

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION - DIVISION OF INSURANCE

MARKET SHARE REPORT - DECEMBER 31, 2007

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 (%) <sup>1</sup>		Premiums						Losses			Incurred		Defense and Cost Containment Expenses			
			Written (\$)			Earned (\$)			Paid (\$)	Incurred (\$)	Unpaid (\$)	Loss Ratio (%) <sup>2</sup>		Paid(\$)	Incurred(\$)	Unpaid(\$)	
	CY	PY	CY	PY	% Change	CY	PY	% Change	CY	CY	CY	CY	PY	CY	CY	CY	
ZURICH AMERICAN INSURANCE COMPANY	7.15	5.36	191,951.7	137,580.6	39.52	153,112.2	138,223.6	10.77	99,140.9	150,823.3	392,248.4	98.51	112.97	10,142.0	-7,869.4	36,183.7	
LIBERTY INSURANCE CORPORATION	5.06	4.48	135,710.5	114,957.5	18.05	129,660.5	120,434.7	7.66	48,589.6	126,399.6	207,428.9	97.49	83.96	3,230.0	9,630.3	19,258.5	
AMERICAN HOME ASSURANCE COMPANY	4.59	5.33	123,222.6	136,664.0	-9.84	125,564.7	122,741.2	2.30	51,449.3	90,862.4	183,482.5	72.36	78.49	4,681.7	5,793.9	18,348.2	
NEW HAMPSHIRE INSURANCE COMPANY	3.22	2.84	86,424.7	72,790.8	18.73	79,458.1	49,807.6	59.53	26,307.2	64,934.8	76,630.9	81.72	80.21	2,142.6	5,245.3	7,663.1	
TRAVELERS INDEMNITY COMPANY THE	2.60	2.63	69,676.7	67,412.4	3.36	70,672.0	66,452.6	6.35	43,147.8	54,140.1	170,829.4	76.61	81.32	5,144.0	6,104.9	16,952.4	
ILLINOIS NATIONAL INSURANCE CO	2.59	1.12	69,437.7	28,726.1	141.72	60,112.7	24,127.5	149.15	4,452.2	34,384.0	106,623.7	57.20	91.59	-2,252.5	-329.2	10,662.4	
WEST BEND MUTUAL INSURANCE COMPANY	2.31	2.45	61,955.5	62,776.8	-1.31	61,122.6	63,372.9	-3.55	45,961.2	59,172.5	93,338.6	96.81	78.68	1,966.5	2,933.9	4,907.8	
COUNTRY MUTUAL INSURANCE COMPANY	2.30	2.45	61,615.3	62,835.4	-1.94	61,656.5	61,193.4	0.76	33,541.2	41,333.5	110,222.1	67.04	57.31	3,199.1	4,896.9	13,221.2	
COMMERCE & INDUSTRY INSURANCE COMPANY	2.16	4.02	58,059.1	103,107.5	-43.69	64,691.8	130,097.2	-50.27	71,060.7	59,126.6	261,503.5	91.40	81.29	6,832.1	172.9	26,150.4	
TWIN CITY FIRE INSURANCE COMPANY	2.10	2.05	56,436.6	52,541.1	7.41	59,544.0	55,943.1	6.44	27,087.3	33,879.5	113,241.1	56.90	46.81	1,766.7	1,498.5	10,151.4	
LIBERTY MUTUAL FIRE INSURANCE COMPANY	1.99	2.67	53,417.4	68,373.9	-21.87	47,893.5	67,336.8	-28.87	55,397.7	41,526.0	139,868.7	86.70	72.26	2,825.1	3,679.6	9,490.3	
ACCIDENT FUND INSURANCE CO OF AMERICA	1.94	2.01	52,093.7	51,690.2	0.78	52,004.9	49,324.5	5.43	29,764.0	35,169.7	59,372.1	67.63	77.28	1,776.1	1,981.8	3,840.4	
TRAVELERS PROPERTY CASUALTY CO OF AMER	1.84	1.94	49,456.0	49,848.8	-0.79	50,787.8	52,961.5	-4.10	23,713.3	35,781.1	162,343.9	70.45	78.23	2,507.3	3,692.7	12,375.8	
UNITED WISCONSIN INSURANCE COMPANY	1.80	1.46	48,218.1	37,503.6	28.57	45,748.5	32,177.7	42.17	15,255.7	21,760.0	32,077.4	47.56	45.61	1,946.6	3,024.6	4,493.1	
CINCINNATI CASUALTY COMPANY THE	1.69	1.86	45,244.2	47,676.2	-5.10	45,576.2	46,351.3	-1.67	31,183.2	30,251.8	81,208.6	66.38	77.90	2,261.5	2,541.7	7,096.3	
ACUITY A MUTUAL INSURANCE COMPANY	1.67	1.95	44,877.5	50,112.7	-10.45	46,276.1	48,834.2	-5.24	25,117.3	30,100.7	50,985.2	65.05	51.03	1,830.0	3,213.3	7,090.3	
PEKIN INSURANCE COMPANY	1.67	1.75	44,849.1	45,002.2	-0.34	44,276.5	42,943.5	3.10	23,090.8	33,206.4	53,412.3	75.00	50.53	2,777.2	4,021.7	6,661.6	
STATE FARM FIRE & CASUALTY COMPANY	1.37	1.44	36,900.9	37,047.0	-0.39	36,734.2	35,877.8	2.39	22,284.0	17,810.7	45,111.5	48.49	71.25	1,192.0	1,838.2	3,709.6	
FEDERAL INSURANCE COMPANY	1.37	1.37	36,662.4	35,266.6	3.96	38,521.7	39,765.4	-3.13	15,265.3	23,168.9	58,756.8	60.15	47.06	1,398.5	2,750.9	7,474.9	
TECHNOLOGY INSURANCE COMPANY	1.29	1.01	34,716.3	26,011.4	33.47	35,245.2	17,449.3	101.99	11,375.7	19,627.3	24,116.7	55.69	57.00	665.1	1,056.9	569.0	
ACE PROPERTY AND CASUALTY INS CO	1.26	1.91	33,778.8	49,005.2	-31.07	33,755.5	49,179.6	-31.36	23,808.0	26,822.1	39,199.1	79.46	49.17	1,133.0	-891.3	7,038.3	
HARTFORD INSURANCE CO OF THE MIDWEST	1.10	1.26	29,633.6	32,427.6	-8.62	29,760.0	30,977.8	-3.93	11,902.9	15,639.9	66,744.4	52.55	94.91	1,082.4	1,355.8	6,820.8	
CONSOLIDATED INSURANCE COMPANY	1.06	0.95	28,520.4	24,433.3	16.73	27,259.1	23,560.3	15.70	12,973.7	19,983.3	25,747.9	73.31	58.46	651.5	997.3	2,049.0	
INSURANCE COMPANY OF THE STATE OF PA THE OWNERS INSURANCE COMPANY	1.02	0.86	27,420.0	22,114.6	23.99	24,062.9	19,772.0	21.70	6,979.5	13,956.4	44,435.4	58.00	49.59	1,160.8	1,063.3	4,443.5	
OWNERS INSURANCE COMPANY	0.97	0.91	25,998.5	23,459.4	10.82	25,176.8	21,609.2	16.51	15,542.6	16,385.2	26,660.9	65.08	86.04	936.8	1,159.5	1,930.0	
TOTAL NUMBER OF COMPANIES THIS LINE: 25						\$000 not omitted from totals line											
<b>Sum:</b>	<b>56.12</b>	<b>56.11</b>	<b>1,506,277,457</b>	<b>1,439,364,744</b>	<b>4.65</b>	<b>1,448,673,865</b>	<b>1,410,515,025</b>	<b>2.71</b>	<b>774,390,975</b>	<b>1,096,245,746</b>	<b>2,625,589,837</b>	<b>75.67</b>	<b>75.30</b>	<b>60,996,062</b>	<b>59,563,805</b>	<b>248,582,012</b>	

CY: Current Year

PY: Prior Year

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

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

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

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

Thursday, July 17, 2008