300.6	783.9	53.48	56.63	17.2	25.7	83.5
PENN AMERICA INSURANCE COMPANY	0.00	0.00	-0.1	1.8	-106.71	-0.1	25.5	-100.48	9.3	6.8	0.0	0.00 **	109.83	0.0	-1.3	0.0
PENN MILLERS INSURANCE COMPANY	0.03		112.2		0.00 *	57.4		0.00 *	3.8	5.9	2.1	10.25		0.0	0.0	0.0
PENNSYLVANIA GENERAL INSURANCE COMPANY	0.01	0.06	17.6	199.3	-91.19	74.5	296.0	-74.85	55.9	32.8	-0.6	44.08	44.59	-0.3	-4.5	0.0
PENNSYLVANIA LUMBERMENS MUTUAL INS CO	0.00	0.00	9.2	5.6	63.68	6.5	4.2	55.45	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
PENNSYLVANIA MANUFACTURERS ASSN INS CO	0.02	0.01	52.1	35.8	45.60	51.1	26.5	93.02	0.6	-3.1	2.4	0.00 **	4.59	0.0	-0.1	0.2
PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	0.00	0.00	0.5	0.9	-36.08	0.7	0.8	-8.86	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
PHARMACISTS MUTUAL INSURANCE COMPANY	0.03	0.01	96.6	28.7	236.62	74.5	9.7	666.40	64.8	70.8	6.0	94.99	113.96	0.0	0.5	0.5
PHILADELPHIA INDEMNITY INSURANCE COMPANY	0.42	0.05	1,441.7	145.0	894.59	1,170.0	104.5	1,019.98	178.5	9,123.5	9,114.7	779.80	114.82	-8.1	574.5	593.3
PHOENIX INSURANCE COMPANY THE	0.00	0.01	-0.3	21.3	-101.32	-0.2	98.1	-100.21	3.4	-4.0	61.3	0.00 **	28.09	0.0	0.2	10.2
POTOMAC INSURANCE COMPANY OF ILLINOIS	0.00	0.01	-0.8	31.2	-102.70	-0.2	80.0	-100.25	-6.4	-14.4	7.0	0.00 **	15.35	0.0	-3.0	0.0
PRIME INSURANCE SYNDICATE INC THE	0.00		-4.6		0.00 *	-8.8		0.00 *	0.0	1.0	1.0	0.00 **		0.0	-2.0	0.0
PROGRESSIVE CASUALTY INSURANCE COMPANY	0.16	0.13	569.9	415.7	37.10	561.2	316.7	77.21	129.4	122.9	11.1	21.89	28.79	0.3	1.0	2.1
PROGRESSIVE PREMIER INS CO OF ILLINOIS	0.88	0.67	3,030.4	2,150.2	40.93	2,714.4	1,739.1	56.08	1,108.2	1,052.6	-19.1	38.78	45.56	7.9	5.7	9.8
PROGRESSIVE UNIVERSAL INS CO OF IL	0.15	0.13	534.5	413.9	29.13	522.6	333.2	56.83	214.7	187.0	-11.7	35.77	62.26	-0.5	-1.6	1.1
PROPERTY & CASUALTY INS CO OF HARTFORD	0.00	0.01	3.1	30.7	-89.78	3.1	120.0	-97.40	8.6	-8.5	0.3	0.00 **	57.42	2.4	-2.8	0.1
PROVIDENCE WASHINGTON INSURANCE COMPANY	0.01	0.02	20.4	65.8	-69.05	33.2	74.8	-55.60	8.5	15.4	-3.7	46.23	33.65	0.0	-0.1	0.5
PRUDENTIAL PROPERTY & CASUALTY INS CO	-0.01	-0.01	-23.3	-46.7	0.00 *	-23.3	-46.7	0.00 *	0.0	0.0	0.0	0.00 **	0.00 **	0.0	0.0	0.0
QBE INSURANCE CORPORATION	0.00	-0.02	14.6	-56.5	0.00 *	37.6	281.6	-86.63	4.8	-118.7	54.6	0.00 **	64.01	0.9	3.3	12.1

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
September 08, 2003

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

COMMERCIAL AUTO PHYSICAL DAMAGE ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
RAMPART INSURANCE COMPANY	0.00		0.0		0.00 *	0.0		0.00 *	0.0	0.7	0.7	0.00 **		0.0	0.1	0.1
RANGER INSURANCE COMPANY	0.04	0.02	129.5	63.2	104.78	98.0	72.7	34.87	19.3	-25.7	4.1	0.00 **	35.45	0.3	1.6	1.3
REDLAND INSURANCE COMPANY	0.08	0.07	261.1	233.3	11.92	256.1	67.3	280.57	235.5	617.0	401.4	240.91	46.51	15.8	18.0	2.8
REGENT INSURANCE COMPANY	0.44	0.63	1,517.3	2,019.4	-24.86	1,671.5	2,103.4	-20.53	563.3	521.9	52.6	31.22	57.07	5.8	9.7	26.1
REPUBLIC FRANKLIN INSURANCE COMPANY	0.05	0.10	175.6	330.9	-46.92	233.2	344.5	-32.30	206.0	237.5	17.8	101.81	81.57	10.2	1.6	-1.9
REPUBLIC WESTERN INSURANCE COMPANY	0.29	0.22	998.2	699.2	42.76	1,029.6	771.0	33.54	598.9	639.5	195.9	62.11	48.20	46.5	61.8	27.8
RLI INSURANCE COMPANY	0.15	0.17	507.6	554.4	-8.45	620.9	269.5	130.42	303.4	443.9	334.4	71.49	102.96	29.2	47.4	30.8
ROCK RIVER 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
ROCKFORD MUTUAL INSURANCE COMPANY	0.18	0.17	611.9	548.8	11.50	582.1	505.4	15.16	241.0	232.0	-22.0	39.86	58.54	8.8	8.3	2.5
ROYAL INDEMNITY COMPANY	0.17	0.06	600.9	204.5	193.78	449.3	179.0	151.04	112.0	107.1	32.3	23.84	39.94	2.3	3.4	1.1
ROYAL INSURANCE COMPANY OF AMERICA	0.14	0.11	500.4	368.4	35.83	450.4	328.1	37.26	226.9	204.7	9.3	45.45	52.13	14.2	15.9	1.7
SAFECO INSURANCE COMPANY OF AMERICA	0.00	0.02	7.1	52.2	-86.48	30.1	57.6	-47.73	-3.6	-14.6	5.8	0.00 **	138.74	0.2	-2.1	0.7
SAFECO INSURANCE COMPANY OF ILLINOIS	0.00	0.02	6.9	63.1	-89.14	32.1	77.8	-58.72	0.0	7.0	-0.7	21.84	0.00 **	0.0	-5.6	0.8
SAFEGUARD INSURANCE COMPANY	0.00	0.03	12.5	89.6	-86.09	42.8	73.4	-41.77	2.9	2.0	1.5	4.76	11.49	1.1	1.5	0.3
SAFEWAY INSURANCE COMPANY	0.27	0.29	924.4	935.1	-1.14	942.3	893.4	5.47	361.7	245.2	64.8	26.02	55.03	7.2	16.9	23.5
SAGAMORE INSURANCE COMPANY	0.04	0.07	129.5	239.0	-45.83	181.7	237.3	-23.44	70.1	50.5	-2.1	27.81	52.76	1.8	1.5	0.5
SCOTTSDALE INDEMNITY COMPANY	0.02	0.02	71.3	51.7	38.01	55.7	45.7	21.81	70.5	86.5	28.7	155.37	102.67	4.5	24.7	24.0
SEATON INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.1	0.0	0.00 **	0.00 **	0.0	0.0	0.0
SECURA INSURANCE A MUTUAL COMPANY	0.15	0.17	522.9	557.3	-6.18	557.3	528.2	5.50	270.9	263.5	21.0	47.28	65.61	4.7	3.4	2.0
SECURITY INSURANCE COMPANY OF HARTFORD	0.07	0.06	257.3	197.9	30.00	203.9	186.3	9.47	187.6	223.4	65.2	109.54	114.36	5.0	4.9	0.7
SECURITY NATIONAL INSURANCE COMPANY	0.00	0.00	10.6	4.2	151.98	7.0	3.8	85.14	0.3	-1.1	0.1	0.00 **	32.79	0.0	0.0	0.0
SELECT INSURANCE COMPANY	0.00	0.00	1.0	8.8	-88.78	1.8	17.2	-89.76	0.0	19.9	21.2	1,131.19	0.00 **	0.0	0.0	0.1
SELECTIVE INSURANCE COMPANY OF SC	0.31	0.30	1,058.1	965.8	9.56	1,023.5	990.9	3.29	474.3	536.8	88.5	52.44	51.32	0.2	4.0	4.5
SELECTIVE INSURANCE COMPANY OF THE SE	0.06	0.03	200.5	91.6	118.79	151.0	128.8	17.24	43.1	47.8	9.8	31.67	32.33	0.0	0.4	0.9
SENTRY INSURANCE A MUTUAL COMPANY	0.37	0.50	1,266.7	1,619.0	-21.76	1,274.4	1,177.4	8.24	783.0	859.3	834.4	67.43	53.87	0.0	-0.5	0.9
SENTRY SELECT INSURANCE COMPANY	0.92	0.81	3,196.7	2,614.5	22.27	2,807.2	2,361.1	18.89	1,740.5	1,874.8	223.6	66.79	83.23	10.4	-13.2	89.5
SHELTER GENERAL INSURANCE COMPANY	0.05	0.06	167.5	189.7	-11.73	181.2	191.6	-5.43	67.2	61.6	4.9	34.00	14.02	0.0	-0.2	0.0
SHELTER MUTUAL INSURANCE COMPANY	0.00	0.01	15.6	16.4	-4.83	16.5	15.7	5.30	0.5	0.5	0.5	2.87	11.59	0.0	0.0	0.0

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

COMMERCIAL AUTO PHYSICAL DAMAGE ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
SIRIUS AMERICA INSURANCE COMPANY	0.08	0.06	260.0	201.6	28.98	191.5	176.0	8.82	96.9	127.1	66.1	66.36	47.41	0.0	2.1	5.9
SOCIETY INSURANCE A MUTUAL COMPANY	0.11	0.07	377.1	215.2	75.24	310.7	139.4	122.82	146.1	175.5	42.8	56.49	84.82	0.0	3.1	3.8
SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.07	0.13	239.9	432.7	-44.55	186.5	485.8	-61.60	84.9	78.7	24.0	42.19	29.09	2.2	6.2	3.9
SPECIALTY NATIONAL INSURANCE COMPANY	0.07	0.22	227.5	703.3	-67.66	300.1	297.8	0.78	373.7	382.8	169.9	127.54	115.55	0.5	19.4	45.2
SPRINGFIELD FIRE & CASUALTY COMPANY	0.05	0.04	179.3	118.0	52.01	149.8	79.3	89.01	26.0	28.7	7.5	19.18	19.68	1.8	2.0	0.6
ST PAUL FIRE & MARINE INSURANCE COMPANY	1.47	1.63	5,100.0	5,236.7	-2.61	4,982.9	4,520.6	10.23	2,862.3	2,767.0	243.8	55.53	66.79	2.6	-0.9	47.4
ST PAUL GUARDIAN INSURANCE COMPANY	0.12	0.25	404.4	820.9	-50.74	539.4	751.9	-28.27	369.2	357.6	24.8	66.30	81.87	0.1	-3.0	4.0
ST PAUL MERCURY INSURANCE COMPANY	0.27	0.39	922.5	1,250.5	-26.23	1,171.5	1,305.1	-10.24	819.5	801.4	52.7	68.41	49.01	5.0	0.8	8.6
ST PAUL PROTECTIVE INSURANCE COMPANY	0.01	0.02	34.8	79.8	-56.36	55.9	84.6	-33.94	65.2	28.9	2.6	51.67	149.03	0.0	-3.0	0.4
STANDARD FIRE INSURANCE COMPANY THE	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.0	1.3	0.00 **	0.00 **	0.0	0.0	0.5
STANDARD MUTUAL INSURANCE COMPANY	0.07	0.07	225.5	217.5	3.67	220.4	217.7	1.20	52.7	46.3	-4.1	21.01	34.47	1.9	3.9	2.6
STAR INSURANCE COMPANY	0.01	0.06	32.0	177.6	-82.01	145.6	391.6	-62.83	122.1	-9.3	30.1	0.00 **	44.09	14.5	6.7	4.3
STATE AUTO PROP AND CAS INS CO	0.25	0.19	878.4	627.3	40.02	772.8	556.5	38.88	387.5	418.2	84.4	54.11	60.80	0.1	0.2	0.2
STATE AUTOMOBILE MUTUAL INSURANCE CO	0.13	0.19	435.0	602.6	-27.82	512.0	621.4	-17.60	350.7	307.5	29.4	60.06	64.89	0.0	1.0	3.1
STATE FARM FIRE & CASUALTY COMPANY	0.30	0.24	1,025.3	766.7	33.73	946.4	688.1	37.54	1,050.1	1,088.2	140.5	114.98	155.01	8.9	10.3	11.5
STATE FARM MUTUAL AUTOMOBILE INSURANCE C	6.54	6.19	22,645.3	19,937.1	13.58	21,675.6	18,977.2	14.22	16,652.0	16,926.0	1,769.5	78.09	80.27	41.3	38.3	54.1
STATE NATIONAL INSURANCE COMPANY INC	0.08	0.14	267.6	456.4	-41.37	347.0	537.3	-35.41	-6.3	-53.8	29.9	0.00 **	129.67	6.1	1.5	0.0
STATEWIDE INSURANCE COMPANY	0.12	0.16	417.1	518.5	-19.57	482.4	470.2	2.61	255.7	291.9	85.3	60.50	97.88	9.0	46.3	47.0
STONINGTON INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-0.2	0.0	0.00 **	0.00 **	0.0	0.0	0.0
STRATFORD INSURANCE COMPANY	0.08	0.07	274.8	221.5	24.08	219.2	196.9	11.33	42.9	48.9	24.4	22.30	60.40	8.3	10.0	7.4
SUMITOMO MARINE & FIRE INS CO OF AM	0.05	0.04	183.8	138.1	33.08	168.2	131.6	27.76	53.5	52.5	13.1	31.20	57.58	0.3	0.7	0.7
T H E INSURANCE COMPANY	0.01	0.01	37.5	28.4	32.06	32.7	24.8	31.90	10.3	13.2	2.9	40.28	0.00	0.0	0.0	0.0
TIG INDEMNITY COMPANY	0.03	0.02	99.9	67.7	47.60	108.3	41.6	160.29	50.4	37.7	-2.0	34.80	124.08	0.2	1.2	2.0
TIG INSURANCE COMPANY	0.11	0.24	397.6	762.4	-47.85	510.7	792.0	-35.52	367.0	336.6	66.8	65.91	69.27	28.6	36.6	16.0
TIG PREMIER INSURANCE COMPANY	0.00	0.00	-8.4	0.0	0.00 *	-8.4	0.0	0.00 *	-0.2	-0.2	0.0	0.00 **	0.00 **	0.0	0.0	0.0
TOKIO MARINE & FIRE INSURANCE CO LTD THE	0.16	0.12	555.1	378.7	46.58	520.3	370.2	40.55	309.5	433.4	168.2	83.29	114.11	11.4	20.3	18.0
TOYOTA MOTOR INSURANCE COMPANY	0.20	0.63	701.3	2,030.7	-65.46	1,338.9	1,169.3	14.50	209.7	234.2	42.7	17.50	15.02	0.0	0.0	0.0
TRANSCONTINENTAL INSURANCE COMPANY	0.35	0.37	1,212.6	1,188.4	2.03	1,241.7	1,115.4	11.32	506.8	575.6	239.4	46.35	53.45	31.5	72.3	40.8

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

COMMERCIAL AUTO PHYSICAL DAMAGE ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
TRANSGUARD INS CO OF AMERICA INC	4.80	2.67	16,605.2	8,587.5	93.36	12,819.7	7,354.5	74.31	6,051.2	6,826.3	1,442.8	53.25	30.59	0.9	-9.7	0.0
TRANSPORTATION INSURANCE COMPANY	0.21	0.22	729.4	701.1	4.03	775.8	947.3	-18.11	-813.7	-911.0	15.8	0.00 **	7.28	21.9	-34.9	0.0
TRAVELERS CASUALTY AND SURETY CO OF AM	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.3	4.3	0.00 **	0.00 **	0.0	0.0	1.0
TRAVELERS CASUALTY AND SURETY CO OF IL	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-0.2	7.5	0.00 **	0.00 **	0.0	0.0	1.1
TRAVELERS CASUALTY AND SURETY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	-3.6	-1.1	19.9	0.00 **	0.00 **	-0.1	0.1	19.2
TRAVELERS CASUALTY COMPANY OF CT	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.0	0.2	0.00 **	0.00 **	0.0	0.0	0.0
TRAVELERS COMMERCIAL INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.0	0.8	0.00 **	0.00 **	0.0	0.0	0.1
TRAVELERS INDEMNITY COMPANY THE	0.36	0.38	1,250.3	1,229.8	1.66	1,192.8	915.1	30.35	541.3	615.3	271.7	51.58	39.44	1.3	11.9	18.0
TRAVELERS INDEMNITY COMPANY OF AM THE	0.00	0.00	0.3	-0.3	0.00 *	0.0	13.1	-99.76	0.0	-3.2	51.0	0.00 **	66.53	0.0	0.3	3.1
TRAVELERS INDEMNITY COMPANY OF CT THE	0.24	0.19	839.2	614.2	36.64	762.9	523.5	45.75	241.8	409.2	370.5	53.64	59.16	1.8	12.1	14.2
TRAVELERS INDEMNITY COMPANY OF IL THE	0.88	0.84	3,036.1	2,704.7	12.25	2,637.4	2,684.2	-1.74	1,185.6	1,279.3	1,073.3	48.51	61.77	6.7	17.0	57.2
TRI STATE INSURANCE COMPANY OF MINNESOTA	0.11	0.09	381.7	291.2	31.06	356.2	275.0	29.56	124.3	120.2	9.1	33.75	50.46	0.0	-2.0	1.5
TRINITY UNIVERSAL INSURANCE COMPANY	0.00	0.00	4.2	4.0	5.54	4.2	1.3	213.72	0.0	-22.3	0.1	0.00 **	1,400.22	0.0	-0.8	0.0
TRUCK INSURANCE EXCHANGE	0.22	0.24	753.7	785.3	-4.02	763.7	650.5	17.41	370.2	405.5	99.0	53.09	40.01	5.1	19.0	20.1
TRUMBULL INSURANCE COMPANY	0.00	0.00	0.0	2.9	-100.00	0.0	2.9	-100.00	0.0	30.3	168.7	0.00 **	1,709.59	1.4	4.3	15.2
TWIN CITY FIRE INSURANCE COMPANY	0.25	0.26	865.7	839.1	3.17	916.8	711.6	28.84	406.7	420.9	74.2	45.91	41.51	10.1	15.8	20.8
ULICO CASUALTY COMPANY	0.03	0.02	100.6	67.0	50.20	77.6	60.2	28.88	62.0	72.1	-9.3	92.84	0.00 **	0.0	7.1	8.9
UNDERWRITERS AT LLOYDS LONDON	0.24	0.62	822.1	2,002.3	-58.94	904.8	2,290.1	-60.49	444.0	824.0	1,284.3	91.07	32.50	47.1	128.2	67.6
UNIGARD INDEMNITY COMPANY	0.00	0.00	0.0	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
UNIGARD 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
UNITED FINANCIAL CASUALTY COMPANY	0.02	0.04	73.6	134.9	-45.41	76.5	409.8	-81.34	-24.3	-25.9	-0.8	0.00 **	71.80	0.1	0.1	0.0
UNITED FIRE & CASUALTY COMPANY	0.25	0.22	874.0	706.8	23.67	808.2	665.6	21.41	456.1	422.1	62.3	52.23	85.49	3.2	3.1	0.3
UNITED NATIONAL SPECIALTY INS CO	0.00	0.00	0.0	-11.4	0.00 *	0.0	-11.4	0.00 *	0.0	643.5	1,095.2	0.00 **	0.00 **	83.7	88.5	12.7
UNITED SECURITY INSURANCE COMPANY	0.00	0.00	0.0	0.5	-100.00	0.1	5.3	-98.41	0.8	-0.5	0.0	0.00 **	1,007.73	0.0	0.0	0.0
UNITED STATES FIDELITY & GUARANTY CO	0.42	0.37	1,451.4	1,190.3	21.93	1,320.4	959.2	37.66	510.2	456.2	115.5	34.55	66.24	1.7	-4.8	16.3
UNITED STATES FIRE INSURANCE COMPANY	0.23	0.18	801.0	589.4	35.90	733.5	526.6	39.28	245.7	217.4	36.9	29.64	60.03	17.7	14.8	25.1
UNITRIN AUTO AND HOME INS CO	0.11	0.17	394.5	557.2	-29.20	468.8	557.0	-15.82	313.1	494.0	306.1	105.37	153.14	6.4	10.2	7.2
UNITRIN DIRECT INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	-0.5	-0.5	0.0	0.00 **	0.00 **	0.0	0.0	0.0

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

COMMERCIAL AUTO PHYSICAL DAMAGE ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
UNITRIN PREFERRED 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
UNIVERSAL CASUALTY COMPANY	0.01	0.00	22.2	11.8	88.58	20.4	2.5	709.33	0.4	0.9	0.7	4.43	6.99	0.0	0.0	0.0
UNIVERSAL UNDERWRITERS INSURANCE COMPANY	2.46	2.55	8,511.1	8,201.4	3.78	8,122.5	8,022.5	1.25	3,005.1	2,987.8	201.3	36.78	66.30	34.6	36.5	16.3
UTICA MUTUAL INSURANCE COMPANY	0.08	0.09	293.5	278.7	5.34	299.8	274.7	9.17	147.6	139.7	-6.3	46.59	61.13	5.8	3.7	2.5
VALIANT INSURANCE COMPANY	0.00	0.01	4.3	16.3	-73.61	10.5	15.4	-31.82	-10.0	-10.7	0.1	0.00 **	0.00 **	-0.4	-0.4	0.0
VALLEY FORGE INSURANCE COMPANY	0.07	0.27	231.6	870.0	-73.38	456.0	955.9	-52.30	200.3	90.5	32.3	19.86	90.68	13.2	15.4	2.2
VANLINER INSURANCE COMPANY	0.15	0.13	535.0	431.7	23.92	438.3	367.8	19.15	172.1	171.4	6.4	39.10	96.26	0.5	0.2	0.8
VESTA FIRE INSURANCE CORPORATION	0.00	0.00	0.0	-0.3	0.00 *	0.0	-0.3	0.00 *	-5.0	-54.2	0.0	0.00 **	0.00 **	0.0	-0.2	0.0
VIGILANT INSURANCE COMPANY	0.00	0.00	1.8	3.6	-49.92	2.6	5.1	-48.62	2.3	2.2	0.2	82.58	130.78	0.0	0.0	0.0
VIRGINIA SURETY COMPANY INC	6.79	10.35	23,522.1	33,324.1	-29.41	22,052.5	34,491.6	-36.06	22,825.5	13,249.9	11,590.3	60.08	88.15	53.1	53.3	0.4
WAUSAU BUSINESS INSURANCE COMPANY	0.02	0.01	67.0	24.6	172.10	44.0	57.8	-23.85	7.7	27.6	0.0	62.76	27.53	0.0	2.7	6.7
WAUSAU UNDERWRITERS INSURANCE COMPANY	0.16	0.05	558.4	168.5	231.45	533.3	281.6	89.38	64.2	109.0	0.0	20.45	77.96	0.1	-2.4	22.2
WEST AMERICAN INSURANCE COMPANY	0.34	0.41	1,189.7	1,336.5	-10.98	1,324.2	1,357.3	-2.44	510.5	434.9	33.4	32.84	45.41	0.5	-1.7	3.3
WEST BEND MUTUAL INSURANCE COMPANY	2.24	1.84	7,743.3	5,926.3	30.66	7,097.8	5,309.7	33.68	2,879.2	2,740.6	359.8	38.61	57.13	14.2	36.2	64.0
WESTCHESTER FIRE INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	1.1	-14.2	0.00 **	0.00 **	0.0	-0.2	0.0
WESTERN CONTINENTAL INSURANCE COMPANY	0.00	0.01	0.3	44.4	-99.40	10.5	40.0	-73.72	18.0	-6.2	0.0	0.00 **	104.75	0.3	-1.7	0.0
WESTERN STATES INSURANCE COMPANY	0.02	0.17	86.3	550.0	-84.31	276.2	2,548.6	-89.16	132.2	-143.4	14.9	0.00 **	25.13	3.8	-48.8	0.0
WESTFIELD INSURANCE COMPANY	1.25	1.22	4,318.4	3,925.5	10.01	4,136.9	3,574.5	15.73	1,643.8	1,743.4	328.5	42.14	54.12	17.1	21.4	12.2
WESTPORT INSURANCE CORPORATION	0.01	0.10	21.0	326.3	-93.56	169.2	314.9	-46.27	113.2	6.3	13.7	3.70	72.70	4.0	11.0	16.4
XL INSURANCE AMERICA INC	0.01	0.06	39.9	190.8	-79.11	49.4	189.4	-73.93	49.0	-139.5	45.5	0.00 **	143.47	24.7	-0.3	15.5
YORK INSURANCE COMPANY	0.02	0.09	81.0	290.7	-72.13	184.6	331.0	-44.24	162.7	145.8	0.7	78.99	83.87	4.3	5.0	1.1
ZURICH AMERICAN INSURANCE COMPANY	1.56	0.86	5,401.2	2,761.7	95.57	4,208.5	2,278.6	84.70	1,496.8	1,576.2	369.3	37.45	68.75	81.2	80.0	5.5
ZURICH AMERICAN INSURANCE COMPANY OF IL	0.02	0.02	63.6	51.8	22.86	73.3	45.5	61.18	13.5	12.8	2.9	17.52	22.13	0.3	0.3	0.0
TOTAL NUMBER OF COMPANIES THIS LINE: 387				$000 not omitted from totals line												
Sum:	**100.00**	**100.00**	**346,242,401**	**319,948,925**	**8.22**	**327,939,726**	**305,428,568**	**7.37**	**170,237,042**	**167,322,165**	**57,499,467**	**51.02**	**64.59**	**3,007,694**	**4,867,583**	**5,462,878**

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
September 08, 2003

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

AIRCRAFT (ALL PERILS) ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
ACE AMERICAN INSURANCE COMPANY	0.64	0.00	748.2	0.0	0.00 *	748.2	-0.5	0.00 *	17.2	90.8	74.0	12.13	0.00 **	0.0	-2.9	5.8
ACE INSURANCE COMPANY OF IL	0.75	3.77	878.1	2,472.6	-64.49	1,666.7	2,724.6	-38.83	574.7	521.2	1,190.6	31.27	48.63	54.2	-5.4	157.3
ACE PROPERTY AND CASUALTY INS CO	0.76	0.97	894.2	638.5	40.04	827.3	385.3	114.70	245.0	508.9	296.0	61.51	8.45	23.9	49.5	43.3
AMERICAN HOME ASSURANCE COMPANY	11.00	10.32	12,874.6	6,775.6	90.01	8,263.9	4,337.5	90.52	1,658.3	941.6	170,337.9	11.39	3,961.78	0.3	-1,749.5	8,516.9
AMERICAN MOTORISTS INSURANCE COMPANY	0.01	0.00	9.1	0.0	0.00 *	9.1	0.0	0.00 *	22.9	-11.9	36.9	0.00 **	0.00 **	-0.3	-16.0	7.6
AMERICAN NATIONAL PROPERTY & CASUALTY CO	0.80	0.29	932.0	192.3	384.67	626.4	47.6	1,216.59	57.7	-14.3	3.0	0.00 **	157.65	0.0	0.0	0.0
AVEMCO INSURANCE COMPANY	1.22	2.13	1,425.6	1,399.2	1.89	1,426.6	1,349.9	5.68	445.6	-107.4	87.7	0.00 **	49.56	34.3	-18.1	7.3
AXA CORPORATE SOLUTIONS INS CO	0.00	12.01	0.0	7,880.7	-100.00	5,343.3	2,537.4	110.58	379.3	66,416.8	66,037.5	1,242.99	0.00	0.4	1,837.6	1,837.3
CENTENNIAL INSURANCE COMPANY	-0.04	0.08	-45.6	51.1	-189.35	-44.5	325.7	-113.67	-171.7	2,243.6	7,746.6	0.00 **	1,722.28	58.3	870.2	2,176.2
CENTURY INDEMNITY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	296.2	38.2	246.7	0.00 **	0.00 **	94.9	99.1	18.5
CINCINNATI INSURANCE COMPANY THE	3.77	2.27	4,417.1	1,492.4	195.98	3,643.1	1,482.8	145.69	535.6	1,376.7	34,565.4	37.79	2,269.07	194.0	344.1	6,189.3
CLARENDON NATIONAL INSURANCE COMPANY	0.25	0.19	297.1	122.2	143.08	222.3	73.8	201.26	0.0	83.2	100.2	37.41	3.59	0.0	0.0	0.0
CONTINENTAL CASUALTY COMPANY	-0.23	0.51	-267.3	336.8	-179.36	-260.5	1,971.4	-113.22	-837.6	336.0	50,948.7	0.00 **	2,354.85	298.5	-1,151.8	2,678.1
CONTINENTAL INSURANCE COMPANY THE	13.19	5.17	15,434.6	3,394.9	354.64	14,161.4	815.9	1,635.69	19,302.0	19,891.4	1,216.8	140.46	11.27	20.0	20.0	0.0
EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.0	57.8	0.00 **	0.00 **	0.0	0.0	0.0
FACTORY MUTUAL 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
FEDERAL INSURANCE COMPANY	12.22	5.09	14,304.1	3,340.7	328.17	13,128.0	2,491.6	426.88	18,889.7	13,282.1	37,035.7	101.17	1,759.63	284.9	-3.7	9,217.1
FIREMANS FUND INSURANCE COMPANY	-0.01	0.07	-13.8	46.9	-129.45	-13.8	129.5	-110.66	1,027.6	683.5	1,425.8	0.00 **	708.51	436.5	363.7	501.2
FIREMENS INSURANCE COMPANY OF NEWARK NJ	0.00	0.00	4.6	0.0	0.00 *	4.6	0.0	0.00 *	26.5	14.1	87.1	308.08	0.00 **	-0.5	-0.5	0.0
FOLKSAMERICA REINSURANCE COMPANY	0.00	0.00	0.0	-0.1	0.00 *	0.0	-0.1	0.00 *	91.8	210.2	274.7	0.00 **	0.00 **	34.8	34.8	0.0
GENERALI - U S BRANCH	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-0.2	2.5	0.00 **	0.00 **	0.8	0.9	0.4
GLENS FALLS INSURANCE COMPANY THE	0.00	0.00	0.4	0.0	0.00 *	0.4	0.0	0.00 *	45.1	24.0	145.0	6,653.06	0.00 **	-0.4	-0.4	0.0
GLOBE INDEMNITY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-3.7	0.8	0.00 **	0.00 **	0.0	-0.5	0.1
GREAT AMERICAN INSURANCE COMPANY	0.00	0.05	0.0	34.8	-100.00	4.6	455.9	-98.98	14.8	-425.6	5,989.3	0.00 **	0.00 **	55.1	15.0	500.9
GREENWICH INSURANCE COMPANY	-0.15	-0.33	-179.7	-216.4	0.00 *	-178.9	605.8	-129.54	-1,457.3	-8,157.0	20,410.6	0.00 **	4,811.31	173.3	-1,338.8	4,086.6
GULF INSURANCE COMPANY	0.00	-0.02	0.0	-13.4	0.00 *	0.0	-13.4	0.00 *	0.0	22.7	80.1	0.00 **	0.00 **	0.0	3.6	37.3
HANOVER INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	1.8	9.7	0.00 **	0.00 **	0.0	0.0	0.6
HARTFORD FIRE INSURANCE COMPANY	9.40	9.01	10,999.5	5,912.3	86.05	9,660.6	6,203.7	55.72	1,376.3	3,030.2	70,669.1	31.37	1,089.39	801.7	1,086.8	12,630.9

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
September 08, 2003

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

AIRCRAFT (ALL PERILS) ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
HOUSTON CASUALTY COMPANY	0.22	0.26	258.7	171.5	50.82	225.7	119.1	89.47	845.6	992.7	174.0	439.90	6.31	23.4	80.7	101.7
ILLINOIS NATIONAL INSURANCE CO	10.79	11.29	12,635.6	7,412.0	70.48	11,672.4	7,455.6	56.56	77,938.4	80,289.3	7,380.9	687.86	66.23	2,994.0	3,047.7	369.0
INDEMNITY INSURANCE COMPANY OF NORTH AM	0.25	1.67	287.6	1,097.4	-73.79	595.7	1,268.3	-53.03	3,667.5	2,292.0	249.6	384.75	175.07	165.7	-235.5	-153.2
INSURANCE COMPANY OF NORTH AMERICA	0.00	0.00	0.0	0.0	0.00 *	0.0	-0.1	0.00 *	172.8	171.5	-1.0	0.00 **	0.00 **	4.8	4.7	0.0
INSURANCE COMPANY OF THE STATE OF PA THE	0.00	0.00	0.1	-1.2	0.00 *	0.1	-1.2	0.00 *	420.0	-65.0	472.7	0.00 **	0.00 **	91.2	57.4	23.6
INSURANCE CORPORATION OF NEW YORK THE	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-113.2	0.0	0.00 **	0.00 **	0.0	0.0	0.0
JEFFERSON INSURANCE COMPANY	0.03	0.06	30.1	36.9	-18.48	28.2	21.2	33.13	0.0	-6.4	0.0	0.00 **	67.99	0.0	0.0	0.0
LIBERTY MUTUAL INSURANCE COMPANY	8.07	4.46	9,450.1	2,928.7	222.68	7,254.8	2,928.7	147.72	917.9	4,579.7	51,962.7	63.13	1,642.69	300.0	962.9	9,229.8
LUMBERMENS MUTUAL CASUALTY COMPANY	-0.06	0.56	-66.9	369.0	-118.12	97.4	718.4	-86.44	-1,239.7	2,504.2	14,506.9	2,569.88	1,600.42	146.8	1,292.6	3,892.2
NATIONAL INSURANCE UNDERWRITERS	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	84.1	179.5	0.00 **	0.00 **	2.2	-16.5	24.9
NATIONAL UNION FIRE INSURANCE CO OF PITT	1.60	1.75	1,869.1	1,150.7	62.43	1,455.2	1,691.9	-13.99	347.7	6,374.9	8,393.8	438.07	724.56	953.8	1,228.8	419.7
NAVIGATORS INSURANCE COMPANY	0.01	0.00	16.7	-0.6	0.00 *	16.7	-0.6	0.00 *	-1.4	14.9	62.0	89.74	0.00 **	0.0	1.2	4.7
NEW HAMPSHIRE INSURANCE COMPANY	0.00	-0.14	5.6	-90.1	0.00 *	5.6	-81.8	0.00 *	-40.3	-81.5	12.0	0.00 **	0.00 **	0.0	-2.7	0.6
NEW YORK MARINE AND GENERAL INS CO	0.50	3.73	583.6	2,450.1	-76.18	2,162.7	1,458.4	48.29	906.9	696.4	60,681.0	32.20	4,113.54	0.0	13.4	220.8
NORTH AMERICAN SPECIALTY INSURANCE CO	0.41	0.75	479.9	489.3	-1.91	495.4	263.5	88.00	0.0	64.0	91.2	12.93	9.55	0.0	27.6	60.1
OLD REPUBLIC INSURANCE COMPANY	3.94	3.91	4,608.6	2,566.8	79.55	3,971.9	2,224.9	78.52	1,084.1	3,382.5	5,254.6	85.16	71.95	327.2	1,090.0	1,650.8
RANGER INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	54.0	62.2	616.1	0.00 **	0.00 **	17.6	70.8	53.1
RLI INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-8.6	50.4	0.00 **	0.00 **	0.0	-1.0	5.3
ROYAL INDEMNITY COMPANY	-0.43	1.61	-498.5	1,056.3	-147.19	-498.1	1,336.6	-137.27	343.4	162.4	36,587.4	0.00 **	2,743.39	172.2	147.5	4,989.2
ROYAL INSURANCE COMPANY OF AMERICA	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	90.2	-4.6	136.2	0.00 **	0.00 **	27.9	14.9	18.6
SEA INSURANCE COMPANY OF AMERICA THE	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-9.1	1.1	0.00 **	0.00 **	0.0	-1.2	0.1
SENTRY SELECT INSURANCE COMPANY	0.00	-0.01	0.0	-5.2	0.00 *	0.0	94.6	-100.00	0.2	-30.1	161.5	0.00 **	19.85	1.0	-4.5	2.2
ST PAUL FIRE & MARINE INSURANCE COMPANY	8.47	5.16	9,919.7	3,384.1	193.13	7,996.5	3,273.7	144.27	961.3	47,999.3	47,898.4	600.25	22.91	340.6	8,769.0	8,548.2
STANDARD FIRE INSURANCE COMPANY THE	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	839.9	-75.4	1,062.7	0.00 **	0.00 **	540.0	434.5	178.0
STONINGTON INSURANCE COMPANY	0.05	0.95	56.2	622.9	-90.97	230.0	651.5	-64.69	56.2	-93.4	172.3	0.00 **	89.22	42.7	44.5	18.6
TIG INSURANCE COMPANY	0.00		0.0		0.00 *	0.0		0.00 *	0.0	18.4	44.4	0.00 **		0.0	-1.7	1.9
TRAVELERS CASUALTY AND SURETY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	4,000.0	5,173.6	1,984.5	0.00 **	0.00 **	1,042.3	1,296.9	392.8
TRAVELERS INDEMNITY COMPANY THE	0.00	0.00	0.0	0.1	-100.00	0.0	0.1	-100.00	50.0	-94.5	0.0	0.00 **	0.00 **	0.0	0.0	0.0

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

AIRCRAFT (ALL PERILS) ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums Written ($)			Premiums Earned ($)			Losses Paid ($)	Losses Incurred ($)	Losses Unpaid ($)	Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses Paid ($)	Defense and Cost Containment Expenses Incurred ($)	Defense and Cost Containment Expenses Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
TRAVELERS INDEMNITY COMPANY OF IL THE	0.00		0.0		0.00 *	0.0		0.00 *	0.0	38.1	38.1	0.00 **		0.0	0.0	0.0
U S SPECIALTY INSURANCE COMPANY	1.97	4.00	2,308.8	2,625.3	-12.05	2,328.8	2,756.3	-15.51	793.3	1,344.1	1,009.7	57.72	0.90	125.6	166.6	252.7
UNDERWRITERS AT LLOYDS LONDON	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.0	26.1	0.00 **	0.00 **	0.0	0.0	1.4
UNITED STATES FIDELITY & GUARANTY CO	0.00	0.00	3.5	0.0	0.00 *	3.5	0.0	0.00 *	465.3	50.1	29.3	1,415.70	0.00 **	16.8	-77.6	10.6
UTICA MUTUAL 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
WESTCHESTER FIRE INSURANCE COMPANY	0.65	0.83	758.8	547.4	38.63	726.2	175.9	312.77	2.8	178.8	275.3	24.62	45.47	0.0	5.2	39.7
WESTPORT INSURANCE CORPORATION	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.0	66.9	0.00 **	0.00 **	0.0	0.0	5.8
XL SPECIALTY INSURANCE COMPANY	3.33	5.07	3,897.9	3,329.3	17.08	5,065.9	2,264.0	123.75	425.6	1,119.6	1,943.2	22.10	62.25	0.0	223.8	223.8
ZURICH AMERICAN INSURANCE COMPANY	6.61	2.27	7,742.5	1,486.9	420.72	4,910.5	1,426.5	244.23	856.2	68,270.3	68,100.6	1,390.29	31.29	307.8	307.8	0.0
TOTAL NUMBER OF COMPANIES THIS LINE: 65				$000 not omitted from totals line												
Sum:	**100.00**	**100.00**	**117,060,569**	**65,488,632**	**78.75**	**107,983,858**	**55,969,941**	**92.93**	**136,497,516**	**326,278,217**	**778,700,471**	**302.15**	**1,039.95**	**10,208,475**	**19,385,804**	**79,199,583**

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
September 08, 2003

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

FIDELITY ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
ACE AMERICAN INSURANCE COMPANY	0.41		269.7		0.00 *	86.0		0.00 *	0.0	0.0	0.0	0.00		0.0	0.0	0.0
ACUITY A MUTUAL INSURANCE COMPANY	0.13	0.10	86.3	46.1	86.97	67.8	32.8	106.87	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
AEGIS SECURITY INSURANCE COMPANY	0.00	0.00	-0.3	1.5	-120.38	0.3	1.2	-75.68	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
AFFILIATED F M INSURANCE COMPANY	0.62	1.57	406.1	747.0	-45.64	768.6	734.0	4.71	1,599.9	6,803.2	5,207.9	885.14	8.27	10.2	19.3	9.1
ALLSTATE INSURANCE COMPANY	0.07	0.07	46.5	31.4	48.14	42.0	20.0	110.27	3.2	1.9	0.0	4.51	4.06	0.0	0.0	0.0
AMCO INSURANCE COMPANY	0.00	0.00	0.3	0.3	2.20	0.4	0.4	8.77	0.0	0.0	0.0	0.25	2.19	0.0	0.0	0.0
AMERICAN & FOREIGN INSURANCE COMPANY	0.00	0.00	0.0	-0.5	0.00 *	0.0	-0.3	0.00 *	0.0	-0.5	0.4	0.00 **	0.00 **	0.0	-0.1	0.0
AMERICAN ALTERNATIVE INS CORP	0.02	0.03	16.3	14.5	11.96	15.3	13.2	15.57	0.0	10.5	26.2	68.62	30.57	0.0	11.1	14.2
AMERICAN CASUALTY COMPANY OF READING PA	0.01	0.00	4.2	0.8	431.61	2.0	2.6	-23.10	-59.9	-833.6	0.0	0.00 **	14,005.84	0.0	-7.3	0.0
AMERICAN COUNTRY INSURANCE COMPANY	0.00	0.00	0.0	0.0	-100.00	0.0	0.2	-100.00	0.0	-0.1	0.0	0.00 **	71.25	0.0	-0.1	0.0
AMERICAN ECONOMY INSURANCE COMPANY	0.00	0.01	1.6	2.7	-43.05	2.1	4.0	-47.22	3.6	3.4	0.3	161.08	9.14	0.0	-0.2	0.3
AMERICAN EMPLOYERS INSURANCE COMPANY	0.00	0.00	0.7	0.0	0.00 *	0.5	0.5	-3.95	-1.9	-6.6	0.1	0.00 **	692.84	0.0	0.0	0.0
AMERICAN FAMILY MUTUAL INSURANCE COMPAN	0.00	0.01	2.6	2.6	-0.66	3.4	1.4	142.87	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
AMERICAN GUARANTEE & LIABILITY INS CO	0.01	0.01	6.8	6.3	7.39	7.8	4.3	82.89	-0.5	-0.3	1.0	0.00 **	38.69	0.0	0.0	0.1
AMERICAN HARDWARE MUTUAL INSURANCE CO	0.02	0.03	13.9	13.7	1.95	14.5	8.8	63.89	0.0	-0.4	0.9	0.00 **	1.22	0.0	0.0	0.0
AMERICAN HOME ASSURANCE COMPANY	0.01		5.0		0.00 *	1.2		0.00 *	0.0	0.5	0.5	40.00		0.0	0.0	0.0
AMERICAN MANUFACTURERS MUTUAL INS CO	0.00	0.00	0.5	0.1	382.00	0.5	0.5	-4.80	-14.7	-14.8	0.0	0.00 **	0.00 **	0.0	0.0	0.0
AMERICAN MOTORISTS INSURANCE COMPANY	0.48	0.89	312.6	421.5	-25.84	374.3	455.3	-17.79	287.1	299.4	383.9	80.00	22.05	12.9	-27.1	22.4
AMERICAN SELECT INSURANCE COMPANY	0.00	0.00	3.0	2.1	46.90	2.8	4.0	-31.05	-0.3	-0.5	0.2	0.00 **	0.00 **	0.0	-0.1	0.2
AMERICAN STATES INSURANCE COMPANY	0.15	0.23	99.9	109.1	-8.39	107.2	118.2	-9.36	-0.5	-6.1	10.5	0.00 **	25.24	0.0	-0.5	9.7
AMERICAN ZURICH INSURANCE COMPANY	0.00	0.00	1.7	0.6	160.96	1.5	0.4	305.16	0.0	0.2	0.2	10.26	0.00 **	0.0	0.0	0.0
AMERISURE MUTUAL INSURANCE COMPANY	0.01	0.00	4.1	2.4	71.08	2.8	3.2	-13.18	0.0	0.3	0.6	10.76	0.00 **	0.0	0.3	0.3
ASSURANCE COMPANY OF AMERICA	0.00	0.05	3.1	21.5	-85.51	11.2	21.4	-47.47	0.0	-2.4	0.8	0.00 **	5.21	0.0	-0.3	0.1
ATLANTIC INSURANCE COMPANY	0.00	0.00	0.0	1.6	-100.00	1.1	1.5	-29.91	0.0	0.8	1.2	79.23	21.71	0.0	-0.1	0.1
ATLANTIC MUTUAL INSURANCE COMPANY	0.01	0.01	3.7	2.5	48.91	3.0	4.4	-31.70	0.0	-0.2	0.4	0.00 **	0.00 **	0.0	-0.3	0.4
AUTO OWNERS INSURANCE COMPANY	0.07	0.09	48.3	43.6	10.76	45.0	40.5	10.89	0.0	-1.2	0.9	0.00 **	2.27	0.0	-0.4	0.4
AUTOMOBILE INSURANCE CO OF HARTFORD THE	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-0.1	0.4	0.00 **	0.00 **	0.0	0.0	0.1
AXA RE PROPERTY AND CASUALTY INS CO	0.00		2.0		0.00 *	0.9		0.00 *	0.0	0.3	0.3	38.62		0.0	0.0	0.0

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

FIDELITY ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
BANCINSURE INC	0.22	0.21	142.7	98.4	45.02	156.3	136.3	14.72	-12.4	8.4	80.6	5.35	0.00 **	0.0	0.0	0.0
BITUMINOUS CASUALTY CORPORATION	0.00	0.00	0.0	0.2	-100.00	0.0	0.5	-100.00	-0.7	-1.1	0.0	0.00 **	0.00 **	0.0	0.0	0.0
BOND SAFEGUARD INSURANCE COMPANY	2.69	0.11	1,764.5	53.2	3,219.24	657.2	51.1	1,185.87	68.5	384.6	321.1	58.51	0.00 **	0.0	5.0	5.0
CAMDEN FIRE INSURANCE ASSOCIATION, THE	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-0.1	0.0	0.00 **	0.00 **	0.0	0.0	0.0
CAPITOL INDEMNITY CORPORATION	0.22	0.87	141.2	413.6	-65.85	325.5	321.3	1.29	240.4	379.4	150.7	116.57	2.47	16.6	24.2	8.0
CENTENNIAL INSURANCE COMPANY	0.00	0.01	1.6	5.0	-68.44	3.9	5.3	-26.15	0.0	-0.2	0.6	0.00 **	2.91	0.0	-0.2	0.6
CENTRAL MUTUAL INSURANCE COMPANY	0.01	0.01	5.3	3.7	42.49	4.7	3.6	31.68	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
CENTURY INDEMNITY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	1.1	1.1	0.00 **	0.00 **	0.0	-0.2	0.4
CHARTER OAK FIRE INSURANCE COMPANY THE	0.00	0.00	0.0	0.2	-100.00	0.0	1.7	-100.00	0.0	-1.3	0.2	0.00 **	0.00 **	0.0	-0.1	0.1
CHURCH MUTUAL INSURANCE COMPANY	0.00	0.00	1.1	1.1	-4.50	1.1	1.1	3.67	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
CINCINNATI INSURANCE COMPANY THE	1.67	1.62	1,098.0	771.3	42.35	887.8	712.6	24.57	643.7	-36.4	441.1	0.00 **	81.71	166.4	228.3	472.2
CITIZENS INSURANCE COMPANY OF ILLINOIS	0.00	0.00	0.2	0.3	-29.75	0.3	0.3	-21.91	0.0	0.1	0.1	25.69	2.16	0.0	0.0	0.0
CLARENDON NATIONAL INSURANCE COMPANY	0.00		1.8		0.00 *	0.5		0.00 *	-0.8	-0.6	0.2	0.00 **		0.1	0.1	0.0
COLONIAL AMERICAN CASUALTY AND SURETY CO	0.36	0.06	234.9	26.6	784.78	76.1	17.8	328.60	0.0	26.4	30.4	34.66	22.75	0.0	3.0	3.4
COLUMBIA CASUALTY COMPANY	0.03	0.05	20.4	22.8	-10.62	253.9	339.5	-25.22	0.0	-35.1	0.0	0.00 **	4.27	0.0	0.0	0.0
CONNECTICUT INDEMNITY COMPANY THE	0.00		0.2		0.00 *	0.2		0.00 *	0.0	0.0	0.0	2.20		0.0	0.0	0.0
CONTINENTAL CASUALTY COMPANY	4.82	3.49	3,166.0	1,660.9	90.62	3,321.4	2,318.3	43.27	489.8	-2,424.9	879.2	0.00 **	105.47	2.5	-11.0	16.1
CONTINENTAL INSURANCE COMPANY THE	0.84	1.96	553.0	931.2	-40.62	829.1	1,002.0	-17.25	558.3	537.4	491.3	64.81	42.61	0.0	13.9	16.7
CONTINENTAL WESTERN INSURANCE COMPANY	0.01	0.01	5.1	5.4	-6.25	7.8	7.0	11.34	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
CUMIS INSURANCE SOCIETY INC	5.90	8.81	3,871.5	4,189.5	-7.59	3,954.0	4,104.4	-3.66	2,440.5	2,038.6	2,621.5	51.56	12.13	34.2	-21.5	171.3
DAIMLERCHRYSLER INSURANCE COMPANY	0.01	0.07	5.7	35.3	-83.87	17.3	40.9	-57.74	7.3	-59.7	-27.8	0.00 **	17.86	0.7	0.7	0.0
DISCOVER PROPERTY & CASUALTY INS CO	0.01	0.01	5.4	4.7	14.90	5.1	3.8	34.95	0.0	-0.6	0.0	0.00 **	16.24	0.0	0.0	0.0
DISCOVER SPECIALTY INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	-100.00	0.0	0.0	0.1	0.00 **	17.86	0.0	0.0	0.2
EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.01	0.04	4.5	18.6	-75.92	5.3	59.9	-91.11	-1.9	131.7	179.4	2,473.16	169.74	0.0	-1.1	0.1
EMPLOYERS MUTUAL CASUALTY COMPANY	0.06	0.08	39.3	38.7	1.47	34.8	31.1	11.93	1.7	1.3	4.9	3.82	35.02	0.0	0.1	0.1
ERIE INSURANCE COMPANY	0.00	0.00	2.2	1.3	74.94	1.8	1.1	68.67	0.0	0.0	0.1	2.52	0.00 **	0.0	0.0	0.0
EXECUTIVE RISK INDEMNITY INC	0.38	0.42	248.7	201.4	23.51	251.0	211.5	18.71	-2.0	-101.7	197.2	0.00 **	0.00 **	0.0	-13.5	17.8
FACTORY MUTUAL INSURANCE COMPANY	0.05	0.26	31.6	121.7	-74.03	102.1	105.1	-2.84	163.9	-1,454.0	0.0	0.00 **	1,089.31	0.7	0.7	0.0

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

FIDELITY ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
FARMERS INSURANCE EXCHANGE	0.00		0.4		0.00 *	0.0		0.00 *	0.0	0.1	0.1	0.00 **		0.0	0.0	0.0
FARMINGTON CASUALTY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	-25.00	0.5	-0.3	0.8	0.00 **	0.00 **	0.0	-0.4	0.2
FARMLAND MUTUAL INSURANCE COMPANY	0.00		1.3		0.00 *	1.2		0.00 *	0.0	0.1	0.1	5.85		0.0	0.0	0.0
FEDERAL INSURANCE COMPANY	17.29	18.79	11,355.7	8,936.9	27.07	10,036.3	7,585.4	32.31	4,887.7	3,151.3	10,028.0	31.40	126.99	293.3	394.1	1,243.4
FEDERATED MUTUAL INSURANCE COMPANY	0.29	0.36	192.4	171.8	12.00	193.2	146.9	31.50	40.5	50.5	77.4	26.16	52.19	0.0	-0.7	3.5
FEDERATED RURAL ELECTRIC INS EXCH	0.03	0.03	18.1	15.1	19.94	17.7	14.4	22.74	0.0	-0.2	7.8	0.00 **	19.43	0.0	0.0	0.0
FEDERATED SERVICE INSURANCE COMPANY	0.02	0.04	14.6	19.6	-25.69	17.3	18.4	-5.66	0.0	-0.5	3.0	0.00 **	3.67	0.0	-0.1	0.1
FIDELITY & CASUALTY COMPANY OF NY THE	0.02	0.00	11.6	0.4	2,615.15	11.8	0.1	8,031.72	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
FIDELITY & DEPOSIT COMPANY OF MARYLAND	3.61	3.77	2,369.3	1,793.3	32.12	2,125.9	1,905.2	11.59	420.4	770.0	2,272.9	36.22	52.90	4.5	-18.5	109.9
FIDELITY & GUARANTY INS UNDERWRITERS INC	0.01	0.02	4.2	10.7	-60.83	6.5	11.5	-42.94	0.0	-1.0	8.3	0.00 **	6.27	0.0	-1.2	10.9
FIDELITY & GUARANTY INSURANCE COMPANY	0.01	0.02	9.3	10.1	-7.47	10.2	14.4	-29.56	0.0	-11.1	8.4	0.00 **	0.00 **	0.0	-1.7	9.0
FIRE & CASUALTY INSURANCE CO OF CT THE	0.00	0.00	0.0	1.2	-100.00	1.1	1.2	-6.94	6.0	6.1	0.1	540.11	0.00	1.0	1.0	0.0
FIRST NATIONAL INSURANCE COMPANY OF AM	0.00	0.00	0.2	1.8	-86.69	0.6	1.7	-67.40	0.0	0.0	0.1	4.24	0.40	0.0	0.0	0.1
FLORISTS MUTUAL 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
FRANKENMUTH MUTUAL INSURANCE COMPANY	0.00	0.00	0.0	1.7	-100.00	1.3	1.5	-14.28	0.0	0.0	0.0	0.00	0.33	0.0	0.0	0.0
GENERAL CASUALTY COMPANY OF ILLINOIS	0.04	0.05	27.2	22.2	22.40	24.7	21.5	14.67	0.0	7.0	16.0	28.30	7.74	0.0	0.0	0.8
GENERAL CASUALTY COMPANY OF WISCONSIN	0.00	0.01	2.1	3.5	-39.50	2.1	4.4	-52.49	0.0	-64.8	2.0	0.00 **	0.00 **	0.0	0.1	0.3
GENERAL INSURANCE COMPANY OF AMERICA	0.00	0.00	0.0	0.0	0.00 *	0.0	0.2	-100.00	0.0	0.0	0.0	0.00 **	0.00 **	0.0	0.0	0.0
GRAIN DEALERS MUTUAL INSURANCE COMPANY	0.00	0.01	0.0	3.5	-100.00	1.0	4.2	-75.81	0.0	0.0	0.3	0.00 **	1.11	0.0	0.3	0.3
GREAT AMERICAN ALLIANCE INS CO	0.02	0.01	11.6	5.7	104.05	10.2	4.9	109.82	0.0	-1.3	6.0	0.00 **	0.00 **	0.0	-0.5	1.2
GREAT AMERICAN ASSURANCE COMPANY	0.02	0.01	10.1	4.1	143.10	5.9	3.0	95.38	0.0	0.6	1.4	9.66	18.78	0.0	0.1	0.3
GREAT AMERICAN INSURANCE COMPANY	2.84	1.41	1,867.0	672.5	177.63	1,107.9	530.8	108.71	38.5	151.5	250.9	13.68	7.81	0.0	54.7	55.4
GREAT AMERICAN INSURANCE COMPANY OF NY	0.02	0.03	13.7	12.6	8.84	13.6	12.3	10.57	0.0	7.0	19.3	51.31	36.59	0.0	1.6	4.4
GREAT NORTHERN INSURANCE COMPANY	0.03	0.10	20.7	46.0	-55.03	34.2	59.9	-42.82	-9.7	-22.1	15.9	0.00 **	18.34	0.0	27.7	33.0
GREENWICH INSURANCE COMPANY	0.00	0.00	0.5	1.0	-47.40	0.8	1.0	-14.23	0.0	-0.3	0.0	0.00 **	17.94	0.0	-0.1	0.0
GRINNELL MUTUAL REINSURANCE COMPANY	0.02	0.03	10.0	12.6	-20.69	11.1	10.5	5.05	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
GUARANTEE COMPANY OF NORTH AMERICA THE	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	3.13	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
GULF INSURANCE COMPANY	3.61	2.27	2,371.8	1,080.1	119.60	1,782.4	1,252.3	42.33	169.5	1,588.4	2,651.2	89.11	37.47	2.7	-218.9	80.1

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
September 08, 2003

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

FIDELITY ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
HANOVER INSURANCE COMPANY	0.81	1.01	533.3	479.8	11.14	531.6	445.9	19.22	44.4	105.1	269.0	19.78	65.24	8.0	26.8	135.7
HARCO NATIONAL INSURANCE COMPANY	0.00	0.00	0.0	0.9	-100.00	0.0	12.7	-99.96	0.0	-1.4	0.0	0.00 **	0.00 **	0.0	-0.1	0.0
HARTFORD ACCIDENT & INDEMNITY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	-0.5	-0.5	0.0	0.00 **	0.00 **	0.0	0.0	0.0
HARTFORD CASUALTY INSURANCE COMPANY	0.01	0.00	4.8	0.1	4,640.59	3.2	2.7	18.80	0.0	-0.7	1.3	0.00 **	0.00 **	0.0	0.0	0.0
HARTFORD FIRE INSURANCE COMPANY	1.64	1.76	1,078.7	835.5	29.11	960.1	749.0	28.18	-115.5	-263.3	354.0	0.00 **	0.00 **	0.2	-13.4	51.6
HARTFORD INSURANCE COMPANY OF ILLINOIS	1.73	2.38	1,138.6	1,129.5	0.81	1,087.6	1,085.0	0.25	401.9	2,270.6	2,310.0	208.77	216.91	200.2	460.3	302.3
HARTFORD UNDERWRITERS INSURANCE COMPANY	-0.02	1.55	-11.5	739.4	-101.55	286.1	343.6	-16.72	-1.0	590.4	654.8	206.33	35.17	12.7	73.1	63.4
HOMELAND CENTRAL INSURANCE COMPANY	0.00	0.00	-0.2	1.3	-115.98	0.5	3.0	-83.38	0.0	-2.9	0.2	0.00 **	39.02	0.0	-0.1	0.0
ILLINOIS EMCASCO INSURANCE COMPANY	0.14	0.20	93.6	97.0	-3.42	93.7	100.5	-6.77	-1.1	-5.0	12.9	0.00 **	74.37	0.2	0.3	0.2
ILLINOIS NATIONAL INSURANCE CO	0.16	0.25	106.4	119.3	-10.79	260.8	230.3	13.22	92.5	64.9	241.2	24.88	46.99	0.0	-5.8	24.1
ILLINOIS UNION INSURANCE COMPANY	0.00		3.3		0.00 *	2.2		0.00 *	0.0	1.2	1.2	54.92		0.0	0.0	0.0
IMT INSURANCE COMPANY (MUTUAL)	0.01	0.00	3.6	1.9	86.81	2.4	1.8	35.21	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
INDEMNITY INSURANCE COMPANY OF NORTH AM	0.00	0.00	0.5	1.3	-59.35	0.9	1.2	-21.43	0.0	0.1	0.1	12.61	61.23	0.0	0.0	0.0
INDIANA INSURANCE 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
INDIANA LUMBERMENS MUTUAL INSURANCE CO	0.00	0.00	0.0	0.2	-100.00	0.0	0.5	-95.14	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
INSURANCE COMPANY OF THE WEST	0.00	0.01	0.2	2.5	-89.97	0.4	2.3	-83.01	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
INSURANCE CORPORATION OF HANNOVER	0.28	0.07	184.1	34.9	427.23	139.8	6.0	2,230.47	0.0	34.7	36.5	24.79	30.01	0.0	0.0	0.0
INTERNATIONAL BUSINESS & MER REASSUR CO	0.00		0.0		0.00 *	0.1		0.00 *	0.0	0.0	0.0	0.00		0.0	0.0	0.0
IOWA MUTUAL INSURANCE COMPANY	0.00	0.00	2.5	2.4	5.13	2.7	2.2	22.68	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
KANSAS BANKERS SURETY COMPANY	0.43	0.55	283.8	261.1	8.71	273.6	256.0	6.88	326.8	359.3	450.4	131.31	142.35	0.0	0.0	0.0
KEMPER INDEMNITY INSURANCE COMPANY	0.00	0.02	0.0	7.3	-100.00	0.0	7.3	-100.00	0.0	0.2	0.2	0.00 **	0.00	0.0	0.1	0.1
LIBERTY INSURANCE UNDERWRITERS INC	0.10	0.21	67.1	97.6	-31.17	68.0	36.8	84.68	0.0	0.0	0.0	0.00	110.60	0.0	0.0	0.0
LIBERTY MUTUAL 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	1.0	1.0
LIBERTY MUTUAL INSURANCE COMPANY	0.13	0.13	84.1	62.5	34.48	67.6	78.5	-13.91	14.7	324.8	452.3	480.65	74.08	1.4	-0.4	7.7
LINCOLN GENERAL INSURANCE COMPANY	0.00	0.00	0.0	0.6	-100.00	0.3	0.0	900.00	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
LUMBERMENS MUTUAL CASUALTY COMPANY	0.70	0.54	459.8	257.8	78.39	315.1	241.0	30.77	96.8	-19.9	21.2	0.00 **	36.23	4.6	-19.2	0.8
LUMBERMENS UNDERWRITING ALLIANCE	0.00	-0.01	-0.4	-3.4	0.00 *	-2.1	2.0	-203.87	0.0	0.0	0.0	0.00 **	0.00	0.0	0.0	0.0
MARYLAND CASUALTY COMPANY	0.00	0.02	3.2	8.4	-61.80	7.6	5.2	46.42	0.0	-0.4	0.6	0.00 **	7.96	0.0	0.0	0.1

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
September 08, 2003

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

FIDELITY ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
MASSACHUSETTS BAY INSURANCE COMPANY	0.00	0.00	0.7	0.7	0.00	0.7	0.7	0.00	0.0	0.1	0.3	14.50	10.69	0.0	0.0	0.2
MICHIGAN MILLERS MUTUAL INSURANCE CO	0.00	0.00	0.6	1.5	-61.81	1.1	0.8	31.33	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
MID CENTURY INSURANCE COMPANY	0.01	0.01	3.8	4.0	-4.00	3.6	3.8	-5.44	0.0	-0.1	0.3	0.00 **	1.85	0.0	0.0	0.2
MILWAUKEE INSURANCE COMPANY	0.06	0.07	38.8	33.2	16.91	35.4	33.6	5.14	-16.3	-6.5	12.7	0.00 **	7.37	0.0	0.4	0.5
MONROE GUARANTY INSURANCE COMPANY	0.04	0.05	26.5	21.7	22.44	24.2	15.6	54.86	0.0	4.7	4.7	19.45	0.00	0.0	1.7	1.7
MUTUAL SERVICE CASUALTY INSURANCE CO	-0.02	0.06	-15.2	30.3	-150.07	5.1	32.6	-84.37	-11.3	-17.9	1.3	0.00 **	0.00 **	0.0	-0.5	0.0
NATIONAL BEN FRANKLIN INSURANCE CO OF IL	0.00	-0.01	0.0	-5.4	0.00 *	0.0	5.1	-100.04	-2.3	-173.7	0.0	0.00 **	2,678.00	0.0	0.0	0.0
NATIONAL FARMERS UNION PROPERTY & CAS CO	0.05	0.10	32.5	45.8	-28.89	44.9	36.7	22.35	49.8	-7.0	0.1	0.00 **	106.14	5.5	5.1	0.0
NATIONAL FIRE INSURANCE COMPANY OF HARTF	0.00	0.02	0.8	11.6	-92.77	8.1	11.9	-31.68	0.0	0.0	0.0	0.00	0.00 **	0.0	0.0	0.0
NATIONAL SURETY CORPORATION	0.00	0.00	0.0	0.7	-100.00	0.0	0.7	-100.00	0.0	0.0	0.1	0.00 **	0.00 **	0.0	0.0	0.0
NATIONAL UNION FIRE INSURANCE CO OF PITT	18.12	11.39	11,897.0	5,417.3	119.61	9,603.9	5,225.5	83.79	8,567.2	11,162.0	9,842.0	116.22	69.27	750.7	967.5	984.2
NATIONWIDE AGRIBUSINESS INSURANCE CO	0.02		12.0		0.00 *	11.5		0.00 *	0.0	0.7	0.7	6.14		0.0	0.0	0.0
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	0.00	0.00	0.9	0.9	0.00	0.9	0.9	0.00	0.0	0.1	0.2	8.75	0.00 **	0.0	0.0	0.0
NATIONWIDE MUTUAL INSURANCE COMPANY	0.06	0.10	36.9	48.8	-24.35	43.6	41.9	4.06	15.6	16.1	1.5	36.96	1.80	0.0	0.2	0.1
NATIONWIDE PROPERTY & CASUALTY INS CO	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.0	0.0	0.00 **	0.00 **	0.0	0.0	0.0
NEW HAMPSHIRE 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
NIAGARA FIRE INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	-3.0	-3.0	0.0	0.00 **	0.00 **	0.0	0.0	0.0
NIPPONKOA INSURANCE COMPANY LTD (U S BR	0.01	0.02	7.2	10.5	-31.40	10.0	10.1	-1.39	0.0	2.6	19.5	25.70	65.43	0.0	0.2	0.9
NORTH AMERICAN SPECIALTY INSURANCE CO	0.00	0.00	0.0	0.0	0.00 *	0.0	0.4	-100.00	0.0	0.0	0.1	0.00 **	0.00 **	0.0	0.2	0.6
NORTH RIVER INSURANCE COMPANY THE	0.00	0.02	0.0	10.1	-100.00	1.8	10.0	-82.38	0.0	-1.0	8.5	0.00 **	0.00 **	0.0	-0.2	0.3
NORTHERN INSURANCE COMPANY OF NEW YORK	0.02	0.07	13.9	31.0	-55.03	20.6	32.1	-35.68	71.6	70.1	2.2	339.75	0.00 **	6.8	6.6	0.2
NORTHLAND INSURANCE COMPANY	0.00	0.04	2.2	20.9	-89.25	15.4	26.3	-41.44	53.6	91.0	79.6	590.58	0.00 **	11.1	15.9	17.8
OHIO CASUALTY INSURANCE COMPANY THE	1.17	1.33	765.1	634.7	20.53	655.3	583.8	12.24	0.2	74.9	860.4	11.43	98.88	23.0	19.9	351.5
OHIO FARMERS INSURANCE COMPANY	0.08	0.10	49.7	47.6	4.39	54.9	52.7	4.16	0.0	0.9	7.4	1.68	0.00 **	0.0	-0.8	1.9
OLD REPUBLIC INSURANCE COMPANY	0.05	0.06	31.8	27.5	15.47	31.8	50.5	-36.88	-0.1	-7.7	6.7	0.00 **	3.51	0.3	-1.2	1.9
OLD REPUBLIC SURETY COMPANY	0.34	0.42	225.5	200.2	12.67	213.4	208.4	2.41	12.6	13.6	15.0	6.39	2.83	0.1	-0.5	12.2
ONEBEACON AMERICA INSURANCE COMPANY	0.00	0.00	0.7	2.3	-67.83	2.3	2.9	-20.58	0.0	-4.0	0.4	0.00 **	58.13	0.0	-0.1	0.0
ONEBEACON INSURANCE COMPANY	0.00	0.01	2.4	2.8	-14.00	3.1	1.7	81.10	0.0	-6.0	0.3	0.00 **	349.65	0.0	-0.1	0.0

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

FIDELITY ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
OWNERS INSURANCE COMPANY	0.02	0.03	13.8	13.2	4.69	14.7	13.3	10.36	0.9	0.2	-0.5	1.50	0.00 **	0.0	0.0	0.1
PACIFIC INDEMNITY COMPANY	0.01	0.01	5.5	2.5	117.37	4.8	1.1	327.14	0.0	1.0	1.6	20.03	43.30	0.0	0.2	0.3
PEERLESS INSURANCE COMPANY	-0.01	0.22	-6.7	103.4	-106.45	53.8	154.6	-65.19	10.0	17.5	7.5	32.52	23.88	0.0	1.9	1.9
PEKIN INSURANCE COMPANY	0.60	0.83	394.6	396.9	-0.59	367.6	386.7	-4.93	3.6	16.7	18.4	4.53	3.58	0.1	0.1	0.0
PENN MILLERS INSURANCE COMPANY	0.01		6.0		0.00 *	3.6		0.00 *	0.0	0.0	0.0	0.00		0.0	0.0	0.0
PENNSYLVANIA GENERAL INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-1.1	0.0	0.00 **	0.00 **	0.0	0.0	0.0
PHOENIX INSURANCE COMPANY THE	0.00	0.00	0.0	1.0	-100.00	0.2	0.9	-83.47	0.0	-0.2	-0.5	0.00 **	0.00 **	0.0	0.0	0.0
PLATTE RIVER INSURANCE COMPANY	0.00		0.7		0.00 *	0.2		0.00 *	0.0	0.1	0.1	33.78		0.0	0.0	0.0
POTOMAC INSURANCE COMPANY OF ILLINOIS	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-6.8	0.0	0.00 **	0.00 **	0.0	-0.3	0.0
PROGRESSIVE CASUALTY INSURANCE COMPANY	1.54	1.24	1,010.6	589.3	71.51	827.6	663.2	24.79	190.6	616.5	1,412.6	74.49	45.86	29.9	-6.6	62.5
PROVIDENCE WASHINGTON INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	-0.3	-0.3	0.0	0.00 **	0.00 **	0.0	0.0	0.0
REDLAND INSURANCE COMPANY	0.01		7.5		0.00 *	5.7		0.00 *	0.0	1.3	1.3	22.47		0.0	0.0	0.0
REGENT INSURANCE COMPANY	0.01	0.01	5.4	5.0	8.59	5.4	5.0	8.22	-1.5	-1.4	3.0	0.00 **	0.00 **	0.6	2.5	2.2
REPUBLIC FRANKLIN INSURANCE COMPANY	0.00	0.00	0.2	0.6	-56.91	0.3	0.4	-37.76	0.0	-0.9	1.1	0.00 **	228.83	0.0	-0.5	0.3
RLI INSURANCE COMPANY	1.23	3.96	806.9	1,885.2	-57.20	1,382.7	1,769.7	-21.87	912.1	1,316.8	770.3	95.24	58.27	11.0	66.2	84.9
ROYAL INDEMNITY COMPANY	0.00	0.00	0.5	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-0.3	0.2	0.00 **	0.00 **	0.0	0.0	0.0
ROYAL INSURANCE COMPANY OF AMERICA	0.26	0.15	173.4	70.2	147.09	140.5	77.8	80.58	1,086.9	1,001.9	47.5	713.07	95.38	42.6	33.2	5.3
SAFECO INSURANCE COMPANY OF AMERICA	0.00	0.00	0.0	1.1	-100.00	0.2	0.9	-80.70	0.0	0.0	0.1	18.23	267.16	0.0	0.0	0.1
SAFECO INSURANCE COMPANY OF ILLINOIS	0.00	0.00	0.0	0.0	0.00 *	0.0	0.5	-100.00	0.0	0.0	0.0	0.00 **	0.00 **	0.0	0.0	0.0
SAFEGUARD INSURANCE COMPANY	0.00		1.1		0.00 *	0.5		0.00 *	0.0	0.0	0.0	2.05		0.0	0.0	0.0
SCOTTSDALE INDEMNITY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.2	0.2	0.00 **	0.00 **	0.0	0.0	0.0
SEABOARD SURETY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-7.8	0.4	0.00 **	0.00 **	0.0	-0.8	0.0
SEATON 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
SECURA INSURANCE A MUTUAL COMPANY	0.01	0.00	3.3	2.3	43.68	3.3	1.8	86.91	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
SECURITY INSURANCE COMPANY OF HARTFORD	0.00	0.00	0.0	0.0	0.00 *	4.2	0.8	404.70	0.0	0.1	0.1	2.56	0.00	0.0	0.0	0.0
SECURITY NATIONAL INSURANCE COMPANY	0.00		0.2		0.00 *	0.1		0.00 *	0.0	0.0	0.0	37.74		0.0	0.0	0.0
SELECTIVE INSURANCE COMPANY OF AMERICA	0.07	0.07	45.5	33.4	36.27	34.7	34.6	0.35	0.0	7.9	14.9	22.77	0.00 **	0.0	6.2	18.5
SELECTIVE INSURANCE COMPANY OF SC	0.10	0.10	68.5	47.8	43.38	56.1	53.8	4.32	0.0	19.2	19.2	34.27	0.00	0.0	7.0	7.0

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

FIDELITY ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
SELECTIVE INSURANCE COMPANY OF THE SE	0.01	0.01	8.8	3.3	167.20	5.0	4.7	6.30	0.0	-19.7	0.3	0.00 **	421.14	0.0	-4.5	0.1
SENTRY INSURANCE A MUTUAL COMPANY	0.11	0.18	73.9	85.9	-13.97	82.3	72.3	13.87	0.3	-35.2	11.8	0.00 **	34.49	0.0	-3.9	1.2
SENTRY SELECT INSURANCE COMPANY	0.36	0.30	234.5	141.4	65.80	207.0	118.1	75.32	80.4	46.4	1.2	22.43	146.68	0.0	0.0	0.0
SPECIALTY NATIONAL INSURANCE COMPANY	0.02	0.00	10.0	1.5	588.07	6.5	1.4	377.41	0.0	1.1	1.1	16.89	0.00 **	0.0	0.5	0.5
ST PAUL FIRE & MARINE INSURANCE COMPANY	0.91	0.98	599.1	464.8	28.88	536.2	517.5	3.61	242.7	114.0	194.8	21.27	8.33	2.3	1.4	37.1
ST PAUL GUARDIAN INSURANCE COMPANY	0.10	0.43	62.6	204.0	-69.30	146.3	220.0	-33.53	429.0	415.6	129.5	284.14	61.57	25.2	23.8	5.9
ST PAUL MEDICAL LIABILITY INS CO	0.00	0.00	0.0	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
ST PAUL MERCURY INSURANCE COMPANY	1.32	1.82	865.7	863.5	0.26	1,001.2	1,184.7	-15.49	1,694.1	-715.9	1,098.0	0.00 **	72.23	92.2	-9.3	44.3
ST PAUL PROTECTIVE INSURANCE COMPANY	0.02	0.05	13.0	23.6	-44.85	18.0	21.6	-16.87	1.5	5.3	13.9	29.47	32.50	0.0	0.2	0.2
STATE AUTO PROP AND CAS INS CO	0.05	0.07	34.7	31.9	8.91	34.0	29.3	16.09	0.0	-10.1	1.6	0.00 **	33.49	0.0	0.1	0.1
STATE AUTOMOBILE MUTUAL INSURANCE CO	0.00	0.00	0.0	0.8	-100.00	0.7	1.2	-39.41	0.0	0.0	0.1	0.68	5.44	0.0	0.0	0.0
STATE FARM FIRE & CASUALTY COMPANY	0.36	0.41	235.3	196.5	19.76	218.9	189.1	15.75	-2.7	-3.0	2.2	0.00 **	0.00 **	0.0	0.0	0.0
STATEWIDE INSURANCE COMPANY	0.02	0.03	10.5	16.2	-34.76	13.9	16.4	-15.18	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
SURETY BONDING COMPANY OF AMERICA	0.00	0.00	0.0	0.2	-100.00	0.1	0.0	47.22	0.0	0.0	0.0	1.89	11.11	0.0	0.0	0.0
TIG INSURANCE COMPANY	0.00	0.00	0.5	0.4	20.69	0.5	0.7	-22.74	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
TOKIO MARINE & FIRE INSURANCE CO LTD THE	0.01	0.00	6.0	0.3	2,193.54	5.6	0.2	2,281.62	0.0	0.8	0.9	14.00	17.52	0.0	0.8	0.9
TRANSCONTINENTAL INSURANCE COMPANY	0.04	0.00	27.1	1.8	1,400.55	9.9	1.4	587.89	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
TRANSPORTATION INSURANCE COMPANY	0.00	0.00	-1.4	2.0	-168.70	-1.1	2.9	-138.67	0.0	-3.0	0.0	0.00 **	0.00 **	0.0	0.0	0.0
TRAVELERS CASUALTY AND SURETY CO OF AM	8.99	10.05	5,904.7	4,777.4	23.59	5,309.3	4,321.8	22.85	382.6	474.1	2,188.9	8.93	16.89	24.2	67.3	287.6
TRAVELERS CASUALTY AND SURETY CO OF IL	0.03	0.19	20.8	91.9	-77.32	49.0	87.3	-43.90	-1.2	-172.0	338.8	0.00 **	0.00 **	0.4	-23.9	47.4
TRAVELERS CASUALTY AND SURETY COMPANY	0.96	1.23	628.2	586.0	7.19	600.5	501.1	19.84	-50.7	-81.8	713.4	0.00 **	0.00 **	58.6	5.0	112.7
TRAVELERS CASUALTY COMPANY OF CT	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	-0.5	-0.9	0.4	0.00 **	0.00 **	0.0	-0.2	0.1
TRAVELERS COMMERCIAL INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-0.2	0.1	0.00 **	0.00 **	0.0	-0.1	0.0
TRAVELERS INDEMNITY COMPANY THE	0.00	0.00	0.7	0.0	0.00 *	0.0	0.2	-99.13	-0.9	47.4	75.0	2,369,200.00	2,768.70	0.0	-0.4	1.1
TRAVELERS INDEMNITY COMPANY OF AM THE	0.00	0.00	3.2	1.8	74.86	2.5	5.9	-57.68	0.0	-17.6	7.7	0.00 **	0.00 **	0.0	3.1	4.2
TRAVELERS INDEMNITY COMPANY OF CT THE	0.00	0.00	0.8	1.8	-55.69	1.2	1.8	-34.55	0.0	-0.6	-0.4	0.00 **	0.00 **	1.0	0.1	0.2
TRAVELERS INDEMNITY COMPANY OF IL THE	0.01	-0.03	6.9	-13.2	0.00 *	6.2	-11.2	0.00 *	-3.1	-95.7	49.9	0.00 **	0.00 **	0.0	-3.9	6.3
TRI STATE INSURANCE COMPANY OF MINNESOTA	0.01	0.03	6.6	13.9	-52.61	14.9	10.6	40.40	0.0	0.0	0.0	0.00	171.92	0.0	0.0	0.0

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

FIDELITY ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
TRINITY UNIVERSAL INSURANCE COMPANY	0.00	0.01	2.5	4.1	-40.36	2.9	4.1	-27.91	0.0	5.5	6.8	187.96	1.76	0.0	0.2	0.3
TRUCK INSURANCE EXCHANGE	0.00	0.00	0.1	0.0	0.00 *	0.1	0.5	-85.98	0.0	0.0	0.0	2.67	0.00 **	0.0	0.0	0.0
TWIN CITY FIRE INSURANCE COMPANY	0.14	0.23	93.1	108.1	-13.92	130.4	91.6	42.35	0.0	188.3	197.4	144.37	8.88	12.0	42.4	30.9
UNDERWRITERS AT LLOYDS LONDON	3.36	2.43	2,204.7	1,154.7	90.94	2,724.8	1,889.8	44.18	18.4	2,562.0	4,318.1	94.03	79.05	32.9	359.6	227.3
UNIGARD 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
UNITED FIRE & CASUALTY COMPANY	0.02	0.03	14.5	14.1	3.18	13.5	13.9	-2.47	-0.1	0.9	1.0	6.92	0.00 **	0.0	0.0	0.0
UNITED STATES FIDELITY & GUARANTY CO	0.11	0.11	75.4	52.7	42.88	65.6	53.2	23.26	-3.5	-34.6	29.3	0.00 **	0.00 **	0.0	-30.7	34.5
UNITED STATES FIRE INSURANCE COMPANY	0.00	0.01	-0.5	5.8	-108.57	2.0	10.4	-81.00	-0.3	92.3	115.1	4,676.33	11.35	0.0	-0.2	1.3
UNIVERSAL SURETY COMPANY	0.00	0.00	0.3	0.4	-42.69	0.3	0.4	-8.47	0.0	-0.1	0.1	0.00 **	1.64	0.0	0.0	0.0
UNIVERSAL UNDERWRITERS INSURANCE COMPANY	1.20	1.38	785.3	654.2	20.03	741.8	561.3	32.16	443.4	519.4	233.3	70.02	189.71	9.9	7.5	13.3
UTICA MUTUAL INSURANCE COMPANY	0.04	0.03	28.9	12.6	129.88	27.4	34.2	-19.99	0.0	6.3	19.3	23.17	0.00 **	0.0	0.4	5.7
VALIANT INSURANCE COMPANY	0.00	0.01	1.3	2.7	-53.93	1.6	2.8	-43.14	0.0	-0.1	0.1	0.00 **	0.00 **	0.0	0.0	0.0
VALLEY FORGE INSURANCE COMPANY	0.02	0.01	14.9	6.2	139.97	10.0	5.0	101.45	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
VIGILANT INSURANCE COMPANY	0.10	0.12	64.1	58.6	9.39	59.7	69.1	-13.63	15.3	12.7	28.1	21.29	23.59	0.0	-0.4	4.9
VIRGINIA SURETY COMPANY INC	1.76	0.34	1,153.0	162.3	610.23	1,128.1	162.3	594.88	337.8	202.8	141.2	17.97	378.65	0.0	-4.0	1.0
WAUSAU BUSINESS INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.7	-100.00	0.0	-0.1	16.6	0.00 **	2,246.36	0.0	0.0	0.1
WEST BEND MUTUAL INSURANCE COMPANY	0.22	0.19	143.6	92.7	55.02	119.7	38.2	213.84	0.0	0.0	0.0	0.00	11.85	0.0	0.0	0.0
WESTCHESTER FIRE INSURANCE COMPANY	0.02	0.00	13.6	0.0	0.00 *	34.6	50.6	-31.76	1.8	-33.7	2.0	0.00 **	74.57	0.0	-13.0	0.0
WESTERN STATES INSURANCE COMPANY	0.00	0.02	0.6	7.2	-91.59	3.2	11.7	-72.45	0.0	-14.8	0.8	0.00 **	48.17	0.0	-0.7	0.0
WESTERN SURETY COMPANY	1.07	1.34	700.3	639.6	9.50	680.7	658.1	3.43	10.1	-20.4	21.5	0.00 **	4.18	0.0	-13.2	7.8
WESTFIELD INSURANCE COMPANY	0.31	0.33	205.2	159.1	28.92	186.5	177.6	5.00	57.2	57.7	28.0	30.94	0.00 **	10.9	8.7	5.3
XL INSURANCE AMERICA INC	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
ZURICH AMERICAN INSURANCE COMPANY	1.08	0.27	706.3	130.0	443.29	368.2	170.5	115.97	775.5	719.0	110.1	195.29	196.00	56.2	51.1	7.7
ZURICH AMERICAN INSURANCE COMPANY OF IL	0.00	0.00	0.0	0.4	-100.00	0.2	0.4	-52.25	0.0	-0.1	0.0	0.00 **	0.00 **	0.2	0.2	0.0
TOTAL NUMBER OF COMPANIES THIS LINE: 220					$000 not omitted from totals line											
Sum:	**100.00**	**100.00**	**65,661,926**	**47,554,578**	**38.08**	**60,245,887**	**47,027,080**	**28.11**	**28,191,584**	**33,138,054**	**54,444,328**	**55.00**	**64.23**	**1,980,967**	**2,570,642**	**5,356,905**

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

SURETY ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
ACCEPTANCE INSURANCE COMPANY	0.00	0.02	6.1	31.0	-80.40	7.7	80.0	-90.32	5.8	-57.5	0.0	0.00 **	42.45	30.0	11.8	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	0.1	0.5	0.00 **	0.00 **	0.0	0.0	0.0
ACSTAR INSURANCE COMPANY	0.03	0.03	45.4	40.4	12.47	43.5	43.5	-0.01	0.0	9.3	12.6	21.40	0.00 **	0.0	-3.6	3.4
ACUITY A MUTUAL INSURANCE COMPANY	0.01	0.08	21.1	126.4	-83.33	23.4	251.4	-90.68	1,014.0	-477.2	1,092.9	0.00 **	1,711.82	411.4	101.2	82.1
AEGIS SECURITY INSURANCE COMPANY	0.28	0.21	453.9	320.0	41.83	458.8	319.9	43.41	198.5	232.1	33.6	50.59	13.52	7.8	15.2	7.3
AFFILIATED F M INSURANCE COMPANY	0.00	0.00	0.8	0.7	22.76	0.8	0.9	-8.70	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
ALLEGHENY CASUALTY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.3	0.6	-49.92	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
ALLSTATE INSURANCE COMPANY	0.00	0.00	0.0	-2.1	0.00 *	0.4	-2.5	0.00 *	0.0	218.9	218.9	58,368.00	0.00 **	0.0	71.1	71.1
AMBAC ASSURANCE CORPORATION	3.12	1.43	5,014.4	2,183.0	129.71	1,475.8	6.4	23,108.10	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
AMCO INSURANCE COMPANY	0.04	0.02	67.1	27.3	146.27	75.1	19.0	295.40	62.0	63.7	2.4	84.72	169.09	0.4	1.2	1.2
AMERICAN ALTERNATIVE INS CORP	0.00	0.00	3.9	0.2	2,512.67	0.9	0.2	507.33	0.0	0.5	0.6	57.41	60.00	0.0	1.1	1.1
AMERICAN AUTOMOBILE INSURANCE COMPANY	0.01	0.09	9.5	136.1	-93.05	58.3	83.3	-30.06	0.0	-87.9	-29.8	0.00 **	36.23	0.0	3.9	14.6
AMERICAN BANKERS INSURANCE COMPANY OF FL	0.00	0.00	2.5	0.3	669.33	2.0	0.8	141.45	0.0	1.7	41.0	85.09	0.00 **	0.0	-0.2	0.2
AMERICAN CASUALTY COMPANY OF READING PA	1.85	1.65	2,985.3	2,512.4	18.82	2,776.8	2,627.5	5.68	175.7	379.5	1,680.8	13.67	113.01	239.6	375.1	212.8
AMERICAN COUNTRY INSURANCE COMPANY	0.00	0.02	6.3	26.5	-76.23	12.2	19.4	-37.05	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
AMERICAN ECONOMY INSURANCE COMPANY	0.00	0.00	0.0	2.1	-100.00	0.0	2.1	-100.00	0.0	0.6	0.6	0.00 **	0.00 **	0.0	0.0	0.0
AMERICAN GUARANTEE & LIABILITY INS CO	0.42	0.43	679.7	660.8	2.85	673.5	648.5	3.85	0.0	-101.6	164.9	0.00 **	39.46	7.5	-41.6	17.5
AMERICAN HARDWARE MUTUAL INSURANCE CO	0.00	0.00	1.3	0.7	78.27	1.1	0.3	229.27	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
AMERICAN HOME ASSURANCE COMPANY	1.85	1.91	2,979.5	2,918.1	2.10	2,601.5	2,919.0	-10.88	15.7	590.6	1,195.7	22.70	52.75	32.2	83.8	119.6
AMERICAN INSURANCE COMPANY THE	0.05	0.44	83.0	677.4	-87.75	364.9	534.0	-31.67	0.0	-113.9	-373.7	0.00 **	13.38	0.0	6.5	131.1
AMERICAN INTERNATIONAL SOUTH INS CO	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-0.5	0.0	0.00 **	0.00 **	0.0	-0.1	0.0
AMERICAN MANUFACTURERS MUTUAL INS CO	0.21	0.16	341.7	250.1	36.66	303.5	242.8	24.98	26.9	25.9	4.6	8.53	0.00 **	0.0	-1.4	0.3
AMERICAN MOTORISTS INSURANCE COMPANY	0.32	0.84	515.5	1,278.5	-59.68	866.3	1,064.3	-18.61	7.4	-90.7	39.2	0.00 **	0.00 **	15.1	25.0	13.3
AMERICAN RELIABLE INSURANCE COMPANY	0.00	0.00	0.0	0.5	-100.00	0.0	0.5	-100.00	0.0	-10.0	5.2	0.00 **	0.00 **	0.0	-1.0	0.4
AMERICAN ROAD INSURANCE COMPANY THE	0.06		91.5		0.00 *	2.8		0.00 *	0.0	0.0	0.0	0.00		0.0	0.0	0.0
AMERICAN SAFETY CASUALTY INS CO	0.02	0.05	31.2	71.4	-56.23	39.3	256.7	-84.70	0.0	78.5	721.3	200.00	163.93	8.6	-66.3	165.8
AMERICAN SERVICE INSURANCE COMPANY INC	0.00		1.6		0.00 *	1.6		0.00 *	0.0	0.0	0.0	0.00		0.0	0.0	0.0
AMERICAN STATES INSURANCE COMPANY	0.37	0.48	599.3	730.7	-17.98	672.6	801.1	-16.04	370.8	1,223.7	747.6	181.94	3.95	0.4	4.8	4.3

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
September 08, 2003

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

SURETY ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
AMEX ASSURANCE COMPANY	0.00	0.00	0.0	5.0	-100.00	0.0	5.0	-100.00	0.0	0.0	5.0	0.00 **	100.00	0.0	0.0	0.0
ARGONAUT GREAT CENTRAL INS CO	0.00	0.00	0.1	0.1	0.00	0.1	0.2	-22.84	0.0	0.0	0.1	33.60	0.00 **	0.0	0.0	0.0
ASSOCIATED INDEMNITY CORPORATION	0.00	0.01	5.4	20.4	-73.84	7.9	17.5	-55.13	0.0	-8.2	-11.5	0.00 **	130.01	0.0	0.4	3.4
ATLANTIC MUTUAL INSURANCE COMPANY	0.56	0.40	895.3	613.5	45.92	731.8	372.8	96.29	0.0	-49.0	25.5	0.00 **	18.33	0.0	2.5	5.4
AUTO OWNERS INSURANCE COMPANY	0.13	0.12	210.5	180.2	16.80	191.4	148.5	28.93	78.7	123.7	101.9	64.63	5.18	0.7	24.4	81.9
AXA CORPORATE SOLUTIONS INS CO	0.00	0.00	0.0	0.0	0.00 *	0.0	0.1	-100.00	97.2	97.2	0.0	0.00 **	0.00 **	6.5	23.5	17.0
BALBOA INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	-70.00	0.0	0.1	0.2	725.00	0.00 **	0.0	0.0	0.0
BANCINSURE INC	0.07	0.04	106.9	65.2	63.83	93.4	60.1	55.47	0.0	0.0	13.0	0.00	21.64	0.0	0.0	0.0
BANKERS INSURANCE COMPANY	0.00	0.00	0.0	4.5	-100.00	0.0	13.0	-99.96	0.0	-0.3	0.0	0.00 **	0.00 **	0.0	-0.1	0.0
BAR PLAN MUTUAL INSURANCE COMPANY THE	0.00	0.00	4.5	3.0	47.90	4.5	5.7	-20.59	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
BAR PLAN SURETY AND FIDELITY COMPANY THE	0.01	0.01	21.2	11.9	77.66	18.9	8.8	114.48	0.0	1.1	1.5	5.61	3.51	0.2	0.5	0.3
BERKLEY REGIONAL INSURANCE COMPANY	0.00	0.18	0.2	271.7	-99.94	80.3	188.2	-57.31	0.0	-33.3	34.3	0.00 **	35.92	0.0	0.0	0.0
BITUMINOUS CASUALTY CORPORATION	0.00	0.01	5.7	16.1	-64.57	18.4	3.5	433.22	0.0	-4.0	0.0	0.00 **	115.94	0.0	-2.1	0.0
BOND SAFEGUARD INSURANCE COMPANY	1.48	0.65	2,387.4	988.0	141.65	1,820.2	960.7	89.47	56.5	143.7	249.3	7.90	10.22	4.6	4.6	6.0
BUCKEYE UNION INSURANCE COMPANY THE	0.00	0.00	0.0	0.0	0.00 *	0.1	0.2	-32.00	0.0	-9.6	0.0	0.00 **	0.00 **	0.0	0.0	0.0
CAPITOL INDEMNITY CORPORATION	1.89	1.76	3,038.6	2,689.0	13.00	2,920.2	2,746.7	6.32	722.0	286.5	402.5	9.81	16.71	147.2	-108.0	272.4
CAROLINA CASUALTY INSURANCE COMPANY	0.76	0.78	1,217.4	1,196.4	1.76	1,247.8	1,177.3	5.99	76.9	24.5	876.7	1.96	8.23	38.2	25.0	-618.9
CENTENNIAL INSURANCE COMPANY	0.27	0.31	437.5	466.8	-6.29	486.3	246.1	97.58	0.0	-32.4	16.9	0.00 **	19.68	0.0	-5.8	2.6
CENTURY INDEMNITY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	86.7	-823.0	-14,218.2	0.00 **	0.00 **	0.0	-55.2	538.9
CINCINNATI CASUALTY COMPANY THE	0.00	0.00	0.7	3.7	-81.58	1.5	1.1	37.49	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
CINCINNATI INSURANCE COMPANY THE	1.23	1.07	1,981.7	1,632.3	21.41	1,716.8	1,379.4	24.46	96.6	-191.6	-86.7	0.00 **	0.00 **	18.3	9.7	2.9
CITIZENS INSURANCE COMPANY OF ILLINOIS	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
CLARENDON NATIONAL INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-185.1	0.0	0.00 **	0.00 **	0.0	0.0	0.0
COLONIAL AMERICAN CASUALTY AND SURETY CO	0.00	0.01	5.0	9.9	-49.47	6.9	10.5	-34.36	0.0	-0.4	1.6	0.00 **	0.00 **	0.0	-0.1	0.4
COLUMBIA MUTUAL INSURANCE COMPANY	0.00	0.00	0.1	0.2	-66.67	0.1	0.1	-7.69	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
CONNECTICUT INDEMNITY COMPANY THE	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.0	0.0	0.00 **	0.00 **	0.9	0.9	0.0
CONTINENTAL CASUALTY COMPANY	2.11	3.40	3,391.4	5,190.7	-34.66	4,213.7	9,496.6	-55.63	2,622.4	-22,756.3	65.0	0.00 **	189.38	64.5	-3,133.4	0.0
CONTINENTAL INSURANCE COMPANY THE	0.93	0.73	1,490.0	1,115.1	33.61	1,468.8	1,190.1	23.42	198.2	-717.9	149.5	0.00 **	19.87	7.0	7.0	0.0

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

SURETY ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
CONTINENTAL WESTERN INSURANCE COMPANY	0.01	0.01	19.5	16.1	20.99	18.1	12.3	47.58	0.0	4.0	4.0	22.09	0.00	0.0	0.0	0.0
CONTRACTORS BONDING & INSURANCE COMPANY	0.09	0.09	137.2	141.1	-2.78	144.4	148.9	-3.02	-3.7	-17.2	24.5	0.00 **	6.30	-0.7	-5.7	9.0
COUNTRY MUTUAL INSURANCE COMPANY	0.02	0.02	28.4	31.2	-9.01	28.4	31.3	-9.29	0.6	0.5	1.0	1.77	0.00 **	0.0	0.0	0.0
CUMIS INSURANCE SOCIETY INC	0.00	0.00	7.9	5.8	35.93	7.9	5.8	35.93	0.0	0.0	0.0	0.00	0.00	0.0	0.1	0.1
DAIMLERCHRYSLER INSURANCE COMPANY	0.12	0.10	191.7	160.0	19.82	169.1	66.6	153.69	0.0	74.5	115.7	44.07	122.77	0.0	0.0	0.0
DEVELOPERS SURETY AND INDEMNITY COMPANY	0.56	0.41	894.4	618.3	44.65	753.8	664.2	13.50	35.4	-127.1	93.6	0.00 **	57.18	72.1	85.0	49.9
EMCASCO INSURANCE COMPANY	0.00	0.00	0.0	0.0	-100.00	0.0	0.0	60.00	0.0	0.0	0.0	0.00 **	20.00	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	0.0	0.0	0.00 **	0.00 **	0.0	0.0	0.0
EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.03	0.35	42.1	537.2	-92.16	241.8	624.0	-61.25	58.8	48.6	20.5	20.10	0.00 **	1.8	-0.2	7.9
EMPLOYERS MUTUAL CASUALTY COMPANY	1.01	0.77	1,630.6	1,182.4	37.92	1,429.2	1,269.2	12.61	-512.6	-764.8	3.0	0.00 **	12.49	8.7	-97.1	1.3
EMPLOYERS REINSURANCE CORPORATION	0.00	0.01	0.0	10.0	-100.00	5.6	9.9	-43.93	0.0	-4.3	12.4	0.00 **	103.11	0.0	19.8	23.0
ERIE INSURANCE COMPANY	0.03	0.01	45.2	19.8	128.44	37.3	11.4	227.74	10.0	15.5	7.4	41.49	3.30	0.0	3.6	4.5
EVERGREEN NATIONAL INDEMNITY COMPANY	0.29	-0.04	473.8	-58.2	0.00 *	111.5	36.9	201.98	0.0	10.1	17.9	9.06	0.00 **	0.0	0.0	0.0
FARMINGTON CASUALTY COMPANY	0.01	0.02	22.9	34.9	-34.34	30.3	48.2	-37.16	0.0	-3.2	17.8	0.00 **	0.00 **	0.0	0.1	2.2
FARMLAND MUTUAL INSURANCE COMPANY	0.00	0.00	4.0	3.9	3.32	4.2	3.1	33.94	0.0	0.2	0.8	5.68	17.18	0.0	0.0	0.0
FEDERAL INSURANCE COMPANY	2.91	1.98	4,681.0	3,027.0	54.64	3,720.3	2,876.9	29.32	6.6	163.9	572.8	4.41	1.38	4.0	4.0	0.0
FEDERATED MUTUAL INSURANCE COMPANY	0.13	0.14	205.8	215.0	-4.28	220.1	185.1	18.95	53.1	105.7	63.1	48.03	1.32	0.0	0.7	1.4
FEDERATED SERVICE 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
FIDELITY & CASUALTY COMPANY OF NY THE	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	2.27	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
FIDELITY & DEPOSIT COMPANY OF MARYLAND	4.72	4.08	7,601.1	6,223.0	22.15	6,899.0	6,326.9	9.04	1,758.2	1,333.6	2,836.4	19.33	46.00	188.4	-87.9	612.7
FIDELITY & GUARANTY INS UNDERWRITERS INC	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	5.2	4.9	68.0	0.00 **	0.00 **	8.8	0.2	20.1
FIDELITY & GUARANTY INSURANCE COMPANY	0.72	0.59	1,158.0	897.0	29.10	1,047.9	828.8	26.44	346.2	317.4	304.9	30.29	43.46	65.5	145.3	136.1
FINANCIAL BENEFITS INSURANCE COMPANY	0.25	0.25	406.1	382.2	6.24	431.0	330.8	30.30	191.4	191.4	75.0	44.41	54.40	0.0	0.0	15.0
FIREMANS FUND INSURANCE COMPANY	0.32	2.30	523.0	3,508.8	-85.09	1,810.6	3,121.7	-42.00	0.0	1,098.9	2,907.8	60.69	17.23	0.4	-217.8	213.3
FIREMENS INSURANCE COMPANY OF NEWARK NJ	0.02	0.01	25.6	19.7	30.10	18.7	46.9	-60.21	9.6	-66.3	0.0	0.00 **	21.46	1.8	1.8	0.0
FIRST COMMUNITY INSURANCE COMPANY	0.13	0.00	208.8	0.0	0.00 *	208.9	0.1	208,825.00	83.5	83.5	0.0	39.98	2.00	0.0	0.0	0.0
FIRST NATIONAL INSURANCE COMPANY OF AM	0.41	0.21	655.5	319.4	105.23	489.8	272.3	79.91	4.1	13.2	-6.0	2.70	3.67	0.0	0.0	0.0
FIRST SEALORD SURETY INC	0.40	0.48	643.4	740.0	-13.06	562.5	778.6	-27.75	2,258.6	3,536.8	971.6	628.76	230.24	0.0	0.0	0.0

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

SURETY ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
FLORISTS MUTUAL 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
FREMONT INDEMNITY COMPANY	0.00		0.0		0.00 *	0.0		0.00 *	1.8	1.8	0.0	0.00 **		0.0	0.0	0.0
GENERAL INSURANCE COMPANY OF AMERICA	0.02	0.12	32.0	175.6	-81.81	131.4	116.0	13.22	0.0	-14.1	59.7	0.00 **	0.00 **	0.0	-0.5	1.7
GLENS FALLS INSURANCE COMPANY THE	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-127.5	0.0	0.00 **	0.00 **	0.0	0.0	0.0
GLOBE AMERICAN CASUALTY COMPANY	0.00		0.0		0.00 *	0.0		0.00 *	0.0	-2.5	-2.5	0.00 **		0.0	0.0	0.0
GRAIN DEALERS MUTUAL INSURANCE COMPANY	0.00	0.00	0.0	0.5	-100.00	0.4	0.9	-55.18	0.0	0.0	0.0	1.03	0.23	0.0	0.0	0.0
GRANITE STATE INSURANCE COMPANY	0.01	0.00	18.5	0.0	0.00 *	13.4	1.1	1,117.02	0.0	3.3	3.6	25.00	0.00 **	0.0	0.3	0.4
GREAT AMERICAN ALLIANCE INS CO	0.01	0.08	16.2	119.7	-86.45	87.6	72.7	20.53	185.8	17.9	-148.4	20.45	22.52	0.5	5.6	5.1
GREAT AMERICAN INSURANCE COMPANY	1.53	1.44	2,469.8	2,197.7	12.38	2,369.1	2,118.4	11.83	143.4	-236.0	524.7	0.00 **	26.80	60.5	228.3	167.8
GREAT AMERICAN INSURANCE COMPANY OF NY	0.06	0.04	94.2	58.7	60.53	66.2	15.5	327.00	75.0	86.9	16.1	131.19	17.04	0.5	3.1	2.6
GREAT WEST CASUALTY COMPANY	0.00	0.00	1.6	0.4	282.35	0.7	0.6	10.99	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
GREENWICH INSURANCE COMPANY	0.07	0.84	116.7	1,286.2	-90.93	568.5	792.1	-28.23	30.6	194.6	235.9	34.23	8.02	0.0	-2.7	8.8
GUARANTEE COMPANY OF NORTH AMERICA THE	0.00	0.00	0.0	0.7	-100.00	0.1	1.7	-91.68	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
GULF INSURANCE COMPANY	1.97	1.48	3,166.0	2,257.2	40.27	2,532.3	1,837.3	37.82	398.4	17.5	1,512.6	0.69	75.79	318.3	335.8	172.3
HANOVER INSURANCE COMPANY	1.94	2.03	3,128.9	3,098.2	0.99	3,201.4	3,039.8	5.32	223.7	1,647.5	2,411.6	51.46	19.14	39.9	133.7	602.4
HARCO NATIONAL INSURANCE COMPANY	0.03	0.01	40.9	20.8	96.19	24.5	11.4	115.53	0.0	1.1	3.2	4.38	8.06	0.0	0.0	0.0
HARLEYSVILLE MUTUAL INSURANCE COMPANY	0.02	0.01	25.4	14.4	75.89	27.0	23.5	14.66	0.0	-1.0	2.7	0.00 **	9.57	0.0	0.8	1.1
HARTFORD ACCIDENT & INDEMNITY COMPANY	0.02	0.04	28.9	57.0	-49.32	20.2	83.9	-75.94	-32.8	-36.4	1.6	0.00 **	0.00 **	2.1	1.5	0.1
HARTFORD CASUALTY INSURANCE COMPANY	0.18	0.12	296.1	189.8	56.04	208.9	190.4	9.73	4.5	0.9	13.6	0.42	0.00 **	0.0	-2.3	1.0
HARTFORD FIRE INSURANCE COMPANY	0.89	0.87	1,432.8	1,332.5	7.53	1,395.0	1,042.8	33.78	112.9	126.1	107.7	9.04	0.13	13.7	6.3	11.7
HARTFORD INSURANCE CO OF THE MIDWEST	0.00	0.00	0.0	-0.2	0.00 *	0.0	0.1	-100.00	0.0	0.0	0.0	0.00 **	0.00 **	0.0	0.0	0.0
HARTFORD INSURANCE COMPANY OF ILLINOIS	0.51	0.72	814.4	1,099.7	-25.94	938.5	1,045.1	-10.20	105.6	100.9	79.7	10.75	0.00 **	24.7	17.9	9.0
HIGHLANDS INSURANCE COMPANY	0.00	0.00	0.0	4.6	-100.00	1.8	20.9	-91.43	0.0	-12.2	0.0	0.00 **	58.48	0.2	0.0	0.5
HOMELAND CENTRAL INSURANCE COMPANY	0.00	0.00	0.0	1.1	-100.00	0.0	1.3	-100.00	0.0	0.0	0.0	0.00 **	0.00 **	0.0	0.0	0.0
ILLINOIS EMCASCO INSURANCE COMPANY	0.10	0.12	155.1	177.8	-12.79	163.7	177.6	-7.87	24.5	77.7	59.4	47.47	33.45	0.0	24.1	26.8
ILLINOIS NATIONAL INSURANCE CO	0.00	0.00	0.9	1.3	-31.38	0.5	0.9	-48.56	0.0	0.1	0.3	25.05	15.00	0.0	0.0	0.0
IMT INSURANCE COMPANY (MUTUAL)	0.05	0.06	87.7	84.1	4.22	85.5	72.6	17.73	0.7	0.7	0.0	0.82	0.00	0.0	0.0	0.0
INDEMNITY INSURANCE COMPANY OF NORTH AM	0.03	0.07	51.9	106.4	-51.18	82.0	90.3	-9.23	8.7	137.4	239.4	167.52	134.80	13.7	13.7	6.4

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
September 08, 2003

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

SURETY ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
INDIANA INSURANCE COMPANY	0.00	0.00	1.7	1.6	6.90	1.8	1.7	1.15	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
INDIANA LUMBERMENS MUTUAL INSURANCE CO	0.01	0.02	11.6	31.9	-63.69	13.4	39.2	-65.83	0.0	-6.0	6.2	0.00 **	7.10	0.8	0.4	0.2
INSURANCE COMPANY OF NORTH AMERICA	0.05	0.09	81.4	137.0	-40.63	77.9	103.1	-24.46	0.2	-13.5	46.2	0.00 **	0.00 **	0.9	-1.7	21.1
INSURANCE COMPANY OF THE STATE OF PA THE	0.75	0.14	1,213.4	219.0	454.11	1,038.6	406.4	155.59	10.0	263.9	350.4	25.41	0.00 **	5.1	28.7	35.0
INSURANCE COMPANY OF THE WEST	0.29	0.00	462.4	3.9	11,894.24	203.3	7.7	2,527.81	0.0	35.2	36.9	17.31	21.80	0.0	13.7	14.2
INTERNATIONAL BUSINESS & MER REASSUR CO	0.00	0.00	0.2	0.2	0.00	0.2	0.0	556.76	0.0	0.0	1.0	0.00	0.00	0.0	0.2	0.6
INTERNATIONAL FIDELITY INSURANCE COMPANY	1.46	1.42	2,346.3	2,169.5	8.15	2,305.1	1,829.3	26.02	177.8	291.2	677.1	12.63	66.26	60.7	99.4	254.1
IOWA MUTUAL INSURANCE COMPANY	0.00	0.00	-0.4	1.8	-123.02	0.9	3.0	-69.26	0.0	-0.1	0.0	0.00 **	2.67	0.1	0.1	0.0
K M INSURANCE COMPANY	0.00	0.00	0.0	0.1	-86.25	0.0	0.1	-86.25	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
KANSAS BANKERS SURETY COMPANY	0.83	0.56	1,338.9	853.7	56.84	1,153.5	731.2	57.75	101.7	146.7	279.0	12.72	5.33	0.0	0.0	0.0
L M INSURANCE CORPORATION	0.09		137.5		0.00 *	27.5		0.00 *	0.0	1.6	1.6	5.91		0.0	0.1	0.1
LEXON 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
LIBERTY MUTUAL INSURANCE COMPANY	2.96	2.15	4,767.5	3,277.9	45.44	4,198.1	3,196.9	31.32	11,322.6	5,725.1	-3,058.6	136.38	292.46	392.1	-33.1	192.7
LINCOLN GENERAL INSURANCE COMPANY	0.98	1.36	1,573.7	2,068.2	-23.91	1,924.7	1,653.8	16.38	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
LUMBERMENS MUTUAL CASUALTY COMPANY	-0.01	0.18	-18.4	275.5	-106.67	589.8	397.3	48.46	-1,018.2	1,288.9	1,947.6	218.54	0.00 **	35.7	217.0	185.7
LUMBERMENS UNDERWRITING ALLIANCE	0.00	0.00	0.1	0.2	-57.34	0.2	0.6	-72.71	0.0	0.0	0.0	0.00	1,182.97	0.0	0.0	0.0
LYNDON PROPERTY INSURANCE COMPANY	0.54	0.43	875.3	663.3	31.97	712.9	281.1	153.60	27.6	-188.0	380.6	0.00 **	184.14	0.0	0.0	0.0
MARKEL AMERICAN INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	-0.1	-1.6	0.0	0.00 **	0.00 **	0.0	0.0	0.0
MARKEL INSURANCE COMPANY	0.00	0.00	0.0	2.3	-100.00	0.0	4.8	-100.00	0.6	-1.3	5.2	0.00 **	49.90	0.0	0.0	0.8
MASSACHUSETTS BAY INSURANCE COMPANY	0.07	0.10	120.2	157.5	-23.68	106.3	140.3	-24.22	0.0	11.7	72.1	10.99	5.96	0.0	4.8	43.7
MERCHANTS BONDING COMPANY (MUTUAL)	0.61	0.47	985.6	717.8	37.31	891.9	707.3	26.10	1,223.4	1,054.4	294.4	118.23	62.37	25.0	3.7	36.8
MICHIGAN MILLERS MUTUAL INSURANCE CO	0.00	0.00	0.6	1.5	-60.86	1.2	0.6	95.18	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
MID CENTURY INSURANCE COMPANY	0.01	0.01	22.4	16.0	40.37	20.8	13.7	51.33	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
MID CONTINENT CASUALTY COMPANY	0.00	0.01	2.6	16.7	-84.27	2.6	18.5	-85.86	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
MID STATE SURETY CORPORATION	0.37	0.67	588.1	1,022.6	-42.48	618.5	1,458.4	-57.59	-90.9	72.6	371.0	11.74	0.00 **	136.5	187.9	57.3
MIDWEST EMPLOYERS CASUALTY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.0	76.6	0.00 **	0.00 **	0.0	0.0	0.0
MILLERS FIRST INSURANCE COMPANY	0.00	0.00	0.0	0.8	-100.00	0.3	1.3	-77.03	0.0	0.0	0.0	0.00 **	0.00 **	0.0	0.0	0.0
MONROE GUARANTY INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.4	-100.00	0.0	0.8	0.8	0.00 **	0.00	0.0	0.2	0.2

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
September 08, 2003

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

SURETY ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
MOTORS INSURANCE CORPORATION	0.00	0.01	0.9	8.2	-89.58	7.2	1.4	430.69	0.0	-0.7	0.0	0.00 **	50.00	0.0	0.0	0.0
NATIONAL AMERICAN INSURANCE COMPANY	0.01	0.03	17.3	42.0	-58.77	20.5	81.6	-74.90	-1.2	-30.9	-56.1	0.00 **	25.27	12.7	12.0	22.3
NATIONAL BEN FRANKLIN INSURANCE CO OF IL	0.00	0.00	0.0	0.0	0.00 *	0.1	0.4	-68.93	-35.0	1,569.2	2,185.5	1,426,589.09	0.00 **	77.2	77.2	0.0
NATIONAL FARMERS UNION STANDARD INS CO	0.00	0.01	4.7	8.3	-43.13	6.3	7.4	-15.33	0.0	-0.1	0.0	0.00 **	0.86	0.0	0.0	0.0
NATIONAL FIRE INSURANCE COMPANY OF HARTF	3.43	3.97	5,522.5	6,062.2	-8.90	5,419.5	4,952.4	9.43	4,018.4	1,621.6	0.1	29.92	96.51	0.1	-244.2	0.0
NATIONAL INDEMNITY 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
NATIONAL LIABILITY & FIRE INS CO	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.0	0.5	0.00 **	0.00 **	0.0	0.0	0.2
NATIONAL SURETY CORPORATION	0.02	0.46	38.1	706.3	-94.60	220.6	597.0	-63.06	130.1	170.7	23.6	77.39	35.94	11.0	-8.7	85.5
NATIONAL UNION FIRE INSURANCE CO OF PITT	1.05	0.78	1,685.8	1,190.6	41.59	1,752.7	1,215.0	44.26	90.5	460.8	988.2	26.29	0.00 **	78.4	107.5	98.8
NATIONWIDE MUTUAL INSURANCE COMPANY	0.08	0.07	132.1	101.9	29.67	119.9	116.6	2.85	0.0	8.7	17.0	7.25	39.94	0.8	1.5	2.2
NAVIGATORS INSURANCE COMPANY	0.02		30.9		0.00 *	9.0		0.00 *	0.0	4.0	4.0	44.02		0.0	0.3	0.3
NETHERLANDS INSURANCE COMPANY THE	0.01	0.01	17.6	9.7	80.09	20.9	7.3	188.38	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
NEW HAMPSHIRE INSURANCE COMPANY	0.00	0.00	0.0	0.5	-100.00	0.0	1.3	-100.00	0.0	0.0	0.2	0.00 **	2.51	0.0	0.0	0.0
NORTH AMERICAN SPECIALTY INSURANCE CO	0.75	0.78	1,204.2	1,189.6	1.23	1,259.7	1,183.0	6.48	143.5	1,096.4	1,278.0	87.04	6.18	50.8	106.0	117.0
NORTH RIVER INSURANCE COMPANY THE	0.01	-0.02	18.2	-36.4	0.00 *	20.8	-2.4	0.00 *	0.0	-5.0	62.9	0.00 **	0.00 **	0.0	-1.1	3.7
NORTHBROOK INDEMNITY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.0	2.7	0.00 **	0.00 **	0.0	0.0	0.7
OHIO CASUALTY INSURANCE COMPANY THE	0.96	0.99	1,553.1	1,517.7	2.33	1,534.0	1,408.1	8.95	552.1	302.0	244.4	19.69	0.00 **	16.2	-76.1	70.8
OHIO FARMERS INSURANCE COMPANY	0.95	0.92	1,527.7	1,399.7	9.14	1,412.0	1,281.4	10.19	-6.0	-18.7	249.4	0.00 **	3.76	20.8	11.3	50.3
OHIO INDEMNITY COMPANY	0.29	0.25	460.0	379.9	21.08	474.9	379.2	25.23	51.5	226.5	230.0	47.69	13.27	0.0	0.0	0.0
OLD REPUBLIC INSURANCE COMPANY	0.08	0.07	123.9	111.4	11.22	118.4	121.3	-2.45	10.9	25.2	83.8	21.26	23.35	0.0	2.9	23.0
OLD REPUBLIC SURETY COMPANY	1.53	1.40	2,469.4	2,130.7	15.90	2,270.7	2,075.1	9.42	217.2	60.9	190.5	2.68	21.53	51.4	45.1	102.4
OLD UNITED CASUALTY COMPANY	0.00	0.00	0.3	0.1	400.00	0.1	0.0	93.18	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
ONEBEACON AMERICA INSURANCE COMPANY	0.00	0.00	0.0	0.1	-100.00	0.0	0.1	-72.22	0.0	0.0	0.0	0.00 **	44.44	0.0	0.0	0.0
ONEBEACON INSURANCE COMPANY	-0.01	0.35	-8.7	537.0	-101.62	214.2	568.7	-62.34	0.0	38.9	51.9	18.15	3.99	0.0	-13.2	13.7
PACIFIC EMPLOYERS INSURANCE COMPANY	-0.01	0.02	-13.8	25.0	-155.25	-5.0	22.8	-121.93	0.0	-0.6	-0.6	0.00 **	0.00 **	0.0	-0.3	1.1
PACIFIC INDEMNITY COMPANY	0.01	0.23	13.7	353.2	-96.13	194.2	29.1	566.38	0.0	25.7	29.9	13.23	10.96	0.0	0.0	0.0
PEERLESS INSURANCE COMPANY	0.44	0.62	708.8	945.2	-25.01	895.7	1,179.2	-24.04	173.8	-1,261.5	1,349.7	0.00 **	120.80	177.6	-312.3	335.6
PEKIN INSURANCE COMPANY	0.23	0.25	366.2	382.6	-4.29	365.8	360.9	1.35	35.8	34.9	138.8	9.54	44.30	9.8	10.5	17.0

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

SURETY ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	0.00	0.00	0.6	0.1	500.00	0.1	0.0	1,180.00	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
PLATTE RIVER INSURANCE COMPANY	0.02		37.8		0.00 *	16.0		0.00 *	10.0	14.0	4.0	87.40		0.0	1.2	1.2
PROGRESSIVE CASUALTY INSURANCE COMPANY	0.02	0.01	32.3	20.6	56.99	26.1	22.9	14.08	0.0	-97.0	2.1	0.00 **	47.45	0.0	-5.1	0.1
PROTECTIVE INSURANCE COMPANY	0.09	0.04	149.0	60.6	146.03	130.4	53.1	145.75	0.0	2.7	3.3	2.07	0.00	0.0	0.1	0.1
RANGER INSURANCE COMPANY	0.00	0.01	0.0	9.6	-100.00	0.0	10.5	-100.00	0.0	-6.3	0.0	0.00 **	858.10	18.0	12.2	0.0
REDLAND INSURANCE COMPANY	0.03	0.04	44.3	67.3	-34.17	64.2	73.4	-12.54	0.6	11.0	36.0	17.20	83.66	0.0	0.5	2.3
RLI INSURANCE COMPANY	1.62	1.90	2,606.2	2,903.0	-10.23	2,602.3	2,433.8	6.92	130.2	566.0	830.7	21.75	4.34	21.4	23.2	25.1
ROYAL INDEMNITY COMPANY	0.21	0.00	334.0	0.1	667,964.00	334.0	0.1	667,964.00	0.0	52.1	77.1	15.59	0.00 **	0.0	14.5	20.7
ROYAL INSURANCE COMPANY OF AMERICA	0.00	0.00	0.0	0.0	0.00 *	0.2	0.2	7.78	0.0	0.2	0.4	107.78	0.00 **	0.0	0.1	0.1
SAFECO INSURANCE COMPANY OF AMERICA	9.48	7.85	15,258.1	11,980.4	27.36	14,302.9	10,412.2	37.37	3,030.7	260.5	-1,336.2	1.82	1.80	0.9	12.0	87.2
SAFEGUARD INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	3.7	8.0	0.00 **	0.00 **	0.0	1.1	2.1
SAFETY NATIONAL CASUALTY CORPORATION	0.10	0.05	162.2	83.9	93.36	140.1	83.9	67.01	0.0	-119.6	94.4	0.00 **	10.57	0.0	-0.1	0.0
SEABOARD SURETY COMPANY	1.14	1.32	1,829.6	2,007.2	-8.85	1,595.3	2,405.6	-33.68	0.0	-543.5	314.2	0.00 **	3.39	2.7	-102.3	144.7
SECURITY INSURANCE COMPANY OF HARTFORD	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	49.0	106.0	0.00 **	0.00 **	0.0	15.5	28.5
SELECTIVE INSURANCE COMPANY OF AMERICA	0.43	0.40	694.6	604.7	14.88	654.5	564.1	16.02	453.3	662.3	488.7	101.19	43.06	105.6	202.2	134.6
SENTRY INSURANCE A MUTUAL COMPANY	0.01	0.01	10.8	13.2	-17.77	13.0	12.4	4.71	0.0	0.1	1.0	0.69	120.53	0.0	0.0	0.1
SENTRY SELECT INSURANCE COMPANY	0.04	0.02	69.8	38.0	83.43	58.2	35.0	66.21	0.0	0.0	0.0	0.00	0.00 **	0.0	0.0	0.0
SPRINGFIELD FIRE & CASUALTY COMPANY	0.04	0.05	60.2	81.5	-26.17	60.7	81.3	-25.34	0.0	-0.6	25.8	0.00 **	0.00 **	0.0	0.0	0.5
ST PAUL FIRE & MARINE INSURANCE COMPANY	4.50	2.09	7,245.3	3,192.1	126.98	5,251.9	3,322.7	58.06	96.2	119.1	928.9	2.27	6.08	13.4	108.5	254.5
ST PAUL GUARDIAN INSURANCE COMPANY	0.12	0.00	199.6	0.0	0.00 *	101.0	0.1	157,692.19	0.0	16.0	17.4	15.85	0.00 **	0.0	4.8	5.2
ST PAUL MEDICAL LIABILITY INS CO	-0.02	0.92	-25.5	1,400.9	-101.82	131.5	1,909.5	-93.12	6,065.6	1,693.8	40.5	1,288.54	214.05	130.4	39.1	17.4
ST PAUL MERCURY INSURANCE COMPANY	0.15	0.05	248.7	74.9	232.24	158.7	80.7	96.78	0.0	-5.5	27.4	0.00 **	1.54	9.5	15.2	11.9
STANDARD FIRE INSURANCE COMPANY THE	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	6.5	7.9	0.00 **	0.00 **	0.0	0.2	0.9
STAR INSURANCE COMPANY	0.00	0.01	5.3	19.6	-72.97	12.2	17.7	-30.83	-51.1	-65.4	2.7	0.00 **	0.00 **	24.6	19.4	1.0
STATE AUTO PROP AND CAS INS CO	0.00		0.1		0.00 *	0.0		0.00 *	0.0	0.0	0.0	8.33		0.0	0.0	0.0
STATE AUTOMOBILE MUTUAL INSURANCE CO	0.02	0.02	27.2	28.5	-4.37	26.0	18.9	37.86	0.0	1.3	2.4	4.99	1.78	0.0	0.3	0.3
STATE FARM FIRE & CASUALTY COMPANY	0.45	0.41	726.6	618.4	17.49	674.1	608.6	10.77	22.3	9.6	53.0	1.43	0.11	0.0	0.0	0.0
STATE FARM GENERAL INSURANCE COMPANY	0.00	0.01	4.3	8.9	-51.16	8.5	4.6	86.12	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

SURETY ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
STATEWIDE INSURANCE COMPANY	0.28	1.51	453.3	2,306.5	-80.35	1,313.6	2,397.0	-45.20	410.7	221.2	-25.3	16.84	31.06	0.0	318.8	402.1
STONINGTON INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-1.5	3.7	0.00 **	0.00 **	0.0	2.2	2.2
SURETY BONDING COMPANY OF AMERICA	0.01	0.01	9.4	8.8	7.76	11.0	12.7	-13.46	0.0	1.7	2.5	15.63	4.63	0.0	0.2	0.4
T H E INSURANCE COMPANY	0.00		0.9		0.00 *	0.7		0.00 *	0.0	0.0	0.0	0.00		0.0	0.0	0.0
TIG INSURANCE COMPANY	0.04	0.06	59.1	86.6	-31.71	61.6	91.9	-32.98	1.8	359.9	855.7	584.05	37.16	23.2	16.2	20.0
TIG PREMIER INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-1.0	-2.0	0.00 **	0.00 **	0.0	-1.0	0.0
TRAVELERS CASUALTY AND SURETY CO OF AM	10.16	10.44	16,345.9	15,934.0	2.59	14,375.3	15,070.4	-4.61	2,420.9	-3,068.3	5,953.6	0.00 **	70.87	311.3	476.1	620.6
TRAVELERS CASUALTY AND SURETY CO OF IL	0.01	0.02	21.0	31.7	-33.59	22.6	48.2	-53.10	18.0	5.4	230.7	23.80	0.00 **	39.7	36.7	35.5
TRAVELERS CASUALTY AND SURETY COMPANY	1.33	0.76	2,132.8	1,159.7	83.92	1,266.4	887.0	42.78	-4.6	-71.5	696.3	0.00 **	0.00 **	0.0	27.8	117.5
TRAVELERS INDEMNITY COMPANY THE	0.00	0.00	2.4	3.7	-36.55	2.2	3.4	-34.91	0.0	-12.2	0.3	0.00 **	0.00 **	0.0	0.1	0.1
TRAVELERS INDEMNITY COMPANY OF IL THE	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	-42.22	0.0	0.1	0.1	288.46	0.00	0.0	0.1	0.1
TRI STATE INSURANCE COMPANY OF MINNESOTA	0.00	0.00	0.5	1.1	-51.78	0.9	1.5	-39.07	0.0	0.0	0.0	0.00	115.61	0.0	0.0	0.0
TRINITY UNIVERSAL INSURANCE COMPANY	0.02	0.01	25.9	11.0	135.93	16.3	9.7	68.05	14.9	14.9	0.0	91.42	169.55	0.0	0.0	0.0
TRUCK INSURANCE EXCHANGE	0.00	0.00	0.0	0.0	0.00 *	0.0	0.6	-100.00	0.0	0.0	0.0	0.00 **	0.00	0.0	0.0	0.0
ULICO CASUALTY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.7	0.0	0.00 **	0.00 **	0.0	-3.2	0.0
UNDERWRITERS AT LLOYDS LONDON	0.52	0.40	837.0	606.5	38.00	846.3	290.9	190.95	0.0	501.9	777.0	59.30	86.83	0.0	67.3	40.9
UNITED FIRE & CASUALTY COMPANY	2.19	2.40	3,522.2	3,664.2	-3.88	3,418.5	3,157.3	8.27	100.1	138.6	229.5	4.05	0.00 **	2.9	-0.2	9.9
UNITED STATES FIDELITY & GUARANTY CO	3.10	3.86	4,990.8	5,891.2	-15.28	5,038.1	6,706.1	-24.87	1,939.7	-182.6	531.3	0.00 **	35.46	402.9	355.3	502.9
UNITED STATES FIRE INSURANCE COMPANY	0.59	0.32	957.1	495.9	93.00	759.9	342.0	122.19	1,282.7	1,399.0	226.9	184.11	107.03	23.8	34.4	14.8
UNIVERSAL SURETY COMPANY	0.00	0.00	1.3	3.3	-61.56	2.2	2.2	-0.23	0.0	0.0	0.2	0.00 **	0.00 **	0.0	0.0	0.0
UNIVERSAL UNDERWRITERS INSURANCE COMPANY	0.01	0.01	15.1	21.1	-28.20	21.2	21.5	-1.43	2.7	2.7	3.3	12.62	1.83	0.0	0.0	0.0
UTICA MUTUAL INSURANCE COMPANY	0.02	0.05	25.8	82.0	-68.49	56.5	84.3	-32.94	0.1	-13.0	11.0	0.00 **	1.84	0.8	-1.3	4.4
VIGILANT INSURANCE COMPANY	0.05	0.05	82.1	73.6	11.51	84.2	75.6	11.26	0.0	2.0	13.0	2.42	0.00 **	0.0	0.0	0.0
WASHINGTON INTERNATIONAL INSURANCE CO	1.45	1.42	2,341.4	2,167.4	8.03	2,307.2	2,125.5	8.55	37.8	149.8	1,383.3	6.49	30.94	156.2	178.5	423.6
WEST AMERICAN INSURANCE COMPANY	0.00	0.00	0.4	5.4	-92.11	1.8	6.9	-73.22	0.0	-0.3	0.1	0.00 **	0.00 **	0.0	-0.1	0.0
WEST BEND MUTUAL INSURANCE COMPANY	0.59	0.36	948.5	550.3	72.37	887.2	342.1	159.37	0.0	0.0	0.0	0.00	3.24	0.0	0.0	0.0
WESTCHESTER FIRE INSURANCE COMPANY	0.41	0.01	666.0	22.5	2,861.37	394.8	10.0	3,849.23	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
WESTERN STATES INSURANCE COMPANY	0.00	0.00	0.0	0.3	-100.00	0.1	0.3	-63.18	0.0	0.0	0.0	22.55	0.00	0.0	0.0	0.0

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

SURETY ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
WESTERN SURETY COMPANY	2.86	2.45	4,607.2	3,738.7	23.23	4,373.0	3,616.7	20.91	247.7	235.1	529.1	5.38	30.32	61.4	-11.6	243.5
WESTFIELD INSURANCE COMPANY	0.00		1.1		0.00 *	0.3		0.00 *	0.0	0.0	0.0	0.00		0.0	0.0	0.0
XL SPECIALTY INSURANCE COMPANY	1.29	2.51	2,070.8	3,837.2	-46.04	2,695.4	3,878.3	-30.50	224.3	403.1	2,604.9	14.95	7.89	305.4	91.1	233.3
YOSEMITE INSURANCE COMPANY	0.00	0.00	2.9	3.5	-17.14	2.9	4.7	-39.11	0.0	-0.3	0.4	0.00 **	8.14	0.0	0.0	0.0
ZURICH AMERICAN INSURANCE COMPANY	0.00	0.01	0.0	14.6	-100.00	11.2	14.6	-23.29	-35.3	-40.8	0.4	0.00 **	385.40	1.5	0.1	0.1
TOTAL NUMBER OF COMPANIES THIS LINE: 229					$000 not omitted from totals line											
Sum:	**100.00**	**100.00**	**160,950,286**	**149,433,988**	**7.71**	**150,356,811**	**144,345,076**	**4.16**	**45,055,549**	**1,440,596**	**30,742,055**	**0.96**	**51.87**	**4,685,265**	**186,861**	**8,470,243**

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
September 08, 2003

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

BURGLARY AND THEFT ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
ADDISON INSURANCE COMPANY	0.25	0.20	16.7	12.5	33.38	14.8	12.1	22.32	23.1	30.0	6.9	202.54	0.00 **	1.1	1.3	0.2
AFFILIATED F M INSURANCE COMPANY	0.10	0.40	7.1	25.3	-71.84	10.4	40.4	-74.16	0.0	-1.0	0.0	0.00 **	2.48	0.0	0.0	0.0
ALLIANZ INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.1	-100.00	0.0	6.5	6.7	0.00 **	149.09	0.0	0.0	0.0
ALLIED PROPERTY & CASUALTY INS CO	0.17	0.19	11.8	12.4	-4.65	11.1	10.4	6.61	1.4	1.8	0.2	16.17	74.78	0.0	0.0	0.0
ALLSTATE INSURANCE COMPANY	0.15	0.19	10.4	12.4	-16.03	12.0	5.1	134.88	6.3	6.0	0.0	50.35	5.58	0.0	0.0	0.0
AMERICAN & FOREIGN INSURANCE COMPANY	0.00	-0.02	0.0	-1.2	0.00 *	0.0	-0.8	0.00 *	0.0	0.0	0.0	0.00 **	0.00 **	0.0	0.0	0.0
AMERICAN CASUALTY COMPANY OF READING PA	0.00	0.00	0.2	0.0	0.00 *	0.2	0.0	341.03	0.0	0.0	0.0	0.00	276.92	0.0	0.0	0.0
AMERICAN ECONOMY INSURANCE COMPANY	0.01	0.02	1.0	1.1	-14.46	1.2	1.8	-34.82	0.0	-0.1	0.2	0.00 **	0.00 **	0.0	-0.2	0.2
AMERICAN EMPLOYERS INSURANCE COMPANY	0.01		0.8		0.00 *	0.6		0.00 *	0.0	0.1	0.1	17.18		0.0	0.0	0.0
AMERICAN FAMILY MUTUAL INSURANCE COMPAN	0.01	0.01	0.7	0.5	24.13	0.5	0.7	-30.03	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
AMERICAN GUARANTEE & LIABILITY INS CO	0.08	0.01	5.6	0.4	1,444.08	2.2	0.3	557.10	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
AMERICAN HARDWARE MUTUAL INSURANCE CO	0.06	0.06	3.9	3.6	9.55	3.9	2.6	48.14	0.0	10.3	11.1	266.21	17.21	0.0	0.0	0.0
AMERICAN INSURANCE COMPANY THE	0.01		0.8		0.00 *	0.1		0.00 *	0.0	0.0	0.0	16.08		0.0	0.0	0.0
AMERICAN MOTORISTS INSURANCE COMPANY	0.71	0.77	48.6	49.2	-1.16	56.8	54.2	4.76	0.0	13.1	13.4	23.02	0.43	0.0	0.9	1.0
AMERICAN SAFETY CASUALTY INS CO	0.00	0.00	0.0	0.0	0.00 *	0.0	1.3	-100.00	0.0	-1.2	0.0	0.00 **	42.65	0.0	-0.7	0.0
AMERICAN SELECT INSURANCE COMPANY	0.02	0.03	1.3	1.6	-17.53	1.3	2.5	-47.13	0.0	0.0	0.1	0.00 **	1.61	0.0	0.0	0.0
AMERICAN STATES INSURANCE COMPANY	0.14	0.22	9.7	14.0	-31.19	11.5	14.7	-21.98	1.8	0.6	1.3	5.39	0.00 **	0.0	-0.4	1.2
AMERICAN ZURICH INSURANCE COMPANY	0.12	0.00	8.4	0.1	6,694.31	2.7	0.1	3,604.17	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
AMERISURE MUTUAL INSURANCE COMPANY	0.00	0.00	0.1	0.0	0.00 *	0.0	0.1	-87.41	0.0	0.0	0.0	22.22	0.00 **	0.0	0.0	0.0
ARCH INSURANCE COMPANY	0.38		25.7		0.00 *	6.5		0.00 *	0.0	2.4	2.4	37.21		0.0	0.0	0.0
ASSOCIATED INDEMNITY CORPORATION	0.01		0.7		0.00 *	0.1		0.00 *	0.0	0.0	0.0	16.44		0.0	0.0	0.0
ASSOCIATED INTERNATIONAL INSURANCE CO	0.00	0.00	0.1	0.3	-76.00	0.2	0.2	6.67	0.0	0.0	0.0	15.63	0.00	0.0	0.0	0.0
ASSURANCE COMPANY OF AMERICA	-0.01	0.32	-0.8	20.4	-103.79	8.2	20.6	-60.25	0.0	-3.5	0.0	0.00 **	6.44	0.0	-0.4	0.0
ATLANTIC INSURANCE COMPANY	0.00	0.01	0.0	0.8	-100.00	0.5	0.5	14.54	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
ATLANTIC MUTUAL INSURANCE COMPANY	0.00	0.00	0.1	0.2	-47.37	0.2	0.1	52.17	0.0	0.1	0.1	37.71	10.43	0.0	0.0	0.0
AUTO OWNERS INSURANCE COMPANY	0.49	0.57	33.6	36.4	-7.81	34.3	39.4	-12.95	8.9	9.8	-0.1	28.62	49.58	0.0	0.4	0.1
AUTOMOBILE INSURANCE CO OF HARTFORD THE	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.0	0.0	0.00 **	0.00 **	0.0	0.0	0.0
AXA RE PROPERTY AND CASUALTY INS CO	0.00		0.1		0.00 *	0.0		0.00 *	0.0	0.0	0.0	26.09		0.0	0.0	0.0

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

BURGLARY AND THEFT ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
BANCINSURE INC	0.06	0.03	4.2	1.8	140.70	2.8	1.5	88.27	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
BENCHMARK INSURANCE COMPANY	0.06	0.04	4.0	2.5	57.54	3.8	2.2	77.11	0.0	0.0	0.0	0.00	0.00	0.2	0.2	0.0
BITUMINOUS CASUALTY CORPORATION	0.01	0.02	0.7	1.1	-42.22	0.9	0.8	10.96	0.0	5.5	11.1	603.73	0.00 **	0.0	0.0	0.0
BITUMINOUS FIRE & MARINE INSURANCE CO	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.4	0.6	0.00 **	0.00 **	0.0	0.0	0.0
CAPITOL INDEMNITY CORPORATION	0.01	0.02	0.8	1.0	-19.39	1.2	1.1	6.58	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
CENTENNIAL INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	-100.00	0.0	0.0	0.0	0.00 **	13.33	0.0	0.0	0.0
CENTRAL MUTUAL INSURANCE COMPANY	0.01	0.00	1.0	0.0	5,221.05	0.6	0.2	164.47	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
CENTURY INDEMNITY COMPANY	0.00		0.0		0.00 *	0.0		0.00 *	0.0	0.3	0.3	0.00 **		0.0	0.0	0.0
CHARTER OAK FIRE INSURANCE COMPANY THE	0.00	0.00	0.0	0.0	0.00 *	0.0	0.1	-100.00	0.0	-0.1	0.0	0.00 **	42.24	0.0	0.0	0.0
CHUBB NATIONAL INSURANCE COMPANY	0.29	0.07	19.7	4.6	330.68	11.9	1.0	1,114.86	0.0	1.6	1.7	13.19	11.07	0.0	0.2	0.2
CINCINNATI INSURANCE COMPANY THE	1.82	1.32	124.6	84.6	47.21	101.0	68.0	48.46	8.1	9.0	1.8	8.96	0.00 **	0.0	0.0	0.0
CITIZENS INSURANCE COMPANY OF ILLINOIS	0.00	0.00	0.2	0.3	-40.00	0.2	0.4	-44.78	0.0	0.6	2.6	280.65	288.30	0.0	0.1	0.2
CLARENDON NATIONAL INSURANCE COMPANY	0.01	0.00	1.0	0.0	0.00 *	0.3	0.0	0.00 *	0.0	-7.7	0.1	0.00 **	0.00 **	0.0	0.0	0.0
COLUMBIA MUTUAL INSURANCE COMPANY	0.00	0.00	0.0	0.0	-86.11	0.0	0.0	21.74	0.0	0.0	0.0	35.71	0.00	0.0	0.0	0.0
CONNECTICUT INDEMNITY COMPANY THE	0.01		0.5		0.00 *	0.4		0.00 *	0.0	0.0	0.0	0.68		0.0	0.0	0.0
CONSOLIDATED INSURANCE COMPANY	0.01	0.01	0.8	0.8	-2.57	0.7	0.6	31.88	0.0	0.0	0.0	0.14	0.00	0.0	0.0	0.0
CONSTITUTION INSURANCE COMPANY	0.05		3.1		0.00 *	3.1		0.00 *	12.3	14.5	2.2	466.80		0.8	1.0	0.2
CONTINENTAL CASUALTY COMPANY	0.07	0.18	4.5	11.6	-61.26	3.5	13.2	-73.22	0.0	-4.5	0.0	0.00 **	0.00 **	0.1	0.1	0.0
CONTINENTAL WESTERN INSURANCE COMPANY	0.00	0.00	0.1	0.0	555.56	0.1	0.2	-45.63	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
COUNTRY CASUALTY INSURANCE COMPANY	0.01		0.7		0.00 *	0.3		0.00 *	0.0	0.0	0.0	0.00 **		0.0	0.0	0.0
COUNTRY MUTUAL INSURANCE COMPANY	0.17	0.16	11.6	10.5	10.81	10.7	11.1	-3.29	-0.7	-1.0	0.0	0.00 **	0.00 **	0.0	0.0	0.0
DAIMLERCHRYSLER INSURANCE COMPANY	0.02	0.14	1.2	8.9	-86.51	4.9	8.7	-43.37	0.0	0.0	1.5	0.00	0.00 **	0.0	0.0	0.0
DISCOVER PROPERTY & CASUALTY INS CO	0.03	0.01	1.9	0.7	162.94	1.7	0.6	185.86	3.1	29.6	26.5	1,786.79	0.00	0.0	0.5	0.5
EMPIRE FIRE & MARINE INSURANCE COMPANY	0.31	0.10	20.9	6.2	239.13	8.0	5.1	58.66	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
EMPLOYERS FIRE INSURANCE COMPANY THE	0.00	0.00	0.3	0.3	-0.37	0.3	0.3	-0.37	0.0	0.0	0.0	0.00 **	10.82	0.0	0.0	0.0
EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.01	0.04	0.8	2.6	-70.86	0.6	6.5	-90.25	0.0	34.1	15.6	5,381.36	0.00 **	0.0	0.0	0.2
EMPLOYERS MUTUAL CASUALTY COMPANY	0.09	0.11	5.8	7.0	-17.42	5.7	5.1	12.46	0.6	0.2	0.3	2.70	40.11	0.0	0.0	0.0
ERIE INSURANCE COMPANY	0.00		0.1		0.00 *	0.1		0.00 *	0.0	0.0	0.0	5.56		0.0	0.0	0.0

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

BURGLARY AND THEFT ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums Written ($)			Premiums Earned ($)			Losses Paid ($)	Losses Incurred ($)	Losses Unpaid ($)	Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses Paid ($)	Defense and Cost Containment Expenses Incurred ($)	Defense and Cost Containment Expenses Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
ESSEX INSURANCE COMPANY	0.04	0.01	2.8	0.4	710.00	2.0	0.2	882.50	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
EXECUTIVE RISK INDEMNITY INC	0.07	0.04	4.8	2.8	70.19	5.5	0.4	1,448.02	0.0	0.2	0.2	2.90	2.82	0.0	0.0	0.0
FACTORY MUTUAL INSURANCE COMPANY	0.02	0.45	1.5	28.9	-94.96	18.0	26.4	-31.86	10.0	10.0	0.0	55.66	0.00	0.0	0.0	0.0
FARMINGTON CASUALTY COMPANY	0.46	0.46	31.3	29.4	6.51	31.5	31.8	-0.80	0.0	-16.0	13.8	0.00 **	28.02	0.0	-4.2	1.6
FARMLAND MUTUAL INSURANCE COMPANY	0.00		0.0		0.00 *	0.0		0.00 *	0.0	0.0	0.0	30.77		0.0	0.0	0.0
FEDERAL INSURANCE COMPANY	21.03	28.35	1,435.8	1,814.9	-20.89	1,694.1	1,788.4	-5.27	75.2	74.6	54.4	4.41	7.24	0.0	0.0	4.6
FEDERATED MUTUAL INSURANCE COMPANY	0.82	0.91	55.6	58.4	-4.70	57.8	53.0	8.87	1.2	1.0	2.9	1.74	34.68	0.0	0.0	0.0
FEDERATED RURAL ELECTRIC INS EXCH	0.08	0.08	5.3	4.9	8.27	5.2	4.7	10.60	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
FEDERATED SERVICE INSURANCE COMPANY	0.02	0.02	1.7	1.5	9.85	1.8	1.8	-0.06	0.0	0.0	0.0	0.33	0.00 **	0.0	0.0	0.0
FIDELITY & DEPOSIT COMPANY OF MARYLAND	-2.64	8.02	-180.1	513.6	-135.06	58.7	268.5	-78.14	0.0	0.0	0.0	0.00 **	2.31	0.0	0.0	0.0
FIDELITY & GUARANTY INS UNDERWRITERS INC	0.00	0.16	0.0	10.0	-100.00	1.7	11.1	-84.97	0.0	-0.2	0.0	0.00 **	14.85	0.0	-0.2	0.1
FIDELITY & GUARANTY INSURANCE COMPANY	0.01	0.01	0.5	0.4	20.00	0.6	0.8	-31.40	0.0	-5.5	1.1	0.00 **	0.00 **	0.0	0.0	0.9
FIRE & CASUALTY INSURANCE CO OF CT THE	0.00	0.01	0.0	0.5	-100.00	0.1	0.5	-79.42	0.0	0.0	0.0	4.42	0.00	0.0	0.0	0.0
FIREMANS FUND INSURANCE COMPANY	0.00	0.00	0.2	0.0	0.00 *	-0.2	0.1	-266.06	1.1	1.1	0.1	0.00 **	0.00 **	0.0	0.0	0.0
FLORISTS MUTUAL 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
FRANKENMUTH MUTUAL INSURANCE COMPANY	0.00	0.01	0.0	0.7	-100.00	0.5	0.6	-3.61	0.0	0.0	0.0	0.00	0.36	0.0	0.0	0.0
GENERAL CASUALTY COMPANY OF ILLINOIS	0.10	0.12	6.5	7.5	-13.26	6.6	9.9	-33.40	20.9	20.4	2.3	308.92	0.00 **	7.7	13.2	5.7
GENERAL CASUALTY COMPANY OF WISCONSIN	0.00	0.00	0.1	0.1	-29.58	0.1	0.3	-62.55	0.0	-0.1	0.0	0.00 **	5.99	0.0	0.0	0.0
GENERAL INSURANCE COMPANY OF AMERICA	0.00	0.00	0.0	0.3	-100.00	0.0	0.3	-100.00	0.0	0.0	0.0	0.00 **	478.92	0.0	0.0	0.0
GRAIN DEALERS MUTUAL INSURANCE COMPANY	0.00	0.02	0.0	1.3	-100.00	0.4	1.6	-71.41	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
GRANGE MUTUAL CASUALTY COMPANY	0.42	0.29	29.0	18.3	58.53	22.6	15.6	45.33	0.0	3.5	5.8	15.35	5.01	0.0	0.0	0.1
GRANITE STATE INSURANCE COMPANY	0.01		0.6		0.00 *	0.4		0.00 *	0.0	0.1	0.1	20.11		0.0	0.0	0.0
GRAPHIC ARTS MUTUAL INSURANCE COMPANY	0.00		0.1		0.00 *	0.1		0.00 *	0.0	0.0	0.0	0.00		0.0	0.0	0.0
GREAT AMERICAN ALLIANCE INS CO	0.02	0.03	1.5	2.2	-30.86	2.0	2.7	-26.24	0.0	-0.4	0.3	0.00 **	27.81	0.0	-0.1	0.0
GREAT AMERICAN ASSURANCE COMPANY	0.18	0.06	12.3	3.7	229.33	9.6	3.3	186.93	0.0	0.0	0.1	0.12	0.48	0.0	0.0	0.0
GREAT AMERICAN INSURANCE COMPANY	0.69	0.87	46.8	55.9	-16.36	60.3	54.9	9.78	0.0	5.1	17.0	8.49	0.00 **	0.0	4.4	5.9
GREAT AMERICAN INSURANCE COMPANY OF NY	0.06	0.08	4.1	5.0	-16.82	4.7	4.5	6.36	0.0	-0.1	0.8	0.00 **	0.00 **	0.0	0.0	0.1
GREAT NORTHERN INSURANCE COMPANY	0.84	0.25	57.6	15.8	265.35	37.2	3.4	991.49	0.0	4.9	5.3	13.14	10.74	0.0	0.6	0.6

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
September 08, 2003

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

BURGLARY AND THEFT ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
GREENWICH INSURANCE COMPANY	0.32	0.00	22.2	0.2	11,621.16	10.8	0.2	5,510.94	0.9	0.9	0.0	8.26	22.92	0.7	-0.2	0.2
GRINNELL MUTUAL REINSURANCE COMPANY	0.31	0.35	21.3	22.5	-5.09	21.9	21.8	0.38	4.8	2.9	0.5	13.45	9.38	0.5	0.5	0.0
GULF INSURANCE COMPANY	0.84	0.92	57.4	58.8	-2.51	73.4	51.5	42.44	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
HANOVER FIRE AND CASUALTY INS CO	1.01	0.99	69.0	63.6	8.58	69.2	64.0	8.23	0.0	0.0	0.1	0.00	0.00	0.0	0.0	0.0
HANOVER INSURANCE COMPANY	0.47	0.40	32.1	25.4	26.42	33.2	23.1	43.73	21.0	20.3	0.2	61.28	0.00 **	2.5	2.4	0.0
HARCO NATIONAL INSURANCE COMPANY	0.25	0.23	17.4	15.0	15.50	16.5	9.5	74.22	12.8	13.1	0.3	79.35	0.00	0.0	0.0	0.0
HARLEYSVILLE INSURANCE COMPANY	0.06	0.03	4.0	2.0	97.02	2.8	2.0	34.61	0.0	0.0	0.0	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	0.0	0.00 **	0.00 **	0.0	0.0	0.0
HARTFORD FIRE INSURANCE COMPANY	2.98	2.49	203.6	159.4	27.71	184.0	113.0	62.83	-7.4	-26.5	3.8	0.00 **	80.94	1.2	1.1	4.9
HARTFORD INSURANCE CO OF THE MIDWEST	0.00		0.0		0.00 *	0.0		0.00 *	0.0	0.0	0.0	0.00 **		0.0	0.0	0.0
HARTFORD INSURANCE COMPANY OF ILLINOIS	3.03	3.24	206.7	207.1	-0.20	195.4	170.3	14.72	0.0	0.0	1.5	0.00 **	0.61	0.0	0.0	0.0
HOMELAND CENTRAL INSURANCE COMPANY	0.00	0.00	0.1	0.2	-35.48	0.1	0.3	-63.19	0.0	0.0	0.0	9.43	1,728.82	0.0	0.0	0.0
ILLINOIS EMCASCO INSURANCE COMPANY	0.38	0.37	26.1	23.4	11.69	26.3	24.2	8.80	3.9	3.9	1.3	14.86	45.51	0.0	0.0	0.0
ILLINOIS NATIONAL INSURANCE CO	0.11	0.26	7.7	17.0	-54.41	13.6	17.4	-21.95	0.0	-3.2	2.7	0.00 **	15.61	0.0	-0.3	0.1
IMT INSURANCE COMPANY (MUTUAL)	0.03	0.02	1.8	1.2	48.47	1.7	0.9	86.75	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
INDEPENDENT MUTUAL FIRE INSURANCE CO	3.08	3.19	210.4	204.4	2.92	210.5	224.8	-6.35	7.8	5.5	6.6	2.62	9.71	0.3	0.3	0.0
INDIANA INSURANCE COMPANY	0.03	0.03	2.2	2.0	7.83	2.0	1.1	94.86	0.0	-1.2	0.0	0.00 **	0.00 **	0.0	-3.6	0.0
INSURANCE COMPANY OF THE WEST	0.02	0.04	1.1	2.3	-50.13	1.3	2.1	-36.84	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
INSURANCE CORPORATION OF HANNOVER	0.03	0.00	1.8	0.2	978.82	1.3	0.0	8,992.86	0.0	0.4	0.4	28.12	28.57	0.0	0.0	0.0
INTERSTATE FIRE & CASUALTY COMPANY	0.00		0.2		0.00 *	0.1		0.00 *	0.0	0.0	0.0	28.81		0.0	0.0	0.0
IOWA MUTUAL INSURANCE COMPANY	0.21	0.20	14.5	12.6	14.63	13.9	12.2	14.23	0.4	0.5	0.1	3.24	17.27	0.0	0.0	0.0
LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.00	0.00	0.0	0.3	-100.00	0.1	0.3	-58.00	0.0	-0.2	0.2	0.00 **	17.00	0.0	0.0	0.0
LIBERTY MUTUAL INSURANCE COMPANY	0.10	0.28	6.8	17.8	-61.56	8.8	24.1	-63.40	0.1	5.3	35.1	60.47	40.19	0.0	-0.8	0.7
LUMBERMENS MUTUAL CASUALTY COMPANY	0.29	0.19	19.9	12.1	64.87	17.0	10.2	66.34	0.0	-0.1	0.0	0.00 **	0.00 **	0.0	0.0	0.0
MARYLAND CASUALTY COMPANY	0.18	0.06	12.5	3.8	230.91	14.1	2.7	419.31	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
MASSACHUSETTS BAY INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-0.1	0.0	0.00 **	0.00 **	0.0	0.0	0.0
MERIDIAN SECURITY INSURANCE COMPANY	0.02	0.01	1.6	0.6	158.21	1.3	0.3	298.20	0.0	0.4	0.4	30.54	1.80	0.0	0.0	0.0
MICHIGAN MILLERS MUTUAL INSURANCE CO	0.00	0.01	0.1	0.5	-83.92	0.2	0.3	-38.27	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

BURGLARY AND THEFT ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
MID CENTURY INSURANCE COMPANY	0.00	0.04	0.0	2.8	-100.00	2.0	2.8	-29.22	0.0	0.0	0.0	0.00	2.95	0.0	0.0	0.0
MILLERS FIRST INSURANCE COMPANY	0.00	0.03	0.0	2.0	-100.00	0.2	6.1	-97.10	0.0	-0.1	0.0	0.00 **	0.00 **	0.0	0.0	0.0
MILWAUKEE INSURANCE COMPANY	0.26	0.37	17.6	23.8	-25.87	20.1	26.8	-25.24	14.8	9.8	5.0	48.66	47.41	0.0	0.0	0.0
MONROE GUARANTY INSURANCE COMPANY	0.19	0.21	13.1	13.6	-3.24	12.8	8.9	44.03	0.0	2.7	2.7	20.72	0.00	0.0	0.0	0.0
MT HAWLEY INSURANCE COMPANY	0.12		8.3		0.00 *	3.5		0.00 *	0.0	0.5	0.5	15.38		0.0	0.1	0.1
MUTUAL SERVICE CASUALTY INSURANCE CO	-0.27	0.53	-18.7	34.0	-155.20	4.8	34.9	-86.19	-10.2	-13.2	0.6	0.00 **	103.44	0.0	0.0	0.0
NATIONAL BEN FRANKLIN INSURANCE CO OF IL	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	-0.9	25.6	26.5	0.00 **	0.00 **	0.0	0.0	0.0
NATIONAL FARMERS UNION PROPERTY & CAS CO	0.28	0.30	19.3	19.2	0.67	19.5	16.0	21.80	3.2	0.2	0.1	0.96	52.03	0.0	0.0	0.0
NATIONAL FARMERS UNION STANDARD INS CO	0.34	0.38	23.4	24.2	-3.23	21.5	20.8	3.55	0.0	-0.1	0.1	0.00 **	24.00	0.0	0.0	0.0
NATIONAL FIRE INSURANCE COMPANY OF HARTF	0.01	0.01	0.8	0.4	80.77	0.8	0.9	-5.98	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
NATIONAL SURETY CORPORATION	0.00		0.1		0.00 *	0.0		0.00 *	0.0	0.0	0.0	21.62		0.0	0.0	0.0
NATIONAL UNION FIRE INSURANCE CO OF PITT	8.99	6.04	614.0	386.7	58.76	574.5	453.8	26.59	0.0	46.7	114.9	8.13	0.00 **	0.0	0.6	5.7
NATIONWIDE AGRIBUSINESS INSURANCE CO	0.00		0.0		0.00 *	0.0		0.00 *	0.0	0.0	0.0	25.00		0.0	0.0	0.0
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	0.00	0.00	0.2	0.2	0.00	0.2	0.2	0.00	0.0	0.0	0.0	0.00 **	17.90	0.0	0.0	0.0
NATIONWIDE MUTUAL INSURANCE COMPANY	0.01	0.01	0.4	0.4	0.00	0.4	0.3	20.00	0.0	0.1	0.2	25.00	0.00 **	1.4	1.6	0.2
NATIONWIDE PROPERTY & CASUALTY INS CO	0.00		0.0		0.00 *	0.0		0.00 *	0.0	0.0	0.0	0.00 **		0.0	0.0	0.0
NETHERLANDS INSURANCE COMPANY THE	0.00		0.1		0.00 *	0.0		0.00 *	0.0	0.0	0.0	0.00		0.0	0.0	0.0
NEW HAMPSHIRE INSURANCE COMPANY	0.00	0.00	0.0	0.3	-100.00	0.1	0.2	-50.00	0.0	0.0	0.0	0.00 **	0.00 **	0.0	0.0	0.0
NIPPONKOA INSURANCE COMPANY LTD (U S BR	0.00	0.00	0.1	0.1	0.68	0.1	0.4	-63.64	0.0	0.0	0.3	0.00 **	0.00 **	0.0	0.0	0.0
NONPROFITS INSURANCE COMPANY	0.68	0.66	46.1	42.3	9.05	44.6	41.7	6.99	9.2	-27.2	4.2	0.00 **	0.00 **	4.9	3.2	2.3
NORTH AMERICAN SPECIALTY INSURANCE CO	0.00	0.00	0.0	0.3	-100.00	0.1	1.4	-93.52	0.0	0.0	0.0	0.00 **	0.00 **	0.0	0.0	0.0
NORTH POINTE INSURANCE COMPANY	0.47	0.36	31.9	22.9	39.32	28.1	18.3	53.75	5.0	8.9	3.9	31.49	30.18	0.0	0.8	0.8
NORTH RIVER INSURANCE COMPANY THE	0.00	0.01	0.0	0.6	-100.00	0.4	0.2	142.46	0.0	0.0	0.0	0.00 **	13.97	0.0	0.0	0.0
NORTHERN INSURANCE COMPANY OF NEW YORK	0.11	0.29	7.8	18.9	-58.72	18.4	14.2	29.37	20.9	20.9	0.0	113.69	0.00 **	0.0	0.0	0.0
NORTHLAND INSURANCE COMPANY	0.14	0.07	9.4	4.4	116.70	9.3	1.5	501.94	0.0	3.3	3.5	35.45	0.00 **	0.0	0.3	0.3
OHIO CASUALTY INSURANCE COMPANY THE	0.05	0.05	3.2	3.5	-7.04	3.1	6.1	-49.55	0.0	-0.2	0.2	0.00 **	3.99	0.0	0.0	0.0
OHIO FARMERS INSURANCE COMPANY	0.00	0.02	0.2	1.0	-79.84	0.6	1.1	-45.86	0.0	0.0	0.0	0.00 **	123.69	0.0	0.0	0.0
OLD RELIABLE CASUALTY COMPANY	1.12	1.16	76.2	74.3	2.52	76.8	73.8	4.03	9.1	8.4	0.7	10.92	36.46	0.4	0.3	0.1

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
September 08, 2003

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

BURGLARY AND THEFT ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
OLD REPUBLIC INSURANCE COMPANY	0.00	0.08	0.1	5.2	-98.65	0.9	5.4	-82.90	0.2	-1.1	3.2	0.00 **	7.46	0.0	0.0	0.0
ONEBEACON AMERICA INSURANCE COMPANY	-0.01	0.00	-0.8	-0.1	0.00 *	-0.8	0.4	-305.76	0.0	-0.4	-0.1	0.00 **	83.51	0.0	-0.1	0.0
ONEBEACON INSURANCE COMPANY	0.01	0.00	0.5	0.3	71.01	0.2	0.3	-22.80	0.0	0.1	0.1	27.85	0.00 **	0.0	0.0	0.0
OWNERS INSURANCE COMPANY	0.57	0.55	38.7	35.5	9.05	37.8	38.8	-2.65	6.8	5.9	0.3	15.50	30.14	0.0	-0.7	0.2
PACIFIC INDEMNITY COMPANY	0.30	0.05	20.3	3.4	491.41	11.5	0.7	1,530.78	0.0	1.6	1.6	13.52	10.50	0.0	0.2	0.2
PEERLESS INSURANCE COMPANY	-0.01	0.08	-0.5	5.3	-110.38	1.4	8.6	-83.85	0.0	0.0	0.0	0.72	0.00 **	0.0	0.0	0.0
PEKIN INSURANCE COMPANY	0.28	0.22	19.4	13.8	40.29	16.5	13.3	24.19	3.8	-4.1	0.1	0.00 **	112.12	0.4	-0.2	0.0
PENN MILLERS INSURANCE COMPANY	0.01		0.9		0.00 *	0.5		0.00 *	1.6	1.6	0.0	327.50		0.0	0.0	0.0
PENNSYLVANIA GENERAL 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
PHOENIX INSURANCE COMPANY THE	0.00	0.05	0.0	3.3	-100.00	0.5	2.8	-82.42	0.0	0.3	2.2	65.31	35.44	0.0	0.0	0.0
POTOMAC INSURANCE COMPANY OF ILLINOIS	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
REGENT INSURANCE COMPANY	0.00	0.00	0.2	0.2	-13.68	0.2	0.2	-9.05	0.0	0.0	0.1	0.00 **	0.00 **	0.0	0.0	0.0
REPUBLIC FRANKLIN INSURANCE COMPANY	0.00	0.00	0.0	0.1	-100.00	0.1	0.1	-54.03	0.0	0.3	0.3	461.40	0.00	0.0	0.0	0.0
RLI INSURANCE COMPANY	0.53	0.19	36.0	12.4	191.02	28.2	10.3	174.81	9.2	17.4	8.2	61.73	0.00	0.0	2.4	2.4
ROYAL INDEMNITY 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
ROYAL INSURANCE COMPANY OF AMERICA	1.35	0.50	92.3	32.1	187.39	74.7	38.4	94.45	0.0	0.0	1.4	0.00 **	0.00 **	0.0	0.0	0.0
SAFECO INSURANCE COMPANY OF ILLINOIS	0.02	0.02	1.2	1.4	-16.44	1.2	1.3	-6.78	0.0	-0.2	0.1	0.00 **	1.85	0.0	-0.4	0.0
SEATON INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.1	2.0	0.00 **	0.00 **	0.0	0.0	0.0
SECURA INSURANCE A MUTUAL COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.1	-100.00	0.0	0.0	0.0	0.00 **	39,801.82	0.0	0.0	0.0
SECURITY INSURANCE COMPANY OF HARTFORD	0.00	0.00	0.0	0.0	0.00 *	1.8	0.7	166.92	0.0	0.0	0.0	1.09	0.00	0.0	0.0	0.0
SELECTIVE INSURANCE COMPANY OF SC	0.71	0.79	48.3	50.8	-4.95	46.8	44.4	5.47	4.6	4.6	0.0	9.89	15.18	0.0	0.0	0.1
SELECTIVE INSURANCE COMPANY OF THE SE	0.08	0.06	5.3	4.1	27.78	4.5	2.7	65.46	0.0	-4.9	0.1	0.00 **	274.28	7.5	7.1	0.1
SENTRY INSURANCE A MUTUAL COMPANY	0.17	0.28	11.7	17.6	-33.41	12.6	11.5	9.39	10.5	10.5	0.0	83.37	0.00 **	0.0	0.0	0.0
SENTRY SELECT INSURANCE COMPANY	0.93	0.78	63.8	49.6	28.61	57.4	44.4	29.44	0.8	37.7	33.5	65.69	8.36	0.0	2.5	2.5
SHELTER GENERAL INSURANCE COMPANY	0.10	0.14	6.6	8.8	-24.99	7.5	7.8	-3.67	0.1	-0.8	0.5	0.00 **	12.21	0.0	0.0	0.0
SHELTER MUTUAL INSURANCE COMPANY	0.21	0.23	14.0	14.9	-6.05	14.5	15.0	-3.49	2.0	3.5	2.7	23.78	30.62	0.0	0.0	0.0
SPECIALTY NATIONAL INSURANCE COMPANY	0.10	0.02	6.7	1.0	588.61	4.4	0.9	377.63	0.0	0.7	0.7	16.90	0.00 **	0.0	0.3	0.3
ST PAUL FIRE & MARINE INSURANCE COMPANY	2.47	0.96	169.0	61.6	174.11	130.9	77.8	68.32	-13.6	-5.2	27.2	0.00 **	13.29	0.0	0.1	2.8

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

BURGLARY AND THEFT ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
ST PAUL GUARDIAN INSURANCE COMPANY	0.14	0.38	9.2	24.4	-62.13	17.2	34.0	-49.53	0.0	-5.4	5.4	0.00 **	4.70	0.0	0.0	0.0
ST PAUL MERCURY INSURANCE COMPANY	2.34	1.82	159.8	116.8	36.84	127.2	65.8	93.22	3.1	18.7	32.5	14.67	0.00 **	0.1	2.0	2.9
ST PAUL PROTECTIVE INSURANCE COMPANY	0.01	0.21	0.6	13.7	-95.44	1.7	13.7	-87.26	0.0	-3.9	0.6	0.00 **	29.92	0.0	0.0	0.0
STANDARD FIRE INSURANCE COMPANY THE	0.01	0.01	0.4	0.4	0.00	0.4	0.2	131.76	0.0	-1.9	0.0	0.00 **	0.00 **	0.0	-0.1	0.0
STATE AUTO PROP AND CAS INS CO	0.49	0.48	33.5	30.6	9.34	31.7	28.6	10.67	0.8	0.7	1.4	2.20	2.97	0.0	0.0	0.0
STATE AUTOMOBILE MUTUAL INSURANCE CO	0.00	0.01	0.0	0.9	-100.00	0.3	1.0	-74.42	0.0	0.0	0.0	0.00 **	1.83	0.0	0.0	0.0
TIG INSURANCE COMPANY	0.01	0.02	0.4	1.6	-73.19	0.5	1.5	-67.32	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
TOKIO MARINE & FIRE INSURANCE CO LTD THE	0.00	0.01	0.0	0.8	-100.00	0.2	0.6	-73.92	0.0	-0.1	0.1	0.00 **	36.88	0.0	0.0	0.0
TRANSCONTINENTAL INSURANCE COMPANY	0.01	0.00	0.4	0.1	267.23	0.4	0.6	-34.48	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
TRANSPORTATION INSURANCE COMPANY	0.02	0.14	1.2	8.8	-86.59	1.2	8.8	-86.35	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
TRAVELERS CASUALTY AND SURETY CO OF AM	12.18	9.81	831.5	627.9	32.43	697.4	533.8	30.65	10.1	-26.9	255.7	0.00 **	29.91	0.0	-6.8	28.3
TRAVELERS CASUALTY AND SURETY CO OF IL	0.06	0.05	4.4	3.2	35.83	3.9	5.0	-22.45	0.0	-28.6	3.7	0.00 **	12.67	0.0	-4.8	0.5
TRAVELERS CASUALTY AND SURETY COMPANY	0.12	0.01	8.4	0.6	1,368.65	3.4	2.0	68.76	0.0	-46.9	5.7	0.00 **	1,371.49	0.0	-11.0	0.7
TRAVELERS CASUALTY COMPANY OF CT	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-0.1	0.0	0.00 **	0.00 **	0.0	-0.1	0.0
TRAVELERS COMMERCIAL 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
TRAVELERS INDEMNITY COMPANY THE	6.29	0.00	429.4	0.3	144,478.11	101.1	0.3	33,936.36	0.0	53.3	64.7	52.70	0.00 **	0.0	1.5	2.0
TRAVELERS INDEMNITY COMPANY OF AM THE	0.00	0.00	0.0	0.2	-70.20	0.1	1.0	-89.40	0.0	-0.2	0.5	0.00 **	28.07	0.0	0.0	0.0
TRAVELERS INDEMNITY COMPANY OF CT THE	0.01	0.02	1.0	1.3	-20.78	1.0	0.8	30.26	0.0	0.5	1.1	50.71	35.26	0.0	0.0	0.0
TRAVELERS INDEMNITY COMPANY OF IL THE	0.10	0.09	6.6	6.0	10.84	6.5	4.8	35.56	-0.9	4.4	11.5	67.22	0.00 **	0.0	0.5	0.7
TRAVELERS PROPERTY CASUALTY INS CO OF IL	0.07	0.09	4.9	5.9	-17.19	4.9	3.2	56.58	0.0	-1.4	-1.4	0.00 **	0.00 **	0.0	0.0	0.0
TRI STATE INSURANCE COMPANY OF MINNESOTA	0.03	0.06	2.3	4.0	-42.66	4.7	3.5	34.58	0.0	-3.2	0.3	0.00 **	75.74	0.0	0.0	0.0
TRUCK INSURANCE EXCHANGE	0.00		0.3		0.00 *	0.3		0.00 *	0.0	0.0	0.0	0.00		0.0	0.0	0.0
ULICO CASUALTY COMPANY	0.00	0.00	0.0	0.0	0.00	0.0	0.0	175.00	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
UNDERWRITERS AT LLOYDS LONDON	4.13	1.04	281.8	66.6	323.42	294.4	47.8	516.13	0.0	259.0	2,246.9	87.99	0.99	0.0	29.0	118.3
UNIGARD INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.0	0.4	0.00 **	0.00 **	0.0	0.0	0.1
UNITED CASUALTY INSURANCE COMPANY OF AM	4.86	4.95	331.9	316.8	4.78	329.6	318.6	3.47	56.9	56.7	13.7	17.19	15.84	0.2	0.1	0.1
UNITED FIRE & CASUALTY COMPANY	0.82	0.60	55.8	38.4	45.43	49.6	39.6	25.30	1.1	4.1	6.0	8.36	10.96	2.5	2.6	0.2
UNITED STATES FIDELITY & GUARANTY CO	0.31	0.29	20.9	18.6	12.05	22.5	12.3	82.54	0.0	8.1	8.2	35.79	0.00 **	0.0	0.6	0.7

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

BURGLARY AND THEFT ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
UNITED STATES FIRE INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-0.2	0.0	0.00 **	0.00 **	0.0	0.0	0.1
UNIVERSAL UNDERWRITERS INSURANCE COMPANY	3.30	2.03	225.1	129.7	73.57	159.8	114.3	39.78	238.2	256.9	24.5	160.78	166.67	0.3	0.6	0.6
UTICA MUTUAL INSURANCE COMPANY	0.00	0.03	0.0	1.7	-100.00	0.6	0.4	78.57	0.0	0.1	0.1	21.60	0.00	0.0	0.0	0.0
VALIANT INSURANCE COMPANY	0.00	0.84	0.0	53.8	-100.00	12.7	41.3	-69.26	0.0	0.0	0.0	0.00	0.00 **	0.0	0.0	0.0
VALLEY FORGE INSURANCE COMPANY	0.15	0.05	10.5	3.1	234.98	5.6	3.2	76.56	8.1	40.9	41.5	724.66	382.28	0.0	1.0	1.0
VIGILANT INSURANCE COMPANY	0.66	0.20	45.0	12.9	249.53	28.2	3.9	619.43	0.0	3.6	3.9	12.71	6.88	0.0	0.4	0.5
WAUSAU BUSINESS INSURANCE COMPANY	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
WAUSAU UNDERWRITERS 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
WEST BEND MUTUAL INSURANCE COMPANY	0.57	0.63	38.6	40.6	-5.00	39.3	67.5	-41.74	47.3	14.7	-3.3	37.36	161.43	0.1	-2.5	0.0
WESTERN STATES INSURANCE COMPANY	0.01	0.16	0.5	10.1	-94.66	4.1	12.6	-67.71	0.0	-0.8	0.7	0.00 **	0.00 **	0.0	-1.2	0.0
WESTFIELD INSURANCE COMPANY	0.80	0.93	54.5	59.6	-8.59	57.2	57.0	0.37	21.8	20.1	3.9	35.08	48.50	0.0	0.1	0.2
ZURICH AMERICAN INSURANCE COMPANY	0.40	0.59	27.2	37.8	-28.06	38.5	35.6	8.22	0.5	-0.8	0.0	0.00 **	453.39	2.0	1.9	0.0
ZURICH AMERICAN INSURANCE COMPANY OF IL	0.01		0.7		0.00 *	0.3		0.00 *	0.0	0.0	0.0	0.00		0.0	0.0	0.0
TOTAL NUMBER OF COMPANIES THIS LINE: 209					$000 not omitted from totals line											
Sum:	**100.00**	**100.00**	**6,827,306**	**6,397,466**	**6.72**	**6,624,712**	**5,913,486**	**12.03**	**681,830**	**1,052,348**	**3,240,278**	**15.89**	**19.79**	**34,805**	**47,451**	**204,960**

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
September 08, 2003

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

BOILER AND MACHINERY ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
ACCEPTANCE INSURANCE COMPANY	0.00	0.13	-0.2	54.5	-100.41	2.4	128.3	-98.11	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
ACE AMERICAN INSURANCE COMPANY	0.04	0.11	19.5	45.5	-57.12	18.3	80.2	-77.24	0.0	26.1	42.5	142.87	18.47	0.0	1.3	-6.0
ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00	0.00	0.3	0.3	0.00	0.3	4.1	-92.99	0.0	-12.2	-12.3	0.00 **	21.50	0.0	-1.3	-1.3
ACE INSURANCE COMPANY OF IL	0.00	0.00	0.6	0.0	0.00 *	0.4	0.6	-22.55	0.0	-2.6	-2.6	0.00 **	341.09	0.0	0.3	0.2
ACE PROPERTY AND CASUALTY INS CO	0.00	0.00	0.0	0.0	0.00 *	0.0	0.2	-100.00	0.0	0.0	0.0	0.00 **	0.00 **	0.0	0.0	0.0
ACUITY A MUTUAL INSURANCE COMPANY	0.22	0.13	119.0	56.2	111.62	86.3	49.7	73.82	5.2	22.2	17.0	25.67	11.78	0.0	0.0	0.0
ADDISON INSURANCE COMPANY	0.09	0.07	48.4	30.3	59.62	43.2	16.1	168.63	2.5	-2.5	0.0	0.00 **	31.10	0.0	0.0	0.0
AFFILIATED F M INSURANCE COMPANY	6.21	4.58	3,316.0	1,959.1	69.26	2,405.0	1,424.0	68.89	363.4	153.3	39.7	6.37	10.96	0.0	0.4	0.4
ALL AMERICA INSURANCE COMPANY	0.01	0.02	4.1	9.2	-55.66	8.1	12.3	-33.99	0.0	-30.0	5.0	0.00 **	395.33	0.0	0.0	0.0
ALLIANZ INSURANCE COMPANY	2.02	0.75	1,080.7	320.5	237.23	756.9	468.2	61.65	22.6	540.0	616.3	71.35	0.00 **	7.0	33.4	33.0
ALLIED PROPERTY & CASUALTY INS CO	0.02	0.01	11.6	3.0	286.93	8.7	0.3	2,581.23	0.0	0.1	0.1	1.20	0.00	0.0	0.0	0.0
ALLSTATE INSURANCE COMPANY	0.26	0.30	140.3	128.6	9.08	131.4	133.1	-1.28	0.0	5.0	21.7	3.80	11.55	0.0	0.1	0.1
AMCO INSURANCE COMPANY	0.38	0.11	201.3	48.1	318.86	140.2	7.9	1,683.49	6.0	22.6	16.6	16.14	0.00	0.0	0.0	0.0
AMERICAN ALTERNATIVE INS CORP	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-0.1	0.0	0.00 **	0.00 **	0.0	0.0	0.0
AMERICAN CASUALTY COMPANY OF READING PA	0.01	0.01	7.4	5.1	46.04	7.1	5.2	38.28	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
AMERICAN COUNTRY INSURANCE COMPANY	0.00		0.0		0.00 *	0.0		0.00 *	0.0	0.1	0.1	0.00 **		0.0	0.0	0.0
AMERICAN ECONOMY INSURANCE COMPANY	0.11	0.01	59.1	2.7	2,084.77	26.3	1.5	1,607.85	0.0	0.2	0.2	0.71	0.00 **	0.0	0.1	0.2
AMERICAN EMPLOYERS INSURANCE COMPANY	0.00	0.00	0.8	0.0	0.00 *	0.6	1.4	-55.14	0.0	-0.7	0.2	0.00 **	57.78	0.0	0.0	0.0
AMERICAN GUARANTEE & LIABILITY INS CO	4.35	3.80	2,324.8	1,626.1	42.96	1,954.3	1,614.9	21.02	11.1	-24.4	827.4	0.00 **	22.58	0.1	8.3	10.3
AMERICAN HARDWARE MUTUAL INSURANCE CO	0.02	0.03	11.7	11.5	1.23	12.0	8.2	45.30	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
AMERICAN HOME ASSURANCE COMPANY	0.38	0.11	201.5	46.4	334.41	222.9	35.4	528.85	0.0	11.9	23.4	5.35	0.00 **	0.0	0.4	1.2
AMERICAN INSURANCE COMPANY THE	0.01	0.00	4.0	0.0	0.00 *	0.8	0.0	0.00 *	0.0	0.0	0.0	0.12	0.00 **	0.0	0.0	0.0
AMERICAN INTERNATIONAL SOUTH INS CO	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-0.1	0.0	0.00 **	0.00 **	0.0	0.0	0.0
AMERICAN MANUFACTURERS MUTUAL INS CO	0.00	0.28	0.7	118.9	-99.43	0.8	10.5	-91.96	0.0	1.4	-0.1	170.33	0.00 **	0.0	-0.1	0.0
AMERICAN MOTORISTS INSURANCE COMPANY	0.00	0.00	0.8	0.3	183.33	0.6	0.2	150.21	0.0	-0.1	0.0	0.00 **	49.79	0.0	0.0	0.0
AMERICAN PROTECTION INSURANCE COMPANY	0.00	0.00	1.1	0.3	230.31	4.1	7.8	-48.26	0.0	1.5	1.5	36.67	0.00 **	0.0	1.4	1.4
AMERICAN RELIABLE 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 **	88.89	0.0	0.0	0.0
AMERICAN SELECT INSURANCE COMPANY	0.06	0.05	29.8	22.8	30.47	26.6	22.2	19.93	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

BOILER AND MACHINERY ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
AMERICAN STATES INSURANCE COMPANY	0.13	1.12	70.2	481.2	-85.41	294.1	551.6	-46.68	178.9	194.2	6.1	66.02	17.80	0.0	-5.2	6.7
AMERICAN ZURICH INSURANCE COMPANY	0.06	0.01	32.2	2.4	1,241.23	14.8	1.4	970.81	0.0	1.7	2.0	11.13	1.45	0.0	0.0	0.0
ARCH INSURANCE COMPANY	0.03		17.1		0.00 *	4.3		0.00 *	0.0	1.6	1.6	36.14		0.0	0.1	0.1
ASSURANCE COMPANY OF AMERICA	0.01	-0.02	6.4	-9.3	0.00 *	7.5	12.2	-38.22	0.0	-1.3	0.9	0.00 **	0.00 **	0.0	0.0	0.0
ATLANTIC MUTUAL INSURANCE COMPANY	0.03	0.01	13.6	4.4	210.84	11.9	3.2	276.30	0.0	-0.1	0.0	0.00 **	3.26	0.0	0.0	0.0
AXIS SURPLUS INSURANCE COMPANY	0.05		27.6		0.00 *	9.1		0.00 *	0.0	5.4	5.4	59.84		0.0	0.0	0.0
BANCINSURE INC	0.02	0.01	8.9	3.3	171.74	6.5	2.6	147.17	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
BANKERS STANDARD 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
BIRMINGHAM FIRE INSURANCE COMPANY OF PA	0.10	0.00	55.2	0.0	0.00 *	55.2	0.0	0.00 *	0.0	4.0	5.5	7.30	0.00 **	0.0	0.2	0.3
BROTHERHOOD MUTUAL INSURANCE COMPANY	0.60	0.71	321.6	301.9	6.50	297.6	242.8	22.53	58.4	32.5	16.1	10.91	34.20	0.0	0.0	0.0
CENTENNIAL INSURANCE COMPANY	0.00	0.00	0.1	0.7	-93.13	0.1	1.3	-96.17	0.0	0.0	0.0	0.00 **	3.44	0.0	0.0	0.0
CENTRAL MUTUAL INSURANCE COMPANY	0.01	0.01	4.1	5.0	-17.98	3.9	6.4	-38.96	0.0	0.0	0.0	0.00	10.24	0.0	0.0	0.0
CHARTER OAK FIRE INSURANCE COMPANY THE	0.00	0.00	0.1	0.9	-94.06	0.0	1.5	-99.87	0.0	-0.1	1.0	0.00 **	0.00 **	0.0	0.0	0.0
CINCINNATI INSURANCE COMPANY THE	2.30	2.44	1,226.0	1,043.0	17.55	1,088.0	933.2	16.58	217.3	256.8	169.9	23.60	3.81	5.3	-34.3	12.6
CITIZENS INSURANCE COMPANY OF ILLINOIS	0.01	0.02	6.6	8.9	-25.23	12.1	12.3	-1.37	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
CLARENDON NATIONAL INSURANCE COMPANY	0.04		21.4		0.00 *	12.0		0.00 *	0.0	9.6	9.6	80.38		0.0	0.0	0.0
CONNECTICUT INDEMNITY COMPANY THE	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
CONSOLIDATED INSURANCE COMPANY	0.00	0.00	0.0	1.6	-100.00	0.3	1.6	-78.94	0.0	-0.2	0.0	0.00 **	15.13	0.0	-0.1	0.0
CONTINENTAL CASUALTY COMPANY	5.06	5.87	2,702.1	2,511.2	7.60	3,125.3	2,188.8	42.78	611.5	-279.4	426.6	0.00 **	67.40	47.1	-1.7	16.1
CONTINENTAL WESTERN INSURANCE COMPANY	0.03		14.4		0.00 *	5.8		0.00 *	0.0	0.0	0.0	0.00		0.0	0.0	0.0
DAIMLERCHRYSLER INSURANCE COMPANY	0.00	0.00	-0.5	-0.1	0.00 *	-0.5	1.6	-131.81	0.0	0.0	11.4	0.00 **	77.44	0.0	0.0	0.0
DISCOVER PROPERTY & CASUALTY INS CO	0.04	0.02	23.7	9.1	159.13	21.4	7.9	171.04	0.0	3.5	4.8	16.49	15.56	0.0	0.2	0.2
DISCOVER SPECIALTY INSURANCE COMPANY	0.00	0.00	0.3	0.3	0.30	0.5	0.3	47.71	0.0	0.2	0.9	44.93	33.03	0.0	0.0	0.3
EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.00	0.27	0.0	115.9	-100.00	0.0	153.5	-100.00	0.0	-14.1	65.2	0.00 **	51.68	0.0	-2.2	0.3
EMPLOYERS MUTUAL CASUALTY COMPANY	0.07	0.05	35.6	23.1	53.82	28.9	17.7	62.98	0.0	-2.5	1.4	0.00 **	4.61	0.0	0.0	0.0
ESSEX INSURANCE COMPANY	0.01	0.00	6.1	2.1	191.67	4.3	1.7	156.44	4.3	4.3	0.0	99.72	0.00	0.0	0.0	0.0
FACTORY MUTUAL INSURANCE COMPANY	18.66	11.73	9,963.7	5,017.6	98.58	8,208.1	4,494.8	82.61	676.6	1,161.2	1,046.5	14.15	27.22	0.0	9.9	11.5
FAIRMONT INSURANCE COMPANY	0.03	0.03	14.8	12.5	18.55	21.0	4.2	397.94	0.0	2.0	2.0	9.52	0.00	0.0	0.0	0.0

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

BOILER AND MACHINERY ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
FARMINGTON CASUALTY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.0	1.1	0.00 **	0.00 **	0.0	0.0	0.8
FEDERAL INSURANCE COMPANY	10.96	9.99	5,853.5	4,274.7	36.93	5,074.7	4,071.1	24.65	128.7	327.4	840.7	6.45	8.94	8.9	16.2	55.4
FEDERATED MUTUAL INSURANCE COMPANY	0.71	0.70	379.7	300.4	26.38	351.8	215.7	63.12	114.1	151.6	42.4	43.11	9.25	0.0	0.0	0.0
FEDERATED SERVICE INSURANCE COMPANY	0.01	0.01	4.2	3.3	24.38	3.9	3.5	11.13	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
FIDELITY & CASUALTY COMPANY OF NY THE	0.05	0.00	26.7	0.0	0.00 *	26.7	0.0	0.00 *	0.0	1.8	3.8	6.60	0.00 **	0.0	0.0	0.0
FIDELITY & DEPOSIT COMPANY OF MARYLAND	0.04	0.03	19.5	12.7	53.86	18.1	5.5	229.24	0.0	0.9	3.8	4.81	113.52	0.0	0.0	0.0
FIDELITY & GUARANTY INS UNDERWRITERS INC	0.13	0.23	69.7	100.4	-30.57	77.5	116.2	-33.30	22.3	51.2	123.7	66.03	76.29	0.8	7.1	45.3
FIDELITY & GUARANTY INSURANCE COMPANY	0.18	0.28	95.4	119.3	-20.06	108.2	147.2	-26.53	46.2	7.8	153.9	7.26	114.46	0.3	-0.5	40.4
FIREMANS FUND INSURANCE COMPANY	0.03	0.04	17.8	16.3	8.93	15.6	29.0	-46.19	0.0	18.1	30.2	115.81	5.28	0.0	0.9	1.5
FIREMANS FUND INSURANCE COMPANY OF WI	0.00	0.01	0.0	3.4	-100.00	0.0	3.4	-100.00	0.0	0.0	0.0	0.00 **	0.00	0.0	0.0	0.0
FIRST NATIONAL INSURANCE COMPANY OF AM	0.00	0.01	0.0	4.7	-100.00	4.7	0.1	5,189.77	0.0	0.0	0.0	0.73	0.00	0.0	0.0	0.0
FIRST NONPROFIT INSURANCE COMPANY	0.73	0.80	387.5	343.1	12.94	354.0	329.3	7.48	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
FLORISTS 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
FLORISTS MUTUAL INSURANCE COMPANY	0.12	0.14	64.2	58.5	9.84	62.0	56.2	10.23	3.6	3.6	0.0	5.82	24.87	0.0	0.0	0.0
FRANKENMUTH MUTUAL INSURANCE COMPANY	0.11	0.07	57.8	29.3	97.08	43.3	31.3	38.10	1.7	1.7	0.1	3.98	12.82	0.0	-0.3	0.0
GENERAL INSURANCE COMPANY OF AMERICA	0.00	0.00	2.1	0.1	4,101.96	2.2	0.1	2,592.59	0.0	0.0	0.0	0.69	0.00	0.0	0.0	0.0
GERLING AMERICA INSURANCE COMPANY	0.00	0.01	0.0	6.0	-100.00	1.5	44.1	-96.54	0.0	0.0	1.3	0.00 **	0.00 **	0.0	0.0	0.2
GRANGE MUTUAL CASUALTY COMPANY	0.21	0.20	111.9	86.1	29.97	98.4	79.2	24.21	3.7	4.8	5.0	4.93	43.36	0.0	0.0	0.0
GRANITE STATE INSURANCE COMPANY	0.02	0.00	11.2	1.7	572.08	11.1	1.9	474.18	0.0	0.7	1.2	6.32	1.40	0.0	0.0	0.1
GREAT AMERICAN ALLIANCE INS CO	0.14	0.09	76.2	40.2	89.78	60.3	28.3	112.80	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
GREAT AMERICAN ASSURANCE COMPANY	0.03	0.01	16.3	5.4	203.25	9.0	4.9	82.72	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
GREAT AMERICAN INSURANCE COMPANY	0.03	0.03	15.8	11.6	37.05	14.0	6.6	113.81	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
GREAT AMERICAN INSURANCE COMPANY OF NY	0.05	0.08	25.7	35.7	-28.05	23.4	46.1	-49.22	0.0	0.0	0.0	0.00	23.30	0.0	0.0	0.0
GREAT NORTHERN INSURANCE COMPANY	0.59	1.62	315.9	694.5	-54.51	538.1	605.3	-11.11	24.2	6.5	70.7	1.20	3.83	0.0	-1.4	4.8
GREENWICH INSURANCE COMPANY	0.09	0.14	48.2	60.4	-20.18	54.1	27.3	98.16	50.5	-118.8	0.0	0.00 **	633.91	1.3	-5.5	0.8
HANOVER INSURANCE COMPANY	0.02		8.7		0.00 *	2.4		0.00 *	0.0	0.0	0.0	0.00		0.0	0.0	0.0
HARLEYSVILLE INSURANCE COMPANY	0.01	0.01	4.2	2.4	73.49	2.0	3.3	-40.70	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
HARTFORD CASUALTY INSURANCE COMPANY	0.00	0.00	0.8	0.1	605.41	0.1	0.1	19.33	0.0	0.0	0.0	0.00 **	0.00 **	0.0	0.0	0.0

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

BOILER AND MACHINERY ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
HARTFORD FIRE INSURANCE COMPANY	0.29	0.42	156.9	181.0	-13.34	169.0	141.2	19.63	154.3	-458.9	-10.9	0.00 **	423.53	-1.2	53.1	0.1
HARTFORD INSURANCE CO OF THE MIDWEST	0.00	0.00	0.2	1.1	-79.96	0.4	1.1	-64.06	0.0	0.0	0.0	0.00 **	0.00 **	0.0	0.0	0.0
HARTFORD INSURANCE COMPANY OF ILLINOIS	0.22	0.25	118.5	105.7	12.07	112.5	85.9	30.95	18.0	9.8	-6.7	8.73	16.67	0.0	0.0	-0.1
HARTFORD STEAM BOILER INSPECT & INS CO	10.29	10.16	5,495.4	4,346.1	26.44	5,032.7	4,196.7	19.92	1,304.5	844.8	180.8	16.79	39.56	9.9	7.2	11.7
HARTFORD UNDERWRITERS INSURANCE COMPANY	0.01	0.01	3.0	3.5	-12.13	3.3	3.7	-11.00	0.0	-0.3	-0.2	0.00 **	0.00 **	0.0	0.0	0.0
HOMELAND CENTRAL INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.3	-100.00	0.0	-0.2	0.0	0.00 **	0.00 **	0.0	0.0	0.0
HOUSTON CASUALTY COMPANY	0.05	0.10	27.9	42.6	-34.45	30.1	60.5	-50.32	268.3	-138.5	20.7	0.00 **	375.64	21.7	12.4	0.0
HUDSON INSURANCE COMPANY	0.00		0.3		0.00 *	0.1		0.00 *	0.0	0.1	0.1	42.98		0.0	0.0	0.0
ILLINOIS EMCASCO INSURANCE COMPANY	0.30	0.23	160.8	97.8	64.31	112.1	92.6	21.01	15.0	65.6	55.4	58.51	53.64	0.0	0.0	0.0
ILLINOIS NATIONAL INSURANCE CO	0.00	0.01	1.7	3.0	-42.35	2.4	2.0	19.07	0.0	-3.7	0.4	0.00 **	0.00 **	0.0	-0.3	0.0
INDEMNITY INSURANCE COMPANY OF NORTH AM	0.00	0.00	0.0	0.0	0.00 *	-0.9	5.0	-117.96	0.0	52.4	52.4	0.00 **	0.00 **	0.0	3.6	2.3
INDIANA INSURANCE COMPANY	0.01	0.02	6.6	6.6	-0.27	72.2	8.4	758.32	0.0	93.9	3.0	130.09	0.00 **	0.0	-0.1	0.4
INSURANCE COMPANY OF NORTH AMERICA	0.00	0.00	0.0	0.0	0.00 *	-1.4	-1.2	0.00 *	0.0	4.2	16.0	0.00 **	0.00 **	0.0	0.3	-1.9
INSURANCE COMPANY OF THE WEST	0.00	0.03	0.0	14.4	-100.00	1.6	14.9	-89.23	0.0	0.0	0.0	0.00	99.91	0.0	0.0	0.0
KEMPER INDEMNITY INSURANCE COMPANY	0.08		44.4		0.00 *	44.4		0.00 *	0.0	0.0	0.0	0.00		0.0	0.0	0.0
KEMPER SURPLUS LINES INSURANCE COMPANY	0.02		12.1		0.00 *	12.1		0.00 *	0.0	0.0	0.0	0.00		0.0	0.0	0.0
LIBERTY INSURANCE CORPORATION	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.0	0.4	0.00 **	0.00 **	0.0	0.0	0.0
LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.00	0.00	1.8	2.0	-13.58	1.7	1.6	8.97	0.0	1.2	9.4	68.30	100.25	0.0	-0.1	0.2
LIBERTY MUTUAL INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.7	0.7	0.00 **	0.00 **	0.0	0.0	0.0
LUMBERMENS MUTUAL CASUALTY COMPANY	0.11	0.08	59.7	33.7	76.87	51.2	31.9	60.48	-22.7	-25.5	-0.5	0.00 **	5.47	0.2	-0.5	-0.9
LUMBERMENS UNDERWRITING ALLIANCE	0.06	0.07	34.5	31.2	10.60	30.9	35.3	-12.43	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
MARYLAND CASUALTY COMPANY	0.03	0.07	14.8	28.0	-47.35	24.8	19.3	28.18	0.0	-0.7	2.0	0.00 **	6.46	0.0	0.0	0.0
MASSACHUSETTS BAY INSURANCE COMPANY	0.01	0.01	4.6	3.1	47.34	3.8	2.9	31.54	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
MILLERS FIRST INSURANCE COMPANY	0.00	0.02	0.0	7.6	-100.00	0.3	14.5	-97.86	0.0	-0.3	0.0	0.00 **	1.95	0.0	0.0	0.0
MT HAWLEY INSURANCE COMPANY	0.00		2.2		0.00 *	0.7		0.00 *	0.0	0.0	0.0	1.14		0.0	0.0	0.0
NATIONAL CASUALTY COMPANY	0.01	0.01	3.9	5.2	-25.66	6.1	5.2	17.02	2.5	2.5	0.0	41.56	0.00	0.0	0.0	0.0
NATIONAL FIRE INSURANCE COMPANY OF HARTF	0.00	0.03	2.7	14.9	-82.16	10.3	9.7	6.95	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
NATIONAL SURETY CORPORATION	0.04	0.33	20.0	140.8	-85.78	4.2	26.0	-83.97	0.0	-0.1	0.0	0.00 **	0.34	0.0	0.0	0.0

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

BOILER AND MACHINERY ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
NATIONAL UNION FIRE INSURANCE CO OF PITT	1.51	1.57	808.4	669.9	20.69	818.5	797.0	2.70	0.0	-77.6	1,317.3	0.00 **	709.12	0.0	-18.7	65.9
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	0.01	0.00	2.9	1.9	52.40	2.2	1.3	77.94	1.5	1.4	0.0	62.08	6.63	0.0	0.0	0.0
NATIONWIDE MUTUAL INSURANCE COMPANY	0.09	0.09	48.6	37.0	31.36	42.5	27.3	55.87	4.5	1.5	-0.1	3.55	0.00 **	0.0	-0.1	0.5
NATIONWIDE PROPERTY & CASUALTY INS CO	0.19	0.18	103.4	76.8	34.54	99.4	69.1	44.02	4.6	-2.2	0.0	0.00 **	21.99	0.0	0.2	1.2
NEW HAMPSHIRE INSURANCE COMPANY	0.06	0.04	31.0	15.5	100.26	29.0	16.1	79.38	0.0	-16.8	6.8	0.00 **	0.00 **	0.0	-1.3	0.3
NIPPONKOA INSURANCE COMPANY LTD (U S BR	0.15	0.10	81.9	41.2	98.62	51.7	39.5	31.14	0.0	3.6	21.8	6.92	18.81	0.0	0.9	1.8
NORTHERN ASSURANCE COMPANY OF AMERICA	0.00		0.0		0.00 *	0.0		0.00 *	0.0	0.0	0.0	0.00 **		0.0	0.0	0.0
NORTHERN INSURANCE COMPANY OF NEW YORK	0.02	0.44	10.8	186.5	-94.19	59.2	173.9	-65.98	0.0	-19.9	7.8	0.00 **	104.23	0.2	0.1	0.0
OHIO CASUALTY INSURANCE COMPANY THE	0.03	0.02	13.6	7.1	92.12	10.4	4.1	151.66	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
OHIO FARMERS INSURANCE COMPANY	0.00	0.00	0.0	1.3	-100.00	0.5	1.4	-62.34	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
ONEBEACON AMERICA INSURANCE COMPANY	0.01	0.17	4.8	72.8	-93.45	45.6	79.0	-42.23	1.5	-44.2	10.7	0.00 **	107.70	0.0	0.6	0.6
ONEBEACON INSURANCE COMPANY	0.01	0.03	4.8	11.7	-58.78	12.0	17.4	-31.29	0.0	-12.7	2.4	0.00 **	79.23	0.0	0.1	0.1
PACIFIC INDEMNITY COMPANY	0.08	0.06	45.4	24.2	87.79	37.8	37.1	1.99	0.0	-0.8	4.6	0.00 **	0.00 **	0.0	-0.1	0.3
PEKIN INSURANCE COMPANY	0.09	0.13	50.5	56.7	-10.86	53.6	56.0	-4.40	29.9	17.2	0.0	32.11	54.21	0.0	0.0	0.0
PENN MILLERS INSURANCE COMPANY	0.05		26.5		0.00 *	11.8		0.00 *	0.0	0.0	0.0	0.00		0.0	0.0	0.0
PENNSYLVANIA LUMBERMENS MUTUAL INS CO	0.00		1.3		0.00 *	0.9		0.00 *	0.0	0.0	0.0	0.00		0.0	0.0	0.0
PHOENIX INSURANCE COMPANY THE	0.01	0.02	6.5	8.2	-21.45	1.0	8.4	-87.54	0.0	0.3	0.8	26.27	125.35	0.0	0.0	0.0
PROPERTY & CASUALTY INS CO OF HARTFORD	0.00	0.00	2.2	1.6	33.23	2.0	1.0	91.94	0.0	-0.1	-0.1	0.00 **	0.00 **	0.0	0.0	0.0
REDLAND INSURANCE COMPANY	0.00	0.17	0.5	70.6	-99.34	26.2	44.8	-41.45	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
ROYAL INDEMNITY COMPANY	0.00		0.7		0.00 *	0.4		0.00 *	0.0	0.0	0.0	2.73		0.0	0.0	0.0
ROYAL INSURANCE COMPANY OF AMERICA	0.48	0.10	258.1	43.5	492.87	241.4	42.5	468.14	0.0	4.8	11.7	1.99	3.50	0.0	0.4	1.1
SAFECO INSURANCE COMPANY OF AMERICA	0.00	0.00	1.0	0.4	142.09	1.2	0.4	232.96	0.0	0.0	0.0	0.85	0.00	0.0	0.0	0.0
SCOTTSDALE INDEMNITY COMPANY	0.01	0.01	4.4	4.8	-7.83	5.4	4.3	24.08	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
SECURA INSURANCE A MUTUAL COMPANY	0.11	0.10	59.6	44.7	33.30	38.5	41.4	-6.90	28.6	31.5	2.9	81.73	0.00	0.0	0.0	0.0
SELECTIVE INSURANCE COMPANY OF SC	0.74	0.91	394.4	390.5	1.02	391.6	416.8	-6.05	23.3	24.1	16.3	6.14	15.43	0.7	0.7	0.0
SELECTIVE INSURANCE COMPANY OF THE SE	0.02	0.00	11.1	1.3	785.69	4.8	3.3	44.96	5.7	5.7	0.0	118.90	0.00	0.0	0.0	0.0
SENTRY INSURANCE A MUTUAL COMPANY	0.00	0.08	0.1	32.5	-99.72	0.1	46.9	-99.81	0.0	-3.3	7.6	0.00 **	87.84	0.0	0.0	0.5
SENTRY SELECT INSURANCE COMPANY	0.03	0.36	14.5	156.1	-90.71	75.7	151.5	-50.04	10.3	8.9	1.3	11.72	0.00 **	0.0	0.0	0.1

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
September 08, 2003

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

BOILER AND MACHINERY ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.04	0.00	21.4	0.1	33,375.00	21.4	0.1	39,592.59	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
SPECIALTY NATIONAL INSURANCE COMPANY	0.02	0.03	8.6	12.3	-30.15	10.9	8.0	35.27	231.6	299.3	67.7	2,752.60	0.00 **	4.6	13.2	8.6
ST PAUL FIRE & MARINE INSURANCE COMPANY	1.92	1.85	1,024.8	791.8	29.42	982.5	616.1	59.47	137.7	429.9	566.9	43.75	29.07	0.6	43.9	107.9
ST PAUL GUARDIAN INSURANCE COMPANY	0.19	0.86	100.1	366.1	-72.65	239.7	268.0	-10.55	13.6	73.6	156.3	30.71	0.00 **	0.0	6.0	16.7
ST PAUL MERCURY INSURANCE COMPANY	0.71	1.35	378.9	577.8	-34.42	475.5	578.4	-17.79	84.9	167.1	382.9	35.14	1.25	0.2	27.0	70.4
ST PAUL PROTECTIVE INSURANCE COMPANY	0.05	0.15	27.5	66.0	-58.29	38.4	67.9	-43.36	-254.9	-280.8	31.1	0.00 **	53.95	0.0	-1.5	3.1
STATE AUTO PROP AND CAS INS CO	0.10	0.11	52.7	45.9	14.97	49.4	43.1	14.56	5.4	5.4	2.5	10.98	104.20	0.0	0.0	0.0
TIG INDEMNITY COMPANY	0.00	0.00	0.9	1.2	-22.10	1.4	0.7	113.63	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
TIG INSURANCE COMPANY	0.11	0.18	56.3	78.7	-28.55	63.7	77.6	-17.85	0.0	21.0	26.0	32.96	0.00 **	0.0	7.0	7.0
TOKIO MARINE & FIRE INSURANCE CO LTD THE	0.72	0.66	386.0	280.9	37.40	421.9	134.0	214.73	0.0	93.6	127.9	22.18	0.00 **	0.0	1.1	1.7
TRANSCONTINENTAL INSURANCE COMPANY	0.16	0.35	84.0	151.4	-44.52	107.6	146.9	-26.75	15.3	273.9	331.4	254.58	55.76	4.3	18.3	13.9
TRANSPORTATION INSURANCE COMPANY	0.04	0.11	24.0	45.7	-47.58	28.5	55.4	-48.56	0.0	0.0	0.0	0.00	5.05	2.1	2.1	0.0
TRAVELERS CASUALTY AND SURETY CO OF AM	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	0.1
TRAVELERS CASUALTY AND SURETY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.0	7.9	0.00 **	0.00 **	0.0	0.0	6.2
TRAVELERS COMMERCIAL INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.0	0.2	0.00 **	0.00 **	0.0	0.0	0.2
TRAVELERS INDEMNITY COMPANY THE	0.50	0.36	265.1	152.5	73.85	224.4	136.2	64.78	8.7	-7.9	8.1	0.00 **	16.21	0.0	0.0	0.1
TRAVELERS INDEMNITY COMPANY OF AM THE	0.00	0.01	1.1	3.3	-67.14	3.6	6.8	-47.72	0.0	-1.1	9.9	0.00 **	0.00 **	0.0	-0.1	0.2
TRAVELERS INDEMNITY COMPANY OF CT THE	0.04	0.08	20.4	33.9	-39.79	26.8	23.7	12.79	4.2	-9.3	14.4	0.00 **	87.35	0.0	0.0	0.5
TRAVELERS INDEMNITY COMPANY OF IL THE	14.58	16.62	7,786.9	7,107.3	9.56	7,308.6	6,490.2	12.61	961.4	1,445.5	2,985.2	19.78	18.55	28.1	-32.9	41.5
TRI STATE INSURANCE COMPANY OF MINNESOTA	0.06	0.10	33.9	41.7	-18.74	39.5	40.2	-1.94	0.0	0.0	0.0	0.00	53.32	0.0	0.0	0.0
TRUCK INSURANCE EXCHANGE	0.00	0.00	0.7	0.0	0.00 *	0.6	0.1	678.67	0.0	-0.1	0.6	0.00 **	0.00 **	0.0	-0.3	0.3
TWIN CITY FIRE INSURANCE COMPANY	0.01	0.01	5.0	4.0	23.63	4.5	5.0	-9.19	0.0	-0.4	-0.3	0.00 **	0.00 **	0.0	0.0	0.0
ULICO CASUALTY COMPANY	0.00		1.5		0.00 *	0.2		0.00 *	0.0	0.0	0.0	0.00		0.0	0.0	0.0
UNITED FIRE & CASUALTY COMPANY	0.17	0.15	92.7	63.6	45.60	74.4	60.6	22.78	3.7	63.5	68.8	85.33	29.96	0.9	119.1	118.2
UNITED STATES FIDELITY & GUARANTY CO	0.74	0.71	394.6	304.2	29.73	374.9	206.8	81.24	118.9	276.5	282.8	73.77	31.86	2.6	27.2	69.6
UNIVERSAL UNDERWRITERS INSURANCE COMPANY	3.39	3.41	1,809.5	1,458.9	24.03	1,677.7	1,304.4	28.62	31.4	34.9	27.3	2.08	5.54	1.3	5.6	7.0
VALIANT INSURANCE COMPANY	0.01	0.06	6.7	25.8	-74.20	9.8	43.0	-77.11	0.0	-4.2	1.4	0.00 **	0.00 **	0.0	0.0	0.0
VALLEY FORGE INSURANCE COMPANY	0.09	0.08	45.4	34.0	33.67	41.9	40.8	2.73	0.0	0.0	0.0	0.00	21.75	0.0	0.0	0.0

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

BOILER AND MACHINERY ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
VIGILANT INSURANCE COMPANY	0.31	0.14	165.8	58.6	182.75	90.3	51.8	74.26	0.0	3.5	11.0	3.82	1.77	3.8	14.0	10.8
VIRGINIA SURETY COMPANY INC	0.01		3.2		0.00 *	0.5		0.00 *	0.0	0.3	0.3	58.46		0.0	0.0	0.0
WAUSAU GENERAL INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	5.1	-100.00	0.0	-0.5	2.1	0.00 **	51.64	0.0	-0.1	0.0
WAUSAU UNDERWRITERS INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	1.1	-100.00	0.0	0.0	0.7	0.00 **	60.68	0.0	0.0	0.2
WEST AMERICAN INSURANCE COMPANY	0.00	0.01	2.6	2.3	13.70	2.3	3.6	-38.02	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
WEST BEND MUTUAL INSURANCE COMPANY	0.55	0.57	291.2	245.9	18.42	270.3	127.3	112.34	419.1	593.2	178.1	219.51	156.54	0.2	0.2	0.0
WESTCHESTER FIRE INSURANCE COMPANY	0.03	0.00	16.5	0.0	0.00 *	2.7	12.1	-77.55	0.0	-4.7	-0.1	0.00 **	25.84	0.0	-0.1	0.0
WESTERN STATES INSURANCE COMPANY	0.00	0.05	2.6	20.5	-87.15	9.3	23.9	-61.28	0.0	-19.2	0.4	0.00 **	34.12	0.0	0.0	0.0
WESTFIELD INSURANCE COMPANY	0.25	0.28	133.4	120.7	10.49	122.1	111.1	9.86	15.7	5.7	0.0	4.68	18.67	0.0	0.0	0.0
WESTPORT INSURANCE CORPORATION	1.23	4.25	656.7	1,816.5	-63.85	1,122.4	1,884.7	-40.45	0.0	-73.9	25.1	0.00 **	6.04	1.8	-2.5	11.4
ZURICH AMERICAN INSURANCE COMPANY	2.94	3.74	1,570.1	1,600.2	-1.88	1,545.9	1,234.4	25.24	91.6	74.4	204.0	4.81	55.09	8.0	13.5	5.9
ZURICH AMERICAN INSURANCE COMPANY OF IL	0.00	0.00	0.8	1.9	-55.63	1.1	1.9	-41.80	0.0	-0.3	0.1	0.00 **	0.00 **	0.0	0.0	0.0
TOTAL NUMBER OF COMPANIES THIS LINE: 180				$000 not omitted from totals line												
Sum:	**100.00**	**100.00**	**53,397,936**	**42,774,455**	**24.84**	**49,229,102**	**39,177,875**	**25.66**	**6,291,366**	**6,375,095**	**11,906,356**	**12.95**	**37.02**	**160,958**	**346,930**	**822,670**

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
September 08, 2003

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

CREDIT ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
ACE AMERICAN INSURANCE COMPANY	5.14	3.02	1,335.8	1,445.5	-7.59	1,370.1	1,443.6	-5.10	51.8	102.9	114.3	7.51	7.94	0.0	0.9	3.4
AMERICAN NATIONAL PROPERTY & CASUALTY CO	0.00	0.00	0.4	0.0	0.00 *	0.2	0.1	230.88	0.0	0.0	0.0	4.44	207.35	0.0	0.0	0.0
ASSOCIATES INSURANCE COMPANY	0.13	0.10	35.1	47.9	-26.80	35.1	47.9	-26.81	2.1	1.5	0.6	4.27	0.74	0.0	0.0	0.0
BANCINSURE INC	0.99	0.49	258.1	233.3	10.63	256.6	220.7	16.27	92.1	163.0	73.8	63.50	27.15	0.0	0.0	0.0
CENTURY INDEMNITY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.0	0.0	0.00 **	0.00 **	0.0	0.0	0.0
CONTINENTAL CASUALTY COMPANY	11.31	5.40	2,937.7	2,582.4	13.76	3,238.7	991.5	226.65	2,295.5	1,745.0	-182.2	53.88	43.07	0.0	3.2	3.2
CONTINENTAL INSURANCE COMPANY THE	-0.85	0.50	-221.6	236.9	-193.56	-168.9	1,610.2	-110.49	3,274.8	2,680.1	24.6	0.00 **	234.72	8.6	8.6	0.0
EULER AMERICAN CREDIT INDEMNITY COMPANY	27.78	15.22	7,217.1	7,278.8	-0.85	7,141.9	7,605.9	-6.10	6,053.2	6,719.6	7,223.3	94.09	123.70	0.0	0.0	0.0
FEDERAL INSURANCE COMPANY	0.22	0.05	56.2	25.0	124.71	63.5	5.2	1,118.45	0.0	47.7	48.3	75.15	10.98	0.0	5.5	5.5
FIDELITY & DEPOSIT COMPANY OF MARYLAND	1.07	0.21	277.0	100.2	176.41	246.8	136.3	81.03	46.6	34.7	0.0	14.05	0.00 **	0.0	0.0	0.0
FIRST COLONIAL INSURANCE COMPANY	1.69		439.1		0.00 *	60.4		0.00 *	68.5	73.8	5.3	122.24		1.0	1.7	0.7
FOUNDERS INSURANCE COMPANY	0.60	0.37	154.8	176.2	-12.15	166.9	194.4	-14.13	31.5	43.6	53.9	26.15	21.81	0.0	0.0	0.0
GENERAL SECURITY NATIONAL INS CO	0.03	0.00	8.0	0.0	0.00 *	8.0	24.2	-66.92	0.0	10.6	10.6	132.34	0.00	0.0	0.4	0.4
GERLING AMERICA INSURANCE COMPANY	4.58	0.78	1,191.1	373.1	219.25	1,363.6	342.4	298.25	849.7	1,100.3	358.7	80.69	43.60	0.0	57.5	119.6
GERLING NCM CREDIT INSURANCE INC	9.20	1.96	2,389.3	937.1	154.96	2,106.9	1,135.3	85.58	2,379.6	3,216.4	1,230.1	152.66	217.79	25.6	46.2	24.6
GREAT AMERICAN INSURANCE COMPANY	4.81	3.23	1,248.7	1,542.5	-19.05	1,291.0	1,468.8	-12.11	-188.3	-425.0	760.6	0.00 **	45.51	0.3	0.3	0.0
GUARANTY NATIONAL INSURANCE COMPANY	-0.01	-0.03	-2.3	-14.1	0.00 *	-2.3	2.9	-180.01	-3.0	2.1	12.4	0.00 **	341.21	0.0	0.9	1.0
ILLINOIS UNION INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.0	0.5	0.00 **	0.00 **	0.0	0.0	0.0
INSURANCE COMPANY OF NORTH AMERICA	0.36	0.27	94.4	129.8	-27.30	98.0	130.4	-24.84	10.1	12.6	8.6	12.82	13.50	0.5	0.5	0.1
KEMPER INDEMNITY INSURANCE COMPANY	0.00	0.17	-0.7	82.0	-100.81	7.8	73.5	-89.38	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
LUMBERMENS MUTUAL CASUALTY COMPANY	0.57	0.22	148.3	103.1	43.75	136.7	66.3	106.08	40.8	40.9	0.0	29.91	0.00	0.0	0.0	0.0
LYNDON PROPERTY INSURANCE COMPANY	0.03	-0.01	7.5	-6.1	0.00 *	4.7	12.9	-63.08	0.0	0.2	0.6	5.10	8.13	0.0	0.0	0.0
NATIONAL BEN FRANKLIN INSURANCE CO OF IL	0.00	0.00	0.0	0.0	0.00 *	2.6	5.0	-48.84	0.0	0.0	0.0	0.00	16.73	0.0	0.0	0.0
NORTH AMERICAN ELITE INSURANCE COMPANY	-10.86	23.47	-2,821.1	11,224.5	-125.13	-2,821.1	11,224.5	-125.13	0.0	-1,773.8	473.7	0.00 **	20.02	0.0	-1,586.4	367.4
NORTH AMERICAN SPECIALTY INSURANCE CO	27.59	12.84	7,168.9	6,139.9	16.76	7,168.9	6,139.9	16.76	5,820.3	10,947.2	5,162.1	152.70	0.00 **	0.0	1,159.0	1,181.0
OLD REPUBLIC INSURANCE COMPANY	2.27	2.26	589.5	1,080.7	-45.45	687.7	1,114.2	-38.28	297.1	970.5	1,062.3	141.13	32.13	42.2	10.0	47.6
ONEBEACON AMERICA INSURANCE COMPANY	0.98	0.49	254.3	235.9	7.81	269.0	230.1	16.92	115.8	114.1	37.5	42.42	32.20	0.0	0.0	0.0
SECURITY INSURANCE COMPANY OF HARTFORD	0.00	26.79	0.0	12,810.5	-100.00	0.0	10,757.7	-100.00	0.0	-187.1	496.9	0.00 **	25.83	0.0	-3.4	40.3

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
September 08, 2003

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

CREDIT ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
ST PAUL MERCURY INSURANCE COMPANY	1.18	0.30	306.6	141.3	116.97	250.8	119.3	110.25	120.0	408.8	490.9	163.01	116.88	0.0	-0.1	0.0
VIRGINIA SURETY COMPANY INC	0.04	0.12	10.7	58.6	-81.77	7.9	65.6	-87.92	1.9	-268.8	3.9	0.00 **	1.73	0.0	0.0	0.0
WESCO INSURANCE COMPANY	11.16	1.78	2,899.2	851.6	240.46	3,015.4	865.0	248.60	1,639.4	2,016.3	469.6	66.87	21.71	0.0	0.0	0.0
YOSEMITE INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-79.5	6.4	0.00 **	0.00 **	0.0	0.0	0.0
TOTAL NUMBER OF COMPANIES THIS LINE: 32				$000 not omitted from totals line												
Sum:	**100.00**	**100.00**	**25,981,933**	**47,816,602**	**-45.66**	**26,006,865**	**46,033,873**	**-43.50**	**22,999,895**	**27,717,628**	**17,947,133**	**106.58**	**47.97**	**78,145**	**-295,352**	**1,794,883**

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
September 08, 2003

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

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

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
ALLSTATE INSURANCE COMPANY	0.04	0.08	155.8	405.9	-61.63	1,073.9	1,771.4	-39.38	1,513.6	1,441.3	34.9	134.21	97.84	30.8	30.8	0.0
AMERICAN BANKERS INSURANCE COMPANY OF FL	0.21	0.14	831.9	734.1	13.33	930.6	566.7	64.20	1,136.9	1,121.8	268.6	120.55	133.29	2.4	2.4	1.7
AMERICAN FIRE AND CASUALTY COMPANY	0.00	0.00	17.4	23.4	-25.73	17.4	23.4	-25.73	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
AMERICAN GENERAL INDEMNITY COMPANY	0.27	0.24	1,074.8	1,233.3	-12.85	1,074.8	1,233.3	-12.85	132.5	116.0	69.1	10.79	5.09	0.0	0.0	0.0
AMERICAN MERCURY INSURANCE COMPANY	0.05	0.04	217.5	200.4	8.54	160.5	113.8	40.98	184.9	181.8	8.9	113.27	90.81	0.0	-0.4	0.0
AMERICAN NATIONAL PROPERTY & CASUALTY CO	-0.05	-0.11	-181.1	-560.8	0.00 *	6,839.9	10,433.9	-34.45	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
AMERICAN RELIABLE INSURANCE COMPANY	0.00	0.00	6.9	9.7	-29.15	7.8	7.9	-1.58	0.9	2.5	2.0	32.38	1.06	0.8	0.9	0.1
AMERICAN ROAD INSURANCE COMPANY THE	0.44	0.93	1,735.4	4,805.1	-63.88	3,796.9	5,434.9	-30.14	1,394.5	1,266.1	58.6	33.34	54.38	0.0	0.0	0.0
AMERICAN SECURITY INSURANCE COMPANY	0.00	0.00	0.0	0.1	-100.00	0.9	0.5	77.82	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
AMERISURE MUTUAL INSURANCE COMPANY	0.01		55.1		0.00 *	54.4		0.00 *	0.0	0.0	0.0	0.00		0.0	0.0	0.0
ARAG INSURANCE COMPANY	0.97	0.67	3,835.7	3,478.8	10.26	3,835.7	3,486.4	10.02	2,582.1	2,323.1	412.1	60.57	58.03	0.0	0.0	0.0
ARCH INSURANCE COMPANY	0.01	0.01	50.7	45.7	10.94	40.5	22.6	79.07	33.5	38.8	10.0	95.80	29.34	0.0	0.0	0.0
AVEMCO INSURANCE COMPANY	0.00	0.00	0.0	7.5	-100.00	23.8	138.8	-82.84	16.1	-28.2	0.0	0.00 **	33.88	0.0	0.0	0.0
BALBOA INSURANCE COMPANY	0.24	0.24	960.9	1,255.9	-23.49	1,426.6	1,747.9	-18.39	395.9	355.7	83.0	24.94	14.17	0.0	0.0	0.0
BANCINSURE INC	0.00	0.00	17.3	11.8	46.72	18.0	16.9	6.68	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
CEM INSURANCE COMPANY	0.05	0.04	201.3	210.9	-4.57	163.3	190.8	-14.42	-788.1	-982.0	56.8	0.00 **	0.00	0.0	0.0	0.0
CENTRAL STATES INDEMNITY CO OF OMAHA	0.88	0.75	3,485.5	3,867.3	-9.87	3,485.5	3,867.3	-9.87	567.6	535.7	528.7	15.37	12.87	0.0	0.0	0.0
CIM INSURANCE CORPORATION	0.01	0.03	22.2	161.1	-86.20	396.1	1,190.0	-66.71	351.6	351.6	36.3	88.77	86.46	0.0	0.0	0.0
CLARENDON NATIONAL INSURANCE COMPANY	0.04	0.00	178.2	0.0	0.00 *	82.7	27.9	196.76	0.0	20.8	37.3	25.10	12.34	0.0	0.0	0.0
CONTINENTAL INSURANCE COMPANY THE	0.00	0.04	12.9	182.8	-92.95	837.7	1,330.4	-37.04	1,381.6	1,695.3	1,597.1	202.39	182.24	18.5	18.5	0.7
COURTESY INSURANCE COMPANY	0.00	0.00	-7.7	-17.2	0.00 *	360.9	510.6	-29.32	273.7	268.6	12.1	74.42	72.81	0.0	0.0	0.0
DEALERS ASSURANCE COMPANY	0.06	0.17	257.7	885.5	-70.90	268.6	364.2	-26.25	192.5	183.6	-15.7	68.34	70.14	0.0	0.0	0.0
EMPLOYERS REINSURANCE CORPORATION	0.68	0.34	2,689.5	1,728.9	55.56	2,758.6	1,672.9	64.90	594.7	-409.9	14,119.0	0.00 **	0.00 **	5.9	-111.0	679.6
EXCESS SHARE INSURANCE CORPORATION	0.03	0.02	131.5	103.3	27.28	131.5	103.3	27.28	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
FARMERS INSURANCE EXCHANGE	0.02	0.02	72.4	94.9	-23.67	137.8	44.2	211.74	81.9	85.0	4.9	61.72	235.94	0.0	0.0	0.0
FFG INSURANCE COMPANY	0.27	0.01	1,082.1	50.1	2,060.49	133.1	89.3	49.01	428.8	435.7	22.5	327.37	51.76	0.0	0.0	0.0
FIREMANS FUND INSURANCE COMPANY	0.42	0.50	1,657.8	2,590.6	-36.01	2,015.0	2,117.3	-4.83	2,160.9	1,705.7	-144.5	84.65	95.39	21.7	-8.7	-14.9
FIREMENS INSURANCE COMPANY OF NEWARK NJ	0.96	0.59	3,828.8	3,033.7	26.21	1,950.2	1,210.5	61.11	1,730.6	1,730.6	0.0	88.74	91.05	20.6	20.6	0.0

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

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

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
GEICO GENERAL INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-0.2	0.0	0.00 **	0.00 **	0.0	0.0	0.0
GENERAL REINSURANCE CORPORATION	0.17	0.10	658.5	525.2	25.40	643.6	594.5	8.25	461.7	-390.8	19,013.9	0.00 **	0.00 **	2.5	-47.2	632.6
GRAY INSURANCE COMPANY THE	0.01	0.01	41.4	69.7	-40.63	19.0	69.7	-72.72	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
GREAT AMERICAN ASSURANCE COMPANY	0.33	0.11	1,323.0	586.5	125.59	341.1	136.7	149.58	233.9	291.8	46.4	85.55	0.00 **	0.0	4.5	3.3
GREAT AMERICAN INSURANCE COMPANY	0.23	0.00	916.6	9.2	9,846.02	-2.3	-941.6	0.00 *	3,153.8	3,168.1	18.7	0.00 **	0.00 **	0.0	-0.5	0.0
GREENWICH INSURANCE COMPANY	6.42	1.90	25,493.4	9,822.1	159.55	6,949.8	4,159.2	67.10	5,351.0	9,618.8	5,284.7	138.40	86.15	401.3	1,032.5	712.3
GUIDEONE SPECIALTY MUTUAL INSURANCE CO	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	1.5	-4.5	1.0	0.00 **	0.00 **	0.0	0.0	0.0
HERITAGE INDEMNITY COMPANY	0.44	0.28	1,764.7	1,463.5	20.59	1,818.9	2,215.8	-17.91	2,543.2	2,553.8	236.4	140.41	124.29	42.1	42.1	1.0
HOUSTON CASUALTY COMPANY	0.00		0.0		0.00 *	0.0		0.00 *	-147.3	147.6	294.9	0.00 **		0.0	0.0	0.0
ILLINOIS FARMERS INSURANCE COMPANY	0.02	0.06	86.4	318.2	-72.85	91.2	333.4	-72.64	340.3	340.3	0.0	372.99	13.00	0.6	0.6	0.0
INSURANCE CORPORATION OF HANNOVER	0.02	0.01	91.4	69.8	30.93	132.7	5.9	2,140.03	0.0	124.7	127.2	93.95	41.60	0.0	0.0	0.0
LYNDON PROPERTY INSURANCE COMPANY	0.35	3.41	1,397.7	17,580.6	-92.05	5,847.3	4,146.4	41.02	7,077.9	6,880.8	306.1	117.67	107.54	0.0	0.0	0.0
MIC PROPERTY AND CASUALTY INS CORP	0.05	0.01	212.3	40.2	428.38	205.8	22.7	808.28	73.0	73.0	0.0	35.47	4.52	0.0	0.0	0.0
MIDWEST EMPLOYERS CASUALTY COMPANY	1.53	0.59	6,062.8	3,028.8	100.17	4,912.6	2,375.5	106.80	758.9	-204.2	13,825.1	0.00 **	0.00 **	0.0	-5.1	5.0
NATIONAL BEN FRANKLIN INSURANCE CO OF IL	0.00	0.00	-0.2	-3.7	0.00 *	94.5	297.2	-68.20	394.9	394.9	0.0	417.87	317.57	5.9	5.9	0.0
NATIONAL CASUALTY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	5.8	6.2	0.00 **	0.00 **	0.0	0.0	0.0
NATIONAL REINSURANCE CORPORATION	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-779.6	2,819.5	0.00 **	0.00 **	0.0	0.0	124.0
NORTH AMERICAN SPECIALTY INSURANCE CO	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	312.7	-551.8	403.5	0.00 **	0.00 **	30.0	-36.9	24.4
OHIO CASUALTY INSURANCE COMPANY THE	0.00	0.00	19.6	25.1	-21.77	19.6	25.1	-21.77	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
OHIO INDEMNITY COMPANY	0.01	0.00	21.9	13.1	66.89	57.0	76.4	-25.38	45.0	59.9	24.0	105.04	71.38	0.0	0.0	0.0
OHIO SECURITY INSURANCE COMPANY	0.00	0.00	0.1	0.2	-69.14	0.1	0.2	-69.14	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
OLD REPUBLIC MINNEHOMA INSURANCE COMPANY	0.04	0.06	151.2	312.3	-51.57	185.8	220.8	-15.85	156.6	154.1	9.6	82.98	90.10	6.0	5.7	0.5
OLD UNITED CASUALTY COMPANY	0.01	0.02	20.8	110.2	-81.08	747.9	801.1	-6.64	517.4	508.0	21.6	67.92	59.32	0.0	0.0	0.0
PRE PAID LEGAL CASUALTY INC	2.15	1.31	8,519.2	6,759.6	26.03	8,398.5	6,698.9	25.37	2,730.6	2,730.6	24.1	32.51	33.13	0.0	0.0	0.0
PROGRESSIVE CASUALTY INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	1.2	4.8	-74.64	0.0	-0.6	0.1	0.00 **	0.00 **	0.0	0.0	0.0
REPUBLIC WESTERN INSURANCE COMPANY	0.01	0.01	36.9	55.4	-33.46	36.9	148.6	-75.18	0.0	-143.1	500.7	0.00 **	319.34	0.0	3.2	3.2
SENTRY SELECT INSURANCE COMPANY	2.24	1.90	8,888.4	9,786.7	-9.18	8,227.8	5,832.4	41.07	5,468.8	6,582.3	3,921.9	80.00	80.00	0.0	0.0	0.0
STONEBRIDGE CASUALTY INSURANCE COMPANY	0.48	0.46	1,919.6	2,364.0	-18.80	1,919.6	2,364.0	-18.80	243.8	264.3	117.2	13.77	7.62	0.0	0.0	0.0

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

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

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
TIG INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	218.0	1,585.4	0.00 **	0.00 **	0.0	226.0	311.0
TRAVELERS INDEMNITY COMPANY THE	0.00	0.00	-1.7	-4.4	0.00 *	-1.7	-4.4	0.00 *	6,321.1	7,697.3	949.9	0.00 **	0.00 **	0.0	0.0	0.0
TRAVELERS INDEMNITY COMPANY OF CT THE	0.00		0.0		0.00 *	0.0		0.00 *	0.8	0.8	0.0	0.00 **		0.0	0.0	0.0
TRAVELERS INDEMNITY COMPANY OF IL THE	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	371.6	377.0	-1.7	0.00 **	0.00 **	0.0	0.0	0.0
UNITED FINANCIAL CASUALTY COMPANY	0.02	0.02	66.1	125.9	-47.50	214.2	284.4	-24.67	56.3	53.6	51.7	25.02	15.95	0.0	0.0	0.0
UNIVERSAL UNDERWRITERS INSURANCE COMPANY	0.89	0.67	3,549.3	3,463.0	2.49	2,845.5	2,873.2	-0.96	2,640.2	2,630.2	138.5	92.43	90.85	3.2	3.2	0.0
VIRGINIA SURETY COMPANY INC	77.44	82.93	307,302.6	427,735.2	-28.16	370,404.6	386,927.4	-4.27	150,151.2	152,687.0	33,355.8	41.22	41.32	14,777.6	14,776.7	0.1
WEST AMERICAN INSURANCE COMPANY	0.06	0.05	227.8	275.3	-17.24	227.8	275.3	-17.24	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
WESTCHESTER FIRE INSURANCE COMPANY	1.02	0.59	4,035.1	3,066.2	31.60	4,035.1	2,539.2	58.91	3,051.7	3,051.7	0.0	75.63	82.05	0.0	0.0	0.0
WESTERN DIVERSIFIED CASUALTY INS CO	0.23	0.54	915.6	2,783.1	-67.10	5,830.9	9,867.0	-40.90	10,208.9	9,663.9	496.2	165.74	141.33	0.0	0.0	0.0
YOSEMITE INSURANCE COMPANY	0.18	0.16	721.6	822.8	-12.30	739.2	699.1	5.73	147.5	151.4	221.1	20.48	20.29	0.0	0.0	0.0
TOTAL NUMBER OF COMPANIES THIS LINE: 67				$000 not omitted from totals line												
Sum:	**100.00**	**100.00**	**396,832,634**	**515,746,571**	**-23.06**	**456,967,097**	**470,766,130**	**-2.93**	**217,033,871**	**220,794,590**	**101,001,400**	**48.32**	**45.11**	**15,369,938**	**15,963,750**	**2,484,507**

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
September 08, 2003

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

TOTALS ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
ACA FINANCIAL GUARANTY CORPORATION	0.00	0.01	530.4	1,623.4	-67.33	771.4	209.0	269.12	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
ACCEPTANCE INSURANCE COMPANY	0.01	0.04	1,925.9	6,594.7	-70.80	4,107.2	7,618.7	-46.09	5,276.7	2,462.6	8,142.2	59.96	83.09	587.9	987.9	1,660.4
ACCIDENT FUND COMPANY OF AMERICA	0.13	0.07	23,422.5	10,226.8	129.03	18,144.7	5,254.8	245.30	3,944.7	11,432.4	9,932.7	63.01	57.04	884.0	1,716.9	1,017.5
ACE AMERICAN INSURANCE COMPANY	0.29	0.14	50,218.2	22,703.5	121.19	44,522.8	22,697.4	96.16	6,726.0	7,174.4	49,061.0	16.11	0.00 **	650.8	1,966.1	6,809.3
ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.01	0.02	877.2	2,422.3	-63.79	1,390.6	2,154.0	-35.44	2,831.0	272.4	2,920.7	19.59	231.01	556.4	166.8	286.3
ACE INDEMNITY INSURANCE COMPANY	0.00	0.00	18.1	5.3	241.75	14.4	9.0	61.23	5.6	-2.0	24.3	0.00 **	264.92	0.2	-0.5	-0.5
ACE INSURANCE COMPANY OF IL	0.09	0.10	15,990.4	15,200.7	5.19	17,260.6	15,212.1	13.47	17,006.9	15,590.9	35,390.3	90.33	15.48	947.3	314.8	3,213.8
ACE PROPERTY AND CASUALTY INS CO	0.02	0.07	3,186.6	10,829.7	-70.58	5,708.4	10,972.5	-47.98	6,390.5	1,715.8	8,383.2	30.06	29.00	370.2	857.5	850.2
ACIG INSURANCE COMPANY	0.01	0.01	1,189.4	1,516.8	-21.58	1,189.4	1,516.8	-21.58	0.0	240.6	451.8	20.23	19.61	107.2	109.8	7.9
ACSTAR INSURANCE COMPANY	0.00	0.00	45.4	40.4	12.47	43.5	43.5	-0.01	0.0	9.3	12.6	21.40	0.00 **	0.0	-3.6	3.4
ACUITY A MUTUAL INSURANCE COMPANY	0.35	0.24	60,793.1	37,118.4	63.78	49,662.3	32,065.9	54.88	18,819.7	28,554.4	39,759.4	57.50	80.94	1,769.6	4,685.9	7,328.0
ADDISON INSURANCE COMPANY	0.09	0.09	15,916.3	13,500.8	17.89	14,595.4	12,866.9	13.43	8,372.5	8,766.6	8,788.1	60.06	63.62	751.5	-12.1	1,137.8
ADVANTAGE WORKERS COMPENSATION INS CO	0.00		166.0		0.00 *	147.3		0.00 *	22.6	100.8	78.2	68.40		0.1	15.4	15.3
AEGIS SECURITY INSURANCE COMPANY	0.01	0.00	1,147.5	663.7	72.90	1,054.1	466.4	126.03	554.4	568.2	61.3	53.90	26.44	8.4	13.6	7.5
AETNA INSURANCE COMPANY OF CONNECTICUT	0.01	0.01	1,990.9	1,743.4	14.19	1,980.4	1,748.3	13.28	1,478.3	1,468.6	75.3	74.16	63.82	0.0	0.0	0.0
AF&L INSURANCE COMPANY	0.02	0.02	4,010.3	3,286.7	22.01	3,831.9	3,361.8	13.99	925.3	1,158.3	1,364.2	30.23	23.07	24.9	52.1	40.9
AFFILIATED F M INSURANCE COMPANY	0.14	0.08	25,362.5	12,964.0	95.64	18,408.9	10,810.3	70.29	8,080.1	9,990.1	22,964.6	54.27	203.20	368.0	717.6	3,374.1
AFFIRMATIVE INSURANCE COMPANY	0.39	0.01	67,973.7	1,249.3	5,341.06	43,408.2	1,341.3	3,136.31	23,368.1	48,331.6	25,677.9	111.34	135.40	9.9	4.1	11.2
AGRI GENERAL INSURANCE COMPANY	0.01	0.01	1,790.7	1,681.8	6.48	1,781.6	1,676.9	6.24	508.1	562.1	172.7	31.55	3.27	14.7	14.7	0.0
AIU INSURANCE COMPANY	0.00	0.01	-86.4	837.9	-110.31	11.7	2,454.7	-99.52	1,767.3	-864.7	4,901.5	0.00 **	60.44	319.5	34.7	504.9
ALASKA NATIONAL INSURANCE COMPANY	0.00	0.00	189.1	4.1	4,472.97	165.9	3.9	4,153.46	0.6	38.0	37.4	22.92	0.00	0.0	3.3	3.3
ALEA NORTH AMERICA INSURANCE COMPANY	0.01	0.00	1,079.6	0.0	0.00 *	337.9	1.8	18,662.08	0.4	169.8	170.2	50.26	0.00 **	0.0	42.2	42.3
ALL AMERICA INSURANCE COMPANY	0.04	0.05	7,681.1	7,266.6	5.70	7,726.6	7,205.1	7.24	4,795.3	5,618.8	5,140.3	72.72	59.03	128.6	146.2	803.0
ALL NATION INSURANCE COMPANY	0.00	0.01	65.3	1,393.0	-95.31	379.1	1,475.4	-74.30	504.5	310.0	79.2	81.76	64.27	18.6	13.3	4.0
ALLEGHENY CASUALTY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.3	0.6	-49.92	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
ALLIANZ INSURANCE COMPANY	0.17	0.14	30,346.5	21,638.8	40.24	27,973.2	22,224.4	25.87	1,324.3	45,752.9	78,184.6	163.56	32.33	287.5	8,011.5	15,643.4
ALLIED PROPERTY & CASUALTY INS CO	0.18	0.15	31,364.8	23,747.3	32.08	26,759.0	21,761.3	22.97	12,615.6	16,088.3	12,543.3	60.12	73.67	472.7	946.4	1,577.5
ALLMERICA FINANCIAL ALLIANCE INS CO	0.00	0.00	28.4	44.0	-35.51	40.8	44.2	-7.60	18.2	-39.6	13.8	0.00 **	246.51	1.9	2.1	1.1

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
September 08, 2003

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

TOTALS ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
ALLMERICA FINANCIAL BENEFIT INS CO	0.01	0.00	1,216.1	682.5	78.19	991.6	495.1	100.26	795.2	851.5	157.2	85.87	60.62	10.6	17.1	9.4
ALLSTATE INDEMNITY COMPANY	0.54	0.50	94,189.4	77,815.1	21.04	82,300.6	68,481.8	20.18	48,707.5	46,774.2	24,879.7	56.83	69.08	2,093.0	453.6	4,280.3
ALLSTATE INSURANCE COMPANY	3.72	4.02	651,465.6	631,188.3	3.21	636,462.0	640,322.7	-0.60	374,799.4	397,740.4	360,527.3	62.49	71.47	102,547.4	95,983.9	59,691.8
ALLSTATE PROPERTY & CASUALTY INS CO	0.77	0.50	134,256.2	78,680.8	70.63	120,528.2	64,994.3	85.44	64,713.6	90,758.9	48,669.2	75.30	68.78	1,246.4	4,974.1	6,069.4
ALPHA PROPERTY & CASUALTY INSURANCE CO	0.06	0.05	10,375.5	7,487.9	38.56	9,829.3	6,508.5	51.02	5,789.0	6,509.2	2,437.3	66.22	65.93	283.1	452.0	529.5
AMBAC ASSURANCE CORPORATION	0.24	0.36	41,939.8	56,900.9	-26.29	33,582.6	36,989.4	-9.21	4,087.7	33,862.6	30,004.0	100.83	0.11	0.0	0.0	0.0
AMCO INSURANCE COMPANY	0.18	0.17	30,957.1	26,056.0	18.81	27,949.6	22,336.0	25.13	14,950.4	19,931.1	15,147.2	71.31	69.18	837.5	1,133.0	2,283.5
AMCOMP ASSURANCE CORPORATION	0.01	0.08	1,926.3	11,894.9	-83.81	4,657.0	11,139.3	-58.19	5,509.3	3,149.1	7,110.0	67.62	110.16	612.1	349.9	790.0
AMERICAN & FOREIGN INSURANCE COMPANY	0.04	0.05	7,446.8	7,890.1	-5.62	7,439.8	8,034.4	-7.40	9,611.2	6,571.1	12,199.7	88.32	109.11	1,399.1	1,201.9	3,463.1
AMERICAN ACCESS CASUALTY COMPANY	0.14	0.11	25,106.4	18,006.6	39.43	22,701.3	14,989.1	51.45	5,501.0	11,394.0	12,173.6	50.19	58.28	420.8	925.3	1,022.0
AMERICAN AGRI BUSINESS INSURANCE COMPANY	0.01	0.02	1,167.3	2,399.3	-51.35	1,167.3	2,399.3	-51.35	1,366.0	1,581.4	489.3	135.47	27.50	0.1	0.0	0.0
AMERICAN ALTERNATIVE INS CORP	0.07	0.09	11,464.9	13,384.0	-14.34	11,606.9	13,607.8	-14.70	3,203.7	10,630.0	25,726.6	91.58	78.33	954.4	3,055.0	4,288.7
AMERICAN AMBASSADOR CASUALTY COMPANY	0.25	0.33	43,930.1	51,789.6	-15.18	45,858.0	55,821.8	-17.85	31,152.2	28,637.2	22,131.6	62.45	62.01	2,495.5	3,599.7	6,194.4
AMERICAN AUTOMOBILE INSURANCE COMPANY	0.09	0.09	16,458.6	14,728.3	11.75	16,428.4	14,277.1	15.07	8,873.1	8,044.1	12,563.6	48.96	133.85	804.3	-39.3	1,563.4
AMERICAN BANKERS INSURANCE COMPANY OF FL	0.17	0.24	29,721.5	37,450.4	-20.64	30,128.8	37,760.6	-20.21	6,589.5	5,578.8	3,652.9	18.52	17.13	39.8	-19.9	23.0
AMERICAN BUSINESS & PERSONAL INS MUT INC	0.00	0.00	247.1	198.6	24.39	236.3	193.0	22.42	82.7	111.2	89.8	47.06	108.68	16.3	20.3	12.7
AMERICAN CASUALTY COMPANY OF READING PA	0.19	0.17	33,331.4	27,147.7	22.78	33,066.4	24,960.1	32.48	16,736.7	4,611.7	52,787.6	13.95	87.25	1,485.5	-3,236.0	8,355.9
AMERICAN COMPENSATION INSURANCE COMPANY	0.00	0.01	135.4	873.4	-84.50	279.2	945.0	-70.46	573.1	717.0	2,106.8	256.82	88.55	106.6	57.3	248.6
AMERICAN COUNTRY INSURANCE COMPANY	0.23	0.34	40,470.4	53,282.2	-24.05	40,806.9	57,586.9	-29.14	39,493.9	40,251.0	81,173.2	98.64	92.31	4,864.1	447.4	7,111.6
AMERICAN ECONOMY INSURANCE COMPANY	0.12	0.17	21,415.3	26,908.3	-20.41	24,150.1	32,149.7	-24.88	17,899.6	10,491.1	35,747.9	43.44	76.27	2,939.4	1,998.4	7,054.4
AMERICAN EMPLOYERS INSURANCE COMPANY	0.02	0.11	2,905.5	16,773.4	-82.68	9,038.1	35,338.9	-74.42	12,297.8	9,135.5	27,108.9	101.08	101.40	1,248.1	1,312.6	4,745.4
AMERICAN EQUITY SPECIALTY INS CO	0.00	0.01	822.0	1,594.7	-48.46	1,035.4	3,094.8	-66.54	3,033.4	3,287.6	6,390.3	317.51	149.43	345.6	878.0	944.7
AMERICAN FAMILY HOME INSURANCE COMPANY	0.00	0.00	53.1	47.6	11.51	51.3	47.6	7.64	35.2	37.5	2.8	73.16	18.54	0.7	2.0	1.6
AMERICAN FAMILY MUTUAL INSURANCE COMPAN	2.61	2.46	457,212.5	387,389.9	18.02	426,501.3	375,663.7	13.53	277,008.7	291,186.8	196,406.5	68.27	80.39	11,491.9	17,641.9	36,172.9
AMERICAN FIRE AND CASUALTY COMPANY	0.02	0.02	3,303.0	3,779.8	-12.62	3,307.7	4,024.8	-17.82	2,962.8	3,856.1	4,668.0	116.58	102.04	371.3	328.1	754.2
AMERICAN FREEDOM INSURANCE COMPANY	0.05	0.05	9,292.8	8,096.3	14.78	9,073.6	7,867.2	15.33	3,489.5	4,735.0	8,112.3	52.18	58.54	228.2	268.4	298.0
AMERICAN GENERAL INDEMNITY COMPANY	0.01	0.01	1,678.5	1,278.5	31.29	1,585.4	1,263.5	25.48	348.9	337.4	74.2	21.28	6.43	0.0	0.0	0.0
AMERICAN GENERAL PROPERTY INS CO	0.00	0.00	86.0	102.1	-15.77	86.9	107.4	-19.07	14.5	5.2	3.6	6.00	48.13	0.0	0.0	0.0

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

TOTALS ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
AMERICAN GROWERS INSURANCE COMPANY	0.20	0.12	35,222.5	19,610.8	79.61	35,222.5	19,610.8	79.61	30,260.4	44,483.1	18,266.9	126.29	26.41	5.3	6.9	1.6
AMERICAN GUARANTEE & LIABILITY INS CO	0.20	0.27	35,785.5	42,639.9	-16.08	28,710.1	36,278.6	-20.86	18,283.1	14,088.4	35,062.0	49.07	60.31	1,336.0	2,525.6	10,100.0
AMERICAN HARDWARE MUTUAL INSURANCE CO	0.01	0.01	2,042.4	1,709.3	19.49	1,945.8	1,492.0	30.41	992.3	1,292.2	4,868.5	66.41	0.00 **	212.9	114.1	262.1
AMERICAN HEALTHCARE INDEMNITY COMPANY	0.00	0.00	0.0	232.8	-100.00	102.6	167.5	-38.76	725.0	1,202.4	1,352.6	1,172.19	475.23	15.5	36.2	126.1
AMERICAN HEARTLAND INSURANCE COMPANY	0.06	0.07	11,280.4	10,255.6	9.99	11,011.4	10,332.9	6.57	5,310.1	5,787.1	4,893.9	52.56	57.01	822.5	521.1	789.7
AMERICAN HOME ASSURANCE COMPANY	0.55	0.35	96,756.6	54,648.6	77.05	68,133.8	54,801.0	24.33	26,599.1	32,112.7	247,056.4	47.13	400.57	3,523.8	2,721.3	16,796.6
AMERICAN INSURANCE COMPANY THE	0.12	0.14	20,854.7	21,606.2	-3.48	20,494.8	20,149.6	1.71	13,928.6	14,264.1	23,886.4	69.60	95.95	789.5	938.2	4,442.9
AMERICAN INTERNATIONAL INSURANCE CO THE	0.05	0.06	9,282.8	9,375.2	-0.99	9,046.1	8,660.8	4.45	5,647.3	5,869.9	3,777.6	64.89	83.07	203.0	301.5	567.2
AMERICAN INTERNATIONAL SOUTH INS CO	0.01	0.01	1,137.6	1,229.4	-7.47	1,203.8	1,186.7	1.44	720.0	638.3	641.2	53.03	27.12	188.3	168.9	36.1
AMERICAN INTERSTATE INSURANCE COMPANY	0.03	0.03	6,060.8	5,052.6	19.95	5,461.5	5,601.5	-2.50	3,810.6	4,975.4	7,693.7	91.10	94.76	309.9	155.2	555.1
AMERICAN LIVE STOCK INSURANCE COMPANY	0.01	0.01	1,047.8	1,236.4	-15.25	1,055.0	1,191.5	-11.45	506.5	362.1	139.0	34.32	45.71	5.6	7.6	25.0
AMERICAN MANUFACTURERS MUTUAL INS CO	0.20	0.16	34,367.0	25,175.8	36.51	36,890.6	28,299.7	30.36	22,227.7	26,935.5	33,392.8	73.01	58.74	2,257.8	2,193.5	4,506.9
AMERICAN MERCURY INSURANCE COMPANY	0.00	0.00	217.5	200.4	8.54	160.5	113.8	40.98	184.9	181.8	8.9	113.27	90.81	0.0	-0.4	0.0
AMERICAN MODERN HOME INSURANCE COMPANY	0.04	0.04	6,220.3	5,626.0	10.57	6,283.5	5,692.5	10.38	3,238.2	3,133.6	766.4	49.87	48.54	134.5	88.0	133.0
AMERICAN MOTORISTS INSURANCE COMPANY	0.17	0.25	29,431.7	39,694.8	-25.86	25,960.5	47,032.1	-44.80	37,968.2	-23,007.6	224,718.9	0.00 **	506.48	12,615.8	-24,343.0	121,600.3
AMERICAN NATIONAL GENERAL INSURANCE CO	0.01	0.01	1,470.9	1,196.3	22.96	1,393.0	995.6	39.92	915.3	874.9	243.9	62.80	68.52	29.6	9.9	29.7
AMERICAN NATIONAL PROPERTY & CASUALTY CO	0.07	0.05	11,467.5	7,484.3	53.22	16,786.7	17,338.5	-3.18	5,855.3	6,556.3	3,651.1	39.06	31.57	82.7	49.2	456.3
AMERICAN PHYSICIANS ASSURANCE CORP	0.20	0.03	35,550.5	4,179.3	750.63	22,995.1	-1,231.2	0.00 *	0.0	11,929.9	12,457.9	51.88	0.00 **	256.1	4,434.6	4,402.5
AMERICAN PREMIER INSURANCE COMPANY	0.00	0.00	9.5	26.7	-64.25	14.5	30.9	-53.20	0.6	-2.9	21.8	0.00 **	49.37	0.0	0.1	3.5
AMERICAN PROTECTION INSURANCE COMPANY	0.10	0.12	16,761.6	19,625.1	-14.59	17,780.2	22,535.3	-21.10	18,274.0	28,595.2	50,142.7	160.83	121.20	1,604.2	3,574.7	7,215.9
AMERICAN RE INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	3,073.0	-2,732.5	8,190.3	0.00 **	0.00 **	78.6	-1,363.5	1,331.2
AMERICAN RELIABLE INSURANCE COMPANY	0.02	0.01	2,994.2	1,483.8	101.80	2,920.4	1,408.2	107.39	451.1	623.8	274.8	21.36	7.47	14.8	13.0	6.0
AMERICAN ROAD INSURANCE COMPANY THE	0.02	0.03	2,981.9	5,070.9	-41.20	4,954.6	5,700.7	-13.09	1,408.6	1,080.9	74.2	21.82	55.61	0.0	0.0	0.0
AMERICAN SAFETY CASUALTY INS CO	0.01	0.03	1,830.1	4,110.0	-55.47	2,575.7	3,136.6	-17.88	1,156.2	1,960.2	2,831.2	76.10	60.04	140.2	537.5	1,271.4
AMERICAN SECURITY INSURANCE COMPANY	0.17	0.20	29,713.6	31,901.2	-6.86	31,285.8	31,425.3	-0.44	5,910.1	6,400.6	2,312.6	20.46	14.17	0.0	0.0	0.0
AMERICAN SELECT INSURANCE COMPANY	0.03	0.03	4,884.7	4,234.6	15.35	4,520.1	4,029.5	12.17	2,995.8	1,971.9	1,529.4	43.62	95.79	164.3	66.4	548.2
AMERICAN SENTINEL INSURANCE COMPANY	0.00	0.00	6.3	5.7	10.67	6.4	3.8	67.18	0.3	0.3	0.0	5.24	0.00	0.0	0.0	0.0
AMERICAN SERVICE INSURANCE COMPANY INC	0.35	0.36	61,045.1	55,874.5	9.25	59,547.6	53,529.9	11.24	19,291.7	24,472.4	36,716.2	41.10	40.89	2,963.7	3,299.1	2,442.1

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
September 08, 2003

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

TOTALS ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
AMERICAN SOUTHERN INSURANCE COMPANY	0.00	0.00	208.0	2.5	8,147.46	105.3	2.7	3,769.93	5.4	40.3	110.9	38.33	632.35	16.3	16.4	10.6
AMERICAN STANDARD INSURANCE CO OF WI	0.20	0.20	35,441.1	31,274.2	13.32	34,081.4	30,896.3	10.31	20,653.3	21,169.0	12,654.1	62.11	60.64	1,183.6	1,273.7	2,231.7
AMERICAN STATES INSURANCE COMPANY	0.23	0.30	41,075.1	47,187.7	-12.95	43,967.2	55,522.5	-20.81	36,913.9	26,796.7	67,092.0	60.95	75.25	4,231.7	2,289.1	11,505.0
AMERICAN STATES PREFERRED INS CO	0.01	0.01	1,042.7	868.1	20.12	1,050.4	957.2	9.74	2,320.1	805.3	4,083.8	76.66	131.24	414.5	101.5	308.5
AMERICAN UNION INSURANCE COMPANY	0.00	0.00	3.2	17.8	-82.23	6.1	18.1	-66.45	2.9	2.9	0.0	47.69	2.96	0.0	0.0	0.0
AMERICAN ZURICH INSURANCE COMPANY	0.44	0.48	77,388.1	76,153.5	1.62	80,162.4	73,160.2	9.57	51,743.9	61,006.0	74,528.9	76.10	111.85	2,083.4	-1,413.9	10,935.1
AMERICAS INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	250.0	-140.7	250.6	0.00 **	0.00 **	13.1	7.4	107.4
AMERISURE INSURANCE COMPANY	0.02	0.01	3,209.9	2,138.6	50.09	2,264.4	2,383.3	-4.99	2,208.2	6,398.2	12,683.0	282.56	89.57	658.3	2,517.5	3,009.8
AMERISURE MUTUAL INSURANCE COMPANY	0.19	0.15	32,573.0	24,046.5	35.46	30,088.2	22,291.5	34.98	14,512.9	30,105.9	44,040.7	100.06	57.18	1,611.4	2,383.8	6,042.3
AMEX ASSURANCE COMPANY	0.09	0.08	16,233.6	12,363.4	31.30	15,559.4	11,972.5	29.96	6,966.8	6,689.8	4,178.5	43.00	57.78	155.1	109.4	343.6
AMICA MUTUAL INSURANCE COMPANY	0.09	0.09	16,236.1	14,248.8	13.95	15,241.6	13,807.3	10.39	15,319.3	6,065.7	10,033.4	39.80	122.36	647.7	150.0	600.0
ANESTHESIOLOGISTS PROFESSIONAL ASSR CO	0.00	0.00	271.1	211.7	28.05	260.1	201.4	29.18	0.0	50.0	2,210.0	19.22	194.75	79.2	28.0	131.3
ANSUR AMERICA INSURANCE COMPANY	0.00		45.2		0.00 *	31.6		0.00 *	0.3	12.8	12.5	40.52		0.0	0.4	0.4
APOLLO CASUALTY COMPANY	0.16	0.14	27,747.6	21,809.0	27.23	25,126.6	19,596.1	28.22	11,216.3	11,765.4	17,684.5	46.82	48.08	3,263.6	3,430.3	3,685.3
APSPECIALTY INSURANCE CORPORATION	0.05	0.17	8,127.1	26,783.2	-69.66	15,630.2	24,828.6	-37.05	12,243.1	14,456.5	44,140.0	92.49	82.25	3,234.6	2,687.6	9,072.0
ARAG INSURANCE COMPANY	0.02	0.02	3,835.7	3,478.8	10.26	3,835.7	3,486.4	10.02	2,582.1	2,323.1	412.1	60.57	58.03	0.0	0.0	0.0
ARCH INSURANCE COMPANY	0.05	0.00	8,847.6	407.9	2,069.07	4,491.8	483.8	828.49	509.5	2,100.8	2,601.1	46.77	228.41	18.3	534.1	519.1
ARGONAUT GREAT CENTRAL INS CO	0.04	0.03	6,710.5	5,494.9	22.12	6,205.5	5,141.8	20.69	2,924.6	3,104.8	9,104.4	50.03	32.03	414.8	352.7	763.6
ARGONAUT INSURANCE COMPANY	0.01	0.02	1,938.2	3,193.2	-39.30	2,625.9	2,228.9	17.81	1,274.1	1,742.8	2,105.8	66.37	59.97	84.6	359.3	566.4
ARGONAUT MIDWEST INSURANCE COMPANY	0.04	0.02	6,829.7	2,443.9	179.45	3,544.8	3,268.8	8.44	3,984.7	3,948.0	14,772.9	111.38	46.05	600.0	481.6	2,005.8
ARMED FORCES INSURANCE EXCHANGE	0.00	0.00	515.2	491.5	4.81	503.9	486.9	3.50	295.5	247.3	113.4	49.08	41.95	2.0	3.0	17.9
ASSOCIATED INDEMNITY CORPORATION	0.02	0.03	3,501.1	4,482.3	-21.89	3,531.5	3,450.5	2.35	4,591.1	5,773.9	13,126.6	163.50	136.32	332.1	229.3	1,862.1
ASSOCIATED INTERNATIONAL INSURANCE CO	0.01	0.00	1,530.7	637.6	140.08	1,194.0	360.9	230.83	1,405.8	-604.7	3,593.6	0.00 **	253.96	589.2	520.8	937.5
ASSOCIATES INSURANCE COMPANY	0.02	0.02	3,840.6	2,770.2	38.64	4,703.5	4,439.6	5.95	2,577.3	3,995.7	4,970.8	84.95	113.32	222.1	228.4	247.6
ASSOCIATION OF TRIAL LAWYERS ASSR MUTRRG	0.00	0.00	0.0	0.0	0.00 *	0.0	36.5	-100.00	0.0	146.7	257.3	0.00 **	0.00 **	19.3	-58.4	27.0
ASSURANCE COMPANY OF AMERICA	0.12	0.18	21,698.8	27,511.7	-21.13	25,890.9	23,059.9	12.28	15,790.6	19,792.9	21,194.7	76.45	37.62	2,044.3	2,818.5	3,531.1
ATHENA ASSURANCE COMPANY	0.02	0.02	2,703.6	2,370.7	14.04	2,792.1	2,439.1	14.47	2,992.7	1,679.6	2,604.7	60.15	261.09	164.7	55.3	565.9
ATLANTA CASUALTY COMPANY	0.00	0.00	37.0	66.2	-44.09	46.8	86.3	-45.79	-10.8	-11.7	47.2	0.00 **	7.98	33.4	34.6	8.3

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
September 08, 2003

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

TOTALS ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
ATLANTA SPECIALTY INSURANCE COMPANY	0.00	0.00	0.7	6.8	-90.32	1.9	9.0	-78.73	2.8	1.5	11.2	78.13	391.17	1.7	1.8	1.7
ATLANTIC INSURANCE COMPANY	0.00	0.00	12.1	187.2	-93.55	66.6	334.1	-80.05	15.5	20.3	554.2	30.50	132.05	2.2	208.2	84.8
ATLANTIC MUTUAL INSURANCE COMPANY	0.20	0.22	34,935.0	34,394.1	1.57	35,383.5	33,063.3	7.02	18,584.3	15,710.5	35,004.0	44.40	93.83	2,426.2	1,689.7	5,794.2
ATLANTIC SPECIALTY INSURANCE COMPANY	0.00	0.00	-0.2	1.0	-117.07	0.4	0.4	11.53	0.0	0.0	0.3	10.34	47.87	0.0	0.0	0.1
AUTO CLUB FAMILY INSURANCE COMPANY	0.01	0.01	1,739.6	1,220.7	42.50	1,503.7	1,133.6	32.65	900.2	940.7	347.6	62.56	59.43	17.0	16.6	54.1
AUTO OWNERS INSURANCE COMPANY	0.56	0.51	98,380.4	80,668.7	21.96	89,615.8	74,938.9	19.59	61,067.8	74,061.5	61,463.5	82.64	66.37	2,026.1	4,242.6	9,791.4
AUTOMOBILE CLUB INTERINSURANCE EXCHANGE	0.04	0.04	6,236.1	5,705.3	9.31	6,026.8	5,620.1	7.24	3,864.5	4,376.8	2,502.6	72.62	62.06	65.9	116.8	272.6
AUTOMOBILE INSURANCE CO OF HARTFORD THE	0.03	0.03	5,991.8	3,985.6	50.34	4,874.3	3,399.2	43.39	1,818.4	5,619.5	5,465.6	115.29	101.02	90.6	1,104.8	1,296.5
AVEMCO INSURANCE COMPANY	0.11	0.13	19,004.2	20,206.3	-5.95	19,029.0	20,288.4	-6.21	10,362.0	10,966.8	4,622.7	57.63	65.65	49.3	-3.1	7.3
AXA ART INSURANCE CORPORATION	0.01	0.01	1,159.6	968.2	19.76	1,119.2	972.4	15.10	236.1	-1,910.0	445.7	0.00 **	245.57	9.2	11.7	24.2
AXA CORPORATE SOLUTIONS INS CO	0.00	0.06	233.6	9,467.9	-97.53	6,168.6	3,618.9	70.46	741.1	65,835.9	68,896.1	1,067.28	47.27	281.7	2,020.9	2,028.7
AXA RE PROPERTY AND CASUALTY INS CO	0.00		308.2		0.00 *	123.2		0.00 *	3.5	56.8	53.4	46.14		0.0	0.0	0.0
AXIS SURPLUS INSURANCE COMPANY	0.01	0.00	1,286.6	0.0	0.00 *	364.7	0.0	0.00 *	0.0	4,857.3	4,857.3	1,331.74	0.00 **	46.3	46.3	0.0
BADGER MUTUAL INSURANCE COMPANY	0.13	0.12	23,568.3	19,347.4	21.82	21,982.6	17,486.9	25.71	9,488.5	12,439.1	9,182.0	56.59	63.47	570.2	1,016.4	1,319.9
BALBOA INSURANCE COMPANY	0.07	0.07	12,961.5	11,132.5	16.43	11,420.9	9,571.6	19.32	7,194.5	8,963.1	3,171.4	78.48	41.93	79.2	83.6	11.2
BANCINSURE INC	0.01	0.01	1,166.9	793.9	46.99	1,090.4	820.1	32.95	122.6	328.5	582.5	30.13	23.28	0.0	0.0	0.0
BANKERS INSURANCE COMPANY	0.00	0.00	148.2	143.5	3.29	149.2	169.6	-12.03	5.0	13.4	19.2	8.98	15.64	1.6	1.5	0.1
BANKERS MULTIPLE LINE INSURANCE COMPANY	0.00	0.00	29.2	75.6	-61.41	30.5	165.3	-81.54	2.4	15.6	19.2	51.17	0.00	0.0	0.0	0.0
BANKERS STANDARD INSURANCE COMPANY	0.00	0.00	745.5	546.8	36.32	736.8	559.7	31.65	348.4	179.4	906.6	24.34	0.00 **	174.4	92.0	401.3
BAR PLAN MUTUAL INSURANCE COMPANY THE	0.00	0.00	4.5	3.0	47.90	4.5	5.7	-20.59	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
BAR PLAN SURETY AND FIDELITY COMPANY THE	0.00	0.00	21.2	11.9	77.66	18.9	8.8	114.48	0.0	1.1	1.5	5.61	3.51	0.2	0.5	0.3
BCS INSURANCE COMPANY	0.03	0.02	4,801.2	3,467.4	38.47	6,392.0	4,364.7	46.45	5,214.1	5,237.0	3,441.0	81.93	78.73	38.9	-33.2	54.3
BENCHMARK INSURANCE COMPANY	0.01	0.01	1,159.5	979.0	18.44	901.7	1,028.8	-12.36	465.7	625.6	364.5	69.38	39.99	137.7	137.7	0.8
BERKLEY REGIONAL INSURANCE COMPANY	0.00	0.00	0.2	271.7	-99.94	80.3	773.7	-89.62	0.0	-874.2	34.3	0.00 **	8.74	0.0	0.0	0.0
BIRMINGHAM FIRE INSURANCE COMPANY OF PA	0.01	0.03	1,467.6	4,155.5	-64.68	2,480.8	3,215.3	-22.84	1,047.7	1,899.7	3,185.0	76.58	53.06	83.5	-23.3	369.6
BITUMINOUS CASUALTY CORPORATION	0.18	0.16	31,467.0	24,578.5	28.03	30,646.9	24,391.0	25.65	13,916.5	20,974.7	52,038.4	68.44	63.49	2,199.0	4,078.3	7,401.5
BITUMINOUS FIRE & MARINE INSURANCE CO	0.02	0.02	3,657.3	2,585.6	41.45	3,229.5	2,693.6	19.89	2,104.1	2,354.6	6,346.8	72.91	62.51	446.9	335.6	1,106.7
BOND SAFEGUARD INSURANCE COMPANY	0.02	0.01	4,151.9	1,041.1	298.80	2,477.4	1,011.8	144.86	125.0	528.3	570.4	21.32	9.69	4.6	9.6	11.0

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

TOTALS ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
BOSTON OLD COLONY INSURANCE COMPANY	0.00	0.00	124.1	-79.4	0.00 *	68.8	-79.4	0.00 *	-18.8	-18.8	0.0	0.00 **	0.00 **	0.0	0.0	0.0
BRISTOL WEST INSURANCE COMPANY	0.00	0.00	240.7	417.2	-42.29	289.3	322.5	-10.29	184.2	258.2	120.6	89.23	61.68	6.7	9.4	4.7
BROTHERHOOD MUTUAL INSURANCE COMPANY	0.05	0.04	8,568.1	6,794.5	26.10	7,677.4	6,231.8	23.20	3,179.4	2,938.8	2,570.8	38.28	49.48	170.7	103.1	106.4
BUCKEYE UNION INSURANCE COMPANY THE	0.01	0.00	1,372.6	-0.9	0.00 *	941.0	10.4	8,979.01	0.0	-9.6	0.0	0.00 **	50.87	0.0	0.0	0.0
CALIFORNIA CASUALTY IND EXCHANGE	0.02	0.01	2,775.0	1,489.4	86.32	2,121.9	877.9	141.70	1,402.5	1,734.5	659.1	81.74	89.08	1.4	55.6	77.1
CAMBRIDGE MUTUAL FIRE INSURANCE COMPANY	0.02	0.01	3,659.1	1,854.1	97.35	2,566.5	1,635.1	56.96	1,224.7	1,649.2	1,139.9	64.26	73.36	53.5	101.8	136.4
CAMDEN FIRE INSURANCE ASSOCIATION, THE	0.00	0.00	0.7	-36.3	0.00 *	2.4	21.9	-88.86	753.9	-535.3	3,232.3	0.00 **	0.00 **	241.9	-63.1	325.6
CAMICO MUTUAL INSURANCE COMPANY	0.00	0.00	316.2	249.4	26.80	302.4	107.9	180.37	0.0	5.8	72.4	1.91	50.00	5.2	27.0	56.5
CANAL INSURANCE COMPANY	0.09	0.08	15,260.8	12,047.3	26.67	13,973.8	8,524.6	63.92	5,104.6	10,295.2	10,944.5	73.68	68.72	816.3	1,904.7	2,308.6
CAPITAL CITY INSURANCE COMPANY INC	0.00	0.00	3.5	7.2	-51.49	5.9	5.8	2.24	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
CAPITAL MARKETS ASSURANCE CORPORATION	0.00	0.01	399.5	2,070.9	-80.71	1,653.0	2,265.4	-27.03	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
CAPITOL INDEMNITY CORPORATION	0.13	0.11	22,178.8	17,910.4	23.83	21,099.9	15,822.3	33.36	8,384.0	9,119.4	11,447.9	43.22	54.62	1,365.0	2,506.4	4,812.8
CAROLINA CASUALTY INSURANCE COMPANY	0.04	0.02	6,842.0	3,800.9	80.01	5,662.1	3,116.4	81.69	3,138.0	2,973.8	9,693.8	52.52	186.52	530.1	517.6	-341.9
CATERPILLAR INSURANCE COMPANY	0.15	0.09	26,411.5	13,581.3	94.47	1,106.4	80.8	1,268.83	552.2	896.9	350.9	81.07	82.49	0.0	0.0	0.0
CEM INSURANCE COMPANY	0.00	0.00	201.3	210.9	-4.57	163.3	190.8	-14.42	-788.1	-982.0	56.8	0.00 **	0.00	0.0	0.0	0.0
CENTENNIAL INSURANCE COMPANY	0.07	0.07	12,878.9	11,763.7	9.48	11,862.2	11,097.7	6.89	8,714.0	8,636.2	18,284.9	72.80	108.17	661.5	1,137.4	3,512.5
CENTRAL MUTUAL INSURANCE COMPANY	0.10	0.07	18,281.2	11,306.9	61.68	15,192.4	9,880.4	53.76	5,428.1	9,054.0	13,111.4	59.60	69.46	334.5	578.5	2,105.6
CENTRAL NATIONAL INS CO OF OMAHA THE	0.00	0.00	0.0	0.0	0.00 *	6.9	7.2	-3.95	59.3	3,377.9	8,750.5	48,883.89	12,210.02	267.5	250.4	695.1
CENTRAL STATES INDEMNITY CO OF OMAHA	0.03	0.04	5,136.5	5,663.0	-9.30	5,136.5	5,663.0	-9.30	1,178.1	1,049.4	1,310.3	20.43	22.33	0.0	0.0	0.0
CENTRE INSURANCE COMPANY	0.01	0.01	1,989.3	1,659.3	19.89	1,707.6	1,480.6	15.33	4,409.1	3,763.3	7,021.8	220.38	0.00 **	426.4	307.9	329.0
CENTRIS INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-66.6	0.0	0.00 **	0.00 **	0.0	-0.5	0.0
CENTURY INDEMNITY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	6,314.5	-22,946.2	55,762.7	0.00 **	0.00 **	1,854.6	23,689.6	57,123.4
CENTURY NATIONAL INSURANCE COMPANY	0.01	0.01	1,889.1	1,249.8	51.15	1,693.9	918.9	84.34	596.0	718.9	1,596.3	42.44	102.11	233.9	272.3	550.1
CHARTER OAK FIRE INSURANCE COMPANY THE	0.04	0.06	7,775.2	9,653.1	-19.45	7,657.3	11,938.2	-35.86	6,229.5	2,304.6	13,195.4	30.10	82.13	770.2	-43.6	1,840.4
CHICAGO INSURANCE COMPANY	0.18	0.19	30,968.9	30,360.4	2.00	33,561.0	26,770.9	25.36	6,897.0	15,220.4	33,251.3	45.35	35.69	2,936.6	3,184.4	13,146.7
CHICAGO MOTOR CLUB INSURANCE COMPANY	0.18	0.14	31,535.7	22,276.3	41.57	27,575.8	21,261.3	29.70	18,822.9	22,694.4	13,213.3	82.30	65.78	716.3	1,106.4	2,913.3
CHICAGO MUTUAL INSURANCE COMPANY	0.03	0.03	5,500.2	4,422.7	24.36	5,204.5	3,864.6	34.67	2,236.0	2,215.5	1,687.1	42.57	56.35	150.4	91.9	319.0
CHUBB INDEMNITY INSURANCE COMPANY	0.00	0.00	78.7	157.9	-50.16	61.7	168.9	-63.45	352.3	-161.4	800.0	0.00 **	460.72	30.1	-21.4	117.0

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

TOTALS ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
CHUBB NATIONAL INSURANCE COMPANY	0.07	0.05	12,457.0	7,926.1	57.16	10,251.8	5,187.9	97.61	4,250.5	6,256.3	3,147.0	61.03	75.20	84.7	293.3	331.8
CHURCH INSURANCE COMPANY THE	0.00	0.01	201.2	994.6	-79.77	844.2	953.7	-11.48	614.7	635.3	724.8	75.26	118.76	71.8	181.5	380.7
CHURCH MUTUAL INSURANCE COMPANY	0.12	0.11	20,289.3	17,677.8	14.77	18,930.3	17,162.9	10.30	10,313.1	10,240.9	11,771.9	54.10	47.70	528.3	1,272.4	4,233.7
CIM INSURANCE CORPORATION	0.00	0.00	22.2	161.1	-86.20	396.1	1,190.0	-66.71	351.6	351.6	36.3	88.77	85.02	0.0	0.0	0.0
CINCINNATI CASUALTY COMPANY THE	0.30	0.39	53,174.3	60,742.0	-12.46	54,654.3	46,651.8	17.15	30,675.9	38,715.0	62,888.6	70.84	76.70	1,737.0	2,369.9	6,526.3
CINCINNATI INDEMNITY COMPANY	0.04	0.02	7,399.6	3,050.7	142.55	5,086.1	2,011.6	152.84	1,784.3	3,270.8	3,792.0	64.31	124.59	57.9	139.9	210.8
CINCINNATI INSURANCE COMPANY THE	1.25	1.33	219,424.6	208,929.0	5.02	198,976.5	167,527.1	18.77	103,077.9	119,052.6	219,069.6	59.83	86.75	9,184.6	9,122.6	46,382.6
CITIZENS INSURANCE COMPANY OF AMERICA	0.04	0.05	6,247.6	8,014.9	-22.05	6,858.9	7,678.1	-10.67	6,707.0	5,879.3	5,572.9	85.72	120.25	281.3	401.9	941.1
CITIZENS INSURANCE COMPANY OF ILLINOIS	0.19	0.25	33,998.4	39,981.7	-14.97	37,995.6	37,645.1	0.93	22,950.9	28,407.9	32,148.5	74.77	83.67	552.9	1,035.1	6,389.2
CLARENDON NATIONAL INSURANCE COMPANY	0.12	0.11	20,372.7	17,390.3	17.15	20,638.0	14,127.4	46.09	10,422.6	20,758.3	30,440.9	100.58	113.04	1,765.3	2,793.2	1,472.0
CMG MORTGAGE INSURANCE COMPANY	0.01	0.01	1,306.5	1,161.9	12.44	1,196.8	1,176.4	1.73	26.4	-19.6	170.8	0.00 **	16.37	0.0	0.0	0.0
COLONIAL AMERICAN CASUALTY AND SURETY CO	0.00	0.00	662.3	139.6	374.31	261.2	82.8	215.54	38.4	47.7	78.2	18.25	86.53	0.4	27.0	35.1
COLONY NATIONAL INSURANCE COMPANY	0.01	0.01	1,930.3	1,538.6	25.45	1,698.5	1,467.9	15.71	1,192.6	2,179.4	3,158.1	128.31	46.23	320.5	661.4	672.3
COLUMBIA CASUALTY COMPANY	0.02	0.14	3,755.0	22,281.4	-83.15	4,232.7	34,019.2	-87.56	11,926.7	4,710.8	51,326.4	111.30	186.22	1,007.0	5,449.8	6,282.6
COLUMBIA MUTUAL INSURANCE COMPANY	0.02	0.02	3,620.3	3,772.7	-4.04	3,783.2	3,586.2	5.49	2,860.7	2,878.2	3,004.9	76.08	81.63	151.3	109.4	310.1
COLUMBIA NATIONAL INSURANCE COMPANY	0.00	0.00	277.7	173.1	60.41	234.8	144.4	62.59	163.6	241.6	145.9	102.91	25.42	7.4	16.7	9.3
COMMERCE & INDUSTRY INSURANCE COMPANY	0.52	0.37	91,765.3	57,440.7	59.76	80,813.6	31,234.0	158.74	18,774.0	58,731.6	59,468.1	72.68	50.25	909.9	4,169.5	6,033.2
COMMERCIAL INSURANCE COMPANY OF NEWARK	0.00	0.00	0.0	2.4	-99.75	0.0	2.4	-99.75	0.0	0.0	0.0	0.00	436.38	1.0	1.0	0.0
COMMERCIAL LOAN INSURANCE CORPORATION	0.00	0.00	0.0	0.1	-100.00	4.6	-4.5	0.00 *	0.0	0.0	0.0	0.00	0.00 **	0.0	0.0	0.0
COMMERCIAL RISK RE-INSURANCE COMPANY	0.02		4,175.0		0.00 *	4,175.0		0.00 *	764.6	3,158.3	2,393.7	75.65		104.3	370.2	266.0
COMPUTER INSURANCE COMPANY	0.00	0.00	179.3	187.0	-4.11	165.8	187.0	-11.34	0.0	-2.3	1.7	0.00 **	1.76	0.0	0.0	0.0
CONNECTICUT INDEMNITY COMPANY THE	0.01	0.05	1,266.0	8,506.4	-85.12	2,885.9	8,456.3	-65.87	6,384.0	5,509.4	11,592.7	190.91	111.21	776.4	1,013.5	1,053.6
CONNIE LEE INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	105.3	88.4	19.05	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
CONSOLIDATED INSURANCE COMPANY	0.07	0.07	12,175.9	11,003.7	10.65	10,780.8	11,515.6	-6.38	17,827.9	14,014.7	8,833.2	130.00	105.51	816.3	928.7	1,880.1
CONSTITUTION INSURANCE COMPANY	0.07	0.04	11,408.1	5,950.7	91.71	11,103.2	3,058.0	263.09	1,360.6	6,730.3	7,436.2	60.62	75.22	144.2	674.7	689.1
CONSTITUTIONAL CASUALTY COMPANY	0.14	0.12	23,760.8	19,103.9	24.38	22,435.6	17,965.6	24.88	11,516.7	13,833.9	11,463.5	61.66	50.10	1,298.0	1,176.5	2,343.1
CONTINENTAL CASUALTY COMPANY	1.25	1.28	219,414.4	200,756.4	9.29	186,960.1	179,457.8	4.18	151,064.9	29,730.7	654,361.6	15.90	136.68	26,817.6	20,303.4	46,552.3
CONTINENTAL INSURANCE COMPANY THE	0.19	0.08	32,688.2	12,487.7	161.76	41,820.1	-27,976.1	0.00 *	57,824.9	40,602.2	96,855.0	97.09	0.00 **	5,489.0	8,118.5	4,231.5

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
September 08, 2003

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

TOTALS ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
CONTINENTAL NATIONAL INDEMNITY COMPANY	0.00	0.00	-9.4	-24.1	0.00 *	-4.1	225.1	-101.82	1,305.7	-930.6	137.2	0.00 **	34.20	131.2	66.5	17.9
CONTINENTAL WESTERN INSURANCE COMPANY	0.09	0.08	16,263.3	12,638.6	28.68	14,453.1	12,807.0	12.85	11,697.9	9,096.9	16,035.0	62.94	66.35	1,212.7	-71.9	1,222.9
CONTRACTORS BONDING & INSURANCE COMPANY	0.00	0.01	134.2	969.6	-86.16	384.5	1,621.5	-76.29	552.2	356.4	577.5	92.70	35.21	41.9	54.1	80.8
CONVERIUM INSURANCE (NORTH AMERICA) INC	0.00	0.00	13.6	42.4	-68.00	13.6	42.6	-68.17	604.3	1,191.1	2,351.6	8,784.74	2,722.88	49.6	111.3	147.6
COREGIS INSURANCE COMPANY	0.03	0.05	5,969.7	7,507.2	-20.48	7,151.7	10,600.1	-32.53	12,281.1	3,791.8	25,151.9	53.02	172.32	1,603.8	-2,052.0	3,018.2
COUNTRY CASUALTY INSURANCE COMPANY	0.10	0.07	17,111.5	11,613.8	47.34	15,119.5	10,969.5	37.83	7,193.4	8,726.6	9,010.3	57.72	51.98	244.9	333.8	1,988.6
COUNTRY MUTUAL INSURANCE COMPANY	3.48	3.57	609,150.7	561,747.7	8.44	586,997.2	553,902.5	5.97	339,943.1	352,448.8	292,584.3	60.04	56.43	10,046.5	9,845.6	37,954.4
COUNTRY PREFERRED INSURANCE COMPANY	0.26	0.18	45,234.6	27,665.7	63.50	40,039.9	24,333.5	64.55	19,567.9	24,279.6	12,585.9	60.64	63.25	160.8	586.4	1,011.3
COURTESY INSURANCE COMPANY	0.00	0.00	-7.7	-17.2	0.00 *	360.9	510.6	-29.32	273.7	268.6	12.1	74.42	72.81	0.0	0.0	0.0
CRUM & FORSTER INDEMNITY COMPANY	0.01	0.01	1,260.1	1,217.5	3.50	1,072.0	1,182.9	-9.37	231.2	191.6	674.3	17.88	34.59	14.6	27.6	132.8
CUMIS INSURANCE SOCIETY INC	0.09	0.08	15,184.8	12,488.6	21.59	14,520.1	12,611.2	15.14	6,432.0	7,620.3	7,054.2	52.48	31.17	213.9	148.8	788.0
DAIMLERCHRYSLER INSURANCE COMPANY	0.02	0.03	4,229.7	5,370.7	-21.24	4,881.3	5,533.7	-11.79	2,908.1	3,513.9	4,026.2	71.99	57.37	301.3	172.6	381.5
DAIRYLAND INSURANCE COMPANY	0.07	0.09	12,612.4	14,443.6	-12.68	12,941.9	14,303.1	-9.52	7,301.9	6,552.3	7,141.3	50.63	59.66	116.6	-78.4	789.6
DEALERS ASSURANCE COMPANY	0.00	0.01	272.8	885.5	-69.19	281.7	364.2	-22.65	192.5	183.6	-15.7	65.16	70.14	0.0	0.0	0.0
DEERBROOK INSURANCE COMPANY	0.00	0.00	79.6	62.7	26.97	69.6	73.4	-5.19	33.4	50.8	39.6	73.02	0.00 **	5.6	5.7	4.9
DEERFIELD INSURANCE COMPANY	0.00	0.00	392.2	666.9	-41.19	498.0	876.5	-43.18	718.5	287.7	4,117.6	57.76	138.45	223.3	-43.9	1,201.1
DENTISTS INSURANCE COMPANY THE	0.00	0.00	246.6	206.2	19.62	246.6	206.2	19.62	16.2	87.2	126.0	35.37	17.86	5.4	52.3	86.4
DEPOSITORS INSURANCE COMPANY	0.04	0.05	7,624.6	8,472.9	-10.01	7,968.4	7,918.2	0.63	5,775.3	5,632.5	2,966.4	70.69	75.27	224.8	228.5	461.3
DEVELOPERS SURETY AND INDEMNITY COMPANY	0.01	0.00	894.4	618.3	44.65	753.8	664.2	13.50	35.4	-127.1	93.6	0.00 **	57.18	72.1	85.0	49.9
DIAMOND INSURANCE COMPANY	0.13	0.12	22,310.8	19,356.8	15.26	22,418.4	15,796.3	41.92	11,078.3	13,432.7	15,979.4	59.92	87.21	1,248.6	1,524.1	1,563.2
DIAMOND STATE INSURANCE COMPANY	0.01	0.00	1,798.7	608.0	195.83	1,893.3	423.3	347.25	2,572.6	5,308.4	3,835.6	280.39	319.58	19.8	89.1	108.7
DISCOVER PROPERTY & CASUALTY INS CO	0.05	0.01	8,231.2	2,009.4	309.64	6,497.2	1,423.9	356.30	758.3	2,346.6	4,290.5	36.12	32.34	15.3	197.6	377.2
DISCOVER SPECIALTY INSURANCE COMPANY	0.00	0.00	309.3	117.8	162.58	461.7	273.3	68.92	1,478.9	-219.8	4,400.9	0.00 **	0.00 **	171.1	-65.6	347.3
DOCTORS' COMPANY THE	0.06	0.06	10,939.2	9,402.0	16.35	9,974.0	10,373.5	-3.85	20,252.9	17,158.7	35,031.2	172.03	182.20	3,334.5	-2,864.9	8,354.8
EAGLE PACIFIC INSURANCE COMPANY	0.00	0.00	0.4	0.0	0.00 *	0.0	0.0	0.00 *	-1.3	146.3	147.7	522,653.57	0.00 **	0.0	19.5	19.5
ECONOMY FIRE & CASUALTY COMPANY	0.25	0.36	43,748.7	56,302.1	-22.30	47,270.7	61,973.7	-23.72	32,157.1	26,393.9	22,745.5	55.84	56.23	1,228.5	177.4	2,541.0
ECONOMY PREFERRED INSURANCE COMPANY	0.00	0.54	-713.0	85,008.8	-100.84	26,151.6	115,835.6	-77.42	37,096.6	14,924.0	27,189.8	57.07	63.72	2,293.8	538.0	4,453.1
ECONOMY PREMIER ASSURANCE COMPANY	0.69	0.26	121,745.4	40,460.8	200.90	95,857.8	11,065.9	766.25	35,254.4	54,381.0	23,229.8	56.73	61.82	205.9	1,427.5	1,509.2

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
September 08, 2003

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

TOTALS ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
ELECTRIC INSURANCE COMPANY	0.06	0.04	10,123.4	6,204.8	63.15	9,037.8	6,240.1	44.83	6,990.0	9,926.2	13,658.6	109.83	104.27	218.7	629.1	872.2
EMC PROPERTY & CASUALTY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	-1.5	-156.1	6.9	0.00 **	0.00 **	0.0	-1.9	2.3
EMCASCO INSURANCE COMPANY	0.03	0.04	5,754.7	6,786.3	-15.20	5,863.5	5,880.5	-0.29	3,079.1	4,677.6	4,350.3	79.77	51.12	198.4	347.7	420.8
EMPIRE FIRE & MARINE INSURANCE COMPANY	0.08	0.05	14,388.7	7,951.0	80.97	11,287.6	9,145.8	23.42	6,831.3	6,822.8	13,288.8	60.44	97.68	1,149.2	1,027.0	1,853.3
EMPLOYERS FIRE INSURANCE COMPANY THE	0.01	0.03	1,027.4	4,914.8	-79.10	2,863.0	7,633.4	-62.49	5,520.3	-6,037.5	9,593.7	0.00 **	179.33	472.1	-1,616.1	537.6
EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.21	0.18	37,571.3	27,588.2	36.19	35,116.4	22,673.0	54.88	29,693.2	44,622.1	99,273.8	127.07	133.63	12,214.7	30,421.5	51,390.7
EMPLOYERS MUTUAL CASUALTY COMPANY	0.06	0.07	10,368.2	10,297.7	0.68	9,889.8	8,433.2	17.27	3,307.7	3,490.7	7,843.5	35.30	44.07	330.0	388.4	1,275.5
EMPLOYERS REINSURANCE CORPORATION	0.08	0.07	14,220.2	11,341.2	25.39	14,448.6	11,595.5	24.61	6,408.7	5,011.7	29,708.5	34.69	0.00 **	682.2	25.8	5,230.0
EMPLOYERS SECURITY INSURANCE COMPANY	0.01	0.07	1,874.0	10,298.8	-81.80	3,804.7	10,672.0	-64.35	6,204.3	2,388.9	8,375.1	62.79	119.89	944.8	852.5	736.3
ENCOMPASS INDEMNITY COMPANY	0.00	0.00	0.0	-3.6	0.00 *	0.0	34.6	-100.00	171.2	111.7	499.4	0.00 **	315.97	26.3	37.2	54.2
ENCOMPASS PROPERTY AND CASUALTY COMPANY	0.00		787.5		0.00 *	64.8		0.00 *	0.0	42.8	42.8	66.02		0.0	3.7	3.7
ERIE INSURANCE COMPANY	0.05	0.03	8,932.8	5,177.6	72.53	7,006.6	3,767.0	86.00	3,575.5	5,369.3	3,536.4	76.63	64.54	114.5	316.1	350.1
ERIE INSURANCE EXCHANGE	0.32	0.16	55,390.3	25,493.9	117.27	40,682.4	18,204.5	123.47	21,480.3	31,675.8	19,225.8	77.86	82.77	559.3	1,966.2	2,312.1
ESSEX INSURANCE COMPANY	0.20	0.10	34,343.9	15,278.8	124.78	25,301.8	12,866.5	96.65	3,007.9	10,285.2	19,859.9	40.65	77.90	588.6	2,321.2	6,017.8
ESURANCE INSURANCE COMPANY	0.01	0.00	1,216.7	0.0	0.00 *	713.9	0.0	0.00 *	208.1	412.0	203.9	57.71	0.00 **	75.0	75.0	0.0
EULER AMERICAN CREDIT INDEMNITY COMPANY	0.04	0.05	7,217.1	7,278.8	-0.85	7,141.9	7,605.9	-6.10	6,053.2	6,719.6	7,223.3	94.09	123.70	0.0	0.0	0.0
EVANSTON INSURANCE COMPANY	0.06	0.07	10,516.0	10,900.9	-3.53	10,822.5	11,091.4	-2.42	2,183.8	9,267.2	39,170.6	85.63	80.14	421.0	2,969.8	11,160.7
EVEREST NATIONAL INSURANCE COMPANY	0.02	0.01	2,712.3	961.8	182.01	1,103.1	1,746.5	-36.84	397.8	774.1	2,375.4	70.17	73.44	97.6	220.3	465.3
EVEREST REINSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	39.2	6,990.8	0.00 **	0.00 **	69.3	137.9	435.6
EVERGREEN NATIONAL INDEMNITY COMPANY	0.00	0.01	551.3	1,065.4	-48.25	725.8	1,111.3	-34.69	976.3	971.1	1,261.9	133.79	84.37	132.7	148.4	36.5
EXCESS SHARE INSURANCE CORPORATION	0.00	0.00	131.5	103.3	27.28	131.5	103.3	27.28	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
EXECUTIVE RISK INDEMNITY INC	0.11	0.12	19,662.9	18,812.8	4.52	21,230.6	19,060.8	11.38	3,495.0	7,868.6	28,274.2	37.06	2.96	2,242.7	7,269.7	14,830.2
FACTORY MUTUAL INSURANCE COMPANY	0.48	0.25	84,469.3	39,019.9	116.48	67,070.3	33,000.9	103.24	38,334.0	38,584.2	28,116.4	57.53	92.70	166.8	512.0	571.6
FAIRFIELD INSURANCE COMPANY	0.04	0.05	6,334.2	8,430.9	-24.87	7,317.1	8,109.4	-9.77	4,949.3	3,948.5	9,918.2	53.96	174.85	647.0	917.9	1,078.0
FAIRMONT INSURANCE COMPANY	0.01	0.02	1,941.6	3,323.7	-41.58	3,032.8	3,142.0	-3.47	2,686.6	5,816.5	5,811.4	191.78	58.12	172.0	347.2	693.4
FARMERS ALLIANCE MUTUAL INSURANCE CO	0.06	0.06	11,115.6	9,672.1	14.92	11,115.6	9,672.1	14.92	10,156.9	10,156.9	0.0	91.37	93.87	16.3	16.3	0.0
FARMERS AUTOMOBILE INSURANCE ASSN THE	0.48	0.45	83,665.5	70,710.7	18.32	79,525.9	67,378.5	18.03	52,050.2	53,622.6	35,837.0	67.43	78.49	1,017.6	1,308.0	5,068.1
FARMERS INSURANCE EXCHANGE	0.13	0.12	22,959.5	19,195.2	19.61	20,713.0	17,034.4	21.60	10,021.5	10,762.5	21,788.8	51.96	0.00 **	1,334.4	1,708.2	3,037.3

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
September 08, 2003

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

TOTALS ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
FARMERS MUTUAL HAIL INSURANCE CO OF IA	0.06	0.07	11,172.3	10,401.5	7.41	10,977.5	10,401.6	5.54	3,738.6	4,786.2	1,061.4	43.60	29.32	2.0	-14.7	3.0
FARMERS UNION CO OPERATIVE INS CO OF NE	0.02	0.02	3,973.7	2,658.0	49.50	3,594.1	2,426.0	48.15	2,107.4	2,613.6	1,941.1	72.72	63.27	56.0	63.2	16.9
FARMINGTON CASUALTY COMPANY	0.00	0.00	54.3	63.5	-14.50	61.8	79.0	-21.69	227.8	-1,099.7	3,156.7	0.00 **	0.00 **	40.1	-223.4	1,197.3
FARMLAND MUTUAL INSURANCE COMPANY	0.03	0.03	5,408.0	4,186.1	29.19	4,891.5	3,934.9	24.31	1,626.5	1,745.4	4,092.5	35.68	55.26	146.2	-9.2	320.1
FEDERAL INSURANCE COMPANY	1.47	1.24	257,951.3	194,485.1	32.63	232,905.6	180,300.9	29.18	137,032.0	136,904.7	380,469.7	58.78	111.38	21,307.8	23,200.8	87,281.9
FEDERATED MUTUAL INSURANCE COMPANY	0.32	0.35	56,854.9	54,230.8	4.84	55,017.1	50,939.0	8.01	33,943.2	38,185.9	55,287.8	69.41	91.36	2,132.5	2,572.4	9,001.1
FEDERATED RURAL ELECTRIC INS EXCH	0.01	0.01	1,806.1	1,364.1	32.41	1,689.6	1,288.0	31.18	564.3	1,210.7	2,077.5	71.66	5.88	175.5	380.5	481.0
FEDERATED SERVICE INSURANCE COMPANY	0.01	0.01	962.1	1,344.9	-28.46	1,190.7	1,420.8	-16.20	1,181.7	1,436.3	1,156.7	120.62	100.27	62.3	81.4	133.4
FFG INSURANCE COMPANY	0.01	0.00	1,082.1	50.1	2,060.49	133.1	89.3	49.01	428.8	435.7	22.5	327.37	51.76	0.0	0.0	0.0
FIDELITY & CASUALTY COMPANY OF NY THE	0.03	0.00	5,749.0	-78.2	0.00 *	5,731.6	2,972.7	92.81	1,361.5	536.5	5,407.7	9.36	119.53	312.3	648.8	376.3
FIDELITY & DEPOSIT COMPANY OF MARYLAND	0.17	0.17	30,174.9	26,000.2	16.06	35,901.3	19,677.4	82.45	6,892.8	6,816.7	11,210.6	18.99	51.23	610.8	80.4	2,004.0
FIDELITY & GUARANTY INS UNDERWRITERS INC	0.01	0.06	2,394.0	8,957.0	-73.27	3,293.3	9,706.4	-66.07	7,774.0	3,579.0	21,036.8	108.68	127.09	625.2	-572.5	2,460.3
FIDELITY & GUARANTY INSURANCE COMPANY	0.04	0.08	6,273.4	12,665.7	-50.47	7,658.5	12,000.3	-36.18	17,514.3	10,697.5	43,529.6	139.68	107.84	2,812.2	60.4	7,772.9
FINANCIAL BENEFITS INSURANCE COMPANY	0.00	0.00	406.1	382.2	6.24	431.0	330.8	30.30	191.4	191.4	75.0	44.41	54.40	0.0	0.0	15.0
FINANCIAL GUARANTY INSURANCE COMPANY	0.06	0.05	11,106.9	7,936.5	39.95	5,739.5	4,617.7	24.29	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
FINANCIAL INDEMNITY COMPANY	0.00	0.00	85.2	134.0	-36.40	90.2	161.3	-44.09	72.0	69.9	38.8	77.49	61.26	3.1	2.9	8.9
FINANCIAL SECURITY ASSURANCE INC	0.07	0.08	11,786.2	12,821.7	-8.08	4,287.1	3,330.8	28.71	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
FIRE & CASUALTY INSURANCE CO OF CT THE	0.03	0.04	4,721.0	6,737.8	-29.93	6,297.7	6,378.6	-1.27	8,315.9	4,878.6	11,698.7	77.47	216.85	884.6	662.1	887.9
FIREMANS FUND INSURANCE COMPANY	0.31	0.39	55,183.5	61,622.0	-10.45	58,546.2	61,258.4	-4.43	88,447.3	125,302.0	223,058.4	214.02	53.45	10,311.6	40,061.0	56,108.4
FIREMANS FUND INSURANCE COMPANY OF WI	0.00	0.01	91.3	1,049.0	-91.30	585.4	1,282.8	-54.37	1,896.7	-757.3	2,803.5	0.00 **	237.45	125.6	-32.9	328.7
FIREMENS INSURANCE COMPANY OF NEWARK NJ	0.02	0.02	3,888.9	3,010.1	29.19	1,966.7	1,279.5	53.72	1,772.9	1,639.7	216.8	83.37	80.73	23.4	23.4	0.0
FIRST AMERICAN PROPERTY & CASUALTY I C	0.00	0.00	152.7	-17.4	0.00 *	74.3	138.6	-46.38	150.4	49.4	89.5	66.53	0.00 **	3.1	2.8	1.4
FIRST COLONIAL INSURANCE COMPANY	0.00	0.00	693.5	3.9	17,852.94	90.5	0.1	88,607.84	92.5	97.8	5.3	108.07	6.86	1.3	2.2	0.9
FIRST COMMUNITY INSURANCE COMPANY	0.00	0.00	538.5	-54.8	0.00 *	551.0	191.4	187.89	127.4	132.6	0.7	24.07	0.00 **	4.1	9.7	0.0
FIRST FINANCIAL INSURANCE COMPANY	0.04	0.04	7,204.3	5,809.6	24.01	6,720.3	5,803.0	15.81	3,074.2	1,407.8	7,275.2	20.95	42.04	750.8	-228.6	2,417.5
FIRST LIBERTY INSURANCE CORPORATION THE	0.01	0.00	1,664.7	279.2	496.34	1,588.1	858.8	84.92	472.1	873.2	1,400.7	54.98	102.27	38.2	42.9	85.7
FIRST MARINE INSURANCE COMPANY	0.00	0.00	38.7	23.1	67.84	31.7	19.5	62.27	6.6	12.1	5.4	38.08	0.00	2.0	3.8	1.8
FIRST MERCURY INSURANCE COMPANY	0.00	0.00	113.6	129.1	-12.02	112.2	133.8	-16.19	0.0	429.2	483.5	382.66	0.00 **	16.9	93.8	102.8

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

TOTALS ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
FIRST NATIONAL INSURANCE COMPANY OF AM	0.05	0.09	8,241.6	13,961.4	-40.97	6,845.6	14,426.5	-52.55	4,941.1	3,026.4	5,601.7	44.21	59.15	477.2	150.3	1,553.8
FIRST NONPROFIT INSURANCE COMPANY	0.13	0.11	22,553.2	16,591.0	35.94	19,944.5	15,718.4	26.89	5,026.3	9,652.8	19,791.7	48.40	40.18	2,639.7	3,471.2	5,503.7
FIRST SEALORD SURETY INC	0.00	0.00	643.4	740.0	-13.06	562.5	778.6	-27.75	2,258.6	3,536.8	971.6	628.76	230.24	0.0	0.0	0.0
FLORISTS INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-43.0	32.0	0.00 **	0.00 **	0.0	-12.5	6.1
FLORISTS MUTUAL INSURANCE COMPANY	0.03	0.03	5,448.9	4,185.5	30.19	4,823.5	3,884.2	24.18	3,635.5	2,012.4	8,122.0	41.72	179.15	201.4	-823.9	1,151.6
FOLKSAMERICA REINSURANCE COMPANY	0.00	0.00	370.8	348.3	6.46	370.1	346.6	6.77	-937.4	-590.5	1,174.1	0.00 **	0.00 **	113.4	136.3	95.4
FOREMOST INSURANCE COMPANY	0.06	0.04	10,524.5	6,305.8	66.90	7,879.2	4,446.8	77.19	3,369.1	3,985.9	1,659.4	50.59	45.78	354.8	367.0	32.8
FOREMOST PROPERTY & CASUALTY INS CO	0.01	0.01	939.8	995.3	-5.57	983.8	994.8	-1.10	507.6	391.5	154.5	39.79	52.90	4.5	2.2	3.1
FOREMOST SIGNATURE INSURANCE COMPANY	0.04	0.04	6,328.3	5,656.1	11.88	6,044.4	4,618.2	30.88	3,401.8	3,905.0	1,032.6	64.61	59.47	35.8	45.7	20.4
FORT WAYNE HEALTH & CASUALTY INS CO	0.05	0.05	9,502.3	7,541.5	26.00	9,516.3	7,525.6	26.45	6,049.8	6,975.3	4,021.3	73.30	62.91	0.0	17.1	71.5
FORTRESS INSURANCE COMPANY	0.00	0.00	47.4	0.2	22,280.66	11.0	0.6	1,799.31	0.0	-0.1	3.6	0.00 **	16.98	0.0	4.9	5.3
FOUNDERS INSURANCE COMPANY	0.27	0.25	47,683.6	39,873.4	19.59	44,246.2	39,251.1	12.73	21,696.8	21,155.5	25,217.2	47.81	51.49	2,178.2	1,545.3	5,960.5
FRANKENMUTH MUTUAL INSURANCE COMPANY	0.09	0.09	15,417.6	13,386.8	15.17	14,424.4	12,575.1	14.71	8,500.5	10,890.8	10,441.1	75.50	74.00	371.4	686.9	1,552.2
FREMONT INDEMNITY COMPANY	-0.01	-0.04	-1,007.7	-6,344.8	0.00 *	-1,417.1	17,338.1	-108.17	61,682.8	-54,677.6	120,485.1	0.00 **	298.04	4,046.5	-14,745.3	9,054.9
G E AUTO & HOME ASSURANCE COMPANY	0.01	0.00	1,356.2	737.0	84.01	1,061.6	596.5	77.95	587.8	825.3	407.3	77.74	55.16	3.6	38.4	46.5
GATEWAY INSURANCE COMPANY	0.00	0.00	214.5	185.5	15.64	223.1	331.6	-32.71	154.9	202.8	163.8	90.90	63.42	22.7	27.0	27.8
GE CASUALTY INSURANCE COMPANY	0.03	0.04	4,975.0	6,602.7	-24.65	5,091.8	6,882.4	-26.02	5,345.4	3,346.8	4,290.5	65.73	86.44	33.0	104.4	139.8
GE PROPERTY & CASUALTY INS CO	0.01	0.01	2,038.2	2,260.0	-9.81	2,171.5	2,535.6	-14.36	1,422.9	772.8	430.2	35.59	32.24	29.8	34.8	70.9
GE RESIDENTIAL MORT INS CORP OF NC	0.00	0.00	2.6	2.8	-7.40	2.7	3.7	-28.59	0.0	-0.4	1.1	0.00 **	67.95	0.0	0.0	0.0
GEICO CASUALTY COMPANY	0.06	0.07	11,107.7	11,607.2	-4.30	11,017.0	12,256.2	-10.11	5,910.1	5,261.5	3,159.4	47.76	57.98	153.3	67.1	417.7
GEICO GENERAL INSURANCE COMPANY	0.36	0.39	62,649.2	60,898.6	2.87	61,918.8	61,696.5	0.36	35,751.1	35,861.4	19,409.3	57.92	65.43	771.1	823.3	2,691.8
GEICO INDEMNITY COMPANY	0.09	0.10	16,476.2	15,572.2	5.81	16,091.8	16,197.5	-0.65	7,964.8	8,129.8	5,040.5	50.52	61.62	191.3	284.2	687.3
GENERAL CASUALTY COMPANY OF ILLINOIS	0.66	0.79	114,940.5	123,462.7	-6.90	114,529.3	119,879.5	-4.46	65,753.7	62,855.6	94,165.9	54.88	81.55	4,874.2	5,155.6	8,903.3
GENERAL CASUALTY COMPANY OF WISCONSIN	0.14	0.10	24,302.1	14,940.2	62.66	20,399.2	12,993.9	56.99	9,055.4	15,066.1	18,509.6	73.86	91.50	875.1	937.7	1,168.3
GENERAL ELECTRIC MORT INS CORP OF NC	0.00	0.00	13.6	18.9	-28.12	16.7	23.3	-28.49	10.8	10.0	63.5	60.20	0.00 **	0.0	0.0	0.0
GENERAL ELECTRIC MORTGAGE INSURANCE CORP	0.17	0.20	30,129.4	31,768.5	-5.16	31,309.3	31,980.0	-2.10	5,404.8	3,383.4	16,400.6	10.81	17.54	0.0	0.0	0.0
GENERAL FIRE & CASUALTY COMPANY	0.00	0.00	114.3	152.3	-24.97	231.8	25.0	825.80	9.3	6.9	0.0	3.00	32.56	0.0	0.0	0.0
GENERAL INSURANCE COMPANY OF AMERICA	0.07	0.11	12,783.3	17,659.6	-27.61	12,379.8	17,695.5	-30.04	8,276.2	4,215.4	14,352.9	34.05	49.40	2,511.2	1,546.5	3,285.7

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

TOTALS ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
GENERAL REINSURANCE CORPORATION	0.00	0.00	658.5	525.2	25.40	643.6	594.5	8.25	461.7	-390.8	19,013.9	0.00 **	0.00 **	2.5	-47.2	632.6
GENERAL SECURITY NATIONAL INS CO	0.00	0.00	44.2	202.6	-78.19	114.9	214.7	-46.48	6.8	314.8	312.4	273.97	5.43	1.0	11.5	11.0
GENERAL STAR NATIONAL INSURANCE COMPANY	0.01	0.00	945.4	586.6	61.17	772.7	513.0	50.63	220.2	652.8	598.5	84.49	0.00 **	33.9	45.1	35.0
GENERALI - U S BRANCH	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-2.7	77.4	0.00 **	0.00 **	0.8	2.0	7.1
GENESIS INSURANCE COMPANY	0.04	0.04	6,216.4	5,887.7	5.58	4,717.3	5,824.3	-19.01	2,176.2	5,182.5	12,546.2	109.86	0.00 **	1,345.5	2,177.7	2,596.5
GERLING AMERICA INSURANCE COMPANY	0.01	0.02	1,143.1	2,892.5	-60.48	1,754.4	3,343.5	-47.53	2,898.0	941.1	10,748.0	53.64	259.81	3,292.2	3,183.0	3,338.1
GERLING NCM CREDIT INSURANCE INC	0.01	0.01	2,389.3	937.1	154.96	2,106.9	1,135.3	85.58	2,379.6	3,216.4	1,230.1	152.66	217.79	25.6	46.2	24.6
GLENS FALLS INSURANCE COMPANY THE	0.03	0.03	4,646.3	3,999.1	16.18	4,429.0	2,405.3	84.13	1,610.8	3,048.3	3,016.1	68.83	40.92	221.9	631.2	409.3
GLOBE AMERICAN CASUALTY COMPANY	0.01	0.00	1,178.2	670.6	75.69	1,075.3	591.6	81.76	454.6	651.2	466.4	60.56	49.76	14.3	161.2	207.7
GLOBE INDEMNITY COMPANY	0.08	0.10	13,677.1	16,310.8	-16.15	12,838.5	16,654.1	-22.91	15,571.8	6,043.3	8,191.1	47.07	95.23	654.1	950.5	981.3
GMAC INSURANCE COMPANY ONLINE INC	0.00	0.00	259.1	3.3	7,823.33	181.2	0.4	41,932.25	45.6	100.8	55.3	55.66	0.00	0.0	2.0	2.0
GOODVILLE MUTUAL CASUALTY COMPANY	0.01	0.00	910.1	753.9	20.72	849.8	740.0	14.84	436.6	388.6	261.8	45.72	71.65	16.7	12.8	15.8
GOVERNMENT EMPLOYEES INSURANCE COMPANY	0.16	0.18	28,286.5	27,700.8	2.11	28,067.4	27,883.9	0.66	17,161.9	17,456.4	13,448.6	62.19	73.44	528.6	864.9	2,642.2
GOVERNMENTAL INTERINSURANCE EXCHANGE	0.02	0.02	3,723.5	2,524.1	47.52	2,670.1	2,251.2	18.60	4,672.0	8,961.8	7,021.6	335.64	51.56	1,175.0	891.7	2,698.9
GRAIN DEALERS MUTUAL INSURANCE COMPANY	0.00	0.01	-9.5	986.0	-100.96	372.6	1,138.5	-67.27	518.6	99.8	490.1	26.79	49.35	100.6	-52.3	85.0
GRANGE INDEMNITY INSURANCE COMPANY	0.01	0.01	1,698.1	1,831.8	-7.30	1,756.8	1,715.8	2.39	949.9	925.8	703.0	52.69	66.57	29.6	33.3	77.7
GRANGE MUTUAL CASUALTY COMPANY	0.23	0.19	39,717.6	30,588.6	29.84	36,589.7	27,140.9	34.81	20,146.3	23,165.6	15,505.5	63.31	85.62	648.1	751.9	2,180.6
GRANITE STATE INSURANCE COMPANY	0.06	0.03	9,815.4	4,720.2	107.95	7,712.9	4,004.4	92.61	3,193.0	4,615.4	4,173.5	59.84	46.43	311.6	464.0	360.6
GRAPHIC ARTS MUTUAL INSURANCE COMPANY	0.04	0.03	6,577.1	4,231.8	55.42	5,480.9	3,866.1	41.77	2,127.1	4,829.4	6,907.7	88.11	80.78	257.1	734.0	1,319.5
GRAY INSURANCE COMPANY THE	0.00	0.00	41.4	69.7	-40.63	19.0	69.7	-72.72	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
GREAT AMERICAN ALLIANCE INS CO	0.03	0.03	5,053.2	5,378.1	-6.04	5,582.6	4,793.8	16.45	2,777.3	4,685.7	12,675.3	83.93	96.22	434.2	750.9	3,185.4
GREAT AMERICAN ASSURANCE COMPANY	0.12	0.09	21,280.7	14,849.6	43.31	17,176.8	11,951.5	43.72	4,278.6	8,833.8	12,907.7	51.43	0.00 **	509.2	2,081.7	3,036.4
GREAT AMERICAN CONTEMPORARY INS CO	0.00	0.00	74.3	76.6	-2.91	73.2	65.7	11.53	32.8	35.3	18.8	48.18	144.66	0.0	0.8	1.9
GREAT AMERICAN INSURANCE COMPANY	0.19	0.15	33,388.2	23,615.1	41.38	26,742.6	21,285.9	25.64	7,225.7	8,195.3	31,545.0	30.65	49.75	713.0	1,407.2	3,657.8
GREAT AMERICAN INSURANCE COMPANY OF NY	0.26	0.21	45,198.4	32,783.3	37.87	44,414.5	34,323.1	29.40	25,592.7	41,464.7	43,256.2	93.36	45.64	4,376.8	9,883.7	8,969.7
GREAT AMERICAN SECURITY INS CO	0.00	0.00	136.3	84.3	61.74	115.4	113.6	1.56	33.8	67.9	66.8	58.85	105.48	0.3	2.4	8.0
GREAT AMERICAN SPIRIT INSURANCE COMPANY	0.00	0.00	371.3	396.4	-6.35	381.4	367.7	3.72	106.0	-2.1	4,183.1	0.00 **	1,160.12	146.7	152.1	19.6
GREAT DIVIDE INSURANCE COMPANY	0.00	0.00	-0.4	27.1	-101.46	3.9	128.1	-96.96	106.9	-49.5	1,171.8	0.00 **	5.48	51.3	18.1	49.9

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
September 08, 2003

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

TOTALS ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
GREAT MIDWEST INSURANCE COMPANY	0.00	0.00	116.3	410.9	-71.70	302.8	442.1	-31.50	187.7	147.8	68.0	48.79	69.41	15.0	15.0	1.0
GREAT NORTHERN INSURANCE COMPANY	0.21	0.23	37,407.3	35,403.6	5.66	36,580.7	33,745.5	8.40	21,262.4	17,551.0	20,624.7	47.98	116.95	1,533.8	1,076.2	4,217.0
GREAT WEST CASUALTY COMPANY	0.24	0.23	41,244.1	36,498.3	13.00	40,166.5	33,024.7	21.63	16,293.7	18,049.2	39,801.2	44.94	51.49	2,209.5	2,439.0	2,236.1
GREATER NEW YORK MUTUAL INSURANCE CO	0.00	0.00	-0.2	73.9	-100.21	0.3	78.7	-99.57	1.5	1.6	90.4	465.69	119.41	7.2	8.3	16.1
GREENWICH INSURANCE COMPANY	0.41	0.20	71,930.4	30,836.4	133.26	44,153.5	21,579.6	104.61	19,718.2	29,248.7	52,199.8	66.24	221.99	1,855.5	1,895.5	7,389.8
GRINNELL MUTUAL REINSURANCE COMPANY	0.25	0.26	44,626.8	40,874.8	9.18	43,321.8	38,031.3	13.91	25,555.2	21,522.5	26,709.2	49.68	80.48	1,612.3	1,508.1	4,075.5
GRINNELL SELECT INSURANCE COMPANY	0.05	0.05	8,365.6	7,542.3	10.92	8,283.4	6,829.8	21.28	5,598.2	5,612.4	2,964.4	67.75	85.52	116.2	86.6	206.3
GROCERS INSURANCE COMPANY	0.00	0.01	-365.8	1,620.6	-122.57	541.3	1,178.1	-54.05	795.2	95.9	0.0	17.72	53.92	102.5	47.1	0.0
GUARANTEE COMPANY OF NORTH AMERICA THE	0.00	0.00	0.0	0.7	-100.00	0.2	1.7	-89.94	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
GUARANTORS PROTECTION INSURANCE COMPANY	0.00	0.00	2.5	31.3	-92.18	9.6	24.2	-60.28	0.0	0.0	0.0	0.00	16.65	0.0	0.0	0.0
GUARANTY NATIONAL INSURANCE COMPANY	0.00	0.01	169.1	810.4	-79.14	140.7	2,247.3	-93.74	906.9	9,653.9	11,419.1	6,860.49	12.15	506.6	3,567.4	4,003.0
GUIDEONE AMERICA INSURANCE COMPANY	0.02	0.01	3,194.4	2,186.4	46.10	2,904.3	1,918.9	51.35	1,450.5	1,291.2	1,151.6	44.46	87.68	78.2	39.9	225.1
GUIDEONE ELITE INSURANCE COMPANY	0.04	0.04	6,205.7	5,763.4	7.67	6,094.5	5,627.5	8.30	3,677.8	2,317.0	3,219.0	38.02	102.09	202.3	-11.3	661.0
GUIDEONE MUTUAL INSURANCE COMPANY	0.07	0.07	11,996.5	10,570.1	13.50	11,104.6	10,036.2	10.65	6,251.5	7,927.1	8,773.2	71.39	58.31	534.5	600.3	1,784.7
GUIDEONE SPECIALTY MUTUAL INSURANCE CO	0.01	0.01	1,731.5	1,277.2	35.57	1,635.3	1,831.3	-10.71	1,356.1	1,682.8	1,259.0	102.91	39.36	87.5	214.1	311.6
GULF INSURANCE COMPANY	0.26	0.33	45,871.7	51,239.2	-10.48	53,353.9	59,032.7	-9.62	49,330.5	73,403.7	77,923.5	137.58	69.10	3,182.5	2,705.0	12,067.0
HANOVER AMERICAN INSURANCE COMPANY THE	0.00	0.00	0.0	0.0	0.00 *	0.0	0.1	-100.00	0.0	-77.6	0.0	0.00 **	85,318.68	0.0	0.0	0.0
HANOVER FIRE AND CASUALTY INS CO	0.00	0.00	270.4	238.1	13.60	270.2	239.6	12.79	78.6	79.1	1.1	29.28	35.54	0.0	0.0	0.0
HANOVER INSURANCE COMPANY	0.15	0.15	25,658.0	22,980.5	11.65	24,503.4	20,302.5	20.69	12,171.5	13,577.6	22,638.6	55.41	56.15	1,076.6	1,071.9	5,932.2
HARCO NATIONAL INSURANCE COMPANY	0.04	0.03	7,229.7	5,058.2	42.93	6,589.9	4,758.9	38.47	2,333.6	3,594.7	4,282.2	54.55	65.11	118.4	364.4	583.2
HARLEYSVILLE INSURANCE COMPANY	0.00	0.00	297.7	205.1	45.14	229.7	259.5	-11.50	124.3	439.3	1,172.7	191.30	158.62	53.2	131.5	173.1
HARLEYSVILLE LAKE STATES INS CO	0.13	0.20	22,677.0	30,830.3	-26.45	26,030.6	28,411.5	-8.38	18,676.5	19,232.4	23,037.9	73.88	72.19	1,443.1	1,719.3	3,242.3
HARLEYSVILLE MUTUAL INSURANCE COMPANY	0.00	0.00	25.4	14.4	75.89	27.0	23.5	14.66	0.0	-1.0	2.7	0.00 **	9.57	0.0	0.8	1.1
HARTFORD ACCIDENT & INDEMNITY COMPANY	0.04	0.06	7,085.6	9,469.1	-25.17	8,071.7	9,393.8	-14.07	6,969.4	11,976.7	31,491.6	148.38	69.18	3,135.6	3,042.7	3,961.3
HARTFORD CASUALTY INSURANCE COMPANY	0.28	0.27	48,883.9	42,163.0	15.94	43,510.0	39,189.8	11.02	16,192.1	20,736.8	62,149.5	47.66	42.16	1,623.6	1,920.0	7,284.8
HARTFORD FIRE INSURANCE COMPANY	0.60	0.42	105,943.1	66,572.1	59.14	95,945.1	62,193.7	54.27	40,328.8	27,500.2	126,385.3	28.66	164.82	6,090.1	4,753.9	19,746.7
HARTFORD INSURANCE CO OF THE MIDWEST	0.35	0.41	61,718.0	64,318.2	-4.04	66,044.8	65,178.8	1.33	37,326.5	42,938.8	44,258.3	65.01	66.45	2,628.9	3,724.3	5,842.3
HARTFORD INSURANCE COMPANY OF ILLINOIS	0.13	0.13	23,353.4	20,426.4	14.33	19,212.2	20,544.3	-6.48	8,841.4	10,282.4	30,483.7	53.52	29.62	1,185.8	1,429.7	2,837.9

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
September 08, 2003

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

TOTALS ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
HARTFORD STEAM BOILER INSPECT & INS CO	0.06	0.05	10,599.1	8,376.0	26.54	9,954.8	8,001.0	24.42	2,751.4	2,554.7	1,116.0	25.66	32.60	29.1	17.5	11.7
HARTFORD UNDERWRITERS INSURANCE COMPANY	0.23	0.20	39,872.2	31,772.1	25.49	36,993.9	30,822.1	20.02	20,353.2	25,458.7	53,844.4	68.82	65.21	1,610.4	2,000.2	3,930.1
HASTINGS MUTUAL INSURANCE COMPANY	0.05	0.04	9,258.2	5,770.0	60.45	8,027.6	4,536.4	76.96	5,254.8	7,303.2	5,425.6	90.98	112.30	562.3	681.8	503.8
HAWKEYE SECURITY INSURANCE COMPANY	0.00	0.00	0.0	-19.4	0.00 *	0.0	-53.9	0.00 *	455.4	483.3	594.3	0.00 **	0.00 **	101.9	-159.6	55.4
HEALTH CARE INDEMNITY INC	0.00	0.00	11.9	265.1	-95.50	11.9	265.1	-95.50	6,620.4	9.8	36,411.0	82.46	110.49	3,006.0	1.8	5,791.0
HERITAGE INDEMNITY COMPANY	0.01	0.01	1,764.7	1,463.5	20.59	1,818.9	2,215.8	-17.91	2,543.2	2,553.8	236.4	140.41	124.29	42.1	42.1	1.0
HIGHLANDS INSURANCE COMPANY	0.00	0.03	827.1	4,913.2	-83.17	2,599.2	3,525.9	-26.28	1,795.9	-13,836.5	4,882.6	0.00 **	608.00	275.6	-3,026.8	1,036.2
HOMELAND CENTRAL INSURANCE COMPANY	0.00	0.01	246.4	1,165.1	-78.85	465.7	1,939.7	-75.99	801.7	-169.5	1,882.9	0.00 **	109.98	82.6	-323.5	104.5
HOMESITE INSURANCE COMPANY OF ILLINOIS	0.00	0.00	484.9	146.8	230.35	284.5	64.2	343.06	167.7	126.3	92.1	44.38	235.42	0.0	0.0	0.0
HORACE MANN INSURANCE COMPANY	0.03	0.03	4,796.5	5,195.7	-7.68	4,911.1	5,281.0	-7.00	2,775.4	1,910.6	2,006.4	38.90	56.89	104.7	7.1	290.6
HORACE MANN PROPERTY & CASUALTY INS CO	0.00	0.00	546.9	289.6	88.86	467.6	208.5	124.34	241.7	297.8	75.9	63.68	42.29	0.0	0.9	10.3
HOUSTON CASUALTY COMPANY	0.04	0.01	6,780.2	937.9	622.91	2,990.2	1,071.8	178.99	1,086.2	2,427.8	3,049.0	81.19	56.25	154.1	369.9	301.3
HOUSTON GENERAL INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	492.8	-1,481.0	1,822.3	0.00 **	0.00 **	184.7	-783.4	560.6
HUDSON INSURANCE COMPANY	0.01	0.00	1,254.8	720.6	74.14	901.4	760.2	18.57	29.8	318.7	692.9	35.35	52.06	101.4	142.6	50.9
IGF INSURANCE COMPANY	0.00	0.03	-15.6	5,377.0	-100.29	-4.7	5,550.6	-100.08	790.1	-679.0	135.0	0.00 **	25.24	49.8	8.0	30.7
ILLINOIS CASUALTY COMPANY	0.12	0.09	21,071.8	13,945.3	51.10	18,068.7	11,170.2	61.76	3,552.3	6,179.6	10,890.5	34.20	48.79	867.2	1,673.2	2,201.0
ILLINOIS EMCASCO INSURANCE COMPANY	0.18	0.21	31,997.5	33,520.3	-4.54	30,821.4	29,979.5	2.81	17,267.7	18,351.8	29,552.9	59.54	69.91	2,333.3	2,179.1	5,806.4
ILLINOIS FARMERS INSURANCE COMPANY	2.19	2.35	384,458.9	369,764.9	3.97	374,834.3	359,204.4	4.35	195,827.3	179,511.5	163,250.2	47.89	79.07	11,620.2	11,831.3	20,811.2
ILLINOIS NATIONAL INSURANCE CO	2.88	3.38	503,875.9	530,536.6	-5.03	464,006.8	434,665.4	6.75	403,792.5	647,674.6	962,561.2	139.58	98.65	18,679.8	40,324.1	126,057.3
ILLINOIS STATE BAR ASSN MUT IN CO	0.07	0.06	11,713.7	9,077.9	29.04	10,583.9	9,410.1	12.47	2,103.8	6,038.0	21,016.1	57.05	27.19	1,549.5	2,131.3	4,857.1
ILLINOIS UNION INSURANCE COMPANY	0.01	0.01	2,526.8	895.9	182.03	759.0	10,743.2	-92.93	-6,642.6	-10,343.8	16,349.3	0.00 **	26.41	-20.5	595.6	1,025.0
IMPERIAL CASUALTY & INDEMNITY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	1,153.1	-355.2	0.0	0.00 **	0.00 **	18.3	0.0	0.0
IMT INSURANCE COMPANY (MUTUAL)	0.05	0.04	8,142.7	5,550.8	46.70	7,030.1	4,549.5	54.53	4,190.8	5,092.8	3,789.9	72.44	64.05	209.9	254.3	215.7
INDEMNITY INSURANCE COMPANY OF NORTH AM	0.02	0.02	2,687.6	3,729.0	-27.93	3,235.4	4,503.5	-28.16	11,942.7	6,477.9	6,153.8	200.22	53.31	764.9	-8.6	856.9
INDEPENDENCE AMERICAN INSURANCE COMPANY	0.00		29.9		0.00 *	29.9		0.00 *	0.0	0.0	0.0	0.00		0.0	0.0	0.0
INDEPENDENT MUTUAL FIRE INSURANCE CO	0.01	0.01	1,913.0	1,833.4	4.34	1,913.6	2,011.9	-4.89	229.9	258.9	67.3	13.53	17.19	4.3	2.1	0.5
INDIANA INSURANCE COMPANY	0.54	0.40	94,219.5	62,409.0	50.97	76,704.4	58,871.5	30.29	46,820.8	61,316.2	63,852.8	79.94	67.97	4,558.4	2,930.6	9,121.7
INDIANA LUMBERMENS MUTUAL INSURANCE CO	0.03	0.03	4,789.0	4,394.2	8.98	4,517.3	4,595.3	-1.70	4,359.1	5,064.0	4,736.0	112.10	83.17	398.8	717.3	932.8

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

TOTALS ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
INFINITY INSURANCE COMPANY	0.00	0.00	0.0	2.1	-100.00	0.1	10.1	-98.67	-0.7	-4.5	23.5	0.00 **	0.00 **	0.1	-1.3	7.2
INSURA PROPERTY AND CASUALTY INS CO	0.02	0.03	3,479.2	5,075.9	-31.46	3,725.3	4,434.1	-15.98	4,477.2	2,314.7	4,054.5	62.13	91.95	469.5	343.5	365.8
INSURANCE COMPANY OF ILLINOIS	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	33.9	442.7	1,249.2	0.00 **	0.00 **	75.4	49.4	15.7
INSURANCE COMPANY OF NORTH AMERICA	0.04	0.08	7,595.7	12,052.2	-36.98	5,287.1	10,898.8	-51.49	7,899.7	5,865.6	8,808.1	110.94	136.32	449.8	92.5	1,104.4
INSURANCE COMPANY OF THE STATE OF PA THE	0.09	0.06	16,054.0	9,628.2	66.74	15,459.3	12,055.2	28.24	14,062.9	51,445.9	77,363.1	332.78	139.97	1,798.0	5,614.7	8,543.0
INSURANCE COMPANY OF THE WEST	0.01	0.03	2,259.6	4,222.6	-46.49	2,277.4	5,303.8	-57.06	8,922.2	5,236.0	8,205.3	229.91	71.07	1,206.4	1,123.2	3,262.2
INSURANCE CORPORATION OF AMERICA	0.00		855.1		0.00 *	166.7		0.00 *	0.9	102.0	101.1	61.19		0.1	30.1	30.1
INSURANCE CORPORATION OF HANNOVER	0.10	0.02	16,817.2	3,750.4	348.41	12,887.4	1,322.7	874.35	1,561.9	6,319.9	6,233.9	49.04	61.89	463.7	566.3	125.6
INSURANCE CORPORATION OF NEW YORK THE	0.06	0.08	10,114.0	13,050.3	-22.50	12,421.0	9,780.9	26.99	5,651.6	18,222.7	15,502.5	146.71	27.02	327.1	751.4	523.6
INTEGON CASUALTY INSURANCE COMPANY	0.00	0.00	113.4	218.3	-48.04	148.8	282.0	-47.21	112.6	69.5	49.4	46.70	66.69	1.4	0.2	4.8
INTEGON INDEMNITY CORPORATION	0.00	0.00	187.7	356.6	-47.36	228.4	435.6	-47.56	337.6	159.4	51.3	69.79	70.84	24.5	11.5	4.6
INTEGON NATIONAL INSURANCE COMPANY	0.00	0.00	470.5	673.1	-30.09	555.2	821.0	-32.37	490.9	389.3	264.9	70.12	118.84	19.4	13.2	19.3
INTERNATIONAL BUSINESS & MER REASSUR CO	0.00	0.02	9.1	3,129.2	-99.71	29.8	3,162.3	-99.06	2,362.6	-355.5	10,059.0	0.00 **	124.11	301.2	64.7	1,257.2
INTERNATIONAL FIDELITY INSURANCE COMPANY	0.01	0.01	2,346.3	2,169.5	8.15	2,305.1	1,829.3	26.02	177.8	291.2	677.1	12.63	66.26	60.7	99.4	254.1
INTERSTATE BANKERS CASUALTY COMPANY	0.06	0.06	9,887.0	9,305.6	6.25	9,293.7	9,814.4	-5.31	4,699.0	4,471.8	1,786.1	48.12	52.92	32.4	27.8	35.7
INTERSTATE FIRE & CASUALTY COMPANY	0.02	0.01	3,203.5	2,264.4	41.47	2,425.7	2,189.9	10.77	1,792.6	3,824.8	16,949.2	157.68	0.00 **	485.0	-1,668.2	673.2
INTERSTATE INDEMNITY COMPANY	0.04	0.02	7,096.1	3,752.0	89.13	6,693.4	2,973.3	125.11	2,181.0	7,367.0	6,995.5	110.06	51.49	384.4	-62.2	-149.5
IOWA AMERICAN INSURANCE COMPANY	0.00	0.00	173.1	254.1	-31.87	193.2	238.9	-19.11	60.1	-150.1	121.6	0.00 **	122.33	6.4	6.6	8.3
IOWA MUTUAL INSURANCE COMPANY	0.03	0.04	6,053.9	6,038.9	0.25	5,948.9	6,478.1	-8.17	3,942.5	3,748.9	4,202.3	63.02	52.89	272.4	288.3	226.2
ISMIE INDEMNITY COMPANY	0.03	0.02	5,337.9	3,401.1	56.94	4,802.6	2,563.0	87.38	0.0	3,315.9	5,215.7	69.04	74.12	63.3	1,200.7	1,834.8
ISMIE MUTUAL INSURANCE COMPANY	1.49	1.32	261,039.6	207,960.6	25.52	246,858.1	188,910.6	30.67	156,622.1	253,561.9	651,916.3	102.72	72.85	57,941.0	75,472.7	202,319.3
JEFFERSON INSURANCE COMPANY	0.00	0.02	36.1	2,418.4	-98.51	540.1	3,265.6	-83.46	1,235.1	-1,115.7	2,033.6	0.00 **	93.23	208.4	-252.5	304.4
JEWELERS MUTUAL INSURANCE COMPANY	0.02	0.02	3,651.3	3,391.0	7.68	3,459.5	3,103.1	11.48	2,005.2	1,802.0	750.9	52.09	36.40	34.6	54.9	92.6
K M INSURANCE COMPANY	0.00	0.00	1.4	1.8	-21.27	1.4	1.8	-21.27	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
KANSAS BANKERS SURETY COMPANY	0.01	0.01	1,903.3	1,388.5	37.07	1,701.2	1,272.0	33.74	551.3	1,046.0	2,030.3	61.48	13.33	0.0	0.0	0.0
KANSAS CITY FIRE & MARINE INSURANCE CO	0.02	0.00	2,718.4	0.0	,979,675.00	1,029.9	-2.6	0.00 *	592.3	-34.8	313.3	0.00 **	0.00 **	27.0	-41.8	0.0
KEMPER AUTO & HOME INSURANCE COMPANY	0.01	0.01	2,435.1	1,925.3	26.48	2,169.9	1,763.2	23.07	1,041.5	1,239.2	606.3	57.11	62.15	114.4	243.0	178.3
KEMPER CASUALTY INSURANCE COMPANY	0.01	0.02	881.5	3,876.5	-77.26	1,339.6	2,994.6	-55.27	202.0	-577.8	1,675.6	0.00 **	65.97	142.8	333.8	254.8

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

TOTALS ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
KEMPER INDEMNITY INSURANCE COMPANY	0.04	0.08	7,639.4	12,006.8	-36.37	8,480.1	10,626.3	-20.20	3,278.7	19,972.3	22,515.2	235.52	35.44	951.5	1,018.9	2,242.4
KEMPER SURPLUS LINES INSURANCE COMPANY	0.00	0.00	260.0	493.8	-47.35	371.9	439.0	-15.28	0.0	1,298.2	154.7	349.04	0.00 **	35.2	-4.7	129.0
L M INSURANCE CORPORATION	0.48	0.08	83,973.4	13,078.8	542.06	47,252.5	9,948.1	374.99	12,894.9	47,069.3	45,818.5	99.61	86.16	930.5	4,254.0	4,180.7
LANCER INSURANCE COMPANY	0.05	0.10	8,614.5	15,566.2	-44.66	11,374.8	14,430.3	-21.17	4,244.7	3,394.4	14,311.0	29.84	88.38	858.6	817.2	1,143.5
LAWRENCEVILLE PROPERTY & CASUALTY CO	0.01	0.06	1,327.1	9,052.2	-85.34	5,780.1	8,574.3	-32.59	1,299.0	18,685.0	33,267.6	323.27	104.26	1,097.8	6,570.2	9,175.9
LEXON 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
LIBERTY INSURANCE COMPANY OF AMERICA	0.56	0.61	97,664.9	95,774.5	1.97	94,006.0	92,033.5	2.14	101,701.2	118,324.5	312,422.8	125.87	207.12	0.0	10,336.4	17,196.2
LIBERTY INSURANCE CORPORATION	0.05	0.08	8,886.8	13,074.2	-32.03	9,553.4	13,333.6	-28.35	12,035.2	9,615.2	29,929.5	100.65	95.91	1,843.8	1,359.3	3,214.6
LIBERTY INSURANCE UNDERWRITERS INC	0.05	0.01	8,015.8	2,003.2	300.15	4,576.1	1,042.0	339.19	88.3	-189.5	28.5	0.00 **	48.88	43.1	83.6	102.4
LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.76	0.71	133,847.5	111,856.0	19.66	164,995.8	101,977.3	61.80	95,637.9	97,414.2	208,876.1	59.04	91.45	8,226.7	7,892.0	21,260.5
LIBERTY MUTUAL INSURANCE COMPANY	0.35	0.48	60,935.4	75,525.0	-19.32	60,354.4	75,595.5	-20.16	47,754.9	33,648.7	224,834.0	55.75	162.88	7,423.6	432.6	41,084.2
LINCOLN GENERAL INSURANCE COMPANY	0.11	0.03	19,653.9	4,433.8	343.27	13,486.0	3,783.5	256.44	1,514.0	6,961.2	5,665.5	51.62	13.65	37.9	159.3	138.1
LUMBER MUTUAL INSURANCE COMPANY THE	0.00	0.00	0.0	82.3	-100.00	0.0	82.3	-100.00	929.6	-1,693.5	1,961.1	0.00 **	3,425.37	211.8	-2.1	820.2
LUMBERMENS MUTUAL CASUALTY COMPANY	0.60	0.61	105,306.7	95,327.1	10.47	104,364.4	111,035.2	-6.01	50,501.1	179,832.7	288,950.4	172.31	39.78	13,296.3	105,874.3	124,684.6
LUMBERMENS UNDERWRITING ALLIANCE	0.01	0.02	1,291.9	2,490.4	-48.12	1,598.8	3,105.2	-48.51	1,725.6	-428.2	7,226.4	0.00 **	149.11	163.0	45.4	234.4
LUTHERAN MUTUAL FIRE INSURANCE COMPANY	0.00	0.00	223.2	222.7	0.19	187.2	222.6	-15.93	36.1	58.9	59.0	31.46	31.28	0.0	0.0	0.0
LYNDON PROPERTY INSURANCE COMPANY	0.02	0.12	4,314.5	18,850.7	-77.11	7,313.4	4,593.2	59.22	7,377.6	6,860.9	696.5	93.81	111.29	0.0	0.0	0.0
MADISON MUTUAL INSURANCE COMPANY	0.19	0.18	33,156.4	28,606.8	15.90	31,465.2	27,886.4	12.83	24,758.5	25,014.8	13,321.2	79.50	83.42	4,153.7	4,251.5	1,527.9
MARINE INDEMNITY INSURANCE COMPANY OF AM	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	45.0	0.0	0.0	0.00 **	0.00 **	18.3	0.0	0.0
MARKEL AMERICAN INSURANCE COMPANY	0.01	0.01	1,504.0	1,082.5	38.94	1,314.4	992.8	32.39	419.1	408.8	758.2	31.10	54.72	24.7	69.4	105.9
MARKEL INSURANCE COMPANY	0.03	0.02	4,454.1	3,851.2	15.66	4,119.4	3,302.5	24.74	989.6	2,053.3	4,238.7	49.84	37.13	88.5	198.0	625.0
MARYLAND CASUALTY COMPANY	0.21	0.13	36,063.2	20,217.1	78.38	29,704.7	16,304.1	82.19	10,345.4	20,386.9	30,467.9	68.63	62.52	1,835.0	3,881.8	4,856.4
MASSACHUSETTS BAY INSURANCE COMPANY	0.05	0.06	9,083.2	8,908.5	1.96	8,865.7	8,828.7	0.42	9,775.0	12,421.4	17,651.5	140.11	137.20	879.8	612.8	3,627.5
MAYFLOWER INSURANCE COMPANY LTD THE	0.00	0.00	0.0	0.0	-78.57	0.0	0.0	-81.25	-1.1	-1.1	0.0	0.00 **	0.00 **	0.0	0.0	0.0
MBIA INSURANCE CORP OF ILLINOIS	0.00	0.00	0.0	0.0	0.00 *	183.0	457.9	-60.04	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
MBIA INSURANCE CORPORATION	0.14	0.05	25,321.8	8,374.8	202.36	11,575.8	8,543.8	35.49	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
MEDICAL ASSURANCE COMPANY INC THE	0.00	0.00	177.6	247.2	-28.16	182.7	311.0	-41.25	0.0	8.0	176.4	4.38	42.13	1.3	-117.8	214.5
MEDICAL PROTECTIVE COMPANY THE	0.09	0.06	14,968.1	8,754.1	70.98	11,297.1	8,604.6	31.29	278.4	7,325.4	13,145.0	64.84	21.07	1,416.4	1,850.5	3,679.9

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
September 08, 2003

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

TOTALS ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
MEDMARC CASUALTY INSURANCE COMPANY	0.11	0.09	19,752.6	14,088.4	40.20	17,007.4	12,744.4	33.45	8,647.1	15,547.7	17,848.1	91.42	53.43	1,221.9	3,476.0	3,188.5
MENDAKOTA INSURANCE COMPANY	0.02	0.02	3,222.0	2,490.4	29.38	3,092.6	2,676.7	15.54	1,622.5	2,293.2	1,640.4	74.15	83.25	121.1	171.9	147.4
MERASTAR INSURANCE COMPANY	0.01	0.02	1,867.4	2,736.9	-31.77	2,079.2	2,713.8	-23.38	1,346.7	1,064.2	768.9	51.18	106.22	12.0	12.7	95.7
MERCHANTS BONDING COMPANY (MUTUAL)	0.01	0.00	1,009.8	741.3	36.23	912.7	732.6	24.58	1,237.9	1,070.4	300.0	117.28	60.23	25.0	3.8	37.4
MERCHANTS PROPERTY INSURANCE C OF IN THE	0.00	0.00	10.3	83.9	-87.77	47.6	87.1	-45.34	72.3	80.7	16.6	169.51	35.96	0.0	0.0	0.0
MERCURY INDEMNITY COMPANY OF ILLINOIS	0.03	0.03	5,969.6	4,985.1	19.75	5,661.9	4,936.5	14.69	2,911.1	2,995.3	1,643.7	52.90	58.61	137.3	116.1	160.9
MERCURY INSURANCE COMPANY OF IL	0.05	0.05	9,602.8	7,833.7	22.58	8,918.0	7,759.8	14.93	4,506.2	4,667.2	2,915.2	52.33	60.18	221.6	248.2	551.2
MERIDIAN CITIZENS MUTUAL INSURANCE CO	0.00	0.00	0.0	23.4	-100.00	0.0	23.4	-100.00	199.1	-194.9	431.0	0.00 **	622.08	19.7	-57.3	44.0
MERIDIAN SECURITY INSURANCE COMPANY	0.01	0.02	2,095.2	2,730.6	-23.27	2,426.4	2,503.3	-3.07	3,565.8	3,614.1	4,583.1	148.95	216.25	169.2	215.1	275.1
MERRIMACK MUTUAL FIRE INSURANCE COMPANY	0.12	0.09	21,271.7	13,465.5	57.97	16,758.5	12,067.4	38.87	5,434.1	6,360.0	12,227.0	37.95	74.05	781.9	806.4	1,965.4
METROPOLITAN CASUALTY INSURANCE COMPANY	0.09	0.07	15,634.9	10,974.3	42.47	14,288.7	8,324.5	71.65	6,885.9	9,301.4	4,481.8	65.10	66.49	79.3	262.6	303.3
METROPOLITAN DIRECT PROP & CAS INS CO	0.00	0.00	37.8	10.9	246.24	32.6	6.1	437.72	45.0	110.7	69.8	339.51	86.41	0.5	6.6	6.2
METROPOLITAN GENERAL INSURANCE COMPANY	0.01	0.01	1,390.5	1,219.1	14.06	1,448.0	1,046.8	38.33	666.9	801.6	399.1	55.36	54.24	4.4	17.3	28.9
METROPOLITAN GROUP PROP & CAS INS CO	0.10	0.09	17,612.6	14,494.1	21.52	16,624.8	13,812.2	20.36	9,552.6	9,118.8	5,104.5	54.85	85.23	169.1	127.4	362.1
METROPOLITAN PROPERTY & CASUALTY INS CO	0.14	0.11	23,934.2	17,145.0	39.60	21,909.8	13,869.2	57.97	10,602.0	11,731.1	6,889.5	53.54	97.18	292.0	456.0	577.0
MGA INSURANCE COMPANY INC	0.00	0.00	9.1	70.2	-87.01	44.6	363.6	-87.74	2,354.0	147.1	961.0	329.78	432.42	488.5	401.2	162.5
MGIC CREDIT ASSURANCE CORPORATION	0.00	0.00	1.7	2.3	-26.50	1.7	2.3	-26.50	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
MGIC INDEMNITY CORPORATION	0.00	0.00	37.3	60.8	-38.64	50.7	84.1	-39.73	40.2	-298.2	869.5	0.00 **	0.00 **	4.0	-16.1	32.7
MIC GENERAL INSURANCE CORPORATION	0.01	0.01	1,338.0	1,123.9	19.06	1,248.2	1,053.5	18.48	967.4	826.5	682.5	66.22	112.65	5.3	17.4	52.0
MIC PROPERTY AND CASUALTY INS CORP	0.02	0.01	3,118.7	2,166.1	43.98	2,407.8	1,778.4	35.39	1,731.6	1,576.7	844.7	65.48	50.39	122.6	-43.3	56.2
MICHIGAN MILLERS MUTUAL INSURANCE CO	0.06	0.02	9,784.0	3,503.1	179.30	6,878.3	1,383.5	397.17	2,206.5	3,925.8	2,544.1	57.08	157.63	11.7	115.9	370.9
MID CENTURY INSURANCE COMPANY	0.42	0.49	72,779.0	76,583.5	-4.97	74,453.1	75,974.4	-2.00	40,487.9	41,067.6	49,049.4	55.16	56.25	2,902.9	3,017.9	7,422.1
MID CONTINENT CASUALTY COMPANY	0.00	0.00	862.8	539.6	59.88	711.5	588.6	20.87	423.5	119.1	409.9	16.74	81.74	46.8	-28.2	25.1
MID STATE SURETY CORPORATION	0.00	0.01	588.1	1,022.6	-42.48	618.5	1,458.4	-57.59	-90.9	72.6	371.0	11.74	0.00 **	136.5	187.9	57.3
MIDSTATES REINSURANCE CORPORATION	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	294.4	304.4	10.0	0.00 **	0.00 **	0.0	0.0	0.0
MIDWAY INSURANCE COMPANY OF ILLINOIS	0.00	0.06	103.1	9,228.5	-98.88	6,251.7	9,123.4	-31.48	4,049.4	5,285.5	4,699.7	84.55	68.97	115.9	610.5	1,137.7
MIDWEST EMPLOYERS CASUALTY COMPANY	0.03	0.02	6,083.5	3,100.9	96.18	4,934.2	2,444.0	101.89	792.5	-103.7	14,088.9	0.00 **	0.00 **	0.0	0.9	11.0
MIDWEST INSURANCE COMPANY	0.06	0.07	9,771.8	10,459.9	-6.58	9,665.0	9,677.1	-0.13	4,318.5	3,008.9	6,989.6	31.13	86.43	854.2	1,277.6	789.5

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
September 08, 2003

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

TOTALS ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
MIDWEST MEDICAL INSURANCE COMPANY	0.00	0.00	142.6	137.7	3.54	143.2	135.3	5.87	300.0	-285.8	394.2	0.00 **	11.86	20.3	30.4	59.6
MIDWESTERN INDEMNITY COMPANY THE	0.00	0.00	0.0	0.0	0.00 *	0.0	-4.6	0.00 *	0.9	0.0	3.3	0.00 **	0.00 **	0.0	-3.8	0.4
MILLERS CLASSIFIED INSURANCE COMPANY	0.03	0.03	4,579.3	4,133.0	10.80	4,476.0	4,008.9	11.65	4,191.9	3,674.0	2,012.0	82.08	79.49	77.5	40.3	219.7
MILLERS FIRST INSURANCE COMPANY	0.03	0.03	4,615.3	4,903.3	-5.87	4,508.6	6,430.5	-29.89	5,198.5	3,468.0	6,093.7	76.92	85.07	163.8	-39.3	762.1
MILWAUKEE CASUALTY INSURANCE CO	0.01	0.00	1,876.6	519.7	261.12	1,125.6	521.6	115.80	747.0	682.4	1,172.9	60.62	137.37	52.7	40.0	64.4
MILWAUKEE INSURANCE COMPANY	0.12	0.15	21,730.9	23,076.5	-5.83	21,506.2	23,043.5	-6.67	12,298.4	14,936.0	30,693.7	69.45	85.87	1,118.4	1,518.3	3,289.6
MILWAUKEE SAFEGUARD INSURANCE COMPANY	0.00	0.00	-3.0	204.1	-101.45	38.3	247.1	-84.52	88.3	-27.4	14.4	0.00 **	24.32	10.4	-6.9	3.5
MITSUI MARINE AND FIRE INS CO OF AM	0.00	0.00	293.1	401.7	-27.04	687.0	-66.8	0.00 *	-32.7	-718.3	0.5	0.00 **	0.00 **	23.4	23.3	0.0
MONROE GUARANTY INSURANCE COMPANY	0.06	0.07	10,294.9	10,692.8	-3.72	8,177.4	8,729.8	-6.33	6,785.8	7,835.9	12,444.2	95.82	146.71	680.2	609.8	1,656.8
MONTGOMERY WARD INSURANCE COMPANY	0.02	0.03	4,225.7	4,452.9	-5.10	4,224.3	4,456.4	-5.21	4,782.1	4,189.4	609.4	99.17	82.40	0.0	0.0	6.8
MONUMENTAL GENERAL CASUALTY COMPANY	0.01	0.01	1,372.1	1,007.5	36.18	1,257.9	1,082.5	16.21	893.7	976.0	353.2	77.59	76.54	67.3	63.0	26.8
MORTGAGE GUARANTY INSURANCE CORPORATION	0.36	0.35	62,599.2	55,378.3	13.04	63,492.3	56,326.8	12.72	10,391.8	41,584.5	252,718.3	65.50	46.68	421.1	982.9	1,962.3
MOTOR CLUB OF IOWA INSURANCE COMPANY	0.00	0.00	117.2	133.6	-12.26	126.0	137.2	-8.12	13.0	13.8	11.5	10.93	16.19	0.0	0.0	0.0
MOTORS INSURANCE CORPORATION	0.04	0.03	6,742.7	5,351.2	26.01	5,884.4	4,874.9	20.71	3,285.6	3,393.7	107.1	57.67	46.31	19.2	19.2	0.0
MOUNT CARROLL MUTUAL FIRE INS CO THE	0.01	0.01	2,201.4	2,334.5	-5.70	2,249.6	1,978.7	13.69	1,739.5	1,252.8	166.8	55.69	97.76	0.0	0.0	0.0
MT HAWLEY INSURANCE COMPANY	0.05	0.02	8,259.8	3,600.9	129.38	6,212.6	2,650.7	134.37	858.4	1,494.7	4,025.1	24.06	48.41	213.0	461.6	992.5
MUTUAL PROTECTIVE INSURANCE COMPANY	0.02	0.02	3,280.0	3,262.5	0.54	3,358.7	3,130.6	7.29	2,306.7	1,952.9	2,586.2	58.14	72.92	33.7	21.4	34.2
MUTUAL SERVICE CASUALTY INSURANCE CO	-0.01	0.04	-2,344.1	6,584.0	-135.60	1,418.4	7,123.7	-80.09	2,829.7	-1,800.1	12,152.2	0.00 **	114.95	532.0	1,944.1	2,991.3
NATIONAL ALLIANCE INSURANCE COMPANY	0.00	0.00	643.9	721.5	-10.76	707.0	734.1	-3.69	392.9	361.6	135.1	51.14	72.78	13.1	43.3	40.9
NATIONAL AMERICAN INSURANCE COMPANY	0.00	0.00	238.6	570.7	-58.20	281.7	786.8	-64.20	241.0	-3.9	227.0	0.00 **	46.04	69.3	23.7	49.7
NATIONAL BEN FRANKLIN INSURANCE CO OF IL	0.27	0.32	47,697.6	49,992.9	-4.59	50,425.5	57,589.1	-12.44	35,493.3	22,318.1	51,219.4	44.26	136.13	2,186.5	2,645.0	4,304.4
NATIONAL CASUALTY COMPANY	0.11	0.11	19,673.9	16,816.0	17.00	18,447.6	14,901.1	23.80	8,448.9	10,301.3	19,589.0	55.84	75.81	3,947.0	2,899.6	7,360.3
NATIONAL CONTINENTAL INSURANCE COMPANY	0.00		0.0		0.00 *	0.0		0.00 *	7.2	11.8	4.6	0.00 **		0.0	0.3	0.3
NATIONAL FARMERS UNION PROPERTY & CAS CO	0.02	0.04	3,355.6	5,592.3	-40.00	4,662.3	4,982.0	-6.42	2,294.8	1,588.5	2,939.4	34.07	53.65	257.6	75.9	355.4
NATIONAL FARMERS UNION STANDARD INS CO	0.01	0.01	1,868.0	2,227.2	-16.13	1,791.0	1,905.5	-6.01	500.8	896.1	1,002.6	50.03	38.79	97.9	96.2	92.3
NATIONAL FIRE & CASUALTY COMPANY	0.01	0.01	1,156.3	823.4	40.44	970.3	812.0	19.50	892.3	923.6	504.3	95.19	7.54	95.0	116.2	367.2
NATIONAL FIRE & INDEMNITY EXCHANGE	0.00	0.00	202.0	162.8	24.09	179.2	158.7	12.92	22.9	171.6	187.1	95.75	28.24	9.9	17.0	19.3
NATIONAL FIRE & MARINE INSURANCE COMPANY	0.12	0.01	20,251.9	1,827.8	1,008.00	14,783.2	2,839.6	420.60	18.9	3,165.3	8,516.4	21.41	139.00	68.6	1,056.4	5,369.8

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

TOTALS ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
NATIONAL FIRE INSURANCE COMPANY OF HARTF	0.07	0.12	11,481.1	18,074.5	-36.48	12,623.9	17,543.0	-28.04	11,051.2	18,783.4	22,999.2	148.79	81.98	837.2	3,224.1	3,340.3
NATIONAL GENERAL ASSURANCE COMPANY	0.02	0.02	3,460.2	2,803.7	23.42	3,268.5	2,564.5	27.45	1,870.9	2,024.0	1,264.8	61.93	81.07	4.7	37.5	65.4
NATIONAL GENERAL INSURANCE COMPANY	0.01	0.02	2,162.6	2,549.2	-15.17	2,212.2	2,690.2	-17.77	1,496.1	1,282.5	938.6	57.97	74.40	37.8	3.7	77.8
NATIONAL HERITAGE INSURANCE COMPANY	0.03	0.03	4,674.0	4,174.4	11.97	4,490.4	3,953.4	13.58	1,933.2	1,952.7	381.7	43.49	40.61	0.0	0.0	0.0
NATIONAL INDEMNITY COMPANY	0.01	0.01	1,508.5	1,097.1	37.50	1,355.5	960.1	41.19	224.4	237.5	362.3	17.52	11.99	42.1	37.0	119.1
NATIONAL INSURANCE COMPANY OF WI INC	0.00	0.00	40.1	50.1	-20.08	40.1	50.1	-20.08	0.0	-2.8	11.0	0.00 **	9.15	2.1	2.1	1.5
NATIONAL INSURANCE UNDERWRITERS	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	84.1	179.5	0.00 **	0.00 **	2.2	-16.5	24.9
NATIONAL INTERSTATE INSURANCE COMPANY	0.01	0.01	1,931.5	1,658.8	16.44	2,317.6	3,517.5	-34.11	1,008.3	3,986.6	5,088.9	172.01	65.95	170.2	534.9	850.9
NATIONAL LIABILITY & FIRE INS CO	0.03	0.03	5,950.5	5,204.3	14.34	5,917.8	2,787.7	112.28	1,539.8	1,369.7	2,198.7	23.15	67.38	204.7	183.7	625.0
NATIONAL LLOYDS INSURANCE COMPANY	0.00	0.00	7.7	13.8	-44.19	3.0	13.8	-78.49	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
NATIONAL REINSURANCE CORPORATION	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-779.6	2,819.5	0.00 **	0.00 **	0.0	0.0	124.0
NATIONAL SURETY CORPORATION	0.17	0.17	29,887.3	27,307.1	9.45	25,307.1	26,908.5	-5.95	19,618.3	19,194.1	105,054.0	75.84	54.56	2,197.1	-1,328.0	11,996.4
NATIONAL UNION FIRE INSURANCE CO OF PITT	0.67	0.74	118,184.4	116,797.9	1.19	70,812.1	146,632.1	-51.71	145,399.5	185,510.2	339,207.4	261.98	101.77	-3,890.0	-5,780.4	38,950.6
NATIONWIDE AGRIBUSINESS INSURANCE CO	0.09	0.03	14,971.6	4,596.0	225.75	10,777.3	3,692.0	191.90	6,121.9	8,919.6	9,873.3	82.76	58.18	126.7	854.9	1,017.8
NATIONWIDE ASSURANCE COMPANY	0.01	0.01	1,436.5	1,429.6	0.48	1,183.2	1,384.7	-14.55	470.9	351.1	244.3	29.67	49.21	6.1	-11.0	44.0
NATIONWIDE GENERAL INSURANCE COMPANY	0.01	0.00	882.4	641.9	37.46	808.8	596.8	35.52	420.2	399.6	298.9	49.41	79.77	5.8	-6.3	28.9
NATIONWIDE INSURANCE COMPANY OF AMERICA	0.00	0.01	-11.2	1,109.8	-101.01	179.9	3,334.3	-94.61	512.4	-303.9	196.5	0.00 **	114.90	35.9	-61.8	75.9
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	0.16	0.15	27,741.5	23,357.4	18.77	25,593.7	22,104.7	15.78	18,420.1	16,581.1	8,810.6	64.79	145.28	463.6	225.0	811.8
NATIONWIDE MUTUAL INSURANCE COMPANY	0.31	0.35	53,729.5	54,237.0	-0.94	53,623.9	54,415.6	-1.45	35,335.2	37,553.8	39,429.6	70.03	68.79	1,884.2	798.5	3,323.8
NATIONWIDE PROPERTY & CASUALTY INS CO	0.03	0.02	4,396.2	3,031.5	45.02	3,730.3	2,733.4	36.47	1,505.1	1,431.6	2,280.7	38.38	76.88	188.5	172.3	398.2
NAU COUNTRY INSURANCE COMPANY	0.01		1,592.1		0.00 *	1,592.1		0.00 *	374.3	392.0	17.7	24.62		0.0	0.0	0.0
NAVIGATORS INSURANCE COMPANY	0.02	0.00	3,714.1	205.3	1,708.72	1,174.7	113.9	931.52	57.5	1,157.1	1,402.1	98.50	67.59	33.4	116.2	105.5
NCMIC INSURANCE COMPANY	0.02	0.02	3,822.4	3,438.3	11.17	3,613.9	3,307.3	9.27	671.5	1,424.9	4,791.2	39.43	41.35	446.2	773.8	3,585.2
NETHERLANDS INSURANCE COMPANY THE	0.01	0.01	1,985.7	1,437.2	38.16	1,266.8	1,232.2	2.80	1,221.5	1,254.5	1,293.2	99.03	88.74	51.5	71.6	142.5
NEW ENGLAND INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	1,429.1	-317.4	9,766.0	0.00 **	0.00 **	73.1	98.5	1,804.7
NEW HAMPSHIRE INSURANCE COMPANY	0.90	0.69	157,671.7	107,934.8	46.08	164,466.3	159,151.5	3.34	199,207.8	314,552.0	211,230.2	191.26	54.19	1,491.3	17,369.2	29,287.2
NEW YORK MARINE AND GENERAL INS CO	0.01	0.02	1,756.6	3,600.8	-51.22	3,233.0	2,690.9	20.15	1,838.6	1,704.9	63,451.7	52.73	2,336.42	92.9	97.4	431.7
NIAGARA FIRE INSURANCE COMPANY	0.17	0.39	29,511.6	60,576.7	-51.28	29,511.6	60,576.7	-51.28	22,983.2	13,794.9	2.1	46.74	44.93	3.2	-17.7	0.0

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

TOTALS ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
NIPPONKOA INSURANCE COMPANY LTD (U S BR	0.01	0.01	1,293.1	831.4	55.54	920.4	824.6	11.62	671.1	81.9	1,219.9	8.90	30.35	14.3	-22.9	128.7
NIPPONKOA INSURANCE COMPANY OF AMERICA	0.00	0.00	604.0	738.8	-18.25	604.0	738.8	-18.25	19.0	-85.1	317.6	0.00 **	21.48	5.4	-1.6	21.0
NISSAN FIRE & MAR INS CO LTD (US BRANCH)	0.00	0.00	139.7	40.8	241.93	139.7	40.8	241.93	44.1	-79.7	0.0	0.00 **	0.00 **	2.4	-10.6	0.0
NISSAN FIRE & MAR INS CO LTD (US BRANCH)	0.00	0.00	139.7	40.8	241.93	139.7	40.8	241.93	44.1	-79.7	0.0	0.00 **	0.00 **	2.4	-10.6	0.0
NOETIC SPECIALTY INSURANCE COMPANY	0.00	0.00	103.0	0.0	0.00 *	22.9	-92.6	0.00 *	118.0	146.6	28.8	639.56	0.00 **	246.0	252.3	6.3
NONPROFITS INSURANCE COMPANY	0.04	0.04	6,797.7	6,907.5	-1.59	6,893.5	6,329.1	8.92	3,291.5	4,465.3	13,042.2	64.78	49.63	771.8	818.0	822.5
NORTH AMERICAN ELITE INSURANCE COMPANY	-0.01	0.08	-1,652.7	12,419.2	-113.31	-1,939.6	12,602.8	-115.39	0.0	-373.1	5,306.3	0.00 **	44.20	20.2	-953.0	1,682.8
NORTH AMERICAN SPECIALTY INSURANCE CO	0.08	0.10	14,717.3	15,183.3	-3.07	16,750.7	15,565.1	7.62	9,451.5	19,931.8	25,879.7	118.99	0.73	546.3	2,320.6	4,451.8
NORTH POINTE INSURANCE COMPANY	0.04	0.05	7,470.1	7,834.0	-4.64	6,902.1	7,168.9	-3.72	5,520.9	2,579.1	11,376.8	37.37	62.14	773.5	1,504.4	2,143.4
NORTH RIVER INSURANCE COMPANY THE	0.00	0.01	271.9	2,326.8	-88.31	666.6	3,074.0	-78.31	4,312.8	1,358.2	12,358.6	203.74	106.20	1,318.0	626.8	2,883.3
NORTH STAR REINSURANCE CORPORATION	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.0	1,606.0	0.00 **	0.00 **	0.0	-32.9	88.2
NORTHBROOK INDEMNITY COMPANY	0.00	0.00	343.6	0.5	72,849.89	80.4	0.2	40,909.69	38.0	151.4	10,535.0	188.34	565,757.65	0.2	-711.9	2,311.2
NORTHERN ASSURANCE COMPANY OF AMERICA	0.03	0.08	5,010.9	12,424.6	-59.67	9,354.7	7,546.9	23.95	6,029.1	6,363.5	5,037.4	68.02	86.78	71.9	-333.8	217.9
NORTHERN INSURANCE COMPANY OF NEW YORK	0.04	0.10	7,197.8	16,412.0	-56.14	9,709.6	16,550.3	-41.33	8,962.7	10,619.5	19,845.7	109.37	103.63	1,440.4	1,765.2	3,094.2
NORTHLAND CASUALTY COMPANY	0.00	0.00	439.0	502.5	-12.64	491.0	357.0	37.53	486.4	63.4	78.5	12.91	51.17	15.1	-44.1	11.6
NORTHLAND INSURANCE COMPANY	0.23	0.21	40,707.4	33,377.2	21.96	36,178.5	27,603.1	31.07	12,247.9	17,066.1	20,213.3	47.17	46.69	1,420.7	2,342.2	3,076.9
OCCIDENTAL FIRE & CASUALTY COMPANY OF NC	0.05	0.00	8,233.4	0.0	0.00 *	4,384.2	0.0	0.00 *	555.2	1,043.6	490.4	23.80	0.00 **	56.4	243.7	187.3
OHIC INSURANCE COMPANY	0.03	0.03	4,810.7	4,176.2	15.19	4,335.1	4,324.4	0.25	9,429.2	7,076.2	13,926.9	163.23	46.64	869.9	2,804.9	1,935.0
OHIO CASUALTY INSURANCE COMPANY THE	0.16	0.15	28,164.8	23,849.3	18.09	25,550.2	22,556.1	13.27	13,875.3	14,524.7	33,319.1	56.85	75.98	970.0	-613.4	3,762.1
OHIO FARMERS INSURANCE COMPANY	0.05	0.21	8,968.7	32,917.5	-72.75	19,143.6	30,109.4	-36.42	19,004.4	12,956.6	32,547.8	67.68	99.27	399.2	44.3	2,488.3
OHIO INDEMNITY COMPANY	0.00	0.00	551.4	481.7	14.46	601.4	552.8	8.80	131.9	336.3	272.2	55.92	23.97	0.4	3.2	3.1
OHIO SECURITY INSURANCE COMPANY	0.01	0.01	2,280.0	1,705.7	33.67	2,131.4	973.3	118.99	409.9	350.9	943.2	16.46	83.52	11.6	-0.8	66.5
OLD RELIABLE CASUALTY COMPANY	0.00	0.00	483.9	441.8	9.53	484.7	436.8	10.98	176.2	191.3	25.1	39.46	56.66	6.9	8.7	2.8
OLD REPUBLIC INSURANCE COMPANY	0.24	0.21	41,697.0	32,244.1	29.32	34,167.5	27,405.5	24.67	18,244.4	24,951.7	46,567.1	73.03	54.98	2,724.4	4,895.4	9,642.8
OLD REPUBLIC MINNEHOMA INSURANCE COMPANY	0.00	0.00	181.2	346.8	-47.75	222.9	279.8	-20.35	161.1	156.5	16.9	70.23	70.68	6.4	6.0	0.8
OLD REPUBLIC SURETY COMPANY	0.02	0.01	2,695.0	2,330.9	15.62	2,484.1	2,283.6	8.78	229.8	74.6	205.5	3.00	19.82	51.5	44.6	114.6
OLD UNITED CASUALTY COMPANY	0.00	0.00	119.8	298.8	-59.92	886.3	982.6	-9.80	584.9	571.6	83.5	64.49	58.68	0.6	-4.8	0.0
OMAHA PROPERTY & CASUALTY INSURANCE CO	0.01	0.01	1,942.0	1,398.7	38.84	1,790.0	1,323.8	35.22	1,347.8	1,558.1	623.9	87.04	74.44	0.3	0.3	20.6

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
September 08, 2003

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

TOTALS ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
OMNI INDEMNITY COMPANY	0.01	0.01	1,882.8	2,129.7	-11.60	1,939.9	2,263.3	-14.29	1,351.7	1,445.1	898.3	74.49	57.79	70.1	73.1	79.8
OMNI INSURANCE COMPANY	0.00	0.00	369.4	619.8	-40.41	450.2	750.6	-40.02	525.5	383.4	323.6	85.16	106.63	55.0	43.5	36.1
OMS NATIONAL INSURANCE COMPANY, RRG	0.01	0.01	1,114.5	866.8	28.58	946.1	828.6	14.18	0.0	-47.6	608.5	0.00 **	32.14	213.9	276.2	204.7
ONEBEACON AMERICA INSURANCE COMPANY	0.05	0.12	8,945.3	19,471.4	-54.06	14,780.0	20,524.5	-27.99	11,249.4	30,409.9	66,196.7	205.75	101.35	2,591.4	5,714.3	10,635.0
ONEBEACON INSURANCE COMPANY	0.03	0.12	5,882.9	18,804.6	-68.72	10,627.8	24,325.6	-56.31	21,120.0	34,518.9	63,050.0	324.80	146.61	3,968.6	2,968.6	7,570.3
OWNERS INSURANCE COMPANY	0.23	0.17	40,689.9	26,097.6	55.91	34,258.3	21,941.8	56.13	18,748.3	23,420.8	24,215.8	68.37	78.89	1,018.6	1,882.0	4,916.0
PACIFIC EMPLOYERS INSURANCE COMPANY	0.11	0.11	19,139.5	16,521.1	15.85	15,523.2	14,806.5	4.84	5,755.2	7,409.8	30,251.9	47.73	29.28	928.4	242.4	5,463.5
PACIFIC INDEMNITY COMPANY	0.08	0.07	13,423.2	11,263.3	19.18	12,791.9	10,924.0	17.10	7,649.9	5,229.6	17,141.3	40.88	42.12	678.1	317.0	2,960.5
PACIFIC SPECIALTY INSURANCE COMPANY	0.00	0.00	163.8	161.6	1.31	164.8	155.4	6.06	25.3	4.9	0.0	2.99	24.75	8.3	1.6	0.0
PACO ASSURANCE COMPANY INC	0.01	0.01	2,365.8	2,206.6	7.21	2,308.7	2,192.3	5.31	1,498.9	1,222.9	3,693.6	52.97	99.35	538.0	567.5	1,117.5
PATHFINDER INSURANCE COMPANY	0.00	0.00	234.5	268.4	-12.64	234.5	268.4	-12.64	0.0	107.0	466.2	45.66	0.40	0.0	19.5	89.2
PATRIOT GENERAL INSURANCE COMPANY	0.00		0.0		0.00 *	0.0		0.00 *	0.0	-1,117.2	-1,117.2	0.00 **		0.0	0.0	0.0
PEERLESS INSURANCE COMPANY	0.07	0.01	11,443.9	2,234.4	412.18	6,376.8	2,382.9	167.61	727.0	2,223.0	4,796.4	34.86	78.80	196.6	-100.0	679.3
PEKIN INSURANCE COMPANY	0.63	0.57	110,319.4	89,277.1	23.57	101,489.1	83,074.6	22.17	45,972.5	59,668.3	79,596.6	58.79	64.86	3,542.9	7,739.5	17,461.3
PENN AMERICA INSURANCE COMPANY	0.01	0.01	1,306.5	1,776.4	-26.46	1,402.4	2,291.6	-38.80	780.3	817.0	2,387.6	58.26	100.66	333.0	280.7	734.9
PENN MILLERS INSURANCE COMPANY	0.01		2,390.4		0.00 *	1,208.6		0.00 *	63.7	159.1	95.3	13.16		0.7	11.7	11.0
PENNSYLVANIA GENERAL INSURANCE COMPANY	0.02	0.06	4,057.5	9,327.3	-56.50	7,180.5	9,099.2	-21.09	9,332.8	5,197.7	14,143.2	72.39	132.47	623.1	-312.3	871.4
PENNSYLVANIA LUMBERMENS MUTUAL INS CO	0.00	0.00	659.9	380.3	73.52	529.1	113.3	367.00	2.4	0.2	0.0	0.04	3.24	0.0	-0.1	0.0
PENNSYLVANIA MANUFACTURERS ASSN INS CO	0.02	0.01	3,514.3	2,320.3	51.46	3,296.5	2,076.6	58.74	842.2	1,880.7	2,332.4	57.05	64.19	75.0	97.1	195.8
PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	0.00	0.00	16.4	26.6	-38.18	20.6	24.8	-16.69	0.0	-1.1	3.5	0.00 **	0.00 **	0.0	-0.3	1.0
PETROLEUM CASUALTY COMPANY	0.00	0.00	528.5	498.8	5.95	528.5	498.8	5.95	146.6	86.1	2,059.1	16.30	13.94	64.1	160.6	96.5
PHARMACISTS MUTUAL INSURANCE COMPANY	0.02	0.02	4,318.8	3,500.7	23.37	3,936.2	3,238.8	21.53	1,008.3	1,187.6	1,062.6	30.17	33.74	109.9	215.5	265.6
PHILADELPHIA INDEMNITY INSURANCE COMPANY	0.15	0.10	26,653.2	16,269.1	63.83	22,429.4	13,777.7	62.79	5,906.4	15,821.0	20,155.9	70.54	56.29	365.0	1,429.8	2,061.6
PHOENIX ASSURANCE COMPANY OF NEW YORK	0.00	0.00	301.9	31.0	872.69	146.8	31.0	372.85	154.7	297.1	58.7	202.43	0.00 **	-10.9	-13.1	-12.1
PHOENIX INSURANCE COMPANY THE	0.04	0.07	7,656.8	11,286.0	-32.16	8,219.7	12,655.3	-35.05	6,843.1	6,884.5	11,849.8	83.76	56.47	588.8	457.3	1,430.8
PHYSICIANS INSURANCE COMPANY OF WI INC	0.08	0.06	13,191.3	9,754.3	35.24	11,395.0	8,777.1	29.83	4,116.3	8,108.5	11,409.1	71.16	49.89	1,955.8	3,447.2	3,971.4
PLANET INDEMNITY COMPANY	0.00		4.7		0.00 *	0.2		0.00 *	0.0	0.0	0.0	0.00		0.0	0.0	0.0
PLATTE RIVER INSURANCE COMPANY	0.00	0.01	38.6	815.3	-95.27	16.2	1,946.4	-99.17	10.0	14.0	4.0	86.65	0.96	0.0	1.2	1.2

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
September 08, 2003

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

TOTALS ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
PMI MORTGAGE INSURANCE CO	0.18	0.19	31,418.0	29,220.5	7.52	31,249.1	29,637.1	5.44	6,114.7	8,789.8	14,985.4	28.13	18.41	70.3	70.3	0.0
PODIATRY INSURANCE CO OF AM (RRG) A MUT	0.01	0.01	1,621.5	1,236.3	31.16	1,456.2	1,128.6	29.03	62.3	1,066.6	3,970.4	73.25	23.79	206.3	618.0	1,112.9
POTOMAC INSURANCE COMPANY OF ILLINOIS	0.01	0.03	1,370.2	3,974.9	-65.53	4,274.5	4,017.2	6.41	7,974.9	-18,158.4	8,151.0	0.00 **	0.00 **	685.5	-4,127.8	1,610.0
PRE PAID LEGAL CASUALTY INC	0.05	0.04	8,519.2	6,759.6	26.03	8,398.5	6,698.9	25.37	2,730.6	2,730.6	24.1	32.51	33.13	0.0	0.0	0.0
PREFERRED PROFESSIONAL INSURANCE COMPANY	0.01	0.01	1,825.9	1,456.3	25.38	1,825.1	1,457.8	25.19	0.0	1,886.4	5,379.7	103.36	125.46	3.8	216.3	600.4
PRIME INSURANCE SYNDICATE INC THE	0.00		279.5		0.00 *	223.6		0.00 *	1,115.7	25.5	773.4	11.41		72.7	-187.3	80.0
PRINCETON INSURANCE COMPANY	0.10	0.10	17,176.4	15,061.6	14.04	17,765.4	12,966.7	37.01	6,845.0	9,713.2	9,493.0	54.67	56.89	366.9	529.7	1,034.9
PROGRESSIVE AMERICAN INSURANCE COMPANY	0.01	0.01	2,575.9	1,351.2	90.63	2,665.4	730.3	264.98	932.7	1,156.2	391.5	43.38	64.75	5.4	34.2	41.6
PROGRESSIVE CASUALTY INSURANCE COMPANY	0.11	0.10	18,727.2	15,235.2	22.92	18,943.8	11,995.5	57.92	7,740.4	9,428.1	9,371.7	49.77	60.90	148.9	169.8	759.6
PROGRESSIVE HALCYON INSURANCE COMPANY	0.18	0.12	31,776.7	18,863.9	68.45	28,811.8	16,320.2	76.54	10,500.0	12,538.0	4,495.0	43.52	45.29	56.7	225.5	393.0
PROGRESSIVE HOME INSURANCE COMPANY	0.00	0.00	273.7	157.1	74.26	275.6	22.1	1,147.22	43.6	62.6	20.7	22.70	75.68	4.0	14.9	11.0
PROGRESSIVE PREMIER INS CO OF ILLINOIS	0.27	0.26	47,203.8	41,457.0	13.86	44,287.2	48,053.7	-7.84	21,732.4	20,904.6	14,585.9	47.20	53.39	733.6	829.3	1,581.0
PROGRESSIVE SPECIALTY INSURANCE COMPANY	0.11	0.09	19,497.0	14,143.2	37.85	20,721.0	7,294.4	184.07	8,232.5	10,164.3	3,578.6	49.05	52.52	36.8	280.2	402.6
PROGRESSIVE UNIVERSAL INS CO OF IL	0.12	0.07	21,205.3	11,512.3	84.20	14,659.3	14,882.0	-1.50	6,771.2	7,910.0	5,187.6	53.96	57.09	160.7	180.3	478.6
PRONATIONAL CASUALTY COMPANY	0.00		820.5		0.00 *	76.4		0.00 *	0.0	33.6	33.6	44.00		0.0	22.9	22.9
PRONATIONAL INSURANCE COMPANY	0.10	0.11	17,334.9	17,769.3	-2.44	17,805.5	17,288.6	2.99	9,214.8	22,532.9	62,850.4	126.55	111.19	4,135.1	3,304.4	12,592.5
PROPERTY & CASUALTY INS CO OF HARTFORD	0.11	0.06	18,575.8	9,344.9	98.78	14,049.7	6,819.8	106.01	8,001.3	10,071.3	5,208.7	71.68	74.64	344.7	567.8	703.4
PROTECTIVE INSURANCE COMPANY	0.04	0.03	7,629.9	4,367.5	74.70	7,574.8	4,352.6	74.03	1,495.8	4,210.1	8,568.4	55.58	132.15	126.5	313.1	373.7
PROTECTIVE NATIONAL INS CO OF OMAHA THE	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	82.5	8,074.9	9,264.8	0.00 **	0.00 **	11.9	11.9	0.0
PROVIDENCE WASHINGTON INSURANCE COMPANY	0.00	0.01	796.1	2,122.5	-62.49	1,208.0	3,031.9	-60.16	1,120.4	811.7	3,604.9	67.19	77.55	212.8	389.7	766.2
PRUDENTIAL COMMERCIAL INSURANCE COMPANY	0.00	0.00	340.8	246.6	38.20	321.3	217.9	47.42	129.5	144.3	27.6	44.91	39.64	0.0	1.3	2.5
PRUDENTIAL GENERAL INSURANCE COMPANY	0.05	0.03	9,402.9	5,118.2	83.71	8,282.9	4,472.9	85.18	4,653.9	6,699.0	3,280.1	80.88	70.41	18.6	244.1	349.5
PRUDENTIAL PROPERTY & CASUALTY INS CO	0.24	0.26	42,516.7	40,654.8	4.58	41,735.5	40,277.0	3.62	25,954.5	25,581.3	17,163.4	61.29	71.20	558.1	629.5	1,796.7
PUBLIC SERVICE MUTUAL INSURANCE COMPANY	0.00	0.00	32.4	55.9	-41.92	38.1	55.3	-31.02	1.7	43.9	48.5	115.10	0.00 **	0.5	2.5	3.0
QBE INSURANCE CORPORATION	0.08	0.02	13,866.6	3,014.0	360.07	6,667.9	3,245.2	105.47	477.4	2,360.6	3,774.3	35.40	53.68	130.9	851.3	834.7
QUADRANT INDEMNITY COMPANY	0.00	0.00	3.5	11.1	-68.17	9.2	7.4	24.66	0.0	1.6	2.3	17.44	0.01	0.0	0.0	0.3
RADIAN ASSET ASSURANCE INC	0.02	0.02	2,671.9	2,659.1	0.48	231.3	183.0	26.37	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
RADIAN GUARANTY INC	0.14	0.12	23,737.5	19,362.7	22.59	24,524.4	14,340.1	71.02	6,433.1	6,541.3	18,252.7	26.67	34.68	0.0	0.0	0.0

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

TOTALS ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
RAMPART INSURANCE COMPANY	0.00	0.00	-5.8	107.9	-105.40	1.6	154.1	-98.99	0.0	-52.2	1.7	0.00 **	0.00 **	2.6	2.9	0.3
RANGER INSURANCE COMPANY	0.02	0.01	2,845.6	1,146.7	148.15	2,116.5	1,103.4	91.82	961.2	-1,653.0	9,699.3	0.00 **	87.99	646.0	1,299.4	1,038.6
REALM NATIONAL INSURANCE COMPANY	0.00	0.00	16.3	143.8	-88.65	44.6	156.1	-71.44	170.6	10.1	75.4	22.76	58.80	10.9	-6.7	21.2
REDLAND INSURANCE COMPANY	0.00	0.04	349.9	5,876.9	-94.05	1,964.7	5,702.3	-65.55	4,107.2	3,172.6	4,206.6	161.48	84.51	421.4	488.1	384.8
REGENT INSURANCE COMPANY	0.28	0.38	49,411.9	59,730.5	-17.28	54,308.5	59,928.1	-9.38	39,567.2	34,781.9	54,063.9	64.05	109.14	2,411.1	2,682.4	4,312.2
REPUBLIC FRANKLIN INSURANCE COMPANY	0.02	0.03	2,942.0	4,650.5	-36.74	3,742.1	5,109.3	-26.76	3,419.6	3,225.5	4,617.3	86.20	113.65	525.8	433.4	904.9
REPUBLIC INSURANCE COMPANY	0.00	0.00	0.0	-2.4	0.00 *	0.0	-2.4	0.00 *	41.7	67.9	469.5	0.00 **	0.00 **	-15.3	-15.3	0.0
REPUBLIC MORTGAGE INSURANCE COMPANY	0.18	0.13	32,172.4	20,771.6	54.89	30,398.2	20,092.0	51.30	2,359.5	5,139.4	10,558.9	16.91	10.38	152.7	163.3	38.8
REPUBLIC WESTERN INSURANCE COMPANY	0.03	0.04	5,017.8	5,907.0	-15.05	5,788.7	5,960.1	-2.88	1,725.6	2,511.7	3,639.9	43.39	54.51	205.0	290.8	205.1
RESPONSE INSURANCE COMPANY	0.00	0.00	-15.1	692.6	-102.18	468.1	847.0	-44.74	692.6	322.2	96.3	68.84	92.86	9.6	-26.5	39.4
RESPONSE WORLDWIDE DIRECT AUTO INS CO	0.01	0.01	1,772.8	2,046.8	-13.39	1,828.0	1,871.4	-2.32	711.6	594.1	735.6	32.50	31.15	38.7	78.5	176.7
RLI INSURANCE COMPANY	0.09	0.11	15,551.0	17,284.2	-10.03	15,605.7	12,960.2	20.41	8,061.2	21,290.5	27,366.9	136.43	42.07	347.0	535.3	1,530.8
ROCK RIVER INSURANCE COMPANY	0.07	0.00	12,817.9	0.0	0.00 *	3,885.3	3.6	108,457.87	0.0	1,772.8	1,814.7	45.63	0.00 **	0.0	305.5	306.4
ROCKFORD MUTUAL INSURANCE COMPANY	0.14	0.15	24,968.6	24,002.8	4.02	24,597.3	23,438.1	4.95	13,610.5	13,631.7	10,792.9	55.42	53.88	732.8	525.0	1,044.2
ROYAL INDEMNITY COMPANY	0.27	0.24	47,043.4	38,119.6	23.41	45,322.0	34,027.1	33.19	27,405.9	35,157.9	84,652.5	77.57	187.29	4,702.2	7,116.9	14,980.2
ROYAL INSURANCE COMPANY OF AMERICA	0.34	0.29	58,818.1	45,498.1	29.28	54,895.8	43,919.5	24.99	36,706.0	35,831.0	83,774.5	65.27	74.25	4,833.7	6,928.2	27,443.3
RURAL COMMUNITY INSURANCE COMPANY	0.11	0.09	18,754.2	14,826.7	26.49	15,218.4	10,028.1	51.76	14,533.7	12,972.4	220.6	85.24	62.88	0.0	0.0	0.0
SAFECO INSURANCE COMPANY OF AMERICA	0.11	0.13	18,535.9	19,895.5	-6.83	18,065.0	29,795.5	-39.37	13,865.7	-758.5	23,383.8	0.00 **	76.54	1,625.2	2.1	2,933.7
SAFECO INSURANCE COMPANY OF ILLINOIS	0.68	0.69	118,802.4	108,322.7	9.67	122,097.7	98,467.0	24.00	69,973.3	85,038.2	59,614.2	69.65	87.39	1,977.1	2,923.1	5,947.2
SAFECO NATIONAL INSURANCE COMPANY	0.01	0.05	1,665.3	7,280.7	-77.13	2,036.1	8,243.1	-75.30	3,366.1	1,352.2	5,232.5	66.41	87.41	406.1	138.2	578.1
SAFEGUARD INSURANCE COMPANY	0.03	0.03	4,511.4	4,389.2	2.78	4,538.2	4,322.4	4.99	2,500.9	2,505.0	2,315.3	55.20	84.48	192.0	422.3	541.7
SAFETY FIRST INSURANCE COMPANY	0.00	0.00	352.8	2.4	14,799.03	306.7	1.2	25,372.43	0.0	52.2	53.0	17.02	65.03	0.0	0.8	0.9
SAFETY NATIONAL CASUALTY CORPORATION	0.08	0.08	14,511.3	13,193.8	9.99	14,649.5	12,612.8	16.15	9,008.7	9,141.6	92,675.0	62.40	199.75	453.8	549.1	1,114.8
SAFEWAY INSURANCE COMPANY	0.18	0.16	31,042.1	25,680.8	20.88	30,176.5	24,635.4	22.49	16,018.9	12,944.4	16,112.5	42.90	42.03	680.4	735.9	1,678.8
SAGAMORE INSURANCE COMPANY	0.01	0.01	1,685.7	2,246.0	-24.95	2,004.3	2,624.6	-23.63	1,943.1	1,236.4	963.1	61.69	89.62	35.3	-2.7	69.1
SAVERS PROPERTY & CASUALTY INS CO	0.00	0.00	66.8	494.6	-86.49	255.5	533.9	-52.15	1,419.0	1,090.1	317.3	426.67	1.26	351.3	376.1	196.2
SCOTTSDALE INDEMNITY COMPANY	0.01	0.00	1,665.9	603.5	176.03	1,205.6	650.2	85.41	221.2	495.5	732.8	41.10	0.00 **	80.9	439.0	524.0
SEA INSURANCE COMPANY OF AMERICA THE	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-85.9	514.5	0.00 **	0.00 **	0.0	-45.7	207.9

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
September 08, 2003

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

TOTALS ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
SEABOARD SURETY COMPANY	0.01	0.01	1,829.6	2,007.2	-8.85	1,596.0	2,406.3	-33.67	145.9	-480.9	477.5	0.00 **	0.00 **	98.6	-36.9	211.3
SEATON INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	513.6	307.8	1,086.5	0.00 **	0.00 **	503.9	485.8	818.5
SECURA INSURANCE A MUTUAL COMPANY	0.06	0.07	11,084.2	11,144.0	-0.54	10,937.2	10,669.5	2.51	4,086.9	5,115.5	11,379.4	46.77	39.56	888.2	748.9	1,854.6
SECURITY INSURANCE COMPANY OF HARTFORD	0.15	0.23	26,618.9	35,543.2	-25.11	24,684.0	30,493.0	-19.05	19,113.8	16,187.7	30,596.8	65.58	36.94	5,704.0	6,765.7	9,513.1
SECURITY NATIONAL INSURANCE COMPANY	0.03	0.05	5,850.4	8,425.2	-30.56	6,535.1	9,120.1	-28.34	5,255.2	5,019.3	4,582.2	76.81	94.61	173.1	178.9	301.7
SELECT INSURANCE COMPANY	0.00	0.00	-27.5	461.1	-105.96	92.7	387.2	-76.06	19.8	-1.3	666.9	0.00 **	118.23	37.9	88.0	117.1
SELECTIVE INSURANCE COMPANY OF AMERICA	0.00	0.00	760.2	638.1	19.14	709.3	598.7	18.47	453.3	819.3	652.7	115.51	39.69	108.9	214.6	156.1
SELECTIVE INSURANCE COMPANY OF SC	0.09	0.10	16,295.1	15,484.8	5.23	15,355.4	15,577.1	-1.42	7,143.6	8,571.5	11,857.1	55.82	67.65	823.8	1,096.4	1,062.3
SELECTIVE INSURANCE COMPANY OF THE SE	0.09	0.08	16,199.7	13,064.0	24.00	14,958.8	13,276.7	12.67	9,102.0	10,592.4	10,769.9	70.81	76.66	670.1	643.5	1,762.8
SENECA INSURANCE COMPANY INC	0.08	0.05	14,140.1	8,134.7	73.82	12,257.8	7,054.1	73.77	2,942.0	3,892.2	3,287.2	31.75	32.38	259.8	571.0	451.7
SENIOR CITIZENS MUTUAL INSURANCE CO	0.00	0.00	101.2	119.7	-15.47	128.3	157.7	-18.62	0.0	-14.8	3.5	0.00 **	0.00 **	1.0	-87.7	1.3
SENTRY INSURANCE A MUTUAL COMPANY	0.27	0.33	46,611.9	51,249.3	-9.05	41,678.8	36,588.7	13.91	25,844.6	22,549.1	69,579.2	54.10	63.32	1,954.2	2,210.5	15,490.5
SENTRY SELECT INSURANCE COMPANY	0.24	0.22	41,500.3	33,836.1	22.65	33,449.8	32,607.4	2.58	23,230.2	26,446.1	53,233.7	79.06	90.54	852.4	1,163.2	3,316.5
SHELBY CASUALTY INSURANCE COMPANY	0.00	0.00	35.1	51.1	-31.17	44.1	55.2	-20.08	261.5	442.3	989.4	1,003.38	0.00 **	66.6	-0.4	7.9
SHELBY INSURANCE COMPANY THE	0.01	0.02	2,367.7	3,127.7	-24.30	2,559.1	3,139.0	-18.47	2,474.6	1,569.3	1,565.9	61.32	75.77	170.4	-7.9	122.0
SHELTER GENERAL INSURANCE COMPANY	0.06	0.04	10,342.2	5,750.6	79.84	9,351.4	4,664.8	100.47	7,705.3	8,582.2	4,410.9	91.77	107.55	86.4	149.3	462.5
SHELTER MUTUAL INSURANCE COMPANY	0.07	0.10	12,373.2	14,938.3	-17.17	12,591.0	15,548.3	-19.02	9,970.4	9,330.7	5,846.3	74.11	69.95	468.5	370.8	814.3
SIRIUS AMERICA INSURANCE COMPANY	0.02	0.01	3,239.2	2,339.0	38.48	2,249.4	2,008.3	12.01	481.5	954.7	2,428.7	42.44	108.52	0.0	-134.0	67.4
SOCIETY INSURANCE A MUTUAL COMPANY	0.09	0.06	16,093.5	9,325.5	72.58	12,655.6	6,689.8	89.18	3,542.9	6,873.4	7,353.3	54.31	68.13	268.3	603.3	708.0
SOMPO JAPAN FIRE & MARINE INS CO OF AM	0.00	0.00	139.7	40.8	241.93	139.7	40.8	241.93	44.1	-79.7	0.0	0.00 **	0.00 **	2.4	-10.6	0.0
SOMPO JAPAN FIRE & MARINE INS CO OF AM	0.00	0.00	139.7	40.8	241.93	139.7	40.8	241.93	44.1	-79.7	0.0	0.00 **	0.00 **	2.4	-10.6	0.0
SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.03	0.02	4,570.4	3,912.3	16.82	3,807.4	4,586.1	-16.98	2,042.1	1,313.9	8,754.6	34.51	67.28	530.0	1,348.5	1,610.2
SOUTH CAROLINA INSURANCE COMPANY	0.00	0.00	258.4	258.8	-0.18	265.3	241.3	9.97	97.1	58.0	0.0	21.85	44.23	4.3	-7.4	0.0
SPECIALTY NATIONAL INSURANCE COMPANY	0.03	0.10	5,641.8	16,241.9	-65.26	3,592.8	7,892.0	-54.48	1,211.2	6,430.6	7,205.3	178.99	29.94	148.8	1,326.3	1,527.0
SPECIALTY SURPLUS INSURANCE COMPANY	0.00	0.00	96.7	127.7	-24.24	186.2	259.0	-28.10	189.3	-246.6	1,320.0	0.00 **	21.58	95.1	-58.6	263.5
SPRINGFIELD FIRE & CASUALTY COMPANY	0.03	0.02	4,959.8	3,753.2	32.15	4,370.9	3,405.6	28.34	870.8	728.0	1,679.3	16.65	24.51	350.2	64.0	905.5
ST PAUL FIRE & MARINE INSURANCE COMPANY	1.37	1.23	240,666.1	194,032.3	24.03	236,525.4	161,697.5	46.28	226,276.0	358,264.6	540,671.6	151.47	91.93	17,509.3	40,600.5	83,172.9
ST PAUL GUARDIAN INSURANCE COMPANY	0.06	0.13	9,658.9	20,087.4	-51.92	14,413.2	19,019.5	-24.22	8,573.8	10,620.7	21,957.5	73.69	89.98	822.5	222.5	4,363.8

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

TOTALS ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
ST PAUL MEDICAL LIABILITY INS CO	0.00	0.02	323.0	2,871.1	-88.75	518.2	3,594.4	-85.58	10,166.9	1,280.5	6,042.0	247.12	275.77	797.2	90.7	1,107.1
ST PAUL MERCURY INSURANCE COMPANY	0.23	0.29	40,428.6	45,311.6	-10.78	43,086.3	44,356.3	-2.86	31,599.4	33,137.0	65,246.6	76.91	68.82	4,161.8	2,352.0	13,919.8
ST PAUL PROTECTIVE INSURANCE COMPANY	0.01	0.02	1,394.1	3,660.3	-61.91	2,532.3	3,845.6	-34.15	3,784.9	1,029.1	10,336.3	40.64	0.00 **	933.7	672.1	2,962.3
STANDARD FIRE INSURANCE COMPANY THE	0.01	0.01	1,724.2	1,593.4	8.21	1,411.4	1,133.6	24.50	1,889.2	201.6	9,185.7	14.28	54.49	640.6	471.8	1,380.5
STANDARD GUARANTY INSURANCE COMPANY	0.00	0.00	189.5	243.6	-22.23	639.9	1,035.9	-38.22	226.2	137.2	130.9	21.43	18.66	0.0	0.0	0.0
STANDARD MUTUAL INSURANCE COMPANY	0.21	0.23	37,193.7	35,614.0	4.44	35,959.9	36,017.2	-0.16	21,115.0	20,323.8	17,376.3	56.52	67.58	1,639.5	1,485.4	3,542.9
STAR INSURANCE COMPANY	0.01	0.04	929.7	5,832.7	-84.06	2,709.5	6,207.2	-56.35	2,215.6	2,029.1	5,548.1	74.89	68.92	532.5	257.5	757.0
STATE AUTO NATIONAL INSURANCE COMPANY	0.01	0.00	1,212.1	381.8	217.48	958.9	364.0	163.45	486.2	604.1	243.1	63.00	51.03	1.1	22.9	22.0
STATE AUTO PROP AND CAS INS CO	0.09	0.08	16,051.6	12,403.8	29.41	14,353.9	11,373.1	26.21	9,818.3	10,778.6	8,859.3	75.09	70.34	635.0	-116.7	1,257.2
STATE AUTOMOBILE MUTUAL INSURANCE CO	0.07	0.13	12,613.2	19,737.5	-36.10	15,100.7	20,716.3	-27.11	12,313.1	13,274.0	28,186.9	87.90	134.39	1,462.0	1,892.6	3,337.8
STATE FARM FIRE & CASUALTY COMPANY	5.08	4.55	889,482.6	714,918.3	24.42	803,493.8	680,996.6	17.99	562,578.4	557,459.8	360,821.2	69.38	95.46	14,524.2	12,675.1	39,034.5
STATE FARM GENERAL INSURANCE COMPANY	0.00	0.01	-8.2	2,164.7	-100.38	231.0	14,167.5	-98.37	7,597.3	2,304.5	9,413.1	997.60	110.46	1,186.4	381.4	2,815.0
STATE FARM MUTUAL AUTOMOBILE INSURANCE C	10.01	10.24	1,754,605.0	1,609,670.9	9.00	1,714,728.3	1,579,968.1	8.53	1,280,749.1	1,336,452.1	725,067.8	77.94	81.82	45,785.6	47,294.0	118,859.5
STATE NATIONAL INSURANCE COMPANY INC	0.02	0.06	3,387.6	9,289.7	-63.53	4,857.2	8,610.3	-43.59	3,352.5	2,432.0	1,736.3	50.07	58.29	160.7	190.3	129.7
STATEWIDE INSURANCE COMPANY	0.09	0.12	15,684.5	19,181.8	-18.23	17,222.6	18,798.4	-8.38	12,125.7	12,444.8	19,367.4	72.26	54.77	1,614.3	-2,133.2	3,608.8
STONEBRIDGE CASUALTY INSURANCE COMPANY	0.01	0.02	1,919.9	2,364.3	-18.80	1,920.0	2,364.4	-18.80	243.8	264.3	117.2	13.76	7.61	0.0	0.0	0.0
STONEWALL INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	96.1	-8.0	38,203.6	0.00 **	0.00 **	1,401.5	820.0	4,471.4
STONINGTON INSURANCE COMPANY	0.00	0.00	56.2	618.1	-90.90	230.0	697.0	-67.00	89.2	-401.1	882.5	0.00 **	0.00 **	89.2	125.9	149.5
STRATFORD INSURANCE COMPANY	0.01	0.01	892.1	863.6	3.30	862.8	773.9	11.49	200.4	68.1	261.6	7.89	0.00 **	37.2	22.0	66.1
SUMITOMO MARINE & FIRE INS CO OF AM	0.03	0.03	4,676.6	4,505.1	3.81	4,748.5	4,213.9	12.69	1,102.3	1,888.4	4,365.5	39.77	36.37	307.3	392.3	1,616.9
SUPERIOR INSURANCE COMPANY	0.00	0.00	1.3	6.2	-78.86	6.9	1.1	538.27	2.9	5.3	0.8	77.10	241.31	0.0	-2.8	1.1
SURETY BONDING COMPANY OF AMERICA	0.00	0.00	10.6	10.2	4.62	13.1	15.4	-14.70	0.0	1.4	3.0	10.86	3.18	0.0	0.1	0.9
T H E INSURANCE COMPANY	0.01	0.00	1,132.7	781.9	44.86	1,003.3	706.6	42.00	132.9	207.4	432.3	20.67	15.69	37.3	23.5	124.2
TEACHERS INSURANCE COMPANY	0.05	0.06	9,184.0	8,914.2	3.03	9,222.5	8,656.8	6.53	6,607.3	5,989.0	2,831.6	64.94	81.52	121.4	68.3	185.5
TECHNOLOGY INSURANCE COMPANY	0.00	0.00	388.0	65.4	493.26	310.4	14.4	2,052.10	37.7	213.8	176.1	68.88	0.00	9.0	13.9	4.9
THIRD COAST INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	3,052.1	634.5	7,225.6	0.00 **	0.00 **	462.0	1,294.3	1,774.0
TIG INDEMNITY COMPANY	0.00	0.00	526.5	317.1	66.03	570.0	197.9	188.05	251.8	207.0	894.5	36.31	96.97	111.1	83.1	184.0
TIG INSURANCE COMPANY	0.17	0.25	29,104.8	39,733.4	-26.75	34,441.7	36,334.0	-5.21	24,325.6	10,106.1	132,436.5	29.34	53.15	6,236.7	11,905.5	19,844.1

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
September 08, 2003

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

TOTALS ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
TIG INSURANCE CORPORATION OF AM	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	-25.0	156.9	290.8	0.00 **	0.00 **	1.6	20.6	51.0
TIG PREMIER INSURANCE COMPANY	0.01	0.03	979.3	4,723.8	-79.27	2,516.1	5,688.3	-55.77	6,199.9	4,751.0	8,480.4	188.82	49.64	354.3	939.9	1,707.8
TITAN INDEMNITY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	1.1	-100.00	26.3	-315.2	793.1	0.00 **	33,034.67	126.3	49.9	87.3
TOKIO MARINE & FIRE INSURANCE CO LTD THE	0.09	0.09	15,776.8	13,698.7	15.17	15,044.5	13,784.3	9.14	4,907.4	9,728.5	24,756.8	64.66	34.38	970.5	951.2	6,681.1
TOYOTA MOTOR INSURANCE COMPANY	0.00	0.01	851.5	2,038.4	-58.23	1,356.7	1,188.7	14.14	431.3	44.0	135.2	3.24	0.00 **	38.6	-47.2	34.4
TRANS PACIFIC INSURANCE COMPANY	0.00	0.00	614.4	527.9	16.37	641.5	734.4	-12.64	133.9	179.7	2,092.5	28.01	134.92	17.1	-36.5	476.6
TRANSCONTINENTAL INSURANCE COMPANY	0.20	0.28	34,805.3	43,559.5	-20.10	38,161.4	41,839.2	-8.79	45,777.7	72,903.6	133,250.4	191.04	134.39	6,247.8	22,295.9	19,658.9
TRANSGUARD INS CO OF AMERICA INC	0.29	0.19	51,354.7	29,482.7	74.19	42,747.4	25,879.9	65.18	13,106.8	15,133.4	18,336.2	35.40	36.34	71.2	-30.6	27.5
TRANSPORT INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	46.3	0.1	506.7	0.00 **	0.00 **	135.9	135.1	22.2
TRANSPORTATION INSURANCE COMPANY	0.12	0.22	20,419.7	34,039.1	-40.01	22,710.0	26,936.3	-15.69	35,291.0	52,507.3	143,330.5	231.21	153.43	3,792.9	8,221.0	15,027.6
TRAVCO INSURANCE COMPANY	0.07	0.08	11,652.5	12,630.8	-7.75	11,967.7	12,765.7	-6.25	7,189.5	6,936.4	6,599.1	57.96	70.97	273.1	65.4	638.5
TRAVELERS CASUALTY AND SURETY CO OF AM	0.21	0.19	36,046.0	30,184.6	19.42	31,429.7	28,476.3	10.37	4,955.4	4,757.1	25,142.3	15.14	71.11	366.3	306.8	2,976.7
TRAVELERS CASUALTY AND SURETY CO OF IL	0.00	0.00	388.8	313.7	23.95	144.0	360.8	-60.09	1,748.0	2,531.0	34,424.8	1,757.70	0.00 **	347.5	-1,651.4	4,959.1
TRAVELERS CASUALTY AND SURETY COMPANY	0.04	0.01	7,861.0	1,871.5	320.03	3,796.6	1,749.9	116.97	11,480.3	10,745.8	103,690.2	283.04	649.38	4,807.0	-727.1	18,491.8
TRAVELERS CASUALTY COMPANY OF CT	0.04	0.03	6,819.7	4,894.7	39.33	6,068.7	3,869.7	56.82	3,481.3	3,661.6	2,375.9	60.34	83.60	68.0	95.7	225.1
TRAVELERS COMMERCIAL INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	600.0	-274.8	153.3	0.00 **	0.00 **	3.2	-47.0	92.1
TRAVELERS HOME AND MARINE INS CO THE	0.00	0.00	0.5	-6.9	0.00 *	0.7	30.3	-97.77	464.4	-71.6	547.6	0.00 **	0.00 **	100.6	-3.7	122.7
TRAVELERS INDEMNITY COMPANY THE	0.66	0.29	116,055.6	44,936.3	158.27	88,573.5	29,364.9	201.63	24,823.1	97,431.7	116,483.0	110.00	90.99	2,892.2	11,260.6	20,772.1
TRAVELERS INDEMNITY COMPANY OF AM THE	0.10	0.15	17,359.1	23,022.2	-24.60	18,671.6	25,422.2	-26.55	13,137.6	9,614.0	23,869.9	51.49	89.21	1,936.6	1,687.4	4,766.1
TRAVELERS INDEMNITY COMPANY OF CT THE	0.13	0.09	23,284.0	14,020.0	66.08	19,362.5	10,126.0	91.22	3,610.8	8,963.9	14,235.7	46.30	41.99	740.1	2,027.9	2,390.2
TRAVELERS INDEMNITY COMPANY OF IL THE	0.70	0.79	123,366.5	124,909.4	-1.24	119,332.7	120,804.4	-1.22	61,255.7	58,566.3	224,484.4	49.08	49.84	9,119.9	10,934.4	47,116.1
TRAVELERS PROPERTY CASUALTY INS CO	0.01	0.01	1,873.4	942.0	98.87	1,470.9	615.6	138.94	754.2	1,003.3	398.3	68.21	77.83	8.0	20.0	26.3
TRAVELERS PROPERTY CASUALTY INS CO OF IL	0.25	0.19	44,381.3	30,104.4	47.42	37,242.7	25,878.9	43.91	19,905.8	23,896.4	13,417.7	64.16	105.29	520.3	572.3	1,311.1
TRENWICK AMERICA REINSURANCE CORPORATION	0.01		1,540.9		0.00 *	420.6		0.00 *	1.8	620.9	619.2	147.63		0.0	35.9	35.9
TRI STATE INSURANCE COMPANY OF MINNESOTA	0.03	0.02	4,570.3	3,048.7	49.91	4,013.3	2,607.4	53.92	1,563.8	1,616.7	1,888.5	40.28	124.17	179.3	66.1	273.9
TRIAD GUARANTY INSURANCE CORPORATION	0.08	0.06	13,417.7	8,915.7	50.49	13,649.1	8,770.6	55.62	996.3	699.6	1,816.8	5.13	11.12	0.0	0.0	0.0
TRINITY UNIVERSAL INSURANCE COMPANY	0.01	0.01	880.5	1,317.8	-33.19	958.8	1,453.4	-34.03	1,097.0	134.1	1,301.7	13.98	83.18	130.9	131.5	178.5
TRUCK INSURANCE EXCHANGE	0.18	0.14	31,429.6	22,299.9	40.94	26,593.1	18,756.1	41.78	10,942.1	13,414.1	20,845.4	50.44	52.98	1,181.8	1,778.3	4,496.2

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
September 08, 2003

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

TOTALS ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
TRUMBULL INSURANCE COMPANY	0.00	0.01	862.8	849.2	1.60	825.6	475.5	73.61	1,091.1	-231.5	1,660.6	0.00 **	73.62	88.3	-5.7	-195.8
TRUSTGARD INSURANCE COMPANY	0.00	0.00	642.6	641.2	0.22	670.7	544.1	23.26	429.2	530.9	286.0	79.16	73.06	7.0	26.8	52.6
TWIN CITY FIRE INSURANCE COMPANY	0.36	0.28	63,511.3	43,723.4	45.26	54,463.7	42,305.6	28.74	16,916.4	23,878.9	72,176.1	43.84	46.64	2,403.8	2,615.5	7,523.7
U S SPECIALTY INSURANCE COMPANY	0.02	0.06	3,342.8	9,612.0	-65.22	4,980.3	8,268.0	-39.76	2,779.1	4,565.0	4,696.3	91.66	42.10	154.2	195.2	252.7
ULICO CASUALTY COMPANY	0.03	0.03	4,652.7	4,181.4	11.27	4,757.4	4,196.9	13.36	1,166.1	2,231.1	5,598.9	46.90	55.78	7.5	80.6	471.7
UNDERWRITERS AT LLOYDS LONDON	0.33	0.58	57,216.0	90,388.1	-36.70	72,254.0	92,154.8	-21.59	20,324.8	71,553.3	273,370.5	99.03	102.62	10,089.2	56,135.2	73,790.5
UNIGARD INDEMNITY COMPANY	0.00	0.00	7.0	1.3	424.51	2.3	1.4	64.69	0.0	0.6	4.6	24.38	0.00 **	0.0	-0.6	1.2
UNIGARD INSURANCE COMPANY	0.00	0.00	2.1	0.0	10,570.00	0.3	0.2	80.00	2.6	-2.3	510.0	0.00 **	140,382.29	0.0	26.3	76.7
UNIQUE INSURANCE COMPANY	0.09	0.09	16,223.3	13,432.0	20.78	16,168.9	12,167.5	32.89	6,405.4	9,207.1	5,264.0	56.94	49.58	148.1	255.9	145.8
UNITED AUTOMOBILE INSURANCE COMPANY	0.11	0.07	18,603.6	10,239.1	81.69	14,064.6	8,400.5	67.42	3,264.1	6,254.5	6,201.9	44.47	52.15	128.4	479.7	560.2
UNITED CASUALTY INSURANCE COMPANY OF AM	0.01	0.01	1,994.9	1,966.2	1.46	1,981.3	1,989.3	-0.40	366.8	304.3	75.1	15.36	21.71	1.7	0.5	0.6
UNITED COASTAL INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-35.4	34.0	0.00 **	0.00 **	30.1	6.6	10.0
UNITED EQUITABLE INSURANCE COMPANY	0.07	0.06	12,079.8	9,118.9	32.47	11,343.3	8,713.8	30.18	5,211.8	5,306.1	2,987.9	46.78	66.31	381.7	357.2	528.0
UNITED FINANCIAL CASUALTY COMPANY	0.03	0.01	4,987.7	1,318.7	278.23	4,538.6	1,240.3	265.93	1,676.1	2,419.8	909.9	53.32	48.56	2.9	55.4	61.1
UNITED FIRE & CASUALTY COMPANY	0.11	0.10	19,364.6	16,387.4	18.17	18,043.4	15,481.2	16.55	6,872.3	8,904.8	9,540.3	49.35	45.28	477.4	879.9	1,258.0
UNITED GUARANTY CREDIT INSURANCE COMPANY	0.00	0.00	70.7	26.7	165.06	57.9	39.4	47.12	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
UNITED GUARANTY RESIDENTIAL INS CO	0.14	0.15	23,809.4	23,388.5	1.80	23,800.4	23,435.7	1.56	2,991.8	3,447.0	13,102.2	14.48	16.95	197.2	256.0	830.1
UNITED GUARANTY RESIDENTIAL INS CO OF NC	0.00	0.00	0.0	0.0	0.00 *	0.1	0.1	0.00	0.0	0.0	0.0	0.00	0.00 **	0.0	0.0	0.0
UNITED NATIONAL SPECIALTY INS CO	0.01	0.01	2,264.5	1,347.1	68.11	2,075.6	1,472.3	40.97	1,070.8	2,536.6	3,502.1	122.21	102.24	289.9	705.7	970.8
UNITED SECURITY INSURANCE COMPANY	0.00	0.00	8.1	620.1	-98.69	62.7	794.5	-92.11	651.2	349.0	812.1	556.61	186.50	53.4	46.2	106.1
UNITED SERVICES AUTOMOBILE ASSOCIATION	0.39	0.39	67,763.8	61,273.7	10.59	65,540.8	59,603.2	9.96	38,614.4	44,958.7	34,896.0	68.60	91.77	1,162.1	1,542.5	4,013.1
UNITED STATES FIDELITY & GUARANTY CO	0.24	0.20	42,299.3	30,673.6	37.90	39,571.4	27,117.6	45.93	11,534.9	6,848.2	61,059.8	17.31	24.97	1,656.9	-4,225.7	11,025.2
UNITED STATES FIRE INSURANCE COMPANY	0.18	0.21	30,699.1	32,281.7	-4.90	30,596.7	27,225.4	12.38	21,970.3	25,296.8	103,312.9	82.68	123.94	4,346.2	3,138.0	15,980.5
UNITED STATES LIABILITY INSURANCE CO	0.02	0.02	3,372.4	3,109.0	8.47	3,209.5	3,071.7	4.48	975.7	600.8	3,351.7	18.72	48.63	446.1	658.6	350.7
UNITED WISCONSIN INSURANCE COMPANY	0.10	0.10	17,121.5	15,143.1	13.06	14,843.1	17,690.4	-16.09	7,440.4	10,295.0	15,950.8	69.36	74.43	662.1	752.1	1,334.7
UNITRIN AUTO AND HOME INS CO	0.01	0.02	1,398.5	2,577.7	-45.75	1,710.3	2,743.0	-37.65	804.6	1,543.9	3,653.6	90.27	103.96	79.9	71.8	167.8
UNITRIN DIRECT INSURANCE COMPANY	0.00	0.00	-0.4	-3.0	0.00 *	-0.4	-3.0	0.00 *	644.2	-294.2	958.5	0.00 **	0.00 **	136.0	80.3	182.4
UNITRIN PREFERRED INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.1	0.5	0.00 **	0.00 **	0.0	0.0	0.0

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

TOTALS ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
UNIVERSAL CASUALTY COMPANY	0.29	0.27	50,589.3	42,960.3	17.76	48,487.6	44,465.2	9.05	23,252.4	23,232.5	32,373.9	47.91	48.91	2,812.6	2,797.6	2,293.5
UNIVERSAL FIRE & CAS INS CO	0.01	0.01	2,125.2	1,791.4	18.64	1,860.5	1,815.1	2.50	938.3	289.3	1,057.4	15.55	32.78	143.9	49.1	143.4
UNIVERSAL SURETY COMPANY	0.00	0.00	1.5	3.7	-59.32	2.5	2.5	-1.42	0.0	-0.1	0.3	0.00 **	0.20	0.0	0.0	0.0
UNIVERSAL UNDERWRITERS INSURANCE COMPANY	0.29	0.29	51,621.4	46,127.1	11.91	49,471.3	43,711.3	13.18	38,614.9	48,548.2	40,777.0	98.13	84.20	3,345.4	4,235.0	6,756.5
USAA CASUALTY INSURANCE COMPANY	0.25	0.25	44,393.8	39,946.4	11.13	42,985.6	38,346.2	12.10	24,182.3	27,160.9	17,370.2	63.19	79.87	682.9	693.0	1,827.1
USAA GENERAL INDEMNITY COMPANY	0.03	0.03	4,889.9	3,970.4	23.16	4,650.2	3,740.5	24.32	1,804.5	2,271.0	1,248.0	48.84	45.15	33.1	50.7	84.0
USAGENCIES DIRECT INSURANCE COMPANY	0.00	0.00	867.2	28.0	2,998.14	489.7	7.0	6,859.27	246.5	442.5	200.2	90.36	212.99	8.6	19.1	10.7
USPLATE GLASS INSURANCE COMPANY	0.00	0.00	305.6	314.0	-2.68	309.2	337.8	-8.47	39.6	40.2	24.0	12.99	12.22	0.0	0.0	0.0
UTICA MUTUAL INSURANCE COMPANY	0.06	0.08	9,955.5	12,174.9	-18.23	11,392.2	11,183.0	1.87	7,268.5	7,416.7	13,629.7	65.10	69.06	1,028.2	1,202.4	3,712.0
VALIANT INSURANCE COMPANY	0.01	0.01	1,069.9	1,900.4	-43.70	1,424.3	2,175.3	-34.53	864.0	757.6	1,436.8	53.19	46.27	82.2	110.7	231.9
VALLEY FORGE INSURANCE COMPANY	0.06	0.13	10,551.3	20,303.7	-48.03	14,037.5	18,542.4	-24.30	11,427.2	13,243.7	34,789.5	94.34	103.38	1,347.4	2,734.7	4,353.9
VANLINER INSURANCE COMPANY	0.03	0.03	4,972.3	4,199.3	18.41	4,349.5	3,502.1	24.20	1,789.6	2,482.7	6,688.8	57.08	231.37	319.2	380.5	568.9
VEREX ASSURANCE INC	0.00	0.00	31.8	54.7	-41.91	43.6	72.9	-40.13	16.2	-59.5	88.7	0.00 **	0.00 **	0.0	0.0	0.0
VESTA FIRE INSURANCE CORPORATION	0.00	0.00	148.4	444.6	-66.62	1,672.9	518.8	222.44	1,167.4	849.7	-145.3	50.79	180.14	1.0	-20.1	1.2
VESTA INSURANCE CORPORATION	0.00	0.00	0.0	1.4	-100.00	0.2	3.1	-93.49	39.6	-94.9	32.2	0.00 **	0.00 **	31.7	11.7	4.7
VICTORIA FIRE & CASUALTY COMPANY	0.01	0.01	2,189.9	1,035.1	111.56	1,707.9	917.0	86.25	982.2	1,539.2	899.3	90.12	58.71	12.3	73.3	108.1
VICTORIA SELECT INSURANCE COMPANY	0.00	0.00	628.8	422.6	48.79	588.7	422.2	39.43	366.8	392.0	188.3	66.60	72.39	8.3	0.7	32.7
VIGILANT INSURANCE COMPANY	0.17	0.16	29,781.4	25,397.4	17.26	27,610.0	24,832.4	11.19	13,093.8	15,316.9	20,614.9	55.48	100.34	782.6	818.7	4,126.3
VIKING INSURANCE COMPANY OF WISCONSIN	0.01	0.01	1,583.8	2,067.3	-23.39	1,565.8	2,075.6	-24.56	1,402.3	1,165.8	833.7	74.45	67.22	88.5	62.0	150.6
VIRGINIA SURETY COMPANY INC	3.09	3.92	541,919.1	616,110.9	-12.04	589,595.1	573,831.7	2.75	258,344.4	288,909.5	300,715.8	49.00	53.04	19,007.8	20,936.6	23,200.7
VOYAGER PROPERTY & CASUALTY INS CO	0.03	0.02	6,111.6	2,404.2	154.21	6,107.3	3,053.4	100.02	3,221.7	3,966.7	1,204.0	64.95	36.76	0.0	-5.2	0.5
WARNER INSURANCE COMPANY	0.00	0.00	312.5	208.3	50.03	255.0	335.2	-23.92	201.5	122.2	147.1	47.92	90.25	19.5	19.4	15.8
WASHINGTON INTERNATIONAL INSURANCE CO	0.01	0.01	2,341.4	2,167.4	8.03	2,307.2	2,125.5	8.55	14.3	-91.7	1,605.4	0.00 **	26.00	218.6	147.8	498.3
WAUSAU BUSINESS INSURANCE COMPANY	0.01	0.03	2,394.3	4,428.7	-45.94	2,507.9	4,531.1	-44.65	2,105.4	3,206.9	7,359.1	127.88	67.59	614.7	787.0	1,564.4
WAUSAU GENERAL INSURANCE COMPANY	0.00	0.00	136.9	445.0	-69.23	187.6	596.2	-68.53	4,025.6	3,373.4	10,987.6	1,797.75	0.00 **	1,290.8	660.7	973.6
WAUSAU UNDERWRITERS INSURANCE COMPANY	0.06	0.06	10,074.6	9,350.5	7.74	10,502.6	10,450.5	0.50	8,081.8	9,099.3	24,543.8	86.64	75.00	1,317.2	620.1	3,788.0
WESCO INSURANCE COMPANY	0.04	0.02	6,431.3	2,674.5	140.47	7,375.7	2,890.3	155.19	1,897.7	2,762.2	1,019.3	37.45	9.78	0.0	0.0	0.0
WEST AMERICAN INSURANCE COMPANY	0.26	0.32	45,703.8	49,619.3	-7.89	47,052.7	51,470.7	-8.58	34,320.8	29,166.8	35,711.7	61.99	71.78	2,295.2	1,620.9	5,640.0

CY: Current Year
PY: Prior Year
1:Market Share % = (CY Written Premium / CY Total Written Premium) * 100
2 : Incurred Loss ratio = (Incurred Loss / Earned Premium) * 100
*: % Changes are not calculated when prior year premiums are zero or negative
** Loss Ratios are not calculated when earned premiums are zero or negative and / or when losses incurred are negative
September 08, 2003

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

TOTALS ($000 omitted)

COMPANY NAME	Market Share (%) [1]		Premiums						Losses			Incurred Loss Ratio (%)[2]		Defense and Cost Containment Expenses		
			Written ($)			Earned ($)			Paid ($)	Incurred ($)	Unpaid ($)			Paid ($)	Incurred ($)	Unpaid ($)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
WEST BEND MUTUAL INSURANCE COMPANY	0.78	0.64	136,358.5	101,352.6	34.54	118,983.2	92,322.1	28.88	52,190.2	63,207.2	104,320.2	53.12	65.92	2,929.4	1,727.4	16,569.2
WESTCHESTER FIRE INSURANCE COMPANY	0.13	0.12	23,652.1	18,494.1	27.89	22,355.4	13,939.1	60.38	9,707.7	25,653.5	76,888.4	114.75	164.62	1,525.3	131.3	10,982.6
WESTERN CONTINENTAL INSURANCE COMPANY	0.00	0.00	-0.3	140.7	-100.18	39.2	116.8	-66.41	101.3	-41.1	0.0	0.00 **	96.81	9.4	1.1	0.0
WESTERN DIVERSIFIED CASUALTY INS CO	0.01	0.02	915.1	2,778.6	-67.07	5,848.8	9,985.1	-41.42	10,233.5	9,688.5	496.2	165.65	139.49	0.0	0.0	0.0
WESTERN STATES INSURANCE COMPANY	0.09	0.29	16,271.1	46,292.5	-64.85	30,751.0	44,366.1	-30.69	33,680.7	-8,036.4	43,343.9	0.00 **	109.32	1,727.3	-8,407.0	2,512.4
WESTERN SURETY COMPANY	0.03	0.03	5,453.8	4,649.9	17.29	5,237.6	4,579.1	14.38	281.9	101.2	937.5	1.93	25.55	131.7	-95.6	525.6
WESTFIELD INSURANCE COMPANY	0.44	0.28	76,662.9	44,300.2	73.05	61,831.8	40,753.0	51.72	21,781.4	37,956.9	42,206.5	61.39	55.87	2,044.6	4,234.6	9,658.3
WESTFIELD NATIONAL INSURANCE COMPANY	0.03	0.03	5,765.7	4,626.1	24.64	5,130.1	4,564.7	12.39	3,864.7	4,155.7	2,436.4	81.01	91.83	102.7	113.2	239.2
WESTPORT INSURANCE CORPORATION	0.23	0.22	39,806.5	34,758.4	14.52	38,772.7	30,819.9	25.80	25,153.6	14,672.4	31,638.6	37.84	59.66	3,071.2	479.4	7,686.2
WINDSOR INSURANCE COMPANY	0.00	0.00	17.1	90.2	-81.01	34.4	99.0	-65.24	26.9	1.3	33.0	3.69	0.00 **	6.1	3.0	4.5
XL CAPITAL ASSURANCE INC	0.00		424.3		0.00 *	382.8		0.00 *	0.0	0.0	0.0	0.00		0.0	0.0	0.0
XL INSURANCE AMERICA INC	0.07	0.06	12,944.2	8,954.9	44.55	11,041.6	7,930.5	39.23	745.5	-3,977.8	17,502.1	0.00 **	192.55	1,620.3	1,361.0	1,085.8
XL REINSURANCE AMERICA INC	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.0	100.1	0.00 **	0.00 **	298.7	298.7	105.0
XL SPECIALTY INSURANCE COMPANY	0.08	0.07	14,561.3	11,047.2	31.81	13,419.6	14,303.6	-6.18	2,389.9	-595.5	16,060.8	0.00 **	38.79	1,605.9	788.4	2,196.8
YORK INSURANCE COMPANY	0.02	0.05	4,009.7	8,047.8	-50.18	6,290.4	7,520.2	-16.35	6,965.5	4,741.4	5,283.0	75.38	63.60	1,060.2	1,301.7	1,123.2
YOSEMITE INSURANCE COMPANY	0.02	0.02	4,273.1	3,045.8	40.29	2,792.6	2,090.4	33.59	469.1	483.5	768.6	17.31	7.55	3.1	-11.9	122.7
YOUNG AMERICA INSURANCE COMPANY	0.00	0.00	470.0	681.3	-31.01	497.4	684.9	-27.38	253.5	262.7	141.6	52.82	26.54	10.6	0.8	0.1
ZENITH INSURANCE COMPANY	0.06	0.09	10,643.2	14,641.4	-27.31	10,803.3	14,612.7	-26.07	6,074.3	5,194.2	8,626.7	48.08	61.41	491.3	448.2	917.9
ZURICH AMERICAN INSURANCE COMPANY	2.22	1.70	388,344.8	266,537.4	45.70	350,560.5	274,022.6	27.93	164,042.8	322,375.3	454,913.6	91.96	84.24	24,336.1	51,013.4	78,628.0
ZURICH AMERICAN INSURANCE COMPANY OF IL	1.00	1.14	174,420.0	178,801.0	-2.45	182,136.1	177,872.6	2.40	154,852.5	170,465.0	271,145.1	93.59	89.20	23,965.3	30,513.8	49,480.0
TOTAL NUMBER OF COMPANIES THIS LINE: 804					$000 not omitted from totals line											
Grand Totals:	**100.00**	**100.00**	**17,525,831,249**	**15,621,516,628**	**12.19**	**16,611,149,515**	**14,941,461,072**	**11.17**	**10,425,096,997**	**12,068,173,526**	**18,689,282,612**	**72.65**	**81.55**	**929,373,950**	**1,259,336,253**	**3,055,498,403**

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
September 08, 2003