

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

In Illinois, by Insurance category - Year 2004

FIRE (\$ 000 omitted)	1
ALLIED LINES (\$ 000 omitted)	2
MULTIPLE PERIL CROP (\$ 000 omitted)	3
FEDERAL FLOOD (\$ 000 omitted)	4
FARMOWNERS MULTIPLE PERIL (\$ 000 omitted)	5
HOMEOWNERS MULTIPLE PERIL (\$ 000 omitted)	6
COMMERCIAL MULTIPLE PERIL (NON- LIABILITY PORTION) (\$ 000 omitted)	7
COMMERCIAL MULTIPLE PERIL (LIABILITY PORTION) (\$ 000 omitted)	8
MORTGAGE GUARANTY (\$ 000 omitted)	9
OCEAN MARINE (\$ 000 omitted)	10
INLAND MARINE (\$ 000 omitted)	11
FINANCIAL GUARANTY (\$ 000 omitted)	12
MEDICAL MALPRACTICE (\$ 000 omitted)	13
EARTHQUAKE (\$ 000 omitted)	14
GROUP ACCIDENT AND HEALTH (\$ 000 omitted)	15
CREDIT A& H (GROUP AND INDIVIDUAL) (\$ 000 omitted)	16
COLLECTIVELY RENEWABLE A& H (\$ 000 omitted)	17
NON- CANCELLABLE A& H (\$ 000 omitted)	18
GUARANTEED RENEWABLE A& H (\$ 000 omitted)	19
NON- RENEWABLE FOR STATED REASONS ONLY (\$ 000 omitted)	20
OTHER ACCIDENT ONLY (\$ 000 omitted)	21
ALL OTHER A& H (\$ 000 omitted)	22
WORKERS' COMPENSATION (\$ 000 omitted)	23

OTHER LIABILITY (\$ 000 omitted)	24
PRODUCTS LIABILITY (\$ 000 omitted)	25
PRIVATE PASSENGER AUTO NO- FAULT (PIP) (\$ 000 omitted)	26
OTHER PRIVATE PASSENGER AUTO LIABILITY (\$ 000 omitted)	27
COMMERCIAL AUTO NO- FAULT (PIP) (\$ 000 omitted)	28
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PRIVATE PASSENGER AUTO PHYSICAL DAMAGE (\$ 000 omitted)	30
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AIRCRAFT (ALL PERILS) (\$ 000 omitted)	32
FIDELITY (\$ 000 omitted)	33
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ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION - DIVISION OF INSURANCE

MARKET SHARE REPORT - DECEMBER 31, 2004

DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 20)

PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES

TOP 25 COMPANIES

FIRE(\$000 omitted)

COMPANY NAME	Market Share (%) ¹		Premiums						Losses			Incurred		Defense and Cost Containment Expenses		
			Written (\$)		% Change	Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) ²		Paid (\$)	Incurred (\$)	Unpaid (\$)
	CY	PY	CY	PY		CY	PY	% Change	CY	PY	% Change	CY	CY	CY	PY	CY
AMERICAN SECURITY INSURANCE COMPANY	5.91	5.40	13,611.2	13,516.9	0.70	13,783.2	11,981.2	15.04	4,258.7	3,892.2	1,239.6	28.24	44.56	0.0	0.0	0.0
AFFILIATED F M INSURANCE COMPANY	5.40	5.37	12,447.2	13,445.7	-7.43	12,761.6	12,259.7	4.09	892.8	1,185.1	817.6	9.29	7.22	0.0	3.9	11.7
ALLIANZ GLOBAL RISKS US INS CO	5.16	6.10	11,892.2	15,261.5	-22.08	12,390.7	16,902.9	-26.70	6,103.7	-1,432.9	4,920.7	0.00**	41.72	256.3	-56.5	664.9
FACTORY MUTUAL INSURANCE COMPANY	5.10	5.67	11,763.0	14,190.3	-17.11	12,057.9	16,003.7	-24.66	11,781.5	13,875.6	22,751.8	115.07	151.77	16.0	262.1	486.5
TRAVELERS INDEMNITY COMPANY THE	4.31	4.30	9,944.8	10,758.6	-7.56	10,349.9	8,875.8	16.61	1,786.0	3,712.2	4,723.8	35.87	27.05	73.7	34.9	111.1
AUTO OWNERS INSURANCE COMPANY	3.88	3.04	8,942.2	7,617.4	17.39	8,108.2	6,463.6	25.44	3,956.8	4,527.4	2,379.9	55.84	72.14	245.2	255.4	342.0
EMPLOYERS INSURANCE COMPANY OF WAUSAU	3.54	3.08	8,149.7	7,711.4	5.68	8,461.8	6,532.0	29.54	57.6	-576.4	1,082.9	0.00**	0.00**	28.8	-40.8	65.9
HARTFORD FIRE INSURANCE COMPANY	3.42	4.11	7,877.4	10,297.1	-23.50	9,138.9	7,007.8	30.41	222.9	920.4	1,079.9	10.07	6.48	34.2	34.8	0.7
AMERICAN GUARANTEE & LIABILITY INS CO	3.38	3.41	7,785.6	8,538.2	-8.81	8,658.3	12,679.9	-31.72	2,312.9	255.5	1,159.9	2.95	33.05	74.3	24.0	13.2
WEST BEND MUTUAL INSURANCE COMPANY	2.86	2.37	6,589.8	5,927.0	11.18	6,236.0	5,459.1	14.23	2,070.3	911.4	1,183.5	14.61	36.40	28.4	-9.8	5.8
CINCINNATI INSURANCE COMPANY THE	2.67	2.42	6,163.0	6,066.5	1.59	6,045.0	5,625.3	7.46	3,291.9	4,625.9	1,606.4	76.52	41.19	33.1	2.9	40.4
TRAVELERS PROPERTY CASUALTY CO OF AMER	2.55	1.96	5,879.2	4,913.3	19.66	5,879.7	4,439.5	32.44	977.3	850.4	877.6	14.46	0.00**	32.8	-11.8	33.3
XL INSURANCE AMERICA INC	2.22	1.41	5,118.9	3,539.3	44.63	3,993.0	3,299.7	21.01	-44.2	-1,256.1	592.2	0.00**	43.78	15.0	19.9	12.0
SENECA INSURANCE COMPANY INC	2.07	2.21	4,773.8	5,532.2	-13.71	4,821.0	5,757.8	-16.27	3,527.2	2,747.2	1,988.6	56.98	63.24	177.9	116.0	187.6
INSURANCE CORPORATION OF HANNOVER	2.05	2.00	4,720.3	5,011.3	-5.81	4,921.5	4,889.8	0.65	164.2	-201.9	1,669.2	0.00**	37.75	-287.1	-276.4	11.2
RSUI INDEMNITY COMPANY	1.77	1.23	4,086.9	3,091.4	32.20	4,127.9	534.7	671.98	0.0	364.4	364.4	8.83	0.00	0.2	48.1	48.0
BALBOA INSURANCE COMPANY	1.64	2.10	3,788.9	5,252.6	-27.87	4,182.7	5,263.0	-20.53	1,221.9	765.2	423.6	18.29	29.47	6.9	8.1	28.6
STATE AUTO PROP AND CAS INS CO	1.59	1.24	3,657.4	3,104.6	17.81	3,411.0	2,813.7	21.23	594.9	598.9	296.7	17.56	6.76	8.2	9.7	10.6
ST PAUL FIRE & MARINE INSURANCE COMPANY	1.37	1.18	3,150.7	2,947.0	6.91	3,098.1	2,894.0	7.05	726.7	288.5	269.9	9.31	51.48	24.8	-6.9	82.0
SELECTIVE INSURANCE COMPANY OF SC	1.28	0.99	2,941.5	2,469.0	19.14	2,736.0	2,259.1	21.11	549.2	533.1	3.6	19.49	25.25	0.5	-0.5	-20.2
SENTRY INSURANCE A MUTUAL COMPANY	1.26	1.08	2,897.3	2,692.5	7.61	2,811.4	2,544.1	10.50	230.9	237.4	983.8	8.44	11.02	2.7	14.6	60.2
ZURICH AMERICAN INSURANCE COMPANY	1.20	1.75	2,757.1	4,369.2	-36.90	3,068.9	5,048.5	-39.21	-5.6	101.8	210.3	3.32	3.61	5.9	2.8	0.0
FOREMOST INSURANCE COMPANY	1.19	0.73	2,739.6	1,826.5	49.99	2,159.0	1,246.7	73.17	644.5	778.9	313.7	36.08	57.09	7.4	10.4	7.0
COUNTRY MUTUAL INSURANCE COMPANY	1.16	0.96	2,674.3	2,413.6	10.80	2,560.7	2,311.9	10.76	448.5	517.8	317.2	20.22	16.09	6.5	6.1	5.8
MERRIMACK MUTUAL FIRE INSURANCE COMPANY	1.12	0.77	2,576.8	1,932.0	33.37	2,247.6	1,593.1	41.08	631.8	1,049.8	530.3	46.71	20.14	10.5	22.5	15.3

TOTAL NUMBER OF COMPANIES THIS LINE: 25

\$000 not omitted from totals line

Sum: 68.08 64.88 156,928,866 162,425,079 -3.38 158,009,923 154,686,741 2.15 46,402,590 39,271,547 51,787,040 24.85 42.13 802,210 473,698 2,223,707

CY: Current Year

PY: Prior Year

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

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

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

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

September 22, 2005

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION - DIVISION OF INSURANCE

MARKET SHARE REPORT - DECEMBER 31, 2004

DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 20)

PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES

TOP 25 COMPANIES

ALLIED LINES(\$000 omitted)

COMPANY NAME	Market Share (%) ¹		Premiums						Losses			Incurred		Defense and Cost Containment Expenses			
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) ²		Paid (\$)	Incurred (\$)	Unpaid (\$)	
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY	
FACTORY MUTUAL INSURANCE COMPANY	16.81	17.88	37,220.6	44,071.7	-15.55	36,985.8	40,596.4	-8.89	4,236.7	24,243.8	24,518.7	65.55	12.04	48.8	107.3	159.6	
COUNTRY MUTUAL INSURANCE COMPANY	5.99	5.28	13,261.5	13,009.6	1.94	13,183.2	12,948.5	1.81	3,417.9	3,195.4	41.1	24.24	45.59	2.1	3.6	3.4	
CONTINENTAL CASUALTY COMPANY	4.26	4.19	9,441.1	10,316.7	-8.49	9,011.4	9,640.7	-6.53	9,754.9	5,616.8	8,523.3	62.33	104.25	279.4	254.8	37.9	
AMERICAN GUARANTEE & LIABILITY INS CO	3.89	1.92	8,618.5	4,732.3	82.12	8,231.1	6,834.0	20.44	-468.4	105.2	2,674.5	1.28	0.00**	81.8	27.8	6.6	
TRAVELERS INDEMNITY COMPANY THE	3.54	3.14	7,847.8	7,747.1	1.30	7,958.2	5,746.2	38.50	307.5	1,514.2	1,507.5	19.03	0.00**	5.8	-40.6	-12.2	
AFFILIATED F M INSURANCE COMPANY	2.91	2.83	6,436.0	6,967.4	-7.63	6,607.0	6,354.3	3.98	1,114.1	892.1	530.9	13.50	18.17	0.0	-3.0	6.9	
ALLIANZ GLOBAL RISKS US INS CO	2.51	3.00	5,558.3	7,401.7	-24.90	5,401.0	7,855.8	-31.25	2,406.2	-3,409.3	2,196.2	0.00**	30.01	123.8	180.6	160.6	
FARMERS MUTUAL HAIL INSURANCE CO OF IA	2.48	2.13	5,490.3	5,258.1	4.42	5,490.3	5,258.1	4.42	1,915.3	1,909.1	11.8	34.77	66.77	0.1	-0.9	2.7	
RSUI INDEMNITY COMPANY	2.16	0.77	4,787.1	1,886.9	153.70	4,229.9	393.0	976.31	0.0	567.6	567.6	13.42	0.00	0.0	21.4	21.4	
CINCINNATI INSURANCE COMPANY THE	2.10	1.84	4,641.9	4,540.6	2.23	4,516.2	4,297.5	5.09	1,282.1	577.9	283.7	12.80	118.18	36.4	-43.7	38.7	
SENECA INSURANCE COMPANY INC	1.92	1.74	4,252.6	4,297.4	-1.04	4,124.1	3,738.3	10.32	349.2	3,119.5	2,850.2	75.64	2.13	156.4	195.3	46.9	
AMERICAN SECURITY INSURANCE COMPANY	1.91	1.64	4,227.9	4,040.3	4.64	4,195.0	3,520.1	19.17	2,120.4	2,151.7	783.1	51.29	37.94	0.0	0.0	0.0	
EMPLOYERS INSURANCE COMPANY OF WAUSAU	1.82	1.69	4,025.4	4,171.0	-3.49	4,072.5	3,482.1	16.95	299.7	59.9	154.1	1.47	0.00**	84.9	51.3	29.3	
ST PAUL FIRE & MARINE INSURANCE COMPANY	1.80	1.99	3,984.7	4,914.9	-18.93	4,360.7	5,073.9	-14.06	1,721.2	697.3	716.5	15.99	69.52	16.6	39.7	232.5	
FIDELITY & DEPOSIT COMPANY OF MARYLAND	1.75	1.28	3,868.3	3,165.2	22.22	173.0	3,162.0	-94.53	2,023.1	1,676.2	178.1	969.06	83.06	193.6	192.6	0.0	
GREAT AMERICAN INSURANCE COMPANY	1.74	1.39	3,862.6	3,438.0	12.35	3,862.4	3,442.4	12.20	2,884.5	2,875.5	0.5	74.45	80.59	81.8	81.2	0.3	
TRAVELERS PROPERTY CASUALTY CO OF AMER	1.68	1.16	3,721.0	2,870.6	29.62	3,519.9	2,920.7	20.52	1,075.8	1,164.2	1,265.6	33.07	0.00**	16.7	-14.5	21.0	
INSURANCE CORPORATION OF HANNOVER	1.58	1.24	3,493.4	3,063.8	14.02	3,112.2	3,064.4	1.56	206.9	349.9	879.3	11.24	21.06	96.8	183.7	109.2	
FARMERS AUTOMOBILE INSURANCE ASSN THE	1.56	1.23	3,446.2	3,039.6	13.38	3,229.7	2,826.0	14.29	1,413.8	1,465.6	1,079.2	45.38	64.20	25.7	75.6	318.7	
WEST BEND MUTUAL INSURANCE COMPANY	1.46	1.22	3,227.4	2,997.3	7.68	3,145.3	2,816.8	11.66	1,077.9	555.4	186.9	17.66	97.55	2.7	5.0	26.5	
GENERAL INSURANCE COMPANY OF AMERICA	1.46	1.12	3,225.5	2,754.4	17.10	3,218.3	2,754.3	16.85	578.3	1,129.6	776.8	35.10	0.00**	47.5	46.9	47.2	
SELECTIVE INSURANCE COMPANY OF SC	1.35	1.06	2,983.9	2,612.1	14.23	2,781.2	2,396.4	16.06	2,265.9	2,378.1	319.5	85.51	74.86	26.8	33.9	25.6	
PRODUCERS AGRICULTURE INSURANCE COMPANY	1.22	0.00	2,706.0	11.7	23,038.39	2,706.0	11.7	23,038.39	1,171.1	1,171.1	0.0	43.28	14.83	121.8	121.8	0.0	
GRINNELL MUTUAL REINSURANCE COMPANY	1.17	0.89	2,593.7	2,195.8	18.12	2,526.3	2,054.8	22.95	1,806.4	1,837.2	324.0	72.72	96.71	0.0	0.4	0.4	
SENTRY INSURANCE A MUTUAL COMPANY	1.04	0.85	2,296.3	2,093.3	9.70	2,211.3	1,966.8	12.43	502.5	509.6	807.8	23.04	27.79	6.9	7.1	53.6	
TOTAL NUMBER OF COMPANIES THIS LINE: 25						\$000 not omitted from totals line											
Sum:	70.11	61.50	155,218,165	151,597,549	2.39	148,851,930	143,155,124	3.98	43,462,964	56,353,439	51,176,833	37.86	35.92	1,456,518	1,527,280	1,336,794	

CY: Current Year

PY: Prior Year

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

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

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

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

September 22, 2005

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION - DIVISION OF INSURANCE

MARKET SHARE REPORT - DECEMBER 31, 2004

DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 20)

PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES

TOP 25 COMPANIES

[MULTIPLE PERIL CROP\(\\$000 omitted\)](#)

COMPANY NAME	Market Share (%) ¹		Premiums						Losses			Incurred		Defense and Cost Containment Expenses		
			Written (\$)		% Change	Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) ²		Paid (\$)	Incurred (\$)	Unpaid (\$)
	CY	PY	CY	PY		CY	PY	% Change				CY	CY			
GREAT AMERICAN INSURANCE COMPANY OF NY	22.71	23.44	63,503.5	44,053.0	44.15	63,450.7	44,037.3	44.08	14,014.7	28,400.1	22,123.9	44.76	37.09	465.0	16,118.2	17,299.2
RURAL COMMUNITY INSURANCE COMPANY	16.23	13.31	45,384.7	25,014.5	81.43	49,195.0	23,541.7	108.97	16,448.0	17,711.7	3,539.6	36.00	114.98	0.0	0.0	0.0
COUNTRY MUTUAL INSURANCE COMPANY	15.12	18.13	42,263.6	34,080.3	24.01	42,263.6	34,080.3	24.01	9,508.8	8,421.6	6,115.3	19.93	36.29	0.0	0.0	0.0
HARTFORD CASUALTY INSURANCE COMPANY	8.13	8.80	22,724.5	16,545.3	37.35	22,295.2	16,039.6	39.00	10,467.9	13,999.8	8,145.8	62.79	96.54	0.0	0.0	0.0
GREENWICH INSURANCE COMPANY	7.13		19,940.2		0.00 *	19,940.2		0.00 *	20,520.9	21,648.6	1,127.7	108.57		170.5	668.2	497.8
FARMERS MUTUAL HAIL INSURANCE CO OF IA	5.83	7.84	16,285.9	14,736.2	10.52	16,467.7	14,486.2	13.68	2,399.0	4,273.8	3,280.9	25.95	62.83	1.2	0.9	0.7
FARMERS ALLIANCE MUTUAL INSURANCE CO	5.74	6.76	16,034.2	12,699.5	26.26	16,034.2	12,699.5	26.26	16,034.2	16,034.2	0.0	100.00	100.00	0.0	0.0	0.0
FIREMANS FUND INSURANCE COMPANY	5.15	8.83	14,395.6	16,601.0	-13.28	14,395.6	16,601.0	-13.28	9,628.8	-5,915.1	539.1	0.00**	53.55	0.0	0.0	0.0
ACE INSURANCE COMPANY OF IL	4.54	5.66	12,694.8	10,634.0	19.38	12,694.8	10,634.0	19.38	1,149.6	1,149.6	0.0	9.06	54.40	0.0	0.0	0.0
NAU COUNTRY INSURANCE COMPANY	3.40	1.53	9,494.4	2,877.3	229.97	9,494.4	2,877.3	229.97	1,470.4	5,964.7	991.6	62.82	47.65	0.0	0.0	0.0
PRODUCERS AGRICULTURE INSURANCE COMPANY	2.57	0.73	7,177.7	1,372.3	423.03	7,177.7	1,372.3	423.03	431.8	947.2	515.4	13.20	66.96	25.0	25.0	0.0
AGRI GENERAL INSURANCE COMPANY	1.30	1.94	3,644.5	3,654.4	-0.27	3,645.2	3,650.7	-0.15	1,083.3	922.7	966.9	25.31	55.95	0.0	0.0	0.0
OCCIDENTAL FIRE & CASUALTY COMPANY OF NC	0.74		2,058.6		0.00 *	2,058.6		0.00 *	150.6	1,213.5	1,062.9	58.95		0.0	0.0	0.0
STATE FARM FIRE & CASUALTY COMPANY	0.64	0.76	1,795.8	1,430.3	25.55	1,795.8	1,430.3	25.55	239.8	239.8	0.0	13.35	37.84	0.0	0.0	0.0
AMERICAN AGRI BUSINESS INSURANCE COMPANY	0.47	0.31	1,304.4	575.5	126.64	1,292.1	561.1	130.28	196.0	180.0	65.9	13.93	0.00**	0.0	0.0	0.0
ACE PROPERTY AND CASUALTY INS CO	0.30	0.48	844.2	893.6	-5.54	844.2	893.6	-5.54	71.2	71.2	0.0	8.44	5.19	0.0	0.0	0.0
HARTFORD INSURANCE CO OF THE MIDWEST	0.01		38.0		0.00 *	31.5		0.00 *	0.0	11.5	11.5	36.51		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 *	0.0	-21.2	0.0	0.00**	0.00**	0.0	-0.2	0.0
GUIDEONE SPECIALTY MUTUAL INSURANCE CO	0.00	0.00	-0.2	6.1	-103.21	-0.2	6.1	-103.21	6.9	0.8	0.0	0.00**	0.00**	0.0	0.0	0.0
CONVERIUM INSURANCE (NORTH AMERICA) INC	0.00	1.50	-1.7	2,813.5	-100.06	-1.7	2,813.5	-100.06	2,120.7	754.7	0.0	0.00**	52.74	0.0	-98.5	0.0
TOTAL NUMBER OF COMPANIES THIS LINE: 20																
Sum:	100.00	100.01	279,582,894	187,986,931	48.72	283,074,680	185,724,746	52.42	105,942,390	116,009,160	48,486,570	40.98	61.36	661,747	16,713,696	17,797,606

\$000 not omitted from totals line

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

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

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

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

September 22, 2005

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION - DIVISION OF INSURANCE

MARKET SHARE REPORT - DECEMBER 31, 2004

DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 20)

PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES

TOP 25 COMPANIES

FEDERAL FLOOD(\$000 omitted)

COMPANY NAME	Market Share (%) ¹		Premiums						Losses			Incurred		Defense and Cost Containment Expenses			
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) ²		Paid (\$)	Incurred (\$)	Unpaid (\$)	
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY	
STATE FARM FIRE & CASUALTY COMPANY	28.54	29.43	5,587.7	5,175.8	7.96	5,339.7	5,169.1	3.30	544.4	537.8	16.9	10.07	2.68	0.0	0.0	0.0	
ALLSTATE INSURANCE COMPANY	16.18	15.55	3,168.6	2,734.6	15.87	2,915.0	2,605.7	11.87	86.3	96.8	32.0	3.32	8.25	11.6	11.6	0.0	
HARTFORD FIRE INSURANCE COMPANY	12.13	12.41	2,374.4	2,182.5	8.80	2,297.9	2,078.0	10.58	93.5	93.5	0.0	4.07	6.53	8.6	8.6	0.0	
STANDARD FIRE INSURANCE COMPANY THE	5.88	6.18	1,150.9	1,086.1	5.96	1,115.2	1,008.7	10.56	25.8	31.0	5.2	2.78	10.02	3.7	3.7	0.0	
ILLINOIS FARMERS INSURANCE COMPANY	5.19	4.87	1,016.8	856.4	18.73	941.3	784.7	19.96	5.5	18.0	12.5	1.91	0.00**	1.5	1.3	0.0	
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	4.95	4.90	969.3	861.6	12.51	901.3	806.1	11.82	189.1	195.2	70.6	21.66	13.21	12.5	10.5	1.5	
AUTO OWNERS INSURANCE COMPANY	4.81	4.92	942.5	866.0	8.84	896.1	847.3	5.75	85.7	85.7	0.0	9.57	4.25	5.3	5.3	0.0	
AMERICAN BANKERS INSURANCE COMPANY OF FL	4.60	4.61	901.5	810.2	11.28	782.3	908.6	-13.91	464.2	458.1	65.2	58.56	5.70	0.9	0.9	0.1	
FIDELITY NATIONAL INSURANCE COMPANY	3.26		638.9		0.00*	342.3		0.00*	0.6	2.7	2.1	0.80		0.2	0.2	0.0	
SELECTIVE INSURANCE COMPANY OF THE SE	2.68	2.39	525.4	420.2	25.04	467.3	380.9	22.67	69.3	64.6	37.0	13.83	5.12	4.3	3.3	1.2	
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	2.11	2.13	413.5	375.4	10.16	387.8	349.8	10.86	28.7	29.2	3.7	7.54	1.91	1.2	1.2	0.2	
FIDELITY NATIONAL PROP & CAS INS CO	2.07	2.68	404.5	471.3	-14.18	466.1	348.1	33.92	7.3	7.3	0.0	1.56	1.01	1.1	1.1	0.0	
AMERICAN RELIABLE INSURANCE COMPANY	1.94	2.20	379.3	386.8	-1.93	382.3	405.7	-5.76	28.0	28.0	0.0	7.33	7.03	1.4	1.4	0.0	
USAA GENERAL INDEMNITY COMPANY	1.46	1.57	285.4	276.3	3.30	277.4	270.5	2.57	2.3	-9.9	15.1	0.00**	10.92	1.1	0.5	0.6	
LIBERTY MUTUAL FIRE INSURANCE COMPANY	1.32	0.54	259.4	95.6	171.36	180.8	94.9	90.52	4.2	45.4	41.2	25.14	0.00	0.0	1.0	1.0	
PHILADELPHIA INDEMNITY INSURANCE COMPANY	0.95	0.21	186.4	37.0	403.23	137.7	39.9	245.22	0.0	14.4	15.9	10.49	3.62	0.0	0.2	0.3	
HARLEYSVILLE LAKE STATES INS CO	0.86	0.72	167.6	127.1	31.85	153.0	113.4	34.90	0.0	16.6	16.6	10.85	1.38	0.2	1.2	1.0	
AMERICAN NATIONAL PROPERTY & CASUALTY CO	0.32	0.48	61.8	84.1	-26.54	81.5	64.2	26.95	0.0	0.0	0.0	0.05	19.01	0.0	0.0	0.0	
BALBOA INSURANCE COMPANY	0.20		39.4		0.00*	36.6		0.00*	0.0	0.0	0.0	0.00		0.0	0.0	0.0	
NEW HAMPSHIRE INSURANCE COMPANY	0.13	0.16	25.7	28.6	-10.37	25.7	28.6	-10.37	0.0	-1.2	3.1	0.00**	0.00**	0.0	-0.1	0.2	
NATIONAL INTERSTATE INSURANCE COMPANY	0.11	0.05	21.6	8.2	163.54	16.2	2.3	609.93	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	
LM PROPERTY & CASUALTY INS CO	0.08	0.89	14.8	156.4	-90.54	92.5	154.9	-40.28	0.0	-9.8	0.2	0.00**	11.74	0.0	-0.3	0.0	
CENTURY NATIONAL INSURANCE COMPANY	0.07	0.08	13.4	13.7	-1.85	13.6	17.1	-20.82	0.0	0.0	0.0	0.00	0.39	0.0	0.0	0.0	
VESTA FIRE INSURANCE CORPORATION	0.07	0.05	12.9	8.9	44.93	14.3	31.9	-55.06	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	
NATIONAL LLOYDS INSURANCE COMPANY	0.06	0.04	11.3	6.6	69.50	9.2	6.8	34.56	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	
TOTAL NUMBER OF COMPANIES THIS LINE: 25						\$000 not omitted from totals line											
Sum:	99.96	97.07	19,572,952	17,069,295	14.67	18,272,977	16,517,005	10.63	1,634,981	1,703,644	337,256	9.32	5.44	53,656	51,646	6,110	

CY: Current Year

PY: Prior Year

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

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

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

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

September 22, 2005

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION - DIVISION OF INSURANCE

MARKET SHARE REPORT - DECEMBER 31, 2004

DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 20)

PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES

TOP 25 COMPANIES

FARMOWNERS MULTIPLE PERIL(\$000 omitted)

COMPANY NAME	Market Share (%) ¹		Premiums						Losses			Incurred		Defense and Cost Containment Expenses			
			Written (\$)		% Change	Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) ²		Paid (\$)	Incurred (\$)	Unpaid (\$)	
	CY	PY	CY	PY		CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY
COUNTRY MUTUAL INSURANCE COMPANY	62.78	60.84	58,470.5	54,236.6	7.81	56,939.4	53,075.6	7.28	32,013.0	33,124.5	13,991.8	58.18	67.59	574.5	248.0	2,113.8	
STATE FARM FIRE & CASUALTY COMPANY	6.60	6.77	6,146.4	6,038.5	1.79	6,091.9	5,871.5	3.75	3,383.8	4,047.6	1,953.4	66.44	90.05	53.8	58.6	139.5	
AUTO OWNERS INSURANCE COMPANY	5.74	5.48	5,345.9	4,884.9	9.44	5,101.4	4,665.6	9.34	3,176.7	3,100.9	938.4	60.79	86.47	48.7	-68.6	140.3	
AMERICAN STATES INSURANCE COMPANY	2.86	3.04	2,666.1	2,713.9	-1.76	2,687.3	2,699.1	-0.44	2,218.8	2,073.7	800.1	77.17	54.86	10.7	-24.2	119.7	
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	2.11	2.37	1,964.7	2,115.9	-7.14	2,037.4	2,118.6	-3.83	1,054.2	833.9	407.4	40.93	77.60	29.2	-6.3	56.7	
ALLIED PROPERTY & CASUALTY INS CO	1.99	1.46	1,852.2	1,300.1	42.47	1,570.4	1,092.7	43.72	526.4	613.1	337.7	39.04	110.81	12.7	14.4	37.7	
OHIO FARMERS INSURANCE COMPANY	1.94	3.98	1,810.0	3,546.7	-48.97	3,016.5	3,647.5	-17.30	1,200.1	995.5	512.4	33.00	58.01	0.0	-16.0	64.0	
ACE INSURANCE COMPANY OF IL	1.62	1.47	1,510.1	1,312.5	15.06	1,406.1	1,085.7	29.52	624.0	626.1	616.7	44.53	113.68	39.7	35.5	190.8	
WESTFIELD INSURANCE COMPANY	1.62		1,509.6		0.00 *	448.7		0.00 *	96.7	193.2	96.6	43.06		0.0	1.8	1.8	
HASTINGS MUTUAL INSURANCE COMPANY	1.47	1.52	1,368.2	1,352.6	1.15	1,366.1	1,353.2	0.95	595.6	275.7	104.3	20.18	93.72	51.6	16.7	15.3	
AMERICAN RELIABLE INSURANCE COMPANY	1.46	1.29	1,362.3	1,146.6	18.81	1,253.8	1,110.3	12.92	501.8	892.3	662.4	71.17	48.46	0.0	0.0	0.0	
GRANGE MUTUAL CASUALTY COMPANY	1.14	1.39	1,064.6	1,239.7	-14.12	1,157.3	1,193.0	-2.99	645.3	559.3	95.2	48.33	25.80	6.2	14.2	34.9	
INDIANA INSURANCE COMPANY	0.97	1.52	906.1	1,354.2	-33.09	970.3	1,109.4	-12.54	384.5	700.9	445.0	72.24	98.06	8.3	2.5	14.9	
ROCKFORD MUTUAL INSURANCE COMPANY	0.96	1.02	889.6	913.1	-2.57	875.6	923.8	-5.22	293.9	382.5	228.4	43.68	25.44	8.8	20.4	39.4	
MERIDIAN SECURITY INSURANCE COMPANY	0.79	0.89	740.2	796.1	-7.02	825.7	776.6	6.32	683.6	705.4	251.7	85.43	48.55	14.4	0.4	9.6	
CONSOLIDATED INSURANCE COMPANY	0.61	0.88	563.8	786.9	-28.35	597.9	633.2	-5.58	183.5	165.3	335.8	27.66	151.98	0.0	-67.3	9.8	
ONEBEACON INSURANCE COMPANY	0.59	0.82	547.1	733.6	-25.42	625.8	1,241.7	-49.60	339.0	-125.5	193.9	0.00**	94.42	11.0	22.7	13.2	
GREAT AMERICAN INSURANCE COMPANY	0.47	0.34	440.4	303.4	45.17	411.6	239.8	71.66	58.1	518.8	478.6	126.03	9.67	0.0	12.7	23.7	
GREAT AMERICAN INSURANCE COMPANY OF NY	0.42	0.73	389.6	646.7	-39.76	494.0	719.3	-31.32	97.5	25.3	50.2	5.13	25.01	0.2	-19.2	43.0	
PEERLESS INSURANCE COMPANY	0.39	0.52	359.6	465.8	-22.80	368.4	375.4	-1.86	238.1	98.7	73.7	26.80	272.88	7.2	10.5	5.6	
INDEMNITY INSURANCE COMPANY OF NORTH AM	0.35	0.41	329.4	369.2	-10.78	315.2	298.1	5.75	69.6	49.7	51.5	15.76	14.62	4.8	-6.6	47.6	
FIREMANS FUND INSURANCE COMPANY	0.34	0.53	320.2	471.1	-32.02	387.7	321.8	20.49	206.7	200.3	79.1	51.68	63.18	2.6	-2.8	3.0	
GREAT AMERICAN ASSURANCE COMPANY	0.34	0.53	317.3	472.7	-32.88	407.0	439.7	-7.43	189.9	250.5	121.2	61.55	21.71	9.6	8.5	32.0	
MADISON MUTUAL INSURANCE COMPANY	0.32	0.31	295.7	279.1	5.94	290.4	268.7	8.09	26.9	-4.2	263.3	0.00**	23.84	36.8	37.6	14.9	
CHARTER OAK FIRE INSURANCE COMPANY THE	0.28	0.26	259.8	232.9	11.54	244.4	214.1	14.18	454.8	239.6	64.2	98.01	182.66	11.6	16.1	20.3	
TOTAL NUMBER OF COMPANIES THIS LINE: 25						\$000 not omitted from totals line											
Sum:	98.17	98.39	91,429,573	87,712,751	4.24	89,890,337	85,474,178	5.17	49,262,340	50,543,227	23,153,015	56.23	71.19	942,455	309,620	3,191,375	

CY: Current Year

PY: Prior Year

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

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

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

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

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION - DIVISION OF INSURANCE

MARKET SHARE REPORT - DECEMBER 31, 2004

DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 20)

PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES

TOP 25 COMPANIES

HOMEOWNERS MULTIPLE PERIL(\$000 omitted)

COMPANY NAME	Market Share (%) ¹		Premiums						Losses			Incurred		Defense and Cost Containment Expenses			
			Written (\$)		% Change	Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) ²		Paid (\$)	Incurred (\$)	Unpaid (\$)	
	CY	PY	CY	PY		CY	PY	% Change				CY	CY				CY
STATE FARM FIRE & CASUALTY COMPANY	32.34	32.45	703,821.6	649,338.5	8.39	680,223.4	604,383.6	12.55	320,628.0	321,838.3	140,869.4	47.31	62.47	7,159.2	7,804.8	15,658.7	
ALLSTATE INSURANCE COMPANY	8.17	9.27	177,755.6	185,580.7	-4.22	182,866.1	185,919.0	-1.64	79,952.0	68,211.1	34,818.8	37.30	53.75	2,072.7	2,843.4	5,244.9	
COUNTRY MUTUAL INSURANCE COMPANY	7.17	6.68	156,047.3	133,703.3	16.71	145,268.7	120,487.1	20.57	67,632.0	70,484.1	33,944.9	48.52	65.93	1,270.2	1,645.0	4,730.0	
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	6.32	5.89	137,480.7	117,795.1	16.71	128,228.8	105,167.9	21.93	66,727.1	67,121.7	27,953.5	52.35	65.98	994.1	57.8	3,378.9	
ALLSTATE INDEMNITY COMPANY	6.31	4.64	137,403.5	92,764.9	48.12	113,250.0	72,148.4	56.97	55,909.9	63,930.1	22,373.0	56.45	72.53	792.2	1,204.6	1,590.4	
ILLINOIS FARMERS INSURANCE COMPANY	5.79	6.07	126,092.7	121,542.6	3.74	125,066.7	121,250.5	3.15	58,115.9	53,477.0	27,453.6	42.76	46.38	3,280.2	3,412.9	8,185.2	
ECONOMY PREMIER ASSURANCE COMPANY	1.91	2.37	41,458.3	47,362.1	-12.47	44,770.3	47,367.2	-5.48	15,720.9	17,397.2	11,463.6	38.86	45.59	134.5	145.2	563.8	
TRAVELERS PERSONAL INSURANCE COMPANY	1.73	1.73	37,730.7	34,716.8	8.68	36,357.1	30,480.3	19.28	14,159.5	11,819.5	7,754.9	32.51	44.97	472.1	618.4	1,268.6	
LIBERTY MUTUAL FIRE INSURANCE COMPANY	1.34	0.57	29,221.1	11,320.0	158.14	19,107.6	10,096.9	89.24	7,032.8	8,393.5	3,429.7	43.93	47.69	163.2	591.5	842.6	
AUTO OWNERS INSURANCE COMPANY	1.10	1.07	24,018.6	21,462.2	11.91	22,603.1	18,763.9	20.46	13,947.9	13,818.0	7,136.2	61.13	96.80	151.5	73.8	929.3	
FARMERS AUTOMOBILE INSURANCE ASSN THE	1.04	0.99	22,553.3	19,714.3	14.40	21,260.9	18,387.2	15.63	11,405.2	12,954.9	6,486.2	60.93	86.00	148.9	356.7	896.3	
HARTFORD INSURANCE COMPANY OF ILLINOIS	0.98	0.91	21,250.6	18,290.6	16.18	20,158.9	9,787.8	105.96	5,824.1	8,435.9	3,804.1	41.85	38.78	45.6	1,054.3	1,204.1	
UNITED SERVICES AUTOMOBILE ASSOCIATION	0.97	0.99	21,129.0	19,908.6	6.13	20,592.8	16,826.3	22.38	8,666.3	7,812.1	5,060.3	37.94	55.25	170.4	107.8	662.3	
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	0.97	1.05	21,123.4	21,080.1	0.21	21,159.3	19,341.6	9.40	10,183.2	9,064.5	3,739.5	42.84	82.47	388.3	352.6	400.3	
CINCINNATI INSURANCE COMPANY THE	0.93	0.87	20,262.9	17,411.6	16.38	18,512.0	16,334.0	13.33	9,297.1	10,074.0	5,775.9	54.42	65.11	232.8	362.3	588.2	
ERIE INSURANCE EXCHANGE	0.89	0.80	19,441.2	16,079.5	20.91	17,866.1	12,860.6	38.92	8,990.2	8,559.9	3,587.2	47.91	87.32	228.1	375.8	487.3	
GREAT NORTHERN INSURANCE COMPANY	0.84	0.92	18,359.5	18,503.9	-0.78	18,423.1	16,385.4	12.44	5,143.4	4,428.5	3,900.0	24.04	77.68	379.3	246.3	1,160.7	
ECONOMY FIRE & CASUALTY COMPANY	0.69	0.88	15,109.2	17,640.0	-14.35	16,521.8	17,937.7	-7.89	4,803.8	6,355.3	6,417.3	38.47	42.45	131.9	165.4	585.4	
MEMBERSELECT INSURANCE COMPANY	0.69	0.50	14,924.0	10,098.8	47.78	12,443.3	7,306.2	70.31	8,755.5	10,897.4	3,925.2	87.58	88.28	34.0	138.0	374.8	
PEKIN INSURANCE COMPANY	0.67	0.69	14,540.1	13,836.8	5.08	14,278.5	13,297.9	7.37	7,361.5	6,751.0	3,651.5	47.28	67.80	138.2	68.2	528.3	
USAA CASUALTY INSURANCE COMPANY	0.66	0.63	14,254.8	12,633.4	12.83	13,462.3	10,635.9	26.58	4,006.1	4,521.9	2,916.5	33.59	30.03	99.7	99.9	291.4	
GENERAL CASUALTY COMPANY OF ILLINOIS	0.61	0.58	13,294.2	11,704.6	13.58	12,518.3	11,683.3	7.15	5,094.8	6,310.9	3,379.6	50.41	67.46	109.8	106.8	122.7	
VIGILANT INSURANCE COMPANY	0.57	0.61	12,457.2	12,297.4	1.30	12,248.8	11,941.1	2.58	3,654.8	3,025.8	2,540.4	24.70	24.24	253.3	288.7	728.0	
STANDARD MUTUAL INSURANCE COMPANY	0.52	0.60	11,323.0	11,918.8	-5.00	11,723.0	11,061.9	5.98	4,889.4	4,852.4	3,532.2	41.39	44.19	655.4	733.7	1,065.3	
INDIANA INSURANCE COMPANY	0.52	0.64	11,280.6	12,893.1	-12.51	12,254.1	12,468.4	-1.72	6,315.0	5,933.1	2,409.6	48.42	68.88	105.2	-457.1	178.5	
TOTAL NUMBER OF COMPANIES THIS LINE: 25						\$000 not omitted from totals line											
Sum:	83.74	82.43	1,822,333,050	1,649,597,885	10.47	1,741,164,918	1,522,320,020	14.38	804,216,611	806,468,032	378,322,832	46.32	60.64	19,610,869	22,396,772	51,666,012	

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September 22, 2005

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION - DIVISION OF INSURANCE

MARKET SHARE REPORT - DECEMBER 31, 2004

DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 20)

PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES

TOP 25 COMPANIES

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

COMPANY NAME	Market Share (%) ¹		Premiums						Losses			Incurred		Defense and Cost Containment Expenses			
			Written (\$)		% Change	Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) ²		Paid (\$)	Incurred (\$)	Unpaid (\$)	
	CY	PY	CY	PY		CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY
STATE FARM FIRE & CASUALTY COMPANY	8.04	6.87	69,804.9	57,404.7	21.60	64,320.4	52,136.1	23.37	26,814.6	24,616.3	13,217.9	38.27	61.43	519.1	558.6	674.1	
FEDERAL INSURANCE COMPANY	4.87	5.72	42,304.3	47,764.2	-11.43	46,025.7	45,329.3	1.54	14,910.5	9,250.0	9,225.3	20.10	108.19	611.6	-436.0	1,138.2	
CINCINNATI INSURANCE COMPANY THE	4.75	4.70	41,245.3	39,253.1	5.08	40,063.7	37,571.8	6.63	30,075.0	43,576.8	20,657.3	108.77	41.32	598.5	948.2	1,991.3	
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	4.01	3.61	34,804.4	30,168.6	15.37	32,561.8	28,550.4	14.05	19,757.0	13,979.9	2,988.8	42.93	86.65	25.5	-2,528.0	347.4	
HARTFORD CASUALTY INSURANCE COMPANY	3.41	2.95	29,578.6	24,663.6	19.93	26,840.4	21,836.6	22.91	8,737.3	12,523.6	8,926.6	46.66	20.13	584.6	1,257.2	1,515.1	
ALLSTATE INSURANCE COMPANY	3.41	2.87	29,560.8	23,956.7	23.39	26,688.0	20,208.4	32.06	16,990.1	18,648.3	6,750.6	69.88	61.32	109.7	108.9	175.1	
TRAVELERS PROPERTY CASUALTY CO OF AMER	3.17	3.36	27,473.0	28,087.4	-2.19	27,820.1	27,730.8	0.32	12,106.0	19,606.5	12,071.9	70.48	19.41	214.3	261.9	299.5	
COUNTRY MUTUAL INSURANCE COMPANY	2.86	2.52	24,865.2	21,088.9	17.91	23,195.6	18,646.6	24.40	8,473.1	7,572.2	2,683.0	32.64	50.59	144.5	84.1	114.7	
HARTFORD FIRE INSURANCE COMPANY	2.71	2.82	23,557.2	23,535.4	0.09	23,196.0	22,086.3	5.02	4,636.8	12,768.4	10,438.0	55.05	30.09	250.2	1,448.6	1,482.0	
PEKIN INSURANCE COMPANY	2.31	2.21	20,065.1	18,460.1	8.69	19,299.7	17,184.0	12.31	7,237.7	7,040.3	2,796.1	36.48	54.15	91.3	-137.1	464.9	
MERRIMACK MUTUAL FIRE INSURANCE COMPANY	2.03	1.99	17,577.2	16,599.6	5.89	17,230.1	13,692.5	25.84	6,618.6	3,803.3	3,401.9	22.07	60.53	120.6	-373.6	541.5	
CHURCH MUTUAL INSURANCE COMPANY	1.65	1.40	14,346.3	11,726.4	22.34	13,137.2	11,161.6	17.70	3,972.3	4,209.1	1,820.5	32.04	47.56	3.4	-42.2	43.1	
GENERAL CASUALTY COMPANY OF ILLINOIS	1.53	1.57	13,265.9	13,157.2	0.83	13,326.4	13,406.5	-0.60	4,892.4	2,478.1	2,461.2	18.60	47.90	119.0	8.5	149.0	
BADGER MUTUAL INSURANCE COMPANY	1.51	1.44	13,103.5	12,069.6	8.57	12,639.3	10,869.0	16.29	4,125.0	3,962.6	1,482.7	31.35	36.64	73.7	15.3	34.3	
TRAVELERS INDEMNITY COMPANY OF CT THE	1.45	1.51	12,560.0	12,647.6	-0.69	12,631.4	11,485.0	9.98	1,416.8	1,694.8	1,808.3	13.42	11.36	47.0	92.5	115.7	
ST PAUL FIRE & MARINE INSURANCE COMPANY	1.43	2.25	12,374.0	18,768.3	-34.07	16,186.7	16,954.5	-4.53	5,248.0	8,599.5	5,835.2	53.13	0.00**	94.2	583.0	1,144.2	
INDIANA INSURANCE COMPANY	1.38	1.52	11,958.7	12,741.1	-6.14	12,342.0	13,405.2	-7.93	2,424.1	4,424.0	2,382.4	35.85	14.11	77.9	-779.7	66.7	
TRUCK INSURANCE EXCHANGE	1.31	1.17	11,407.1	9,790.8	16.51	10,803.2	8,939.5	20.85	6,717.7	3,890.3	2,487.4	36.01	71.04	192.8	278.1	324.5	
MARYLAND CASUALTY COMPANY	1.28	1.41	11,115.6	11,756.4	-5.45	11,628.2	12,762.3	-8.89	4,639.9	11,548.2	18,463.2	99.31	76.56	1,023.2	3,759.6	5,386.9	
WESTFIELD INSURANCE COMPANY	1.22	1.26	10,617.7	10,532.6	0.81	10,583.0	9,778.7	8.22	2,375.7	3,303.8	2,865.8	31.22	36.41	47.7	356.3	210.7	
NETHERLANDS INSURANCE COMPANY THE	1.19	0.90	10,364.8	7,555.5	37.18	9,431.6	3,375.2	179.43	2,271.2	3,316.8	1,081.5	35.17	10.57	36.9	140.0	83.0	
ILLINOIS CASUALTY COMPANY (A MUT INS CO)	1.16	1.09	10,081.5	9,088.8	10.92	9,838.9	8,642.5	13.84	3,804.9	2,796.9	2,820.1	28.43	42.65	91.0	-54.9	173.9	
FARMERS INSURANCE EXCHANGE	1.10	1.07	9,542.5	8,918.5	7.00	9,225.7	7,513.9	22.78	2,401.5	2,063.2	1,180.8	22.36	27.16	138.1	219.1	320.9	
OWNERS INSURANCE COMPANY	1.08	0.91	9,412.4	7,576.8	24.23	8,490.5	6,716.6	26.41	2,020.7	4,652.6	5,549.4	54.80	19.26	76.4	628.2	1,470.3	
ILLINOIS FARMERS INSURANCE COMPANY	1.05	0.65	9,104.9	5,413.3	68.19	7,912.1	5,946.5	33.05	3,347.0	4,139.8	2,071.7	52.32	35.35	300.3	450.3	622.4	
TOTAL NUMBER OF COMPANIES THIS LINE: 25						\$000 not omitted from totals line											
Sum:	59.92	57.76	520,090,693	482,725,183	7.74	505,417,470	445,929,922	13.34	206,013,972	234,465,186	145,467,531	46.39	50.17	5,591,318	6,846,895	18,889,336	

CY: Current Year

PY: Prior Year

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

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

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

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

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION - DIVISION OF INSURANCE

MARKET SHARE REPORT - DECEMBER 31, 2004

DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 20)

PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES

TOP 25 COMPANIES

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

COMPANY NAME	Market Share (%) ¹		Premiums						Losses			Incurred		Defense and Cost Containment Expenses				
			Written (\$)		% Change	Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) ²		Paid (\$)	Incurred (\$)	Unpaid (\$)		
	CY	PY	CY	PY		CY	PY	% Change	CY	PY	% Change	CY	CY	CY	PY	CY	CY	CY
STATE FARM FIRE & CASUALTY COMPANY	6.64	7.39	37,422.3	39,073.8	-4.23	38,695.5	36,811.2	5.12	9,693.6	10,013.2	34,188.4	25.88	11.65	4,316.7	4,733.8	12,636.5		
CINCINNATI INSURANCE COMPANY THE	5.73	5.24	32,278.0	27,707.2	16.50	31,080.1	25,708.9	20.89	11,681.2	11,914.8	53,800.0	38.34	81.07	4,544.4	5,796.6	22,619.7		
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	5.07	5.32	28,555.4	28,132.4	1.50	28,329.8	26,625.0	6.40	9,099.9	9,931.6	23,696.8	35.06	34.13	2,588.2	2,928.5	8,710.7		
FEDERAL INSURANCE COMPANY	3.76	2.99	21,205.6	15,807.1	34.15	19,004.5	16,375.6	16.05	6,173.2	5,908.5	31,670.7	31.09	78.88	3,063.0	3,898.1	14,200.4		
TRAVELERS PROPERTY CASUALTY CO OF AMER	3.73	3.21	21,020.8	16,969.3	23.88	19,040.0	16,383.4	16.22	8,676.7	17,967.8	39,770.2	94.37	52.90	2,330.7	3,773.8	11,351.7		
PEKIN INSURANCE COMPANY	3.54	3.23	19,963.4	17,092.4	16.80	18,603.9	15,389.1	20.89	4,005.8	8,084.7	20,306.9	43.46	24.24	1,723.9	3,670.4	10,897.3		
COUNTRY MUTUAL INSURANCE COMPANY	2.73	2.50	15,388.7	13,243.3	16.20	14,505.6	11,961.6	21.27	2,468.6	2,865.0	9,987.0	19.75	32.77	1,006.3	1,336.7	4,212.1		
HARTFORD FIRE INSURANCE COMPANY	2.38	2.47	13,420.1	13,052.9	2.81	13,527.1	12,245.7	10.46	4,624.3	12,970.1	21,820.3	95.88	51.50	1,952.4	4,459.3	7,118.2		
FIRST NONPROFIT INSURANCE COMPANY	2.31	2.45	13,038.6	12,966.4	0.56	12,753.5	11,501.0	10.89	2,874.2	3,300.2	12,201.1	25.88	26.72	1,307.3	2,897.7	5,383.0		
PHILADELPHIA INDEMNITY INSURANCE COMPANY	2.26	1.89	12,722.3	10,008.4	27.12	11,401.6	8,872.5	28.50	1,090.7	2,028.4	6,655.5	17.79	22.64	60.3	607.6	2,298.1		
GENERAL CASUALTY COMPANY OF ILLINOIS	2.23	2.44	12,574.5	12,933.7	-2.78	12,948.3	12,919.2	0.23	8,463.7	12,233.9	28,435.6	94.48	51.67	2,375.0	3,578.5	4,677.7		
WESTFIELD INSURANCE COMPANY	2.03	2.17	11,462.6	11,471.8	-0.08	11,120.3	10,969.0	1.38	6,617.0	4,063.3	14,715.1	36.54	80.96	1,754.1	1,141.7	5,380.5		
ALLSTATE INSURANCE COMPANY	1.90	1.77	10,696.5	9,339.2	14.53	10,049.8	8,165.3	23.08	2,055.4	1,325.9	4,858.3	13.19	6.82	505.3	-889.3	1,442.6		
TRAVELERS INDEMNITY COMPANY OF CT THE	1.84	1.57	10,349.3	8,331.8	24.21	9,854.5	7,070.7	39.37	1,584.7	3,528.8	10,688.8	35.81	66.91	317.9	1,205.9	3,234.0		
MERRIMACK MUTUAL FIRE INSURANCE COMPANY	1.68	1.69	9,464.5	8,937.0	5.90	9,277.4	7,371.6	25.85	1,561.9	1,861.2	9,375.1	20.06	35.20	483.6	447.4	1,461.1		
HARTFORD CASUALTY INSURANCE COMPANY	1.59	1.34	8,985.6	7,111.2	26.36	7,941.3	6,444.0	23.23	899.4	1,121.3	4,096.5	14.12	24.43	537.3	596.5	1,282.3		
OWNERS INSURANCE COMPANY	1.55	1.36	8,724.2	7,219.0	20.85	7,984.7	6,442.4	23.94	2,014.7	6,840.2	14,914.2	85.67	106.62	792.4	2,248.3	4,762.1		
AMCO INSURANCE COMPANY	1.50	1.39	8,451.6	7,343.2	15.09	7,689.3	6,475.0	18.75	1,213.6	2,635.7	5,575.5	34.28	46.50	458.0	1,001.5	2,078.8		
CAPITOL INDEMNITY CORPORATION	1.35	1.46	7,607.1	7,727.2	-1.55	7,567.6	7,399.0	2.28	1,799.7	3,795.5	9,636.6	50.15	54.59	980.8	947.9	1,626.5		
ILLINOIS CASUALTY COMPANY (A MUT INS CO)	1.32	1.17	7,464.2	6,185.6	20.67	6,946.2	5,827.4	19.20	1,381.8	3,976.1	6,521.8	57.24	35.72	1,078.2	3,066.5	3,110.0		
BADGER MUTUAL INSURANCE COMPANY	1.31	1.24	7,361.0	6,570.1	12.04	7,015.4	5,992.5	17.07	3,406.5	4,674.3	10,632.2	66.63	93.03	580.6	1,024.5	1,829.8		
INDIANA INSURANCE COMPANY	1.29	1.56	7,286.0	8,249.3	-11.68	7,818.5	9,826.9	-20.44	2,157.9	5,313.1	17,701.4	67.96	56.41	2,073.3	5,251.5	7,925.5		
TRUCK INSURANCE EXCHANGE	1.26	1.05	7,083.5	5,530.4	28.08	6,568.2	5,206.5	26.15	2,291.3	5,345.1	12,301.7	81.38	98.00	1,091.5	1,781.3	4,421.1		
HARLEYSVILLE LAKE STATES INS CO	1.19	0.96	6,733.2	5,100.4	32.01	6,075.7	4,641.9	30.89	4,010.6	11,374.3	14,973.9	187.21	88.99	1,617.8	3,741.7	4,284.2		
NETHERLANDS INSURANCE COMPANY THE	1.18	0.89	6,643.1	4,700.1	41.34	5,823.8	1,980.5	194.06	250.8	2,519.5	3,291.4	43.26	47.70	72.1	922.9	1,289.9		
TOTAL NUMBER OF COMPANIES THIS LINE: 25																		
			\$000 not omitted from totals line															
Sum:	61.38	58.74	345,902,071	310,803,129	11.29	331,622,551	288,606,027	14.90	100,097,050	155,592,424	421,814,989	46.92	47.52	37,611,198	60,169,433	148,233,902		

CY: Current Year

PY: Prior Year

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

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

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

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

September 22, 2005

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION - DIVISION OF INSURANCE

MARKET SHARE REPORT - DECEMBER 31, 2004

DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 20)

PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES

TOP 25 COMPANIES

MORTGAGE GUARANTY(\$000 omitted)

COMPANY NAME	Market Share (%) ¹		Premiums						Losses			Incurred		Defense and Cost Containment Expenses			
			Written (\$)		% Change	Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) ²		Paid (\$)	Incurred (\$)	Unpaid (\$)	
	CY	PY	CY	PY		CY	PY	% Change				CY	CY				CY
MORTGAGE GUARANTY INSURANCE CORPORATION	29.63	30.06	71,201.9	73,064.4	-2.55	71,656.5	73,687.9	-2.76	25,200.7	49,392.6	317,730.4	68.93	82.95	718.1	756.0	2,625.0	
RADIAN GUARANTY INC	15.02	11.25	36,097.0	27,338.8	32.04	33,596.4	27,341.0	22.88	13,007.2	17,879.0	24,103.5	53.22	41.40	0.0	0.0	0.0	
PMI MORTGAGE INSURANCE CO	14.62	17.54	35,128.5	42,623.4	-17.58	38,291.3	33,141.6	15.54	7,984.7	8,502.6	15,334.7	22.20	27.17	51.7	51.7	0.0	
GENERAL ELECTRIC MORTGAGE INSURANCE CORP	13.50	12.79	32,444.7	31,094.6	4.34	32,699.6	31,766.6	2.94	5,074.5	4,586.7	14,374.6	14.03	7.21	0.0	0.0	0.0	
UNITED GUARANTY RESIDENTIAL INS CO	11.91	10.13	28,614.1	24,633.6	16.16	28,576.4	24,605.3	16.14	3,492.8	4,540.2	14,260.3	15.89	12.44	40.8	-107.7	935.3	
REPUBLIC MORTGAGE INSURANCE COMPANY	11.65	13.08	27,989.7	31,791.2	-11.96	28,340.9	30,134.0	-5.95	7,251.0	7,812.4	12,804.4	27.57	22.48	251.5	248.9	44.3	
TRIAD GUARANTY INSURANCE CORPORATION	3.05	4.55	7,340.2	11,057.2	-33.62	7,011.3	11,160.2	-37.18	4,319.7	4,556.5	3,366.5	64.99	31.73	0.0	0.0	0.0	
CMG MORTGAGE INSURANCE COMPANY	0.55	0.53	1,331.1	1,295.3	2.76	1,250.7	1,156.5	8.15	338.4	498.6	314.4	39.86	7.04	0.0	0.0	0.0	
UNITED GUARANTY CREDIT INSURANCE COMPANY	0.06	0.05	147.9	119.3	23.94	120.5	100.4	20.04	2.7	20.4	17.7	16.93	0.00	0.0	0.0	0.0	
MGIC INDEMNITY CORPORATION	0.01	0.01	15.9	23.7	-32.93	19.2	31.1	-38.12	17.9	-256.4	0.0	0.00**	0.00**	0.5	-9.9	0.0	
VEREX ASSURANCE INC	0.01	0.01	13.6	19.3	-29.89	16.5	26.8	-38.62	-9.9	-25.0	33.1	0.00**	0.00**	0.0	0.0	0.0	
GENERAL ELECTRIC MORT INS CORP OF NC	0.00	0.00	2.4	6.4	-62.41	4.7	9.7	-51.01	0.0	-15.9	6.0	0.00**	0.00**	0.0	0.0	0.0	
GE RESIDENTIAL MORT INS CORP OF NC	0.00	0.00	0.9	1.4	-35.11	1.1	1.9	-41.75	0.0	-0.4	0.7	0.00**	0.00**	0.0	0.0	0.0	
UNITED GUARANTY RESIDENTIAL INS CO OF NC	0.00	0.00	0.2	0.0	0.00*	0.3	0.1	252.17	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	
MGIC CREDIT ASSURANCE CORPORATION	0.00	0.00	0.2	0.3	-20.07	0.2	0.3	-20.07	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	
TOTAL NUMBER OF COMPANIES THIS LINE: 15						\$000 not omitted from totals line											
Sum:	100.00	100.00	240,328,175	243,068,727	-1.13	241,585,664	233,163,373	3.61	66,679,538	97,491,253	402,346,166	40.35	41.42	1,062,538	938,937	3,604,609	

CY: Current Year

PY: Prior Year

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

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

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

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

September 22, 2005

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION - DIVISION OF INSURANCE

MARKET SHARE REPORT - DECEMBER 31, 2004

DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 20)

PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES

TOP 25 COMPANIES

OCEAN MARINE(\$000 omitted)

COMPANY NAME	Market Share (%) ¹		Premiums						Losses			Incurred		Defense and Cost Containment Expenses			
			Written (\$)		% Change	Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) ²		Paid (\$)	Incurred (\$)	Unpaid (\$)	
	CY	PY	CY	PY		CY	PY	% Change	CY	PY	% Change	CY	CY	PY	CY	CY	PY
ST PAUL FIRE & MARINE INSURANCE COMPANY	19.07	11.83	15,319.8	8,775.9	74.57	15,469.6	8,217.7	88.25	3,594.1	8,357.9	8,314.4	54.03	37.16	141.0	438.6	613.1	
AMERICAN HOME ASSURANCE COMPANY	12.37	10.68	9,932.5	7,927.3	25.29	9,728.3	7,636.6	27.39	4,181.1	4,732.6	3,050.3	48.65	60.27	0.0	58.1	183.0	
CONTINENTAL INSURANCE COMPANY THE	10.39	10.42	8,341.8	7,730.9	7.90	8,100.4	7,618.4	6.33	3,748.4	-33,764.0	5,853.8	0.00**	504.68	241.5	-7,144.5	368.8	
FIREMANS FUND INSURANCE COMPANY	8.85	8.18	7,106.9	6,072.0	17.04	6,973.6	5,996.8	16.29	951.3	668.9	1,658.4	9.59	0.00**	108.6	212.5	299.7	
ARCH INSURANCE COMPANY	4.27	3.48	3,431.6	2,584.0	32.80	3,373.2	1,111.1	203.60	-8.1	69.5	286.1	2.06	19.49	0.0	44.1	51.5	
FEDERAL INSURANCE COMPANY	3.61	3.66	2,897.7	2,712.7	6.82	2,893.1	2,634.6	9.81	373.7	387.0	466.5	13.37	14.51	33.1	47.5	116.9	
ZURICH AMERICAN INSURANCE COMPANY	3.58	3.97	2,877.5	2,944.8	-2.29	3,242.2	2,296.4	41.18	1,523.4	1,160.6	3,394.5	35.80	115.89	131.2	41.1	20.0	
INDEMNITY INSURANCE COMPANY OF NORTH AM	3.07	1.61	2,465.2	1,196.9	105.97	1,963.1	1,043.5	88.12	824.4	1,363.4	1,993.2	69.45	142.66	64.5	134.2	203.5	
ACE AMERICAN INSURANCE COMPANY	2.88	0.87	2,311.7	647.1	257.25	1,499.3	610.2	145.72	559.3	920.1	572.0	61.37	6.28	33.7	72.8	112.6	
ONEBEACON AMERICA INSURANCE COMPANY	2.87	4.34	2,302.0	3,219.3	-28.49	3,088.4	2,796.1	10.46	1,258.9	916.6	1,091.5	29.68	30.18	5.3	5.3	0.0	
GREAT AMERICAN INSURANCE COMPANY OF NY	2.39	2.39	1,915.8	1,775.3	7.92	1,962.5	1,671.1	17.44	178.2	255.0	685.5	12.99	22.64	3.6	32.0	233.1	
HARTFORD FIRE INSURANCE COMPANY	2.18	2.67	1,747.3	1,984.8	-11.96	2,052.6	1,737.3	18.15	111.7	242.6	675.4	11.82	11.47	20.8	9.7	-9.5	
INSURANCE COMPANY OF NORTH AMERICA	2.11	2.24	1,692.7	1,659.5	2.00	1,591.8	1,569.7	1.41	291.5	126.2	252.9	7.93	37.26	17.3	37.4	102.9	
NEW YORK MARINE AND GENERAL INS CO	1.62	2.02	1,301.9	1,496.0	-12.97	1,331.0	1,373.3	-3.08	72.0	693.7	2,547.9	52.12	17.35	41.7	89.8	260.4	
FOREMOST INSURANCE COMPANY	1.50	1.49	1,204.2	1,109.2	8.56	1,203.4	519.5	131.64	324.8	341.3	84.9	28.36	45.31	1.1	1.4	1.9	
NAVIGATORS INSURANCE COMPANY	1.43	1.01	1,148.8	746.9	53.80	1,036.3	787.3	31.62	307.6	1,224.2	1,168.2	118.14	14.79	1.3	70.3	87.9	
TOKIO MARINE & NICHIDO FIRE INS CO LTD	1.32	1.54	1,057.4	1,142.6	-7.46	1,513.3	1,416.3	6.85	116.6	-117.3	280.9	0.00**	16.16	6.5	-0.2	46.8	
LANCER INSURANCE COMPANY	1.28	1.29	1,030.4	957.2	7.65	1,002.2	950.5	5.44	406.6	533.9	601.7	53.27	36.96	0.0	8.3	48.0	
XL SPECIALTY INSURANCE COMPANY	1.23	1.09	988.4	805.6	22.69	1,246.7	805.6	54.75	82.6	416.9	1,474.8	33.44	335.40	62.2	59.4	210.0	
MARKEL AMERICAN INSURANCE COMPANY	1.21	1.27	973.9	942.3	3.35	950.8	720.6	31.95	1,085.3	786.2	325.4	82.69	68.76	41.2	9.3	27.4	
NORTHERN ASSURANCE COMPANY OF AMERICA	1.02	0.02	818.8	12.6	6,396.64	199.6	18.1	1,004.21	2.0	36.0	35.0	18.04	11.05	0.0	0.0	0.0	
MITSUMI SUMITOMO INSURANCE CO OF AMERICA	0.90	0.93	725.9	688.9	5.36	711.9	727.8	-2.19	162.7	166.8	369.2	23.43	30.97	0.0	4.8	35.8	
STANDARD FIRE INSURANCE COMPANY THE	0.88	0.70	706.1	517.7	36.39	632.3	489.4	29.20	195.5	234.4	359.7	37.08	23.69	40.4	21.5	1.3	
HANOVER INSURANCE COMPANY	0.79	0.80	638.3	596.1	7.09	630.7	632.1	-0.22	240.5	75.1	26.1	11.91	71.20	8.9	-467.9	89.7	
WESTPORT INSURANCE CORPORATION	0.67	1.36	537.7	1,009.5	-46.74	556.2	878.1	-36.66	195.7	-52.3	331.2	0.00**	38.88	9.0	-26.3	73.3	
TOTAL NUMBER OF COMPANIES THIS LINE: 25						\$000 not omitted from totals line											
Sum:	91.48	79.86	73,474,501	59,255,239	24.00	72,952,641	54,258,257	34.45	20,779,689	-10,224,684	35,899,346	-14.02	106.26	1,012,964	-6,240,900	3,178,177	

CY: Current Year

PY: Prior Year

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

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

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

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

September 22, 2005

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION - DIVISION OF INSURANCE

MARKET SHARE REPORT - DECEMBER 31, 2004

DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 20)

PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES

TOP 25 COMPANIES

INLAND MARINE(\$000 omitted)

COMPANY NAME	Market Share (%) ¹		Premiums						Losses			Incurred		Defense and Cost Containment Expenses			
			Written (\$)		% Change	Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) ²		Paid (\$)	Incurred (\$)	Unpaid (\$)	
	CY	PY	CY	PY		CY	PY	% Change	CY	PY	% Change	CY	CY	PY	CY	CY	PY
STATE FARM FIRE & CASUALTY COMPANY	8.19	7.56	36,461.3	35,123.0	3.81	35,773.9	34,426.9	3.91	15,243.1	15,164.3	4,227.6	42.39	42.93	213.4	256.4	356.3	
VOYAGER PROPERTY & CASUALTY INS CO	5.83	3.45	25,965.6	16,017.5	62.11	26,099.5	15,895.4	64.20	16,963.5	16,202.7	2,592.2	62.08	65.14	3.1	3.2	0.1	
CONTINENTAL CASUALTY COMPANY	5.82	4.67	25,914.8	21,684.8	19.51	26,460.8	21,762.7	21.59	-7,028.2	-8,069.0	3,095.7	0.00**	198.88	36.5	-144.4	-39.4	
ST PAUL FIRE & MARINE INSURANCE COMPANY	3.39	3.63	15,096.1	16,871.2	-10.52	16,451.7	13,391.0	22.86	2,949.0	2,760.8	3,060.3	16.78	19.09	124.6	217.8	864.7	
VIRGINIA SURETY COMPANY INC	3.31	3.24	14,728.4	15,050.0	-2.14	18,422.7	18,368.6	0.29	14,511.8	13,362.5	4,797.9	72.53	60.66	-459.8	-459.8	0.0	
ILLINOIS NATIONAL INSURANCE CO	2.86	0.65	12,730.6	2,998.9	324.51	13,798.2	8,662.9	59.28	0.0	363.5	1,662.9	2.63	0.00**	0.0	18.2	83.1	
NATIONAL UNION FIRE INSURANCE CO OF PITT	2.55	1.58	11,334.0	7,349.8	54.21	10,164.0	8,204.0	23.89	1,077.2	11,015.7	12,506.8	108.38	0.00**	21.6	518.5	625.3	
FACTORY MUTUAL INSURANCE COMPANY	2.51	2.56	11,157.1	11,889.7	-6.16	11,055.9	13,591.4	-18.66	794.5	2,092.6	2,265.2	18.93	8.26	6.6	12.2	31.5	
ASSURANCE COMPANY OF AMERICA	2.49	1.79	11,069.4	8,320.6	33.04	10,142.9	7,191.5	41.04	4,400.5	4,914.4	2,012.0	48.45	36.47	142.2	136.5	35.2	
TRAVELERS PROPERTY CASUALTY CO OF AMER	2.47	1.17	10,977.6	5,429.5	102.18	8,446.2	5,484.2	54.01	1,416.5	3,081.0	3,209.5	36.48	0.00**	215.5	297.0	152.2	
CONTINENTAL INSURANCE COMPANY THE	2.23	2.10	9,914.3	9,748.6	1.70	9,612.5	9,880.6	-2.71	603.6	3,155.3	4,678.7	32.82	24.84	0.0	189.0	265.7	
FEDERAL INSURANCE COMPANY	2.09	1.84	9,286.2	8,554.0	8.56	8,562.1	7,540.6	13.55	1,776.5	2,804.0	5,969.6	32.75	12.14	1,598.2	1,312.0	243.6	
AMERICAN HOME ASSURANCE COMPANY	1.79	2.22	7,990.6	10,310.2	-22.50	9,631.3	9,964.7	-3.35	944.0	-288.8	1,162.0	0.00**	4.20	3.4	-58.2	58.1	
HARTFORD FIRE INSURANCE COMPANY	1.76	5.19	7,828.7	24,132.0	-67.56	7,656.0	23,748.6	-67.76	3,473.2	3,752.8	1,540.2	49.02	151.97	16.5	152.4	-74.6	
ALLSTATE INSURANCE COMPANY	1.75	1.74	7,787.7	8,081.9	-3.64	7,914.3	8,322.7	-4.91	2,132.8	2,153.8	605.9	27.21	23.47	18.0	15.7	7.7	
GREAT NORTHERN INSURANCE COMPANY	1.49	1.45	6,632.7	6,719.6	-1.29	6,671.9	6,590.4	1.24	1,174.3	1,187.0	401.5	17.79	32.73	5.6	13.7	16.5	
FIREMANS FUND INSURANCE COMPANY	1.48	1.49	6,573.3	6,939.6	-5.28	7,643.3	6,776.4	12.79	2,158.9	2,439.1	2,242.0	31.91	38.84	115.3	126.3	282.4	
TIG INSURANCE COMPANY	1.45	1.00	6,453.0	4,660.7	38.46	6,453.0	3,858.2	67.25	5,551.2	4,653.2	289.4	72.11	137.09	0.0	-35.3	-6.3	
CINCINNATI INSURANCE COMPANY THE	1.35	1.21	5,992.8	5,637.8	6.30	5,806.5	5,232.1	10.98	873.2	694.5	63.0	11.96	15.12	30.9	34.5	16.7	
ZURICH AMERICAN INSURANCE COMPANY	1.06	1.29	4,737.4	6,001.0	-21.06	6,130.9	6,883.6	-10.94	-775.3	-1,894.6	2,376.2	0.00**	0.00**	270.4	263.3	53.3	
AMERICAN BANKERS INSURANCE COMPANY OF FL	1.05	1.12	4,667.1	5,208.7	-10.40	4,625.8	5,706.5	-18.94	596.1	520.7	136.5	11.26	11.69	3.3	1.9	0.5	
ILLINOIS FARMERS INSURANCE COMPANY	1.04	0.97	4,624.3	4,524.3	2.21	4,562.4	4,445.7	2.63	454.0	451.3	295.1	9.89	6.98	0.0	0.0	0.0	
AFFILIATED F M INSURANCE COMPANY	1.00	1.56	4,446.0	7,266.7	-38.82	5,266.9	4,430.1	18.89	575.2	1,337.5	1,187.1	25.40	4.92	0.0	4.6	11.1	
WEST BEND MUTUAL INSURANCE COMPANY	0.97	0.86	4,334.6	3,976.4	9.01	4,211.9	3,794.5	11.00	1,092.7	944.2	263.0	22.42	28.78	7.3	4.4	8.5	
GREAT WEST CASUALTY COMPANY	0.97	0.85	4,321.2	3,953.4	9.30	4,143.3	3,730.3	11.07	1,033.9	752.2	548.6	18.15	46.19	22.7	14.2	7.7	
TOTAL NUMBER OF COMPANIES THIS LINE: 25						\$000 not omitted from totals line											
Sum:	60.86	55.17	271,024,484	256,449,992	5.68	275,707,817	257,883,631	6.91	71,992,100	83,550,633	61,188,875	30.30	51.99	2,395,416	2,893,917	2,999,869	

CY: Current Year

PY: Prior Year

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

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

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

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

September 22, 2005

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION - DIVISION OF INSURANCE

MARKET SHARE REPORT - DECEMBER 31, 2004

DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 20)

PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES

TOP 25 COMPANIES

[FINANCIAL GUARANTY\(\\$000 omitted\)](#)

COMPANY NAME	Market Share (%) ¹		Premiums						Losses			Incurred		Defense and Cost Containment Expenses					
			Written (\$)		% Change	Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) ²		Paid (\$)	Incurred (\$)	Unpaid (\$)			
	CY	PY	CY	PY		CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
AMBAC ASSURANCE CORPORATION	44.31	41.52	38,754.1	47,619.7	-18.62	36,234.0	36,379.1	-0.40	-8,136.6	-8,106.6	21,867.9	0.00**	63.75	0.0	0.0	0.0	0.0	0.0	0.0
FINANCIAL SECURITY ASSURANCE INC	19.66	23.85	17,194.2	27,350.1	-37.13	7,451.4	5,616.1	32.68	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	0.0	0.0	0.0
MBIA INSURANCE CORPORATION	12.64	11.69	11,053.1	13,401.3	-17.52	11,996.6	9,887.7	21.33	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	0.0	0.0	0.0
XL CAPITAL ASSURANCE INC	8.23	12.94	7,199.8	14,843.2	-51.49	5,217.6	3,113.3	67.59	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	0.0	0.0	0.0
FINANCIAL GUARANTY INSURANCE COMPANY	7.50	5.80	6,560.8	6,646.9	-1.29	6,247.1	6,322.8	-1.20	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	0.0	0.0	0.0
RADIAN ASSET ASSURANCE INC	4.17	0.31	3,646.8	356.6	922.79	924.5	254.2	263.76	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	0.0	0.0	0.0
FIRST NONPROFIT INSURANCE COMPANY	1.69	1.27	1,477.5	1,458.4	1.31	1,507.1	1,037.9	45.21	760.1	669.1	1,184.0	44.40	0.00	0.0	0.0	0.0	0.0	0.0	0.0
CIFG ASSURANCE NORTH AMERICA, INC	1.37	2.39	1,202.3	2,742.6	-56.16	56.9	0.0	0.00 *	0.0	0.0	0.0	0.00	0.00**	0.0	0.0	0.0	0.0	0.0	0.0
ASSURED GUARANTY CORP	0.28		247.5		0.00 *	247.5		0.00 *	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	0.0	0.0	0.0
ACA FINANCIAL GUARANTY CORPORATION	0.14	0.17	122.0	196.7	-37.95	745.5	300.4	148.16	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	0.0	0.0	0.0
CONTINENTAL INSURANCE COMPANY THE	0.00	0.00	0.0	0.0	0.00 *	3.9	73.1	-94.63	0.0	0.0	0.0	0.00	0.00**	0.0	0.0	0.0	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 *	0.0	0.0	0.0	0.00**	0.00**	0.0	0.0	0.0	0.0	0.0	0.0
TRAVELERS CASUALTY AND SURETY COMPANY	0.00		0.0		0.00 *	-127.3		0.00 *	0.0	0.0	0.0	0.00**		0.0	0.0	0.0	0.0	0.0	0.0
CAPITAL MARKETS ASSURANCE CORPORATION	0.00	0.05	0.0	62.2	-100.00	800.9	749.4	6.87	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	0.0	0.0	0.0
TRAVELERS INDEMNITY COMPANY THE	0.00	0.00	0.0	0.0	0.00 *	5.9	109.6	-94.63	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	0.0	0.0	0.0
ACE PROPERTY AND CASUALTY INS CO	0.00		0.0		0.00 *	20.3		0.00 *	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	0.0	0.0	0.0
AIG PREMIER INSURANCE COMPANY	0.00		0.0		0.00 *	0.0		0.00 *	-1.5	-1.5	0.0	0.00**		2.0	13.9	11.9			
INSURANCE COMPANY OF NORTH AMERICA	0.00		0.0		0.00 *	800.0		0.00 *	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	0.0	0.0	0.0
MBIA INSURANCE CORP OF ILLINOIS	0.00	0.00	0.0	0.0	0.00 *	49.0	260.8	-81.22	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	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	0.0	0.0	0.0
CONTINENTAL CASUALTY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	5,000.0	5,000.0	0.00**	0.00**	0.0	0.0	0.0	0.0	0.0	0.0
FIREMANS FUND INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	11.8	219.2	-94.63	0.0	-0.6	5.7	0.00**	0.00**	0.0	0.0	0.0	0.0	0.0	0.0
SAFECO INSURANCE COMPANY OF AMERICA	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.0	0.0	0.00**	0.00**	0.0	0.0	0.0	0.0	0.0	0.0
CONNIE LEE INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	76.6	510.3	-84.99	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	0.0	0.0	0.0
TOTAL NUMBER OF COMPANIES THIS LINE: 24						\$000 not omitted from totals line													
Sum:	100.00	100.00	87,458,260	114,677,633	-23.74	72,269,438	64,833,682	11.47	-7,378,004	-2,439,593	31,085,563	-3.38	4.87	1,976	13,868	11,893			

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

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ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION - DIVISION OF INSURANCE

MARKET SHARE REPORT - DECEMBER 31, 2004

DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 20)

PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES

TOP 25 COMPANIES

MEDICAL MALPRACTICE(\$000 omitted)

COMPANY NAME	Market Share (%) ¹		Premiums						Losses			Incurred		Defense and Cost Containment Expenses			
			Written (\$)		% Change	Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) ²		Paid (\$)	Incurred (\$)	Unpaid (\$)	
	CY	PY	CY	PY		CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY
ISMIE MUTUAL INSURANCE COMPANY	66.60	58.57	420,474.4	360,772.1	16.55	411,370.6	341,840.6	20.34	150,408.3	266,323.2	908,360.7	64.74	77.40	71,045.7	95,200.4	242,247.3	
AMERICAN PHYSICIANS ASSURANCE CORP	8.78	15.27	55,438.9	94,063.5	-41.06	54,560.1	85,465.8	-36.16	8,225.5	49,163.3	120,934.8	90.11	84.05	6,804.1	13,619.9	23,757.9	
MEDICAL PROTECTIVE COMPANY THE	4.29	4.92	27,095.7	30,313.3	-10.61	30,700.8	24,269.6	26.50	2,367.5	21,068.0	43,516.0	68.62	57.01	3,118.4	8,573.0	12,449.0	
PRONATIONAL INSURANCE COMPANY	4.08	3.55	25,748.4	21,888.7	17.63	22,979.4	20,772.8	10.62	4,416.3	6,335.5	72,505.6	27.57	67.43	4,289.8	4,566.3	17,923.1	
MEDICAL ALLIANCE INSURANCE COMPANY	1.97		12,417.1		0.00 *	2,483.4		0.00 *	85.0	4,975.7	4,890.7	200.36		42.3	1,382.1	1,339.8	
PROFESSIONAL LIABILITY INS CO OF AMERICA	1.91		12,080.0		0.00 *	4,311.1		0.00 *	0.0	152.5	152.5	3.54		144.0	191.5	47.5	
DOCTORS' COMPANY THE	1.26	1.21	7,950.2	7,434.5	6.94	8,067.6	8,534.3	-5.47	9,980.0	6,628.7	24,596.2	82.16	96.62	2,110.4	2,888.3	13,491.6	
NCMIC INSURANCE COMPANY	1.25	0.72	7,892.3	4,431.6	78.09	7,207.7	4,017.2	79.42	920.0	4,212.4	7,792.2	58.44	4.12	699.4	929.5	3,918.2	
PHYSICIANS INSURANCE COMPANY OF WI INC	1.18	1.88	7,464.5	11,575.4	-35.51	8,802.6	12,897.0	-31.75	2,560.4	3,174.3	30,320.9	36.06	177.62	4,671.6	3,895.1	9,475.9	
CHICAGO INSURANCE COMPANY	1.00	1.24	6,332.6	7,660.4	-17.33	6,667.1	7,443.2	-10.43	8,956.4	14,872.7	30,579.9	223.08	183.68	2,145.8	1,624.7	3,404.8	
CONTINENTAL CASUALTY COMPANY	0.95	0.39	6,012.0	2,413.7	149.07	1,671.0	1,342.5	24.47	7,930.3	8,862.1	37,698.0	530.34	252.65	1,730.1	2,068.9	4,010.7	
CINCINNATI INSURANCE COMPANY THE	0.94	0.95	5,944.9	5,878.1	1.14	5,895.8	5,704.8	3.35	2,537.8	1,658.9	14,705.3	28.14	19.43	1,443.2	-3,943.4	12,332.6	
NATIONAL UNION FIRE INSURANCE CO OF PITT	0.89	0.76	5,595.9	4,655.4	20.20	5,306.0	4,398.3	20.64	767.6	3,644.9	10,012.7	68.69	58.21	404.8	534.9	700.9	
PODIATRY INSURANCE CO OF AM A MUT CO	0.85	0.74	5,361.9	4,540.9	18.08	5,105.6	3,631.5	40.59	1,020.0	1,844.7	5,654.7	36.13	65.53	407.5	377.5	1,643.6	
AMERICAN CASUALTY COMPANY OF READING PA	0.70	0.59	4,407.9	3,652.5	20.68	4,117.2	3,423.6	20.26	2,374.7	1,675.8	6,302.1	40.70	80.49	406.0	1,389.0	1,798.2	
EVEREST NATIONAL INSURANCE COMPANY	0.64	0.24	4,055.9	1,499.5	170.48	4,293.3	2,977.5	44.19	0.0	3,191.5	5,483.6	74.34	67.55	79.7	762.7	1,401.0	
PROFESSIONAL SOLUTIONS INSURANCE COMPANY	0.36		2,295.7		0.00 *	935.5		0.00 *	0.0	762.5	762.5	81.50		0.0	299.6	299.6	
OHIC INSURANCE COMPANY	0.33	1.03	2,065.5	6,346.8	-67.46	3,224.2	6,096.1	-47.11	14,120.9	14,094.9	28,316.3	437.16	257.07	1,431.0	922.1	3,121.3	
AMERICAN INSURANCE COMPANY THE	0.25	0.24	1,584.9	1,450.7	9.25	1,559.0	1,280.7	21.74	131.3	-248.4	866.3	0.00**	91.62	172.1	-124.0	326.5	
OMS NATIONAL INSURANCE COMPANY, RRG	0.22	0.19	1,362.0	1,180.2	15.40	1,284.8	1,146.7	12.04	0.0	-571.3	918.5	0.00**	81.73	217.0	403.2	560.5	
ISMIE INDEMNITY COMPANY	0.19	2.39	1,186.1	14,729.5	-91.95	8,238.1	9,051.0	-8.98	3,075.0	5,168.9	11,743.1	62.74	106.63	627.2	1,879.6	3,754.5	
GULF INSURANCE COMPANY	0.17	0.20	1,095.3	1,213.5	-9.74	1,140.7	1,183.5	-3.61	70.1	-934.5	6,371.9	0.00**	328.47	228.2	500.3	230.9	
ACE AMERICAN INSURANCE COMPANY	0.16	0.25	983.6	1,520.1	-35.30	751.3	1,507.3	-50.16	745.5	-38.7	997.6	0.00**	70.30	564.4	512.0	144.2	
PREFERRED PROFESSIONAL INSURANCE COMPANY	0.14	0.05	868.5	324.2	167.89	704.6	215.5	226.93	200.0	86.0	423.1	12.20	234.84	31.1	-11.1	156.5	
EXECUTIVE RISK INDEMNITY INC	0.11	0.09	684.0	571.0	19.80	787.3	732.5	7.48	1,481.8	1,354.0	7,650.4	171.97	824.35	238.8	190.4	871.1	
TOTAL NUMBER OF COMPANIES THIS LINE: 25						\$000 not omitted from totals line											
Sum:	99.21	95.48	626,398,198	588,115,714	6.51	602,165,017	547,932,036	9.90	222,374,236	417,457,363	1,381,555,622	69.33	84.39	103,052,473	138,632,451	359,407,059	

CY: Current Year

PY: Prior Year

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

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

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

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

September 22, 2005

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION - DIVISION OF INSURANCE

MARKET SHARE REPORT - DECEMBER 31, 2004

DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 20)

PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES

TOP 25 COMPANIES

EARTHQUAKE(\$000 omitted)

COMPANY NAME	Market Share (%) ¹		Premiums						Losses			Incurred		Defense and Cost Containment Expenses		
			Written (\$)		% Change	Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) ²		Paid (\$)	Incurred (\$)	Unpaid (\$)
	CY	PY	CY	PY		CY	PY	% Change	CY	PY	% Change	CY	CY	CY	PY	CY
STATE FARM FIRE & CASUALTY COMPANY	25.02	25.14	8,758.3	8,282.6	5.74	8,508.9	8,117.7	4.82	0.4	-3.0	0.0	0.00**	0.08	2.2	2.2	0.0
TRAVELERS INDEMNITY COMPANY THE	5.87	7.73	2,054.4	2,548.5	-19.39	2,197.4	2,426.4	-9.44	0.0	26.9	268.1	1.23	0.00**	0.0	10.9	14.9
ALLIANZ GLOBAL RISKS US INS CO	5.19	4.55	1,816.0	1,500.2	21.05	1,565.9	1,586.7	-1.31	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
TRAVELERS PROPERTY CASUALTY CO OF AMER	3.35	2.62	1,172.9	863.8	35.79	1,152.6	829.7	38.92	0.0	56.8	149.5	4.92	0.00**	0.0	6.0	8.2
AUTO OWNERS INSURANCE COMPANY	2.80	2.91	978.7	959.5	2.01	959.2	896.3	7.01	0.0	0.6	0.6	0.07	0.00**	0.0	0.1	0.1
EMPLOYERS INSURANCE COMPANY OF WAUSAU	2.74	2.70	960.2	891.1	7.75	937.1	770.1	21.69	0.0	-0.2	17.4	0.00**	2.29	0.0	0.0	0.0
ALLSTATE INSURANCE COMPANY	2.69	2.90	940.0	955.8	-1.65	953.1	989.5	-3.68	0.0	-0.5	5.2	0.00**	0.00**	0.0	-0.1	1.1
INDIANA INSURANCE COMPANY	2.63	2.99	921.0	984.6	-6.46	945.1	988.8	-4.42	0.0	4.6	10.8	0.49	0.01	0.0	4.7	3.0
GRINNELL MUTUAL REINSURANCE COMPANY	2.52	2.56	883.7	842.1	4.94	885.4	849.0	4.29	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
ALLSTATE INDEMNITY COMPANY	2.33	1.66	816.9	547.7	49.16	679.5	426.9	59.17	0.0	0.0	0.0	0.00	0.00**	0.0	0.0	0.0
AMERICAN GUARANTEE & LIABILITY INS CO	2.21	2.76	773.2	908.4	-14.88	873.3	1,167.5	-25.20	64.2	64.2	0.0	7.35	0.00	14.7	14.7	0.0
ILLINOIS FARMERS INSURANCE COMPANY	1.68	1.64	587.5	540.6	8.67	558.3	585.7	-4.67	0.0	0.0	0.0	0.00	0.08	13.4	13.4	0.0
UNITED SERVICES AUTOMOBILE ASSOCIATION	1.66	1.61	581.7	531.7	9.41	556.7	504.1	10.44	0.0	-22.8	4.8	0.00**	1.97	0.0	-2.9	0.0
OWNERS INSURANCE COMPANY	1.61	1.36	562.5	446.6	25.95	491.6	396.6	23.96	0.0	0.1	0.1	0.03	0.00	0.0	0.0	0.0
ECONOMY PREMIER ASSURANCE COMPANY	1.51	1.65	527.3	542.1	-2.74	533.5	579.8	-7.98	0.0	10.2	42.9	1.91	2.34	0.0	0.4	1.6
WESTPORT INSURANCE CORPORATION	1.42	2.25	496.9	742.7	-33.09	707.2	626.6	12.87	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
ROCKFORD MUTUAL INSURANCE COMPANY	1.42	1.29	495.4	423.8	16.89	424.0	401.1	5.73	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
AXIS REINSURANCE COMPANY	1.35	0.04	474.2	13.9	3,322.44	133.4	1.5	9,037.74	0.0	38.6	39.2	28.90	46.99	0.0	2.1	2.2
SHELTER MUTUAL INSURANCE COMPANY	1.24	1.22	433.1	403.5	7.34	262.7	309.4	-15.11	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
GREAT AMERICAN ASSURANCE COMPANY	1.22	0.75	426.7	245.9	73.54	228.7	188.1	21.57	0.0	0.4	0.4	0.16	0.00**	0.0	0.0	0.0
AMCO INSURANCE COMPANY	1.19	1.09	417.2	359.3	16.11	409.8	339.2	20.81	0.0	1.6	4.4	0.39	0.00**	0.0	2.0	0.9
LIBERTY MUTUAL FIRE INSURANCE COMPANY	1.17	0.96	408.6	317.9	28.53	369.6	283.0	30.59	0.0	-6.3	52.2	0.00**	20.42	0.0	0.4	2.4
GREENWICH INSURANCE COMPANY	1.14	0.13	397.4	41.5	857.06	291.3	59.7	388.16	0.0	-2.5	56.3	0.00**	98.65	0.0	2.7	5.8
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	1.13	1.14	395.6	375.9	5.24	385.0	373.5	3.07	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
CINCINNATI INSURANCE COMPANY THE	1.08	1.28	379.3	422.4	-10.19	379.6	399.8	-5.06	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0
TOTAL NUMBER OF COMPANIES THIS LINE: 25					\$000 not omitted from totals line											
Sum:	76.15	74.93	26,658,978	24,691,893	7.97	25,389,037	24,096,787	5.36	64,505	168,614	652,045	0.66	-1.95	30,267	56,503	40,251

CY: Current Year

PY: Prior Year

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

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

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

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

September 22, 2005

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION - DIVISION OF INSURANCE

MARKET SHARE REPORT - DECEMBER 31, 2004

DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 20)

PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES

TOP 25 COMPANIES

GROUP ACCIDENT AND HEALTH(\$000 omitted)

COMPANY NAME	Market Share (%) ¹		Premiums						Losses			Incurred		Defense and Cost Containment Expenses		
			Written (\$)		% Change	Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) ²		Paid (\$)	Incurred (\$)	Unpaid (\$)
	CY	PY	CY	PY		CY	PY	% Change	CY	PY	% Change	CY	CY	CY	PY	CY
CONTINENTAL CASUALTY COMPANY	32.06	17.45	100,515.0	46,664.2	115.40	80,908.4	39,916.5	102.69	19,021.9	21,933.1	72,196.5	27.11	32.12	0.0	0.0	0.0
STATE FARM MUTUAL AUTOMOBILE INSURANCE C	25.68	29.55	80,500.7	79,012.0	1.88	80,500.7	79,012.0	1.88	136,935.0	137,315.4	13,141.4	170.58	170.09	604.4	608.4	206.2
CLARENDON NATIONAL INSURANCE COMPANY	5.98	3.50	18,749.5	9,372.5	100.05	18,745.4	9,359.1	100.29	13,439.7	8,435.1	2,484.2	45.00	97.15	73.1	73.1	0.0
AVEMCO INSURANCE COMPANY	5.72	7.75	17,946.6	20,714.5	-13.36	17,946.6	20,714.5	-13.36	14,904.2	16,831.8	7,233.2	93.79	75.85	9.1	-39.6	0.0
FEDERATED MUTUAL INSURANCE COMPANY	5.60	5.41	17,550.2	14,474.3	21.25	17,545.2	14,482.4	21.15	13,083.6	13,754.8	3,157.3	78.40	76.72	346.1	362.3	75.3
ZURICH AMERICAN INSURANCE COMPANY	4.55	6.24	14,277.9	16,687.4	-14.44	14,050.1	16,987.3	-17.29	10,797.4	10,849.4	15,709.1	77.22	113.15	62.6	87.5	25.9
ACE AMERICAN INSURANCE COMPANY	2.65	3.16	8,309.4	8,438.4	-1.53	8,611.3	7,620.5	13.00	1,322.9	1,721.9	3,177.6	20.00	93.51	0.0	2.6	2.6
OLD REPUBLIC INSURANCE COMPANY	2.35	3.21	7,368.7	8,586.5	-14.18	6,733.0	6,449.0	4.40	5,065.1	5,871.5	3,823.5	87.20	75.98	0.8	0.8	0.0
UNDERWRITERS AT LLOYDS LONDON	2.00	2.39	6,270.2	6,403.8	-2.09	6,097.4	6,475.1	-5.83	2,874.2	5,668.2	3,316.7	92.96	91.38	28.5	175.5	174.6
NATIONAL UNION FIRE INSURANCE CO OF PITT	1.95	2.34	6,103.0	6,269.5	-2.66	6,106.2	6,210.5	-1.68	4,362.1	4,428.2	1,067.6	72.52	48.26	79.3	90.6	21.4
EMPLOYERS REINSURANCE CORPORATION	1.77	3.90	5,555.3	10,416.5	-46.67	5,555.3	10,421.7	-46.69	5,853.1	3,965.4	3,078.1	71.38	63.15	87.1	75.3	62.8
QBE INSURANCE CORPORATION	1.55	0.26	4,867.0	692.3	602.99	4,867.0	692.3	602.99	2,116.5	4,012.3	2,130.8	82.44	33.94	1.7	213.1	263.5
AMEX ASSURANCE COMPANY	1.44	1.52	4,518.3	4,067.8	11.07	4,482.6	4,078.7	9.90	229.9	-4.9	109.2	0.00**	8.80	1.2	0.9	0.0
FEDERAL INSURANCE COMPANY	1.04	1.20	3,272.7	3,211.4	1.91	3,257.1	3,391.7	-3.97	678.5	713.6	864.1	21.91	34.75	1.9	25.7	136.5
U S SPECIALTY INSURANCE COMPANY	0.84	0.63	2,641.5	1,697.6	55.60	1,929.9	1,236.9	56.03	240.4	721.5	642.0	37.38	12.98	0.9	0.9	0.0
SENTRY SELECT INSURANCE COMPANY	0.83	1.77	2,617.5	4,729.0	-44.65	3,223.3	2,692.0	19.74	3,946.7	2,750.2	26,371.3	85.32	61.40	0.0	0.0	0.0
EMPIRE FIRE & MARINE INSURANCE COMPANY	0.82	1.24	2,579.5	3,325.7	-22.44	2,579.5	3,325.7	-22.44	1,515.8	1,194.3	327.4	46.30	45.01	0.0	0.0	0.0
HARTFORD FIRE INSURANCE COMPANY	0.75	1.15	2,348.8	3,079.8	-23.74	2,385.6	3,118.1	-23.49	2,485.7	2,122.6	1,043.9	88.98	79.97	71.9	71.9	0.0
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	0.66	0.73	2,068.7	1,952.6	5.94	2,068.7	1,952.6	5.94	2,426.1	2,556.2	446.1	123.57	82.03	0.0	0.0	0.0
UNITED WISCONSIN INSURANCE COMPANY	0.41	0.75	1,278.3	1,998.5	-36.04	1,316.0	1,988.9	-33.83	2,721.6	691.7	0.0	52.56	97.29	0.1	0.0	0.0
INDEPENDENCE AMERICAN INSURANCE COMPANY	0.24		767.2		0.00 *	767.2		0.00 *	580.7	851.6	297.0	111.00		0.0	0.0	0.0
BCS INSURANCE COMPANY	0.23	1.07	728.2	2,861.7	-74.55	590.5	2,861.8	-79.37	612.5	16.2	247.7	2.74	0.00**	61.8	21.0	0.1
ARCH INSURANCE COMPANY	0.19	0.01	602.6	22.5	2,575.42	602.6	22.5	2,575.42	7.2	97.4	99.7	16.17	68.64	0.0	11.4	11.9
AMERICAN BANKERS INSURANCE COMPANY OF FL	0.10	0.14	328.3	373.7	-12.15	328.3	374.5	-12.34	52.4	35.2	64.4	10.72	48.06	0.6	0.3	0.3
AIG PREMIER INSURANCE COMPANY	0.07	0.10	225.2	274.1	-17.81	223.3	282.7	-21.01	173.4	127.0	142.1	56.89	84.10	0.0	6.7	6.7

TOTAL NUMBER OF COMPANIES THIS LINE: 25

\$000 not omitted from totals line

Sum: 99.51 95.48 311,989,972 255,326,203 22.19 291,421,140 243,666,905 19.60 245,446,636 246,659,777 161,170,628 84.64 98.86 1,431,062 1,788,286 987,772

CY: Current Year

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

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September 22, 2005

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION - DIVISION OF INSURANCE

MARKET SHARE REPORT - DECEMBER 31, 2004

DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 20)

PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES

TOP 25 COMPANIES

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

COMPANY NAME	Market Share (%) ¹		Premiums						Losses			Incurred		Defense and Cost Containment Expenses			
			Written (\$)		% Change	Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) ²		Paid (\$)	Incurred (\$)	Unpaid (\$)	
	CY	PY	CY	PY		CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY
AMERICAN BANKERS INSURANCE COMPANY OF FL	48.09	47.19	10,882.7	13,527.4	-19.55	10,748.5	13,458.6	-20.14	1,389.2	956.4	1,265.2	8.90	10.49	0.6	5.4	19.9	
AMERICAN SECURITY INSURANCE COMPANY	43.46	44.94	9,836.2	12,883.7	-23.65	9,836.2	12,883.7	-23.65	355.4	193.1	319.5	1.96	3.70	0.0	0.0	0.0	
CENTRAL STATES INDEMNITY CO OF OMAHA	4.80	4.60	1,086.8	1,319.4	-17.63	1,086.8	1,319.4	-17.63	433.0	346.5	633.4	31.89	33.80	0.0	0.0	0.0	
STATE FARM MUTUAL AUTOMOBILE INSURANCE C	1.93	1.33	436.3	382.2	14.14	432.1	479.6	-9.91	255.9	172.3	300.2	39.87	44.12	1.6	0.2	4.8	
STANDARD GUARANTY INSURANCE COMPANY	1.13	0.82	255.1	234.8	8.63	569.7	711.2	-19.90	127.7	65.1	63.4	11.43	24.66	0.0	0.0	0.0	
ZALE INDEMNITY COMPANY	0.23		51.4		0.00 *	51.4		0.00 *	4.5	7.5	3.0	14.63		0.0	0.0	0.0	
VOYAGER PROPERTY & CASUALTY INS CO	0.22	0.35	48.8	99.3	-50.88	48.8	99.3	-50.88	7.9	6.4	1.4	13.06	12.60	0.0	0.0	0.0	
AMERICAN RELIABLE INSURANCE COMPANY	0.12	0.16	28.0	46.3	-39.47	31.9	71.9	-55.64	9.8	1.5	3.9	4.86	18.47	0.0	-0.5	0.2	
AIG PREMIER INSURANCE COMPANY	0.02	0.02	5.5	6.2	-11.01	5.5	6.2	-11.01	0.6	0.5	0.2	9.45	18.40	0.0	0.0	0.0	
NORTHBROOK INDEMNITY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	-258.9	-258.9	0.0	0.00**	0.00**	0.0	0.0	0.0	
ALLSTATE INSURANCE COMPANY	0.00	0.58	0.0	167.7	-100.00	0.0	513.5	-100.00	144.2	32.6	2.5	0.00**	0.00**	0.0	0.0	0.0	
TOTAL NUMBER OF COMPANIES THIS LINE: 11						\$000 not omitted from totals line											
Sum:	100.00	100.00	22,630,704	28,667,009	-21.06	22,810,831	29,543,375	-22.79	2,469,339	1,523,121	2,592,850	6.68	8.89	2,151	5,108	24,940	

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PY: Prior Year

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

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

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

September 22, 2005

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION - DIVISION OF INSURANCE

MARKET SHARE REPORT - DECEMBER 31, 2004

DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 20)

PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES

TOP 25 COMPANIES

COLLECTIVELY RENEWABLE A&H(\$000 omitted)

COMPANY NAME	Market Share (%) ¹		Premiums						Losses			Incurred		Defense and Cost Containment Expenses					
			Written (\$)		% Change	Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) ²		Paid (\$)	Incurred (\$)	Unpaid (\$)			
	CY	PY	CY	PY		CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
NATIONAL CASUALTY COMPANY	119.62	0.00	-3.1	0.0	0.00 *	-3.1	0.0	0.00 *	0.0	46.1	264.0	0.00**	0.00**	0.0	0.0	0.0	0.0	0.0	
CONTINENTAL CASUALTY COMPANY	0.00	0.00	0.0	0.0	0.00 *	353.6	0.0	0.00 *	0.0	0.0	0.0	0.00	0.00**	0.0	0.0	0.0	0.0	0.0	
AIG PREMIER INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-2,076.8	4.2	0.00**	0.00**	0.0	0.0	0.0	0.0	0.0	
LIBERTY MUTUAL INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-0.8	6.3	0.00**	0.00**	0.0	0.0	0.0	0.0	0.0	
GOVERNMENT EMPLOYEES INSURANCE COMPANY	-19.62	100.00	0.5	0.4	30.75	0.5	0.5	2.89	0.0	0.0	0.1	9.72	1.56	0.0	0.0	0.0	0.0	0.0	
TOTAL NUMBER OF COMPANIES THIS LINE: 5						\$000 not omitted from totals line													
Sum:	100.00	100.00	-2,579	387	-766.41	350,933	450	77,885.11	0	-2,031,473	274,604	-578.88	5,673.11	0	0	0	0	0	

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September 22, 2005

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION - DIVISION OF INSURANCE

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PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES

TOP 25 COMPANIES

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

COMPANY NAME	Market Share (%) ¹		Premiums						Losses			Incurred Loss Ratio (%) ²		Defense and Cost Containment Expenses		
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Paid (\$)	Incurred (\$)	Unpaid (\$)		
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY				CY	PY
LIBERTY MUTUAL INSURANCE COMPANY	96.03	96.34	2.3	3.1	-26.66	2.3	3.1	-26.66	1.7	1.7	0.0	72.75	1.12	0.0	0.0	0.0
STONEBRIDGE CASUALTY INSURANCE COMPANY	3.97	2.92	0.1	0.1	0.00	0.1	0.1	-1.05	0.0	0.0	0.0	0.00**	0.00**	0.0	0.0	0.1
COMMERCIAL GUARANTY CASUALTY INS CO	0.00	0.00	0.0	0.0	0.00*	32.1	29.5	8.85	0.0	3.7	23.5	11.55	57.15	0.0	-1.0	2.0
TOTAL NUMBER OF COMPANIES THIS LINE: 3						\$000 not omitted from totals line										
Sum:	100.00	99.26	2,392	3,227	-25.88	34,504	32,728	5.43	1,671	5,379	23,521	15.59	51.62	0	-1,003	2,009

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September 22, 2005

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION - DIVISION OF INSURANCE

MARKET SHARE REPORT - DECEMBER 31, 2004

DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 20)

PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES

TOP 25 COMPANIES

GUARANTEED RENEWABLE A&H(\$000 omitted)

COMPANY NAME	Market Share (%) ¹		Premiums						Losses			Incurred		Defense and Cost Containment Expenses					
			Written (\$)		% Change	Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) ²		Paid (\$)	Incurred (\$)	Unpaid (\$)			
	CY	PY	CY	PY		CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
CONTINENTAL CASUALTY COMPANY	57.20	57.15	37,223.4	36,595.8	1.71	-18,400.0	14,324.1	-228.46	14,517.8	15,952.0	46,137.2	0.00**	143.77	0.0	0.0	0.0			
STATE FARM MUTUAL AUTOMOBILE INSURANCE C	33.92	33.13	22,075.5	21,214.8	4.06	17,732.5	17,479.3	1.45	9,905.5	11,539.0	9,710.6	65.07	59.17	11.8	37.9	155.4			
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	8.65	9.29	5,630.6	5,948.2	-5.34	5,200.7	5,508.9	-5.59	3,712.7	3,539.5	1,087.5	68.06	56.76	1.3	1.1	20.0			
AMERICAN STATES INSURANCE COMPANY	0.18	0.20	117.7	129.6	-9.20	127.8	209.7	-39.04	90.4	425.1	547.1	332.57	0.00**	0.0	0.0	0.0			
AIG PREMIER INSURANCE COMPANY	0.04	0.03	23.0	19.8	16.11	21.3	20.1	6.12	18.0	19.0	6.7	88.99	60.71	0.0	0.6	0.6			
NATIONAL CASUALTY COMPANY	0.00	0.00	3.1	1.9	57.43	3.1	2.3	33.48	3.8	1.1	43.8	36.72	0.00**	0.0	0.0	0.0			
NATIONAL UNION FIRE INSURANCE CO OF PITT	0.00	0.19	1.0	123.2	-99.22	1.0	123.2	-99.22	1.1	-17.2	0.1	0.00**	21.49	0.0	-0.2	0.0			
AMEX ASSURANCE COMPANY	0.00	0.00	0.2	0.0	0.00 *	0.2	0.0	0.00 *	0.0	0.0	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	0.1	-25.45	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0			
AIG CENTENNIAL INSURANCE COMPANY	0.00	0.00	0.0	0.1	-100.00	0.0	0.1	-79.13	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0			
UNITED WISCONSIN INSURANCE COMPANY	0.00	0.00	0.0	-0.1	0.00 *	0.0	-0.1	0.00 *	0.0	0.3	0.0	0.00**	0.00**	0.0	0.0	0.0			
TOTAL NUMBER OF COMPANIES THIS LINE: 11						\$000 not omitted from totals line													
Sum:	100.00	100.00	65,074,334	64,033,421	1.63	4,686,534	37,667,616	-87.56	28,249,269	31,458,781	57,533,007	671.26	90.33	13,094	39,463	175,977			

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September 22, 2005

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION - DIVISION OF INSURANCE

MARKET SHARE REPORT - DECEMBER 31, 2004

DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 20)

PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES

TOP 25 COMPANIES

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

COMPANY NAME	Market Share (%) ¹		Premiums						Losses			Incurred		Defense and Cost Containment Expenses		
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) ²		Paid (\$)	Incurred (\$)	Unpaid (\$)
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	58.76	59.73	27,344.9	29,655.2	-7.79	27,585.4	30,069.8	-8.26	27,012.0	24,574.7	19,008.3	89.09	88.70	212.6	228.2	496.0
STATE FARM MUTUAL AUTOMOBILE INSURANCE C	41.24	40.25	19,191.8	19,981.2	-3.95	19,326.1	20,143.9	-4.06	16,553.2	16,167.4	11,465.7	83.66	93.73	156.1	149.9	183.4
NATIONAL CASUALTY COMPANY	0.00	0.00	1.9	1.6	19.22	1.8	4.7	-62.06	-9.6	-14.7	-0.8	0.00**	0.00**	0.0	0.0	0.0
CONTINENTAL CASUALTY COMPANY	0.00	0.00	0.5	0.1	525.00	0.5	0.1	525.00	0.0	0.0	0.0	0.00	145,535.00	0.0	0.0	0.0
AMERICAN CASUALTY COMPANY OF READING PA	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
AIG PREMIER INSURANCE COMPANY	0.00	0.02	0.0	8.1	-100.00	1.4	8.3	-83.39	0.0	-2.3	0.0	0.00**	0.00**	0.0	0.0	0.0
TOTAL NUMBER OF COMPANIES THIS LINE: 6						\$000 not omitted from totals line										
Sum:	100.00	100.00	46,539,119	49,646,148	-6.26	46,915,213	50,226,775	-6.59	43,555,651	40,725,135	30,473,203	86.81	90.65	368,710	378,083	679,496

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September 22, 2005

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION - DIVISION OF INSURANCE

MARKET SHARE REPORT - DECEMBER 31, 2004

DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 20)

PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES

TOP 25 COMPANIES

OTHER ACCIDENT ONLY(\$000 omitted)

COMPANY NAME	Market Share (%) ¹		Premiums						Losses			Incurred		Defense and Cost Containment Expenses			
			Written (\$)		% Change	Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) ²		Paid (\$)	Incurred (\$)	Unpaid (\$)	
	CY	PY	CY	PY		CY	PY	% Change				CY	CY				CY
VIRGINIA SURETY COMPANY INC	67.59	71.24	16,306.4	16,262.3	0.27	17,070.2	15,498.6	10.14	6,272.6	5,911.2	2,612.4	34.63	44.16	0.0	0.0	0.0	
GULF INSURANCE COMPANY	22.32	23.78	5,384.5	5,428.0	-0.80	5,384.5	5,428.0	-0.80	33.4	91.5	363.5	1.70	0.00**	0.1	-2.3	-2.3	
OLD REPUBLIC INSURANCE COMPANY	9.76	4.55	2,354.0	1,037.6	126.87	2,016.5	1,247.2	61.68	885.1	1,038.4	292.3	51.50	27.74	0.0	0.0	0.0	
NATIONAL CASUALTY COMPANY	0.18	0.18	43.2	41.5	4.11	43.2	47.4	-8.80	6.8	3.2	5.5	7.36	18.42	0.0	0.0	0.0	
AMERICAN HOME ASSURANCE COMPANY	0.09	0.10	22.5	23.1	-2.70	24.1	22.7	6.00	0.0	0.2	3.6	0.85	0.00**	0.0	0.0	0.1	
FEDERAL INSURANCE COMPANY	0.05	0.06	11.1	14.4	-22.99	12.8	14.8	-13.69	0.0	-0.4	3.2	0.00**	3.08	0.0	-0.1	0.4	
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	0.01	0.01	2.2	2.2	-2.14	2.2	2.2	-1.17	0.0	0.5	0.7	21.57	0.00**	0.0	0.0	0.0	
FARMERS MUTUAL HAIL INSURANCE CO OF IA	0.00	0.01	1.1	1.2	-6.41	1.1	1.2	-5.12	0.0	0.0	0.0	0.00	838.93	0.0	0.0	0.0	
STATE FARM MUTUAL AUTOMOBILE INSURANCE C	0.00	0.00	0.8	0.7	10.46	0.8	0.7	8.55	0.0	0.5	2.6	58.45	20.69	0.0	0.0	0.0	
SECURITY INSURANCE COMPANY OF HARTFORD	0.00		0.3		0.00 *	0.3		0.00 *	0.0	0.0	0.0	0.00		0.0	0.0	0.0	
LUMBERMENS MUTUAL CASUALTY COMPANY	0.00		0.0		0.00 *	0.0		0.00 *	-344.4	-344.4	0.0	0.00**		-50.5	-50.5	0.0	
NATIONWIDE MUTUAL INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	-60.00	0.0	-0.1	0.0	0.00**	540.00	0.0	0.0	0.0	
AMERICAN AUTOMOBILE INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-50.8	1.6	0.00**	0.00**	4.2	0.7	0.8	
CENTRAL NATIONAL INS CO OF OMAHA THE	0.00	0.00	0.0	0.0	0.00 *	6.4	6.7	-4.10	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	
TIG INSURANCE COMPANY	0.00	0.07	-0.1	14.9	-100.76	-0.1	28.8	-100.40	1.0	-39.9	8.0	0.00**	219.48	0.0	-6.0	-1.0	
TOTAL NUMBER OF COMPANIES THIS LINE: 15			\$000 not omitted from totals line														
Sum:	100.00	100.00	24,125,961	22,825,964	5.70	24,561,869	22,298,212	10.15	6,854,474	6,609,882	3,293,430	26.91	28.73	-46,194	-58,076	-2,044	

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ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION - DIVISION OF INSURANCE

MARKET SHARE REPORT - DECEMBER 31, 2004

DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 20)

PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES

TOP 25 COMPANIES

ALL OTHER A&H(\$000 omitted)

COMPANY NAME	Market Share (%) ¹		Premiums						Losses			Incurred		Defense and Cost Containment Expenses			
			Written (\$)		% Change	Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) ²		Paid (\$)	Incurred (\$)	Unpaid (\$)	
	CY	PY	CY	PY		CY	PY	% Change	CY	PY	% Change	CY	CY	CY	PY	CY	CY
STATE FARM MUTUAL AUTOMOBILE INSURANCE C	40.45	40.59	3,137.2	3,164.0	-0.85	3,136.6	3,175.9	-1.24	1,866.0	1,694.5	2,546.9	54.02	66.57	3.9	1.2	40.8	
MARKEL INSURANCE COMPANY	24.34	20.56	1,887.4	1,603.1	17.74	1,447.1	1,817.5	-20.38	784.0	836.1	667.1	57.78	37.68	0.0	0.0	0.0	
TIG INSURANCE COMPANY	13.54	9.73	1,050.4	758.1	38.54	1,050.4	617.1	70.20	50.9	-392.2	6.0	0.00**	51.39	30.2	2.2	-0.6	
AMERICAN BANKERS INSURANCE COMPANY OF FL	6.64	10.12	514.7	788.9	-34.76	514.7	1,191.4	-56.80	145.0	119.2	74.6	23.16	16.99	0.0	-0.2	0.6	
CLARENDON NATIONAL INSURANCE COMPANY	5.03	12.04	390.4	938.9	-58.42	651.5	711.2	-8.39	657.2	531.9	1,141.1	81.65	119.48	4.6	7.1	9.9	
EMPIRE FIRE & MARINE INSURANCE COMPANY	4.75	4.69	368.7	365.7	0.81	368.7	365.7	0.81	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	
TIG PREMIER INSURANCE COMPANY	3.12		242.3		0.00 *	242.3		0.00 *	0.0	135.8	135.8	56.03		0.0	0.7	0.7	
REPUBLIC WESTERN INSURANCE COMPANY	1.36	1.17	105.4	91.5	15.13	105.4	91.5	15.13	13.8	11.4	6.6	10.81	17.09	0.1	0.1	0.0	
METROPOLITAN PROPERTY & CASUALTY INS CO	0.34	0.50	26.7	38.9	-31.53	27.1	40.0	-32.18	0.6	0.6	0.0	2.20	5.48	0.0	0.0	0.0	
CAPITOL INDEMNITY CORPORATION	0.19	0.21	14.6	16.6	-11.82	15.3	16.8	-8.91	5.8	3.1	0.9	20.55	67.76	0.0	-0.1	0.1	
CINCINNATI INSURANCE COMPANY THE	0.11	0.05	8.6	4.3	101.74	8.6	4.3	98.65	1.0	1.0	0.0	11.68	1.67	0.0	0.0	0.0	
CENTRAL STATES INDEMNITY CO OF OMAHA	0.10	0.01	7.9	1.0	650.91	5.6	1.0	467.86	0.0	5.1	5.1	92.18	14.29	0.0	0.0	0.0	
ARCH INSURANCE COMPANY	0.07		5.3		0.00 *	4.6		0.00 *	2.4	4.7	2.3	102.19		0.0	0.4	0.4	
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	
LIBERTY MUTUAL INSURANCE COMPANY	0.00	0.00	0.2	0.2	0.00	0.2	0.2	0.56	0.0	-0.1	1.2	0.00**	0.00**	0.0	0.0	0.1	
INSURA PROPERTY AND CASUALTY INS CO	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-25.4	0.0	0.00**	0.00**	0.0	0.0	0.0	
ACE AMERICAN INSURANCE COMPANY	0.00		0.0		0.00 *	0.0		0.00 *	0.1	0.1	0.0	0.00**		0.0	0.0	0.0	
FORT WAYNE HEALTH & CASUALTY INS CO	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	16.4	0.0	8.8	0.00**	0.00**	0.0	0.0	0.0	
LUMBERMENS MUTUAL CASUALTY COMPANY	0.00		0.0		0.00 *	0.0		0.00 *	0.0	-111.4	-111.4	0.00**		0.0	0.0	0.0	
NORTH AMERICAN SPECIALTY INSURANCE CO	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-46.1	1,524.9	0.00**	0.00**	0.0	-620.0	40.8	
UNITED STATES FIDELITY & GUARANTY CO	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-0.1	2.1	0.00**	0.00**	0.0	0.0	0.1	
UNDERWRITERS AT LLOYDS LONDON	0.00	0.31	0.0	23.8	-100.00	24.2	56.1	-56.81	2,028.4	-486.4	0.0	0.00**	54.25	0.0	-132.4	0.0	
AMERICAN RELIABLE 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	
NATIONAL CASUALTY COMPANY	0.00	0.00	-0.2	0.2	-174.35	-0.2	0.3	-164.42	0.1	0.2	0.1	0.00**	0.00**	0.0	0.0	0.0	
VIRGINIA SURETY COMPANY INC	-0.06	0.00	-4.8	0.0	0.00 *	-4.8	3.2	-248.09	0.0	-0.6	0.0	0.00**	0.00**	0.0	0.0	0.0	
TOTAL NUMBER OF COMPANIES THIS LINE: 25						\$000 not omitted from totals line											
Sum:	100.00	100.00	7,755,144	7,795,724	-0.52	7,597,535	8,092,447	-6.12	5,571,620	2,281,457	6,012,091	30.03	68.35	38,848	-740,938	92,910	

CY: Current Year

PY: Prior Year

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

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

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

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

September 22, 2005

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION - DIVISION OF INSURANCE

MARKET SHARE REPORT - DECEMBER 31, 2004

DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 20)

PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES

TOP 25 COMPANIES

WORKERS' COMPENSATION(\$000 omitted)

COMPANY NAME	Market Share (%) ¹		Premiums						Losses			Incurred		Defense and Cost Containment Expenses				
			Written (\$)		% Change	Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) ²		Paid (\$)	Incurred (\$)	Unpaid (\$)		
	CY	PY	CY	PY		CY	PY	% Change				CY	CY				CY	CY
COMMERCE & INDUSTRY INSURANCE COMPANY	8.17	7.13	199,460.0	159,003.1	25.44	184,588.1	120,075.1	53.73	48,742.6	107,844.3	161,003.4	58.42	60.72	4,235.7	13,366.0	19,320.4		
ZURICH AMERICAN INSURANCE COMPANY	6.36	5.81	155,332.0	129,617.2	19.84	154,552.9	131,400.8	17.62	69,183.4	127,084.7	206,438.8	82.23	85.64	3,918.9	14,563.1	30,255.9		
L M INSURANCE CORPORATION	3.64	4.37	88,839.0	97,429.4	-8.82	86,687.0	88,830.2	-2.41	44,574.4	76,963.2	125,271.6	88.78	89.40	3,078.5	6,165.1	10,296.0		
VIRGINIA SURETY COMPANY INC	3.57	7.10	87,176.0	158,298.5	-44.93	113,857.5	166,670.0	-31.69	90,887.2	79,154.6	292,867.2	69.52	88.09	6,035.8	4,573.2	24,198.4		
TRAVELERS INDEMNITY COMPANY THE	3.37	4.08	82,151.2	90,871.3	-9.60	85,043.9	88,169.1	-3.54	37,258.8	74,339.1	132,335.6	87.41	82.13	4,137.3	6,769.8	11,221.9		
AMERICAN HOME ASSURANCE COMPANY	2.43	1.92	59,346.8	42,746.3	38.83	51,999.8	40,534.1	28.29	14,950.6	28,534.7	54,093.1	54.87	63.84	1,088.0	3,528.2	6,491.2		
LIBERTY MUTUAL FIRE INSURANCE COMPANY	2.30	3.42	56,127.5	76,301.8	-26.44	67,790.2	75,138.0	-9.78	49,327.1	60,704.5	162,859.0	89.55	70.76	3,460.5	4,276.2	9,108.2		
COUNTRY MUTUAL INSURANCE COMPANY	2.29	2.19	55,843.2	48,913.3	14.17	53,201.0	43,096.9	23.45	27,499.2	41,185.8	72,201.4	77.42	72.03	1,955.5	3,051.6	7,353.0		
WEST BEND MUTUAL INSURANCE COMPANY	2.22	2.23	54,291.9	49,716.5	9.20	52,271.4	46,490.2	12.44	25,664.3	36,127.0	65,210.4	69.11	70.99	1,318.8	1,407.1	3,367.7		
TWIN CITY FIRE INSURANCE COMPANY	2.22	1.87	54,176.4	41,702.1	29.91	50,665.5	37,973.3	33.42	16,154.3	36,994.1	71,464.7	73.02	60.36	1,400.9	3,085.6	4,980.9		
CINCINNATI CASUALTY COMPANY THE	1.75	1.87	42,624.7	41,647.1	2.35	42,654.1	40,082.6	6.42	28,712.5	36,221.8	66,213.5	84.92	66.87	1,922.1	2,652.0	6,516.8		
ST PAUL FIRE & MARINE INSURANCE COMPANY	1.69	2.19	41,285.9	48,759.7	-15.33	48,015.2	52,491.5	-8.53	27,850.2	36,136.6	80,090.7	75.26	62.84	1,247.5	1,342.4	4,432.1		
EVEREST NATIONAL INSURANCE COMPANY	1.65	0.04	40,221.7	905.2	4,343.48	24,707.3	86.2	28,553.08	1,753.8	14,311.5	12,887.2	57.92	20.37	47.1	1,399.7	1,384.2		
ACUITY A MUTUAL INSURANCE COMPANY	1.63	1.49	39,704.8	33,254.8	19.40	37,128.6	27,692.6	34.07	15,068.1	28,414.3	36,758.0	76.53	70.71	1,045.7	1,919.9	3,438.5		
PEKIN INSURANCE COMPANY	1.62	1.43	39,501.1	31,869.8	23.95	36,588.2	29,244.3	25.11	16,678.1	21,051.5	35,318.7	57.54	55.63	1,771.0	2,732.5	3,810.8		
ACCIDENT FUND COMPANY OF AMERICA	1.59	1.39	38,830.9	30,998.2	25.27	35,815.8	27,911.9	28.32	13,179.6	18,439.3	25,821.8	51.48	71.71	739.4	1,426.0	1,930.7		
TRAVELERS PROPERTY CASUALTY CO OF AMER	1.56	1.63	38,131.6	36,368.5	4.85	36,589.2	33,660.7	8.70	18,430.2	27,459.2	116,532.3	75.05	83.68	2,146.6	1,775.7	7,785.5		
FEDERAL INSURANCE COMPANY	1.52	1.54	37,043.3	34,366.5	7.79	35,209.7	30,377.8	15.91	12,285.2	20,602.5	36,893.2	58.51	51.46	944.7	2,315.2	5,106.2		
STATE FARM FIRE & CASUALTY COMPANY	1.40	1.40	34,286.6	31,188.7	9.93	33,313.9	30,584.4	8.92	17,354.3	32,492.4	42,969.0	97.53	47.74	1,473.9	1,566.1	2,691.1		
ILLINOIS NATIONAL INSURANCE CO	1.26	0.80	30,812.8	17,936.7	71.79	28,649.8	23,038.7	24.35	17,588.1	9,775.5	59,715.2	34.12	164.89	1,830.6	2,252.5	7,174.7		
HARTFORD INSURANCE CO OF THE MIDWEST	1.13	1.00	27,613.6	22,328.1	23.67	25,765.4	21,463.7	20.04	6,343.9	15,709.0	30,670.9	60.97	56.92	500.8	1,244.5	2,119.1		
WESTPORT INSURANCE CORPORATION	1.05	1.06	25,553.3	23,731.6	7.68	24,364.7	21,484.9	13.40	7,964.9	15,551.7	20,420.2	63.83	60.76	619.0	2,975.1	3,644.2		
DIAMOND INSURANCE COMPANY	1.04	1.14	25,466.1	25,451.6	0.06	25,249.4	23,982.8	5.28	13,259.3	16,106.2	22,394.2	63.79	56.87	1,910.0	2,539.6	2,025.5		
SENTRY INSURANCE A MUTUAL COMPANY	1.03	0.94	25,211.1	21,005.2	20.02	23,072.1	19,416.5	18.83	11,407.8	13,821.1	30,340.3	59.90	57.02	643.7	1,837.2	4,148.8		
HARTFORD UNDERWRITERS INSURANCE COMPANY	0.99	0.76	24,184.9	16,997.9	42.28	22,222.2	15,758.5	41.02	9,419.4	12,488.5	45,837.5	56.20	38.37	742.7	1,217.6	2,873.9		
TOTAL NUMBER OF COMPANIES THIS LINE: 25																		
			\$000 not omitted from totals line															
Sum:	57.49	58.81	1,403,216,330	1,311,408,886	7.00	1,380,003,057	1,235,654,908	11.68	641,537,366	987,513,163	2,006,607,878	71.56	74.31	48,214,808	89,982,022	185,675,745		

CY: Current Year

PY: Prior Year

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

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

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

September 22, 2005

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION - DIVISION OF INSURANCE

MARKET SHARE REPORT - DECEMBER 31, 2004

DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 20)

PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES

TOP 25 COMPANIES

OTHER LIABILITY(\$000 omitted)

COMPANY NAME	Market Share (%) ¹		Premiums						Losses			Incurred		Defense and Cost Containment Expenses					
			Written (\$)		% Change	Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) ²		Paid (\$)	Incurred (\$)	Unpaid (\$)			
	CY	PY	CY	PY		CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
ILLINOIS NATIONAL INSURANCE CO	20.40	22.87	643,924.0	672,634.5	-4.27	593,705.1	570,403.3	4.09	379,232.0	522,989.4	1,234,022.8	88.09	113.40	28,329.8	56,159.5	144,336.3			
ZURICH AMERICAN INSURANCE COMPANY	7.89	8.85	248,899.9	260,204.3	-4.34	327,463.5	248,043.9	32.02	216,313.2	335,282.2	453,034.5	102.39	99.32	32,831.8	60,855.1	100,538.5			
ZURICH AMERICAN INSURANCE COMPANY OF IL	7.78	7.45	245,669.1	219,085.8	12.13	314,795.4	215,744.0	45.91	187,427.0	288,263.5	431,076.5	91.57	103.52	39,773.9	56,080.8	70,436.6			
NEW HAMPSHIRE INSURANCE COMPANY	5.02	3.83	158,475.4	112,763.7	40.54	137,558.8	86,272.7	59.45	204,714.8	223,789.9	225,344.0	162.69	155.40	674.7	5,011.4	27,007.8			
FEDERAL INSURANCE COMPANY	4.49	4.43	141,732.7	130,250.0	8.82	133,786.4	117,194.7	14.16	39,995.5	118,930.3	257,409.8	88.90	28.13	13,864.8	35,861.9	72,245.0			
LIBERTY INSURANCE COMPANY OF AMERICA	4.19	3.75	132,276.5	110,291.6	19.93	125,777.5	105,526.0	19.19	115,158.2	126,561.2	338,473.9	100.62	130.33	0.0	11,715.8	40,507.7			
NATIONAL UNION FIRE INSURANCE CO OF PITT	3.99	2.97	126,059.3	87,368.3	44.28	129,196.4	88,057.4	46.72	27,047.7	80,470.5	321,734.2	62.29	96.63	14,765.5	21,626.5	33,302.5			
CONTINENTAL CASUALTY COMPANY	2.01	1.38	63,380.8	40,665.8	55.86	57,058.8	47,411.0	20.35	45,023.8	-175,705.3	337,599.3	0.00**	536.89	19,963.6	-55,151.8	15,237.3			
ST PAUL FIRE & MARINE INSURANCE COMPANY	1.75	2.18	55,349.3	64,220.5	-13.81	59,356.7	61,475.0	-3.45	16,003.4	41,954.0	120,029.8	70.68	40.87	11,256.5	23,407.2	43,675.2			
AMERICAN HOME ASSURANCE COMPANY	1.75	0.98	55,177.6	28,950.2	90.60	45,550.1	30,361.0	50.03	10,917.3	31,959.8	52,670.6	70.16	20.59	124.0	2,766.2	5,540.8			
ACE AMERICAN INSURANCE COMPANY	1.73	1.96	54,653.3	57,526.6	-4.99	52,870.8	44,671.3	18.36	5,293.6	21,412.3	32,202.8	40.50	13.24	672.3	6,396.2	11,771.0			
UNDERWRITERS AT LLOYDS LONDON	1.70	1.54	53,562.7	45,174.6	18.57	52,998.7	45,639.1	16.13	22,923.0	161,443.7	393,980.8	304.62	117.30	24,752.7	70,926.3	131,326.9			
CINCINNATI INSURANCE COMPANY THE	1.31	1.31	41,369.8	38,475.4	7.52	40,252.2	36,170.6	11.28	12,461.9	5,356.4	52,184.6	13.31	34.72	1,092.0	-255.0	5,466.0			
STATE FARM FIRE & CASUALTY COMPANY	1.23	1.29	38,943.0	38,086.8	2.25	38,534.5	36,675.6	5.07	24,463.6	34,575.7	73,874.1	89.73	56.28	488.8	442.6	1,491.8			
TWIN CITY FIRE INSURANCE COMPANY	1.21	1.14	38,080.3	33,459.2	13.81	37,979.4	26,749.7	41.98	5,940.0	21,169.8	45,888.4	55.74	32.09	1,265.8	982.0	2,203.7			
HERITAGE CASUALTY INSURANCE COMPANY	1.19	0.17	37,714.0	4,860.9	675.86	37,714.0	4,860.9	675.86	35,181.4	37,448.5	2,948.7	99.30	100.59	1.3	1.3	0.0			
WEST BEND MUTUAL INSURANCE COMPANY	1.05	0.92	33,233.1	27,091.8	22.67	30,722.5	24,914.6	23.31	6,385.8	16,176.9	27,709.2	52.65	19.47	1,055.4	1,000.8	6,766.6			
AMERICAN ZURICH INSURANCE COMPANY	1.04	1.06	32,843.7	31,125.6	5.52	58,101.6	32,061.6	81.22	11,226.1	56,738.6	93,988.3	97.65	51.78	1,493.0	6,426.0	11,971.1			
XL SPECIALTY INSURANCE COMPANY	0.97	1.24	30,531.6	36,529.0	-16.42	35,897.4	10,911.8	228.98	150.9	21,684.1	28,017.7	60.41	32.34	85.3	1,682.9	2,275.2			
AMERICAN GUARANTEE & LIABILITY INS CO	0.96	0.37	30,244.9	10,877.1	178.06	18,461.8	8,550.3	115.92	2,555.2	7,382.7	22,146.7	39.99	17.81	1,391.0	2,120.5	6,394.1			
ST PAUL MERCURY INSURANCE COMPANY	0.94	0.99	29,806.1	29,100.2	2.43	29,474.5	24,404.6	20.77	18,934.3	21,389.0	29,699.4	72.57	20.31	2,474.3	4,194.2	11,127.6			
EXECUTIVE RISK INDEMNITY INC	0.92	0.73	28,999.6	21,504.9	34.85	25,872.8	21,168.0	22.23	4,789.4	2,858.3	28,857.5	11.05	46.07	2,728.0	5,551.9	17,454.2			
RSUI INDEMNITY COMPANY	0.86	0.51	27,245.3	15,144.4	79.90	23,017.1	3,615.3	536.65	0.0	14,667.2	16,493.5	63.72	50.51	0.0	2,057.5	2,741.9			
GREAT AMERICAN INSURANCE COMPANY	0.70	0.90	21,991.3	26,441.3	-16.83	23,543.6	25,488.8	-7.63	14,366.4	45,088.3	62,180.1	191.51	65.44	1,268.9	1,276.3	3,360.3			
LIBERTY INSURANCE UNDERWRITERS INC	0.68	0.60	21,337.6	17,659.4	20.83	19,346.6	13,136.0	47.28	417.4	9,450.7	16,725.6	48.85	58.56	892.4	1,313.4	3,383.8			
TOTAL NUMBER OF COMPANIES THIS LINE: 25																			
			\$000 not omitted from totals line																
Sum:	75.77	73.41	2,391,500,964	2,159,491,918	10.74	2,449,036,402	1,929,507,061	26.93	1,406,921,786	2,071,337,624	4,698,292,372	84.58	101.87	201,245,822	322,449,657	770,561,844			

CY: Current Year

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

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September 22, 2005

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION - DIVISION OF INSURANCE

MARKET SHARE REPORT - DECEMBER 31, 2004

DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 20)

PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES

TOP 25 COMPANIES

PRODUCTS LIABILITY(\$000 omitted)

COMPANY NAME	Market Share (%) ¹		Premiums						Losses			Incurred		Defense and Cost Containment Expenses			
			Written (\$)		% Change	Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) ²		Paid (\$)	Incurred (\$)	Unpaid (\$)	
	CY	PY	CY	PY		CY	PY	% Change	CY	PY	% Change	CY	CY	CY	PY	CY	CY
ZURICH AMERICAN INSURANCE COMPANY	14.84	9.36	19,784.1	11,818.8	67.40	19,241.1	11,999.4	60.35	3,855.7	16,016.5	47,798.7	83.24	96.95	7,984.1	13,430.3	20,906.2	
ST PAUL FIRE & MARINE INSURANCE COMPANY	11.02	14.59	14,686.8	18,425.0	-20.29	16,647.3	18,524.4	-10.13	1,924.5	14,285.4	30,006.3	85.81	37.13	1,466.7	8,487.5	14,292.3	
AMERICAN ZURICH INSURANCE COMPANY	7.82	9.24	10,420.7	11,661.8	-10.64	10,690.1	9,895.4	8.03	191.0	3,724.8	11,436.7	34.84	40.27	464.2	691.0	1,507.9	
FEDERAL INSURANCE COMPANY	5.42	5.72	7,223.2	7,221.5	0.02	7,317.1	7,012.1	4.35	10,088.3	6,771.0	29,512.4	92.54	16.15	2,602.2	2,150.6	6,745.2	
CINCINNATI INSURANCE COMPANY THE	4.10	4.01	5,462.7	5,060.3	7.95	5,383.2	4,661.5	15.48	648.9	2,115.5	9,686.9	39.30	84.30	916.7	2,905.5	6,742.5	
AMERICAN HOME ASSURANCE COMPANY	3.84	3.87	5,120.6	4,891.7	4.68	8,271.4	1,343.8	515.54	54.2	4,372.5	5,292.3	52.86	66.37	181.7	484.0	370.5	
ALLIANZ GLOBAL RISKS US INS CO	3.36	2.33	4,474.5	2,942.9	52.04	4,234.9	3,214.3	31.75	557.2	-12,370.1	39,433.7	0.00**	381.52	471.3	1,427.8	11,826.4	
ELECTRIC INSURANCE COMPANY	2.95	2.25	3,936.6	2,845.3	38.35	3,778.1	3,239.4	16.63	1,092.0	2,738.7	4,417.1	72.49	78.55	70.2	248.6	523.6	
LIBERTY MUTUAL FIRE INSURANCE COMPANY	2.89	3.32	3,854.9	4,194.0	-8.09	4,169.4	3,165.4	31.72	1,622.1	2,989.6	5,926.7	71.70	17.56	677.9	1,691.5	3,510.2	
HARTFORD FIRE INSURANCE COMPANY	2.42	1.28	3,230.8	1,618.0	99.68	2,884.8	1,411.3	104.41	562.9	1,201.3	8,115.8	41.64	211.44	1,026.0	-1,226.6	1,710.5	
OLD REPUBLIC INSURANCE COMPANY	2.26	2.01	3,016.8	2,537.8	18.88	2,918.7	2,230.8	30.83	30.1	887.4	3,537.6	30.41	5.39	87.2	330.2	1,548.4	
WEST BEND MUTUAL INSURANCE COMPANY	2.26	1.78	3,009.8	2,252.4	33.63	2,801.2	2,119.9	32.14	120.5	304.4	1,891.9	10.87	29.81	105.3	805.8	1,561.0	
SENTRY INSURANCE A MUTUAL COMPANY	2.25	2.00	3,001.7	2,520.1	19.11	2,843.0	2,606.0	9.10	4,293.7	6,726.3	9,468.7	236.59	0.00**	1,053.0	1,316.2	2,367.1	
NATIONAL SURETY CORPORATION	2.00	2.35	2,659.9	2,969.6	-10.43	2,811.1	2,849.6	-1.35	622.3	11,705.4	25,155.5	416.40	122.47	810.0	-1,272.5	300.1	
ILLINOIS NATIONAL INSURANCE CO	1.97	1.10	2,626.8	1,385.1	89.64	2,527.3	1,656.8	52.54	479.9	2,479.6	6,640.5	98.11	200.78	915.9	1,055.9	464.8	
ST PAUL MERCURY INSURANCE COMPANY	1.90	2.13	2,529.3	2,687.0	-5.87	2,761.7	2,002.3	37.93	2,312.1	22,646.2	24,545.3	820.02	25.92	706.4	2,373.6	2,700.0	
UNIVERSAL UNDERWRITERS INSURANCE COMPANY	1.85	1.96	2,467.0	2,473.7	-0.27	2,371.6	2,361.3	0.44	337.3	600.8	3,724.9	25.33	30.41	151.8	296.0	1,683.5	
QBE INSURANCE CORPORATION	1.53	1.94	2,043.1	2,453.8	-16.74	2,454.4	1,845.3	33.01	-1.1	-64.7	841.1	0.00**	27.54	3.5	-24.4	172.5	
ACE AMERICAN INSURANCE COMPANY	1.50	0.48	1,996.1	611.3	226.55	1,073.6	570.0	88.34	171.6	326.6	320.4	30.42	40.77	48.3	103.8	101.2	
TRAVELERS PROPERTY CASUALTY CO OF AMER	1.39	0.83	1,848.6	1,046.8	76.59	1,845.3	644.2	186.46	1,180.4	-5,757.6	20,080.2	0.00**	0.00**	1,097.5	-1,769.4	13,686.1	
FEDERATED MUTUAL INSURANCE COMPANY	1.12	1.15	1,495.6	1,454.4	2.84	1,529.2	1,438.2	6.33	92.9	257.6	2,802.5	16.84	39.80	137.1	37.6	1,155.9	
ST PAUL GUARDIAN INSURANCE COMPANY	1.02	0.94	1,356.5	1,189.8	14.01	1,216.6	1,176.3	3.43	128.9	1,278.7	2,458.3	105.10	0.00**	56.5	668.3	1,080.4	
MEDMARC CASUALTY INSURANCE COMPANY	0.96	1.50	1,277.3	1,893.7	-32.55	1,386.5	1,746.2	-20.60	0.0	-12.9	3,485.3	0.00**	99.98	181.0	5.5	1,419.3	
XL INSURANCE AMERICA INC	0.91	1.06	1,218.0	1,336.1	-8.84	1,165.5	1,283.8	-9.22	132.6	1,565.4	4,589.8	134.31	303.21	643.6	661.2	252.5	
CENTRAL MUTUAL INSURANCE COMPANY	0.90	0.90	1,202.2	1,139.0	5.55	1,085.2	993.7	9.21	4.7	339.0	610.6	31.24	0.00**	37.9	226.3	300.9	
TOTAL NUMBER OF COMPANIES THIS LINE: 25						\$000 not omitted from totals line											
Sum:	82.49	78.12	109,943,662	98,629,778	11.47	113,408,117	89,991,425	26.02	30,502,491	85,127,370	301,779,278	75.06	66.78	21,896,234	35,104,297	96,928,953	

CY: Current Year

PY: Prior Year

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

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

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

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

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION - DIVISION OF INSURANCE

MARKET SHARE REPORT - DECEMBER 31, 2004

DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 20)

PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES

TOP 25 COMPANIES

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

COMPANY NAME	Market Share (%) ¹		Premiums						Losses			Incurred		Defense and Cost Containment Expenses		
			Written (\$)		% Change	Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) ²		Paid (\$)	Incurred (\$)	Unpaid (\$)
	CY	PY	CY	PY		CY	PY	% Change	CY	PY	% Change	CY	CY	PY	CY	CY
WEST AMERICAN INSURANCE COMPANY	34.22	27.43	133.9	134.8	-0.66	132.4	137.7	-3.91	224.9	238.8	189.7	180.44	83.25	14.4	4.5	13.6
AMICA MUTUAL INSURANCE COMPANY	25.30	20.40	99.0	100.3	-1.25	99.5	96.2	3.47	37.4	6.1	17.0	6.15	49.17	0.9	-0.7	1.2
AIG PREFERRED INSURANCE COMPANY	12.89	22.12	50.4	108.7	-53.60	62.2	70.5	-11.88	74.3	20.0	109.3	32.19	121.42	0.0	-15.6	0.0
AIG PREMIER INSURANCE COMPANY	9.78	10.73	38.3	52.8	-27.43	44.6	56.3	-20.70	27.9	20.5	28.1	46.00	0.00**	0.0	0.7	6.0
AIG CENTENNIAL INSURANCE COMPANY	7.35	7.76	28.8	38.1	-24.54	32.9	41.7	-21.12	8.2	11.6	6.1	35.28	0.00**	0.0	2.2	2.2
SENTRY INSURANCE A MUTUAL COMPANY	4.58	3.63	17.9	17.8	0.42	17.7	17.7	-0.36	31.8	12.8	16.6	72.38	133.92	0.0	-1.7	1.6
FEDERAL INSURANCE COMPANY	3.27	2.14	12.8	10.5	21.80	11.8	9.3	27.66	0.0	0.5	3.6	3.88	2.44	0.0	0.3	1.0
AMERICAN FIRE AND CASUALTY COMPANY	1.95	1.59	7.6	7.8	-2.15	7.6	7.9	-4.06	1.3	1.9	0.7	25.15	2.30	1.3	1.3	0.1
OHIO CASUALTY INSURANCE COMPANY THE	0.65	0.67	2.5	3.3	-23.33	2.6	3.9	-34.64	0.0	0.0	0.1	0.58	0.63	0.1	0.1	0.0
HARTFORD INSURANCE CO OF THE MIDWEST	0.04	0.01	0.1	0.0	222.73	0.0	0.0	-1,100.00	0.0	0.0	0.0	0.00**	0.00**	0.0	0.0	0.0
MIDDLESEX INSURANCE COMPANY	0.02		0.1		0.00 *	0.1		0.00 *	0.0	0.0	0.0	50.00		0.0	0.0	0.0
UNIVERSAL UNDERWRITERS 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
ECONOMY PREFERRED INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.1	10.8	2.4	0.00**	0.00**	0.0	1.3	0.3
TIG 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	-0.1	0.0
CONTINENTAL CASUALTY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	1.6	-1,109.4	0.0	0.00**	0.00**	0.0	0.0	0.0
TRAVCO INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.3	4.5	4.2	0.00**	0.00**	0.6	0.6	0.0
AMERICAN MOTORISTS 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
AMEX ASSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	2.3	2.7	0.00**	0.00**	0.0	0.1	0.2
NATIONAL SURETY CORPORATION	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	4.5	0.0	1.3	0.00**	0.00**	0.0	0.0	0.0
CRUM & FORSTER INDEMNITY COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.0	0.2	0.00**	0.00**	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
UNIGARD INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.1	0.0	0.00 *	0.0	0.0	0.0	0.00**	0.00**	0.0	0.0	0.0
PROGRESSIVE SPECIALTY INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	2.7	2.7	0.0	0.00**	0.00**	0.0	0.0	0.0
GEICO GENERAL INSURANCE COMPANY	0.00	-0.31	0.0	-1.5	0.00 *	0.0	-1.9	0.00 *	196.3	1,399.5	1,527.1	0.00**	0.00**	9.2	74.3	78.7
PROGRESSIVE HALCYON INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	1.7	7.4	14.8	0.00**	0.00**	0.0	-1.3	3.3
TOTAL NUMBER OF COMPANIES THIS LINE: 25					\$000 not omitted from totals line											
Sum:	100.06	96.17	391,610	472,683	-17.15	411,331	439,403	-6.39	613,068	630,062	1,924,297	153.18	370.35	26,477	66,071	108,088

CY: Current Year

PY: Prior Year

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

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

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

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

September 22, 2005

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION - DIVISION OF INSURANCE

MARKET SHARE REPORT - DECEMBER 31, 2004

DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 20)

PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES

TOP 25 COMPANIES

OTHER PRIVATE PASSENGER AUTO LIABILITY(\$000 omitted)

COMPANY NAME	Market Share (%) ¹		Premiums						Losses			Incurred		Defense and Cost Containment Expenses				
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) ²		Paid (\$)	Incurred (\$)	Unpaid (\$)		
			CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
STATE FARM MUTUAL AUTOMOBILE INSURANCE C	28.24	28.84	879,961.6	871,305.8	0.99	887,594.9	858,940.9	3.34	531,191.5	521,532.0	588,968.1	58.76	64.09	44,886.7	46,281.1	115,103.0		
COUNTRY MUTUAL INSURANCE COMPANY	5.84	5.85	181,996.0	176,822.9	2.93	181,859.3	173,683.0	4.71	108,163.7	110,468.3	132,783.8	60.74	62.66	4,274.0	4,789.6	14,932.1		
ALLSTATE INSURANCE COMPANY	5.49	6.08	171,081.8	183,553.7	-6.79	173,758.8	184,969.4	-6.06	119,928.2	121,473.9	189,197.0	69.91	81.96	12,244.0	8,987.0	33,251.0		
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	4.44	4.27	138,219.5	129,099.5	7.06	136,028.0	125,884.4	8.06	93,203.7	96,032.7	113,480.5	70.60	83.74	8,038.7	11,236.8	22,714.9		
ALLSTATE PROPERTY & CASUALTY INS CO	4.13	3.00	128,544.5	90,527.5	41.99	119,609.9	83,495.9	43.25	61,724.0	93,054.6	104,714.5	77.80	92.41	3,194.8	6,691.8	13,536.1		
ILLINOIS FARMERS INSURANCE COMPANY	4.03	4.22	125,555.7	127,459.0	-1.49	123,233.6	129,617.3	-4.93	89,248.8	89,579.1	108,523.3	72.69	55.07	9,510.2	11,353.2	15,010.4		
STATE FARM FIRE & CASUALTY COMPANY	2.42	2.61	75,405.9	78,971.6	-4.52	78,348.9	76,175.4	2.85	51,450.2	47,620.6	48,830.6	60.78	74.61	3,103.2	3,892.6	10,125.8		
PROGRESSIVE UNIVERSAL INS CO	2.06	1.46	64,267.6	43,989.9	46.10	60,883.7	35,969.9	69.26	23,647.2	33,043.1	20,741.5	54.27	51.91	286.4	1,166.8	1,886.8		
COUNTRY PREFERRED INSURANCE COMPANY	1.67	1.27	51,920.4	38,291.9	35.59	48,978.7	34,564.4	41.70	18,550.2	26,665.0	27,109.8	54.44	61.88	363.6	1,309.2	2,698.7		
AFFIRMATIVE INSURANCE COMPANY	1.40	1.66	43,761.7	50,264.8	-12.94	47,875.7	50,810.0	-5.78	23,874.5	26,819.7	28,113.2	56.02	54.89	0.3	0.3	0.0		
GEICO GENERAL INSURANCE COMPANY	1.27	1.17	39,722.0	35,369.9	12.30	38,947.9	34,342.1	13.41	22,119.7	24,859.8	23,865.1	63.83	72.66	944.7	1,396.9	2,717.1		
UNITED AUTOMOBILE INSURANCE COMPANY	1.20	1.06	37,373.9	31,922.5	17.08	36,337.9	26,239.3	38.49	10,301.0	17,643.0	19,387.7	48.55	44.23	339.4	2,222.9	3,920.0		
UNIVERSAL CASUALTY COMPANY	1.16	1.10	36,167.7	33,273.7	8.70	35,585.0	33,373.5	6.63	16,379.9	14,719.3	29,943.6	41.36	46.16	2,685.7	3,462.7	3,106.6		
MID CENTURY INSURANCE COMPANY	1.13	1.20	35,269.8	36,149.3	-2.43	35,534.2	36,136.2	-1.67	25,010.9	27,500.6	30,744.2	77.39	63.88	2,288.6	2,872.7	4,108.5		
PROGRESSIVE HALCYON INSURANCE COMPANY	1.11	0.91	34,509.0	27,499.8	25.49	33,438.5	25,384.4	31.73	10,134.7	13,490.1	10,118.5	40.34	39.79	238.1	602.9	968.8		
FOUNDERS INSURANCE COMPANY	1.08	1.02	33,625.8	30,942.2	8.67	32,310.6	30,197.3	7.00	16,113.1	17,984.5	22,629.5	55.66	51.28	1,967.1	2,349.4	4,310.4		
LIBERTY MUTUAL FIRE INSURANCE COMPANY	1.06	0.62	32,886.3	18,705.2	75.81	25,806.1	18,040.7	43.04	10,868.5	12,242.5	15,497.2	47.44	54.12	1,017.5	1,675.6	3,340.7		
FARMERS AUTOMOBILE INSURANCE ASSN THE	1.05	1.10	32,822.3	33,291.7	-1.41	32,646.1	33,165.3	-1.57	19,850.2	23,047.4	33,438.3	70.60	62.32	960.1	1,363.4	4,690.4		
SAFECO INSURANCE COMPANY OF ILLINOIS	1.00	1.08	31,074.2	32,594.8	-4.67	31,109.2	32,869.9	-5.36	17,316.6	15,005.0	35,060.2	48.23	78.05	1,186.0	2,045.8	4,991.7		
ECONOMY PREMIER ASSURANCE COMPANY	0.96	1.13	29,909.2	34,155.3	-12.43	31,745.4	35,839.3	-11.42	15,739.6	18,569.3	28,827.4	58.49	72.49	395.4	710.9	2,498.8		
SAFEWAY INSURANCE COMPANY	0.94	0.84	29,285.9	25,447.0	15.09	28,924.1	22,180.1	30.41	11,476.6	15,469.9	16,207.8	53.48	42.47	615.9	1,967.7	2,530.1		
GENERAL CASUALTY COMPANY OF ILLINOIS	0.89	0.93	27,855.6	28,154.4	-1.06	27,928.4	24,187.9	15.46	16,800.5	18,697.5	22,789.8	66.95	72.96	647.2	447.2	659.7		
UNITED SERVICES AUTOMOBILE ASSOCIATION	0.85	0.93	26,357.1	27,999.2	-5.86	26,696.3	27,888.8	-4.28	17,838.7	6,731.3	28,839.3	25.21	99.19	1,475.1	1,032.0	2,453.9		
AMERICAN ACCESS CASUALTY COMPANY	0.82	0.71	25,534.7	21,373.0	19.47	23,731.1	19,751.2	20.15	6,020.7	10,164.0	21,884.6	42.83	52.33	912.4	3,342.0	3,875.0		
NATIONWIDE MUTUAL INSURANCE COMPANY	0.82	0.87	25,510.3	26,248.6	-2.81	25,819.3	26,302.1	-1.84	15,959.6	12,514.2	16,766.5	48.47	59.74	1,062.0	1,029.5	1,865.9		
TOTAL NUMBER OF COMPANIES THIS LINE: 25																		
			\$000 not omitted from totals line															
Sum:	75.06	73.92	2,338,618,561	2,233,412,919	4.71	2,324,731,551	2,180,008,575	6.64	1,352,912,258	1,414,927,384	1,718,462,042	60.86	66.66	102,637,148	122,230,153	275,296,294		

CY: Current Year

PY: Prior Year

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

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

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

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September 22, 2005

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION - DIVISION OF INSURANCE

MARKET SHARE REPORT - DECEMBER 31, 2004

DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 20)

PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES

TOP 25 COMPANIES

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

COMPANY NAME	Market Share (%) ¹		Premiums						Losses			Incurred		Defense and Cost Containment Expenses			
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) ²		Paid (\$)	Incurred (\$)	Unpaid (\$)	
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY	
ZURICH AMERICAN INSURANCE COMPANY	63.72	14.90	54.0	5.7	845.67	51.3	13.4	282.62	0.0	-5.7	11.3	0.00**	0.00**	0.0	-0.4	0.8	
DAIMLERCHRYSLER INSURANCE COMPANY	8.75	17.51	7.4	6.7	10.52	7.4	6.7	10.52	0.0	443.2	15.5	5,978.50	0.00**	0.0	41.3	6.4	
DIAMOND STATE INSURANCE COMPANY	8.69	2.85	7.4	1.1	574.18	7.4	1.1	574.18	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	
VANLINER INSURANCE COMPANY	6.72	23.59	5.7	9.0	-37.02	8.0	6.3	27.58	0.0	0.0	0.9	0.00**	3.72	0.0	0.0	0.1	
ZURICH AMERICAN INSURANCE COMPANY OF IL	5.65	0.22	4.8	0.1	5,671.08	3.2	0.1	4,084.42	0.0	1.2	1.3	38.61	32.47	0.0	0.1	0.1	
TRAVELERS INDEMNITY COMPANY THE	4.40	0.00	3.7	0.0	0.00 *	3.7	0.0	0.00 *	-4.4	2.8	4.0	73.92	0.00**	0.0	0.2	0.2	
AMERICAN MODERN HOME INSURANCE COMPANY	2.77	0.29	2.3	0.1	2,016.22	2.3	0.1	2,016.22	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	
UNIVERSAL UNDERWRITERS INSURANCE COMPANY	2.06	2.66	1.7	1.0	71.05	1.6	6.9	-77.15	0.0	0.6	3.1	41.06	0.00**	0.0	-0.7	1.5	
CINCINNATI INSURANCE COMPANY THE	2.02	16.61	1.7	6.4	-73.13	1.7	4.9	-64.53	0.0	0.0	0.0	0.00	0.00**	0.0	0.0	0.0	
GRANITE STATE INSURANCE COMPANY	1.90	0.00	1.6	0.0	0.00 *	1.3	0.0	62,450.00	0.0	0.3	0.3	25.02	0.00	0.0	0.0	0.0	
AXA RE PROPERTY AND CASUALTY INS CO	1.05		0.9		0.00 *	0.8		0.00 *	0.0	0.5	0.5	56.03		0.0	0.0	0.0	
LINCOLN GENERAL INSURANCE COMPANY	0.82	0.04	0.7	0.0	4,011.76	-0.1	0.6	-112.10	0.0	-1.0	0.0	0.00**	0.00**	0.0	0.0	0.0	
WESTPORT INSURANCE CORPORATION	0.65	1.79	0.6	0.7	-19.42	1.0	0.3	281.32	5.6	5.9	0.3	600.61	0.00**	0.9	1.0	0.1	
SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.33	3.96	0.3	1.5	-81.34	1.4	1.3	11.38	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	
ARGONAUT INSURANCE COMPANY	0.25	0.62	0.2	0.2	-9.24	0.2	0.1	80.29	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	
CONTINENTAL WESTERN INSURANCE COMPANY	0.25	0.53	0.2	0.2	3.45	0.2	0.2	-6.06	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	
GREAT AMERICAN ASSURANCE COMPANY	0.24		0.2		0.00 *	0.2		0.00 *	0.0	0.0	0.0	0.00		0.0	0.0	0.0	
GRINNELL MUTUAL REINSURANCE COMPANY	0.22	0.49	0.2	0.2	0.00	0.2	0.2	0.00	0.0	0.0	0.0	0.00**	0.00**	0.0	0.0	0.0	
WEST AMERICAN INSURANCE COMPANY	0.12	0.00	0.1	0.0	0.00 *	0.1	0.0	0.00 *	0.0	-10.0	0.0	0.00**	0.00**	25.5	24.3	0.0	
FIDELITY & DEPOSIT COMPANY OF MARYLAND	0.09	0.29	0.1	0.1	-28.18	0.1	1.1	-92.09	0.0	-0.2	1.1	0.00**	0.00**	0.0	0.0	0.1	
DISCOVER PROPERTY & CASUALTY INS CO	0.07	0.62	0.1	0.2	-74.68	0.1	0.1	-8.39	0.0	3.0	3.0	2,290.08	0.00	0.0	0.3	0.3	
CLARENDON NATIONAL INSURANCE COMPANY	0.04	5.39	0.0	2.1	-98.40	0.2	2.7	-92.21	0.0	-6.1	0.2	0.00**	1,045.83	0.0	0.0	0.0	
T H E INSURANCE COMPANY	0.04	0.26	0.0	0.1	-70.30	0.0	0.1	-116.82	0.0	0.0	0.0	0.00**	0.00	0.0	0.0	0.0	
TIG INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	0.0	0.1	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 *	0.0	-0.3	32.7	0.00**	0.00**	0.0	0.0	0.5	
TOTAL NUMBER OF COMPANIES THIS LINE: 25			\$000 not omitted from totals line														
Sum:	110.85	92.61	93,947	35,486	164.74	92,471	46,098	100.60	1,164	434,264	74,310	469.62	-187.43	26,382	66,034	9,993	

CY: Current Year

PY: Prior Year

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

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

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

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

September 22, 2005

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION - DIVISION OF INSURANCE

MARKET SHARE REPORT - DECEMBER 31, 2004

DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 20)

PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES

TOP 25 COMPANIES

OTHER COMMERCIAL AUTO LIABILITY(\$000 omitted)

COMPANY NAME	Market Share (%) ¹		Premiums						Losses			Incurred		Defense and Cost Containment Expenses		
			Written (\$)		% Change	Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) ²		Paid (\$)	Incurred (\$)	Unpaid (\$)
	CY	PY	CY	PY		CY	PY	% Change	CY	PY	% Change	CY	CY	CY	PY	CY
TRANSGUARD INS CO OF AMERICA INC	6.02	4.42	52,016.0	40,667.2	27.91	47,883.4	38,100.9	25.68	18,792.7	19,676.0	16,305.4	41.09	31.07	11.2	-62.5	5.3
AMERICAN COUNTRY INSURANCE COMPANY	3.95	3.23	34,139.5	29,721.4	14.87	33,109.5	28,916.6	14.50	21,683.6	21,955.0	42,933.4	66.31	83.69	3,475.9	4,784.9	6,016.7
ZURICH AMERICAN INSURANCE COMPANY	3.23	3.58	27,902.9	32,905.2	-15.20	28,998.9	28,860.3	0.48	9,588.1	7,335.3	24,628.5	25.29	46.52	1,694.3	1,474.2	2,165.0
GREAT WEST CASUALTY COMPANY	3.19	2.80	27,573.2	25,753.4	7.07	26,927.8	24,368.1	10.50	12,900.5	14,071.3	39,875.4	52.26	84.01	2,616.1	2,893.2	2,435.4
STATE FARM MUTUAL AUTOMOBILE INSURANCE C	3.09	2.76	26,713.1	25,401.3	5.16	26,488.6	24,568.2	7.82	12,524.8	12,277.5	16,081.4	46.35	59.53	811.2	696.4	2,341.5
CINCINNATI INSURANCE COMPANY THE	2.97	2.86	25,654.3	26,326.7	-2.55	26,100.6	25,249.4	3.37	11,181.6	11,096.1	28,303.7	42.51	67.19	956.0	1,812.1	4,035.0
ILLINOIS NATIONAL INSURANCE CO	2.88	1.15	24,849.1	10,582.6	134.81	23,691.6	11,461.5	106.71	2,997.3	2,873.5	14,796.3	12.13	84.43	508.1	493.2	1,775.6
LINCOLN GENERAL INSURANCE COMPANY	2.85	2.38	24,627.4	21,876.6	12.57	25,111.5	18,679.7	34.43	7,564.3	29,850.0	31,773.2	118.87	46.34	332.2	1,143.8	973.3
NORTHLAND INSURANCE COMPANY	2.74	2.95	23,691.4	27,168.5	-12.80	25,525.6	25,563.0	-0.15	14,568.4	18,683.2	31,252.0	73.19	79.00	1,042.1	2,029.4	4,520.5
ST PAUL FIRE & MARINE INSURANCE COMPANY	2.64	3.08	22,833.8	28,302.7	-19.32	25,177.7	27,948.3	-9.91	9,973.4	13,439.8	33,815.9	53.38	58.62	872.4	1,542.1	5,924.4
AMERICAN SERVICE INSURANCE COMPANY INC	2.48	2.64	21,404.2	24,270.7	-11.81	24,232.1	21,996.2	10.17	7,565.1	11,020.7	20,654.6	45.48	42.61	1,219.3	2,520.0	2,477.3
OCCIDENTAL FIRE & CASUALTY COMPANY OF NC	2.19	1.72	18,956.2	15,831.2	19.74	17,454.2	11,791.2	48.03	2,908.3	11,723.8	17,041.6	67.17	82.31	705.0	1,441.9	1,471.0
PEKIN INSURANCE COMPANY	2.18	1.98	18,858.5	18,178.3	3.74	18,595.1	17,488.0	6.33	10,372.0	11,104.2	20,202.9	59.72	56.71	849.6	386.5	4,186.8
WEST BEND MUTUAL INSURANCE COMPANY	2.09	1.92	18,082.9	17,628.4	2.58	18,113.2	18,138.4	-0.14	11,086.5	12,673.6	24,483.5	69.97	52.40	787.7	888.2	2,500.9
PROGRESSIVE PREMIER INS CO OF ILLINOIS	2.05	1.44	17,677.3	13,285.6	33.06	15,962.5	12,227.0	30.55	4,040.9	5,474.8	7,380.6	34.30	34.40	133.7	324.4	780.3
TRAVELERS PROPERTY CASUALTY CO OF AMER	1.76	1.30	15,193.0	11,913.6	27.53	15,205.6	14,422.3	5.43	5,315.2	4,732.3	20,403.3	31.12	72.00	421.2	332.1	2,579.9
ACUITY A MUTUAL INSURANCE COMPANY	1.75	1.40	15,107.8	12,835.8	17.70	14,370.6	12,170.5	18.08	5,220.3	8,233.9	17,352.9	57.30	35.42	534.4	1,158.7	2,004.7
CONTINENTAL CASUALTY COMPANY	1.74	1.39	15,055.1	12,787.8	17.73	14,868.1	12,376.1	20.14	5,034.5	-5,171.1	24,187.4	0.00**	56.80	871.1	-1,043.1	1,318.3
COUNTRY MUTUAL INSURANCE COMPANY	1.60	1.43	13,866.1	13,166.2	5.32	13,463.9	12,172.4	10.61	9,339.6	11,489.0	16,992.6	85.33	59.42	660.9	1,033.5	2,652.3
SENTRY SELECT INSURANCE COMPANY	1.53	1.26	13,259.3	11,583.0	14.47	12,478.5	9,914.3	25.86	4,652.9	5,659.4	12,534.8	45.35	90.15	231.9	187.5	1,652.1
AUTO OWNERS INSURANCE COMPANY	1.52	1.45	13,109.8	13,304.1	-1.46	13,257.5	12,944.3	2.42	5,955.8	10,743.4	22,036.5	81.04	64.09	815.7	1,023.2	2,524.7
CANAL INSURANCE COMPANY	1.46	1.21	12,619.8	11,169.4	12.99	12,537.0	10,626.6	17.98	6,177.2	5,880.5	13,103.6	46.90	111.01	1,116.9	862.3	2,913.0
LIBERTY MUTUAL FIRE INSURANCE COMPANY	1.39	1.29	12,017.4	11,847.3	1.44	10,852.2	9,357.3	15.98	11,108.5	12,015.5	15,753.9	110.72	72.74	738.5	807.1	1,269.0
DISCOVER PROPERTY & CASUALTY INS CO	1.37	0.29	11,859.4	2,665.8	344.88	8,216.6	2,989.9	174.81	730.3	9,186.4	10,705.3	111.80	45.87	131.3	990.2	1,069.5
GENERAL CASUALTY COMPANY OF ILLINOIS	1.20	1.21	10,368.1	11,155.5	-7.06	10,841.8	11,495.9	-5.69	7,439.3	6,521.0	13,815.2	60.15	66.40	785.4	469.8	628.3

TOTAL NUMBER OF COMPANIES THIS LINE: 25

\$000 not omitted from totals line

Sum:	59.88	51.15	517,435,520	470,328,341	10.02	509,464,161	443,826,296	14.79	218,721,261	272,544,932	536,413,744	53.50	61.50	22,322,077	28,189,123	60,220,662
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CY: Current Year

PY: Prior Year

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

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

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

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

September 22, 2005

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION - DIVISION OF INSURANCE

MARKET SHARE REPORT - DECEMBER 31, 2004

DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 20)

PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES

TOP 25 COMPANIES

PRIVATE PASSENGER AUTO PHYSICAL DAMAGE(\$000 omitted)

COMPANY NAME	Market Share (%) ¹		Premiums						Losses			Incurred		Defense and Cost Containment Expenses		
			Written (\$)		% Change	Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) ²		Paid (\$)	Incurred (\$)	Unpaid (\$)
	CY	PY	CY	PY		CY	PY	% Change				CY	CY			
STATE FARM MUTUAL AUTOMOBILE INSURANCE C	27.87	29.60	732,373.7	784,931.0	-6.70	746,272.0	787,343.0	-5.22	465,819.5	462,352.3	59,918.2	61.95	70.19	1,487.8	2,077.8	2,529.9
ALLSTATE INSURANCE COMPANY	8.84	8.76	232,188.0	232,269.2	-0.03	233,000.5	231,028.1	0.85	80,839.8	78,556.5	3,805.3	33.72	43.81	457.3	415.6	129.0
COUNTRY MUTUAL INSURANCE COMPANY	5.94	5.77	156,205.5	153,101.6	2.03	155,676.2	151,516.0	2.75	76,014.3	81,589.9	12,024.1	52.41	56.47	451.6	474.2	89.3
ALLSTATE PROPERTY & CASUALTY INS CO	4.80	3.81	126,227.9	101,154.0	24.79	120,561.5	92,825.5	29.88	59,991.1	59,450.3	4,587.4	49.31	61.61	345.1	341.6	99.6
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	4.77	4.69	125,474.2	124,334.4	0.92	125,261.5	123,218.2	1.66	68,785.8	68,413.2	674.3	54.62	61.18	105.0	44.3	375.9
ILLINOIS FARMERS INSURANCE COMPANY	4.59	4.66	120,733.9	123,652.2	-2.36	121,653.9	124,706.3	-2.45	57,657.3	55,861.2	7,963.7	45.92	51.70	538.6	506.3	338.7
STATE FARM FIRE & CASUALTY COMPANY	2.23	2.48	58,519.5	65,720.8	-10.96	61,497.5	64,524.1	-4.69	45,466.6	43,819.5	5,218.6	71.25	92.32	278.7	239.7	334.8
COUNTRY PREFERRED INSURANCE COMPANY	1.64	1.22	43,052.6	32,258.9	33.46	40,547.6	29,430.6	37.77	20,112.6	21,929.1	3,458.4	54.08	59.82	72.1	80.2	24.8
PROGRESSIVE UNIVERSAL INS CO	1.63	1.04	42,864.0	27,569.0	55.48	40,134.6	22,196.0	80.82	20,972.9	20,417.6	-525.2	50.87	56.82	28.2	69.8	75.8
GEICO GENERAL INSURANCE COMPANY	1.30	1.23	34,283.8	32,513.8	5.44	33,741.6	32,104.6	5.10	18,431.5	21,959.6	5,809.5	65.08	55.04	117.4	489.7	834.9
LIBERTY MUTUAL FIRE INSURANCE COMPANY	1.17	0.69	30,633.1	18,326.7	67.15	24,447.3	17,635.3	38.63	10,804.3	11,197.8	-190.6	45.80	53.07	59.2	66.5	303.6
AFFIRMATIVE INSURANCE COMPANY	1.16	1.27	30,470.3	33,656.9	-9.47	32,346.8	34,256.5	-5.57	14,253.8	15,388.2	3,412.8	47.57	47.27	0.0	0.0	0.0
ECONOMY PREMIER ASSURANCE COMPANY	1.08	1.20	28,350.6	31,814.3	-10.89	29,947.0	32,410.6	-7.60	11,094.0	11,545.8	2,126.2	38.55	48.28	2.8	-0.1	2.9
FARMERS AUTOMOBILE INSURANCE ASSN THE	1.08	1.04	28,306.8	27,621.9	2.48	27,918.2	27,550.3	1.34	13,808.7	13,611.5	1,486.2	48.76	58.34	52.0	35.3	70.2
MEMBERSELECT INSURANCE COMPANY	0.88	0.70	23,088.9	18,529.7	24.60	22,519.3	16,839.5	33.73	12,774.1	12,776.7	120.8	56.74	63.18	199.2	186.7	254.9
SAFECO INSURANCE COMPANY OF ILLINOIS	0.86	1.06	22,478.0	27,993.8	-19.70	23,457.1	30,338.9	-22.68	10,746.9	10,143.9	-282.3	43.24	48.41	99.7	111.6	112.1
GENERAL CASUALTY COMPANY OF ILLINOIS	0.85	0.89	22,286.3	23,605.1	-5.59	22,664.8	20,269.9	11.81	12,762.3	11,784.7	141.8	52.00	61.16	78.0	-57.5	145.9
UNITED SERVICES AUTOMOBILE ASSOCIATION	0.84	0.95	22,112.9	25,295.7	-12.58	22,831.5	25,394.6	-10.09	11,808.4	11,632.4	283.8	50.95	52.65	0.2	4.5	9.4
PROGRESSIVE HALCYON INSURANCE COMPANY	0.82	0.65	21,599.4	17,233.3	25.34	20,989.1	15,882.2	32.16	11,409.0	11,089.3	-386.1	52.83	56.95	44.5	57.1	43.8
HARTFORD INSURANCE COMPANY OF ILLINOIS	0.74	0.72	19,366.5	19,022.4	1.81	19,351.1	11,808.8	63.87	8,614.0	8,636.8	714.4	44.63	53.72	21.8	111.4	31.7
UNIVERSAL CASUALTY COMPANY	0.73	0.58	19,110.7	15,271.5	25.14	17,961.6	15,536.3	15.61	5,564.7	6,021.7	190.5	33.53	35.71	403.2	402.8	18.6
AMERICAN SERVICE INSURANCE COMPANY INC	0.71	0.56	18,534.2	14,753.9	25.62	17,053.7	14,657.3	16.35	5,789.4	5,614.3	-624.5	32.92	24.22	526.9	538.6	70.1
MID CENTURY INSURANCE COMPANY	0.69	0.71	18,031.0	18,877.0	-4.48	18,377.1	19,010.6	-3.33	9,530.4	9,176.8	1,380.7	49.94	58.13	40.7	40.9	44.0
NATIONWIDE MUTUAL INSURANCE COMPANY	0.65	0.71	17,167.8	18,857.3	-8.96	17,730.2	18,851.8	-5.95	8,341.1	8,170.7	535.9	46.08	58.25	20.3	16.1	23.3
USAA CASUALTY INSURANCE COMPANY	0.65	0.71	17,080.6	18,848.5	-9.38	17,534.3	18,657.4	-6.02	9,261.1	9,164.0	206.0	52.26	51.46	0.0	-1.9	6.1

TOTAL NUMBER OF COMPANIES THIS LINE: 25

\$000 not omitted from totals line

Sum: 76.51 75.68 2,010,540,358 2,007,212,707 0.17 2,013,475,885 1,977,992,249 1.79 1,070,653,450 1,070,303,872 112,050,059 53.16 61.09 5,430,402 6,251,403 5,969,432

CY: Current Year

PY: Prior Year

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

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

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

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

September 22, 2005

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION - DIVISION OF INSURANCE

MARKET SHARE REPORT - DECEMBER 31, 2004

DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 20)

PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES

TOP 25 COMPANIES

COMMERCIAL AUTO PHYSICAL DAMAGE(\$000 omitted)

COMPANY NAME	Market Share (%) ¹		Premiums						Losses			Incurred		Defense and Cost Containment Expenses			
			Written (\$)		% Change	Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) ²		Paid (\$)	Incurred (\$)	Unpaid (\$)	
	CY	PY	CY	PY		CY	PY	% Change	CY	PY	% Change	CY	CY	CY	PY	CY	CY
STATE FARM MUTUAL AUTOMOBILE INSURANCE C	7.67	7.10	25,387.5	24,157.7	5.09	25,013.5	23,457.7	6.63	15,265.8	15,066.5	1,518.6	60.23	70.01	66.1	78.8	119.6	
VIRGINIA SURETY COMPANY INC	5.71	4.91	18,911.1	16,716.6	13.13	18,215.0	15,823.6	15.11	10,953.4	10,680.7	7,757.3	58.64	56.13	72.8	121.3	58.5	
TRANSGUARD INS CO OF AMERICA INC	3.82	4.22	12,648.2	14,371.9	-11.99	13,358.6	14,373.2	-7.06	9,402.4	9,322.3	698.0	69.78	60.47	6.0	16.1	10.1	
PEKIN INSURANCE COMPANY	3.70	3.43	12,236.3	11,681.5	4.75	12,071.1	11,350.2	6.35	4,436.7	4,579.3	853.1	37.94	47.48	10.4	25.6	90.2	
CINCINNATI INSURANCE COMPANY THE	3.42	3.46	11,324.5	11,763.8	-3.73	11,506.0	11,901.6	-3.32	4,477.8	4,772.0	775.5	41.47	42.81	56.1	46.8	119.1	
NORTHLAND INSURANCE COMPANY	3.04	2.91	10,066.2	9,917.3	1.50	10,092.6	10,057.1	0.35	4,393.5	4,564.9	1,106.8	45.23	47.87	1.4	26.5	182.4	
COUNTRY MUTUAL INSURANCE COMPANY	2.79	2.47	9,229.7	8,413.2	9.70	8,826.8	7,664.3	15.17	3,215.4	3,227.6	298.6	36.57	45.55	8.6	8.8	3.1	
GREAT WEST CASUALTY COMPANY	2.69	2.40	8,893.2	8,178.4	8.74	8,715.7	8,151.4	6.92	4,175.3	3,930.1	446.5	45.09	47.64	44.9	43.2	18.6	
AUTO OWNERS INSURANCE COMPANY	2.26	2.20	7,468.8	7,504.9	-0.48	7,528.7	7,262.5	3.67	2,641.6	2,732.9	284.1	36.30	37.17	17.0	33.7	52.5	
ZURICH AMERICAN INSURANCE COMPANY	2.18	2.23	7,205.1	7,576.5	-4.90	6,638.1	7,090.8	-6.38	1,910.2	1,585.4	-149.1	23.88	33.86	105.1	107.3	6.3	
GENERAL CASUALTY COMPANY OF ILLINOIS	1.85	2.07	6,133.7	7,040.5	-12.88	6,777.3	7,264.6	-6.71	1,454.0	1,184.0	175.4	17.47	24.08	15.5	-28.2	18.6	
WEST BEND MUTUAL INSURANCE COMPANY	1.85	1.96	6,114.3	6,668.2	-8.31	6,423.2	7,068.9	-9.13	2,602.6	2,399.3	91.9	37.35	39.35	6.3	-11.3	47.7	
UNIVERSAL UNDERWRITERS INSURANCE COMPANY	1.81	2.00	5,987.2	6,824.0	-12.26	6,098.0	6,937.9	-12.11	2,098.2	2,210.6	230.8	36.25	52.45	9.9	14.7	21.0	
PROGRESSIVE PREMIER INS CO OF ILLINOIS	1.78	1.28	5,877.5	4,354.9	34.96	5,238.4	3,999.4	30.98	2,012.6	2,031.5	-17.0	38.78	39.06	10.6	16.1	16.5	
CUMIS INSURANCE SOCIETY INC	1.63	1.42	5,409.0	4,822.9	12.15	4,480.8	4,682.3	-4.30	1,971.0	2,068.8	710.3	46.17	42.33	5.1	5.8	7.7	
MOTORS INSURANCE CORPORATION	1.61	1.38	5,331.8	4,691.8	13.64	5,335.2	6,166.1	-13.48	2,245.4	1,802.7	10.3	33.79	181.01	9.1	9.1	0.0	
OCCIDENTAL FIRE & CASUALTY COMPANY OF NC	1.39	1.32	4,610.3	4,489.8	2.68	4,341.6	3,674.9	18.14	1,990.2	2,166.7	498.1	49.91	41.12	203.0	200.6	5.6	
LINCOLN GENERAL INSURANCE COMPANY	1.31	0.96	4,320.4	3,253.8	32.78	3,744.1	3,001.4	24.74	1,976.8	2,177.3	339.0	58.15	33.88	9.2	22.1	24.6	
GREAT AMERICAN ASSURANCE COMPANY	1.29	1.14	4,257.2	3,893.0	9.36	4,099.4	3,674.2	11.57	2,434.1	2,483.4	670.0	60.58	60.89	3.8	-3.7	149.4	
AMERICAN COUNTRY INSURANCE COMPANY	1.28	1.44	4,245.6	4,914.7	-13.61	4,531.7	4,295.0	5.51	1,563.6	1,732.8	-260.3	38.24	41.54	-191.8	-189.0	36.5	
WESTFIELD INSURANCE COMPANY	1.19	1.27	3,948.3	4,306.9	-8.33	4,040.2	4,398.5	-8.14	1,461.3	1,415.1	227.8	35.03	44.94	4.9	5.1	15.8	
ACUITY A MUTUAL INSURANCE COMPANY	1.19	1.04	3,936.2	3,540.2	11.19	3,754.0	3,776.7	-0.60	1,637.9	1,499.2	47.9	39.94	31.55	48.7	110.2	68.4	
TRAVELERS PROPERTY CASUALTY CO OF AMER	1.18	1.01	3,898.3	3,425.3	13.81	3,684.9	3,515.8	4.81	1,140.5	1,302.0	786.4	35.33	26.16	5.6	24.9	57.6	
ALLSTATE INSURANCE COMPANY	1.12	1.02	3,693.8	3,487.3	5.92	3,615.6	3,495.0	3.45	1,367.7	1,338.6	92.6	37.02	45.14	6.8	8.1	3.4	
DAIMLERCHRYSLER INSURANCE COMPANY	1.11	1.08	3,661.0	3,671.3	-0.28	3,591.8	3,628.3	-1.01	1,137.0	1,250.4	405.0	34.81	67.15	6.5	15.8	16.6	
TOTAL NUMBER OF COMPANIES THIS LINE: 25						\$000 not omitted from totals line											
Sum:	58.85	55.72	194,795,277	189,666,293	2.70	191,722,417	186,711,317	2.68	87,965,143	87,524,127	17,597,551	45.65	53.18	541,753	708,380	1,149,838	

CY: Current Year

PY: Prior Year

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

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

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

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

September 22, 2005

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION - DIVISION OF INSURANCE

MARKET SHARE REPORT - DECEMBER 31, 2004

DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 20)

PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES

TOP 25 COMPANIES

AIRCRAFT (ALL PERILS)(\$000 omitted)

COMPANY NAME	Market Share (%) ¹		Premiums						Losses			Incurred		Defense and Cost Containment Expenses				
			Written (\$)		% Change	Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) ²		Paid (\$)	Incurred (\$)	Unpaid (\$)		
	CY	PY	CY	PY		CY	PY	% Change	CY	PY	% Change	CY	CY	CY	PY	CY	CY	CY
ILLINOIS NATIONAL INSURANCE CO	23.10	21.77	20,613.0	25,450.0	-19.01	28,392.8	16,226.8	74.97	2,665.8	10,978.1	27,037.6	38.67	105.62	821.9	1,507.9	1,622.3		
XL SPECIALTY INSURANCE COMPANY	12.58	12.21	11,223.5	14,270.8	-21.35	11,223.0	13,785.3	-18.59	653.9	5,652.1	9,020.9	50.36	17.30	35.2	522.3	743.3		
ACE AMERICAN INSURANCE COMPANY	8.03	7.33	7,165.0	8,574.9	-16.44	7,165.0	8,574.9	-16.44	0.0	-16.6	49.2	0.00**	6.96	0.0	-5.4	-2.8		
LIBERTY MUTUAL INSURANCE COMPANY	7.99	7.62	7,127.8	8,904.6	-19.95	7,914.6	8,882.3	-10.89	842.1	588.4	53,515.3	7.43	38.58	351.9	367.8	9,602.2		
HARTFORD FIRE INSURANCE COMPANY	7.01	6.50	6,259.9	7,600.9	-17.64	6,992.9	8,200.7	-14.73	886.4	929.7	81,260.8	13.30	142.96	646.0	729.2	14,478.2		
ZURICH AMERICAN INSURANCE COMPANY	6.74	8.27	6,012.6	9,665.6	-37.79	6,534.1	10,924.9	-40.19	834.3	2,940.6	72,732.8	45.00	31.03	349.6	349.6	0.0		
CONVERIUM INSURANCE (NORTH AMERICA) INC	5.05	4.42	4,504.8	5,172.1	-12.90	6,216.8	1,668.2	272.68	297.6	3,077.6	3,675.0	49.50	55.24	12.6	168.6	235.6		
NATIONAL INDEMNITY COMPANY	4.47	2.44	3,990.4	2,854.1	39.81	3,938.5	801.0	391.67	224.8	1,767.0	2,066.3	44.86	68.74	4.5	179.8	230.1		
OLD REPUBLIC INSURANCE COMPANY	4.30	2.80	3,836.9	3,268.5	17.39	3,757.2	3,968.2	-5.32	7,584.1	5,624.7	7,233.8	149.70	138.39	1,091.0	763.7	1,713.2		
AMERICAN ALTERNATIVE INS CORP	4.17	2.44	3,724.7	2,854.1	30.50	3,693.0	1,406.2	162.63	225.5	509.0	1,285.0	13.78	73.11	4.9	92.8	154.7		
GENERAL REINSURANCE CORPORATION	4.03	1.69	3,599.6	1,975.4	82.22	3,988.7	870.9	358.02	223.1	765.7	769.1	19.20	27.10	28.5	77.7	64.4		
U S SPECIALTY INSURANCE COMPANY	3.30	2.36	2,948.4	2,764.5	6.65	2,769.8	2,548.2	8.70	272.4	113.7	537.8	4.11	69.28	114.1	22.0	200.6		
TOKIO MARINE & NICHIDO FIRE INS CO LTD	2.14	1.93	1,911.2	2,259.7	-15.43	2,300.0	832.5	176.26	77.7	823.0	1,200.6	35.78	58.48	3.0	45.2	43.2		
AVEMCO INSURANCE COMPANY	1.57	1.08	1,401.8	1,261.5	11.12	1,411.8	1,284.4	9.92	484.5	980.4	589.0	69.44	21.53	14.2	81.5	71.2		
NATIONAL LIABILITY & FIRE INS CO	1.49	0.00	1,329.0	1.1	119,632.88	641.4	1.1	57,683.24	24.1	73.0	48.9	11.38	0.00	2.6	5.6	3.0		
ACE PROPERTY AND CASUALTY INS CO	1.34	0.89	1,199.3	1,041.6	15.14	1,057.0	1,049.0	0.77	8.2	-549.4	334.9	0.00**	57.92	123.4	14.1	-44.0		
AMERICAN NATIONAL PROPERTY & CASUALTY CO	1.25	0.91	1,113.2	1,064.3	4.60	1,112.2	1,076.3	3.34	362.2	142.5	11.8	12.81	31.70	0.0	0.0	0.0		
AMERICAN HOME ASSURANCE COMPANY	0.94	-1.53	838.0	-1,790.9	0.00 *	737.1	7,925.8	-90.70	1,060.7	-7,578.3	162,284.5	0.00**	12.88	468.5	1,659.4	9,737.1		
NORTH AMERICAN SPECIALTY INSURANCE CO	0.73	0.53	652.3	614.9	6.08	640.9	607.1	5.56	222.4	481.1	309.7	75.08	4.95	6.2	40.1	68.8		
MITSUI SUMITOMO INSURANCE CO OF AMERICA	0.53		476.6		0.00 *	198.2		0.00 *	1.4	4.1	2.6	2.05		0.0	0.1	0.1		
WESTCHESTER FIRE INSURANCE COMPANY	0.47	0.37	418.3	428.0	-2.25	795.7	749.9	6.12	0.0	-263.9	290.0	0.00**	40.52	0.0	-86.3	-56.6		
CLARENDON NATIONAL INSURANCE COMPANY	0.29	0.20	255.1	234.4	8.84	226.3	276.1	-18.05	0.0	13.1	91.7	5.81	0.00**	0.0	0.0	0.0		
NATIONAL UNION FIRE INSURANCE CO OF PITT	0.08	-0.37	69.3	-436.3	0.00 *	94.5	334.4	-71.73	-19.5	-490.9	799.9	0.00**	2,256.35	254.6	239.0	48.0		
ARCH INSURANCE COMPANY	0.03		24.3		0.00 *	18.3		0.00 *	0.0	6.5	6.5	35.39		0.0	0.2	0.2		
INSURANCE COMPANY OF THE STATE OF PA THE	0.00	0.00	2.5	-0.5	0.00 *	1.3	-0.5	0.00 *	80.3	137.3	1,215.1	10,249.55	0.00**	90.9	105.9	72.9		
TOTAL NUMBER OF COMPANIES THIS LINE: 25																		
			\$000 not omitted from totals line															
Sum:	101.63	83.84	90,697,478	98,033,342	-7.48	101,821,383	91,993,461	10.68	17,011,899	26,708,487	426,368,751	26.23	65.15	4,423,503	6,880,636	38,985,558		

CY: Current Year

PY: Prior Year

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

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

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

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September 22, 2005

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION - DIVISION OF INSURANCE

MARKET SHARE REPORT - DECEMBER 31, 2004

DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 20)

PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES

TOP 25 COMPANIES

FIDELITY(\$000 omitted)

COMPANY NAME	Market Share (%) ¹		Premiums						Losses			Incurred		Defense and Cost Containment Expenses			
			Written (\$)		% Change	Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) ²		Paid (\$)	Incurred (\$)	Unpaid (\$)	
	CY	PY	CY	PY		CY	PY	% Change				CY	CY				CY
NATIONAL UNION FIRE INSURANCE CO OF PITT	40.54	22.52	40,867.1	16,780.8	143.54	32,125.0	14,828.6	116.64	2,468.8	9,250.8	23,011.4	28.80	69.73	1,026.0	1,704.2	2,301.1	
FEDERAL INSURANCE COMPANY	16.49	18.95	16,622.7	14,119.7	17.73	15,504.9	12,986.5	19.39	2,332.8	681.7	9,529.5	4.40	35.22	409.3	215.9	1,261.6	
TRAVELERS CASUALTY AND SURETY CO OF AM	6.06	7.83	6,107.2	5,832.1	4.72	5,936.1	6,023.2	-1.45	3,429.4	-31.7	2,411.5	0.00**	67.41	106.6	22.0	364.1	
CUMIS INSURANCE SOCIETY INC	3.41	4.79	3,437.6	3,566.5	-3.61	3,519.3	3,695.6	-4.77	1,690.9	1,844.9	2,804.2	52.42	70.29	25.1	41.7	129.2	
GREAT AMERICAN INSURANCE COMPANY	3.04	3.72	3,069.1	2,769.6	10.81	2,660.1	2,551.8	4.24	311.0	-54.5	461.2	0.00**	26.28	1.6	127.4	322.8	
UNDERWRITERS AT LLOYDS LONDON	2.92	1.55	2,946.7	1,154.7	155.21	2,550.2	1,372.1	85.86	98.3	-474.6	3,359.7	0.00**	0.00**	209.7	179.5	176.8	
FIDELITY & DEPOSIT COMPANY OF MARYLAND	2.77	3.51	2,787.9	2,613.1	6.69	2,686.2	2,577.5	4.22	2,222.2	268.9	1,779.9	10.01	162.98	101.6	28.3	108.4	
CONTINENTAL CASUALTY COMPANY	2.45	5.64	2,467.1	4,200.0	-41.26	2,949.3	4,128.0	-28.55	731.3	-1,338.8	1,478.6	0.00**	75.67	3.9	4.7	43.5	
ILLINOIS NATIONAL INSURANCE CO	1.69	0.46	1,701.9	342.4	397.00	1,076.6	327.0	229.24	-3.0	385.3	609.2	35.79	15.02	0.0	38.8	60.9	
HARTFORD FIRE INSURANCE COMPANY	1.67	2.05	1,683.9	1,528.9	10.14	1,519.1	1,297.1	17.12	146.1	-432.0	555.7	0.00**	63.11	4.1	-45.1	78.6	
HARTFORD INSURANCE COMPANY OF ILLINOIS	1.57	1.67	1,579.1	1,246.1	26.73	1,303.8	1,152.7	13.11	658.8	617.1	1,354.6	47.33	0.00**	75.8	60.1	105.5	
LEXON INSURANCE COMPANY	1.47	0.95	1,479.9	704.5	110.07	1,472.2	116.7	1,161.71	246.1	833.1	638.9	56.59	45.14	0.0	13.6	13.6	
ST PAUL MERCURY INSURANCE COMPANY	1.26	1.35	1,268.7	1,005.8	26.14	1,089.1	728.2	49.56	322.4	579.3	670.0	53.19	64.55	17.3	42.0	58.3	
GULF INSURANCE COMPANY	1.04	4.18	1,051.8	3,117.3	-66.26	2,327.9	3,043.5	-23.51	652.7	6,421.7	7,684.9	275.86	0.00**	0.0	1,064.9	1,417.6	
QUANTA INDEMNITY COMPANY	0.99		999.4		0.00*	367.8		0.00*	0.0	119.5	119.5	32.48		0.0	10.4	10.4	
ZURICH AMERICAN INSURANCE COMPANY	0.90	1.19	905.5	887.9	1.98	963.7	828.8	16.27	-87.3	-147.7	313.0	0.00**	0.00**	14.8	13.7	31.4	
PROGRESSIVE CASUALTY INSURANCE COMPANY	0.85	1.31	861.4	973.9	-11.55	946.1	948.5	-0.25	177.4	577.6	1,774.4	61.05	16.83	88.3	99.8	84.7	
ST PAUL FIRE & MARINE INSURANCE COMPANY	0.82	1.44	826.3	1,076.4	-23.23	894.4	905.1	-1.18	453.1	306.2	572.9	34.23	125.69	0.0	-60.1	50.5	
CINCINNATI INSURANCE COMPANY THE	0.79	1.53	796.0	1,140.4	-30.20	994.9	979.1	1.61	205.8	131.2	592.3	13.19	67.54	78.0	154.8	181.7	
WESTERN SURETY COMPANY	0.71	0.99	719.7	739.8	-2.72	717.1	698.8	2.61	7.9	14.3	54.9	1.99	4.73	0.0	-0.8	7.6	
VIRGINIA SURETY COMPANY INC	0.67	0.93	674.2	694.9	-2.98	664.5	618.3	7.48	257.2	346.4	565.9	52.12	94.75	3.0	3.9	0.9	
OHIO CASUALTY INSURANCE COMPANY THE	0.63	0.87	640.2	648.2	-1.25	647.1	667.2	-3.01	180.6	-564.2	171.9	0.00**	9.29	86.1	-224.3	84.7	
UNIVERSAL UNDERWRITERS INSURANCE COMPANY	0.55	0.85	553.9	636.2	-12.94	607.0	692.5	-12.35	10.8	11.0	138.9	1.82	66.43	7.1	13.7	21.6	
EXECUTIVE RISK INDEMNITY INC	0.46	0.44	464.2	331.1	40.18	404.2	282.4	43.14	0.0	170.1	339.0	42.09	3.39	6.8	12.9	18.6	
PEKIN INSURANCE COMPANY	0.37	0.48	375.7	360.1	4.35	379.7	392.3	-3.21	15.0	41.7	28.6	10.99	0.00**	0.2	0.2	0.0	
TOTAL NUMBER OF COMPANIES THIS LINE: 25						\$000 not omitted from totals line											
Sum:	94.12	89.19	94,887,014	66,470,238	42.75	84,306,313	61,841,554	36.33	16,528,481	19,557,170	61,020,807	23.20	49.60	2,265,458	3,522,324	6,934,236	

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MARKET SHARE REPORT - DECEMBER 31, 2004

DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 20)

PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES

TOP 25 COMPANIES

SURETY(\$000 omitted)

COMPANY NAME	Market Share (%) ¹		Premiums						Losses			Incurred		Defense and Cost Containment Expenses					
			Written (\$)		% Change	Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) ²		Paid (\$)	Incurred (\$)	Unpaid (\$)			
	CY	PY	CY	PY		CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
TRAVELERS CASUALTY AND SURETY CO OF AM	11.59	12.46	17,505.1	20,610.5	-15.07	18,623.8	19,968.8	-6.74	5,240.9	2,282.9	7,056.5	12.26	30.67	350.8	-203.5	763.2			
SAFECO INSURANCE COMPANY OF AMERICA	11.34	9.71	17,138.8	16,065.7	6.68	14,640.7	15,711.7	-6.82	-2,905.2	-435.4	5,062.0	0.00**	67.56	86.8	374.2	349.5			
FIDELITY & DEPOSIT COMPANY OF MARYLAND	7.29	6.34	11,013.1	10,482.1	5.06	9,784.5	8,434.7	16.00	804.9	1,939.0	2,291.8	19.82	0.00**	769.9	841.6	583.7			
WESTERN SURETY COMPANY	5.05	3.35	7,635.0	5,545.6	37.68	6,617.8	4,958.3	33.47	338.7	1,117.2	1,681.7	16.88	16.50	49.2	112.2	369.5			
ST PAUL FIRE & MARINE INSURANCE COMPANY	4.72	6.24	7,129.3	10,324.0	-30.94	8,640.4	7,709.6	12.07	975.6	3,403.0	5,271.4	39.39	27.89	-940.1	-312.6	1,153.9			
CONTINENTAL CASUALTY COMPANY	3.95	2.85	5,963.9	4,714.4	26.50	5,444.7	4,134.2	31.70	1,589.5	1,816.6	2,909.4	33.36	117.28	31.6	21.9	0.0			
LIBERTY MUTUAL INSURANCE COMPANY	3.51	2.48	5,304.1	4,105.4	29.20	4,880.0	4,521.1	7.94	-1,657.6	1,740.9	1,788.2	35.68	111.42	277.4	-538.5	580.1			
FEDERAL INSURANCE COMPANY	3.18	3.83	4,811.3	6,340.5	-24.12	5,543.8	4,630.2	19.73	-2.6	45.5	928.0	0.82	6.72	24.9	39.1	14.2			
UNITED FIRE & CASUALTY COMPANY	2.18	1.82	3,298.0	3,017.5	9.30	3,184.6	3,583.3	-11.13	144.2	254.8	330.4	8.00	0.00**	20.6	22.0	12.6			
BOND SAFEGUARD INSURANCE COMPANY	2.11	1.60	3,189.7	2,646.4	20.53	2,768.6	2,527.6	9.54	553.7	455.5	280.2	16.45	9.63	157.0	127.0	0.0			
WASHINGTON INTERNATIONAL INSURANCE CO	2.01	1.75	3,039.8	2,901.4	4.77	3,081.4	2,671.7	15.34	109.9	-279.1	1,759.8	0.00**	30.26	44.2	186.4	615.7			
GREAT AMERICAN INSURANCE COMPANY	1.96	1.52	2,955.1	2,518.7	17.33	2,736.0	2,515.5	8.77	-34.8	422.2	1,857.2	15.43	37.98	109.1	145.4	183.4			
HANOVER INSURANCE COMPANY	1.77	2.08	2,667.3	3,444.4	-22.56	3,032.4	3,224.3	-5.95	470.4	-171.7	1,093.9	0.00**	0.00**	77.9	66.8	236.7			
OLD REPUBLIC SURETY COMPANY	1.68	1.50	2,543.7	2,483.5	2.42	2,511.1	2,525.8	-0.58	120.5	116.8	192.0	4.65	0.74	30.3	19.0	80.4			
RLI INSURANCE COMPANY	1.61	1.49	2,427.7	2,461.5	-1.37	2,425.9	2,512.9	-3.46	196.2	472.1	965.5	19.46	0.00**	19.1	82.9	137.3			
XL SPECIALTY INSURANCE COMPANY	1.46	1.11	2,205.8	1,837.7	20.03	2,202.1	2,063.0	6.74	1,233.8	1,642.5	937.8	74.59	0.00**	466.4	438.1	189.1			
OHIO CASUALTY INSURANCE COMPANY THE	1.38	0.86	2,083.6	1,422.1	46.51	1,758.0	1,568.6	12.08	-7.5	-16.1	157.2	0.00**	8.00	9.2	-1.9	45.2			
CINCINNATI INSURANCE COMPANY THE	1.35	1.37	2,038.3	2,263.7	-9.95	2,207.0	2,129.1	3.66	0.2	-19.1	62.7	0.00**	7.96	47.4	454.8	410.1			
LEXON INSURANCE COMPANY	1.34	0.39	2,019.2	649.5	210.89	1,748.9	217.6	703.67	0.0	219.8	249.2	12.57	13.53	0.0	0.0	0.0			
INTERNATIONAL FIDELITY INSURANCE COMPANY	1.31	1.70	1,986.0	2,820.3	-29.58	2,184.2	2,627.2	-16.86	326.7	-122.2	642.9	0.00**	18.00	97.1	-153.2	151.5			
CAPITOL INDEMNITY CORPORATION	1.28	1.66	1,936.8	2,753.3	-29.66	1,923.3	2,792.4	-31.12	1,034.6	514.9	-142.5	26.77	64.17	283.2	226.6	155.9			
EMPLOYERS MUTUAL CASUALTY COMPANY	1.24	1.00	1,872.3	1,649.3	13.52	1,689.3	1,586.8	6.46	18.5	31.9	218.5	1.89	12.74	16.3	37.3	79.1			
HARTFORD FIRE INSURANCE COMPANY	1.19	1.09	1,792.8	1,801.6	-0.49	1,933.1	1,549.8	24.74	115.5	483.2	493.4	25.00	13.10	159.4	225.4	81.3			
UNITED STATES FIDELITY & GUARANTY CO	1.16	1.54	1,757.6	2,546.4	-30.98	2,535.2	3,551.2	-28.61	-952.0	6,261.2	8,402.1	246.97	0.00**	494.6	1,349.0	1,387.0			
NORTH AMERICAN SPECIALTY INSURANCE CO	1.07	0.87	1,610.6	1,442.3	11.67	1,528.1	1,313.0	16.38	84.2	-122.9	1,012.2	0.00**	23.35	63.0	102.1	157.0			
TOTAL NUMBER OF COMPANIES THIS LINE: 25																			
			\$000 not omitted from totals line																
Sum:	76.73	70.64	115,924,708	116,847,787	-0.79	113,625,062	109,028,133	4.22	7,798,152	22,053,655	45,501,598	19.41	29.77	2,745,264	3,661,990	7,736,198			

CY: Current Year

PY: Prior Year

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

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

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

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

September 22, 2005

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION - DIVISION OF INSURANCE

MARKET SHARE REPORT - DECEMBER 31, 2004

DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 20)

PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES

TOP 25 COMPANIES

BURGLARY AND THEFT(\$000 omitted)

COMPANY NAME	Market Share (%) ¹		Premiums						Losses			Incurred		Defense and Cost Containment Expenses			
			Written (\$)		% Change	Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) ²		Paid (\$)	Incurred (\$)	Unpaid (\$)	
	CY	PY	CY	PY		CY	PY	% Change				CY	CY				CY
TRAVELERS CASUALTY AND SURETY CO OF AM	20.24	17.60	1,323.1	1,139.6	16.10	1,217.5	999.4	21.82	0.9	73.0	419.3	6.00	11.18	0.0	0.7	48.3	
FEDERAL INSURANCE COMPANY	20.15	18.37	1,317.3	1,189.8	10.72	1,288.1	1,352.9	-4.79	64.5	94.2	72.6	7.31	7.64	0.0	7.5	11.2	
NATIONAL UNION FIRE INSURANCE CO OF PITT	8.35	10.10	545.7	654.2	-16.58	540.0	614.4	-12.12	0.0	-27.4	64.8	0.00**	0.00**	0.0	-1.4	3.2	
UNITED CASUALTY INSURANCE COMPANY OF AM	5.03	4.87	329.1	315.7	4.26	328.1	318.2	3.12	39.3	33.8	9.6	10.31	10.58	0.0	0.0	0.0	
HARTFORD INSURANCE COMPANY OF ILLINOIS	4.48	3.80	293.1	245.9	19.23	258.4	221.8	16.47	0.0	0.3	1.6	0.10	0.00**	0.0	0.0	0.1	
HARTFORD FIRE INSURANCE COMPANY	3.57	2.80	233.2	181.4	28.57	234.7	201.2	16.63	23.2	23.4	3.9	9.95	24.68	0.8	1.7	5.2	
ST PAUL FIRE & MARINE INSURANCE COMPANY	3.36	2.55	219.7	165.2	33.01	182.8	155.6	17.45	0.0	65.6	117.5	35.91	15.57	0.0	5.5	10.3	
UNIVERSAL UNDERWRITERS INSURANCE COMPANY	3.21	3.96	210.0	256.3	-18.06	244.0	255.7	-4.56	130.3	134.8	12.7	55.25	27.41	4.4	4.6	1.0	
INDEPENDENT MUTUAL FIRE INSURANCE CO	3.10	3.20	202.7	207.2	-2.15	202.8	207.0	-2.04	5.2	7.1	3.3	3.49	0.03	0.1	1.5	2.0	
FIDELITY & DEPOSIT COMPANY OF MARYLAND	2.80	2.41	183.0	156.1	17.26	201.9	171.4	17.76	0.6	2.1	1.5	1.03	0.00	0.0	0.1	0.1	
CINCINNATI INSURANCE COMPANY THE	2.06	2.07	134.5	133.9	0.45	135.1	126.0	7.22	14.8	14.4	-0.5	10.64	0.17	0.0	0.0	0.0	
XL INSURANCE AMERICA INC	1.53	0.33	99.9	21.1	374.34	93.8	17.0	452.02	0.0	-3.3	4.1	0.00**	43.85	0.0	0.0	0.0	
OLD RELIABLE CASUALTY COMPANY	1.36	1.32	89.1	85.8	3.83	89.0	86.7	2.74	23.1	24.0	1.6	26.99	30.21	0.6	0.6	0.1	
SENTRY SELECT INSURANCE COMPANY	1.09	1.12	71.2	72.6	-1.99	71.7	69.5	3.16	38.7	45.8	3.9	63.95	0.00**	0.0	0.6	0.7	
GULF INSURANCE COMPANY	1.01	1.98	65.7	128.4	-48.81	100.9	108.5	-7.04	10.6	506.7	574.7	502.30	105.09	0.0	70.5	84.1	
HANOVER FIRE AND CASUALTY INS CO	0.95	1.07	62.3	69.3	-10.09	66.6	68.8	-3.18	7.9	9.1	1.3	13.62	0.00	0.0	0.0	0.0	
WESTFIELD INSURANCE COMPANY	0.93	0.79	61.1	50.9	19.98	57.4	51.3	11.75	36.2	33.7	0.5	58.73	41.71	0.0	0.0	0.1	
SELECTIVE INSURANCE COMPANY OF SC	0.89	0.78	58.1	50.8	14.37	61.2	51.8	18.30	2.0	1.0	0.0	1.63	0.00**	0.0	-0.1	-0.1	
GREAT NORTHERN INSURANCE COMPANY	0.87	0.84	57.0	54.5	4.64	55.1	56.4	-2.28	0.0	5.0	13.0	9.04	4.82	0.0	1.8	2.8	
VIGILANT INSURANCE COMPANY	0.71	0.68	46.4	44.1	5.18	43.8	45.8	-4.31	0.0	3.7	10.2	8.52	5.65	0.0	1.4	2.2	
UNITED FIRE & CASUALTY COMPANY	0.68	0.72	44.4	46.5	-4.59	41.6	50.2	-17.13	-1.0	2.3	7.3	5.45	0.00**	0.0	0.1	0.1	
FEDERATED MUTUAL INSURANCE COMPANY	0.61	0.72	39.9	46.3	-13.82	42.2	50.0	-15.51	0.0	-0.6	2.5	0.00**	30.52	0.0	0.0	0.0	
WEST BEND MUTUAL INSURANCE COMPANY	0.59	0.58	38.4	37.6	1.99	37.5	34.6	8.32	6.5	15.9	11.0	42.31	4.47	0.0	-0.4	0.0	
CHUBB NATIONAL INSURANCE COMPANY	0.57	0.33	37.3	21.5	73.58	26.7	20.5	30.19	0.0	3.4	6.3	12.65	5.98	0.0	1.0	1.3	
NORTH POINTE INSURANCE COMPANY	0.57	0.55	37.3	35.3	5.49	38.8	35.5	9.11	0.0	0.0	0.0	0.00	0.00**	0.0	0.0	0.0	
TOTAL NUMBER OF COMPANIES THIS LINE: 25						\$000 not omitted from totals line											
Sum:	88.72	83.54	5,799,501	5,409,832	7.20	5,659,479	5,370,205	5.39	402,858	1,067,898	1,342,523	18.87	10.04	5,915	95,673	172,801	

CY: Current Year

PY: Prior Year

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

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

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

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

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION - DIVISION OF INSURANCE

MARKET SHARE REPORT - DECEMBER 31, 2004

DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 20)

PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES

TOP 25 COMPANIES

BOILER AND MACHINERY(\$000 omitted)

COMPANY NAME	Market Share (%) ¹		Premiums						Losses			Incurred		Defense and Cost Containment Expenses		
			Written (\$)		% Change	Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) ²		Paid (\$)	Incurred (\$)	Unpaid (\$)
	CY	PY	CY	PY		CY	PY	% Change	CY	PY	% Change	CY	CY	CY	PY	CY
FACTORY MUTUAL INSURANCE COMPANY	13.49	15.84	6,949.0	8,818.9	-21.20	7,753.0	8,809.8	-12.00	810.5	263.0	628.9	3.39	11.76	0.0	7.7	17.2
FEDERAL INSURANCE COMPANY	11.37	9.93	5,857.2	5,526.8	5.98	5,987.6	5,692.8	5.18	265.7	1,747.6	2,213.0	29.19	4.15	4.6	66.4	114.4
HARTFORD STEAM BOILER INSPECT & INS CO	9.89	10.72	5,093.5	5,971.3	-14.70	5,466.1	5,803.9	-5.82	1,428.2	1,973.4	1,050.2	36.10	8.58	46.7	84.4	41.6
TRAVELERS PROPERTY CASUALTY CO OF AMER	9.28	10.04	4,778.1	5,588.3	-14.50	5,256.1	6,914.7	-23.99	1,453.8	537.5	1,511.8	10.23	0.00**	125.4	53.7	45.7
CONTINENTAL CASUALTY COMPANY	6.08	5.05	3,131.1	2,810.0	11.43	3,256.0	2,816.9	15.59	8.9	1,382.9	2,104.5	42.47	24.09	8.9	53.7	88.7
AFFILIATED F M INSURANCE COMPANY	5.80	5.68	2,985.1	3,163.4	-5.64	3,126.5	2,954.1	5.84	162.6	280.6	1,370.6	8.98	76.19	0.0	-0.3	22.1
ZURICH AMERICAN INSURANCE COMPANY	4.00	2.76	2,061.1	1,537.3	34.07	1,955.6	1,535.5	27.36	264.0	417.1	241.7	21.33	13.85	1.4	2.6	9.6
PHOENIX INSURANCE COMPANY THE	3.18	3.43	1,638.6	1,908.1	-14.12	1,912.4	858.5	122.75	136.8	267.7	413.4	14.00	34.16	7.1	-0.6	6.8
UNIVERSAL UNDERWRITERS INSURANCE COMPANY	3.03	2.99	1,558.9	1,664.0	-6.32	1,627.1	1,766.9	-7.91	238.9	5.0	31.7	0.31	30.87	5.2	9.9	12.0
AMERICAN GUARANTEE & LIABILITY INS CO	2.81	3.17	1,448.6	1,763.1	-17.84	1,605.1	2,110.7	-23.95	210.6	203.5	59.4	12.68	0.00**	0.3	-11.7	0.0
CINCINNATI INSURANCE COMPANY THE	2.66	2.38	1,369.3	1,327.0	3.19	1,361.8	1,213.8	12.19	239.0	78.0	203.1	5.73	24.03	1.8	-26.0	12.7
NATIONAL UNION FIRE INSURANCE CO OF PITT	2.46	3.29	1,267.3	1,832.0	-30.82	1,331.1	1,535.3	-13.31	0.0	27.7	1,417.3	2.08	4.71	0.0	15.6	85.0
ST PAUL FIRE & MARINE INSURANCE COMPANY	1.76	2.08	904.1	1,157.1	-21.86	1,008.3	1,072.8	-6.01	123.0	463.6	1,003.9	45.98	7.64	0.5	24.6	136.8
ALLIANZ GLOBAL RISKS US INS CO	1.73	1.93	891.9	1,074.8	-17.01	837.8	1,210.1	-30.77	-22.6	-779.8	292.7	0.00**	43.06	0.0	9.8	52.7
INSURANCE CORPORATION OF HANNOVER	1.47	0.01	759.2	4.2	18,137.88	756.5	3.2	23,755.76	0.0	1,000.5	1,018.5	132.26	569.38	0.0	0.0	0.0
TRAVELERS INDEMNITY COMPANY THE	1.25	0.91	641.6	508.5	26.18	571.0	333.5	71.21	0.0	246.8	251.0	43.21	0.00**	2.7	10.1	7.6
FIRST NONPROFIT INSURANCE COMPANY	0.98	0.89	502.8	496.5	1.26	514.0	445.5	15.36	10.4	10.4	0.0	2.02	0.00	0.0	0.0	0.0
SELECTIVE INSURANCE COMPANY OF SC	0.93	0.80	479.7	445.9	7.58	457.9	419.5	9.15	99.7	45.7	6.5	9.98	30.03	0.0	0.0	0.0
TRAVELERS INDEMNITY COMPANY OF CT THE	0.90	1.01	462.4	564.0	-18.02	519.5	297.7	74.48	12.5	36.8	126.9	7.09	29.64	0.0	-2.3	1.9
ST PAUL MERCURY INSURANCE COMPANY	0.89	0.94	460.3	521.8	-11.78	491.4	435.5	12.84	167.9	243.6	453.4	49.56	0.66	0.8	6.9	56.4
GREAT NORTHERN INSURANCE COMPANY	0.89	0.85	458.5	470.9	-2.64	453.0	378.4	19.71	74.7	35.5	52.0	7.83	5.42	2.2	2.0	3.7
ILLINOIS EMCASCO INSURANCE COMPANY	0.87	0.77	449.6	430.6	4.41	448.1	313.4	42.98	36.4	36.8	22.6	8.21	15.54	0.0	0.0	0.0
WEST BEND MUTUAL INSURANCE COMPANY	0.80	0.67	414.3	371.1	11.62	393.5	321.5	22.42	170.6	180.9	23.3	45.96	0.00**	0.0	0.0	0.0
WESTPORT INSURANCE CORPORATION	0.75	1.42	386.0	788.5	-51.05	538.7	715.0	-24.65	4.2	-86.8	1.5	0.00**	9.42	3.3	-13.5	0.4
VIGILANT INSURANCE COMPANY	0.71	0.40	364.4	222.0	64.14	307.8	211.9	45.23	0.0	9.4	35.3	3.06	66.17	1.5	2.1	2.5

TOTAL NUMBER OF COMPANIES THIS LINE: 25

\$000 not omitted from totals line

Sum: 87.99 87.93 45,312,582 48,966,045 -7.46 47,935,778 48,170,892 -0.49 5,895,816 8,627,450 14,533,088 18.00 13.54 212,516 295,117 717,727

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September 22, 2005

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION - DIVISION OF INSURANCE

MARKET SHARE REPORT - DECEMBER 31, 2004

DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 20)

PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES

TOP 25 COMPANIES

CREDIT(\$000 omitted)

COMPANY NAME	Market Share (%) ¹		Premiums						Losses			Incurred		Defense and Cost Containment Expenses			
			Written (\$)		% Change	Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) ²		Paid (\$)	Incurred (\$)	Unpaid (\$)	
	CY	PY	CY	PY		CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY
ATRADIUS TRADE CREDIT INSURANCE INC	39.74	8.39	14,474.7	2,691.0	437.90	14,445.2	2,642.2	446.71	1,308.6	3,287.3	4,775.2	22.76	95.60	1.5	-36.0	29.5	
EULER AMERICAN CREDIT INDEMNITY COMPANY	24.82	20.56	9,042.1	6,593.7	37.13	8,655.9	6,506.9	33.03	2,033.8	2,037.0	2,471.1	23.53	0.00**	0.0	0.0	0.0	
CONTINENTAL CASUALTY COMPANY	8.04	7.96	2,929.3	2,553.0	14.74	3,179.9	2,966.1	7.21	940.8	2,564.9	3,217.5	80.66	77.57	4.3	104.0	99.7	
FIRST COLONIAL INSURANCE COMPANY	7.99	3.81	2,908.9	1,223.3	137.80	983.2	319.2	207.98	1,652.3	1,620.4	510.4	164.81	129.79	8.0	20.5	17.9	
GREAT AMERICAN INSURANCE COMPANY	3.75	5.71	1,367.1	1,830.6	-25.32	1,504.8	1,529.5	-1.62	91.4	-269.4	1,067.9	0.00**	54.36	7.2	7.2	0.0	
COFACE NORTH AMERICA INSURANCE COMPANY	3.19		1,163.5		0.00 *	71.1		0.00 *	0.0	44.2	44.2	62.25		0.0	0.0	0.0	
ACE AMERICAN INSURANCE COMPANY	2.94	3.75	1,071.4	1,203.8	-10.99	1,027.9	1,191.4	-13.72	55.4	-14.1	-5.1	0.00**	0.00**	0.0	0.9	6.0	
OLD REPUBLIC INSURANCE COMPANY	2.15	-0.56	784.8	-180.8	0.00 *	711.4	30.7	2,214.61	248.0	78.8	672.0	11.07	0.00**	-18.0	-24.4	38.5	
NORTH AMERICAN SPECIALTY INSURANCE CO	1.72	26.78	625.6	8,589.3	-92.72	625.6	8,589.3	-92.72	430.0	-922.7	1,087.0	0.00**	6.03	0.0	-80.3	131.7	
STONEBRIDGE CASUALTY INSURANCE COMPANY	0.96		349.4		0.00 *	-267.1		0.00 *	26.8	41.3	14.5	0.00**		0.0	0.0	0.0	
WESCO INSURANCE COMPANY	0.94	3.06	342.9	981.9	-65.07	720.6	1,665.8	-56.74	616.5	309.0	15.5	42.87	71.98	0.0	0.0	0.0	
AMERICAN NATIONAL PROPERTY & CASUALTY CO	0.81	0.55	295.7	174.9	69.07	280.8	107.5	161.23	95.9	90.7	1.2	32.31	18.76	0.0	0.0	0.0	
BANCINSURE INC	0.71	0.78	259.8	251.5	3.32	264.9	259.0	2.30	70.4	52.3	35.0	19.74	22.56	0.0	0.0	0.0	
EMPLOYERS FIRE INSURANCE COMPANY THE	0.54	0.79	195.0	254.8	-23.49	237.8	88.7	167.99	82.7	67.8	14.6	28.51	74.90	0.0	0.0	0.0	
FOUNDERS INSURANCE COMPANY	0.42	0.45	154.6	143.5	7.69	148.2	144.1	2.87	21.0	9.0	34.1	6.10	13.31	0.0	0.0	0.0	
ARCH INSURANCE COMPANY	0.40	0.33	147.5	107.4	37.39	149.7	98.5	52.09	43.3	31.5	7.5	21.06	82.49	0.0	0.0	0.0	
FEDERAL INSURANCE COMPANY	0.30	0.08	110.0	25.0	340.00	99.4	15.6	535.40	0.0	103.7	122.6	104.33	0.00**	0.0	11.8	13.9	
GERLING AMERICA INSURANCE COMPANY	0.25	1.12	92.1	358.8	-74.34	92.1	358.8	-74.34	2,535.6	2,527.6	0.0	2,745.35	0.00**	8.1	18.1	10.0	
INSURANCE COMPANY OF NORTH AMERICA	0.14	0.22	50.0	71.2	-29.80	48.4	71.1	-31.85	21.4	16.2	-0.7	33.38	7.00	0.0	0.0	0.3	
GUARANTY NATIONAL INSURANCE COMPANY	0.09	0.01	32.9	1.6	1,949.63	18.0	0.2	9,329.32	2.5	1.4	1.4	8.00	0.00**	0.1	0.0	0.2	
FIDELITY & DEPOSIT COMPANY OF MARYLAND	0.05	0.83	17.3	267.4	-93.53	17.3	292.4	-94.08	0.0	0.0	0.0	0.00	0.00	0.0	0.0	0.0	
MONUMENTAL GENERAL CASUALTY COMPANY	0.03		11.9		0.00 *	11.9		0.00 *	0.0	0.0	0.0	0.00		0.0	0.0	0.0	
VIRGINIA SURETY COMPANY INC	0.01	0.02	3.1	6.2	-50.25	-46.1	4.0	-1,241.92	0.0	0.0	0.0	0.00**	0.00**	0.0	0.0	0.0	
COMMERCIAL GUARANTY CASUALTY INS CO	0.00	0.03	0.0	10.8	-99.63	0.0	10.8	-99.63	0.0	-6.1	-0.7	0.00**	56.19	0.0	-0.1	-0.1	
YOSEMITE INSURANCE COMPANY	0.00	0.00	0.0	0.0	0.00 *	0.0	0.0	0.00 *	0.0	-6.4	0.0	0.00**	0.00**	0.0	0.0	0.0	
TOTAL NUMBER OF COMPANIES THIS LINE: 25			\$000 not omitted from totals line														
Sum:	100.01	84.68	36,429,568	27,158,758	34.14	32,980,839	26,891,855	22.64	10,276,303	11,664,431	14,085,104	35.37	20.24	11,263	21,833	347,654	

CY: Current Year

PY: Prior Year

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

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

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

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

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION - DIVISION OF INSURANCE

MARKET SHARE REPORT - DECEMBER 31, 2004

DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 20)

PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES

TOP 25 COMPANIES

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

COMPANY NAME	Market Share (%) ¹		Premiums						Losses			Incurred		Defense and Cost Containment Expenses					
			Written (\$)		% Change	Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) ²		Paid (\$)	Incurred (\$)	Unpaid (\$)			
	CY	PY	CY	PY		CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY
VIRGINIA SURETY COMPANY INC	77.22	78.75	355,337.7	339,950.1	4.53	349,977.4	292,199.1	19.77	145,122.7	141,395.6	31,776.0	40.40	51.30	5,837.6	5,837.5	0.0			
SAFETY NATIONAL CASUALTY CORPORATION	4.96	4.17	22,821.7	17,992.0	26.84	18,741.3	16,954.6	10.54	8,415.3	6,131.7	91,241.9	32.72	66.93	146.6	729.3	1,352.6			
PRE PAID LEGAL CASUALTY INC	2.41	2.35	11,068.3	10,149.8	9.05	11,217.8	10,307.6	8.83	3,496.0	3,523.1	52.7	31.41	31.90	0.0	0.0	0.0			
GREENWICH INSURANCE COMPANY	2.11	2.03	9,703.1	8,758.3	10.79	7,836.4	25,769.4	-69.59	8,366.3	9,348.2	2,991.3	119.29	11.67	544.8	596.3	167.0			
MIDWEST EMPLOYERS CASUALTY COMPANY	1.98	2.27	9,097.4	9,778.0	-6.96	9,461.2	8,677.7	9.03	1,269.6	7,133.2	21,551.3	75.39	26.45	0.0	-5.0	0.0			
SENTRY SELECT INSURANCE COMPANY	1.83	2.28	8,412.9	9,836.3	-14.47	9,106.1	9,281.8	-1.89	6,061.7	7,281.5	6,351.3	79.96	79.82	0.0	0.0	0.0			
AMERICAN ROAD INSURANCE COMPANY THE	1.07	1.16	4,920.3	4,998.6	-1.56	5,228.4	5,136.0	1.80	2,855.1	2,740.4	152.7	52.41	143.42	0.0	0.0	0.0			
EMPLOYERS REINSURANCE CORPORATION	0.82	0.62	3,784.7	2,687.0	40.85	3,277.1	2,580.7	26.98	1,984.1	2,828.8	11,665.1	86.32	0.00**	13.7	100.4	668.9			
ARAG INSURANCE COMPANY	0.79	0.79	3,635.1	3,427.0	6.07	3,635.6	3,426.7	6.10	2,236.3	2,133.8	9.2	58.69	39.73	0.0	0.0	0.0			
GREAT AMERICAN ASSURANCE COMPANY	0.71	0.46	3,247.0	1,965.1	65.23	1,541.8	978.0	57.65	1,151.8	1,254.8	199.6	81.38	52.19	0.1	-51.2	0.0			
UNIVERSAL UNDERWRITERS INSURANCE COMPANY	0.69	1.04	3,167.4	4,478.1	-29.27	3,423.2	3,153.8	8.54	2,895.2	2,902.4	147.8	84.78	94.05	24.6	24.6	0.0			
CENTRAL STATES INDEMNITY CO OF OMAHA	0.55	0.69	2,517.7	2,965.2	-15.09	2,518.4	2,960.2	-14.92	364.4	242.1	325.9	9.61	13.55	0.0	0.0	0.0			
CONTINENTAL CASUALTY COMPANY	0.46	0.00	2,106.4	0.0	0.00*	167.4	0.0	0.00*	33.7	160.9	126.8	96.10	0.00**	0.0	0.6	0.6			
GREAT AMERICAN INSURANCE COMPANY	0.38	0.09	1,748.3	398.4	338.84	3,380.4	320.6	954.43	2,678.4	3,352.5	718.5	99.17	0.00**	0.1	-28.3	0.0			
AIG PREMIER INSURANCE COMPANY	0.36	0.00	1,653.5	8.5	19,326.06	1,653.5	8.5	19,326.06	1,990.1	6,122.8	4,132.8	370.28	0.00	18.3	97.6	79.3			
AMERICAN GENERAL INDEMNITY COMPANY	0.36	0.22	1,641.8	953.3	72.23	1,100.7	670.5	64.17	612.2	693.2	158.7	62.98	22.65	0.0	0.0	0.0			
ARCH INSURANCE COMPANY	0.36	0.01	1,640.7	38.3	4,189.17	1,257.9	41.5	2,931.50	775.0	983.4	215.8	78.18	60.87	0.0	21.1	21.1			
LYNDON PROPERTY INSURANCE COMPANY	0.34	0.52	1,574.8	2,254.1	-30.14	4,755.0	5,183.0	-8.26	4,773.2	4,616.8	57.2	97.09	117.37	0.0	0.0	0.0			
HERITAGE INDEMNITY COMPANY	0.33	0.34	1,533.1	1,470.6	4.25	1,485.8	1,563.8	-4.99	1,799.1	1,721.5	137.3	115.87	112.99	23.6	23.6	0.9			
YOSEMITE INSURANCE COMPANY	0.26	0.25	1,186.9	1,064.8	11.46	974.9	789.7	23.45	136.8	196.6	297.4	20.17	17.34	0.0	0.0	0.0			
FIREMENS INSURANCE COMPANY OF NEWARK NJ	0.25	0.76	1,160.5	3,297.9	-64.81	2,700.9	2,494.4	8.28	2,775.9	3,041.7	910.1	112.62	129.12	27.6	32.8	5.3			
AMERICAN MERCURY INSURANCE COMPANY	0.23	0.16	1,062.3	701.3	51.47	432.5	244.0	77.26	513.5	501.6	20.2	115.98	115.68	0.0	1.0	1.0			
STONEBRIDGE CASUALTY INSURANCE COMPANY	0.23	0.33	1,047.5	1,404.5	-25.42	1,047.5	1,404.5	-25.42	105.8	63.9	66.9	6.10	13.34	0.0	-44.4	14.1			
BALBOA INSURANCE COMPANY	0.22	0.23	1,021.0	1,012.5	0.84	984.2	1,160.4	-15.19	69.7	17.6	54.4	1.79	19.41	0.0	0.0	0.0			
AMERICAN BANKERS INSURANCE COMPANY OF FL	0.21	0.10	978.9	446.5	119.24	562.7	705.2	-20.20	961.8	933.2	197.7	165.84	177.19	1.0	3.2	4.2			
TOTAL NUMBER OF COMPANIES THIS LINE: 25																			
			\$000 not omitted from totals line																
Sum:	99.11	99.61	456,068,873	430,036,148	6.05	446,468,071	396,011,544	12.74	201,443,835	209,321,573	173,558,691	46.88	50.45	6,638,046	7,339,226	2,315,059			

CY: Current Year

PY: Prior Year

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

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

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

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

September 22, 2005

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION - DIVISION OF INSURANCE

MARKET SHARE REPORT - DECEMBER 31, 2004

DIRECT DATA FROM EXHIBIT OF PREMIUMS AND LOSSES (ILLINOIS PAGE 20)

PREMIUM WRITTEN IN ILLINOIS BY ILLINOIS LICENSED COMPANIES

TOP 25 COMPANIES

TOTALS(\$000 omitted)

COMPANY NAME	Market Share (%) ¹		Premiums						Losses			Incurred		Defense and Cost Containment Expenses			
			Written (\$)		% Change	Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) ²		Paid (\$)	Incurred (\$)	Unpaid (\$)	
	CY	PY	CY	PY		CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY
STATE FARM MUTUAL AUTOMOBILE INSURANCE C	8.95	9.51	1,791,136.3	1,830,617.0	-2.16	1,806,831.7	1,814,864.2	-0.44	1,191,650.4	1,179,983.9	707,200.7	65.31	71.80	48,073.9	50,000.5	120,791.3	
STATE FARM FIRE & CASUALTY COMPANY	5.41	5.30	1,082,734.9	1,021,131.4	6.03	1,058,095.2	961,279.6	10.07	518,431.3	538,592.8	367,498.6	50.90	61.34	17,782.6	19,841.0	44,610.2	
COUNTRY MUTUAL INSURANCE COMPANY	3.77	3.60	753,818.6	693,209.7	8.74	733,532.1	661,574.7	10.88	356,924.0	387,172.8	335,814.7	52.78	58.13	10,894.5	14,469.2	44,155.5	
ILLINOIS NATIONAL INSURANCE CO	3.73	3.86	747,315.5	744,129.5	0.43	702,791.3	645,640.3	8.85	416,066.0	554,550.2	1,367,138.2	78.91	114.78	33,857.9	62,044.0	157,367.4	
ALLSTATE INSURANCE COMPANY	3.23	3.43	646,828.2	659,871.0	-1.98	651,682.5	656,343.0	-0.71	311,592.5	319,235.9	361,568.4	48.99	54.82	18,376.0	21,797.4	70,326.0	
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	2.71	2.66	541,751.8	512,396.3	5.73	528,083.9	490,757.2	7.61	316,193.4	321,994.5	252,899.2	60.97	73.35	13,779.4	13,979.7	42,808.7	
ZURICH AMERICAN INSURANCE COMPANY	2.50	2.61	500,983.4	502,419.6	-0.29	580,881.6	491,897.0	18.09	316,736.6	514,277.0	850,363.2	88.53	82.82	46,856.3	91,096.8	156,861.1	
VIRGINIA SURETY COMPANY INC	2.49	2.87	497,480.9	553,415.3	-10.11	524,309.1	525,350.2	-0.20	269,260.6	251,476.6	346,084.0	47.96	62.02	12,692.8	11,399.5	24,680.8	
ISMIE MUTUAL INSURANCE COMPANY	2.10	1.87	420,504.4	360,982.6	16.49	411,481.2	342,049.2	20.30	150,408.3	266,406.1	908,649.5	64.74	77.40	71,045.7	95,231.4	242,381.3	
ILLINOIS FARMERS INSURANCE COMPANY	1.94	2.00	388,448.9	385,416.2	0.79	384,307.7	388,187.2	-1.00	209,113.3	204,254.6	146,952.8	53.15	50.28	13,653.5	15,765.5	24,184.4	
FEDERAL INSURANCE COMPANY	1.56	1.59	312,761.5	306,860.7	1.92	304,890.6	286,295.8	6.49	99,239.7	176,122.5	433,670.0	57.77	44.20	24,644.2	40,031.5	106,217.6	
CONTINENTAL CASUALTY COMPANY	1.47	1.09	295,187.7	210,403.0	40.30	204,642.9	187,309.8	9.25	116,635.9	-213,638.3	684,023.8	0.00**	257.25	28,489.5	-111,643.9	34,082.1	
ALLSTATE PROPERTY & CASUALTY INS CO	1.28	1.01	256,880.6	193,707.2	32.61	242,471.2	178,144.7	36.11	121,231.3	151,455.8	113,633.9	62.46	77.36	3,548.3	7,211.6	14,256.5	
ZURICH AMERICAN INSURANCE COMPANY OF IL	1.25	1.16	249,334.9	223,448.2	11.59	319,122.0	219,739.2	45.23	188,927.2	290,998.9	437,397.2	91.19	101.60	40,008.2	56,333.3	71,870.5	
CINCINNATI INSURANCE COMPANY THE	1.19	1.19	238,961.1	229,650.8	4.05	233,615.6	219,550.3	6.41	111,006.7	116,989.6	250,789.5	50.08	56.92	11,127.6	9,765.7	64,155.4	
NATIONAL UNION FIRE INSURANCE CO OF PITT	1.07	0.71	213,460.4	136,548.4	56.33	203,040.8	134,731.3	50.70	36,007.4	110,143.0	428,474.7	54.25	108.35	12,373.7	21,752.0	43,663.0	
COMMERCE & INDUSTRY INSURANCE COMPANY	1.00	0.83	200,444.6	159,912.1	25.35	186,073.3	121,676.8	52.92	49,875.1	108,921.4	163,328.8	58.54	60.14	4,775.0	13,915.8	19,586.3	
ST PAUL FIRE & MARINE INSURANCE COMPANY	0.99	1.21	197,578.4	232,085.3	-14.87	220,227.5	228,666.5	-3.69	235,349.9	238,671.5	465,828.1	108.37	58.94	23,088.7	34,633.9	98,899.3	
LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.91	0.83	182,036.4	160,136.9	13.68	169,625.5	148,642.1	14.12	102,817.1	110,314.4	221,435.0	65.03	62.14	8,240.6	10,202.3	22,893.4	
WEST BEND MUTUAL INSURANCE COMPANY	0.83	0.78	165,200.1	149,987.1	10.14	159,024.2	141,767.4	12.17	66,182.1	85,523.8	133,625.0	53.78	51.29	3,836.1	4,232.7	16,044.0	
ALLSTATE INDEMNITY COMPANY	0.83	0.64	165,173.2	123,688.6	33.54	141,300.0	104,315.9	35.45	70,750.1	78,692.7	35,356.3	55.69	65.85	2,413.5	2,368.1	3,856.0	
NEW HAMPSHIRE INSURANCE COMPANY	0.81	0.59	161,727.6	113,787.3	42.13	139,857.2	88,166.0	58.63	205,708.2	226,993.8	235,143.6	162.30	152.73	1,625.2	6,249.6	28,057.2	
TRAVELERS PROPERTY CASUALTY CO OF AMER	0.74	0.67	148,845.0	128,817.2	15.55	141,843.9	127,910.8	10.89	57,871.0	84,713.7	259,027.8	59.72	44.62	11,139.8	10,089.0	46,365.3	
PEKIN INSURANCE COMPANY	0.72	0.67	144,712.2	129,580.7	11.68	138,393.1	121,943.4	13.49	57,127.8	67,552.7	94,679.6	48.81	48.44	4,814.7	6,907.5	21,946.5	
GENERAL CASUALTY COMPANY OF ILLINOIS	0.68	0.71	135,137.2	136,397.4	-0.92	136,645.5	127,797.9	6.92	68,554.8	70,905.0	99,242.5	51.89	59.81	5,421.0	6,463.1	8,788.2	
TOTAL NUMBER OF COMPANIES THIS LINE: 25						\$000 not omitted from totals line											
Grand Totals:	52.15	51.40	10,438,443,628	9,898,599,645	5.45	10,322,769,496	9,414,600,308	9.65	5,643,660,601	6,242,304,830	9,699,825,278	60.47	73.72	472,558,686	514,137,318	1,528,847,715	

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September 22, 2005