ANNUAL STATISTICAL REPORT OF THE INSURANCE DEPARTMENT OF THE COMMONWEALTH OF PENNSYLVANIA

FOR THE PERIOD JULY 1, 2003 TO JUNE 30, 2004

M. Diane Koken
Insurance Commissioner

Edward G. Rendell
Governor

www.ins.state.pa.us

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INSURANCE DEPARTMENT

July 6, 2004
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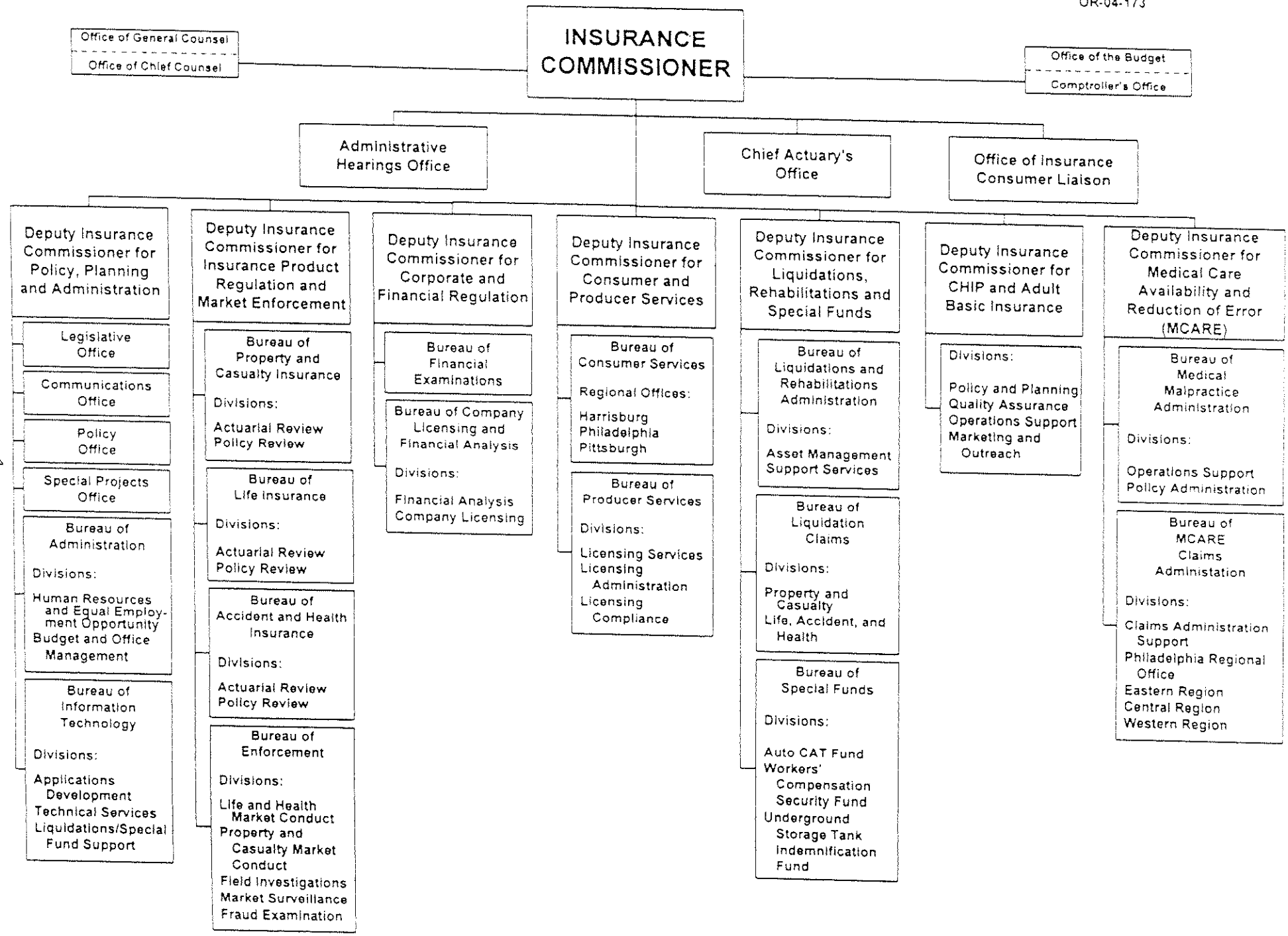

PENNSYLVANIA INSURANCE DEPARTMENT
VISION STATEMENT

"To provide a premier regulatory environment which promotes the best insurance marketplace to serve consumers"

MISSION STATEMENT

We will:

- Promote a competitive marketplace for consumers
- Educate consumers to make informed decisions
- Assist consumers to assure that they are treated fairly in compliance with Commonwealth laws
- Regulate insurance companies' financial solvency
- Effectively administer legislatively enacted programs to maximize benefits to consumers including CHIP, adultBasic, Mcare, USTIF, WCSF and AutoCAT.
- Regulate insurance products for complianceAdvance consumer protection by administering licensing programs that promote professionalism and competency in the marketplace
- Maximize assets and fairly administer receiverships
- Enhance employees' dedication to professional, honest, customer-focused service
- Utilize technology to enhance efficiencies and improve customer services
- Innovate to meet the changing financial services marketplace

INTRODUCTION

The Bureau of Consumer Services is the primary contact for consumers who have questions; need help understanding a policy; or who wish to lodge a complaint against an agent or company.

As a regulator, the Pennsylvania Insurance Department:

- Examines and audits the financial condition of insurance companies conducting business in Pennsylvania.
- Examines and licenses insurance agents and brokers.
- Reviews for approval or disapproval, certain rate and policy form filings.
- Licenses insurance companies to conduct business in the state and enforces insurance laws and regulations in Pennsylvania.
- Monitors insurer conduct in the marketplace to promote fair treatment in claims handling, policy renewals and availability for consumers.

The Pennsylvania Insurance Department was established under the Act of Assembly of April 4, 1873, P. L. 20. It was reorganized under the Insurance Department Act of May 17, 1921, P. L., 789.

OFFICE OF THE INSURANCE COMMISSIONER

The Insurance Commissioner is the head of the Department, responsible for the regulation of the insurance industry in the Commonwealth and the protection of the insurance consumer. A member of the Governor's Cabinet, the Commissioner is appointed for a four-year term by the Governor with the advice and consent of the Senate.

In addition to the role as chief administrator of the Department, the Commissioner has the following official responsibilities:

- Supervises the Workers' Compensation Security Fund. This Fund was created to ensure that claimants receive compensation under the Workers' Compensation Law if their workers' compensation insurance company should become insolvent.
- Serves as a member of the State Workers' Insurance Fund.
- Acts as statutory receiver for Pennsylvania domestic insurers placed in liquidation or rehabilitation by order of Commonwealth Court. Among other things, the Commissioner is responsible for collecting assets of insolvent insurance companies to maximize payments to claimants against the insurer's estate.
- Serves as a member of the Office of Health Care Reform Cabinet, the Children's Health Insurance Program (CHIP) Advisory Council and the Underground Storage Tank Indemnification Fund Board.

ADMINISTRATIVE HEARINGS OFFICE

The Administrative Hearings Office receives filings, conducts hearings and prepares adjudications in matters concerning insurance laws and regulations. Formal hearings may be held on company rate requests, insurance policy forms, Department enforcement actions, agency terminations, agent licensing matters, appeals from rating organizations, denials of automobile Catastrophic Loss Benefits and other matters under the jurisdiction of the Insurance Department. Formal hearings also may be held at the request of any insurance consumer who believes that an insurance policy was improperly canceled or not renewed, or at the request of any company or person harmed by a Department action.

CHIEF ACTUARY

The Chief Actuary, under the direction of the Commissioner, is responsible for reviewing all major rate filings, as well as reviewing reserve work for company solvency. Policy forms and policies marketed in the Commonwealth are reviewed to ensure they meet all statutory requirements.

OFFICE OF CHILDREN'S HEALTH INSURANCE PROGRAM

CHILDREN'S HEALTH INSURANCE PROGRAM

The Children's Health Insurance Program (CHIP), which is administered by the Insurance Department, provides free or low-cost health insurance to uninsured children under 19 years of age whose families earn too much to qualify for Medical Assistance and no other health insurance coverage. Free coverage is available to families with incomes up to 200% of the Federal Poverty Income Guidelines and low-cost health insurance is available to families with incomes between 201% and 235% of the Federal Poverty Income Guidelines. CHIP is funded through both state and federal funds.

CHIP medical benefits include coverage for:

* prescription drugs
* immunizations
* emergency care
* rehabilitation therapy
* routine checkups
* specialty care
* diagnostic testing
* home health care
* mental health services
* substance abuse services
* durable medical equipment
* dental, vision and hearing services
* inpatient hospitalization up to 90 days per year

Consumers can call 1-800-986-KIDS for more information concerning eligibility.

AdultBasic

AdultBasic, which is administered by the Insurance Department, provides insurance to uninsured adults between the ages of 19 and 64 who have household incomes less than 200% of the Federal Poverty Income Guidelines and who have no other health insurance coverage. Eligible persons pay a monthly premium of $30 per month for coverage. adultBasic is funded by a portion of the National Tobacco Settlement funds received by the Commonwealth.

adultBasic benefits include coverage for:

* routine checkups
* inpatient hospitalization
* specialty care
* emergency care
* diagnostic testing

Consumers can call 1-800- GO-BASIC for more information concerning eligibility.

OFFICE OF POLICY, PLANNING AND ADMINISTRATION

Reporting to the Insurance Commissioner, the Office of Policy, Planning and Administration, is responsible for managing the development and implementation of the Department's legislative and regulatory agenda. The Office also coordinates the Department's public information effort and provides administrative support to the Department in the areas of budget and fiscal management, personnel and equal employment opportunity management, office services, and information technology management.

BUREAU OF ADMINISTRATION

The Bureau of Administration provides consultative services and administrative support to the Department's executive and program offices in the areas of budget and fiscal management, human resources and equal employment opportunity, and procurement and related office services. The two divisions comprising the bureau include the Budget and Office Management Division and the Human Resources and EEO Division.

The Budget and Office Management Division is responsible for preparation of the Department's budget, fiscal monitoring and control, preparation of financial reports, contract management, and related budget and fiscal activities. This division also provides the Department with space and facilities management, mail and messenger services, supply and inventory management, procurement, printing services and telecommunications support. In addition, the division oversees operation of the Department's public room, where individuals can review public documents, including insurance company financial statements and rate and policy form filings. This division is the liaison with the Comptroller's Operations Office and the Governor's Budget Office.

The Human Resources and EEO Division provides support in the areas of recruitment and placement, classification and salary administration, labor relations, employee training and development, employee benefits, leave administration, transactions, safety and related human resources programs. The division is also responsible for administering the Department's equal employment opportunity program.

BUREAU OF INFORMATION TECHNOLOGY

The Bureau of Information Technology plans, directs and coordinates a program to identify the Department's short-term and long-term information technology needs; develops strategies and plans to meet those needs; directs the implementation of information technology standards developed and issued by the Governor's Office of Information Technology; and participates in the Commonwealth's disaster recovery planning efforts.

LEGISLATIVE AFFAIRS OFFICE

The Legislative Affairs Office serves as liaison between the Pennsylvania General Assembly and the Department to coordinate the Department's legislative agenda, in addition to monitoring and analyzing legislation affecting the insurance industry. The Legislative Affairs staff works with legislators to resolve their constituent's insurance problems and respond to concerns of the General Assembly.

POLICY OFFICE

The Policy Office conducts research, gathers data and identifies trends in order to develop policy recommendations consistent with the Governor's Administration goals and is responsive to the needs of the insurance industry and insurance consumers. The office develops short-range goals and objectives and long-range strategic plans for the Department that are consistent with priorities established by the Commissioner and Deputy Insurance Commissioners and which are current with trends in insurance regulation.

PRESS AND COMMUNICATIONS OFFICE

The Press and Communications Office directs and manages the Insurance Department's public information programs through proactive and reactive media relations, consumer education awareness initiatives, development of consumer publications and maintenance of the Department's website, www.insurance.state.pa.us. In addition, the office manages the CHIP and adultBasic communication program, develops communications for Department employees and coordinates public speaking engagements and community event participation.

SPECIAL PROJECTS OFFICE

The Special Projects Office conducts research and coordinates programs relating to the Department's goals and objectives while providing input on current issues in insurance regulation to the Department's policy committee. The Special Projects Office also gathers data, researches issues, and identifies trends affecting the insurance industry, insurance consumers and the regulatory environment.

The Special Projects Office also serves as the Department's regulatory coordinator. The office is instrumental in the review of all regulations to ensure overall consistency, clarity, statutory authority and necessity, as required by the Governor.

In addition, the Special Projects Office serves as liaison to the National Association of Insurance Commissioners (NAIC) and as the Department's Right-to-Know Law Office.

OFFICE OF LIQUIDATIONS, REHABILITATIONS AND SPECIAL FUNDS

Reporting to the Insurance Commissioner, the Office of Liquidations, Rehabilitations and Special Funds, under the direction of a Deputy Insurance Commissioner, plans, coordinates and directs a program to liquidate insolvent insurance companies and unlicensed insurance entities, rehabilitate financially troubled insurance companies, and administer special fund claims programs. The goal of the Commissioner, as receiver, is to maximize the value of the assets of the liquidated company and distribute the assets as provided in Article V of the Insurance Department Act of 1921.

PROJECT OFFICE/LITIGATION MANAGEMENT UNIT

The Project Office coordinates, monitors and manages a wide variety of administrative and substantive projects, including preparation of a semi-annual status report and management of the Litigation Management Unit (LMU). The LMU monitors activities and performance; helps coordinate outside counsel activities with office staff; and monitors fees and expenses of outside counsel.

BUREAU OF LIQUIDATION CLAIMS

The Bureau of Liquidation Claims administers claims against insolvent insurance companies and unlicensed entities, pursuant to orders of court, by taking possession of the outstanding claim files, policy form files and claim administration records of the company; extracting policyholder and claim information from company records; registering and adjudicating claims; notifying all policyholders, creditors and other interested parties of the liquidation; coordinating claim administration activities with guaranty funds; administering a proof-of-claim process; and authorizing the payment of claims.

BUREAU OF LIQUIDATIONS AND REHABILITATIONS ADMINISTRATION

The Bureau of Liquidations and Rehabilitations Administration coordinates the takeover and liquidation or rehabilitation of insolvent or financially troubled insurance companies and unlicensed insurance entities, pursuant to orders of court, by taking possession of property, assets, administrative and accounting records of the company, extracting accounting information from company records; calculating and collecting assessments and accounts receivable; converting assets into cash; administering reinsurance activities; and valuing administrative claims for payment.

BUREAU OF SPECIAL FUNDS

The Bureau of Special Funds directs the claims administration activities of the Catastrophic Loss Benefits Continuation Fund, Workers' Compensation Security Fund and the Underground Storage Tank Indemnification Fund; manages the revenue collection and investment administration activities of the special funds; authorizes the payment of claims; provides support to the Underground Storage Tank Indemnification Board; and develops and conducts audits of the contracted claim administrators.

OFFICE OF CORPORATE AND FINANCIAL REGULATION

Reporting to the Insurance Commissioner, the Office of Corporate and Financial Regulation, under the direction of a Deputy Insurance Commissioner, protects insurance consumers by requiring all insurance companies operating in Pennsylvania to maintain financial strength and stability. Currently, there are over 1,700 insurance companies licensed to conduct business in Pennsylvania.

BUREAU OF COMPANY LICENSING AND FINANCIAL ANALYSIS

The Bureau of Company Licensing and Financial Analysis supervises the formation of Pennsylvania insurance companies, risk-assuming preferred provider organizations, health maintenance organizations, associations and exchanges. It also oversees the licensing of insurers from other states and foreign countries that want to write insurance in Pennsylvania. Staff monitors transactions in the surplus lines market. The Bureau also licenses continuing care communities, insurance premium finance companies, reinsurance intermediaries, managing general agents, viatical settlement providers and third party insurance administrators.

The Bureau reviews numerous types of corporate filings relating to domestic insurance companies, including amendments of corporate charters, agreements of mergers or consolidations, transfers of assets, redomestications to and from Pennsylvania, management contracts, filings for approval of changes in control of domestic insurers, corporate restructurings and mutual-to-stock conversions. In addition, the Bureau monitors the financial condition of insurers transacting business in Pennsylvania by analyzing annual and quarterly financial statement filings and reviewing proposed financial transactions.

BUREAU OF FINANCIAL EXAMINATIONS

Department financial examiners travel to the administrative offices of insurance companies to review their financial condition and determine whether they are operating in compliance with Pennsylvania laws and

regulations relating to financial solvency and corporate governance. The books and records of each Pennsylvania domestic insurance company are reviewed by an examiner at least once every five years.

OFFICE OF CONSUMER AND PRODUCER SERVICES

Reporting to the Insurance Commissioner, the Office of Consumer Services and Producer Services, under the direction of a Deputy Insurance Commissioner, is the primary regulator for downstream insurance market activities focusing on consumer protection and includes researching and resolving consumer complaints; reviewing company and product withdrawal activity; managing the foundational consumer protections program of licensing insurance producers, viatical settlement brokers, public adjusters, public adjuster solicitors, surplus lines agents, motor vehicle physical damage appraisers and professional bondsman in the Commonwealth. Other functions include sitting on various committees representing the Department at the NAIC working groups, representing the Department at the Pennsylvania Fair Plan and Pennsylvania Assigned Risk Board Meetings and as the Department's Key Homeland Security and Disaster Preparedness Program Manager. Reporting to the Deputy Insurance Commissioner are:

BUREAU OF CONSUMER SERVICES

The Bureau of Consumer Services, the Department's primary consumer advocacy function, at its four regional offices located in Philadelphia, Pittsburgh, Erie and Harrisburg, processes more than 150,000 consumer complaints and inquiries annually. The Bureau serves as the reviewer of enrollee appeals from a managed care plan's decision on issues of contract exclusions, non-covered benefit disputes and potential violations of insurance statutes. The Bureau participates in numerous consumer education outreach programs sponsored by the General Assembly, consumer associations, insurance trade associations and other governmental entities. Most importantly, on-site assistance is provided to consumers through disaster recovery centers established throughout the state in response to state or federally declared disasters. Additionally, the Bureau is responsible for reviewing market and product withdrawal activity.

BUREAU OF PRODUCER SERVICES

The Bureau of Producer Services functions as an integral component of the Department's consumer protection and market place regulatory mission. The Bureau develops the processes and protocols for licensing of insurance producers, public adjusters, public adjuster solicitors, surplus line agents, motor vehicle physical damage appraisers, viatical settlement brokers and professional bondsmen in the Commonwealth. Beginning with the application review process, including test administration, the Bureau licenses more than 160,000 individuals in Pennsylvania to conduct the business of insurance with the general public. Over 136,000 of these licenses represent insurance producers. The Bureau also reviews more than 30,000 new applications and processes over 600,000 insurance company appointments annually, reviews and renews approximately 85,000 licenses each year as well as monitor compliance with the mandatory continuing education requirements for individual licensees.

OFFICE OF INSURANCE PRODUCT REGULATION AND MARKET ENFORCEMENT

Reporting to the Insurance Commissioner, the Office of Insurance Product Regulation and Market Enforcement, under the direction of a Deputy Insurance Commissioner, is responsible for reviewing and regulating certain insurance rates charged and policy forms used in Pennsylvania for accident and health, life, and property and casualty insurance. Certain rate filings are reviewed to determine that rates are not excessive, inadequate or unfairly discriminatory. It investigates alleged violations and enforces state laws and regulations governing insurance agents, brokers and companies.

BUREAU OF ACCIDENT AND HEALTH

The Bureau of Accident and Health Insurance oversees health maintenance organizations (HMOs), preferred provider organizations (PPOs) and commercial and non-profit insurers, including Blue Cross/Blue Shield plans. The Bureau also coordinates the licensing of HMOs with the Department of Health. In addition, the Bureau is responsible for determining that all state laws and regulations related to health insurance are in compliance with applicable federal legislation. Rate and form filings are reviewed for compliance with all statutory and regulatory requirements. The Bureau reviews approximately 1,000 rate filings and1, 500 form filings annually.

BUREAU OF LIFE INSURANCE

The Bureau of Life Insurance reviews life insurance, annuity and credit insurance values, policies and forms and credit insurance rates for compliance with the Department's laws and regulations. The Bureau also provides valuation of life and accident health insurance reserves to determine compliance with the valuation law. (Valuation is a process of determining a company's liability under its policy obligations.) Rate and form filings are reviewed for compliance with all statutory and regulatory requirements. The Bureau annually reviews approximately 1,100 rate filings and 4,100 form filings. This Bureau also performs the valuation of life and health insurance reserves. The valuation function generates approximately $5,300,000 annually.

BUREAU OF PROPERTY AND CASUALTY

The Bureau of Property and Casualty Insurance is responsible for personal and commercial property and casualty lines of business such as automobile, homeowners', workers' compensation and liability insurance. The Bureau works closely with the Department of Labor and Industry on workers' compensation issues and with the Medical Care Availability and Reduction of Error Fund. Rate and form filings are reviewed for compliance with all statutory and regulatory requirements. The Bureau reviews approximately 3,100 rate filings and 2,500 form filings each year.

BUREAU OF ENFORCEMENT

The Bureau of Enforcement is comprised of the Field Investigation, Anti-Fraud Compliance, Market Conduct and Market Surveillance Divisions. The Field Investigation Division investigates insurance companies and agencies suspected of violating Pennsylvania insurance statutes and regulations. The Market Conduct Division conducts comprehensive examinations of insurance companies' records, files and practices to determine their compliance with Pennsylvania statutes and regulations. During 2003, the Bureau of Enforcement obtained nearly $4 million in civil penalties and ordered in excess of $2 million in restitution to consumers in the Commonwealth.

During 2003, the Field Investigation Division, based in Harrisburg, opened 315 investigative cases, closed 328 cases, issued 54 warning letters and 138 consent orders/settlement agreements. The Field Investigation Division has experienced the nationwide trend of an increase in the number of unlicensed insurers, marketing insurance schemes under the guise of collective bargaining welfare plans, while claiming exemption from state insurance regulation. Pennsylvania has been a leader in the swift and aggressive prosecution of these entities, frequently coordinating with other states and the National Association of Insurance Commissioners, as well as the U.S. Department of Labor.

The Market Conduct Division completed 31 on-site company examinations and executed 82 consent orders/settlement agreements amounting to nearly $2 million in civil penalties and over $80,000 in restitution. The Market Conduct Division also commenced an industry-wide review of private passenger automobile underwriting guidelines to determine compliance with Section 2003 of Act 68 concerning reasons for cancellations, non-renewals or refusals to write.

The Market Surveillance Division monitors insurance industry compliance in recently deregulated areas and other areas of special interest, such as managed care plans' compliance with the prompt payment of claims provisions of Act 68 of 1998. The Market Surveillance Division's current projects include several Internet reviews involving the sale of life insurance, homeowners insurance and group accident and health insurance coverage, an educational review into health insurers awareness of the health privacy provisions of regulations recently passed in Pennsylvania and a review of insurance companies licensed to write long term care coverage. The long-term care law sets forth requirements to form content and rate filings and enhanced consumer protection through required disclosure notices. These reviews ensure insurance industry compliance with recent deregulation, and determine trends within the industry. The Market Surveillance Division is also participating in a Market Conduct Annual Statement Pilot project that is to be used as a tool to assist regulators in identifying general market problems through an analysis of specific insurance company data.

The Anti-Fraud Compliance Division is funded by a grant from the Pennsylvania Insurance Fraud Protection Authority. Through anti-fraud reviews, data calls and educational initiatives, the Anti-Fraud Compliance Division works in partnership with insurance companies, insurance consumers, law enforcement agencies and other interested parties to increase the detection, investigation, prosecution and prevention of insurance fraud in Pennsylvania.

The Department's goal is to ensure that every insurer doing business in the Commonwealth combats internal and external fraud through an antifraud plan; that every employee is familiar with fraud detection and reporting while maintaining their company's obligation for fair and timely service to policyholders; and that insurance consumers realize that insurance fraud is a crime that takes money out of their pockets.

OFFICE OF MCARE

Reporting to the insurance commissioner, the Office of Mcare under the direction of a deputy insurance commissioner, plans, develops, coordinates and administers the Medical Care Availability and Reduction of Error Fund in accordance with state statutory requirements, which provides excess medical professional liability insurance coverage to eligible health care providers.

BUREAU OF MEDICAL MALPRACTICE ADMINISTRATION

Bureau of Medical Malpractice Administration - Directs an excess liability insurance coverage program in accordance with a statutory scale of limits in excess of primary insurance provided by medical malpractice liability insurance companies or self-insured health care provider programs. Coordinates and monitors health care providers' compliance with statutory coverage requirements.

The Operations Support Division collects and analyzes financial assessments received from insurance companies and self-insured health care providers. Identifies human, fiscal and technology resources and other related administrative and office services needs and coordinates with the Bureaus of Administration and Information Technology to obtain the resources. Coordinates and monitors a program to track and report health care providers' noncompliance with statutory insurance coverage requirements to the appropriate licensing authority.

The Policy Division collects, analyzes, and approves or disapproves insurance coverage for participating health care providers, and other eligible entities. Develops, edits, and issues procedural manuals, instructional transmittals and formal policy clarifications that provide direction to medical malpractice liability insurance companies and self-insured health care providers regarding remittance of the annual assessment. In addition, the Policy and Administration Division has been responsible for the implementation and maintenance of the Health Care Provider Retention Program, enacted in December 2003, by Act 44 of 2003, which provided for the abatement of the Mcare 2003 and 2004 annual assessment for qualified health care providers.

BUREAU OF MCARE CLAIMS ADMINISTRATION

Bureau of Mcare Claims Administration - Directs a program to receive, investigate and resolve eligible medical malpractice liability claims in accordance with Act 13 of 2002. Directs the internal review and analysis of medical malpractice liability insurance company financial reports to monitor underwriting premium and claim activities. Directs and assesses the performance of defense counsel and maintains related reports. The Claims Administration Support Division reviews and processes notice of claim forms received from medical malpractice liability insurance companies and self-insured health care providers. It also collects, coordinates, and collates claim payment information and reports data to the Office of Comptroller for payment on December 31 of each year. Finally, the Claims Administration Support Division reports details of claim payments on required claims to the National Practitioners Data Bank.

OFFICE OF CHIEF COUNSEL

The Governor's Office of General Counsel oversees the legal offices for the Commonwealth, including the Department's Office of Chief Counsel. The attorneys in the Office of Chief Counsel, under the direction of the Chief Counsel, provide legal advice to the Commissioner and Department staff. The attorneys, who report to the Chief Counsel are responsible for providing counsel on general regulatory law; the CHIP and adultBasic programs; litigation and administrative hearings; liquidations, rehabilitations and special funds; and the Mcare Fund. Staff attorneys are assigned to one of these areas: (1) the regulatory/litigation area; (2) the liquidation, rehabilitation and special funds area; or (3) the Mcare Fund.

The regulatory and litigation attorneys handle the interpretation and implementation of the insurance laws of the Commonwealth and application of relevant federal legislation. They also assist in the drafting of proposed legislation, regulations and policy recommendations. Regulatory and litigation attorneys also prosecute actions to enforce Pennsylvania insurance laws and regulations (including those related to hazardous financial condition) and represent the Department in administrative proceedings. Support is also provided by this area with respect to Act 68 (HMO appeals) and compliance with the Right to Know Act, as well as Department procurements and contracts. The attorneys also regularly represent the Department and the Commissioner in state and federal courts in cases of original and appellate jurisdiction dealing with a variety of sophisticated issues.

The attorneys in the liquidations, rehabilitations and special funds area represent the Commissioner in her capacity as statutory receiver for domestic insurers placed into rehabilitation or liquidation by order of the Commonwealth Court. As such, they supervise the legal affairs of insurers in liquidation or rehabilitation, dealing with issues as diverse as reinsurance recoveries and commutations and the distribution priority of company assets. Attorneys in this area also supervise the pursuit through forensic investigation and litigation of monetary recoveries from officers, directors, accountants, attorneys and others legally responsible for the demise of insurers in liquidation or rehabilitation. These attorneys also provide legal counsel to the Underground Storage Tank Indemnification Fund, the Workers' Compensation Security Fund, and the automobile Catastrophic Loss Benefits Fund, including related representation before administrative tribunals as well as the courts.

The Mcare attorneys provide legal advice to the Commissioner and Deputy Commissioner, and the claims staff at Mcare on all legal issues, mediation matters and coverage disputes. The attorneys regularly represent the Department in state and federal courts in cases of original and appellate jurisdiction involving Mcare.

PA Insurance Department - How to Contact Us

Harrisburg Locations

Strawberry Square, CAB Building, 333 Market Place, 30 N. 3rd Street

Harrisburg Offices - Capital Associates Building

PA Insurance Department, 901 North 7th Street, Harrisburg, PA 17102

Regional Offices

Consumer Services - Philadelphia Regional Office
Room 1701, State Office Building
1400 Spring Garden Street, Philadelphia, PA 19130
Phone: (215) 560-2630
Fax: (215) 560-2648
TTY/TDD: (215) 560-2471

Consumer Services - Pittsburgh Regional Office
Room 304, State Office Building
300 Liberty Avenue, Pittsburgh, PA 15222
Phone: (412) 565-5020
Fax: (412) 565-7648
TTY/TDD: (412) 565-2376

Consumer Services - Harrisburg Regional Office
PA Insurance Department, 1321 Strawberry Square
Harrisburg, PA 17120
Phone: (717) 787-2317
Fax: (717) 787-8585
TTY/TDD: (717) 787-3898

Automated Consumer Hotline
(Toll Free--accessible statewide)
(877) 881-6388

Department hours of operation are 8:30 am to 5:00 pm

Harrisburg Offices			
Department	Contact	Phone	Fax
Commissioner's Office 1326 Strawberry Square, Harrisburg, PA 17120			
Insurance Commissioner	M. Diane Koken	(717) 783-0442	(717) 772-1969 mailto:ra-hearings@state.pa.us
../cwp/view.asp?a=1277&q=526900Administrative Hearings Office 901 N. 7th Street, Harrisburg, PA 17102	James A. Johnson, Chief Hearing Officer	(717) 783-2126	(717) 787-8781
Office of Children's Health Insurance Program (CHIP) and adultBasic 333 Market Street, Lobby Level, Harrisburg, PA 17120			

Children's Health Insurance Program (CHIP)	Patricia Stromberg, Deputy Commissioner	(800) 986-5437	(717) 705-1643
adultBasic	Patricia Stromberg, Deputy Commissioner	(800) 986-5437	(717) 705-1643
Office of Consumer and Producer Services 1321 Strawberry Square, Harrisburg, PA 17120			
Deputy Commissioner	Ron Gallagher, Deputy Commissioner	(717) 787-6174	(717) 787-8585
Bureau of Consumer Services	Carolyn Morris, Director	(717) 783-2153	(717) 787-8585
Bureau of Producer Licensing Located on the 12th Floor Mailing address: 1209 Strawberry Square, Harrisburg, PA 17120	Jack Yanosky, Director	(717) 787-3840	(717) 787-8553
Office of Policy, Planning and Administration 1326 Strawberry Square, Harrisburg, PA 17120			
Deputy Commissioner	Sarah H. Lawhorne, Deputy Commissioner	(717) 787-2734	(717) 772-1969
Communications Office	Rosanne Placey, Press Secretary	(717) 787-3289	(717) 772-1969
Legislative Office	Lesa Tressler, Director	(717) 783-2005	(717) 772-1969
Policy Office	VACANT	(717) 783-2011	(717) 772-1969
Special Projects Office	Pete Salvatore, Regulatory Coordinator	(717) 787-4429	(717) 772-1969
Bureau of Administration	Jeffrey Wallace, Director	(717) 787-4298	(717) 705-3873
Human Resources and EEO Division	Jeffrey Wallace, Director	(717) 787-4298	(717) 705-3873
Bureau of Information Technology	Joseph Knepper, Director	(717) 783-2636	(717) 783-1059
Technical Services Division	Mark Green, Chief	(717) 783-2636	(717) 783-1059
Office of Insurance Product Regulation and Market Enforcement 1311 Strawberry Square, Harrisburg, PA 17120			

Deputy Commissioner	Randy Rohrbaugh, Deputy Commissioner	(717) 783-5079	(717) 787-8555
Bureau of Accident and Health	Geoff Dunaway, Director	(717) 787- 4192	(717) 787-8555
Life Bureau	Sally Brown, Director	(717) 787- 4192	(717) 787-8555
Property and Casualty Bureau	Chuck Romberger	(717) 787- 4192	(717) 787-8555
Bureau of Enforcement 1227 Strawberry Square	Dennis Shoop, Director	(717) 783-2627	(717) 772-4334
Office of Corporate and Financial Regulation 1345 Strawberry Square, Harrisburg, PA 17120			
Deputy Commissioner	Stephen Johnson, Deputy Commissioner	(717) 783-2142	(717) 787-8557
Bureau of Financial Examinations	Dave DelBiondo, Director	(717) 787-3952	(717) 787-8557
Bureau of Company Licensing and Financial Analysis	Willard Smith, Director	(717) 787-2735	(717) 787-8557
Office of Liquidations, Rehabilitations and Special Funds 901 North 7th Street, Harrisburg, PA 17102			
Deputy Commissioner	William S. Taylor, Deputy Commissioner	(717) 787-6009	(717) 783-9326
Liquidations	W. Franklin Martin, Jr., Project Director	(717) 787-6009	(717) 772-4543
Bureau of Liquidation Administration	Joseph DiMemmo, Director	(717) 787-6009	(717) 772-4543
Bureau of Liquidation Claims	Paula Hower Clausen, Director	(717) 787-7823	(717) 783-9326
Bureau of Special Funds	Michael Sullivan, Director	(717) 783-8093	(717) 705-0140

Office of Medical Care Availability and Reduction of Error (Mcare)
30 North 3rd Street, 8th Floor, Harrisburg, PA 17101
Mailing Address: P.O. Box 102030, Harrisburg, PA 17108-2030

Deputy Commissioner	Jennifer McHugh, Deputy Commissioner	(717) 783-3770	(717) 705-7341
Bureau of Medical Malpractice Administration	Bob Waeger, Director	(717) 783-3770	(717) 705-7342 mailto:bpersun@state.pa.us
Bureau of Claims Administration	Beth C. Persun, Director	(717) 783-3770	(717) 787-0651

COMPANY LICENSING DIVISION
Insurance Companies Admitted
To Write Business In Pennsylvania
July 1, 2003 through June 30, 2004

	Date of Admission
Domestic For-Profit Health Maintenance Organization	
Three Rivers Children's Health Plan, Inc.	June 25, 2004
Domestic Non-Profit Health Maintenance Organization	
UPMC For You, Inc.	June 17, 2004
Domestic Insurance Reciprocal Exchange	
Pennsylvania Physicians Reciprocal Insurers	June 9, 2004
Positive Physicians Insurance Exchange	April 20, 2004
Domestic Stock Casualty	
Freedom Advantage Insurance Company	December 16, 2003
Millennium Insurance Company	December 11, 2003
Pennsylvania Medical Reinsurance Company	December 11, 2003
Foreign Mutual Life	
Health Care Service Corporation, A Mutual Legal Reserve Company	April 21, 2004
Foreign Stock Casualty	
ACA Insurance Company	June 28, 2004
Accident Fund Insurance Company of America	January 9, 2004
Cherokee Insurance Company	August 25, 2003
Endurance Reinsurance Corporation of America	May 6, 2004
Ensurance Property and Casualty Insurance Company	June 28, 2004
General Fidelity Insurance Company	June 2, 2004
Group Dental Service of Maryland, Inc.	November 6, 2003
IDS Property Casualty Insurance Company	June 2, 2004
Leader Preferred Insurance Company	November 6, 2003
Mercury Insurance Company of Florida	December 31, 2003
Peachtree Casualty Insurance Company	September 22, 2003
Personal Service Insurance Company	March 18, 2004
Western Continental Insurance Company of New York	May 28, 2003
Western United Insurance Company	March 18, 2004
Foreign Stock Life	
Bankers Reserve Life Insurance Company	October 9, 2003
CSI Life Insurance Company	June 28, 2004
VantisLife Insurance Company	August 4, 2003
Westward Life Insurance Company	September 12, 2003

COMPANY LICENSING DIVISION
Insurance Companies Admitted
To Write Business In Pennsylvania
July 1, 2003 through June 30, 2004

Foreign Title	Date of Admission
American Guaranty Title Insurance Company	June 28, 2004
Port Lawrence Title & Trust Company	May 21, 2004

BUREAU OF PRODUCER SERVICES
Licensing Report for the Period
July 1, 2003 through June 30, 2004

INSURANCE PRODUCERS (After 6/4/03)	
New Producers	26,489
Agents converted to Producer	102,530
Total Producers	129,019
Limited lines Producers	1,694
AGENTS	
New Agents	0
Existing Active Agents all license have been converted to Producer 8-16-2004	0
Total Existing Agents	0
*Agents Not Renewed or Terminated	20,465
Total New Title Agents	271
Existing Title Agents	2,647
Total Title Agents	2,918
Appointments	
New Appointments	240,844
Existing Appointment	1,089,365
Total Appointments	1,330,209
Broker Licenses (Prior to 6/4/03)	
Broker's (Fire and Casualty)	0
Broker's (Life, Accident and Health)	0
Corporations and Partnerships	
Agency Corporations	10,049
Agency Partnerships	562
Agency Limited Liability	1,189
Total Corporation Partnerships	11,800
Other Licenses	
Surplus Lines	419
Certificates of Eligibility	345
Public Adjusters	376
Public Adjusters Solicitors	366
Motor Vehicle Physical Damage Appraisers	7,094
Viatical Brokers	68

* Includes broker licenses inactivated by Act 147 of 2002.

BUREAU OF FINANCIAL EXAMINATIONS
Examinations Conducted for the Period
January 1, 2003 through December 31, 2003

	COMPLETED	IN PROCESS
Associations	0	1
Continuing Care Providers	13	37
Fraternals	2	2
Health Maintenance Organizations	4	5
Insurance Placement Facility	0	0
Life and Health	5	7
Non-Profit Medical	0	3
Preferred Provider Organizations	3	0
Property/Casualty	44	33
Target	10	0
Title	0	2
TOTALS	**81**	**90**

OFFICE OF LIQUIDATIONS, REHABILITATIONS AND SPECIAL FUNDS
Companies in Liquidation
July 1, 2003 through June 30, 2004

Companies Pending in Liquidation	Liquidation Date
American Integrity Insurance Company	June 25, 1993
Colonial Assurance Company*	March 28, 1984
Corporate Life Insurance Company	February 15, 1994
EBL Life Insurance Company	April 7, 1994
Hamilton Insurance Company	August 3, 2000
HRM Health Plans (PA), Inc.	October 1, 2001
Legion Insurance Company	July 29, 2003
Life and Health Insurance Co. of America	July 2, 2004
National American Life Insurance Company**	May 31, 1996
Quaker City Insurance Company	October 1, 1997
PHICO Insurance Company	February 1, 2002
PIC Insurance Group, Inc.	January 22, 1998
Reliance Insurance Company	October 3, 2001
Premier Auto Insurance Company	August 31, 2000
Rockwood Insurance Company	August 26, 1991
Summit National Life Insurance Company	November 1, 1994
Villanova Insurance Company	July 29, 2003
Westmoreland Casualty Company	September 27, 1988
White Hall Mutual Insurance Company	April 10, 2003
World Life and Health Insurance Company of Pennsylvania	July 29, 1991

*Petition for discharge filed December 15, 1999
**Petition for discharge filed August 13, 2004

Companies in Rehabilitation as of June 30, 2002	Rehabilitation Date
Fidelity Mutual Life Insurance Company	November 7, 1992
Pennsylvania Casualty Company	November 19, 2001

Companies Discharged as of June 30, 2002	Discharge Date
Physician's Care PPO	March 3, 2004

MARKET CONDUCT EXAMINATIONS AND MARKET OVERSIGHT REVIEWS
January 1, 2003 through December 31, 2003

MARKET CONDUCT EXAMINATIONS

Completed	In Process
21	40

MARKET OVERSIGHT REVIEWS

Completed	In Process
87	185

INSURANCE PREMIUM TAXES[1]
Deposited by the Department of Revenue
July 1, 2003 through June 30, 2004

Source of Tax	Amount
Domestic Casualty[2]	$ 31,196,000
Domestic Casualty-Accelerated	70,565,000
Domestic Life and Previously Exempt Lines	11,121,000
Domestic Life-Accelerated	54,613,000
Domestic Fire[3]	(1,172,000)
Domestic Fire-Accelerated	24,070,000
Marine Insurance	181,000
Foreign Casualty (Payable to Municipal Pension Aid Fund)	174,337,000
Excess Foreign Casualty	8,048,000
Foreign Life	26,236,000
Foreign Life- Accelerated	123,728,000
Foreign Fire (Payable to Fire Insurance Tax Fund)	74,474,000
Excess Foreign Fire	5,185,000
Foreign Title Insurance	3,773,000
Foreign Title Insurance–Accelerated	6,204,000
Unauthorized Insurance	4,902,000
Excess Insurance Brokers	21,118,000
TOTAL	**$639,578,000**

Source of Data: Pennsylvania Department of Revenue
Bureau of Research

[1]The total deposits reported above are correct, but due to uncertainty about the validity of recorded revenue codes for the corporations making payments, an unknown amount of distortion is present in the distributed data.

[2]The domestic casualty revenue code is reduced by the transfer of PIGA credits to the special funds effective 2000-01.

[3]The domestic fire revenue is reduced by the transfer of PIGA credits to the special funds, effective 2000-01.

OFFICE OF POLICY, PLANNING AND ADMINISTRATION
Receipts and Expenditures for the Period
July 1, 2003 through June 30, 2004

Receipts of the Insurance Department*

Company Appointments	$21,903,000
Producer Licensing Fees (PLF)	6,964,000
Renewals (included in PLF)	
New Applicants (included in PLF)	
Examination Fees and Expenses	2,316,000
Valuation of Policy Fees	6,213,000
Miscellaneous Fees	326,000
Miscellaneous Licenses (included in PLF)	
Physical Damage Appraisers Licenses (included in PLF)	
Certificates and Filing Fees/Office of Company Regulation Certifications	2,066,000
Agents and Brokers Certification Fees (included in PLF)	
Market Conduct Examination Fees	658,000
Miscellaneous Fines	2,282,000
Miscellaneous Revenues	6,500
Refunds of Expenditures not Credited to Appropriations	88,000
Total Receipts	**$42,822,500**

Expenses of the Insurance Department

Personnel Services	$18,677,000
Operational Expenses	4,014,000
Fixed Assets	19,000
Total Expenses	**$22,710,000**

*Remitted to the General Fund

Business of Fire and Casualty Companies for the State of Pennsylvania - 2003 ($000)

Domestic Companies

Company Code	Company Name	State of Domicile	Total Assets	Surplus	Change in Surplus ($000)	Change in Surplus (%)	Business in Pennsylvania: Direct Premiums Written	Business in Pennsylvania: Loss Ratio	Business in Pennsylvania: Dividends Paid
10750	1st Choice Auto Ins Co	PA	2,266	1,450	(145)	-9.10%	1,103	63.92%	-
10675	AAA Mid-Atlantic Ins Co	PA	20,737	7,002	686	10.86%	55,887	73.13%	-
22705	Ace Amer Reins Co	PA	321,725	184,971	17,326	10.33%	-	N/A	-
22667	Ace American Ins Co	PA	3,514,326	611,800	136,332	28.67%	106,455	85.11%	-
38741	Ace Employers Ins Co	PA	23,400	13,429	624	4.88%	-	N/A	-
20702	Ace Fire Underwriters Ins Co	PA	74,780	50,698	2,638	5.49%	6,247	65.12%	-
10030	Ace Ind Ins Co	PA	21,384	10,875	502	4.84%	24	96.99%	-
20699	Ace Prop & Cas Ins Co	PA	3,675,443	767,227	308,015	67.07%	20,790	238.41%	-
33898	Aegis Security Ins Co	PA	62,758	31,188	2,671	9.37%	9,924	43.58%	-
35963	AF&L Ins Co	PA	105,605	9,215	(980)	-9.61%	9,418	29.08%	-
13285	Allegheny Cas Co	PA	17,121	12,261	(40)	-0.32%	957	2.32%	-
34541	Allegheny Surety Co	PA	2,299	1,390	191	15.98%	759	13.71%	-
11242	Allied Eastern Ind Co	PA	14,726	3,631	506	16.20%	23,504	49.27%	-
20427	American Cas Co Of Reading PA	PA	101,515	99,257	16,398	19.79%	42,609	72.83%	-
17957	American Independent Ins Co	PA	79,752	16,900	5,466	47.80%	79,366	64.15%	-
40258	American Intl South Ins Co	PA	30,914	30,876	1,432	4.86%	4,374	39.39%	-
23477	American Millers Ins Co	PA	9,103	8,608	332	4.02%	-	N/A	-
17965	American Sentinel Ins Co	PA	18,024	9,394	975	11.58%	1,598	43.04%	-
42390	Amguard Ins Co	PA	162,343	43,808	14,165	47.79%	13,825	74.77%	439
18104	Anthracite Mut Fire Ins Co	PA	1,836	1,833	122	7.10%	0	0.00%	-
27197	Apollo Mut Fire Ins Co	PA	1,205	1,178	71	6.38%	60	24.90%	-
16845	Ashland Mut Fire Ins Co Of PA	PA	574	570	10	1.73%	12	0.00%	-
22586	Atlantic States Ins Co	PA	335,016	109,854	14,449	15.14%	41,566	61.08%	495
18279	Bankers Standard Ins Co	PA	138,866	35,140	13,851	65.06%	1,020	-8.38%	-
20591	Bankers Std Fire & Marine Co	PA	75,430	12,147	3,548	41.26%	-	-46034.86%	-
16888	Bedford Grange Mut Ins Co	PA	3,566	1,333	132	10.96%	3,945	52.85%	-
19402	Birmingham Fire Ins Co Of PA	PA	2,473,821	703,832	182,516	35.01%	603	68.12%	-
16918	Briar Crk Mut Ins Co	PA	5,865	3,563	545	18.05%	3,626	40.27%	-
19658	Bristol West Ins Co	PA	109,515	27,485	8,891	47.82%	13,700	71.02%	-
16934	Bucks Cnty Contributionship	PA	5,493	5,176	491	10.48%	1	0.00%	48
27200	Cambria County Mut Ins Co	PA	595	588	5	0.80%	44	3.85%	-
27332	Canonsburg Mut Fire Ins Co	PA	1,611	1,428	34	2.47%	460	61.12%	-
10480	Capitol Ins Co	PA	5,356	1,335	18	1.39%	8,503	63.75%	-
27219	Center Valley Mut Fire Ins Co	PA	1,886	1,775	60	3.48%	194	37.99%	-
27340	Centre County Mut Fire Ins Co	PA	3,511	2,613	(102)	-3.74%	1,283	65.93%	-

Business of Fire and Casualty Companies for the State of Pennsylvania - 2003 ($000)

Domestic Companies

Company Code	Company Name	State of Domicile	Total Assets	Surplus	Change in Surplus ($000)	Change in Surplus (%)	Business in Pennsylvania: Direct Premiums Written	Business in Pennsylvania: Loss Ratio	Business in Pennsylvania: Dividends Paid
20710	Century Ind Co	PA	642,986	25,000	-	0.00%	-	N/A	-
35130	Century Rein Co	PA	93,643	71,415	1,967	2.83%	-	N/A	-
27359	Clarion County Mut Fire Ins Co	PA	115	113	13	12.65%	6	0.00%	-
16969	Clearfield Cty Grnge Mut Fire Ins Co	PA	2,578	2,336	116	5.21%	788	33.82%	-
18007	Cloister Mut Cas Ins Co	PA	3,964	3,721	21	0.58%	13	0.45%	-
10758	Colonial Surety Co	PA	10,314	4,444	297	7.16%	1,561	5.32%	-
43958	Commerce Protective Ins Co	PA	5,010	2,111	108	5.41%	4,716	18.92%	-
34169	Commonwealth Ins Co	PA	1,947	245	24	11.08%	1,331	23.42%	-
16985	Conemaugh Valley Mut Ins Co	PA	1,756	473	28	6.25%	2,431	68.67%	-
16993	Continental Mut Ins Co	PA	1,324	1,107	(19)	-1.69%	1,004	21.81%	-
35483	Daily Underwriters Of Amer	PA	18,752	12,404	3,266	35.74%	4,179	45.59%	187
13692	Donegal Mut Ins Co	PA	214,551	84,892	9,278	12.27%	148,301	49.89%	378
10724	Eastern Alliance Ins Co	PA	72,493	21,550	360	1.70%	34,167	78.78%	451
28649	Eastern Atlantic Ins Co	PA	46,817	19,921	1,549	8.43%	5,417	48.18%	-
14702	Eastguard Ins Co	PA	39,311	13,656	889	6.97%	194	-121.35%	78
26263	Erie Ins Co	PA	553,124	126,201	51,316	68.53%	75,961	70.32%	3,456
26271	Erie Ins Exch	PA	8,045,626	2,429,085	313,314	14.81%	1,574,495	69.36%	2,963
26830	Erie Ins Prop & Cas Co	PA	62,874	8,181	516	6.73%	5,136	84.19%	-
17043	Everett Cash Mut Ins Co	PA	33,544	10,567	3,088	41.29%	21,638	48.13%	-
17213	Ever-Greene Mut Ins Co	PA	1,675	1,511	220	17.01%	-	N/A	-
17086	Farmers & Mechanics Mut Ins Co	PA	2,684	2,034	194	10.57%	3,751	90.53%	-
11061	Farmers Fire Ins Co	PA	28,511	16,643	2,339	16.35%	10,454	48.05%	-
17108	Farmers Mut F I C Of Mccandless	PA	3,635	1,474	169	12.98%	3,430	51.56%	-
17094	Farmers Mut Fire Ins Co Of Marble	PA	10,569	4,338	402	10.20%	7,618	62.67%	-
17124	Farmers Mut Ins Co	PA	4,209	1,438	177	14.04%	3,528	40.94%	-
28231	Fidelio Ins Co	PA	6,077	5,307	839	18.78%	4,519	65.10%	-
14052	First Patriot Ins Co	PA	25,433	7,440	5,114	219.86%	192	71.51%	-
28519	First Sealord Surety Inc	PA	9,217	8,136	(4,358)	-34.88%	207	8.96%	-
35585	Flagship City Ins Co	PA	20,770	8,426	370	4.60%	36,206	87.24%	-
10680	Franklin Homeowners Assur Co	PA	10,774	10,144	238	2.40%	93	205.92%	-
10728	Franklin Ins Co	PA	15,561	6,242	2,689	75.70%	9,252	76.41%	-
11831	Freedom Advantage Ins Co	PA	1,998	1,998	1,998	N/A	-	N/A	-
17175	Friends Cove Mut Ins Co	PA	5,183	2,825	129	4.78%	3,059	53.76%	-
22225	GE Auto & Home Assur Co	PA	151,675	20,646	2,888	16.27%	20,947	82.88%	-
20796	GE Casualty Ins Co	PA	286,277	90,114	(274,991)	-75.32%	8,952	90.70%	-

Business of Fire and Casualty Companies for the State of Pennsylvania - 2003 ($000)

Domestic Companies

Company Code	Company Name	State of Domicile	Total Assets	Surplus	Change in Surplus ($000)	Change in Surplus (%)	Business in Pennsylvania: Direct Premiums Written	Business in Pennsylvania: Loss Ratio	Business in Pennsylvania: Dividends Paid
43974	GE Ind Ins Co	PA	65,090	13,467	(136,487)	-91.02%	-	N/A	-
34789	GE Prop & Cas Ins Co	PA	721,246	215,928	(396,852)	-64.76%	8,103	224.06%	-
11282	Germantown Ins Co	PA	44,683	21,739	(1,795)	-7.63%	2,128	110.61%	-
14044	Goodville Mut Cas Co	PA	76,936	31,612	4,973	18.67%	36,722	57.07%	-
17191	Grange Mut Fire Ins Co	PA	2,129	1,606	(32)	-1.93%	758	103.74%	-
23809	Granite State Ins Co	PA	28,649	28,634	1,295	4.74%	16,182	44.97%	-
10250	Green Tree Perpetual Assur Co	PA	22,259	1,763	(442)	-20.05%	-	N/A	45
17256	HannahsTown Mut Ins Co	PA	2,217	814	230	39.29%	2,217	44.33%	-
27324	Hanover Fire And Cas Ins Co	PA	2,398	1,927	(46)	-2.36%	1,771	9.32%	-
14168	Harleysville Mut Ins Co	PA	1,206,880	477,043	(57,294)	-10.72%	206,019	82.39%	1,271
40983	Harleysville Pennland Ins Co	PA	179,906	52,064	(4,108)	-7.31%	17,620	64.34%	-
35696	Harleysville Preferred Ins Co	PA	565,924	126,204	(943)	-0.74%	47,259	78.85%	567
30910	Harmony Ins Co	PA	2,689	2,682	28	1.05%	56	4.98%	-
35599	Highmark Cas Ins Co	PA	104,509	44,314	16,011	56.57%	70,679	58.77%	125
10745	Homesite Ins Co Of PA	PA	6,648	2,817	(164)	-5.49%	2,346	132.08%	-
11460	Homestead Ins Co	PA	24,739	3,916	(884)	-18.41%	-	N/A	-
28550	Housing & Redevelopment Ins Exch	PA	31,470	7,575	1,530	25.30%	16,098	61.74%	0
27391	Husbandmans Mut Fire Ins Co	PA	779	745	11	1.54%	37	70.97%	-
42072	INA Surplus Ins Co	PA	28,518	27,868	902	3.34%	130	236.79%	-
43575	Indemnity Ins Co Of North Amer	PA	142,468	30,151	7,195	31.34%	60,446	68.05%	-
22713	Insurance Co Of North Amer	PA	317,766	53,008	14,874	39.00%	3,107	196.76%	-
19429	Insurance Co Of The State Of PA	PA	2,519,775	824,223	133,920	19.40%	41,856	71.07%	-
17329	Juniata Mut Ins Co	PA	5,412	2,412	(72)	-2.89%	3,673	64.06%	-
11681	Keystone Ins Co	PA	350,425	85,388	10,115	13.44%	46,332	50.34%	-
11219	Lackawanna American Ins Co	PA	23,032	9,948	19	0.19%	32,216	67.73%	-
11703	Lackawanna Cas Co	PA	128,325	47,462	9,549	25.19%	4,837	79.19%	-
17507	Lakeland Ins Co	PA	5,956	3,229	545	20.32%	3,393	52.51%	-
27529	Laundry Owners Mut Liab Ins Asn	PA	11,669	5,249	(177)	-3.27%	4,633	86.50%	-
14370	Lebanon Mut Ins Co	PA	25,212	7,236	460	6.79%	16,984	60.31%	-
33855	Lincoln General Ins Co	PA	522,240	152,591	64,082	72.40%	33,272	64.61%	-
14400	Lititz Mut Ins Co	PA	191,050	112,361	15,377	15.86%	20,684	65.04%	-
10748	Livingston Mut Ins Co	PA	2,720	1,837	106	6.12%	379	63.32%	-
27405	Locust Mut Fire Ins Co	PA	1,191	1,191	47	4.08%	78	20.29%	-
10674	Mainland Ins Co	PA	4,782	4,162	5	0.12%	29	-149.48%	-
36897	Manufacturers Alliance Ins Co	PA	202,195	54,356	(638)	-1.16%	68,546	43.30%	336

Business of Fire and Casualty Companies for the State of Pennsylvania - 2003 ($000)

Domestic Companies

Company Code	Company Name	State of Domicile	Total Assets	Surplus	Change in Surplus ($000)	Change in Surplus (%)	Business in Pennsylvania: Direct Premiums Written	Business in Pennsylvania: Loss Ratio	Business in Pennsylvania: Dividends Paid
14478	Mercer Ins Co	PA	116,937	58,338	29,461	102.02%	4,882	47.97%	-
14486	Merchants & Business Mens Mut Ins Co	PA	33,809	11,437	2,918	34.26%	5,403	16.18%	-
37630	Mid-America Ins Co	PA	29,231	7,468	(241)	-3.13%	-	N/A	-
11932	Mid-Continent Ins Co	PA	29,694	18,806	2,366	14.39%	21,487	43.62%	-
11822	Millennium Ins Co	PA	5,086	1,656	1,656	N/A	654	0.00%	-
14575	Millers Capital Ins Co	PA	80,577	31,975	3,889	13.85%	36,414	53.13%	-
17450	Millville Mut Ins Co	PA	27,261	11,414	1,220	11.97%	18,195	51.28%	-
17469	Montour Mut Ins Co	PA	1,089	791	57	7.74%	630	28.06%	-
26522	Mount Vernon Fire Ins Co	PA	459,654	246,179	43,383	21.39%	26	-17.70%	-
44180	Mountain Laurel Assur Co	PA	100,175	32,578	6,160	23.32%	20,078	40.84%	-
14664	Mutual Benefit Ins Co	PA	124,562	43,416	2,569	6.29%	65,904	54.65%	672
17477	Mutual Fire Ins Co Of S Bend Twnshp	PA	2,292	2,250	106	4.92%	90	32.17%	-
14729	Mutual Fire Marine & Inland Ins Co	PA	131,682	118,565	19,794	20.04%	49	53.01%	-
17485	Mutual Ins Co Of Lehigh Cnty	PA	3,833	1,732	58	3.45%	2,659	63.52%	-
19445	National Union Fire Ins Co Of Pitts	PA	20,810,822	6,899,256	1,014,199	17.23%	293,984	66.46%	-
17493	Nazareth Mut Ins Co	PA	11,401	5,360	(204)	-3.66%	7,387	49.08%	-
23833	New Hampshire Ind Co Inc	PA	334,804	90,211	10,304	12.89%	19,621	76.57%	-
23841	New Hampshire Ins Co	PA	2,415,196	696,749	99,810	16.72%	14,291	86.87%	-
31470	Norguard Ins Co	PA	200,303	52,683	18,709	55.07%	40,023	64.13%	311
17515	North Western Mut Fire Ins Co	PA	587	449	(77)	-14.57%	362	73.98%	-
17531	Old Elizabeth Mut F I C	PA	775	770	(23)	-2.89%	57	53.52%	-
16853	Old Guard Fire Ins Co	PA	31,263	13,155	1,539	13.25%	417	143.40%	256
17558	Old Guard Ins Co	PA	174,617	46,736	21,355	84.14%	40,759	51.59%	41
24147	Old Republic Ins Co	PA	1,658,531	609,985	73,547	13.71%	90,934	83.39%	(81)
21970	OneBeacon Ins Co	PA	4,819,763	2,274,579	268,324	13.37%	(454)	-13463.45%	-
22748	Pacific Employers Ins Co	PA	1,219,653	280,448	25,855	10.16%	(587)	1021.04%	-
17574	Patrons Mut Fire Assoc Of Nw PA	PA	1,289	1,048	20	1.96%	622	22.52%	-
17582	Patrons Mut Fire Ins Co of IN PA	PA	2,281	1,943	70	3.72%	956	15.89%	-
17620	Penn Charter Mut Ins Co	PA	14,371	8,859	1,538	21.01%	464	56.77%	-
14982	Penn Millers Ins Co	PA	140,658	44,332	3,134	7.61%	11,952	95.78%	-
32441	Penn Natl Security Ins Co	PA	495,630	115,300	11,728	11.32%	17,715	57.50%	828
32859	Penn-Amer Ins Co	PA	272,497	121,960	11,698	10.61%	7,828	61.16%	-
10673	Penn-Star Ins Co	PA	122,608	42,232	4,876	13.05%	5	21.90%	-
21962	Pennsylvania General Ins Co	PA	413,621	202,433	18,226	9.89%	(106)	40.53%	(205)
11530	Pennsylvania Hlthcare Providers Ins	PA	16,983	6,065	6,429	-1767.50%	11,109	52.39%	-

Business of Fire and Casualty Companies for the State of Pennsylvania - 2003 ($000)

Domestic Companies

Company Code	Company Name	State of Domicile	Total Assets	Surplus	Change in Surplus ($000)	Change in Surplus (%)	Business in Pennsylvania: Direct Premiums Written	Business in Pennsylvania: Loss Ratio	Business in Pennsylvania: Dividends Paid
14974	Pennsylvania Lumbermens Mut Ins	PA	223,594	73,685	10,327	16.30%	15,590	110.88%	5
12262	Pennsylvania Manufacturers Asn Ins C	PA	657,347	184,689	(8,420)	-4.36%	166,212	79.79%	909
41424	Pennsylvania Manufacturers Ind Co	PA	199,858	57,732	302	0.53%	15,065	160.84%	566
35114	Pennsylvania Med Soc Liab Ins Co	PA	440,273	106,716	3,039	2.93%	65,237	78.84%	-
11823	Pennsylvania Medical Reins Co	PA	11,150	10,036	10,036	N/A	-	N/A	-
14990	Pennsylvania Ntl Mut Cas Ins Co	PA	764,417	254,125	27,737	12.25%	209,040	51.96%	3,268
33537	Pennsylvania Prof Liab Jua	PA	140,628	34,524	13,810	66.67%	36,024	55.17%	-
12270	Pennsylvania Rein Co	PA	6,849	3,030	19	0.64%	-	N/A	-
17930	Philadelphia Cbsp For Ins Of Houses	PA	198,471	154,283	10,965	7.65%	-	N/A	1,209
17914	Philadelphia Contributionship Ins	PA	100,449	40,914	5,795	16.50%	36,323	68.31%	-
23850	Philadelphia In Co	PA	122,292	30,661	7,083	30.04%	-	N/A	-
18058	Philadelphia Ind Ins Co	PA	1,124,913	341,698	88,054	34.72%	40,752	25.12%	-
12319	Philadelphia Rein Corp	PA	243,062	119,107	40,753	52.01%	-	N/A	-
12327	Philadelphia United Fire Ins Co	PA	747	691	38	5.86%	80	4.59%	-
17337	Philanthropic Mut Fire Ins Co	PA	3,080	2,776	49	1.78%	1,399	21.82%	-
18945	Pine Creek Mut Fire Ins Co	PA	1,463	1,461	61	4.36%	51	67.52%	-
17671	Pittsburgh Mut Ins Co	PA	251	250	(1)	-0.39%	-	0.00%	-
39675	PMA Capital Ins Co	PA	1,829,655	500,617	(79,534)	-13.71%	-	N/A	-
10238	Potomac Ins Co	PA	12,132	9,110	156	1.74%	0	-340641.80%	-
11675	Professional Cas Assn	PA	8,050	4,621	4,621	N/A	1,432	15.65%	-
27278	Protection Mut Ins Co	PA	839	713	(18)	-2.46%	320	39.39%	-
17701	Pymatuning Mut Fire Ins Co	PA	2,780	2,733	62	2.34%	209	13.40%	-
39217	QBE Ins Corp	PA	288,953	103,150	29,549	40.15%	12,957	50.11%	-
10219	QBE Reins Corp	PA	861,878	354,292	104,052	41.58%	-	N/A	-
33790	Radian Guaranty Inc	PA	2,735,339	215,145	76,788	55.50%	20,826	36.72%	-
20720	Radian Ins Inc	PA	143,314	47,326	(10,374)	-17.98%	67,716	45.53%	-
17728	Reamstown Mut Ins Co	PA	3,400	1,085	91	9.16%	5,115	54.13%	-
37052	Regis Ins Co	PA	18,522	7,086	303	4.47%	3,839	50.83%	-
35505	Rockwood Cas Ins Co	PA	198,059	59,764	8,419	16.40%	50,000	58.73%	999
17736	Saucon Mut Ins Co	PA	16,903	15,556	2,044	15.13%	35	70.54%	-
17744	Seaway Mut Ins Co	PA	1,349	1,340	253	23.28%	91	1.23%	-
17752	Select Risk Ins Co	PA	23,391	7,099	571	8.75%	1,640	20.08%	90
27650	Shamokin Township Mut Fire Ins Co	PA	162	158	0	0.29%	9	0.00%	-
10726	Somerset Cas Ins Co	PA	13,538	5,039	379	8.13%	2,440	107.99%	124
27685	Stone Valley Mut Fire Ins Co	PA	430	402	9	2.22%	85	43.12%	-

Business of Fire and Casualty Companies for the State of Pennsylvania - 2003 ($000)

Domestic Companies

Company Code	Company Name	State of Domicile	Total Assets	Surplus	Change in Surplus ($000)	Change in Surplus (%)	Business in Pennsylvania: Direct Premiums Written	Business in Pennsylvania: Loss Ratio	Business in Pennsylvania: Dividends Paid
23221	Transportation Mut Ins Co	PA	206	154	(19)	11.22%	-	0.00%	-
17990	Tri Century Ins Co	PA	12,410	6,311	1,268	25.15%	37,029	66.84%	-
41106	Triumphe Cas Co	PA	45,173	10,164	(611)	-5.67%	1,521	42.13%	-
11505	Tuscarora Wayne Ins Co	PA	13,543	7,627	(612)	-7.43%	-	N/A	-
17825	Tuscarora Wayne Mut Ins Co	PA	41,341	20,706	1,511	7.87%	23,819	49.41%	-
11142	United Cas Ins Co Of Amer	PA	18,621	16,711	843	5.32%	1,986	21.38%	-
13064	United Natl Ins Co	PA	773,020	340,968	112,217	49.06%	11,129	63.71%	-
42129	United Security Assur Co Of PA	PA	26,194	12,194	1,017	9.09%	6,871	36.30%	-
25895	United States Liability Ins Co	PA	563,231	336,605	61,099	22.18%	8,590	14.76%	-
26675	Urban Ins Co Of PA	PA	515	219	(134)	-38.02%	-	N/A	-
17159	Usf Ins Co	PA	72,913	25,425	9,404	58.70%	204	486.99%	-
20508	Valley Forge Ins Co	PA	49,326	48,183	4,467	10.22%	14,221	299.97%	175
17868	Wallrose Mut Ins Co	PA	724	331	47	16.63%	957	62.78%	-
30880	Washington Mut Fire & Storm Ins	PA	2,485	1,148	119	11.53%	1,453	58.83%	-
17876	Washington Mut Fire Of Lawrence Cty	PA	1,474	1,412	43	3.14%	112	0.53%	-
17892	West Branch Mut Ins Co	PA	690	461	(48)	-9.35%	467	36.34%	-
26166	Windsor Mount Joy Mut Ins Co	PA	28,394	14,530	981	7.24%	5,306	60.08%	-
	192 Companies in the Report		**$ 75,780,566**	**$ 24,003,406**	**$ 2,780,687**	**13.10%**	**$ 4,813,959**	**70.42%**	**$ 20,006**

END OF REPORT

Business of Fraternal Insurance Companies for the State of Pennsylvania - 2003 ($000)

Domestic Companies

Company Code	Company Name	Domicile	Assets	Surplus	Change in Surplus ($)	Change in Surplus (%)	Net Premiums Written	Business in Pennsylvania: Life and Annuity Premiums	Business in Pennsylvania: A & H Premiums	Business in Pennsylvania: Deposit-Type Funds
56634	Croatian Fraternal Union Of Amer	PA	240,669	7,879	225	2.95%	29,881	15,790	44	50
56642	First Windish Frat Bnft Soc Amer	PA	5,471	3,960	247	6.66%	34	34	-	-
56650	Grand Council Pa Catholic Beneficial	PA	655	255	(23)	-8.29%	6	6	-	-
56677	Grand Lodge of PA Order Sons of Ital	PA	4,178	944	(238)	-20.14%	936	936	-	-
56685	Greater Beneficial Union Pittsburgh	PA	324,151	15,293	2,312	17.81%	63,269	26,143	-	835
56693	Greek Catholic Union Of The USA	PA	532,994	23,635	(645)	-2.66%	58,407	37,027	-	1,311
56707	ISDA fraternal Assoc	PA	33,263	4,084	76	1.90%	3,560	2,655	-	-
56715	Ladies Pa Slovak Catholic Union	PA	16,949	6,123	(109)	-1.74%	312	264	0	-
58262	Lithuanian Alliance Of Amer	PA	2,766	1,145	(119)	-9.44%	14	3	-	-
56758	Loyal Christian Benefit Assn	PA	123,118	6,973	(691)	-9.02%	21,427	10,170	-	578
56766	Most Exc Assn Of Artisans Order	PA	16,057	8,224	(477)	-5.48%	1,404	814	-	-
56782	National Slovak Society Of The Usa	PA	173,166	3,953	(529)	-11.81%	57,637	43,471	-	-
56774	Natl Council Jr Ord Utd Amer Mech	PA	2,428	1,315	63	5.06%	5	0	-	-
56812	Polish Beneficial Assn	PA	11,513	2,769	151	5.77%	999	932	-	-
56820	Polish Falcons Of Amer	PA	42,027	2,173	65	3.11%	4,063	2,046	-	6
56839	Polish Natl Union Of Amer	PA	24,673	3,005	(73)	-2.36%	839	559	1	-
56847	Polish Union Of Us Of N Amer	PA	9,357	3,066	(97)	-3.06%	224	162	-	-
56863	Providence Assn Ukranian Cath Amer	PA	16,161	4,588	263	6.09%	177	153	-	-
56871	Russian Brotherhood Org USA	PA	9,341	3,875	97	2.57%	581	544	-	-
56898	Russian Orthodox Cath Mut Aid Soc	PA	1,109	231	(65)	-21.97%	14	13	-	-
56936	Serb Natl Federation	PA	25,855	282	(225)	-44.34%	2,358	656	-	-
57673	Slovene Natl Benefit Society	PA	128,928	8,143	(259)	-3.08%	17,214	9,713	33	34
56952	Ukrainian Fraternal Assn	PA	9,462	658	225	52.00%	279	99	1	-
56979	United Lutheran Society	PA	18,109	2,542	168	7.08%	1,610	981	-	32
57010	William Penn Assn	PA	164,167	24,500	575	2.40%	21,118	10,323	16	120
	25 Companies in the Report		**$ 1,936,567**	**$ 139,616**	**$ 919**	**0.66%**	**$ 286,369**	**$ 163,494**	**$ 94**	**$ 2,967**

END OF REPORT

Business of Health Entities for the State of Pennsylvania - 2003 ($000)

Domestic Companies

Company Code	Company Name	Domicile	Admitted Assets	Surplus	Change in Surplus ($)	Countrywide Direct Premiums Written	Countrywide Change in Premiums Written	Total Underwriting Deductions	Pennsylvania Direct Premiums Written
47039	Aetna Dental Plan Inc PA Corp	PA	1,165	1,157	(614)	1,435	(411)	870	1,435
95109	Aetna Health Inc PA Corp	PA	295,526	135,670	(67,661)	1,017,326	(63,237)	962,974	1,017,326
95033	Americhoice Of PA Inc	PA	137,087	38,667	15	457,704	41,776	465,379	457,704
95044	Amerihealth Hmo Inc	PA	598,809	447,473	51,512	698,329	44,640	685,244	223,364
95616	Avalon Health Ltd	PA	7,760	5,526	(193)	-	-	43	-
41203	Capital Advantage Ins Co	PA	494,248	196,737	24,680	933,346	690,055	1,055,030	933,346
54720	Capital Blue Cross	PA	890,660	515,477	(3,303)	378,491	(612,360)	348,642	378,491
47017	Capital Health Plans Inc	PA	2,875	1,191	15	7,206	1,052	6,920	7,206
47041	Cigna Dental Health of PA Inc	PA	1,629	1,356	(650)	8,299	(208)	5,865	8,299
95121	Cigna Healthcare Of PA Inc	PA	5,480	2,270	322	6,783	(1,335)	6,395	6,783
47024	Community Care Behavioral Health O	PA	79,178	33,835	12,742	210,588	24,425	205,927	210,588
95283	Coventry Health Care Of PA Inc	PA	2,058	1,988	32	31	(0)	65	31
11524	Elder Health Pennsylvania HMO Inc	PA	15,921	5,151	124	34,809	32,116	34,120	34,809
96938	Gateway Health Plan Inc	PA	143,698	68,645	24,477	715,395	123,759	698,359	715,395
95923	Geisinger Health Plan	PA	139,543	65,645	18,566	642,945	11,924	638,393	642,945
10244	Geisinger Ind Ins Co	PA	2,398	1,700	176	1,752	(95)	1,987	1,752
11679	Great American Hlth Plans Inc	PA	8,185	6,854	5,941	-	N/A	2,414	-
95060	Health Amer PA Inc	PA	191,771	58,974	21,164	721,670	109,918	688,284	706,663
95079	Health Net of PA Inc	PA	10,829	3,496	(7,055)	55,813	(75,985)	66,272	55,813
95066	Health Partners Of Philadelphia Inc	PA	147,245	44,907	6,993	637,807	82,511	627,718	637,807
11102	HealthAssurance PA Inc	PA	133,792	48,442	17,282	614,563	127,688	579,173	614,563
95443	Healthguard Of Lancaster Inc	PA	47,857	12,209	(5,395)	150,927	25,787	157,761	150,927
54771	Highmark Inc	PA	4,036,958	2,194,710	331,123	3,970,939	270,750	3,971,143	3,970,939
96601	Hmo Of NE PA	PA	126,300	64,731	6,999	292,352	52,027	290,876	292,352
10918	Horizon Healthcare Ins Co Of PA	PA	1,763	1,554	29	742	444	719	742
95359	Horizon Healthcare Of PA Inc	PA	6,216	5,575	(8)	-	-	72	-
54747	Hospital Service Assn of NE PA	PA	638,939	404,695	33,789	305,339	7,014	333,034	305,339
54704	Independence Blue Cross	PA	1,301,266	840,917	133,811	362,985	(2,936)	399,814	362,985
53252	Inter County Health Plan Inc	PA	16,365	4,255	55	41,054	6,591	6,909	41,054
54763	Inter Cty Hospitalization Plan Inc	PA	36,120	10,036	196	77,548	14,326	7,957	77,548
95199	Keystone Health Plan Central Inc	PA	199,073	70,836	19,545	450,915	19,954	420,824	450,915
95056	Keystone Health Plan E Inc	PA	1,185,078	399,053	54,110	4,067,318	371,335	3,970,425	4,067,318
95048	Keystone Health Plan W Inc	PA	607,343	213,136	569	1,973,542	150,717	1,973,191	1,973,542
47019	Magellan Behavioral Health of Pa Inc	PA	47,540	17,581	3,905	188,845	(12,830)	183,279	188,845
95225	Optimum Choice Inc Of PA	PA	2,438	2,096	22	-	-	67	-
54798	Pennsylvania Dental Service Corp	PA	34,621	14,716	1,266	91,489	15,910	89,094	88,269

Business of Health Entities for the State of Pennsylvania - 2003 ($000)

Domestic Companies

Company Code	Company Name	Domicile	Admitted Assets	Surplus	Change in Surplus ($)	Countrywide Direct Premiums Written	Countrywide Change in Premiums Written	Total Underwriting Deductions	Pennsylvania Direct Premiums Written
93688	QCC Ins Co	PA	1,076,536	357,278	86,364	2,470,915	206,613	2,394,394	2,465,880
95220	Three Rivers Health Plans Inc	PA	96,726	41,058	2,228	550,374	92,656	509,759	550,374
47089	United Concordia Dental Plan PA Inc	PA	5,019	2,029	595	32,803	3,120	34,834	32,803
47014	United Dental Care of PA Inc	PA	514	507	34	156	(22)	115	156
11018	UPMC Health Benefits Inc	PA	40,988	14,796	11,396	134,865	84,938	120,984	134,865
95216	UPMC Health Plan Inc	PA	158,825	62,588	7,587	768,153	65,460	743,959	768,153
47025	Value Behavioral Health of PA Inc	PA	25,211	7,373	1,353	93,138	12,551	91,590	93,138
53953	Vision Benefits of America	PA	23,839	16,344	2,026	32,172	1,576	31,726	23,528
96660	Vista Health Plan Inc	PA	1,543	1,508	14	-	-	4	-
	45 Companies in the Report		**$ 13,026,931**	**$ 6,444,742**	**$ 796,178**	**$23,200,863**	**$1,922,212**	**$ 22,812,605**	**$ 22,693,992**

END OF REPORT

Business of Life Insurance Companies for the State of Pennsylvania - 2003 ($000)

Domestic Companies

Company Code	Company Name	Domicile	Assets	Surplus	Change in Surplus ($)	Change in Surplus (%)	Net Premiums Written	Business in Pennsylvania: Life and Annuity Premiums	Business in Pennsylvania: A & H Premiums	Business in Pennsylvania: Deposit Type Funds	Business in Pennsylvania: Other Consideration
60232	AGL Life Assur Co	PA	1,560,132	10,814	758	7.54%	541,700	314,271	-	-	-
81078	American Network Ins Co	PA	12,085	8,276	(685)	-7.65%	5,763	-	21	-	-
73326	Colonial American Life Ins Co	PA	18,234	6,678	486	7.85%	3,765	211	-	-	-
62065	Colonial Penn Life Ins Co	PA	781,064	40,245	(808)	-1.97%	76,880	12,651	165	-	-
76325	Conseco Senior Health Ins Co	PA	2,920,815	134,748	(2,900)	-2.11%	425,934	1,159	30,527	-	-
73539	Continental Life Ins Co	PA	19,270	2,175	45	2.14%	4,180	3,861	214	-	-
72052	Corporate Health Ins Co	PA	95,658	48,757	5,420	12.51%	181,316	-	37,454	-	-
62804	Educators Mut Life Ins Co	PA	82,530	55,407	2,352	4.43%	40,977	3,580	14,105	-	-
70769	Erie Family Life Ins Co	PA	1,437,311	124,635	31,316	33.56%	212,675	125,306	295	18,931	-
92908	Fidelity Life Ins Co	PA	8,746	8,649	181	2.13%	-	-	-	-	-
63304	Fidelity Mutual Life Ins Co	PA	954,849	84,495	(14,109)	-14.31%	45,466	5,543	4	-	-
60147	First Priority Life Ins Co Inc	PA	4,133	3,871	(538)	-12.20%	-	-	-	-	-
64327	Harleysville Life Ins Co	PA	331,539	23,594	988	4.37%	54,626	26,071	6,611	281	-
93440	Highmark Life Ins Co	PA	318,480	90,649	26,470	41.25%	218,439	18,835	25,433	-	-
90344	Keystone State Life Ins Co	PA	49,931	12,641	1,419	12.64%	3,664	3,012	-	-	-
77887	Life & Health Ins Co Of Amer	PA	47,682	(1,989)	(5,014)	-165.73%	13,602	2,153	2,426	-	-
65498	Life Ins Co Of North Amer	PA	5,252,496	534,563	110,162	25.96%	1,680,458	48,073	60,250	18	-
76694	London Life Reins Co	PA	768,343	66,681	2,602	4.06%	54,181	-	-	-	-
69515	Medamerica Ins Co	PA	239,926	21,514	5,725	36.26%	49,927	-	1,322	-	-
63762	Medco Containment Life Ins Co	PA	40,701	35,985	653	1.85%	2,239	-	-	-	-
75744	National Safety Life Ins Co	PA	5,179	3,725	(138)	-3.58%	1,236	29	1,134	-	-
68225	Nationwide Life Ins Co of Amer	PA	6,611,870	519,607	125,873	31.97%	681,380	37,039	109	93,479	-
67644	Penn Mut Life Ins Co	PA	7,827,595	872,426	66,327	8.23%	832,633	59,924	1,310	2,109	72,258
63282	Penn Treaty Network Amer Ins Co	PA	113,972	25,138	(3,119)	-11.04%	17,367	412	38,474	-	-
67660	Pennsylvania Life Ins Co	PA	490,181	59,489	10,694	21.92%	134,599	315	1,577	-	-
67792	Philadelphia-United Life Ins Co	PA	45,747	16,542	531	3.31%	7,374	2,224	10	-	-
67806	Philanthropic Mut Life Ins Co	PA	24,663	5,505	216	4.08%	4,107	3,741	-	-	-
68187	Provident Ind Life Ins Co	PA	9	1	(3)	-63.95%	-	-	-	-	-
76759	Senior American Life Ins Co	PA	10,273	4,030	(511)	-11.25%	5,141	-	-	-	-
69353	Teachers Protective Mut Life Ins Co	PA	40,095	7,245	746	11.48%	21,789	817	15,333	-	-
89070	United Concordia Companies Inc	PA	191,867	101,842	34,843	52.01%	363,595	-	-	-	-
62294	United Concordia Life & Hlth Ins Co	PA	131,585	76,643	11,099	16.93%	394,209	-	213,814	-	-
63819	Unity Financial Life Ins Co	PA	22,613	5,549	85	1.56%	6,960	2,209	(40)	-	-
70211	Valley Forge Life Ins Co	PA	1,283,932	196,437	3,782	1.96%	59,375	54,706	15	(6)	-
	34 Companies in the Report		**$ 31,743,505**	**$ 3,206,570**	**$ 414,949**	**15.93%**	**$ 6,145,559**	**$ 726,139**	**$ 450,564**	**$ 114,812**	**$ 72,258**

*** END OF REPORT ***

Business of Title Companies for the State of Pennsylvania - 2003 ($000)

Domestic Companies

NAIC CODE	Company Name	Domicile	Total Assets	Surplus	Change in Surplus ($)	Change in Surplus (%)	Business in Pennsylvania: Direct Premiums Written
50083	Commonwealth Land Title Ins Co	PA	614,036	162,876	(8,635)	-5.03%	103,656
51209	Conestoga Title Ins Co	PA	8,632	4,637	1,435	44.83%	8,381
51446	Manito Title Ins Co	PA	9,947	5,092	1,977	63.46%	19,127
51497	Penn Attorneys Title Ins Co	PA	1,656	1,350	61	4.76%	1,902
51403	T.A. Title Ins Co	PA	7,774	5,970	1,168	24.32%	3,325
	5 Companies in the Report		**$ 642,046**	**$ 179,925**	**$ (3,994)**	**-2.17%**	**$ 136,391**

END OF REPORT

Business of Fire and Casualty Companies for the State of Pennsylvania - 2003 ($000)

Foreign Companies

Company Code	Company Name	Domicile	Total Assets	Surplus	Change in Surplus ($)	Change in Surplus (%)	Business in Pennsylvania: Direct Premiums Written	Business in Pennsylvania: Loss Ratio	Business in Pennsylvania: Dividends Paid
36404	21st Century Cas Co	CA	11,335	9,697	304	3.24%	-	N/A	-
12963	21st Century Ins Co	CA	1,346,627	522,407	136,599	35.41%	-	N/A	-
22896	Aca Financial Guaranty Corp	MD	374,073	137,783	14,148	11.44%	5,269	0.00%	-
31325	Acadia Ins Co	ME	150,756	36,491	5,470	17.64%	1,901	53.77%	-
10349	Acceptance Cas Ins Co	NE	31,777	14,725	3,454	30.65%	-	N/A	-
20010	Acceptance Ind Ins Co	NE	95,925	33,431	12,891	62.76%	2,401	-112.66%	-
26379	Accredited Surety & Cas Co Inc	FL	32,719	12,298	1,383	12.67%	136	4.59%	-
30180	ACE Guaranty Corp	MD	1,207,786	255,583	(31,377)	-10.93%	-	N/A	-
19984	ACIG Ins Co	IL	175,459	52,871	16,937	47.13%	369	4.80%	-
22950	Acstar Ins Co	IL	76,744	26,427	(40)	-0.15%	154	-7.76%	-
14184	Acuity A Mut Ins Co	WI	1,044,170	328,540	84,606	34.68%	-	N/A	-
44318	Admiral Ind Co	DE	52,464	24,678	640	2.66%	-	N/A	-
40517	Advantage Workers Comp Ins Co	IN	15,042	12,736	568	4.66%	-	N/A	-
36153	Aetna Ins Co of CT	CT	43,819	28,954	2,686	10.22%	2,308	73.33%	-
10014	Affiliated Fm Ins Co	RI	765,706	200,424	30,573	18.00%	17,175	31.21%	4
42609	Affirmative Ins Co	IL	74,520	36,692	18,439	101.01%	278	54.91%	-
35173	Agency Ins Co Of MD Inc	MD	38,993	10,532	2,875	37.55%	8,288	59.27%	-
42757	Agri General Ins Co	IA	227,258	157,570	32,789	26.28%	298	51.20%	-
36587	AIG Natl Ins Co Inc	NY	25,472	14,468	656	4.75%	9,325	56.52%	-
19399	AIU Ins Co	NY	2,121,503	491,552	111,207	29.24%	36,175	61.36%	-
10957	Alamance Ins Co	IL	201,214	128,452	62,181	93.83%	-	N/A	-
44776	Alea North Amer Specialty Ins Co	DE	31,920	31,048	10,443	50.68%	-	N/A	-
24899	Alea North America Ins Co	NY	504,645	256,053	150,152	141.79%	10,754	43.21%	-
19135	Alfa Mut Ins Co	AL	1,220,573	803,282	82,613	11.46%	-	N/A	-
20273	Alliance Assur Co Of Amer	NY	12,946	12,946	240	1.89%	-	N/A	-
35300	Allianz Global Risks US Ins Co	CA	4,788,308	3,384,652	739,660	27.96%	21,776	-37.78%	-
41840	Allmerica Financial Benefit Ins Co	MI	13,843	13,818	551	4.15%	2,989	84.34%	-
10212	Allmerica Fncl Alliance Ins Co	NH	14,510	14,501	567	4.07%	5	-19.09%	-
29688	Allstate Fire and Cas Ins Co	IL	15,768	15,386	952	6.59%	-	N/A	-
19240	Allstate Ind Co	IL	104,053	100,108	5,926	6.29%	92,795	58.42%	-
19232	Allstate Ins Co	IL	42,690,593	16,100,583	2,340,041	17.01%	904,957	69.52%	-
17230	Allstate Prop & Cas Ins Co	IL	20,198	20,008	1,016	5.35%	111,903	68.92%	-
18708	Ambac Assur Corp	WI	7,278,084	2,739,675	512,237	23.00%	26,345	-23.37%	-
24589	American & Foreign Ins Co	DE	386,841	51,500	339	0.66%	16,174	73.28%	1,452
10103	American Agricultural Ins Co	IN	885,252	314,250	39,299	14.29%	117	160.30%	-
19720	American Alt Ins Corp	DE	363,482	145,484	35,807	32.65%	33,662	75.18%	-
21849	American Automobile Ins Co	MO	274,081	98,894	17,042	20.82%	9,277	7.79%	58
10111	American Bankers Ins Co Of FL	FL	1,080,454	267,122	54,244	25.48%	17,765	27.31%	-
10138	American Bonding Co	AZ	6,929	(432)	2,396	-84.72%	-	N/A	-
40789	American Bus & Personal Ins Mut Inc	DE	41,749	22,902	1,085	4.97%	-	N/A	-

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10391	American Centennial Ins Co	DE	38,305	22,805	1,305	6.07%	0	149281.63%	-
37915	American Central Ins Co	MO	45,495	40,711	(288)	-0.70%	4	15670.10%	(5)
19941	American Commerce Ins Co	OH	218,037	77,376	7,568	10.84%	1,186	108.44%	-
45934	American Compensation Ins Co	MN	125,878	33,033	6,212	23.16%	-	N/A	-
10216	American Contractors Ind Co	CA	103,364	30,773	12,146	65.20%	152	13.21%	-
38237	American Country Ins Co	IL	112,059	24,731	8,613	53.44%	1,818	42.75%	-
19690	American Economy Ins Co	IN	1,400,117	392,738	18,700	5.00%	10,181	66.23%	-
20613	American Employers Ins Co	MA	341,338	129,536	14,309	12.42%	54	1255.80%	-
10819	American Equity Specialty Ins Co	CA	42,802	10,301	(2,349)	-18.57%	14	-6.42%	-
23450	American Family Home Ins Co	FL	356,108	91,013	17,786	24.29%	1,671	67.28%	-
24066	American Fire & Cas Co	OH	300,906	107,596	(4,840)	-4.30%	20,239	116.12%	-
40398	American Fuji Fire & Marine Ins Co	IL	104,372	82,330	4,236	5.42%	-	N/A	-
24376	American General Ind Co	IL	34,680	9,338	(1,324)	-12.42%	737	70.39%	-
31208	American General Property Ins Co	TN	62,254	44,741	(26,611)	-37.30%	206	17.07%	-
26247	American Guarantee & Liability Ins	NY	93,987	93,729	6,067	6.92%	71,792	68.31%	87
13331	American Hardware Mut Ins Co	OH	217,800	92,065	9,999	12.18%	1,417	51.49%	43
39152	American Healthcare Ind Co	DE	128,149	32,603	(4,247)	-11.52%	-	N/A	-
19380	American Home Assur Co	NY	15,948,771	3,621,899	738,594	25.62%	157,997	86.00%	-
21857	American Ins Co	NE	1,153,982	348,009	51,595	17.41%	29,902	65.37%	51
31895	American Interstate Ins Co	LA	418,414	96,905	10,527	12.19%	8,625	53.42%	79
32220	American Intl Ins Co	NY	1,095,720	248,130	33,443	15.58%	22,494	56.34%	-
10200	American Live Stock Ins Co	IL	62,972	42,439	5,738	15.64%	224	51.91%	-
30562	American Manufacturers Mut Ins Co	IL	10,054	10,000	(220,739)	-95.67%	4,718	44.34%	65
16810	American Mercury Ins Co	OK	186,068	77,339	13,923	21.96%	33	10.63%	-
26140	American Millennium Ins Co	NJ	9,288	3,618	649	21.85%	2	0.00%	-
15911	American Mining Ins Co Inc	AL	67,893	15,984	1,975	14.10%	8,643	59.26%	113
23469	American Modern Home Ins Co	OH	646,816	168,481	27,609	19.60%	11,982	62.28%	-
22918	American Motorists Ins Co	IL	35,855	29,907	(356,461)	-92.26%	5,359	54.82%	(56)
39942	American Natl General Ins Co	MO	99,466	48,315	2,922	6.44%	1,561	62.31%	-
28401	American Natl Prop & Cas Co	MO	873,204	302,099	53,934	21.73%	18,191	69.62%	-
37001	American Premier Ins Co	IN	6,686	6,427	365	6.02%	5	771.38%	-
12084	American Professionals Ins Co	IN	7,461	6,135	(461)	-6.99%	-	N/A	-
18910	American Protection Ins Co	IL	74,015	50,465	2,366	4.92%	15,131	68.72%	206
10227	American Rein Co	DE	16,029,476	3,271,463	1,041,430	46.70%	-	N/A	-
19615	American Reliable Ins Co	AZ	336,313	71,169	10,985	18.25%	1,625	19.17%	-
19631	American Road Ins Co	MI	575,040	320,167	26,210	8.92%	5,213	23.48%	-
39969	American Safety Cas Ins Co	DE	122,366	39,770	10,245	34.70%	1,020	69.84%	-
42978	American Security Ins Co	DE	612,599	172,207	(4,685)	-2.65%	16,675	32.94%	-
19992	American Select Ins Co	OH	127,461	37,511	9,800	35.36%	2,573	115.48%	-
42897	American Service Ins Co Inc	IL	71,358	20,511	6,174	43.06%	-	N/A	-

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10235	American Southern Ins Co	KS	96,387	34,476	1,739	5.31%	3,179	17.26%	-
19704	American States Ins Co	IN	2,033,796	629,996	160,376	34.15%	14,055	72.83%	-
19712	American States Ins Co Of TX	TX	19,000	18,764	(937)	-4.75%	300	27.82%	-
37214	American States Preferred Ins Co	IN	203,954	60,206	2,017	3.47%	-	N/A	-
40800	American Sterling Ins Co	CA	9,079	8,347	205	2.52%	-	-333.83%	-
31380	American Surety Co	IN	9,637	7,343	805	12.32%	42	0.00%	-
40142	American Zurich Ins Co	IL	131,684	131,581	36,959	39.06%	51,652	60.19%	-
10975	Amerihealth Cas Ins Co	DE	57,959	23,987	21,250	776.23%	5,047	65.09%	-
30872	Amerin Guaranty Corp	IL	330,775	304,031	7,585	2.56%	-	N/A	-
23396	Amerisure Mut Ins Co	MI	1,250,815	356,631	54,780	18.15%	427	613.59%	35
27928	Amex Assur Co	IL	333,335	205,958	29,520	16.73%	14,147	58.94%	-
19976	Amica Mut Ins Co	RI	3,131,997	1,458,855	193,231	15.27%	41,437	70.02%	5,737
37656	Anesthesiologists Pro Assur Co	FL	93,307	15,009	397	2.72%	201	133.21%	-
10984	Ansur America Ins	MI	13,174	10,608	134	1.28%	-	N/A	-
34738	Arag Ins Co	IA	34,296	20,667	50	0.24%	108	55.64%	-
41360	Arbella Protection Ins Co	MA	199,141	64,757	2,803	4.52%	-	N/A	-
11150	Arch Ins Co	MO	651,847	249,429	1,679	0.68%	17,666	78.84%	-
10348	Arch Reins Co	NE	717,593	382,817	23,595	6.57%	991	40.00%	-
19860	Argonaut Great Central Ins Co	IL	156,057	32,393	(2,958)	-8.37%	11,501	39.10%	-
19801	Argonaut Ins Co	CA	1,139,536	353,573	95,614	37.07%	10,278	46.91%	40
19828	Argonaut-Midwest Ins Co	IL	100,637	41,650	(1,582)	-3.66%	722	194.53%	-
37680	ARI Cas Co	NJ	20,063	8,434	647	8.31%	-	N/A	-
13900	ARI Mut Ins Co	NJ	31,105	8,230	1,310	18.93%	-	N/A	-
31887	Arkwright Ins Co	MA	5,400	5,400	(211,986)	-97.52%	-	N/A	-
41459	Armed Forces Ins Exchange	KS	148,189	88,814	(318)	-0.36%	958	39.58%	-
21865	Associated Ind Corp	CA	117,122	47,047	6,915	17.23%	4,610	63.74%	110
21296	Associates Ins Co	IN	195,373	115,972	8,256	7.66%	(55)	85.83%	-
19305	Assurance Co Of Amer	NY	17,619	17,574	983	5.92%	25,810	69.10%	132
41769	Athena Assur Co	MN	180,751	47,531	(97)	-0.20%	1,008	133.23%	-
21792	Atlanta Cas Co	OH	229,990	84,342	9,212	12.26%	-	N/A	-
20931	Atlanta Intl Ins Co	NY	18,383	9,950	452	4.76%	-	N/A	-
31925	Atlanta Specialty Ins Co	OH	12,812	12,527	651	5.48%	-	N/A	-
42846	Atlantic Cas Ins Co	NC	95,362	33,264	8,072	32.04%	2,356	48.38%	-
22209	Atlantic Ins Co	TX	87,212	21,285	1,317	6.60%	899	8.91%	-
19895	Atlantic Mut Ins Co	NY	1,426,693	321,268	(134,375)	-29.49%	17,327	35.49%	34
27154	Atlantic Specialty Ins Co	NY	79,786	49,707	96	0.19%	1,132	23.45%	-
25422	Atradius Trade Credit Ins Co	MD	66,144	36,960	3,402	10.14%	1,233	8.16%	-
21210	Auto Club Grp Ins Co	MI	159,676	65,633	7,591	13.08%	-	N/A	-
21202	Auto Club Ins Assoc	MI	2,874,486	1,224,982	212,003	20.93%	-	N/A	-
19062	Automobile Ins Co Of Hartford CT	CT	875,051	255,111	39,911	18.55%	20,878	68.13%	-

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18988	Auto-Owners Ins Co	MI	6,970,375	3,242,605	390,105	13.68%	-	N/A	-
10367	Avemco Ins Co	MD	185,645	108,105	2,427	2.30%	3,148	27.36%	-
10792	Avomark Ins Co	IN	23,079	9,246	971	11.73%	-	N/A	-
29530	AXA Art Ins Corp	NY	62,079	22,735	2,934	14.82%	478	150.75%	-
33022	AXA Corp Solutions Ins Co	NY	224,560	91,126	1,819	2.04%	214	263.45%	-
11835	AXA Re Amer Ins Co	DE	99,763	46,919	9,142	24.20%	-	N/A	-
16187	AXA Re Prop & Cas Ins Co	DE	240,583	105,678	29,476	38.68%	2,218	88.26%	-
20370	AXIS Reins Co	NY	694,081	503,063	130,236	34.93%	4,543	56.57%	-
24813	Balboa Ins Co	CA	846,818	339,113	32,254	10.51%	29,894	42.52%	-
16039	Baltimore Equitable Society	MD	110,493	66,970	8,481	14.50%	-	-1696.41%	-
18538	Bancinsure Inc	OK	99,523	30,237	9,959	49.11%	151	25.05%	-
13455	Bankers Independent Ins Co	MD	22,879	4,931	1,361	38.12%	-	N/A	-
33162	Bankers Ins Co	FL	77,481	29,377	5,033	20.67%	231	22.68%	-
23132	Bankers Multiple Line Ins Co	IL	8,125	7,630	(163)	-2.09%	-	N/A	-
38245	BCS Ins Co	OH	226,934	118,627	9,385	8.59%	10,791	43.32%	-
41394	Benchmark Ins Co	KS	82,288	24,095	5,093	26.80%	-	N/A	-
32603	Berkley Ins Co	DE	3,783,166	1,174,543	417,373	55.12%	-	N/A	-
10389	Berkley Ins Co Of The Carolinas	NC	30,288	26,099	5,602	27.33%	46	24.42%	-
29580	Berkley Regional Ins Co	DE	1,664,915	537,728	147,996	37.97%	-	N/A	-
20095	Bituminous Cas Corp	IL	621,292	200,406	9,843	5.17%	16,313	79.21%	-
20109	Bituminous Fire & Marine Ins Co	IL	266,308	73,868	3,093	4.37%	1,002	166.42%	107
40754	Blue Ridge Ind Co	WI	53,933	17,695	735	4.33%	39	65.81%	-
24503	Blue Ridge Ins Co	WI	166,684	59,176	8,559	16.91%	457	80.33%	12
20761	Boston Old Colony Ins Co	MA	30,659	30,640	7,154	30.46%	-	-3139.70%	-
13501	Brethren Mut Ins Co	MD	128,624	47,243	5,712	13.75%	21,634	62.39%	-
13528	Brotherhood Mut Ins Co	IN	203,618	58,956	6,256	11.87%	13,582	51.92%	281
20788	Buckeye Union Ins Co	OH	261,159	261,134	56,885	27.85%	14,521	79.31%	-
23620	Burlington Ins Co	NC	317,864	82,593	54,366	192.61%	(85)	-478.70%	-
20117	California Cas Ind Exch	CA	398,931	266,066	(11,814)	-4.25%	2,742	76.83%	-
32271	California Ind Ins Co	CA	345,921	85,400	(5,330)	-5.88%	-	N/A	-
21946	Camden Fire Ins Assoc	NJ	588,840	258,646	(9,466)	-3.53%	675	-85.22%	3
36340	Camico Mut Ins Co	CA	98,982	31,951	2,739	9.38%	1,369	28.83%	-
12260	Campmed Cas & Ind Co Inc MD	MD	20,369	5,760	1,545	36.65%	2,393	25.07%	-
10464	Canal Ins Co	SC	980,717	447,748	62,452	16.21%	8,455	26.42%	-
30589	Capital City Ins Co Inc	SC	115,201	32,523	1,427	4.59%	47	7.78%	-
20877	Capital Markets Assr Corp	NY	111,771	105,321	2,228	2.16%	24	0.00%	-
10472	Capitol Ind Corp	WI	374,398	140,321	13,706	10.83%	4,002	70.28%	-
10510	Carolina Cas Ins Co	FL	585,417	185,369	48,736	35.67%	6,930	42.94%	-
25771	CDC Ixis Fin Guaranty N Amer Inc	NY	152,626	99,051	(3,337)	-3.26%	-	N/A	-
20176	Celina Mut Ins Co	OH	25,798	7,899	1,052	15.36%	1,610	84.91%	-

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10891	CEM Ins Co	IL	3,463	2,462	55	2.27%	(12)	5.03%	-
19909	Centennial Ins Co	NY	475,413	135,137	(37,728)	-21.83%	13,480	41.57%	229
20230	Central Mut Ins Co	OH	784,575	291,655	35,414	13.82%	9	0.00%	-
20249	Central Natl Ins Co Of Omaha	NE	39,848	9,601	(2,882)	-23.08%	-	N/A	-
34274	Central States Ind Co Of Omaha	NE	252,775	180,213	11,131	6.58%	1,810	27.46%	-
34649	Centre Ins Co	DE	883,592	82,419	(1,737)	-2.06%	1,319	35.25%	-
36781	Centris Ins Co	IN	27,871	26,031	732	2.90%	-	N/A	-
26905	Century-Natl Ins Co	CA	442,070	109,043	24,527	29.02%	(6)	5.54%	-
25615	Charter Oak Fire Ins Co	CT	774,533	182,463	33,889	22.81%	47,062	64.72%	186
10642	Cherokee Ins Co	MI	89,796	33,162	9,592	40.70%	-	N/A	-
22810	Chicago Ins Co	IL	213,100	94,534	13,767	17.05%	5,877	-26.42%	-
12777	Chubb Ind Ins Co	NY	154,799	31,868	2,929	10.12%	22,436	61.02%	-
10052	Chubb Natl Ins Co	IN	125,048	31,515	2,195	7.49%	-	N/A	-
10669	Church Ins Co	NY	70,625	19,551	500	2.62%	230	20.16%	-
18767	Church Mut Ins Co	WI	735,707	205,169	32,996	19.16%	16,367	73.00%	11
22004	CIM Ins Corp	MI	33,505	14,656	718	5.15%	75	35.16%	-
28665	Cincinnati Cas Co	OH	321,085	252,518	18,370	7.85%	12,806	74.36%	-
10677	Cincinnati Ins Co	OH	7,627,233	2,779,816	442,711	18.94%	146,003	59.80%	2,176
31534	Citizens Ins Co Of Amer	MI	1,650,795	526,530	41,679	8.60%	228	214.69%	-
10315	Civic Property & Cas Co	CA	156,872	47,992	5,422	12.74%	8,623	62.48%	-
20532	Clarendon Natl Ins Co	NJ	1,762,028	581,651	13,522	2.38%	31,996	99.37%	-
25070	Clearwater Ins Co	DE	1,005,691	557,043	69,927	14.36%	-	N/A	-
29114	CMG Mortgage Assur Co	WI	8,890	8,284	33	0.40%	14	0.00%	-
40266	CMG Mortgage Ins Co	WI	219,813	91,787	10,679	13.17%	1,289	8.40%	-
30112	CNL Ins Amer Inc	GA	12,885	7,053	168	2.44%	-	N/A	-
25089	Coast Natl Ins Co	CA	419,459	223,373	162,067	264.36%	517	90.59%	-
33197	Cologne Reins Co Of Amer	CT	80,718	36,363	(5,370)	-12.87%	-	N/A	-
34347	Colonial American Cas & Surety Co	MD	20,273	20,100	1,257	6.67%	388	22.40%	-
36927	Colony Specialty Ins Co	OH	94,447	21,926	2,451	12.59%	2,982	99.19%	-
28720	Colorado Western Ins Co	CO	17,261	(1,942)	(7,324)	-136.10%	746	30.68%	-
19410	Commerce & Industry Ins Co	NY	4,608,771	1,243,292	280,414	29.12%	47,504	79.30%	-
32280	Commercial Cas Ins Co	CA	33,955	10,395	(112)	-1.07%	-	N/A	-
20818	Commercial Ins Co Of Newark NJ	NJ	48,723	47,261	3,682	8.45%	35	82.67%	-
18732	Commercial Loan Ins Corp	WI	9,695	8,656	1,309	17.82%	-	N/A	-
10220	Commonwealth Ins Co Of Amer	WA	37,523	19,364	709	3.80%	269	5614.77%	-
10794	Companion Commercial Ins Co	SC	11,040	7,758	280	3.74%	-	N/A	-
12157	Companion Prop & Cas Ins Co	SC	274,253	78,290	9,616	14.00%	23,505	47.94%	-
21989	Compass Ins Co	NY	14,074	11,967	1,147	10.60%	-	N/A	-
34711	Computer Ins Co	RI	60,903	49,691	6,751	15.72%	791	0.65%	-
24872	Connecticut Ind Co	CT	150,334	17,597	(2,361)	-11.83%	3,516	229.72%	-

Business of Fire and Casualty Companies for the State of Pennsylvania - 2003 ($000)

Foreign Companies

Company Code	Company Name	Domicile	Total Assets	Surplus	Change in Surplus ($)	Change in Surplus (%)	Business in Pennsylvania: Direct Premiums Written	Business in Pennsylvania: Loss Ratio	Business in Pennsylvania: Dividends Paid
24961	Connie Lee Ins Co	WI	202,945	127,314	10,665	9.14%	-	0.00%	-
32190	Constitution Ins Co	NY	56,248	35,000	(7,334)	-17.32%	73	-269.32%	-
20443	Continental Cas Co	IL	34,589,154	6,045,822	929,889	18.18%	172,748	71.75%	1
35289	Continental Ins Co	SC	3,365,445	733,044	(7,440)	-1.00%	125,371	103.23%	-
28258	Continental Natl Ind Co	OH	20,444	16,389	1,667	11.32%	-	N/A	-
20923	Continental Rein Corp	CA	98,666	92,798	21,100	29.43%	-	N/A	-
10804	Continental Western Ins Co	IA	215,910	52,562	13,981	36.24%	-	N/A	-
37206	Contractors Bonding & Ins Co	WA	118,779	32,290	5,582	20.90%	263	160.43%	-
22730	Converium Ins North Amer Inc	NJ	200,991	60,888	714	1.19%	24,921	79.67%	-
39136	Converium Reins North Amer Inc	CT	3,497,465	742,852	113,996	18.13%	-	N/A	-
10641	Core Ins Co	VT	32,937	32,149	19,018	144.84%	-	N/A	-
21318	Coregis Ins Co	IN	651,355	198,295	19,382	10.83%	3,339	58.13%	-
20982	Country Cas Ins Co	IL	66,765	53,355	1,188	2.28%	-	N/A	-
20990	Country Mut Ins Co	IL	2,487,767	1,053,489	100,300	10.52%	-	N/A	-
21008	Country Pref Ins Co	IL	44,903	13,752	230	1.70%	-	N/A	-
10022	Countryway Ins Co	NY	57,324	17,547	1,092	6.63%	8,324	67.70%	-
26492	Courtesy Ins Co	FL	215,888	70,429	20,070	39.85%	(10)	17.47%	-
31348	Crum & Forster Ind Co	DE	32,843	9,709	182	1.91%	6,621	53.47%	-
24660	Cumberland Cas & Surety Co	FL	9,815	(2,839)	(7,574)	-159.96%	145	179.28%	-
10448	Cumberland Ins Co Inc	NJ	56,393	22,289	2,108	10.45%	5,009	79.04%	-
13684	Cumberland Mut Fire Ins Co	NJ	217,075	127,171	1,204	0.96%	11,293	50.22%	-
10847	Cumis Ins Society Inc	WI	877,181	353,064	86,239	32.32%	11,815	49.67%	-
10499	DaimlerChrysler Ins Co	MI	424,432	206,962	59,326	40.18%	2,589	47.32%	-
21164	Dairyland Ins Co	WI	973,841	296,851	29,795	11.16%	8,485	46.51%	-
34924	Dakota Truck Underwriters	SD	48,963	11,517	379	3.40%	-	N/A	-
16705	Dealers Assur Co	OH	22,181	10,294	954	10.22%	173	32.71%	-
37907	Deerbrook Ins Co	IL	30,744	30,500	(1,480)	-4.63%	8,143	62.05%	-
37184	Deerfield Ins Co	IL	132,421	43,817	11,579	35.92%	60	-145.36%	-
40975	Dentists Ins Co	CA	191,833	107,632	6,184	6.10%	1	0.00%	-
12718	Developers Surety And Ind Co	IA	76,646	32,559	11,344	53.47%	522	543.69%	-
10659	Diamond Ins Co	IL	67,709	12,432	1,351	12.19%	-	N/A	-
42048	Diamond State Ins Co	IN	162,938	99,665	5,938	6.34%	1,094	356.86%	-
36463	Discover Prop & Cas Ins Co	IL	95,255	29,815	2,885	10.71%	24,611	52.70%	-
34495	Doctors Co An Interins Exchn	CA	1,372,476	350,190	8,778	2.57%	4,277	19.66%	-
33499	Dorinco Rein Co	MI	1,661,191	392,712	154,808	65.07%	-	N/A	-
39659	Eastern Cas Ins Co	MA	135,625	30,326	1,603	5.58%	-	N/A	-
22926	Economy Fire & Cas Co	IL	382,389	375,431	(5,416)	-1.42%	-	N/A	-
38067	Economy Preferred Ins Co	IL	9,588	8,922	(72)	-0.80%	-	N/A	-
40649	Economy Premier Assur Co	IL	35,031	33,776	(115)	-0.34%	20,576	53.92%	-
21261	Electric Ins Co	MA	1,022,548	268,238	23,300	9.51%	14,463	85.66%	122

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Foreign Companies

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21407	Emcasco Ins Co	IA	188,752	44,547	6,330	16.56%	8,092	62.74%	78
21326	Empire Fire & Marine Ins Co	NE	123,835	123,645	9,243	8.08%	29,406	63.40%	-
20648	Employers Fire Ins Co	MA	122,143	51,854	3,612	7.49%	1,512	59.16%	-
21458	Employers Ins of Wausau	WI	3,982,483	750,821	50,128	7.15%	29,852	23.02%	527
21415	Employers Mut Cas Co	IA	1,654,178	551,528	117,999	27.22%	26,927	60.56%	446
39845	Employers Reins Corp	MO	15,656,838	5,119,351	687,615	15.52%	9,738	-18.47%	-
15130	Encompass Ind Co	IL	22,773	17,241	90	0.53%	-	N/A	-
10358	Encompass Ins Co	IL	10,814	10,664	526	5.19%	-	N/A	-
10071	Encompass Ins Co Of America	IL	31,642	27,991	322	1.16%	-	N/A	-
16233	Erie Ins Co Of NY	NY	45,771	11,009	73	0.67%	19,353	111.83%	1,428
25712	Esurance Ins Co	OK	91,607	25,439	(494)	-1.90%	6,667	72.45%	-
20516	Euler American Credit Ind Co	NY	242,242	114,449	11,191	10.84%	6,520	38.02%	-
10120	Everest Natl Ins Co	AZ	518,182	68,684	(1,320)	-1.89%	2,371	23.13%	-
26921	Everest Reins Co	DE	7,596,266	1,715,518	221,509	14.83%	-	N/A	-
12750	Evergreen Natl Ind Co	OH	54,576	30,000	7,687	34.45%	2,286	12.52%	-
10318	Exact Prop & Cas Co Inc	CA	156,031	47,837	5,235	12.29%	91	44.17%	-
11045	Excelsior Ins Co	NH	72,664	55,961	292	0.52%	23,183	66.57%	12
13722	Excess Rein Co	DE	87,798	36,124	4,759	15.17%	-	N/A	-
10003	Excess Share Ins Corp	OH	36,463	10,609	1,168	12.37%	61	0.00%	-
35181	Executive Risk Ind Inc	DE	1,990,846	510,097	105,293	26.01%	24,299	60.68%	-
40029	Explorer Ins Co	AZ	88,561	22,752	-5,406	31.16%	-	N/A	-
21482	Factory Mut Ins Co	RI	6,203,725	2,833,295	900,265	46.57%	93,226	24.46%	-
44784	Fairfield Ins Co	CT	42,441	19,167	(3,703)	-16.19%	2,153	132.59%	-
13897	Farmers Mut Hail Ins Co Of IA	IA	253,919	138,544	19,282	16.17%	-	N/A	-
10806	Farmers New Century Ins Co	IL	129,119	39,127	2,799	7.70%	92,213	76.54%	-
41483	Farmington Cas Co	CT	881,474	203,943	30,458	17.56%	17,704	35.56%	-
13838	Farmland Mut Ins Co	IA	283,043	97,970	10,986	12.63%	70	11.57%	-
10178	FCCI Ins Co	FL	1,011,577	313,052	59,831	23.63%	-	N/A	-
20281	Federal Ins Co	IN	19,954,780	6,293,906	1,842,890	41.40%	252,217	4.95%	-
13935	Federated Mut Ins Co	MN	3,066,856	1,174,734	135,310	13.02%	30,897	72.86%	1
11118	Federated Rural Electric Ins Exch	KS	187,921	60,021	11,508	23.72%	3,088	94.85%	-
28304	Federated Service Ins Co	MN	297,083	79,414	7,908	11.06%	468	26.04%	-
43460	FFG Ins Co	TX	42,409	25,446	4,420	21.02%	145	14.41%	-
35270	Fidelity & Cas Co Of NY	SC	155,513	135,762	28,346	26.39%	14,222	594.63%	-
39306	Fidelity & Deposit Co Of MD	MD	166,099	165,944	7,796	4.93%	27,306	-115.89%	-
35386	Fidelity & Guaranty Ins Co	IA	14,903	14,900	154	1.04%	9,977	131.12%	-
25879	Fidelity & Guaranty Ins Underwriters	WI	46,818	46,809	108	0.23%	7,256	83.32%	-
16578	Fidelity National Prop and Cas Ins	NY	28,064	13,429	4,976	58.86%	3,739	9.74%	-
25180	Fidelity Natl Ins Co	CA	59,169	37,958	26,646	235.55%	564	0.00%	-
12815	Financial Guaranty Ins Co	NY	2,740,724	1,153,496	175,923	18.00%	9,726	0.00%	-

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Foreign Companies

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18287	Financial Security Assur Inc	NY	3,138,134	1,125,642	(14,185)	-1.24%	35,231	0.00%	-
24880	Fire & Cas Ins Co Of CT	CT	169,394	36,658	(15,704)	-29.99%	15,524	85.28%	345
21873	Firemans Fund Ins Co	CA	10,635,512	2,858,866	619,376	27.66%	36,388	112.69%	329
37273	Firemans Fund Ins Co Of WI	WI	17,695	17,765	719	4.22%	(174)	-6.31%	20
20850	Firemens Ins Co Of Newark NJ	NJ	465,014	467,940	89,157	23.54%	4,498	948.10%	-
21784	Firemens Ins Co Of Washington DC	DE	84,290	25,404	996	4.08%	44,709	37.65%	77
37710	First American Prop & Cas Ins Co	CA	82,164	25,152	2,294	10.03%	3	11.49%	-
29980	First Colonial Ins Co	FL	133,050	40,768	7,478	22.46%	59	N/A	-
10676	First Guard Ins Co	AZ	5,378	5,120	950	22.79%	285	80.69%	-
38326	First Ind Of Amer Ins Co	NJ	6,818	3,928	(22)	-0.55%	-	17.36%	-
33588	First Liberty Ins Corp	IA	38,585	18,983	321	1.72%	52,076	58.79%	-
11278	First Medical Ins Co RRG	VT	24,523	1,993	(112)	-5.31%	15,621	98.22%	-
24724	First Natl Ins Co Of Amer	WA	205,330	61,426	3,988	6.94%	3,826	57.40%	-
10859	First Nonprofit Ins Co	IL	33,817	11,092	(165)	-1.46%	8,775	24.54%	-
33383	First Professionals Ins Co	FL	583,763	118,873	8,015	7.23%	17,685	94.99%	-
40100	Firstline Natl Ins Co	MD	42,242	15,046	(3,213)	-17.60%	10,962	85.92%	-
33278	Florists Ins Co	IL	16,162	7,326	424	6.14%	187	23.12%	-
13978	Florists Mut Ins Co	IL	159,682	34,663	1,804	5.49%	4,534	105.76%	-
38776	Folksamerica Rein Co	NY	2,529,843	912,793	55,739	6.50%	-	N/A	-
11185	Foremost Ins Co	MI	1,202,490	355,236	8,866	2.56%	26,592	55.66%	-
11800	Foremost Property & Cas Ins Co	MI	31,165	13,494	474	3.64%	1,720	65.83%	-
41513	Foremost Signature Ins Co	MI	60,598	15,565	573	3.83%	4,011	60.69%	-
38830	Fort Wayne Hlth & Cas Ins Co	IN	448,722	252,733	91,445	56.70%	1,066	-87.16%	-
10801	Fortress Ins Co	IL	26,443	14,286	4,194	41.56%	228	4.05%	-
10985	Fortuity Ins Co	MI	11,807	11,619	313	2.77%	-	N/A	-
14249	Founders Ins Co	IL	152,056	49,903	5,089	11.36%	-	N/A	-
13986	Frankenmuth Mut Ins Co	MI	649,650	222,183	33,590	17.81%	-	N/A	-
14753	Frederick Mut Ins Co	MD	34,463	21,229	915	4.50%	136	52.24%	-
21253	Garrison Property and Cas Ins Co	TX	13,209	13,134	2,734	26.28%	-	N/A	-
28339	Gateway Ins Co	MO	40,119	9,149	1,384	17.83%	33	114.63%	-
22969	Ge Reins Corp	IL	2,783,455	667,196	43,783	7.02%	-	N/A	-
29823	Ge Residential Mortgage Ins Corp NC	NC	35,800	10,803	(88,257)	-89.09%	3	20.73%	-
41491	Geico Cas Co	MD	255,199	74,637	11,376	17.98%	15,036	55.86%	-
35882	Geico General Ins Co	MD	128,317	57,642	40	0.07%	74,678	76.70%	-
22055	Geico Ind Co	MD	2,831,439	1,185,707	238,082	25.12%	24,433	64.18%	-
41432	Gen Elec Home Equity Ins Corp Of NC	NC	5,839	5,468	(5,999)	-52.32%	-	N/A	-
16675	Gen Elec Mortgage Ins Corp Of NC	NC	199,692	96,453	(112,676)	-53.88%	1	-372.30%	-
18821	General Cas Co Of IL	IL	169,326	60,164	3,531	6.24%	-	N/A	-
24414	General Cas Co Of WI	WI	1,429,561	472,828	125,474	36.12%	25,122	49.75%	-
38458	General Electric Mortgage Ins Corp	NC	3,165,871	52,079	(250,606)	-82.79%	22,600	10.98%	-

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Foreign Companies

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22039	General Rein Corp	DE	19,512,516	5,435,197	1,340,071	32.72%	1,855	552.30%	-
39322	General Security Natl Ins Co	NY	497,704	98,518	5,950	6.43%	441	-30.47%	-
11967	General Star Natl Ins Co	OH	508,205	158,244	15,302	10.70%	5,537	11.46%	-
11231	Generali Us Branch	NY	115,533	56,829	(7,195)	-11.24%	-	N/A	-
38962	Genesis Ins Co	CT	234,382	94,451	2,410	2.62%	4,692	-20.12%	-
41343	Gerling Amer Ins Co	NY	171,608	80,077	5,997	8.09%	3,393	142.01%	-
21032	Gerling Global Reins Corp Of America	NY	1,321,036	71,111	(217,396)	-75.35%	-	N/A	-
11266	Gerling Global Reins Corp Of Us Br	NY	334,102	59,288	11,147	23.15%	-	N/A	-
34622	Glens Falls Ins Co	DE	139,865	115,862	(16,548)	-12.50%	3,434	135.83%	-
24600	Globe Ind Co	DE	388,244	46,899	(20,837)	-30.76%	5,714	34.01%	-
11054	GMAC Direct Ins Co	MO	8,945	8,543	107	1.27%	-	N/A	-
11044	GMAC Ins Co Online Inc	MO	18,145	10,519	95	0.91%	3,041	75.43%	-
22063	Government Employees Ins Co	MD	9,729,737	4,123,943	(22,626)	-0.55%	39,194	70.02%	-
10322	Grange Indemnity Ins Co	OH	37,287	18,819	2,773	17.28%	-	N/A	-
14060	Grange Mut Cas Co	OH	1,233,788	469,296	119,575	34.19%	-	N/A	-
25984	Graphic Arts Mut Ins Co	NY	117,895	27,879	3,429	14.03%	7,495	66.08%	74
36307	Gray Ins Co	LA	192,870	58,630	5,145	9.62%	2	-620.87%	-
26832	Great American Alliance Ins Co	OH	22,443	22,405	2,438	12.21%	3,399	87.74%	-
26344	Great American Assur Co	OH	14,135	14,112	2,321	19.68%	22,724	33.62%	8
16691	Great American Ins Co	OH	4,785,256	1,562,527	361,281	30.08%	29,646	38.65%	29
22136	Great American Ins Co of NY	NY	50,867	50,403	4,964	10.92%	9,638	37.79%	0
31135	Great American Security Ins Co	OH	11,536	11,510	403	3.63%	2,583	70.17%	-
33723	Great American Spirit Ins Co	OH	16,851	16,820	92	0.55%	6,832	74.26%	-
25224	Great Divide Ins Co	ND	65,217	33,211	4,814	16.95%	(6)	1760.69%	-
18694	Great Midwest Ins Co	MI	31,232	12,497	878	7.56%	-	N/A	-
20303	Great Northern Ins Co	MN	1,151,481	221,468	26,466	13.57%	81,774	53.09%	400
11371	Great West Cas Co	NE	1,086,740	326,646	49,055	17.67%	9,240	64.01%	-
22187	Greater NY Mut Ins Co	NY	597,833	231,657	14,494	6.67%	3,987	33.40%	-
22322	Greenwich Ins Co	DE	610,029	273,078	214,940	369.71%	38,523	68.31%	-
40541	Grocers Ins Co	OR	42,569	38,470	(3,285)	-7.87%	-	N/A	-
36650	Guarantee Co Of North America USA	MI	64,276	55,729	35,719	178.51%	463	-14.91%	-
11401	Guaranty Natl Ins Co	CO	457,000	125,159	(20,689)	-14.19%	94	731.68%	-
38652	Guic Ins Co	OH	27,136	17,359	542	3.22%	-	N/A	-
42803	Guideone Elite Ins Co	IA	16,966	15,864	660	4.34%	4,263	78.89%	-
15032	Guideone Mut Ins Co	IA	533,103	225,044	78,652	53.73%	12,740	50.35%	-
14559	Guideone Specialty Mut Ins Co	IA	104,757	31,011	3,958	14.63%	3,985	32.29%	-
28630	Guilderland Rein Co	NY	24,532	10,084	(1,190)	-10.55%	-	-166.75%	-
22217	Gulf Ins Co	CT	2,253,683	579,564	88,580	18.04%	31,980	146.67%	-
22292	Hanover Ins Co	NH	3,281,607	1,001,586	171,280	20.63%	1,637	153.88%	-
21806	Harbor Specialty Ins Co	NJ	280,780	35,759	5,029	16.37%	124	713.10%	-

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26433	Harco Natl Ins Co	IL	342,004	133,434	27,391	25.83%	4,225	70.58%	-
14141	Harford Mut Ins Co	MD	212,497	68,216	(8,776)	-11.40%	11,302	57.66%	97
23582	Harleysville Ins Co	MN	86,867	23,115	(1,379)	-5.63%	-	N/A	-
42900	Harleysville Ins Co Of NJ	NJ	626,978	119,379	(15,260)	-11.33%	1,766	399.60%	280
13382	Harleysville-Atlantic Ins Co	GA	143,591	37,401	(2,728)	-6.80%	-	N/A	-
22357	Hartford Accid & Ind Co	CT	8,582,068	2,333,908	818,643	54.03%	10,739	499.50%	0
29424	Hartford Cas Ins Co	IN	1,688,262	693,126	26,657	4.00%	39,083	52.39%	34
19682	Hartford Fire In Co	CT	17,417,853	7,895,548	1,570,758	24.83%	70,847	108.56%	117
38288	Hartford Ins Co Of IL	IL	3,023,709	1,164,802	508,477	77.47%	-	N/A	-
37478	Hartford Ins Co Of The Midwest	IN	218,112	126,170	14,954	13.45%	78,033	59.42%	16
38261	Hartford Ins Co Of The Southeast	FL	145,386	54,920	10,171	22.73%	2,743	59.33%	(19)
11452	Hartford Steam Boil Inspec & Ins Co	CT	1,131,870	558,203	101,236	22.15%	10,267	-15.81%	-
29890	Hartford Steam Boil Inspec Ins Co CT	CT	53,401	25,816	4,343	20.23%	15	0.00%	-
30104	Hartford Underwriters Ins Co	CT	1,198,461	475,212	24,657	5.47%	14,353	35.83%	42
39527	Heritage Ind Co	CA	187,856	77,092	(46,963)	-37.86%	1,470	73.50%	-
11097	Heritage Warranty Ins RRG Inc	SC	17,914	2,661	33	1.24%	33	72.42%	-
18376	Hermitage Ins Co	NY	97,704	22,337	2,634	13.37%	802	59.76%	-
26638	Home-Owners Ins Co	MI	707,020	250,761	84,334	50.67%	-	N/A	-
17221	Homesite Ins Co	CT	16,254	7,830	192	2.51%	-	N/A	-
22578	Horace Mann Ins Co	IL	411,186	108,033	(1,936)	-1.76%	21,711	96.41%	-
22756	Horace Mann Prop & Cas Ins Co	CA	73,080	21,260	2,415	12.82%	560	166.48%	-
38849	Houston General Ins Co	TX	42,513	20,610	604	3.02%	3	22284.77%	-
25054	Hudson Ins Co	DE	153,775	50,593	29,766	142.93%	896	17.84%	-
40223	ICM Ins Co	NY	11,751	10,664	(97)	-0.90%	-	N/A	-
23817	Illinois Natl Ins Co	IL	48,770	48,458	2,094	4.52%	18,064	26.78%	-
26581	Independence Amer Ins Co	DE	46,768	27,184	4,776	21.32%	-	N/A	-
29831	Independent Mut Fire Ins Co	IL	27,696	23,533	1,725	7.91%	195	12.07%	8
14265	Indiana Lumbermens Mut Ins Co	IN	114,752	29,708	(5,800)	-16.34%	741	99.93%	-
22268	Infinity Ins Co	IN	624,393	186,833	56,483	43.33%	153	92.90%	-
10068	Infinity Natl Ins Co	IN	12,157	7,964	650	8.88%	-	N/A	-
20260	Infinity Select Ins Co	IN	36,267	14,859	2,158	16.99%	54	136.26%	-
22195	Insurance Co Of Greater NY	NY	75,656	33,010	1,749	5.60%	1,537	70.96%	93
27847	Insurance Co Of The West	CA	576,908	250,187	61,556	32.63%	77	129.00%	-
37257	Insurance Corp Of Hannover	IL	980,055	168,157	21,149	14.39%	12,267	67.65%	-
18341	Insurance Corp Of NY	NY	374,479	23,406	5,108	27.91%	1,021	67.40%	-
22780	Integon General Ins Corp	NC	81,072	37,624	592	1.60%	-	N/A	-
22772	Integon Ind Corp	NC	106,926	39,894	1,345	3.49%	5,943	62.20%	-
29742	Integon Natl Ins Co	NC	216,464	80,280	1,251	1.58%	2,618	35.27%	-
24139	International Bus & Merc Reassur Co	IL	467,420	123,797	19,555	18.76%	1,033	155.08%	973
11592	International Fidelity Ins Co	NJ	80,632	43,599	12,388	39.69%	2,582	4.66%	-

Business of Fire and Casualty Companies for the State of Pennsylvania - 2003 ($000)

Foreign Companies

Company Code	Company Name	Domicile	Total Assets	Surplus	Change in Surplus ($)	Change in Surplus (%)	Business in Pennsylvania: Direct Premiums Written	Business in Pennsylvania: Loss Ratio	Business in Pennsylvania: Dividends Paid
22837	Interstate Ind Co	IL	119,008	47,477	5,577	13.31%	7,454	64.00%	-
10749	Intrepid Ins Co	MI	17,263	16,671	542	3.36%	-	N/A	-
11630	Jefferson Ins Co	NY	175,761	94,124	22,980	32.30%	155	90.64%	-
14354	Jewelers Mut Ins Co	WI	156,576	87,317	12,901	17.34%	3,337	29.85%	-
20885	Kansas City Fire & Marine Ins Co	SC	23,677	19,924	(1,051)	-5.01%	6,077	16.94%	-
27138	Kemper Cas Ins Co	IL	28,373	22,486	(696)	-3.00%	(1,048)	239.13%	-
10914	Kemper Independence Ins Co	IL	25,750	4,871	(6,525)	-57.25%	891	61.70%	-
26077	Lancer Ins Co	IL	404,513	62,624	15,761	33.63%	8,970	51.23%	-
35246	Laurier Ind Co	WI	20,178	10,444	(26)	-0.25%	2,206	72.59%	-
11738	Leader Ins Co	OH	212,683	51,941	8,059	18.36%	46,633	62.95%	-
10195	Leader Preferred Ins Co	OH	5,582	4,009	246	6.53%	-	N/A	-
10061	Leader Specialty Ins Co	IN	10,173	8,614	385	4.68%	730	57.02%	-
37940	Lexington Natl Ins Corp	MD	18,110	6,252	128	2.10%	287	0.00%	-
13307	Lexon Ins Co	TX	25,761	20,052	(5,336)	-21.02%	296	8.43%	-
42404	Liberty Ins Corp	IL	1,486,135	257,788	1,950	0.76%	22,809	83.96%	207
19917	Liberty Ins Underwriters Inc	NY	91,516	60,760	54,269	835.98%	5,547	48.85%	-
23035	Liberty Mut Fire Ins Co	MA	2,560,603	551,230	(150,548)	-21.45%	197,233	62.57%	448
23043	Liberty Mut Ins Co	MA	22,145,152	6,123,094	2,115,345	52.78%	63,960	94.09%	(71)
33600	LM Ins Corp	IA	56,185	16,855	479	2.92%	2,779	57.38%	3
22977	Lumbermens Mut Cas Co	IL	5,229,942	202,426	(494,420)	-70.95%	1,659	-800.68%	399
23108	Lumbermens Underwriting Alliance	MO	344,614	65,173	8,491	14.98%	1,796	164.10%	232
35769	Lyndon Property Ins Co	MO	398,951	153,675	9,914	6.90%	3,850	327.05%	-
29939	Main St Amer Assur Co	NH	617,986	186,132	39,722	27.13%	8,896	75.76%	-
23876	Mapfre Reins Corp	NJ	202,158	130,538	20,596	18.73%	-	N/A	-
11117	Marathon Financial Ins	SC	6,491	1,204	(83)	-6.42%	-	N/A	-
29998	Marine Ind Ins Co Of Amer	NY	13,060	12,529	(6,885)	-35.46%	-	N/A	-
28932	Markel American Ins Co	VA	291,598	71,052	20,830	41.48%	7,593	56.02%	-
38970	Markel Ins Co	IL	454,878	105,028	26,966	34.54%	8,058	24.80%	-
10074	Martingale Natl Ins Co	IL	8,006	7,985	295	3.84%	-	N/A	-
19356	Maryland Cas Co	MD	348,233	345,073	21,288	6.57%	20,230	71.73%	5
22306	Massachusetts Bay Ins Co	NH	21,923	21,910	803	3.80%	852	16.27%	-
12041	MBIA Ins Corp	NY	9,985,040	3,715,013	557,005	17.64%	10,170	-37.99%	-
23825	MBIA Ins Corp Of IL	IL	169,321	167,756	6,406	3.97%	-	0.00%	-
33391	Medical Assur Co Inc	AL	1,169,148	238,740	45,405	23.49%	68	576.88%	-
34231	Medical Liability Mut Ins Co	NY	5,023,348	842,828	(150,214)	-15.13%	349	131.06%	-
11843	Medical Protective Co	IN	2,133,086	442,881	41,155	10.24%	74,856	68.67%	-
22241	Medmarc Cas Ins Co	VT	111,655	24,574	(729)	-2.88%	2,358	76.68%	-
33650	Mendota Ins Co	MN	95,664	32,805	(1,244)	-3.65%	169	43.42%	-
31968	Merastar Ins Co	TN	102,213	26,095	5,167	24.69%	1,447	73.73%	-
14494	Merchants Bonding Co (Mutual)	IA	48,763	34,384	2,910	9.25%	697	14.64%	-

Business of Fire and Casualty Companies for the State of Pennsylvania - 2003 ($000)

Foreign Companies

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23337	Merchants Ins Co Of NH Inc	NH	225,926	57,674	2,757	5.02%	4,191	79.65%	3
23329	Merchants Mut Ins Co	NY	265,642	66,828	8,428	14.43%	6,895	124.03%	-
10502	Meridian Citizens Mut Ins Co	IN	18,727	9,986	212	2.17%	-	N/A	-
23353	Meridian Security Ins Co	IN	124,154	63,409	2,733	4.50%	46	101.36%	16
40169	Metropolitan Cas Ins Co	RI	52,944	52,197	(14,204)	-21.39%	12,253	75.79%	-
25321	Metropolitan Drt Prop & Cas Ins Co	RI	24,520	22,335	(17,172)	-43.47%	14,377	70.04%	-
39950	Metropolitan General Ins Co	RI	33,398	32,846	(7,434)	-18.46%	23	110.18%	-
34339	Metropolitan Grp Prop & Cas Ins Co	RI	475,044	311,464	(66,070)	-17.50%	12,290	60.07%	-
26298	Metropolitan Property & Cas Ins Co	RI	5,022,716	1,996,333	32,218	1.64%	12,281	55.42%	-
40150	MGA Ins Co Inc	TX	43,046	16,666	(134)	-0.80%	3	-2282.28%	-
22594	MGIC Assur Corp General Account	WI	33,071	23,833	1,065	4.68%	-	N/A	-
10682	MGIC Credit Assur Corp	WI	31,537	18,662	(2,543)	-11.99%	-	N/A	-
18740	MGIC Ind Corp	WI	20,744	20,385	505	2.54%	19	5671.57%	-
38660	MIC General Ins Corp	MI	76,092	13,294	567	4.46%	3,177	59.26%	-
38601	MIC Prop & Cas Ins Corp	MI	436,943	50,888	2,987	6.24%	1,712	-0.88%	-
14508	Michigan Millers Mut Ins Co	MI	260,987	94,994	17,084	21.93%	-	N/A	-
40932	Mico Ins Co	OH	30,436	22,792	225	1.00%	-	N/A	-
21687	Mid-Century Ins Co	CA	2,767,073	605,850	92,256	17.96%	-	N/A	-
23434	Middlesex Ins Co	WI	494,973	149,908	13,427	9.84%	116	27.46%	-
14532	Middlesex Mut Assur Co	CT	184,262	47,886	4,673	10.81%	2,262	19.59%	-
23612	Midwest Employers Cas Co	DE	175,206	100,538	6,004	6.35%	4,192	56.72%	-
23515	Midwestern Ind Co	OH	32,355	26,346	932	3.67%	-	N/A	-
10933	MIIX Ins Co	NJ	813,024	21,304	(51,032)	-70.55%	2,779	999.24%	-
14583	Millers First Ins Co	IL	49,779	17,238	(1,143)	-6.22%	-	N/A	-
42234	Minnesota Lawyers Mut Ins Co	MN	68,114	40,233	4,758	13.41%	1,853	33.30%	47
22551	Mitsui Sumitomo Ins USA Inc	NY	102,060	39,079	(24,495)	-38.53%	10,082	34.19%	-
23655	Modern Service Ins Co	MN	38,069	21,870	(1,345)	-5.79%	-	N/A	-
14613	Montgomery Mut Ins Co	MD	206,556	39,257	2,566	6.99%	54	151.79%	-
32077	Montgomery Ward Ins Co	IL	116,170	17,979	198	1.12%	12	4.88%	-
31232	Monumental General Cas Co	MD	62,063	29,042	3,416	13.33%	1,394	82.74%	-
29858	Mortgage Guaranty Ins Corp	WI	6,390,652	1,634,950	86,943	5.62%	54,468	78.82%	-
14621	Motorists Mut Ins Co	OH	923,544	370,998	36,042	10.76%	41,479	64.85%	192
22012	Motors Ins Corp	MI	6,917,345	1,758,125	625,779	55.26%	2,144	30.71%	-
14656	Municipal Mut Ins Co	WV	15,091	7,653	586	8.29%	914	84.62%	-
16071	Mutual Fire Ins Co In Calvert Cnty	MD	1,402	1,178	4	0.34%	436	112.99%	-
23647	Mutual Service Cas Ins Co	MN	94,412	34,228	(4,599)	-11.84%	(10)	-6.39%	-
11878	MutualAid eXchange	KS	26,754	14,926	1,800	13.72%	91	2.38%	-
30945	National Alliance Ins Co	MO	33,984	20,095	6,469	47.47%	238	91.89%	-
23663	National American Ins Co	OK	110,213	50,154	6,081	13.80%	114	53.00%	-
11991	National Cas Co	WI	95,234	89,044	3,805	4.46%	26,646	59.27%	-

Business of Fire and Casualty Companies for the State of Pennsylvania - 2003 ($000)

Foreign Companies

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10243	National Continental Ins Co	NY	109,891	40,995	2,771	7.25%	-	N/A	-
16217	National Farmers Union Prop & Cas	CO	278,126	88,779	11,855	15.41%	371	57.01%	-
15679	National Fire & Ind Exch	MO	14,757	7,182	1,362	23.39%	242	318.93%	23
20478	National Fire Ins Co Of Hartford	CT	157,965	153,679	10,676	7.47%	21,389	29.04%	-
42447	National General Assur Co	MO	37,077	8,714	196	2.30%	5,868	67.56%	-
23728	National General Ins Co	MO	129,613	35,124	4,551	14.88%	2,039	56.99%	-
36072	National Guardian RRG Inc	HI	9,845	2,410	33	1.38%	22	0.00%	-
20087	National Ind Co	NE	45,426,635	23,096,319	7,364,246	46.81%	7,678	77.87%	-
20060	National Ind Co Of Mid-Amer	IA	118,889	69,357	25,622	58.58%	1,639	85.71%	-
11197	National Independent Truckers IC RRG	SC	5,793	1,472	270	22.46%	297	36.01%	-
23736	National Ins Underwriters	AR	6,501	5,710	100	1.79%	-	N/A	-
32620	National Interstate Ins Co	OH	226,381	58,621	21,874	59.53%	8,172	63.64%	-
20052	National Liab & Fire Ins Co	CT	538,526	235,989	68,752	41.11%	7,747	14.42%	-
15474	National Lloyds Ins Co	TX	118,582	60,010	30,424	102.83%	9	0.00%	-
20184	National Mut Ins Co	OH	29,453	8,690	1,184	15.78%	-	N/A	-
34835	National Reins Corp	DE	1,099,054	694,360	38,604	5.89%	-	N/A	-
21881	National Surety Corp	IL	400,227	119,927	20,631	20.78%	17,635	22.32%	183
20141	National Trust Ins Co	TN	30,948	9,842	1,317	15.45%	-	N/A	-
26093	Nationwide Affinity Co of Amer	KS	12,789	12,578	416	3.42%	-	N/A	-
28223	Nationwide Agribusiness Ins Co	IA	82,065	44,663	2,688	6.40%	504	16.24%	-
10723	Nationwide Assur Co	WI	68,567	63,866	2,900	4.76%	6,123	51.30%	-
23760	Nationwide General Ins Co	OH	21,057	20,445	799	4.07%	26,447	59.32%	-
25453	Nationwide Ins Co Of Amer	WI	73,426	66,945	6,708	11.14%	232	319.41%	-
23779	Nationwide Mut Fire Ins Co	OH	3,914,555	1,309,868	183,492	16.29%	323,335	55.07%	-
23787	Nationwide Mut Ins Co	OH	22,679,285	7,157,460	1,551,718	27.68%	664,474	69.22%	442
37877	Nationwide Prop & Cas Ins Co	OH	25,173	24,600	1,088	4.63%	37,655	66.63%	-
14788	Natl Grange Mut Ins Co	NH	651,415	316,858	66,052	26.34%	29,910	39.76%	-
42307	Navigators Ins Co	NY	649,969	210,324	81,781	63.62%	1,143	48.45%	-
15865	NCMIC Ins Co	IA	398,657	130,844	(2,302)	-1.73%	2,451	20.70%	135
10317	Neighborhood Spirit Prop & Cas Co	CA	158,058	48,986	5,495	12.63%	3,081	79.86%	-
24171	Netherlands Ins Co The	NH	179,217	40,946	5,860	16.70%	23,672	50.39%	4
21830	New England Ins Co	CT	272,782	245,074	10,371	4.42%	-	N/A	-
12122	New Jersey Manufacturers Ins Co	NJ	3,879,799	1,747,432	177,776	11.33%	16,028	55.08%	2,518
35432	New Jersey Re-Insurance Co	NJ	1,261,323	606,135	42,178	7.48%	84	0.00%	-
12130	New South Ins Co	NC	78,757	28,818	423	1.49%	-	N/A	-
16608	New York Marine & Gnrl Ins Co	NY	493,137	171,929	5,968	3.60%	1,529	-7.64%	-
24643	Newark Ins Co	NJ	59,856	7,934	2,275	40.20%	0	-9223.55%	-
10967	Newport Mut Ins RRG Inc	HI	4,693	1,144	215	23.12%	687	57.53%	-
35106	Niagara Fire Ins Co	DE	56,936	53,351	(18,441)	-25.69%	-	-468.34%	-
32301	Nichido Fire & Marine Ins Co Ltd	NY	98,703	42,937	2,579	6.39%	-	N/A	-

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27073	Nipponkoa Ins Co Ltd U.S. Branch	NY	165,885	53,636	2,422	4.73%	49	13.47%	-
12190	NIPPONKOA Ins Co of America	NY	65,011	40,942	(717)	-1.72%	10	20.06%	-
27905	NLC Mut Ins Co	VT	159,367	45,887	7,402	19.23%	-	N/A	-
36684	Nonprofits Ins Co	MN	40,437	15,914	10,139	175.56%	5,760	83.17%	-
33200	Norcal Mut Ins Co	CA	803,678	256,280	34,066	15.33%	-	N/A	-
23965	Norfolk & Dedham Mut Fire Ins Co	MA	181,692	77,610	6,016	8.40%	-	N/A	-
29700	North American Elite Ins Co	NH	38,883	34,962	1,489	4.45%	308	17.96%	-
29874	North American Specialty Ins Co	NH	301,186	174,682	6,124	3.63%	2,037	283.98%	-
27740	North Pointe Ins Co	MI	120,512	29,706	5,603	23.24%	293	0.00%	-
21105	North River Ins Co	NJ	800,411	282,591	53,569	23.39%	3,047	-37.92%	(1)
38148	North Sea Ins Co	NY	8,514	3,848	1,122	41.15%	25	0.00%	-
22047	North Star Rein Corp	DE	24,624	16,918	1,311	8.40%	-	N/A	-
36455	Northbrook Ind Co	IL	92,989	92,695	3,677	4.13%	523	11487.84%	-
38369	Northern Assur Co Of Amer	MA	389,707	150,809	16,974	12.68%	43	-2349.76%	3
19372	Northern Ins Co Of NY	NY	27,264	27,189	1,381	5.35%	7,014	55.76%	179
24015	Northland Ins Co	MN	1,119,921	379,944	(3,453)	-0.90%	21,947	53.70%	-
23914	Northwestern Ntl Ins Co Milwaukee	WI	78,080	(35,886)	(41,627)	-725.13%	44	13845.71%	-
42552	Nova Cas Co	NY	66,056	15,015	474	3.26%	3,679	68.32%	-
23248	Occidental Fire & Cas Co Of NC	NC	196,408	101,839	38,227	60.09%	599	56.94%	-
23680	Odyssey America Reins Co	CT	4,264,699	1,553,067	562,599	56.80%	-	N/A	-
35602	Ohic Ins Co	OH	320,436	52,565	(462)	-0.87%	147	-172.73%	-
24074	Ohio Cas Ins Co	OH	2,390,499	867,627	141,878	19.55%	38,303	50.85%	-
24104	Ohio Farmers Ins Co	OH	1,049,935	765,289	181,285	31.04%	451	180.85%	-
26565	Ohio Ind Co	OH	84,600	36,293	3,940	12.18%	550	114.33%	-
24082	Ohio Security Ins Co	OH	61,915	33,380	(785)	-2.30%	4,359	94.42%	-
33715	Old Republic Mercantile Ins Co	WI	13,386	3,146	(64)	-1.99%	-	N/A	-
35424	Old Republic Security Assur Co	AZ	82,282	15,293	1,430	10.31%	(2)	69.64%	-
40444	Old Republic Surety Co	WI	83,391	36,079	2,500	7.45%	883	2.81%	-
37060	Old United Cas Co	KS	222,843	51,259	19,723	62.54%	132	21.99%	-
37540	Omaha Prop & Cas Ins Co	NE	87,462	47,929	6,250	14.99%	3,093	41.53%	-
34940	Omni Ind Co	IL	61,396	29,889	1,450	5.10%	-	N/A	-
39098	Omni Ins Co	IL	344,826	123,080	8,539	7.45%	4,253	65.88%	-
20621	OneBeacon America Ins Co	MA	1,207,519	508,755	74,670	17.20%	3,811	-82.15%	(2)
30175	Oriska Ins Co	NY	22,315	7,740	110	1.44%	0	0.00%	-
10019	Overseas Partners Us Reins Co	DE	139,660	69,714	(3,693)	-5.03%	-	N/A	-
32700	Owners Ins Co	OH	1,361,067	464,365	163,192	54.19%	-	N/A	-
20346	Pacific Ind Co	WI	4,049,794	979,181	301,894	44.57%	29,257	11.54%	661
37850	Pacific Specialty Ins Co	CA	182,404	72,827	16,182	28.57%	183	15.12%	-
40177	Paramount Ins Co	NY	60,494	24,812	1,050	4.42%	2,292	56.63%	120
10006	Partnerre Ins Co Of NY	NY	108,911	92,692	(6,597)	-6.64%	-	N/A	-

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22250	Pathfinder Ins Co	CO	10,790	6,040	883	17.12%	-	N/A	-
23442	Patriot General Ins Co	WI	19,242	18,035	627	3.60%	389	26.85%	27
14931	Pawtucket Mut Ins Co	RI	65,924	1,777	(13,556)	-88.41%	-	N/A	-
25755	Peachtree Cas Ins Co	FL	11,071	5,041	700	16.14%	-	N/A	-
18333	Peerless Ind Ins Co	IL	1,412,478	504,855	95,297	23.27%	-	N/A	-
24198	Peerless Ins Co	NH	2,268,270	799,689	635,483	387.01%	98,090	53.19%	-
13714	Pharmacists Mut Ins Co	IA	136,309	49,385	3,845	8.44%	6,026	74.48%	430
35262	Phoenix Assur Co Of NY	NH	151,867	19,130	(7,553)	-28.31%	18	534.76%	-
34037	Phoenix Ind Ins Co	AZ	27,366	10,069	(412)	-3.93%	-	N/A	-
25623	Phoenix Ins Co	CT	3,237,609	965,704	194,377	25.20%	94,869	66.89%	56
10357	Platinum Underwriters Reins Co.	MD	1,330,012	372,922	72,700	24.22%	-	N/A	-
18619	Platte River Ins Co.	NE	52,159	28,678	785	2.82%	1,345	55.25%	-
27251	PMI Mortgage Ins Co	AZ	3,172,848	519,430	241,871	87.14%	23,205	31.66%	-
40134	Potomac Ins Co Of IL	IL	63,579	40,180	1,300	3.34%	369	-17.01%	-
15024	Preferred Mut Ins Co	NY	254,183	91,265	18,063	24.68%	0	0.00%	-
36234	Preferred Professional Ins Co	NE	177,037	38,548	4,777	14.15%	23,969	179.76%	-
42226	Princeton Ins Co	NJ	963,156	135,697	28,459	26.54%	7,899	94.21%	-
37095	Private Residential Mortgage Ins Co	NC	20,970	9,727	(62,188)	-86.47%	-	N/A	-
12513	Professional Liab Ins Co Of Amer	NY	27,192	24,602	(780)	-3.07%	-	N/A	-
11127	Professional Solutions Ins Co	IA	8,821	8,731	461	5.57%	-	N/A	-
29017	Professionals Advocate Ins Co	MD	72,893	14,808	799	5.71%	109	124.50%	-
25585	Professionals Direct Ins Co	MI	37,705	16,132	5,659	54.03%	1,639	25.30%	-
24260	Progressive Cas Ins Co	OH	7,732,307	2,218,108	598,670	36.97%	177,472	58.47%	-
16322	Progressive Halcyon Ins Co	OH	572,661	130,616	37,933	40.93%	98,207	54.14%	-
11851	Progressive Home Ins Co	OH	9,338	4,702	(24,904)	-84.12%	-	N/A	-
24279	Progressive Max Ins Co	OH	185,926	40,262	2,923	7.83%	-	N/A	-
38628	Progressive Northern Ins Co	WI	1,529,646	492,519	129,131	35.54%	295,522	56.27%	-
32786	Progressive Specialty Ins Co	OH	909,465	318,885	103,449	48.02%	-	N/A	-
38954	Pronational Ins Co	MI	891,955	187,937	(9,018)	-4.58%	8,443	128.66%	-
34690	Property & Cas Ins Co Of Hartford	IN	145,750	55,482	17,021	44.25%	35,606	73.55%	-
12416	Protective Ins Co	IN	472,286	303,385	35,655	13.32%	24,084	96.22%	-
20265	Protective Natl Ins Co Of Omaha	NE	24,939	(33,924)	(3,672)	12.14%	-	N/A	-
24295	Providence Washington Ins Co	RI	315,505	50,931	(31,807)	-38.44%	4,811	41.42%	114
35726	Providence Washington Ins Co Of NY	NY	34,776	8,356	(420)	-4.79%	2,630	151.70%	124
36439	Prudential Commercial Ins Co	DE	24,111	14,671	594	4.22%	-	N/A	-
36447	Prudential General Ins Co	DE	39,814	14,252	543	3.96%	61,651	72.14%	-
32352	Prudential Prop & Cas Ins Co	IN	2,195,625	595,226	76,680	14.79%	132,548	58.98%	-
15059	Public Service Mut Ins Co	NY	581,948	144,048	(5,990)	-3.99%	7,394	98.75%	16
35157	Putnam Rein Co	NY	353,235	127,709	17,375	15.75%	-	N/A	-
10829	Quadrant Ind Co	CT	120,431	32,296	3,524	12.25%	-	N/A	-

Business of Fire and Casualty Companies for the State of Pennsylvania - 2003 ($000)

Foreign Companies

Company Code	Company Name	Domicile	Total Assets	Surplus	Change in Surplus ($)	Change in Surplus (%)	Business in Pennsylvania: Direct Premiums Written	Business in Pennsylvania: Loss Ratio	Business in Pennsylvania: Dividends Paid
23752	Quanta Ind Co	CO	39,815	39,810	10,404	35.38%	-	N/A	-
15067	Quincy Mut Fire Ins Co	MA	884,524	432,866	74,651	20.84%	5,750	35.17%	-
36250	Radian Asset Assur Inc	NY	869,433	452,994	143,535	46.38%	10,418	0.00%	-
38512	Rampart Ins Co	NY	121,434	39,657	(5,069)	-11.33%	-	68.03%	-
24384	Ranger Ins Co	DE	269,704	84,039	39,102	87.02%	3,749	138.17%	-
15466	Realm Natl Ins Co	NY	42,791	1,834	(4,647)	-71.69%	-	N/A	-
33812	Reciprocal of America	VA	420,474	(468,941)	(259,348)	123.74%	-	N/A	-
10179	Red Mountain Cas Ins Co Inc	AL	34,693	16,785	956	6.04%	19	31.43%	-
37303	Redland Ins Co	NJ	100,790	26,039	3,165	13.84%	2,153	32.20%	-
38873	Regal Ins Co	IN	46,069	13,069	(279)	-2.09%	26	46.96%	-
24449	Regent Ins Co	WI	252,526	106,190	4,426	4.35%	663	34.21%	10
38318	Republic Ins Co	TX	75,683	12,509	419	3.46%	-	N/A	-
28452	Republic Mortgage Ins Co	NC	1,570,974	153,699	(7,893)	-4.88%	15,365	11.45%	-
32174	Republic Mortgage Ins Co Of FL	FL	32,949	10,078	560	5.88%	-	N/A	-
31275	Republic Mortgage Ins Of NC	NC	351,627	63,494	17,961	39.44%	-	N/A	-
20192	Republic Mut Ins Co	OH	13,963	3,570	476	15.39%	-	N/A	-
31089	Republic Western Ins Co	AZ	357,058	73,787	8,423	12.89%	1,114	21.96%	-
12475	Republic-Franklin Ins Co	OH	79,149	25,551	3,755	17.23%	1,772	66.58%	6
10287	Residential Guaranty Co	AZ	310,759	83,567	(709)	-0.84%	-	N/A	-
10290	Response Ind Co Of DE	DE	16,603	6,057	974	19.15%	221	45.80%	-
43044	Response Ins Co	DE	107,477	71,729	34,336	91.83%	1,023	76.84%	-
10727	Response Ins Co Of Amer	DC	6,723	6,210	(291)	-4.48%	234	75.12%	-
26050	Response Worldwide Ins Co	OH	64,164	23,957	(10,693)	-30.86%	4,837	58.62%	-
28860	RLI Ind Co	IL	33,808	31,836	1,293	4.23%	6	1.89%	-
13056	RLI Ins Co	IL	1,127,913	546,586	145,317	36.21%	11,990	80.24%	-
42595	Rockingham Cas Co	VA	34,978	11,954	1,696	16.54%	6,626	88.64%	-
24678	Royal Ind Co	DE	2,749,071	732,450	184,521	33.68%	32,559	71.87%	189
26980	Royal Ins Co Of Amer	IL	2,082,511	403,370	(12,376)	-2.98%	36,547	94.28%	113
22314	RSUI Ind Co	NH	1,129,310	565,997	505,993	843.26%	8,074	91.58%	-
41378	Rutgers Cas Ins Co	NJ	88,655	19,567	(3,017)	-13.36%	21,056	119.18%	-
10344	Rvi Amer Ins Co	CT	70,253	19,593	4,014	25.77%	2,248	20.00%	-
25405	Safe Auto Ins Co	OH	187,648	57,326	20,177	54.31%	46,545	47.57%	-
24740	Safeco Ins Co Of Amer	WA	3,418,944	818,476	(7,595)	-0.92%	19,354	34.11%	8
39012	Safeco Ins Co Of IL	IL	515,239	154,184	28,680	22.85%	438	84.11%	-
11215	Safeco Ins Co Of IN	IN	12,136	11,030	407	3.83%	2,347	48.90%	-
24694	Safeguard Ins Co	CT	390,092	53,250	(15,806)	-22.89%	5,917	68.00%	357
11123	Safety First Ins Co	IL	14,368	10,137	265	2.69%	923	32.97%	-
15105	Safety Natl Cas Corp	MO	956,924	252,170	39,464	18.55%	9,461	87.91%	-
40460	Sagamore Ins Co	IN	150,651	82,524	5,539	7.20%	-	N/A	-
30058	Scor Reins Co	NY	2,079,179	425,925	20,127	4.96%	-	N/A	-

Business of Fire and Casualty Companies for the State of Pennsylvania - 2003 ($000)

Foreign Companies

Company Code	Company Name	Domicile	Total Assets	Surplus	Change in Surplus ($)	Change in Surplus (%)	Business in Pennsylvania: Direct Premiums Written	Business in Pennsylvania: Loss Ratio	Business in Pennsylvania: Dividends Paid
15580	Scottsdale Ind Co	OH	13,552	13,233	418	3.26%	171	63.74%	-
20354	Sea Ins Co Of Amer	NY	780,323	116,641	27,055	30.20%	-	N/A	-
22535	Seaboard Surety Co	NY	259,948	125,860	(1,260)	-0.99%	2,020	-7.40%	-
15563	SeaBright Ins Co	IL	76,067	35,858	26,322	276.00%	-	N/A	-
25763	Seaton Ins Co	RI	79,235	53,767	738	1.39%	-	N/A	-
37923	Seaworthy Ins Co	MD	34,540	17,176	3,463	25.26%	43	84.83%	-
24902	Security Ins Co Of Hartford	CT	779,150	114,562	(49,124)	-30.01%	24,581	77.84%	337
12572	Selective Ins Co Of Amer	NJ	1,872,011	377,003	72,956	24.00%	36,293	46.89%	-
13730	Selective Ins Co Of NY	NY	219,003	45,904	4,766	11.59%	-	N/A	-
19259	Selective Ins Co Of SC	SC	339,811	61,567	7,143	13.13%	55,851	72.90%	324
39926	Selective Ins Co Of The Southeast	NC	241,105	45,597	10,375	29.45%	20,994	45.55%	-
26301	Selective Way Ins Co	NJ	734,615	135,871	21,569	18.87%	68,051	64.64%	1,268
10936	Seneca Ins Co Inc	NY	220,741	83,247	11,320	15.74%	7,442	3.45%	-
44172	Senior Citizens Mut Ins Co	FL	22,212	6,928	1,192	20.77%	-	N/A	-
11000	Sentinel Ins Co Ltd	CT	329,219	273,585	222,543	435.99%	2,083	65.37%	0
24988	Sentry Ins A Mut Co	WI	4,282,735	2,177,064	211,105	10.74%	8,546	45.73%	91
21180	Sentry Select Ins Co	WI	532,977	147,558	15,986	12.15%	31,225	66.41%	363
36560	Service Ins Co	FL	28,491	10,107	1,515	17.64%	17	0.00%	-
28240	Service Ins Co	NJ	4,894	2,279	161	7.59%	1	0.00%	-
30503	Shelby Cas Ins Comp	IL	51,441	27,032	1,969	7.86%	25,076	60.43%	-
15156	Shelby Ins Co	IL	73,457	62,326	10,039	19.20%	9,917	60.67%	-
35408	Sirius Amer Ins Co	DE	243,449	82,056	8,006	10.81%	3,213	98.77%	-
11126	Sompo Japan Ins Co of Amer	NY	407,572	106,451	26,550	33.23%	921	61.99%	-
24953	South Carolina Ins Co	SC	24,448	4,425	(2,569)	-36.73%	(2)	4.55%	-
37141	Southern General Ins Co	GA	74,975	31,107	(508)	-1.61%	-	N/A	-
19216	Southern Ins Co	TX	8,919	8,476	(169)	-1.95%	-	N/A	-
26867	Southern Ins Co Of VA	VA	93,357	40,649	9,406	30.10%	872	112.34%	67
15709	Southern States Ins Exch	VA	33,584	14,541	3,317	29.55%	274	5.80%	24
20524	Specialty Natl Ins Co	IL	75,046	24,699	5,252	27.00%	6,089	69.22%	-
44288	Specialty Risk Ins Co	OH	160,975	59,954	34,740	137.78%	-	N/A	-
11114	St Charles Ins Co RRG	SC	4,757	2,017	744	58.49%	58	60.00%	-
24767	St Paul Fire & Marine Ins Co	MN	17,870,632	5,075,727	149,947	3.04%	171,236	79.20%	144
24775	St Paul Guardian Ins Co	MN	33,181	33,174	(1,023)	-2.99%	4,196	59.04%	47
41750	St Paul Medical Liability Ins Co	MN	178,501	47,622	3,787	8.64%	6	-254.23%	-
24791	St Paul Mercury Ins Co	MN	64,803	64,790	(3,008)	-4.44%	31,758	19.62%	281
19224	St. Paul Protective Ins Co	IL	362,986	230,746	10,068	4.56%	1,455	-22.72%	-
19070	Standard Fire Ins Co	CT	3,103,160	889,451	147,799	19.93%	45,450	53.88%	-
18023	Star Ins Co	MI	342,216	99,916	6,083	6.48%	3,821	51.35%	-
40045	Starnet Ins Co	DE	36,950	21,451	1,162	5.73%	1,756	54.23%	-
19530	State Auto Natl Ins Co	OH	117,356	53,356	36,595	218.33%	4,217	59.61%	-

Business of Fire and Casualty Companies for the State of Pennsylvania - 2003 ($000)

Foreign Companies

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25127	State Auto Prop & Cas Ins Co	SC	1,221,446	350,538	104,924	42.72%	34,604	62.91%	4
25135	State Automobile Mut Ins Co	OH	1,527,538	996,209	243,314	32.32%	24,858	56.15%	353
12661	State Capital Ins Co	NC	9,076	(1,013)	(9,074)	-112.56%	(3)	-5840.72%	-
25143	State Farm Fire And Cas Co	IL	17,748,452	4,604,258	1,493,202	48.00%	516,574	61.76%	-
25151	State Farm General Ins Co	IL	3,105,814	703,084	93,470	15.33%	(96)	202.91%	-
25178	State Farm Mut Auto Ins Co	IL	77,734,563	39,980,587	8,380,002	26.52%	1,282,164	66.78%	1
12831	State Natl Ins Co Inc	TX	140,768	70,729	10,891	18.20%	1,295	208.72%	-
22608	State Natl Specialty Ins Co	TX	15,520	7,815	315	4.20%	-	N/A	-
25208	Statesman Ins Co	IN	6,242	2,028	(3,773)	-65.04%	-	N/A	-
10952	Stonebridge Casualty Ins Co	OH	89,466	36,518	(417)	-1.13%	517	67.38%	-
10340	Stonington Ins Co	TX	65,233	26,307	9,058	52.51%	702	124.92%	-
40436	Stratford Ins Co	NH	148,145	42,542	2,320	5.77%	2,224	35.79%	-
10909	Sun Surety Ins Co	SD	5,468	2,602	551	26.84%	20	0.00%	-
25364	Swiss Rein America Corp	NY	10,303,424	2,504,705	113,418	4.74%	-	N/A	-
12866	T.H.E. Ins Co	LA	121,933	35,257	3,013	9.34%	5,633	48.16%	-
22683	Teachers Ins Co	IL	263,479	74,049	(976)	-1.30%	1,805	262.78%	-
42376	Technology Ins Co Inc	NH	45,264	15,080	2,737	22.18%	11,399	38.65%	-
29513	The Bar Plan Mut Ins Co	MO	43,748	20,653	1,360	7.05%	-	N/A	-
23280	The Cincinnati Indemnity Co	OH	67,383	56,734	4,014	7.61%	10,226	56.61%	0
39497	Tico Ins Co	OH	10,906	9,170	612	7.15%	4,478	80.40%	-
25496	TIG Ind Co	CA	24,796	22,266	1,992	9.82%	442	697.78%	-
25534	TIG Ins Co	CA	2,453,961	695,928	(399,329)	-36.46%	3,967	350.94%	-
25518	TIG Premier Ins Co	CA	37,704	37,443	1,733	4.85%	890	251.16%	-
13242	Titan Ind Co	TX	116,445	94,127	12,147	14.82%	47	1738.45%	-
42439	Toa-Re Ins Co Of Amer	DE	1,039,520	306,677	53,661	21.21%	-	N/A	-
12904	Tokio Marine & Fire Ins Co Ltd Us Br	NY	1,204,287	344,786	18,502	5.67%	6,059	39.83%	0
37621	Toyota Motor Ins Co	IA	93,902	20,987	68	0.33%	205	105.10%	-
41238	Trans Pacific Ins Co	NY	42,786	31,743	1,313	4.31%	253	-69.10%	19
19453	Transatlantic Rein Co	NY	6,315,634	1,851,187	305,243	19.74%	-	N/A	-
20486	Transcontinental Ins Co	NY	87,624	85,765	6,340	7.98%	21,799	109.11%	123
28886	Transguard Ins Co Of Amer Inc	IL	161,911	65,935	30,072	83.85%	2,276	89.61%	-
33014	Transport Ins Co	OH	113,434	23,058	(828)	-3.47%	-	N/A	-
20494	Transportation Ins Co	IL	76,090	75,101	4,923	7.02%	23,821	95.02%	984
28188	Travco Ins Co	CT	181,436	61,900	7,136	13.03%	-	N/A	-
40282	Travelers Commercial Cas Co	CT	333,139	72,065	9,411	15.02%	-	N/A	-
19038	Travelers Cas & Surety Co	CT	12,809,640	3,045,833	473,086	18.39%	9,877	747.01%	8
31194	Travelers Cas & Surety Co Of Amer	CT	2,042,013	819,656	111,912	15.81%	39,084	42.25%	-
19046	Travelers Cas & Surety Co Of IL	CT	1,705,514	418,657	66,332	18.83%	32	-6042.96%	-
36170	Travelers Cas Co Of CT	CT	287,585	72,318	12,185	20.26%	16,229	75.84%	-
36137	Travelers Commercial Ins Co	CT	314,677	76,367	10,080	15.21%	6,778	59.10%	-

Business of Fire and Casualty Companies for the State of Pennsylvania - 2003 ($000)

Foreign Companies

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27998	Travelers Home & Marine Ins Co	CT	182,961	62,097	5,459	9.64%	1	-41715.42%	-
25658	Travelers Ind Co	CT	13,315,431	4,501,012	537,685	13.57%	94,949	59.71%	35
25666	Travelers Ind Co Of Amer	CT	476,191	127,342	14,585	12.93%	22,696	55.51%	9
25682	Travelers Ind Co Of CT	CT	926,730	287,664	33,120	13.01%	43,399	52.23%	37
25674	Travelers Ind Co Of IL	CT	253,354	82,387	7,997	10.75%	103,254	63.41%	0
39357	Travelers Ins Co Accident Dept	CT	61,345,736	7,607,399	664,575	9.57%	(298)	-294.79%	-
36145	Travelers Personal Security Ins Co	CT	178,274	56,040	6,034	12.07%	24,593	74.07%	-
38130	Travelers Prop & Cas Ins Co Of IL	CT	182,678	53,828	4,459	9.03%	50,910	72.95%	-
36161	Travelers Prop Cas Ins Co	CT	206,502	55,153	4,951	9.86%	6,616	71.20%	-
34894	Trenwick Amer Reins Corp	CT	856,993	79,003	(46,936)	-37.27%	-	N/A	-
24350	Triad Guaranty Ins Corp	IL	490,738	128,212	15,332	13.58%	3,100	9.72%	-
41211	Triton Ins Co	MO	644,758	363,834	70,539	24.05%	(78)	40.76%	-
21709	Truck Ins Exch	CA	1,139,706	290,613	15,057	5.46%	9,856	171.59%	-
27120	Trumbull Ins Co	CT	367,084	276,140	232,292	529.77%	6,139	116.52%	3
40118	Trustgard Ins Co	OH	49,453	14,690	2,068	16.39%	-	N/A	-
33421	Trygg-Hansa Ins Co Ltd Us Branch	NY	8,225	7,809	(757)	-8.84%	-	N/A	-
29459	Twin City Fire Ins Co Co	IN	470,409	199,700	17,919	9.86%	81,698	147.33%	(168)
37893	Ulico Cas Co	DE	145,537	43,376	(11,943)	-21.59%	3,280	51.87%	-
15334	UMI Ins Co	NY	4,336	3,425	(1,693)	-33.08%	-	N/A	-
41050	Underwriter For The Professions Ins	CO	149,873	68,255	18,302	36.64%	-	N/A	-
25747	Unigard Ins Co	WA	518,918	183,489	15,698	9.36%	1	0.00%	-
25844	Union Ins Co	NE	60,088	18,752	(1,348)	-6.71%	214	146.61%	-
36226	United Cas & Surety Ins Co	MA	9,165	2,910	49	1.72%	27	0.00%	-
24910	United Equitable Ins Co	IL	10,952	3,546	545	18.14%	-	N/A	-
29963	United Farm Family Ins Co	NY	17,590	3,645	(4,527)	-55.39%	4,752	102.88%	-
11770	United Fncl Cas Co	OH	143,402	55,427	2,206	4.15%	18	47.92%	-
15873	United Gty Residential Ins Co	NC	2,163,851	213,349	83,919	64.84%	14,832	11.73%	-
16667	United Gty Residential Ins Co Of NC	NC	187,899	56,478	19,786	53.92%	831	13.52%	-
26999	United Guaranty Mtg Indem Co	NC	89,613	24,660	(934)	-3.65%	2,108	7.13%	-
25941	United Services Auto Assoc	TX	12,612,587	7,807,550	1,057,272	15.66%	114,422	60.47%	10,867
21113	United States Fire Ins Co	DE	2,597,113	800,021	196,598	32.58%	40,850	14.79%	(14)
10656	United States Surety Co	MD	11,619	4,677	1,168	33.29%	1,285	18.61%	-
29157	United WI Ins Co	WI	113,908	51,471	2,756	5.66%	13	-135.75%	0
16063	Unitrin Auto & Home Ins Co	NY	42,288	24,133	(1,462)	-5.71%	8,779	52.84%	-
10226	Unitrin Direct Ins Co	IL	24,860	21,044	2,746	15.01%	10,749	78.79%	-
10915	Unitrin Direct Property & Cas Co	IL	26,538	13,341	193	1.47%	8,705	80.97%	-
25909	Unitrin Preferred Ins Co	NY	19,626	9,955	(659)	-6.20%	-	N/A	-
14770	Universal Bonding Ins Co	NJ	58,182	178	(2,364)	-93.01%	33	331.16%	-
42862	Universal Cas Co	IL	51,921	20,199	2,350	13.17%	-	N/A	-
13200	Universal Surety Of Amer	TX	25,956	8,443	810	10.61%	123	61.40%	-

Business of Fire and Casualty Companies for the State of Pennsylvania - 2003 ($000)

Foreign Companies

Company Code	Company Name	Domicile	Total Assets	Surplus	Change in Surplus ($)	Change in Surplus (%)	Business in Pennsylvania: Direct Premiums Written	Business in Pennsylvania: Loss Ratio	Business in Pennsylvania: Dividends Paid
41181	Universal Underwriters Ins Co	KS	493,642	459,837	168,747	57.97%	61,981	63.50%	434
40843	Universal Underwriters Of TX Ins	TX	18,097	12,837	824	6.86%	-	N/A	-
16624	US Aegis Energy Ins Co	DE	17,549	16,780	1,162	7.44%	-	N/A	-
25887	US Fidelity & Guaranty Co	MD	4,383,011	1,032,045	(766,400)	-42.61%	31,095	50.34%	-
29599	US Specialty Ins Co	TX	323,300	117,174	6,338	5.72%	8,552	19.57%	-
25968	USAA Cas Ins Co	TX	4,376,975	1,373,130	190,789	16.14%	77,217	59.88%	3,574
18600	USAA General Ind Co	TX	350,691	128,461	37,147	40.68%	6,546	58.89%	313
10336	Usauto Ins Co	TN	41,581	16,769	2,698	19.18%	-	N/A	-
10620	Usf&G Ins Co Of Ms	MS	18,243	18,239	(33)	-0.18%	-	N/A	-
15326	Utica First Ins Co	NY	102,722	30,271	4,988	19.73%	3,995	34.34%	-
25976	Utica Mut Ins Co	NY	1,889,102	416,027	28,550	7.37%	12,001	34.42%	43
26611	Valiant Ins Co	IA	14,664	14,610	712	5.12%	326	-0.11%	85
21172	Vanliner Ins Co	AZ	301,878	101,105	7,266	7.74%	5,164	124.49%	-
18759	Verex Assure Inc	WI	28,956	7,314	(156,273)	-95.53%	25	-101.80%	-
10815	Verlan Fire Ins Co MD	MD	22,279	12,066	2,372	24.48%	1,694	7.99%	-
11762	Vesta Fire Ins Corp	IL	653,030	203,802	3,716	1.86%	24	3181.88%	-
42668	Vesta Ins Corp	IL	24,438	12,486	2,407	23.88%	-	N/A	-
10644	Victoria Automobile Ins Co	IN	8,744	8,673	235	2.78%	54	356.87%	-
42889	Victoria Fire & Cas Co	OH	80,913	44,330	4,737	11.97%	38	64.90%	-
10105	Victoria Select Ins Co	OH	7,795	7,733	219	2.92%	2,368	62.87%	-
20397	Vigilant Ins Co	NY	318,648	97,220	13,585	16.24%	25,579	28.52%	376
13137	Viking Ins Co Of WI	CO	300,901	35,428	(14,665)	-29.28%	1,004	87.77%	-
40827	Virginia Surety Co Inc	IL	1,862,288	436,059	133,073	43.92%	9,297	110.61%	(71)
35971	Voyager Property & Cas Ins Co	SC	77,548	35,476	4,802	15.66%	8,617	119.01%	-
26085	Warner Ins Co	IL	20,041	16,797	(535)	-3.09%	262	85.05%	-
32778	Washington Intl Ins Co	AZ	92,391	35,616	2,538	7.67%	565	-139.74%	-
26069	Wausau Business Ins Co	WI	124,342	40,276	1,433	3.69%	3,319	74.86%	(123)
26042	Wausau Underwriters Ins Co	WI	194,526	93,472	686	0.74%	8,136	140.02%	(152)
25011	Wesco Ins Co	DE	309,194	194,220	47,497	32.37%	1,868	26.51%	-
44393	West American Ins Co	IN	1,753,905	444,707	73,631	19.84%	66,247	38.23%	60
21121	Westchester Fire Ins Co	NY	1,434,699	476,174	71,493	17.67%	14,587	146.03%	-
30830	Western Diversified Cas Ins Co	WI	10,112	10,093	(15,226)	-60.14%	(4)	87.74%	-
27502	Western General Ins Co	CA	65,163	19,118	3,241	20.42%	-	59.00%	-
13188	Western Surety Co	SD	694,715	190,422	(28,163)	-12.88%	6,183	8.54%	-
24112	Westfield Ins Co	OH	1,621,482	427,454	118,199	38.22%	123,405	55.30%	-
24120	Westfield Natl Ins Co	OH	344,250	109,889	19,909	22.13%	9,276	92.65%	150
34207	Westport Ins Corp	MO	1,241,186	304,027	23,569	8.40%	78,509	46.80%	-
25780	Williamsburg Natl Ins Co	CA	22,492	13,721	2,493	22.20%	-	N/A	-
12599	Windsor Ins Co	IN	450,365	123,308	47,949	63.63%	370	26.04%	-
40193	X L Ins Co Of NY	NY	121,303	40,524	4,671	13.03%	-	N/A	-

Business of Fire and Casualty Companies for the State of Pennsylvania - 2003 ($000)

Foreign Companies

Company Code	Company Name	Domicile	Total Assets	Surplus	Change in Surplus ($)	Change in Surplus (%)	Business in Pennsylvania: Direct Premiums Written	Business in Pennsylvania: Loss Ratio	Business in Pennsylvania: Dividends Paid
20311	XL Capital Assurance Inc	NY	329,702	208,066	85,758	70.12%	1,478	0.00%	-
24554	XL Ins Amer Inc	DE	407,933	148,885	38,587	34.98%	9,790	67.20%	-
20583	XL Reins America Inc	NY	4,343,246	1,636,913	498,272	43.76%	-	N/A	-
37885	XL Specialty Ins Co	DE	643,159	109,468	34,507	46.03%	37,761	56.91%	-
24325	York Ins Co	IL	47,249	7,784	(5,308)	-40.54%	2,525	118.72%	101
26220	Yosemite Ins Co	IN	409,977	306,820	38,268	14.25%	2,742	20.37%	-
13269	Zenith Ins Co	CA	1,600,211	459,805	149,995	48.42%	12,555	57.60%	-
16535	Zurich American Ins Co	NY	19,107,424	3,675,591	1,057,741	40.40%	210,305	77.59%	-
	808 Companies in the Report		$ 981,836,616	$ 323,102,262	$ 56,504,911	21.19%	$ 12,377,139	64.58%	$ 43,924

END OF REPORT

Business of Fraternal Insurance Companies for the State of Pennsylvania - 2003 ($000)

Foreign Companies

Company Code	Company Name	Domicile	Assets	Surplus	Change in Surplus ($)	Change in Surplus (%)	Net Premiums Written	Business in Pennsylvania: Life and Annuity Premiums	Business in Pennsylvania: A & H Premiums	Business in Pennsylvania: Deposit-Type Funds
56189	Alliance Of Poles Of Amer	OH	9,285	248	(54)	-17.80%	760	5	-	-
56197	Alliance Of Transylvanian Saxons	OH	56,469	2,813	(186)	-6.21%	3,307	638	-	188
56200	American Fraternal Union	MN	22,599	723	(71)	-8.98%	1,791	143	1	-
56227	American Slovenian Cath Union Kskj	IL	74,674	6,186	(25)	-0.40%	16,270	1,652	33	-
56235	Association Of Lithuanian Workers	NY	782	174	(48)	-21.53%	32	9	0	-
57223	Baptist Life Assn	NY	21,717	812	(54)	-6.21%	1,764	127	-	-
56022	Catholic Family Life Ins	WI	265,279	10,904	1,397	14.70%	38,466	10	0	-
56030	Catholic Knights	WI	656,525	43,349	(1,083)	-2.44%	63,937	16	-	2
56421	Catholic Knights Of Amer	MO	51,730	1,221	(690)	-36.10%	7,373	252	-	41
57487	Catholic Order Of Foresters	IL	504,353	35,423	3,268	10.16%	85,212	648	20	-
57983	Croatian Catholic Union USA	IN	9,594	469	(35)	-6.93%	541	23	0	-
56138	CSA Fraternal Life	IL	112,717	3,277	(2,591)	-44.16%	7,109	807	0	-
56324	Czech Catholic Union	OH	10,729	3,049	3	0.10%	1,371	22	-	-
57088	Degree Of Honor Protective Assn	MN	162,126	4,320	351	8.85%	17,027	1,066	-	-
56065	Federation Life Ins Of Amer	WI	6,411	745	(53)	-6.61%	279	9	-	-
56332	First Cath Slovak Ladies Assn USA	OH	351,741	78,333	2,723	3.60%	18,332	6,579	-	114
56340	First Cath Slovak Union Of US & CN	OH	173,450	6,593	650	10.94%	18,776	7,281	-	-
57770	Holy Family Society Of The Usa	IL	27,911	10,712	352	3.39%	4,272	572	-	-
56553	Hungarian Reformed Federation Amer	DC	23,634	7,962	(219)	-2.68%	1,035	516	0	-
58068	Independent Order Of Foresters Us Br	NY	2,769,901	420,236	16,978	4.21%	180,828	4,705	10	844
58033	Knights Of Columbus	CT	10,946,593	1,427,384	101,146	7.63%	1,111,185	20,774	319	10,240
57835	Knights Of Peter Claver	AL	3,778	2,089	(233)	-10.03%	1,118	27	-	-
57967	Luso Amer Life Ins Society	CA	56,929	8,525	(139)	-1.60%	4,488	9	-	-
57991	Mennonite Mut Aid Assn	IN	283,522	64,703	7,257	12.63%	70,079	7,464	11,066	293
57541	Modern Woodmen Of Amer	IL	6,333,252	833,846	64,185	8.34%	765,799	15,772	25	-
56251	Mutual Beneficial Assn Inc	DE	28,968	741	32	4.50%	4,560	1,495	-	-
56383	Order United Commrl Trav Of Amer	OH	19,394	3,394	(279)	-7.59%	3,352	244	3,189	-
57622	Polish Natl Alliance Us Of Na	IL	373,908	30,396	(428)	-1.39%	25,819	2,137	-	127
57630	Polish Roman Catholic Union Of Amer	IL	108,933	16,351	136	0.84%	11,673	952	-	-
57282	Polish Union Of Amer	NY	19,168	285	(2)	-0.66%	709	12	-	-
57649	Polish Womens Alliance Of Amer	IL	47,780	2,230	(1,196)	-34.92%	2,540	442	-	-
57657	Royal Neighbors Of Amer	IL	618,598	183,724	1,485	0.82%	26,633	1,394	-	4
57193	Slovak Catholic Sokol	NJ	51,642	12,330	(201)	-1.61%	1,852	744	-	15
57207	Slovak Gymnastic Union Sokol Usa	NJ	9,686	4,769	35	0.73%	207	35	0	-
57142	Sons Of Norway	MN	210,087	8,085	531	7.03%	31,140	137	1	-
58181	Supreme Council The Royal Arcanum	MA	58,457	12,980	1,747	15.56%	2,559	137	0	-
56014	Thrivent Financial For Lutherans	WI	45,297,041	2,849,396	205,583	7.78%	4,058,742	182,173	16,875	3,000
56006	Travelers Protective Assn Of Amer	MO	11,658	9,833	(486)	-4.71%	1,041	-	145	-
57215	Ukrainian Natl Assn Inc	NJ	64,401	6,297	462	7.91%	4,625	1,270	4	-
56456	United States Ltr Carriers Mut Ben	TN	147,056	22,714	527	2.38%	16,623	716	335	-

Business of Fraternal Insurance Companies for the State of Pennsylvania - 2003 ($000)

Foreign Companies

Company Code	Company Name	Domicile	Assets	Surplus	Change in Surplus ($)	Change in Surplus (%)	Net Premiums Written	Business in Pennsylvania: Life and Annuity Premiums	Business in Pennsylvania: A & H Premiums	Business in Pennsylvania: Deposit-Type Funds
56413	United Transportation Union Ins Assn	OH	227,179	34,770	(173)	-0.49%	18,675	720	169	19
57711	Western Catholic Union	IL	72,147	1,851	(227)	-10.94%	17,981	15	-	-
56170	Womans Life Ins Society	MI	168,179	28,917	445	1.56%	18,764	318	-	20
56499	Woodmen World Assur Life Assn	CO	59,344	6,151	(718)	-10.46%	6,545	4	0	0
57320	Woodmen World Life Ins Soc	NE	6,436,348	618,242	83,283	15.57%	808,443	7,615	60	1,168
57290	Workmens Benefit Fund Of The USA	NY	33,734	1,666	(644)	-27.89%	2,690	16	2	-
58084	Workmens Circle	NY	8,098	392	(80)	-16.92%	1,091	18	1	-
56480	Wsa Fraternal Life	CO	36,413	5,613	(2,408)	-30.02%	3,081	716	-	222
	48 Companies in the Report		$77,043,916	$ 6,835,223	$ 480,254	7.56%	$ 7,490,498	$ 270,433	$ 32,255	$ 16,298

END OF REPORT

Business of Health Entities for the State of Pennsylvania - 2003 ($000)

Foreign Companies

Company Code	Company Name	Domicile	Admitted Assets	Surplus	Change in Surplus ($)	Countrywide Direct Premiums Written	Countrywide Change in Premiums Written	Total Underwriting Deductions	Pennsylvania Direct Premiums Written
95657	Dominion Dental Services Inc	VA	2,360	1,445	(224)	12,889	(1,206)	12,227	1,752
43010	Fidelity Ins Co	MD	16,091	663	(2,944)	95,880	30,336	52,472	369
95846	Group Dental Service Of MD Inc	MD	3,524	2,076	(204)	14,304	539	14,575	-
60321	Mamsi Life And Health Ins Co	MD	402,138	256,047	82,464	716,858	55,417	619,304	37,014
29076	Medical Mut Of OH	OH	784,763	405,656	174,183	1,521,248	85,475	1,427,326	-
78026	Oxford Health Ins Inc	NY	499,756	210,022	45,482	1,283,919	404,498	1,209,448	1,206
39616	Vision Service Plan Ins Co	CT	219,293	165,234	27,515	345,161	7,700	351,771	5,863
61705	WellChoice Ins of NJ Inc	NJ	22,715	15,057	2,221	44,010	(23,197)	44,436	-
	8 Companies in the Report		**$ 1,950,642**	**$ 1,056,200**	**$ 328,492**	**$ 4,034,270**	**$ 559,561**	**$ 3,731,558**	**$ 46,205**

END OF REPORT

Business of Life Insurance Companies for the State of Pennsylvania - 2003 ($000)

Foreign Companies

Company Code	Company Name	Domicile	Assets	Surplus	Change in Surplus ($)	Change in Surplus (%)	Net Premiums Written	Business in Pennsylvania: Life and Annuity Premiums	Business in Pennsylvania: A & H Premiums	Business in Pennsylvania: Deposit Type Funds	Business in Pennsylvania: Other Consideration
77879	5 Star Life Ins Co	LA	126,925	48,981	(151)	-0.31%	71,864	1,797	178	-	-
71854	AAA Life Ins Co	MI	363,892	35,737	10,696	42.71%	74,292	5,027	619	-	-
60038	Acacia Life Ins Co	DC	1,053,129	167,625	14,526	9.49%	60,648	5,531	1	301	-
85685	Acacia Natl Life Ins Co	DC	578,237	28,779	(8,025)	-21.80%	52,588	2,215	-	1,525	-
60046	Academy Life Ins Co	MO	360,591	45,996	11,188	32.14%	33,671	778	32	77	-
71099	Acceleration Life Ins Co	WI	12,031	11,914	4,564	62.10%	-	(1)	(1)	-	-
78700	Aetna Health & Life Ins Co	CT	1,255,543	139,078	9,552	7.37%	192,667	-	-	-	-
60054	Aetna Life Ins Co	CT	26,156,027	2,042,740	373,421	22.37%	6,175,864	40,153	108,325	21,420	-
97780	AGC Life Ins Co	MO	8,516,342	7,510,867	1,351,770	21.95%	36,683	-	-	-	-
70432	AIG Annuity Ins Co	TX	43,241,310	2,954,931	845,906	40.11%	1,743,479	528,473	-	237	-
66842	AIG Life Ins Co	DE	13,600,675	629,521	195,522	45.05%	313,526	8,161	8,539	309	-
60941	AIG SunAmerica Life Assur Co	AZ	26,165,385	602,348	138,444	29.84%	3,270,234	94,676	-	-	-
82406	All Savers Ins Co	IN	3,866	3,213	176	5.78%	93	-	-	-	-
90611	Allianz Life Ins Co Of North Amer	MN	30,966,139	2,029,980	366,046	22.00%	8,956,699	358,765	6,380	-	-
84824	Allmerica Financial Life & Annuity	MA	12,611,783	495,597	68,545	16.05%	151,329	20,583	1,137	-	-
70866	Allstate Assur Co	IL	14,757	11,095	477	4.50%	-	-	-	-	-
60186	Allstate Life Ins Co	IL	62,740,812	3,559,624	314,726	9.70%	11,284,482	151,743	5,602	588	-
70874	Allstate Life Ins Co Of NY	NY	5,129,231	294,643	24,224	8.96%	873,288	2,177	83	-	-
67369	Alta Health & Life Ins Co	IN	255,906	126,841	26,624	26.57%	52,783	45	616	-	-
60216	Amalgamated Life Ins Co	NY	43,003	18,209	1,227	7.22%	27,561	1,159	363	-	-
68594	American Amicable Life Ins Co Of TX	TX	252,054	42,240	5,264	14.24%	47,414	750	-	-	-
60275	American Bankers Life Assur Co Of FL	FL	879,777	194,329	33,141	20.56%	200,045	4,322	8,224	-	-
60291	American Capitol Ins Co	TX	74,105	5,121	690	15.58%	9,342	218	-	-	-
60305	American Comm Mut Ins Co	MI	161,376	84,152	20,042	31.26%	359,261	7	45	-	-
94439	American Creditors Life Ins Co	DE	15,913	10,630	1,397	15.13%	(149)	33	(0)	-	-
94234	American Enterprise Life Ins Co	IN	8,293,400	495,816	2,477	0.50%	1,924,276	198,293	-	-	-
92738	American Equity Invest Life Ins Co	IA	6,311,329	374,587	147,388	64.87%	973,840	91,488	-	-	-
60380	American Family Life Asr Co Columbus	NE	41,792,274	2,353,250	240,542	11.39%	10,041,785	2,771	98,493	-	-
60410	American Fidelity Assur Co	OK	2,441,109	161,092	14,432	9.84%	420,484	1,242	33,671	-	-
60429	American Fidelity Life Ins Co	FL	436,730	71,044	6,554	10.16%	18,067	403	-	-	-
69337	American Financial Security Life	MO	2,080	1,980	(70)	-3.41%	16	-	-	-	-
60445	American Founders Life Ins Co	TX	636,407	35,670	4,987	16.25%	39,097	81	5	-	-
68373	American Gen Assur Co	IL	1,362,134	155,282	16,685	12.04%	682,276	5,535	3,308	-	-
66672	American Gen Life & Acc Ins Co	TN	8,640,890	500,105	56,639	12.77%	941,237	75,354	5,756	-	-
60488	American Gen Life Ins Co	TX	25,511,318	4,067,314	1,059,799	35.24%	2,667,228	149,398	1,053	4,553	-
60518	American Health & Life Ins Co	TX	2,087,486	944,142	237,944	33.69%	57,157	(1,220)	2,932	-	-
60534	American Heritage Life Ins Co	FL	1,810,313	186,351	23,401	14.36%	388,480	3,658	9,058	-	-
60577	American Income Life Ins Co	IN	1,163,210	158,959	27,564	20.98%	362,775	11,135	1,708	-	-
60607	American Intl Life Assr Co NY	NY	8,259,976	496,240	55,178	12.51%	641,127	333	247	3,061	-
60631	American Investors Life Ins Co	KS	8,086,034	342,941	7,526	2.24%	1,018,213	55,324	-	11,957	-
60666	American Life & Acc Ins Co Of KY	KY	258,402	154,175	27,841	22.04%	400	0	-	-	-
60704	American Life Ins Co of NY	NY	103,907	24,694	(5,107)	-17.14%	3,853	150	0	-	-
81213	American Maturity Life Ins Co	CT	81,327	36,466	741	2.07%	137	-	-	-	234
81418	American Medical & Life Ins Co	NY	10,976	7,814	(758)	-8.85%	11,460	-	-	-	-
67989	American Memorial Life Ins Co	SD	1,256,774	109,888	16,005	17.05%	288,470	7,402	0	-	-
65811	American Modern Life Ins Co	OH	59,129	17,117	2,665	18.44%	11,723	1	5	-	-
60739	American Natl Ins Co	TX	10,699,209	1,676,277	62,380	3.87%	2,979,179	137,351	516	1,607	-
71773	American Natl Life Ins Co Of TX	TX	157,158	51,181	1,199	2.40%	94,589	98	1,766	-	-
93653	American Partners Life Ins Co	AZ	460,944	44,953	4,710	11.70%	71,796	2,151	-	-	-
91785	American Phoenix Life & Reassur Co	CT	87,887	39,001	(2,730)	-6.54%	(7,316)	-	-	-	-
80624	American Progressive L&H Ins Of NY	NY	166,266	10,192	126	1.25%	105,622	1,671	19,372	-	-

Business of Life Insurance Companies for the State of Pennsylvania - 2003 ($000)

Foreign Companies

Company Code	Company Name	Domicile	Assets	Surplus	Change in Surplus ($)	Change in Surplus (%)	Net Premiums Written	Business in Pennsylvania: Life and Annuity Premiums	Business in Pennsylvania: A & H Premiums	Business in Pennsylvania: Deposit Type Funds	Business in Pennsylvania: Other Consideration
60836	American Republic Ins Co	IA	457,993	207,221	19,279	10.26%	376,737	1,514	3,897	-	-
86630	American Skandia Life Assur Corp	CT	26,397,864	329,546	49,588	17.71%	3,461,981	150,787	-	1,680	-
84697	American Specialty Hlth Ins Co	IL	7,901	7,750	(333)	-4.13%	678	(2)	(4)	-	-
60879	American States Life Ins Co	IN	556,636	77,172	(1,991)	-2.52%	51,530	1,627	108	-	-
60895	American United Life Ins Co	IN	10,672,165	637,949	19,223	3.11%	1,790,156	39,668	6,913	279	-
61999	Americo Financial Life Annunity Ins	TX	2,723,396	136,084	5,989	4.60%	487,513	15,034	-	96	-
94471	Americom Life & Annuity Ins Co	TX	243,172	14,758	2,936	24.84%	94,246	4,003	-	-	-
61301	Ameritas Life Ins Corp	NE	2,616,462	638,435	51,764	8.82%	1,128,711	6,761	4,271	8,661	-
97977	Ameritas Variable Life Ins Co	NE	2,378,951	96,933	24,231	33.33%	264,313	26,575	-	38	-
61689	Amerus Life Ins Co	IA	5,873,373	236,330	(5,147)	-2.13%	1,096,315	35,033	53	4,479	-
72222	Amica Life Ins Co	RI	744,700	114,453	17,208	17.70%	101,958	2,650	-	-	-
62421	Annuity & Life Reassur Amer Inc	CT	55,957	13,892	(154)	-1.10%	(224)	35	-	-	-
93661	Annuity Investors Life Ins Co	OH	1,159,544	50,017	11,429	29.62%	206,729	638	-	107	-
61069	Anthem Life Ins Co	IN	233,875	63,887	(375)	-0.58%	97,743	17	42	-	-
71439	Assurity Life Ins Co	NE	1,060,800	106,198	16,960	19.01%	169,348	152	3,380	2	-
61093	Atlanta Life Ins Co	GA	99,444	25,148	(2,990)	-10.63%	54,206	0	-	-	-
61182	Aurora Natl Life Assur Co	CA	3,697,915	319,269	13,350	4.36%	504	1,892	-	(3)	-
84522	Auto Club Life Ins Co	MI	391,299	29,366	5,807	24.65%	57,547	8	1	-	-
61190	Auto Owners Life Ins Co	MI	1,330,110	163,166	9,859	6.43%	189,059	40	-	-	-
62898	Aviva Life Ins Co	DE	4,575,003	343,480	156,794	83.99%	827,272	33,348	8	334	-
68365	AXA Corp Solutions Life Reins Co	DE	628,575	290,833	165,473	132.00%	162,490	-	-	-	-
68160	Balboa Life Ins Co	CA	115,219	76,414	8,236	12.08%	20,629	(31)	334	-	-
61212	Baltimore Life Ins Co	MD	793,745	32,200	6,083	23.29%	82,944	37,044	6,835	-	-
61239	Bankers Fidelity Life Ins Co	GA	109,751	31,197	5,347	20.69%	63,382	859	12,391	-	-
61263	Bankers Life & Cas Co	IL	6,861,869	444,354	163,249	58.07%	2,366,130	40,368	48,634	-	-
81043	Bankers Life Ins Co	FL	124,988	7,361	1,421	23.91%	13,582	230	89	-	-
63932	Bankers Life Ins Co Of NY	NY	508,822	36,754	12,053	48.80%	98,657	635	0	239	-
71900	Bankers Natl Life Ins Co	TX	726,408	64,946	34,837	115.70%	26,597	1,247	-	-	-
71013	Bankers Reserve Life Ins Co Of WI	WI	16,788	6,262	2,071	49.43%	14,812	-	-	-	-
94250	Banner Life Ins Co	MD	1,047,153	280,116	(473)	-0.17%	206,314	23,397	1	-	-
80985	BCS Life Ins Co	IL	148,944	66,761	3,275	5.16%	172,675	1,228	517	4	-
61395	Beneficial Life Ins Co	UT	2,616,259	208,949	28,416	15.74%	356,217	187	-	-	-
62345	Berkshire Hathaway Life Ins Co NE	NE	2,841,254	550,320	14,753	2.75%	729,475	157	-	-	-
71714	Berkshire Life Ins Co of Amer	MA	1,611,195	266,771	20,385	8.27%	212,576	63	2,769	-	-
61476	Boston Mut Life Ins Co	MA	698,039	65,742	1,996	3.13%	200,771	7,836	5,483	-	-
74900	Brokers Natl Life Assur Co	AR	22,319	12,348	1,632	15.23%	40,169	7	1,510	-	-
61492	Business Mens Assur Co Of Amer	SC	2,049,418	136,101	(120,796)	-47.02%	289,331	9,798	331	-	-
81060	Canada Life Ins Co Of Amer	MI	2,906,763	165,485	28,616	20.91%	274,507	5,071	-	-	-
61581	Capitol Life Ins Co	TX	304,819	10,385	(3,235)	-23.75%	-	-	-	-	-
80799	Celtic Ins Co	IL	116,701	47,624	(2,026)	-4.08%	156,464	0	2,935	-	-
60255	Central Benefits Mut Ins Co	DC	59,082	44,214	655	1.50%	16,305	-	-	-	-
61700	Central Natl Life Ins Co Omaha	DE	11,895	11,586	180	1.58%	-	(21)	1	-	-
61727	Central Reserve Life Ins Co	OH	93,566	40,961	10,378	33.93%	157,067	59	14,196	-	-
61751	Central States H & L Co Of Omaha	NE	343,218	79,315	(216)	-0.27%	135,458	2,633	4,606	-	-
61883	Central United Life Ins Co	TX	336,833	35,066	3,028	9.45%	82,958	223	488	-	-
80896	Centre Life Ins Co	MA	1,700,809	79,458	(41,149)	-34.12%	(274,498)	-	2,761	-	-
62383	Centurion Life Ins Co	MO	1,006,599	817,448	50,709	6.61%	33,757	(151)	492	-	-
61808	Charter Natl Life Ins Co	IL	320,834	25,178	619	2.52%	-	124	-	-	-
67164	Chase Life & Annuity Co	DE	275,417	34,789	(3,127)	-8.25%	158,250	1	0	-	-
61832	Chesapeake Life Ins Co	OK	66,287	18,630	(2,513)	-11.89%	23,768	52	168	3	-
93629	Cigna Life Ins Co	CT	36,983	10,358	(6,861)	-39.84%	48	8	-	-	-

Business of Life Insurance Companies for the State of Pennsylvania - 2003 ($000)

Foreign Companies

Company Code	Company Name	Domicile	Assets	Surplus	Change in Surplus ($)	Change in Surplus (%)	Net Premiums Written	Business in Pennsylvania: Life and Annuity Premiums	Business in Pennsylvania: A & H Premiums	Business in Pennsylvania: Deposit Type Funds	Business in Pennsylvania: Other Consideration
64548	Cigna Life Ins Co Of NY	NY	309,903	60,654	(1,768)	-2.83%	83,862	-	44	-	-
76236	Cincinnati Life Ins Co	OH	1,994,255	396,419	(11,843)	-2.90%	143,900	13,830	275	45	-
80322	Citicorp Life Ins Co	AZ	1,043,678	811,060	72,768	9.86%	22,916	2	1	-	-
61921	Citizens Security Life Ins Co	KY	108,404	11,129	1,225	12.37%	32,798	1,009	398	0	-
70491	Clarica Life Ins Co US	ND	2,963,279	175,482	53,156	43.45%	454,470	13,550	0	169	-
93432	CM Life Ins Co	CT	7,565,956	386,128	45,364	13.31%	1,380,383	107,614	-	-	-
62049	Colonial Life & Accident Ins Co	SC	1,352,966	227,048	39,391	20.99%	733,864	4,640	16,380	-	-
84786	Colorado Bankers Life Ins Co	CO	117,685	23,180	1,698	7.90%	36,703	840	46	25	-
77720	Columbia Universal Life Ins Co	TX	205,790	29,377	1,767	6.40%	241	42	41	-	-
76023	Columbian Life Ins Co	IL	212,124	28,370	4,527	18.99%	66,537	6,390	177	-	-
62103	Columbian Mut Life Ins Co	NY	322,126	37,443	(1,465)	-3.77%	33,904	962	25	-	-
99937	Columbus Life Ins Co	OH	2,228,006	267,373	(17,773)	-6.23%	218,569	9,261	57	-	-
62146	Combined Ins Co Of Amer	IL	2,436,017	699,797	198,288	39.54%	1,251,407	8,684	36,106	-	-
81426	Commercial Travelers Mut Ins Co	NY	28,254	6,813	1,505	28.35%	36,684	-	552	-	-
88374	Commonwealth Dealers Life Ins Co	VA	33,044	9,546	2,324	32.18%	6,925	-	-	-	-
77828	Companion Life Ins Co	SC	81,260	47,703	6,423	15.56%	77,871	813	2,827	-	-
73504	Congress Life Ins Co	AZ	6,113	5,928	68	1.15%	288	-	-	-	-
62308	Connecticut General Life Ins Co	CT	69,534,825	2,859,004	561,188	24.42%	13,641,905	78,601	44,069	692,124	-
60682	Conseco Annuity Assur Co	IL	5,185,244	355,471	123,347	53.14%	94,374	6,884	91	-	-
78174	Conseco Health Ins Co	AZ	1,834,368	103,719	3,408	3.40%	353,195	37	14,051	-	-
65900	Conseco Life Ins Co	IN	4,136,361	199,699	52,802	35.94%	455,960	18,782	35	2	-
62359	Constitution Life Ins Co	TX	96,247	12,254	1,839	17.66%	43,323	14	14,348	-	-
62375	Consumers Life Ins Co	OH	10,090	10,033	4,063	68.06%	10	-	7	-	-
71730	Continental American Ins Co	SC	54,217	13,387	1,756	15.09%	32,673	293	228	-	-
62413	Continental Assur Co	IL	8,813,207	706,790	(546,757)	-43.62%	980,246	12,477	2,487	30,594	-
71404	Continental General Ins Co	NE	428,489	59,506	25,752	76.29%	344,863	292	28,540	-	-
68500	Continental Life Ins Co Brentwood	TN	95,553	31,333	3,913	14.27%	127,578	186	9,701	-	-
94218	Country Investors Life Assur Co	IL	136,668	131,687	43,202	48.82%	69,731	10	-	-	-
62553	Country Life Ins Co	IL	5,844,079	914,884	62,290	7.31%	489,231	118	32	-	-
81973	Coventry Health & Life Ins Co	DE	103,169	50,406	9,812	24.17%	257,727	-	7,932	-	-
62626	Cuna Mut Ins Society	WI	2,872,970	619,093	117,019	23.31%	1,325,837	45,952	27,840	-	-
65749	Cuna Mut Life Ins Co	IA	6,824,786	250,898	42,116	20.17%	1,007,273	75,921	212	-	-
62634	Delaware American Life Ins Co	DE	94,087	34,975	1,392	4.15%	16,330	319	206	-	-
81396	Delta Dental Ins Co	DE	72,403	34,821	5,795	19.97%	146,473	-	83	-	-
62928	EMC Natl Life Co	IA	561,031	71,878	(2,376)	-3.20%	149,392	190	182	2	-
88595	Emphesys Ins Co	TX	3,584	3,540	(2,961)	-45.55%	81	-	-	-	-
94285	Empire General Life Assur Corp	TN	187,098	79,211	35,401	80.81%	45,591	11,264	-	-	-
84174	Employees Life Co Mut	IL	293,211	10,562	421	4.15%	101,693	279	0	69	-
68276	Employers Reassur Corp	KS	5,844,201	376,643	(95,502)	-20.23%	1,002,652	-	-	-	-
62952	Equitable Life & Cas Ins Co	UT	141,232	30,413	380	1.27%	108,800	0	20	-	-
62944	Equitable Life Assr Soc Of The US	NY	95,868,744	4,134,712	43,421	1.06%	14,783,106	596,910	10,110	22	115,362
62979	Equitable Life Ins Co Of IA	IA	8,104,588	1,181,294	37,084	3.24%	2,559,862	16,018	1	-	-
62880	Equitable Of CO Inc	CO	522,566	79,123	8,116	11.43%	17,109	7,013	-	-	-
62510	Equitrust Life Ins Co	IA	2,268,133	123,992	45,705	58.38%	691,906	10	-	-	-
77968	Family Heritage Life Ins Co Of Amer	OH	119,604	12,416	1,201	10.71%	59,048	-	363	-	-
63053	Family Life Ins Co	TX	127,458	26,397	1,723	6.98%	25,694	576	0	-	-
74004	Family Service Life Ins Co	TX	621,452	73,591	(7,869)	-9.66%	270	-	-	-	-
63126	Farm Family Life Ins Co	NY	910,669	121,054	(5,337)	-4.22%	70,238	857	57	-	-
63193	Farmers & Traders Life Ins Co	NY	480,607	32,723	2,433	8.03%	49,664	1,884	4	-	-
63177	Farmers New World Life Ins Co	WA	6,428,058	1,052,139	73,269	7.49%	137,676	634	-	21	-
67695	Federal Home Life Ins Co	VA	2,353,928	1,155,202	198,725	20.78%	36,411	1,069	1,076	-	-

Business of Life Insurance Companies for the State of Pennsylvania - 2003 ($000)

Foreign Companies

Company Code	Company Name	Domicile	Assets	Surplus	Change in Surplus ($)	Change in Surplus (%)	Net Premiums Written	Business in Pennsylvania: Life and Annuity Premiums	A & H Premiums	Deposit Type Funds	Other Consideration
63207	Federal Kemper Life Assur Co	IL	5,826,580	358,445	219,617	158.19%	3,525,648	23,813	-	-	-
63223	Federal Life Ins Co	IL	227,498	40,820	(938)	-2.25%	25,013	832	24	31	-
63258	Federated Life Ins Co	MN	714,784	178,515	4,848	2.79%	131,434	2,472	1,115	-	-
63274	Fidelity & Guaranty Life Ins Co	MD	9,227,155	541,337	58,443	12.10%	2,778,872	172,258	-	3,949	-
93696	Fidelity Investments Life Ins Co	UT	11,182,743	452,484	65,401	16.90%	438,062	24,591	-	2,074	-
63290	Fidelity Life Assn	IL	577,607	250,668	18,172	7.82%	15,982	1,966	0	-	-
71870	Fidelity Security Life Ins Co	MO	422,246	48,802	3,302	7.26%	121,874	524	19,629	-	-
71455	Financial American Life Ins Co	KS	29,916	6,697	(2,949)	-30.57%	4,882	-	-	-	-
98213	Financial Benefit Life Ins Co	KS	244,567	10,639	(8,053)	-43.08%	6,026	6	-	-	-
69140	First Allmerica Fin Life Ins Co	MA	4,309,841	122,801	(39,392)	-24.29%	164,313	3,403	72	102	-
63401	First Colony Life Ins Co	VA	13,560,031	1,121,046	177,551	18.82%	1,012,726	64,575	2	3,013	-
90328	First Health Life & Health Ins Co	TX	72,174	17,992	2,749	18.04%	16,753	18	70	-	-
63495	First Investors Life Ins Co	NY	1,138,740	74,765	6,451	9.44%	98,885	5,574	0	-	-
67652	First Penn Pacific Life Ins Co	IN	1,741,484	120,239	24,809	26.00%	110,619	12,804	-	-	-
81434	First Rehab Life Ins Co Of Amer	NY	72,082	42,941	4,653	12.15%	45,263	5	407	-	-
79677	Forethought Life Assur Co	IN	9,217	8,842	315	3.69%	(5)	(2)	-	-	-
91642	Forethought Life Ins Co	IN	3,190,360	321,523	32,684	11.32%	440,554	20,711	-	-	-
71129	Fort Dearborn Life Ins Co	IL	1,369,814	311,841	15,385	5.19%	486,195	22,075	2,031	371	-
70408	Fortis Benefits Ins Co	MN	8,011,166	560,896	57,572	11.44%	1,884,507	17,938	31,413	5,674	-
69477	Fortis Ins Co	WI	736,485	175,722	35,149	25.00%	579,412	1,477	36,107	1,355	-
99775	Funeral Directors Life Ins Co	TX	341,234	33,297	3,119	10.34%	59,696	6,105	-	-	-
63657	Garden State Life Ins Co	TX	102,243	34,481	(4,704)	-12.00%	34,126	1,601	4	-	-
80926	GE Grp Life Assur Co	CT	840,394	207,639	5,146	2.54%	579,264	7,422	25,525	-	-
65536	GE Life And Annuity Assur Co	VA	19,580,644	562,414	11,737	2.13%	2,940,784	55,388	11,659	-	242,000
63665	General American Life Ins Co	MO	13,785,263	1,013,094	272,313	36.76%	953,455	67,393	1,612	7,921	-
70025	General Electric Capital Assur Co	DE	33,666,017	2,773,781	367,844	15.29%	4,825,803	37,892	59,944	541	38,500
93521	General Fidelity Life Ins Co	CA	305,731	209,653	17,834	9.30%	(15,416)	(27)	-	-	-
86258	General Re Life Corp	CT	1,906,509	311,536	(13,213)	-4.07%	860,996	-	-	-	-
70939	Gerber Life Ins Co	NY	788,509	123,252	15,192	14.06%	221,279	7,380	13,461	-	-
70092	Glenbrook Life & Annuity Co	AZ	1,419,855	168,050	7,649	4.77%	-	291,189	-	-	-
91472	Globe Life & Accident Ins Co	DE	1,905,785	306,675	48,456	18.77%	397,333	13,986	306	-	-
80942	Golden American Life Ins Co	IA	23,243,073	733,871	308,979	72.72%	3,492,012	303,351	-	-	-
62286	Golden Rule Ins Co	IL	2,196,244	238,046	30,935	14.94%	1,022,633	7,265	18,477	-	-
63967	Government Personnel Mut Life Ins Co	TX	668,400	66,186	1,976	3.08%	50,602	710	41	-	-
71218	Grange Life Ins Co	OH	173,769	19,164	732	3.97%	42,441	126	-	-	-
63312	Great American Life Ins Co	OH	6,778,574	515,361	96,771	23.12%	580,554	19,080	375	96	-
90212	Great Southern Life Ins Co	TX	121,045	60,015	7,754	14.84%	39,521	4,897	116	124	-
68322	Great West Life & Annuity Ins Co	CO	31,168,402	1,212,548	(79,744)	-6.17%	3,723,598	66,652	9,203	1,005	-
80705	Great West Life Assur Co	MI	179,975	45,866	4,896	11.95%	7,833	501	951	-	-
71480	Great Western Ins Co	UT	251,087	19,426	3,239	20.01%	88,009	(86)	-	-	-
64211	Guarantee Trust Life Ins Co	IL	247,032	44,195	(9,080)	-17.04%	225,737	2,306	6,475	4	-
78778	Guardian Ins & Annuity Co Inc	DE	9,810,409	222,376	12,231	5.82%	1,733,461	59,815	-	-	2,650
64246	Guardian Life Ins Co Of Amer	NY	21,670,935	2,595,742	682,480	35.67%	5,499,662	107,213	87,071	-	-
60348	Hart Life Ins Co	CT	11,983	11,977	251	2.14%	-	-	-	-	-
70815	Hartford Life & Accident Ins Co	CT	9,889,924	4,470,510	1,451,600	48.08%	2,249,477	51,738	45,495	-	-
71153	Hartford Life & Annuity Ins Co	CT	59,185,054	1,043,780	455,511	77.43%	12,218,833	30,856	3	5,883	465,983
74268	Hartford Life Grp Ins Co	IL	2,394,901	477,102	85,273	21.76%	1,475,089	1,318	11,439	-	-
88072	Hartford Life Ins Co	CT	99,876,015	3,115,301	761,071	32.33%	12,136,331	22,216	15,483	6,024	247,190
92711	HCC Life Ins Co	IN	196,153	124,231	14,986	13.72%	191,834	20	4,613	-	-
78611	HCSC Ins Services Co	IL	14,988	13,036	(807)	-5.83%	679	-	-	-	-
66141	Health Net Life Ins Co	CA	296,137	164,373	52,392	46.79%	637,944	-	-	-	-

Business of Life Insurance Companies for the State of Pennsylvania - 2003 ($000)

Foreign Companies

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64394	Heritage Life Ins Co	AZ	60,196	46,333	(44,761)	-49.14%	(528)	-	1	-	-
64467	Home Owners Life Ins Co	IL	33,928	10,862	(613)	-5.34%	4,881	(647)	(3)	-	-
64505	Homesteaders Life Co	IA	940,531	55,517	13,166	31.09%	236,689	19,320	-	-	-
64513	Horace Mann Life Ins Co	IL	3,837,891	232,185	11,172	5.06%	261,934	16,303	186	-	-
93777	Household Life Ins Co	MI	1,123,914	395,577	63,496	19.12%	155,229	70	1,522	-	-
73288	Humana Ins Co	WI	887,711	390,232	(26,297)	-6.31%	2,684,645	6	343	-	-
70580	Humanadental Ins Co	WI	61,780	45,123	20,236	81.31%	173,457	710	1,046	-	-
97764	Idealife Ins Co	CT	21,215	9,566	193	2.05%	1,548	67	66	0	-
65005	IDS Life Ins Co	MN	49,267,699	2,804,593	396,214	16.45%	5,549,336	322,746	18,356	1,463	-
64580	Illinois Mut Life Ins Co	IL	1,057,116	116,915	14,614	14.29%	118,576	123	1,010	0	-
64602	Independence Life & Annuity Co	RI	175,479	42,153	1,734	4.29%	(1,108)	-	-	-	-
64645	Indianapolis Life Ins Co	IN	3,860,648	193,145	9,871	5.39%	313,388	6,970	330	1,931	-
81779	Individual Assur Co Life Hlth & Acc	MO	46,583	15,605	(1,499)	-8.76%	21,285	420	69	-	-
76953	ING Ins Co Of America	FL	797,360	68,245	4,581	7.20%	22,145	47	-	96	-
86509	Ing Life Ins & Annuity Co	CT	51,040,491	1,230,649	224,605	22.33%	7,242,458	226,252	11	3,303	737,863
81868	Insurance Investors Life Ins Co	TX	157,220	156,815	28,661	22.36%	35	-	-	-	-
74780	Integrity Life Ins Co	OH	3,785,800	173,346	(26,504)	-13.26%	331,822	26,791	-	163	-
64831	Intramerica Life Ins Co	NY	60,364	20,276	779	3.99%	514	50	0	-	-
64890	Investors Guaranty Life Ins Co	CA	7,574	7,266	(2,780)	-27.67%	122	1	-	-	-
64904	Investors Heritage Life Ins Co	KY	323,679	17,015	1,545	9.99%	50,018	26	-	-	-
64939	Investors Ins Corp	DE	166,427	26,011	14,058	117.61%	48,236	1,139	-	-	-
63487	Investors Life Ins Co North Amer	TX	1,101,954	48,183	(7,636)	-13.68%	64,676	8,848	1	32	-
93610	Investors Partner Life Ins Co	DE	536,942	103,658	10,905	11.76%	664	107	-	-	-
65056	Jackson Natl Life Ins Co	MI	49,322,123	2,999,032	110,150	3.81%	7,203,145	300,208	-	-	-
64017	Jefferson Natl Life Ins Co	TX	1,698,165	55,526	(6,062)	-9.84%	140,733	3,823	44	6	-
70254	Jefferson Pilot Financial Ins Co	NE	11,980,734	1,001,650	199,516	24.87%	1,453,573	51,188	16,283	-	-
67865	Jefferson Pilot Life Ins Co	NC	14,182,545	772,329	19,410	2.58%	1,711,895	79,904	1,398	371	-
62057	Jefferson Pilot Lifeamerica Ins Co	NJ	1,361,018	126,068	13,157	11.65%	117,023	4,433	31	-	-
89958	JMIC Life Ins Co	FL	236,351	69,639	7,103	11.36%	40,770	685	1,082	-	-
65080	John Alden Life Ins Co	WI	669,547	134,172	13,502	11.19%	332,715	805	17,770	-	-
65099	John Hancock Life Ins Co	MA	74,406,413	3,789,942	265,801	7.54%	9,710,111	54,187	31,085	-	171,891
90204	John Hancock Variable Life Ins Co	MA	12,032,681	669,391	79,799	13.53%	1,169,702	88,548	-	-	10,847
65110	Kanawha Ins Co	SC	492,580	66,808	(425)	-0.63%	105,979	109	1,287	-	-
65129	Kansas City Life Ins Co	MO	3,161,172	226,024	(15,909)	-6.58%	374,121	4,907	962	7,612	-
90557	Kemper Investors Life Ins Co	IL	15,978,292	359,402	46,749	14.95%	(1,847,803)	76,942	-	-	-
65242	Lafayette Life Ins Co	IN	1,597,101	105,311	20,821	24.64%	284,742	9,796	2,275	558	-
68543	Liberty Bankers Life Ins Co	OK	214,834	14,162	(4,797)	-25.30%	39,134	1,590	-	-	-
65315	Liberty Life Assur Co Of Boston	MA	7,376,860	145,046	20,201	16.18%	579,268	19,687	12,185	-	-
65323	Liberty Life Ins Co	SC	1,539,491	277,165	145,447	110.42%	232,951	2,667	3,965	3	-
65331	Liberty Natl Life Ins Co	AL	4,111,638	432,035	9,136	2.16%	510,145	2,711	31	-	-
65528	Life Ins Co Of The Southwest	TX	3,480,027	183,234	58,564	46.97%	497,323	21,957	0	-	-
64130	Life Investors Ins Co Of Amer	IA	11,080,632	711,383	(7,223)	-1.01%	1,012,803	9,617	8,644	27	-
97691	Life Of The South Ins Co	GA	44,485	12,108	(540)	-4.27%	33,212	-	-	-	-
65595	Lincoln Benefit Life Co	NE	2,154,876	202,139	7,261	3.73%	1,445	185,748	3,233	4,904	-
65668	Lincoln Direct Life Ins Co	NE	155,015	22,994	729	3.28%	17,611	740	-	1	-
65927	Lincoln Heritage Life Ins Co	IL	467,553	70,998	4,925	7.45%	104,610	5,210	9	-	-
69833	Lincoln Memorial Life Ins Co	TX	90,681	8,637	(4,066)	-32.01%	7,049	-	-	-	-
65676	Lincoln Natl Life Ins Co	IN	78,176,256	2,786,697	158,586	6.03%	8,453,116	345,007	1,604	-	-
65722	Loyal American Life Ins Co	OH	475,355	78,369	(2,281)	-2.83%	118,903	11,440	33	3	-
65781	Madison Natl Life Ins Co Inc	WI	553,777	111,257	23,656	27.00%	66,821	644	7,134	-	-
65870	Manhattan Life Ins Co	NY	354,055	25,186	6,031	31.48%	20,936	1,302	-	-	-

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Foreign Companies

Company Code	Company Name	Domicile	Assets	Surplus	Change in Surplus ($)	Change in Surplus (%)	Net Premiums Written	Business in Pennsylvania: Life and Annuity Premiums	Business in Pennsylvania: A & H Premiums	Business in Pennsylvania: Deposit Type Funds	Business in Pennsylvania: Other Consideration
67083	Manhattan Natl Life Ins Co	IL	266,718	40,438	(4,888)	-10.78%	3,821	1,563	-	-	-
87793	Manufacturers Life Ins Co Of Amer	MI	8,090	7,977	214	2.75%	-	-	-	-	-
65838	Manufacturers Life Ins Co USA	MI	59,794,170	954,404	(123,873)	-11.49%	958,728	522,208	1	157	-
71072	Marquette Natl Life Ins Co	TX	7,716	6,653	90	1.37%	-	-	-	-	-
65935	Massachusetts Mut Life Ins Co	MA	85,744,109	6,282,266	177,664	2.91%	13,157,978	276,244	23,138	720	114,108
87750	Mayflower Natl Life Ins Co	IN	204,527	66,453	9,311	16.30%	56,427	185	-	-	-
86991	Medical Life Ins Co	OH	247,248	139,638	9,124	6.99%	206,127	10,736	6,347	-	-
71471	Medico Life Ins Co	NE	136,360	16,196	295	1.85%	21,998	18	40	-	-
97055	Mega Life & Health Ins Co The	OK	1,180,757	263,208	58,896	28.83%	1,122,670	282	47,458	1	-
86126	Members Life Ins Co	WI	761,464	46,300	2,657	6.09%	170,583	8	0	-	-
65951	Merit Life Ins Co	IN	980,790	554,769	80,172	16.89%	109,563	1,433	1,554	-	-
79022	Merrill Lynch Life Ins Co	AR	14,227,522	295,722	158,898	116.13%	965,475	66,953	-	293	-
93513	MetLife Investors Ins Co	MO	7,236,993	269,188	118,182	78.26%	201,493	34,835	-	500	-
61050	MetLife Investors USA Ins Co	DE	10,697,186	295,857	147,802	99.83%	746,915	466,908	-	-	-
86428	Metropolitan Ins & Annuity Co	DE	5,838,676	1,051,460	14,941	1.44%	157,407	14,492	-	-	-
65978	Metropolitan Life Ins Co	NY	229,125,886	7,977,898	991,907	14.20%	30,378,686	699,171	136,879	100,000	183,024
97136	Metropolitan Tower Life Ins Co	DE	236,354	59,058	(2,403)	-3.91%	7,840	1,710	-	-	-
85561	MIC Life Ins Corp	DE	18,164	12,857	3,005	30.50%	(0)	-	27	-	-
66087	Mid West Natl Life Ins Co Of TN	TN	397,002	101,608	23,980	30.89%	408,635	34	2,701	0	-
67679	Midamerica Life Ins Co	NE	5,139	4,975	143	2.95%	-	-	-	-	-
66044	Midland Natl Life Ins Co	IA	10,689,849	722,144	213,638	42.01%	1,972,276	160,146	1	1,179	-
66109	Midwestern United Life Ins Co	IN	257,945	75,795	3,011	4.14%	5,517	85	0	-	-
66168	Minnesota Life Ins Co	MN	19,095,464	1,168,753	207,514	21.59%	3,399,255	38,287	7,095	867	13,956
74209	MMA Ins Co	IN	15,411	9,370	664	7.62%	21,631	8	4,431	-	-
70416	MML Bay State Life Ins Co	CT	4,112,302	208,841	14,836	7.65%	96,835	5,526	-	-	-
66265	Monarch Life Ins Co	MA	1,042,014	11,161	732	7.02%	13,923	139	1,830	-	-
81442	Monitor Life Ins Co Of NY	NY	10,402	6,392	2,613	69.16%	(16,311)	166	-	-	-
66281	Monumental Life Ins Co	MD	18,360,597	1,088,439	(66,714)	-5.78%	1,429,279	50,265	12,036	-	27,219
66370	Mony Life Ins Co	NY	11,388,871	926,817	20,405	2.25%	837,867	25,384	3,717	-	-
78077	Mony Life Ins Co Of Amer	AZ	6,023,302	268,118	22,022	8.95%	1,032,123	92,996	-	-	-
66311	Motorists Life Ins Co	OH	274,535	49,012	(1,103)	-2.20%	39,806	6,243	-	1	-
66427	MTL Ins Co	IL	1,125,814	87,891	14,378	19.56%	147,620	4,256	8	167	-
66346	Munich American Reassur Co	GA	2,835,911	458,942	77,116	20.20%	640,816	-	-	-	-
88668	Mutual Of Amer Life Ins Co	NY	10,998,023	627,628	60,467	10.66%	1,085,338	2,371	453	-	52,992
71412	Mutual Of Omaha Ins Co	NE	3,883,470	1,696,570	95,647	5.97%	1,846,242	-	30,748	-	-
31119	Mutual Protective Ins Co	NE	241,026	31,586	10,374	48.91%	70,608	-	410	-	-
66419	Mutual Service Life Ins Co	MN	374,920	39,781	1,560	4.08%	7,142	14	74	-	-
61409	National Benefit Life Ins Co	NY	759,244	258,596	43,194	20.05%	263,484	2,014	58	-	-
66540	National Farmers Union Life Ins Co	TX	316,014	38,464	6,970	22.13%	10,669	487	-	70	-
66583	National Guardian Life Ins Co	WI	1,194,394	125,376	6,539	5.50%	126,532	23,812	3,419	56	-
82538	National Health Ins Co	TX	873,841	(942)	(22,352)	-104.40%	133,242	45	836	-	-
66680	National Life Ins Co	VT	7,341,236	452,390	56,950	14.40%	680,824	24,905	2,413	0	-
66702	National Masonic Provident Assoc	OH	1,899	1,018	(142)	-12.27%	39	6	2	-	-
85472	National Security Life & Annuity Co	NY	36,436	21,666	(826)	-3.67%	6,817	-	-	-	-
60593	National States Ins Co	MO	109,967	15,043	(1,089)	-6.75%	97,791	606	278	-	-
87963	National Teachers Assoc Life Ins Co	TX	81,519	13,029	985	8.18%	39,988	1	12	-	-
66850	National Western Life Ins Co	CO	4,658,880	478,003	25,474	5.63%	1,299,858	111,036	-	1,156	2,964
70750	Nationwide Life & Ann Co of Amer	DE	1,116,996	46,319	14,139	43.94%	41,581	1,342	1	-	-
92657	Nationwide Life And Annuity Ins Co	OH	8,119,278	228,250	13,673	6.37%	307,814	1,998	-	-	88,157
66869	Nationwide Life Ins Co	OH	86,293,505	2,227,101	620,021	38.58%	12,002,890	108,581	7,088	-	302,185
91626	New England Life Ins Co	MA	8,720,366	327,112	(33,322)	-9.24%	1,920,598	155,587	1,707	-	-

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Foreign Companies

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91618	New England Pension & Annuity Co	DE	8,217	7,769	15	0.19%	-	-	-	-	-
78743	New Era Life Ins Co	TX	149,868	21,001	2,061	10.88%	104,113	0	1	-	-
97705	New York Life & Health Ins Co	SC	5,688	5,578	(214)	-3.70%	-	-	-	-	-
91596	New York Life Ins & Annuity Corp	DE	48,065,555	1,882,361	479,078	34.14%	5,887,618	194,337	-	-	-
66915	New York Life Ins Co	NY	90,514,029	9,136,849	1,151,398	14.42%	14,602,390	136,129	14,302	2,350	183,727
97241	NGL American Life Co	WI	121,537	21,896	(2,474)	-10.15%	19,252	319	-	-	-
81264	Nippon Life Ins Co Of Amer	IA	152,222	99,191	3,376	3.52%	220,755	130	38	-	-
66974	North American Co Life & Hlth Ins	IL	3,830,878	305,842	91,016	42.37%	775,005	64,748	15	315	-
68349	North American Ins Co	WI	29,642	12,517	1,976	18.75%	9,040	-	0	-	-
67032	North Carolina Mut Life Ins Co	NC	174,919	21,969	4,869	28.48%	80,927	1,402	161	-	-
69000	Northwestern Long Term Care Ins Co	WI	104,417	55,319	(263)	-0.47%	27,968	-	1,546	-	-
67091	Northwestern Mut Life Ins Co	WI	113,772,975	7,546,758	329,615	4.57%	10,226,765	212,486	24,218	1,491	880
63444	Nutmeg Life Ins Co	IA	9,332	9,266	90	0.98%	-	-	-	-	-
81353	NYLife Ins Co Of AZ	AZ	107,874	47,726	(3,177)	-6.24%	33,023	1,830	-	-	-
67148	Occidental Life Ins Co Of NC	TX	265,803	23,156	3,703	19.04%	24,926	305	21	-	-
89206	Ohio Natl Life Assur Corp	OH	1,842,465	147,007	24,847	20.34%	231,445	16,714	1,207	-	-
67172	Ohio Natl Life Ins Co	OH	9,626,560	679,288	160,139	30.85%	2,330,624	87,263	811	7,655	2,523
67180	Ohio State Life Ins Co	TX	10,189	6,149	198	3.33%	-	4,306	1	122	-
67199	Old American Ins Co	MO	260,605	20,134	(17,702)	-46.79%	69,147	1,029	21	-	-
67261	Old Republic Life Ins Co	IL	105,602	25,210	846	3.47%	20,101	1,094	1,337	-	-
76007	Old United Life Ins Co	AZ	63,740	25,926	3,760	16.96%	9,640	-	-	-	-
85286	OneNation Ins Co	IN	94,310	68,474	(7,776)	-10.20%	55,338	2	-	-	-
76112	Oxford Life Ins Co	AZ	750,736	60,891	1,675	2.83%	95,662	1,003	711	-	-
97268	Pacific Life & Annuity Co	AZ	1,155,347	271,882	4,884	1.83%	1,242,919	111	4,038	-	2,144
67466	Pacific Life Ins Co	CA	59,667,040	2,358,470	689,791	41.34%	9,112,326	103,849	1,072	-	362,957
70785	Pacificare Life & Health Ins Co	IN	128,842	45,000	9,538	26.90%	241,000	-	338	-	-
93459	Pan American Assur Co	LA	17,185	9,094	(1,010)	-9.99%	12	1,093	-	-	-
67539	Pan American Life Ins Co	LA	1,579,337	211,104	10,153	5.05%	205,809	265	2,558	-	-
93564	Paragon Life Ins Co	MO	464,580	26,347	3,744	16.56%	84,909	5,901	-	-	-
60003	Park Avenue Life Ins Co	DE	523,156	166,534	(15,591)	-8.56%	18,476	584	-	-	-
67598	Paul Revere Life Ins Co	MA	5,320,373	1,081,414	170,002	18.65%	718,660	1,144	27,929	4	-
67601	Paul Revere Variable Annuity Ins Co	MA	156,838	126,702	(8,006)	-5.94%	51	112	-	1,294	-
67636	Peninsular Life Ins Co	FL	5,872	5,787	22	0.38%	-	-	-	-	-
93262	Penn Ins & Annuity Co	DE	1,234,336	107,501	937	0.88%	40,084	15,699	-	31	33
66605	Peoples Benefit Life Ins Co	IA	13,440,280	475,098	96,956	25.64%	768,845	30,944	11,986	-	-
90247	Pharmacists Life Ins Co	IA	26,204	7,220	201	2.86%	1,860	157	-	-	-
67784	Philadelphia American Life Ins Co	TX	87,242	11,698	822	7.55%	52,090	1,678	22,568	-	-
93548	PHL Variable Ins Co	CT	5,224,263	240,750	25,452	11.82%	1,355,673	46,523	-	508	-
93734	Phoenix Life & Annuity Co	CT	51,913	10,867	443	4.25%	12,718	1,286	-	-	-
67814	Phoenix Life Ins Co	NY	16,811,826	762,869	(98,146)	-11.40%	1,522,980	64,519	53	31,283	-
69647	Phoenix Natl Ins Co	OH	14,100	13,010	427	3.39%	-	9	-	-	-
72125	Physicians Life Ins Co	NE	1,244,508	74,965	4,354	6.17%	287,554	1,439	-	400	-
80578	Physicians Mut Ins Co	NE	1,149,193	635,210	52,544	9.02%	486,274	-	7,367	-	-
67911	Pioneer Mut Life Ins Co	ND	462,443	29,798	(912)	-2.97%	31,970	28	-	-	-
67946	Pioneer Security Life Ins Co	TX	75,730	60,080	9,144	17.95%	2,026	22	-	-	-
68039	Presidential Life Ins Co	NY	4,123,148	209,804	9,451	4.72%	282,271	10,879	102	1,312	-
65919	Primerica Life Ins Co	MA	5,344,016	1,676,388	195,337	13.19%	1,060,992	54,018	8	-	-
61271	Principal Life Ins Co	IA	90,550,089	3,861,878	522,645	15.65%	22,105,573	146,940	25,444	566,792	3,230
68047	Professional Ins Co	TX	68,131	16,650	(589)	-3.42%	36,681	11	344	-	-
68136	Protective Life Ins Co	TN	15,643,131	1,133,942	283,297	33.30%	2,558,880	23,521	4,771	-	-
73474	Provantis Ins Co	DE	6,944	6,724	98	1.48%	209	-	-	-	-

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67903	Provident Amer Life & Hlth Ins Co	OH	8,536	5,434	2,219	69.00%	11,299	106	46	-	-
68195	Provident Life & Accident Ins Co	TN	9,075,668	1,161,305	234,028	25.24%	1,339,933	10,853	54,260	0	-
68209	Provident Life & Cas Ins Co	TN	609,987	71,420	6,726	10.40%	76,081	27	726	-	-
79227	Pruco Life Ins Co	AZ	20,298,567	517,371	46,352	9.84%	2,376,020	245,827	-	43,671	-
68241	Prudential Ins Co Of Amer	NJ	194,966,264	7,471,577	1,772,199	31.09%	15,445,441	431,695	33,578	13,968	146,180
66133	Prudential Select L I C Of Amer	MN	9,025	8,873	(3)	-0.04%	-	-	-	-	-
68284	Pyramid Life Ins Co	KS	120,805	24,420	2,121	9.51%	115,444	12	68	-	-
65765	Reassure America Life Ins Co	IL	11,315,962	359,113	(33,658)	-8.57%	597,573	18,226	4,985	-	-
68357	Reliable Life Ins Co	MO	664,055	71,029	12,164	20.66%	116,857	4	0	-	-
72613	Reliance Life Ins Co	DE	9,290	9,119	143	1.60%	(2)	-	-	-	-
68381	Reliance Standard Life Ins Co	IL	2,261,425	288,385	36,238	14.37%	583,978	28,978	20,126	-	-
67105	Reliastar Life Ins Co	MN	20,581,429	1,568,502	210,877	15.53%	3,093,632	52,373	11,220	16,628	-
61360	Reliastar Life Ins Co Of NY	NY	2,595,108	278,663	11,621	4.35%	266,873	7,210	97	-	-
94587	Renaissance Life & Health Ins Co	IN	4,982	4,660	409	9.61%	347	-	-	-	-
61506	Resource Life Ins Co	IL	135,973	33,931	3,760	12.46%	2,648	211	497	-	-
93572	RGA Reins Co	MO	8,871,998	828,922	195,365	30.84%	2,115,506	-	-	-	-
60183	S USA Life Ins Co Inc	AZ	11,128	9,485	3,297	53.27%	309	-	-	-	-
68608	Safeco Life Ins Co	WA	18,922,335	1,059,564	156,212	17.29%	1,857,375	50,394	14,285	1,505	-
90581	Safeco Natl Life Ins Co	WA	16,643	11,765	(793)	-6.31%	484	1	-	-	-
79014	Safehealth Life Ins Co	CA	16,511	8,105	1,455	21.88%	39,096	-	126	-	-
93246	Sage Life Assur Of Amer Inc	DE	142,664	5,631	(2,931)	-34.23%	(40)	-	-	-	34
70435	Savings Bank Life Ins Co Of MA	MA	1,576,174	175,940	9,690	5.83%	207,407	1,040	-	88	-
60176	SBLI USA Mut Life Ins Co Inc	NY	1,464,108	120,087	(2,989)	-2.43%	139,650	891	1	-	-
68446	Scor Life Ins Co	TX	500,502	17,110	2,929	20.65%	(35,072)	40	-	-	-
64688	SCOR Life US Re Ins Co	TX	1,888,874	68,146	32,974	93.75%	564,310	-	-	-	-
69914	Sears Life Ins Co	TX	61,392	58,857	15,795	36.68%	-	1,014	1,332	-	-
93742	Securian Life Ins Co	MN	15,087	13,371	846	6.76%	1,453	13	0	-	-
68675	Security Benefit Life Ins Co	KS	9,307,062	519,290	102,957	24.73%	2,134,155	144,319	-	-	-
92525	Security Continental Ins Co	IL	2,814	2,637	(90)	-3.29%	-	-	-	-	-
68764	Security Financial Life Ins Co	NE	722,495	71,207	7,133	11.13%	90,041	446	64	45	-
68721	Security Life Ins Co Of Amer	MN	73,372	10,872	1,139	11.70%	76,043	5	1,377	-	-
68713	Security Life Of Denver Ins Co	CO	18,856,017	899,210	(132,042)	-12.80%	5,503,130	29,031	-	100,000	148,500
68772	Security Mut Life Ins Co Of NY	NY	1,764,360	94,540	(2,144)	-2.22%	276,428	20,452	2,397	135	-
78662	Senior Life Ins Co	GA	7,549	4,406	188	4.45%	5,148	0	-	-	-
68810	Sentry Life Ins Co	WI	2,311,291	193,550	15,385	8.64%	225,998	7,682	201	-	-
80586	Servus Life Ins Co	CT	12,341	11,763	215	1.86%	-	-	-	-	-
68845	Shenandoah Life Ins Co	VA	1,248,379	94,581	2,051	2.22%	313,998	20,253	1,023	-	-
71420	Sierra Health & Life Ins Co Inc	CA	66,191	29,144	10,188	53.75%	107,486	-	-	-	-
68950	Southland Life Ins Co	TX	3,180,273	136,704	11,833	9.48%	336,459	12,246	3	-	-
91391	Southwestern Life Ins Co	TX	1,764,783	132,773	12,216	10.13%	85,463	1,450	92	15	-
69019	Standard Ins Co	OR	8,515,843	870,657	62,409	7.72%	2,423,585	24,016	29,534	-	13,335
86355	Standard Life & Accident Ins Co	OK	480,074	175,536	26,147	17.50%	223,702	122	193	-	-
69051	Standard Life Ins Co Of IN	IN	1,702,070	62,825	3,900	6.62%	425,692	1,117	-	1,588	-
69078	Standard Security Life Ins Co Of NY	NY	248,381	88,152	8,850	11.16%	102,674	45	7,828	-	-
68985	Starmount Life Ins Co	LA	11,194	4,828	826	20.64%	22,559	129	3	-	-
69108	State Farm Life Ins Co	IL	34,901,326	3,778,333	467,739	14.13%	3,501,803	135,757	-	30	-
69116	State Life Ins Co	IN	401,899	46,404	3,743	8.77%	45,393	2,409	537	-	-
69132	State Mut Ins Co	GA	328,322	22,800	(5,353)	-19.01%	19,712	50	28	-	-
69175	States General Life Ins Co	TX	11,286	4,672	278	6.33%	20,465	-	-	-	-
89184	Sterling Investors Life Ins Co	GA	21,762	5,333	(7,500)	-58.44%	350	-	-	-	-
77399	Sterling Life Ins Co	IL	59,421	22,614	6,736	42.43%	125,359	-	1,870	-	9,276

Business of Life Insurance Companies for the State of Pennsylvania - 2003 ($000)

Foreign Companies

Company Code	Company Name	Domicile	Assets	Surplus	Change in Surplus ($)	Change in Surplus (%)	Net Premiums Written	Business in Pennsylvania: Life and Annuity Premiums	Business in Pennsylvania: A & H Premiums	Business in Pennsylvania: Deposit Type Funds	Business in Pennsylvania: Other Consideration
65021	Stonebridge Life Ins Co	VT	1,891,937	129,667	(66,874)	-34.03%	632,854	11,922	17,471	-	-
79065	Sun Life Assur Co Of Canada US	DE	37,126,270	1,456,723	324,420	28.65%	2,931,631	234,517	14	2,345	-
69256	Sunamerica Life Ins Co	AZ	54,511,546	4,359,527	775,088	21.62%	9,533,078	1,818	13	-	-
69272	Sunset Life Ins Co Of Amer	MO	472,990	33,425	(47,642)	-58.77%	39,390	62	-	0	-
69310	Surety Life Ins Co	NE	50,577	26,849	1,649	6.54%	-	1,349	9	-	-
82627	Swiss Re Life & Health Amer Inc	CT	10,091,000	1,602,193	(285,934)	-15.14%	2,189,719	-	-	-	-
69345	Teachers Ins & Ann Assoc Of Amer	NY	151,246,769	10,241,462	569,873	5.89%	8,442,947	573,499	10,081	7,342	-
69396	Texas Life Ins Co	TX	849,327	30,323	(2,504)	-7.63%	65,941	495	-	-	-
87726	The Travelers Ins Co	CT	61,345,736	7,607,399	664,575	9.57%	10,211,716	129,107	7,858	198,796	-
97721	Thrivent Life Ins Co	MN	3,804,110	117,214	26,436	29.12%	230,787	12,149	3	-	-
60142	TIAA Cref Life Ins Co	NY	3,149,052	279,514	17,282	6.59%	1,144,267	26,222	996	1,548	-
69566	Trans World Assur Co	CA	280,775	54,897	2,113	4.00%	16,180	380	-	-	-
80829	Transamerica Assur Co	MO	961,045	53,102	2,841	5.65%	120,866	3,937	960	-	-
70688	Transamerica Financial Life Ins Co	NY	14,809,962	626,321	12,881	2.10%	1,696,915	20,797	265	26	1,826
69507	Transamerica Life Ins & Annuity Co	NC	25,581,248	1,153,429	154,087	15.42%	6,031,000	110,360	-	282	281,165
86231	Transamerica Life Ins Co	IA	37,937,428	1,322,130	(187,325)	-12.41%	6,382,703	225,037	3,048	2	-
67121	Transamerica Occidental Life Ins Co	IA	26,574,497	2,151,781	(217,103)	-9.16%	4,940,836	77,964	5,084	72	7,732
80950	Travelers Life & Annuity Co	CT	15,912,953	493,585	96,261	24.23%	2,833,817	187,576	-	7	-
71768	Trigon Health And Life Ins Co	VA	13,989	12,463	(540)	-4.16%	1	-	-	-	-
61425	Trustmark Ins Co	IL	1,248,818	199,696	(34,503)	-14.73%	1,046,808	4,012	17,923	-	-
62863	Trustmark Life Ins Co	IL	490,689	70,303	8,304	13.39%	(73,234)	-	-	-	-
67423	UBS PaineWebber Life Ins Co	CA	38,672	20,073	2,809	16.27%	8,586	-	-	-	-
86371	Ullico Life Ins Co	TX	10,986	9,186	(292)	-3.08%	462	90	-	-	-
80314	Unicare Life & Health Ins Co	DE	1,295,803	292,929	33,445	12.89%	1,507,628	3,351	8,431	-	-
11121	Unified Life Ins Co	TX	56,005	10,043	1,474	17.21%	8,132	-	-	-	-
91529	Unimerica Ins Co	WI	30,501	14,841	426	2.95%	9,471	-	-	-	-
69701	Union Bankers Ins Co	TX	92,018	6,090	(2,056)	-25.24%	9,648	190	5,919	-	-
80837	Union Central Life Ins Co	OH	6,147,081	311,308	40,329	14.88%	756,314	41,607	3,143	1,569	-
62596	Union Fidelity Life Ins Co	IL	1,266,942	623,109	19,391	3.21%	203,650	3,749	3,197	-	-
69744	Union Labor Life Ins Co	MD	2,803,179	63,342	12,210	23.88%	392,486	6,627	5,229	-	-
98884	Union Security Life Ins Co	DE	160,943	43,740	(7,940)	-15.36%	58,519	(1,954)	(127)	-	-
81124	Union Standard Of Amer Life Ins Co	MD	13,969	5,956	245	4.28%	1,303	-	211	-	-
92916	United American Ins Co	DE	1,041,221	187,639	11,094	6.28%	746,413	5,748	37,752	-	-
65269	United Benefit Life Ins Co	OH	3,688	3,145	(233)	-6.90%	-	-	-	-	-
97870	United Dental Care Ins Co	AZ	3,869	3,751	90	2.45%	1,701	-	-	-	-
91693	United Family Life Ins Co	GA	1,077,238	953,492	65,804	7.41%	4,622	37	31	0	-
87645	United Fidelity Life Ins Co	TX	572,261	134,631	11,296	9.16%	90,941	234	-	2,408	-
79413	United Healthcare Ins Co	CT	5,785,063	1,384,506	306,532	28.44%	11,055,506	424	252,974	-	-
69922	United Home Life Ins Co	IN	47,114	10,117	110	1.10%	3,388	12	-	-	-
69930	United Ins Co Of Amer	IL	1,943,591	292,026	(65,104)	-18.23%	240,775	11,684	479	-	-
94099	United Investors Life Ins Co	MO	3,021,074	206,276	48,042	30.36%	264,733	6,079	-	125	-
69876	United Life & Annuity Ins Co	IA	703,947	74,849	(8,003)	-9.66%	1,629	38	-	-	-
69868	United Of Omaha Life Ins Co	NE	12,677,655	1,046,966	46,908	4.69%	2,006,538	34,751	6,630	2,736	996
70106	United States Life Ins Co In NYC	NY	3,377,222	364,657	54,421	17.54%	344,872	19,468	19,527	-	-
63479	United Teacher Assoc Ins Co	TX	406,183	53,828	7,929	17.28%	228,225	30	1,670	-	-
97179	United WI Life Ins Co	WI	328,751	173,141	15,654	9.94%	715,942	306	14,021	-	-
72850	United World Life Ins Co	NE	63,023	18,229	(512)	-2.73%	3,296	68	-	-	-
70114	Unity Mut Life Ins Co	NY	396,085	18,397	(2,858)	-13.45%	22,635	710	2	-	-
70130	Universal Guaranty Life Ins Co	OH	243,843	13,008	(3,022)	-18.85%	15,870	232	0	-	-
70173	Universal Underwriters Life Ins Co	KS	331,984	101,036	(22,131)	-17.97%	61,213	3,192	2,955	-	-
62235	Unum Life Ins Co Of Amer	ME	11,797,172	1,176,972	46,517	4.11%	2,773,709	51,584	150,733	17	-

Business of Life Insurance Companies for the State of Pennsylvania - 2003 ($000)

Foreign Companies

Company Code	Company Name	Domicile	Assets	Surplus	Change in Surplus ($)	Change in Surplus (%)	Net Premiums Written	Business in Pennsylvania: Life and Annuity Premiums	Business in Pennsylvania: A & H Premiums	Business in Pennsylvania: Deposit Type Funds	Business in Pennsylvania: Other Consideration
80802	US Branch SunLife Assur Co Of Canada	MI	11,770,369	607,798	181,202	42.48%	1,797,561	44,195	19,298	1	-
80675	US Bus of Crown Life Ins Co	MI	398,494	41,262	(1,165)	-2.75%	14,454	3,181	244	-	-
80659	US Bus of the Canada Life Assur Co	MI	2,609,477	73,044	(306,786)	-80.77%	511,193	23,616	15,423	707	-
84530	US Financial Life Ins Co	OH	374,922	24,790	583	2.41%	54,133	11,477	-	-	-
70955	USA Life One Ins Co Of IN	IN	36,550	14,656	794	5.73%	1,755	3	-	-	-
69663	USAA Life Ins Co	TX	9,445,382	675,285	73,432	12.20%	1,003,399	25,120	2,891	169	-
94358	USAble Life	AR	138,010	66,224	11,374	20.74%	71,461	2,102	1,798	-	-
61247	USG Annuity & Life Co	OK	7,918,039	339,954	(46,232)	-11.97%	423,582	63,687	-	-	-
63738	Utica Natl Life Ins Co	NY	257,880	19,117	(249)	-1.29%	19,595	296	-	-	-
68632	VantisLife Ins Co	CT	646,022	59,771	1,941	3.36%	87,325	-	-	-	-
70238	Variable Annuity Life Ins Co	TX	51,529,757	2,337,532	676,780	40.75%	5,355,391	126,313	-	-	-
81027	Veterans Life Ins Co	IL	300,981	51,632	(4,283)	-7.66%	(92)	6,715	696	-	-
84549	Vista Life Ins Co	MI	29,184	14,538	1,374	10.44%	(1,844)	-	-	-	-
66699	Voyager Life Ins Co	GA	110,472	20,742	(7,437)	-26.39%	53,346	5	10	-	-
70319	Washington Natl Ins Co	IL	2,042,987	688,102	423,117	159.68%	324,149	2,593	23,753	-	-
85537	Wellington Life Ins Co	AZ	7,587	5,278	(89)	-1.66%	6,890	-	-	-	-
83607	Wellmark Comm Ins Inc	IA	19,350	13,987	2,092	17.59%	57	-	-	-	-
70335	West Coast Life Ins Co	NE	2,316,515	135,675	31,524	30.27%	315,847	19,829	24	-	-
70483	Western & Southern Life Ins Co	OH	8,010,957	2,871,693	284,742	11.01%	408,636	12,153	903	-	-
91413	Western Reserve Life Assur Co of OH	OH	9,398,044	344,683	128,377	59.35%	1,446,269	25,592	-	-	-
92622	Western Southern Life Assur Co	OH	8,282,404	421,058	46,787	12.50%	1,268,269	78,457	-	-	-
78301	Westward Life Ins Co	AZ	48,405	40,477	2,026	5.27%	1,027	-	-	-	-
66230	William Penn Life Ins Co Of NY	NY	1,015,960	82,110	(8,831)	-9.71%	89,940	2,052	1	-	-
70629	World Ins Co	NE	215,170	72,915	7,044	10.69%	156,414	31	930	-	-
88080	XL Life Ins and Annuity Co	IL	647,806	86,619	62,096	253.21%	550,000	(3)	(4)	-	-
70661	Zurich Life Ins Co Of Amer	IL	346,603	95,104	15,899	20.07%	40,280	6,259	-	-	-
	485 Companies in the Report		**$ 3,659,201,573**	**$ 241,165,564**	**$ 29,583,013**	**13.98%**	**$ 529,969,515**	**$ 14,577,329**	**$ 2,471,659**	**$ 1,957,717**	**$ 3,981,663**

*** END OF REPORT ***

Business of Title Companies for the Commonwealth of Pennsylvania - 2003 ($000)

Foreign Companies

Company Code	Company Name	Domicile	Total Assets	Surplus	Change in Surplus ($)	Change in Surplus (%)	Business in Pennsylvania: Direct Written Premiums
50012	Transnation Title Ins Co	AZ	162,887	67,804	(27,466)	-28.83%	1,167
50024	Lawyers Title Ins Corp	VA	625,801	264,950	(6,679)	-2.46%	124,581
50026	Commerce Title Ins Co	CA	17,657	10,237	1,962	23.70%	-
50050	Westcor Land Title Ins Co	CA	16,420	7,143	972	15.75%	12
50067	Ticor Title Ins Co	CA	263,035	81,963	9,751	13.50%	3,846
50121	Stewart Title Guaranty Co	TX	791,904	374,796	65,454	21.16%	38,711
50156	National Land Title Ins	IL	4,540	2,786	64	2.35%	-
50180	Guarantee Title & Trust Co	OH	8,551	2,865	1,080	60.54%	4,177
50229	Chicago Title Ins Co	MO	1,272,697	449,701	155,501	52.86%	58,730
50245	Title Ins Co Of Amer	TN	13,333	9,163	1,634	21.70%	-
50369	Investors Title Ins Co	NC	82,889	40,048	6,551	19.56%	5,831
50520	Old Republic Natl Title Ins Co	MN	429,377	99,832	6,351	6.79%	55,547
50636	First American Title Ins Co TX	TX	15,007	14,994	407	2.79%	-
50784	Security Title Guarantee Corp Bltmre	MD	13,307	4,423	491	12.48%	8,870
50792	Southern Title Ins Corp	VA	14,392	7,507	523	7.48%	2,186
50814	First American Title Ins Co	CA	1,616,997	746,581	95,324	14.64%	137,874
50857	Security Union Title Ins Co	CA	115,837	63,996	11,357	21.58%	-
51020	National Title Ins Of NY Inc	NY	17,109	6,656	2,127	46.96%	251
51071	Fidelity Natl Title Ins Co NY	NY	325,720	80,819	13,125	19.39%	71,514
51101	Nations Title Ins Of NY Inc	NY	21,020	9,611	388	4.20%	-
51195	Commonwealth Land Title Ins NJ	NJ	34,083	26,506	90	0.34%	-
51535	American Pioneer Title Ins Co	FL	110,577	42,384	16,585	64.28%	10,035
51586	Fidelity Natl Title Ins Co	CA	458,132	159,931	67,047	72.18%	-
51624	United General Title Ins Co	CO	61,995	24,240	6,821	39.16%	10,028
51632	Guardian Title Ins Co	OH	3,676	1,913	1,168	156.85%	-
	25 Companies in the Report		**$ 6,496,943**	**$ 2,600,848**	**$ 430,628**	**19.84%**	**$ 533,360**

END OF REPORT

PENNSYLVANIA Insurance Department
Recapitulation - 2003 ($000)

Catagories of Companies	Number of Companies	Total Assets	Policyholder Surplus	Direct Written Premiums
Fire and Casualty Companies:				
Foreign	808	$ 981,836,616	$323,102,262	$ 12,377,139
Pennsylvania	192	75,780,566	24,003,406	4,813,959
Total	1,000	$1,057,617,183	$347,105,668	$ 17,191,099
Fraternal Societies:				
Foreign	48	$ 77,043,916	$ 6,835,223	$ 318,986
Pennsylvania	25	1,936,567	139,616	166,555
Total	73	$ 78,980,483	$ 6,974,838	$ 485,541
Health Entities:				
Foreign	8	$ 1,950,642	$ 1,056,200	$ 46,205
Pennsylvania	45	13,026,931	6,444,742	22,693,992
Total	53	$ 14,977,572	$ 7,500,941	$ 22,740,197
Life Companies:				
Foreign	485	$3,659,201,573	$241,165,564	$ 22,988,368
Pennsylvania	34	31,743,505	3,206,570	1,363,773
Total	519	$3,690,945,078	$244,372,134	$ 24,352,141
Title Companies:				
Foreign	25	$ 6,496,943	$ 2,600,848	$ 533,360
Pennsylvania	5	642,046	179,925	136,391
Total	30	$ 7,138,990	$ 2,780,773	$ 669,751
Insurance Pacement Facility of PA (FAIR Plan)	1	$ 8,674	$ (3,765)	$ 12,814
Coal and Clay Mine Subsidence Fund ***	1	$ 40,397	$ 36,858	$ 4,740
Pennsylvania Surface Coal Mine Ins	1	$ 4,658	$ 3,160	$ -
State Workmens Insurance Fund	1	$ 1,504,460	$ 164,707	$ 282,188
Mcare	1	$ -	$ -	$ 593,821
Total - Foreign	1,374	$4,726,529,691	$574,760,097	$ 36,264,058
Total - Pennsylvania	306	$ 124,687,804	$ 34,175,218	$ 30,068,234
Grand Total	**1,680**	**$4,851,217,495**	**$608,935,315**	**$ 66,332,292**

*** June 30, 2003 Year end

PENNSYLVANIA Insurance Department

2003 Life and Annuity Market Share

Line of Business: Life / Industrial

Life Writing Business Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
73539	Continental Life Ins Co	PA	897	34.92%	34.92%
69930	United Ins Co Of Amer	IL	445	17.32%	52.24%
66281	Monumental Life Ins Co	MD	310	12.07%	64.31%
77887	Life & Health Ins Co Of Amer	PA	275	10.70%	75.01%
76236	Cincinnati Life Ins Co	OH	118	4.59%	79.60%
67806	Philanthropic Mut Life Ins Co	PA	115	4.48%	84.08%
67032	North Carolina Mut Life Ins Co	NC	110	4.28%	88.36%
67792	Philadelphia-United Life Ins Co	PA	91	3.54%	91.90%
66672	American Gen Life & Acc Ins Co	TN	90	3.50%	95.41%
61921	Citizens Security Life Ins Co	KY	47	1.83%	97.24%
65323	Liberty Life Ins Co	SC	24	0.93%	98.17%
61212	Baltimore Life Ins Co	MD	17	0.66%	98.83%
70114	Unity Mut Life Ins Co	NY	13	0.51%	99.34%
62103	Columbian Mut Life Ins Co	NY	8	0.31%	99.65%
70483	Western & Southern Life Ins Co	OH	8	0.31%	99.96%
65536	GE Life And Annuity Assur Co	VA	1	0.04%	100%
65471	Life Ins Co Of GA	GA	0	0%	100%
68357	Reliable Life Ins Co	MO	0	0%	100%
60291	American Capitol Ins Co	TX	0	0%	100%
60739	American Natl Ins Co	TX	0	0%	100%
70408	Fortis Benefits Ins Co	MN	0	0%	100%
60666	American Life & Acc Ins Co Of KY	KY	0	0%	100%
65331	Liberty Natl Life Ins Co	AL	0	0%	100%
61476	Boston Mut Life Ins Co	MA	0	0%	100%
	24 Companies in the Report		**$ 2,569**	**100.00%**	**100.00%**

END OF REPORT

PENNSYLVANIA Insurance Department

2003 Life and Annuity Market Share

Line of Business: Life / Credit

Life Writing Business Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
62626	Cuna Mut Ins Society	WI	12,119	45.09%	45.09%
68136	Protective Life Ins Co	TN	3,086	11.48%	56.58%
60275	American Bankers Life Assur Co Of FL	FL	3,009	11.20%	67.77%
61751	Central States H & L Co Of Omaha	NE	2,434	9.06%	76.83%
70173	Universal Underwriters Life Ins Co	KS	2,246	8.36%	85.19%
60534	American Heritage Life Ins Co	FL	1,829	6.81%	91.99%
66168	Minnesota Life Ins Co	MN	1,571	5.85%	97.84%
60836	American Republic Ins Co	IA	1,421	5.29%	103.13%
68373	American Gen Assur Co	IL	1,365	5.08%	108.20%
65951	Merit Life Ins Co	IN	1,145	4.26%	112.47%
64130	Life Investors Ins Co Of Amer	IA	941	3.50%	115.97%
89958	JMIC Life Ins Co	FL	685	2.55%	118.52%
60895	American United Life Ins Co	IN	555	2.07%	120.58%
64211	Guarantee Trust Life Ins Co	IL	521	1.94%	122.52%
81779	Individual Assur Co Life Hlth & Acc	MO	315	1.17%	123.69%
61506	Resource Life Ins Co	IL	211	0.79%	124.48%
70106	United States Life Ins Co In NYC	NY	108	0.40%	124.88%
60739	American Natl Ins Co	TX	79	0.29%	125.17%
65323	Liberty Life Ins Co	SC	21	0.08%	125.25%
66699	Voyager Life Ins Co	GA	5	0.02%	125.27%
65811	American Modern Life Ins Co	OH	1	0.00%	125.27%
68195	Provident Life & Accident Ins Co	TN	0	0%	125.27%
60054	Aetna Life Ins Co	CT	0	0%	125.27%
65080	John Alden Life Ins Co	WI	0	0%	125.27%
71099	Parker Centennial Assur Co	WI	-1	0.00%	125.27%
94439	American Creditors Life Ins Co	DE	-2	-0.01%	125.26%

PENNSYLVANIA Insurance Department

2003 Life and Annuity Market Share

Line of Business: Life / Credit

Life Writing Business Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
84697	American Specialty Hlth Ins Co	IL	-2	-0.01%	125.25%
68241	Prudential Ins Co Of Amer	NJ	-2	-0.01%	125.25%
65099	John Hancock Life Ins Co	MA	-2	-0.01%	125.24%
93521	General Fidelity Life Ins Co	CA	-2	-0.01%	125.23%
65781	Madison Natl Life Ins Co Inc	WI	-2	-0.01%	125.22%
79677	Forethought Life Assur Co	IN	-2	-0.01%	125.22%
88080	XL Life Ins and Annuity Co	IL	-3	-0.01%	125.21%
70254	Jefferson Pilot Financial Ins Co	NE	-16	-0.06%	125.15%
61700	Central Natl Life Ins Co Omaha	DE	-25	-0.09%	125.05%
68160	Balboa Life Ins Co	CA	-75	-0.28%	124.77%
62383	Centurion Life Ins Co	MO	-151	-0.56%	124.21%
67261	Old Republic Life Ins Co	IL	-164	-0.61%	123.60%
63819	Unity Financial Life Ins Co	PA	-166	-0.62%	122.98%
62596	Union Fidelity Life Ins Co	IL	-538	-2.00%	120.98%
64467	Home Owners Life Ins Co	IL	-647	-2.41%	118.57%
66281	Monumental Life Ins Co	MD	-783	-2.91%	115.66%
93777	Household Life Ins Co	MI	-979	-3.64%	112.02%
60518	American Health & Life Ins Co	TX	-1,243	-4.63%	107.39%
98884	Union Security Life Ins Co	DE	-1,987	-7.39%	100%
	45 Companies in the Report		**$ 26,875**	**100.00%**	**100.00%**

END OF REPORT

PENNSYLVANIA Insurance Department
2003 Life and Annuity Market Share
Line of Business: Life / Ordinary
Life Writing Business Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
68241	Prudential Ins Co Of Amer	NJ	258,823	6.32%	6.32%
65978	Metropolitan Life Ins Co	NY	205,921	5.02%	11.34%
67091	Northwestern Mut Life Ins Co	WI	192,182	4.69%	16.03%
62944	AXA Equitable Life Ins Co	NY	129,327	3.16%	19.19%
65935	Massachusetts Mut Life Ins Co	MA	113,397	2.77%	21.95%
69108	State Farm Life Ins Co	IL	111,415	2.72%	24.67%
66915	New York Life Ins Co	NY	103,192	2.52%	27.19%
67466	Pacific Life Ins Co	CA	102,938	2.51%	29.70%
66869	Nationwide Life Ins Co	OH	98,525	2.40%	32.11%
64246	Guardian Life Ins Co Of Amer	NY	98,226	2.40%	34.50%
90204	John Hancock Variable Life Ins Co	MA	88,548	2.16%	36.66%
67121	Transamerica Occidental Life Ins Co	IA	75,199	1.84%	38.50%
79227	Pruco Life Ins Co	AZ	72,895	1.78%	40.28%
63665	General American Life Ins Co	MO	66,487	1.62%	41.90%
91596	New York Life Ins & Annuity Corp	DE	66,130	1.61%	43.51%
60488	American Gen Life Ins Co	TX	64,615	1.58%	45.09%
66672	American Gen Life & Acc Ins Co	TN	63,176	1.54%	46.63%
65838	Manufacturers Life Ins Co USA	MI	63,138	1.54%	48.17%
67814	Phoenix Life Ins Co	NY	63,040	1.54%	49.71%
65676	Lincoln Natl Life Ins Co	IN	61,646	1.50%	51.21%
91626	New England Life Ins Co	MA	58,375	1.42%	52.64%
67644	Penn Mut Life Ins Co	PA	56,323	1.37%	54.01%
70211	Valley Forge Life Ins Co	PA	54,266	1.32%	55.34%
65919	Primerica Life Ins Co	MA	53,928	1.32%	56.65%
63401	First Colony Life Ins Co	VA	52,439	1.28%	57.93%
93432	CM Life Ins Co	CT	49,327	1.20%	59.14%

PENNSYLVANIA Insurance Department

2003 Life and Annuity Market Share

Line of Business: Life / Ordinary

Life Writing Business Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
86231	Transamerica Life Ins Co	IA	47,690	1.16%	60.30%
70254	Jefferson Pilot Financial Ins Co	NE	43,209	1.05%	61.36%
67865	Jefferson Pilot Life Ins Co	NC	43,127	1.05%	62.41%
65005	IDS Life Ins Co	MN	42,893	1.05%	63.45%
65099	John Hancock Life Ins Co	MA	41,707	1.02%	64.47%
80950	Travelers Life & Annuity Co	CT	39,305	0.96%	65.43%
70769	Erie Family Life Ins Co	PA	39,297	0.96%	66.39%
66281	Monumental Life Ins Co	MD	38,448	0.94%	67.33%
62308	Connecticut General Life Ins Co	CT	37,070	0.90%	68.23%
78077	Mony Life Ins Co Of Amer	AZ	36,359	0.89%	69.12%
68225	Nationwide Life Ins Co of Amer	PA	36,319	0.89%	70.01%
61271	Principal Life Ins Co	IA	35,733	0.87%	70.88%
65595	Lincoln Benefit Life Co	NE	34,751	0.85%	71.73%
80802	US Branch SunLife Assur Co Of Canada	MI	31,656	0.77%	72.50%
71153	Hartford Life & Annuity Ins Co	CT	29,241	0.71%	73.21%
68713	Security Life Of Denver Ins Co	CO	28,922	0.71%	73.92%
60186	Allstate Life Ins Co	IL	28,698	0.70%	74.62%
67105	Reliastar Life Ins Co	MN	26,861	0.66%	75.27%
61212	Baltimore Life Ins Co	MD	24,052	0.59%	75.86%
69868	United Of Omaha Life Ins Co	NE	23,598	0.58%	76.44%
66370	Mony Life Ins Co	NY	23,465	0.57%	77.01%
94250	Banner Life Ins Co	MD	23,399	0.57%	77.58%
63207	Chase Ins Life and Annuity Co	IL	23,052	0.56%	78.14%
69345	Teachers Ins & Ann Assoc Of Amer	NY	22,339	0.55%	78.69%
70335	West Coast Life Ins Co	NE	19,829	0.48%	79.17%
65900	Conseco Life Ins Co	IN	18,615	0.45%	79.63%

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Life Writing Business Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
66680	National Life Ins Co	VT	18,071	0.44%	80.07%
65765	Reassure America Life Ins Co	IL	17,754	0.43%	80.50%
66044	Midland Natl Life Ins Co	IA	17,142	0.42%	80.92%
66974	North American Co Life & Hlth Ins	IL	17,111	0.42%	81.34%
93262	Penn Ins & Annuity Co	DE	15,630	0.38%	81.72%
89206	Ohio Natl Life Assur Corp	OH	15,443	0.38%	82.09%
65315	Liberty Life Assur Co Of Boston	MA	15,400	0.38%	82.47%
91413	Western Reserve Life Assur Co of OH	OH	14,910	0.36%	82.83%
66168	Minnesota Life Ins Co	MN	14,297	0.35%	83.18%
86428	Metropolitan Ins & Annuity Co	DE	13,964	0.34%	83.52%
69663	USAA Life Ins Co	TX	13,890	0.34%	83.86%
93548	PHL Variable Ins Co	CT	13,555	0.33%	84.19%
67652	First Penn Pacific Life Ins Co	IN	12,792	0.31%	84.50%
66583	National Guardian Life Ins Co	WI	12,768	0.31%	84.82%
61689	Amerus Life Ins Co	IA	12,370	0.30%	85.12%
68950	Southland Life Ins Co	TX	12,245	0.30%	85.42%
70483	Western & Southern Life Ins Co	OH	12,127	0.30%	85.71%
86509	Ing Life Ins & Annuity Co	CT	11,963	0.29%	86.00%
84530	US Financial Life Ins Co	OH	11,477	0.28%	86.28%
94285	Empire General Life Assur Corp	TN	11,264	0.27%	86.56%
69930	United Ins Co Of Amer	IL	11,229	0.27%	86.83%
70491	Clarica Life Ins Co US	ND	11,225	0.27%	87.11%
60577	American Income Life Ins Co	IN	11,100	0.27%	87.38%
62065	Colonial Penn Life Ins Co	PA	10,221	0.25%	87.63%
68136	Protective Life Ins Co	TN	9,903	0.24%	87.87%
80837	Union Central Life Ins Co	OH	9,541	0.23%	88.10%

PENNSYLVANIA Insurance Department

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88072	Hartford Life Ins Co	CT	9,505	0.23%	88.33%
80659	US Bus of the Canada Life Assur Co	MI	9,496	0.23%	88.57%
91472	Globe Life & Accident Ins Co	DE	9,428	0.23%	88.80%
76236	Cincinnati Life Ins Co	OH	9,400	0.23%	89.03%
63274	Fidelity & Guaranty Life Ins Co	MD	9,356	0.23%	89.25%
61263	Bankers Life & Cas Co	IL	9,062	0.22%	89.47%
68772	Security Mut Life Ins Co Of NY	NY	8,981	0.22%	89.69%
65056	Jackson Natl Life Ins Co	MI	8,876	0.22%	89.91%
64327	Harleysville Life Ins Co	PA	8,733	0.21%	90.12%
62898	Aviva Life Ins Co	DE	8,665	0.21%	90.34%
92622	Western Southern Life Assur Co	OH	8,550	0.21%	90.54%
79065	Sun Life Assur Co Of Canada US	DE	8,488	0.21%	90.75%
99937	Columbus Life Ins Co	OH	7,301	0.18%	90.93%
67989	American Memorial Life Ins Co	SD	7,239	0.18%	91.11%
68845	Shenandoah Life Ins Co	VA	7,197	0.18%	91.28%
87726	The Travelers Ins Co	CT	7,102	0.17%	91.45%
65536	GE Life And Annuity Assur Co	VA	7,079	0.17%	91.63%
84824	Allmerica Financial Life & Annuity	MA	7,028	0.17%	91.80%
62880	AXA Life & Annuity Co	CO	7,013	0.17%	91.97%
61360	Reliastar Life Ins Co Of NY	NY	6,999	0.17%	92.14%
97977	Ameritas Variable Life Ins Co	NE	6,520	0.16%	92.30%
76023	Columbian Life Ins Co	IL	6,343	0.15%	92.45%
70661	Chase Ins Life Co	IL	6,259	0.15%	92.61%
70939	Gerber Life Ins Co	NY	6,069	0.15%	92.76%
90611	Allianz Life Ins Co Of North Amer	MN	6,028	0.15%	92.90%
64645	Indianapolis Life Ins Co	IN	5,897	0.14%	93.05%

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Line of Business: Life / Ordinary

Life Writing Business Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
68195	Provident Life & Accident Ins Co	TN	5,528	0.13%	93.18%
64130	Life Investors Ins Co Of Amer	IA	5,367	0.13%	93.31%
70416	MML Bay State Life Ins Co	CT	5,362	0.13%	93.44%
65498	Life Ins Co Of North Amer	PA	5,347	0.13%	93.57%
63487	Investors Life Ins Co North Amer	TX	5,305	0.13%	93.70%
66842	AIG Life Ins Co	DE	5,291	0.13%	93.83%
61476	Boston Mut Life Ins Co	MA	5,210	0.13%	93.96%
70408	Fortis Benefits Ins Co	MN	5,017	0.12%	94.08%
62979	Equitable Life Ins Co Of IA	IA	4,811	0.12%	94.20%
90212	Great Southern Life Ins Co	TX	4,736	0.12%	94.31%
60038	Acacia Life Ins Co	DC	4,682	0.11%	94.43%
62049	Colonial Life & Accident Ins Co	SC	4,519	0.11%	94.54%
94099	United Investors Life Ins Co	MO	4,463	0.11%	94.65%
62286	Golden Rule Ins Co	IL	4,450	0.11%	94.76%
62146	Combined Ins Co Of Amer	IL	4,403	0.11%	94.86%
67180	Ohio State Life Ins Co	TX	4,265	0.10%	94.97%
65129	Kansas City Life Ins Co	MO	4,206	0.10%	95.07%
63312	Great American Life Ins Co	OH	4,147	0.10%	95.17%
66311	Motorists Life Ins Co	OH	3,988	0.10%	95.27%
70106	United States Life Ins Co In NYC	NY	3,986	0.10%	95.37%
61301	Ameritas Life Ins Corp	NE	3,892	0.10%	95.46%
67172	Ohio Natl Life Ins Co	OH	3,832	0.09%	95.56%
60895	American United Life Ins Co	IN	3,740	0.09%	95.65%
67806	Philanthropic Mut Life Ins Co	PA	3,626	0.09%	95.73%
65927	Lincoln Heritage Life Ins Co	IL	3,526	0.09%	95.82%
63495	First Investors Life Ins Co	NY	3,258	0.08%	95.90%

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2003 Life and Annuity Market Share

Line of Business: Life / Ordinary

Life Writing Business Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
60941	AIG SunAmerica Life Assur Co	AZ	3,196	0.08%	95.98%
70092	Glenbrook Life & Annuity Co	AZ	3,193	0.08%	96.06%
60054	Aetna Life Ins Co	CT	3,185	0.08%	96.13%
65242	Lafayette Life Ins Co	IN	3,091	0.08%	96.21%
90344	Keystone State Life Ins Co	PA	3,012	0.07%	96.28%
80675	US Bus of Crown Life Ins Co	MI	3,004	0.07%	96.36%
60739	American Natl Ins Co	TX	2,978	0.07%	96.43%
73539	Continental Life Ins Co	PA	2,964	0.07%	96.50%
68322	Great West Life & Annuity Ins Co	CO	2,939	0.07%	96.57%
64513	Horace Mann Life Ins Co	IL	2,792	0.07%	96.64%
70815	Hartford Life & Accident Ins Co	CT	2,711	0.07%	96.71%
65331	Liberty Natl Life Ins Co	AL	2,710	0.07%	96.77%
60380	American Family Life Asr Co Columbus	NE	2,700	0.07%	96.84%
61999	Americo Financial Life Annunity Ins	TX	2,425	0.06%	96.90%
65749	Cuna Mut Life Ins Co	IA	2,372	0.06%	96.96%
69116	State Life Ins Co	IN	2,356	0.06%	97.01%
70025	General Electric Capital Assur Co	DE	2,332	0.06%	97.07%
70319	Washington Natl Ins Co	IL	2,291	0.06%	97.13%
62413	Continental Assur Co	IL	2,152	0.05%	97.18%
67792	Philadelphia-United Life Ins Co	PA	2,130	0.05%	97.23%
66427	MTL Ins Co	IL	2,080	0.05%	97.28%
63258	Federated Life Ins Co	MN	2,065	0.05%	97.33%
78778	Guardian Ins & Annuity Co Inc	DE	2,006	0.05%	97.38%
92657	Nationwide Life And Annuity Ins Co	OH	1,998	0.05%	97.43%
63290	Fidelity Life Assn	IL	1,966	0.05%	97.48%
66230	William Penn Life Ins Co Of NY	NY	1,950	0.05%	97.53%

PENNSYLVANIA Insurance Department

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Life Writing Business Companies

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Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
90557	Kemper Investors Life Ins Co	IL	1,949	0.05%	97.57%
61409	National Benefit Life Ins Co	NY	1,847	0.05%	97.62%
60607	American Intl Life Assr Co NY	NY	1,840	0.04%	97.66%
77887	Life & Health Ins Co Of Amer	PA	1,832	0.04%	97.71%
81353	NYLife Ins Co Of AZ	AZ	1,830	0.04%	97.75%
61182	Aurora Natl Life Assur Co	CA	1,784	0.04%	97.80%
64211	Guarantee Trust Life Ins Co	IL	1,765	0.04%	97.84%
60534	American Heritage Life Ins Co	FL	1,713	0.04%	97.88%
97136	Metropolitan Tower Life Ins Co	DE	1,710	0.04%	97.92%
69140	First Allmerica Fin Life Ins Co	MA	1,674	0.04%	97.96%
66605	Peoples Benefit Life Ins Co	IA	1,636	0.04%	98.00%
60232	AGL Life Assur Co	PA	1,629	0.04%	98.04%
63657	Garden State Life Ins Co	TX	1,599	0.04%	98.08%
60879	American States Life Ins Co	IN	1,593	0.04%	98.12%
79022	Merrill Lynch Life Ins Co	AR	1,571	0.04%	98.16%
67083	Manhattan Natl Life Ins Co	IL	1,562	0.04%	98.20%
91391	Southwestern Life Ins Co	TX	1,450	0.04%	98.23%
72222	Amica Life Ins Co	RI	1,432	0.03%	98.27%
71854	AAA Life Ins Co	MI	1,406	0.03%	98.30%
69477	Fortis Ins Co	WI	1,391	0.03%	98.34%
69310	Surety Life Ins Co	NE	1,341	0.03%	98.37%
65870	Manhattan Life Ins Co	NY	1,302	0.03%	98.40%
68608	Symetra Life Ins Co	WA	1,297	0.03%	98.43%
93734	Phoenix Life & Annuity Co	CT	1,286	0.03%	98.46%
67032	North Carolina Mut Life Ins Co	NC	1,282	0.03%	98.49%
63193	Farmers & Traders Life Ins Co	NY	1,276	0.03%	98.53%

PENNSYLVANIA Insurance Department

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Life Writing Business Companies

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Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
67261	Old Republic Life Ins Co	IL	1,258	0.03%	98.56%
71900	Bankers Natl Life Ins Co	TX	1,240	0.03%	98.59%
92916	United American Ins Co	DE	1,233	0.03%	98.62%
60142	TIAA Cref Life Ins Co	NY	1,209	0.03%	98.65%
76325	Conseco Senior Health Ins Co	PA	1,159	0.03%	98.67%
93459	Pan American Assur Co	LA	1,093	0.03%	98.70%
61492	Business Mens Assur Co Of Amer	SC	1,090	0.03%	98.73%
62626	Cuna Mut Ins Society	WI	1,070	0.03%	98.75%
65323	Liberty Life Ins Co	SC	1,063	0.03%	98.78%
70435	Savings Bank Life Ins Co Of MA	MA	1,040	0.03%	98.81%
67199	Old American Ins Co	MO	1,029	0.03%	98.83%
67695	Federal Home Life Ins Co	VA	1,026	0.03%	98.86%
62235	Unum Life Ins Co Of Amer	ME	1,009	0.02%	98.88%
60410	American Fidelity Assur Co	OK	963	0.02%	98.90%
61921	Citizens Security Life Ins Co	KY	962	0.02%	98.93%
68381	Reliance Standard Life Ins Co	IL	956	0.02%	98.95%
62103	Columbian Mut Life Ins Co	NY	951	0.02%	98.97%
70173	Universal Underwriters Life Ins Co	KS	945	0.02%	99.00%
65021	Stonebridge Life Ins Co	VT	907	0.02%	99.02%
60176	SBLI USA Mut Life Ins Co Inc	NY	882	0.02%	99.04%
61239	Bankers Fidelity Life Ins Co	GA	859	0.02%	99.06%
72125	Physicians Life Ins Co	NE	849	0.02%	99.08%
66850	National Western Life Ins Co	CO	842	0.02%	99.10%
68039	Presidential Life Ins Co	NY	806	0.02%	99.12%
62057	Jefferson Pilot Lifeamerica Ins Co	NJ	781	0.02%	99.14%
97721	Thrivent Life Ins Co	MN	754	0.02%	99.16%

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65528	Life Ins Co Of The Southwest	TX	736	0.02%	99.18%
65668	Lincoln Direct Life Ins Co	NE	725	0.02%	99.20%
63126	Farm Family Life Ins Co	NY	720	0.02%	99.21%
63223	Federal Life Ins Co	IL	717	0.02%	99.23%
67598	Paul Revere Life Ins Co	MA	691	0.02%	99.25%
70874	Allstate Life Ins Co Of NY	NY	677	0.02%	99.26%
64017	Jefferson Natl Life Ins Co	TX	631	0.02%	99.28%
60275	American Bankers Life Assur Co Of FL	FL	630	0.02%	99.29%
68594	American Amicable Life Ins Co Of TX	TX	630	0.02%	99.31%
86630	American Skandia Life Assur Corp	CT	609	0.01%	99.32%
60593	National States Ins Co	MO	606	0.01%	99.34%
60046	Academy Life Ins Co	MO	593	0.01%	99.35%
60003	Park Avenue Life Ins Co	DE	584	0.01%	99.37%
60139	Lincoln Life & Annuity Co Of NY	NY	578	0.01%	99.38%
63053	Family Life Ins Co	TX	564	0.01%	99.40%
68675	Security Benefit Life Ins Co	KS	559	0.01%	99.41%
63177	Farmers New World Life Ins Co	WA	558	0.01%	99.42%
63932	Bankers Life Ins Co Of NY	NY	544	0.01%	99.44%
80829	Transamerica Assur Co	MO	522	0.01%	99.45%
69353	Teachers Protective Mut Life Ins Co	PA	517	0.01%	99.46%
70114	Unity Mut Life Ins Co	NY	511	0.01%	99.47%
68810	Sentry Life Ins Co	WI	508	0.01%	99.49%
69396	Texas Life Ins Co	TX	495	0.01%	99.50%
70750	Nationwide Life & Ann Co of Amer	DE	492	0.01%	99.51%
80705	Great West Life Assur Co	MI	479	0.01%	99.52%
70580	Humanadental Ins Co	WI	476	0.01%	99.53%

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Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
66540	National Farmers Union Life Ins Co	TX	476	0.01%	99.55%
84786	Colorado Bankers Life Ins Co	CO	459	0.01%	99.56%
69094	State Farm Life & Accident Asr Co	IL	449	0.01%	99.57%
68764	Security Financial Life Ins Co	NE	436	0.01%	99.58%
70688	Transamerica Financial Life Ins Co	NY	416	0.01%	99.59%
63282	Penn Treaty Network Amer Ins Co	PA	412	0.01%	99.60%
85685	Acacia Natl Life Ins Co	DC	411	0.01%	99.61%
60429	American Fidelity Life Ins Co	FL	400	0.01%	99.62%
69566	Trans World Assur Co	CA	379	0.01%	99.63%
80624	American Progressive L&H Ins Of NY	NY	375	0.01%	99.64%
93696	Fidelity Investments Life Ins Co	UT	364	0.01%	99.65%
97241	NGL American Life Co	WI	319	0.01%	99.65%
61247	USG Annuity & Life Co	OK	312	0.01%	99.66%
69256	Sunamerica Life Ins Co	AZ	311	0.01%	99.67%
63819	Unity Financial Life Ins Co	PA	310	0.01%	99.68%
80594	IDS Life Ins Co Of NY	NY	307	0.01%	99.68%
61425	Trustmark Ins Co	IL	305	0.01%	99.69%
63967	Government Personnel Mut Life Ins Co	TX	303	0.01%	99.70%
76112	Oxford Life Ins Co	AZ	300	0.01%	99.71%
67148	Occidental Life Ins Co Of NC	TX	299	0.01%	99.71%
62634	Delaware American Life Ins Co	DE	297	0.01%	99.72%
86375	Manufacturers Life Ins Co Of NY	NY	293	0.01%	99.73%
65951	Merit Life Ins Co	IN	287	0.01%	99.73%
65781	Madison Natl Life Ins Co Inc	WI	278	0.01%	99.74%
62596	Union Fidelity Life Ins Co	IL	271	0.01%	99.75%
71404	Continental General Ins Co	NE	261	0.01%	99.75%

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Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
60682	Conseco Ins Co	IL	246	0.01%	99.76%
65080	John Alden Life Ins Co	WI	246	0.01%	99.77%
70130	Universal Guaranty Life Ins Co	OH	232	0.01%	99.77%
67660	Pennsylvania Life Ins Co	PA	231	0.01%	99.78%
81043	Bankers Life Ins Co	FL	230	0.01%	99.78%
87645	United Fidelity Life Ins Co	TX	229	0.01%	99.79%
60712	American Mayflower Life Ins Co NY	NY	226	0.01%	99.79%
69051	Standard Life Ins Co Of IN	IN	226	0.01%	99.80%
81060	Canada Life Ins Co Of Amer	MI	215	0.01%	99.81%
73326	Colonial American Life Ins Co	PA	211	0.01%	99.81%
69019	Standard Ins Co	OR	209	0.01%	99.82%
63738	Utica Natl Life Ins Co	NY	207	0.01%	99.82%
67539	Pan American Life Ins Co	LA	204	0.01%	99.83%
61883	Central United Life Ins Co	TX	195	0.00%	99.83%
60291	American Capitol Ins Co	TX	191	0.00%	99.84%
69701	Union Bankers Ins Co	TX	190	0.00%	99.84%
60399	American Family Life Ins Co	WI	187	0.00%	99.84%
68500	Continental Life Ins Co Brentwood	TN	186	0.00%	99.85%
61395	Beneficial Life Ins Co	UT	181	0.00%	99.85%
61751	Central States H & L Co Of Omaha	NE	178	0.00%	99.86%
71439	Assurity Life Ins Co	NE	151	0.00%	99.86%
86991	Medical Life Ins Co	OH	148	0.00%	99.87%
79359	Canada Life Ins Co Of NY	NY	144	0.00%	99.87%
66265	Monarch Life Ins Co	MA	138	0.00%	99.87%
60704	American Life Ins Co of NY	NY	135	0.00%	99.88%
97055	Mega Life & Health Ins Co The	OK	131	0.00%	99.88%

PENNSYLVANIA Insurance Department
2003 Life and Annuity Market Share
Line of Business: Life / Ordinary
Life Writing Business Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
68985	Starmount Life Ins Co	LA	129	0.00%	99.88%
90247	Pharmacists Life Ins Co	IA	127	0.00%	99.88%
71218	Grange Life Ins Co	OH	126	0.00%	99.89%
86355	Standard Life & Accident Ins Co	OK	122	0.00%	99.89%
69744	Union Labor Life Ins Co	MD	120	0.00%	99.89%
62553	Country Life Ins Co	IL	118	0.00%	99.90%
64580	Illinois Mut Life Ins Co	IL	115	0.00%	99.90%
88668	Mutual Of Amer Life Ins Co	NY	115	0.00%	99.90%
61050	MetLife Investors USA Ins Co	DE	113	0.00%	99.90%
67601	Paul Revere Variable Annuity Ins Co	MA	112	0.00%	99.91%
81027	Veterans Life Ins Co	IL	110	0.00%	99.91%
62928	EMC Natl Life Co	IA	107	0.00%	99.91%
93610	Manulife Ins Co	DE	107	0.00%	99.92%
93564	Paragon Life Ins Co	MO	105	0.00%	99.92%
91642	Forethought Life Ins Co	IN	99	0.00%	99.92%
78697	Combined Life Ins Co Of NY	NY	97	0.00%	99.92%
71773	American Natl Life Ins Co Of TX	TX	97	0.00%	99.93%
84174	Employees Life Co Mut	IL	95	0.00%	99.93%
67873	Pioneer American Ins Co	TX	93	0.00%	99.93%
60836	American Republic Ins Co	IA	93	0.00%	99.93%
71870	Fidelity Security Life Ins Co	MO	91	0.00%	99.93%
86371	Ullico Life Ins Co	TX	90	0.00%	99.94%
92665	Aviva Life Ins Co of NY	NY	88	0.00%	99.94%
66109	Midwestern United Life Ins Co	IN	85	0.00%	99.94%
80942	ING USA Annuity and LIfe Ins Co	IA	81	0.00%	99.94%
94471	Americom Life & Annuity Ins Co	TX	78	0.00%	99.94%

PENNSYLVANIA Insurance Department

2003 Life and Annuity Market Share

Line of Business: Life / Ordinary

Life Writing Business Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
92495	First Sunamerica Life Ins Co	NY	75	0.00%	99.95%
93440	Highmark Life Ins Co	PA	71	0.00%	99.95%
65722	Loyal American Life Ins Co	OH	70	0.00%	99.95%
65110	Kanawha Ins Co	SC	69	0.00%	99.95%
72850	United World Life Ins Co	NE	68	0.00%	99.95%
97764	Idealife Ins Co	CT	67	0.00%	99.95%
71714	Berkshire Life Ins Co of Amer	MA	63	0.00%	99.96%
69272	Sunset Life Ins Co Of Amer	MO	62	0.00%	99.96%
60763	American Pioneer Life Ins Co	FL	57	0.00%	99.96%
71129	Fort Dearborn Life Ins Co	IL	55	0.00%	99.96%
74780	Integrity Life Ins Co	OH	55	0.00%	99.96%
81442	Monitor Life Ins Co Of NY	NY	54	0.00%	99.96%
78140	Life Ins Co Of Boston & NY	NY	52	0.00%	99.96%
60228	USAA Life Ins Co Of NY	NY	51	0.00%	99.97%
61832	Chesapeake Life Ins Co	OK	50	0.00%	99.97%
69132	State Mut Ins Co	GA	50	0.00%	99.97%
64831	Intramerica Life Ins Co	NY	48	0.00%	99.97%
67687	Pension Life Ins Co Of Amer	NJ	48	0.00%	99.97%
61875	Church Life Ins Corp	NY	46	0.00%	99.97%
63088	Farm Bureau Life Ins Co	IA	45	0.00%	99.97%
65471	Life Ins Co Of GA	GA	44	0.00%	99.97%
68446	Scor Life Ins Co	TX	40	0.00%	99.97%
64297	First Unum Life Ins Co	NY	38	0.00%	99.98%
78174	Conseco Health Ins Co	AZ	37	0.00%	99.98%
62421	Annuity & Life Reassur Amer Inc	CT	35	0.00%	99.98%
91693	United Family Life Ins Co	GA	34	0.00%	99.98%

PENNSYLVANIA Insurance Department
2003 Life and Annuity Market Share
Line of Business: Life / Ordinary
Life Writing Business Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
70432	AIG Annuity Ins Co	TX	33	0.00%	99.98%
61190	Auto Owners Life Ins Co	MI	32	0.00%	99.98%
70629	World Ins Co	NE	31	0.00%	99.98%
69507	Transamerica Life Ins & Annuity Co	NC	31	0.00%	99.98%
63479	United Teacher Assoc Ins Co	TX	30	0.00%	99.98%
75744	National Safety Life Ins Co	PA	29	0.00%	99.98%
77798	American Centurion Life Assur Co	NY	29	0.00%	99.98%
68209	Provident Life & Cas Ins Co	TN	28	0.00%	99.98%
67911	Pioneer Mut Life Ins Co	ND	28	0.00%	99.98%
64505	Homesteaders Life Co	IA	28	0.00%	99.99%
66087	Mid West Natl Life Ins Co Of TN	TN	27	0.00%	99.99%
77720	Columbia Universal Life Ins Co	TX	27	0.00%	99.99%
66443	Columbian Family Life Ins Co	NY	26	0.00%	99.99%
67628	Pekin Life Ins Co	IL	25	0.00%	99.99%
67784	Philadelphia American Life Ins Co	TX	24	0.00%	99.99%
60518	American Health & Life Ins Co	TX	23	0.00%	99.99%
64904	Investors Heritage Life Ins Co	KY	23	0.00%	99.99%
65757	Shelter Life Ins Co	MO	22	0.00%	99.99%
93513	MetLIfe Investors Ins Co	MO	21	0.00%	99.99%
67393	Ozark Natl Life Ins Co	MO	21	0.00%	99.99%
68160	Balboa Life Ins Co	CA	20	0.00%	99.99%
67946	Pioneer Security Life Ins Co	TX	20	0.00%	99.99%
71471	Medico Life Ins Co	NE	18	0.00%	99.99%
62359	Constitution Life Ins Co	TX	14	0.00%	99.99%
77984	First Variable Life Ins Co	AR	13	0.00%	99.99%
62537	Cotton States Life Ins Co	GA	13	0.00%	99.99%

PENNSYLVANIA Insurance Department
2003 Life and Annuity Market Share
Line of Business: Life / Ordinary
Life Writing Business Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
68284	Pyramid Life Ins Co	KS	12	0.00%	99.99%
66419	Mutual Service Life Ins Co	MN	12	0.00%	99.99%
69922	United Home Life Ins Co	IN	12	0.00%	99.99%
60445	American Founders Life Ins Co	TX	12	0.00%	100.00%
68047	Professional Ins Co	TX	11	0.00%	100.00%
64238	Guaranty Income Life Ins Co	LA	11	0.00%	100.00%
68829	Sentry Life Ins Co Of NY	NY	10	0.00%	100.00%
80314	Unicare Life & Health Ins Co	DE	10	0.00%	100.00%
73377	Southern Security Life Ins Co	FL	10	0.00%	100.00%
60542	American Home Life Ins Co	KS	10	0.00%	100.00%
77879	5 Star Life Ins Co	LA	10	0.00%	100.00%
94218	Country Investors Life Assur Co	IL	9	0.00%	100.00%
88536	Protective Life And Annuity Ins Co	AL	9	0.00%	100.00%
61069	Anthem Life Ins Co	IN	9	0.00%	100.00%
61727	Central Reserve Life Ins Co	OH	9	0.00%	100.00%
69647	Phoenix Natl Ins Co	OH	9	0.00%	100.00%
60140	Jackson Natl Life Ins Co Of NY	NY	8	0.00%	100.00%
63983	United Heritage Life Ins Co	ID	8	0.00%	100.00%
60984	Compbenefits Ins Co	TX	8	0.00%	100.00%
84522	Auto Club Life Ins Co	MI	8	0.00%	100.00%
80985	BCS Life Ins Co	IL	7	0.00%	100.00%
64220	Settlers Life Ins Co	VA	7	0.00%	100.00%
90328	First Health Life & Health Ins Co	TX	7	0.00%	100.00%
74900	Brokers Natl Life Assur Co	AR	7	0.00%	100.00%
60305	American Comm Mut Ins Co	MI	7	0.00%	100.00%
66702	National Masonic Provident Assoc	OH	6	0.00%	100.00%

PENNSYLVANIA Insurance Department

2003 Life and Annuity Market Share

Line of Business: Life / Ordinary

Life Writing Business Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
69493	Tower Life Ins Co	TX	6	0.00%	100.00%
77828	Companion Life Ins Co	SC	5	0.00%	100.00%
76031	Florida Combined Life Ins Co Inc	FL	5	0.00%	100%
84514	US Branch of Industrial Alliance Pac	WA	5	0.00%	100.00%
60214	First Great West Life & Annuity Ins	NY	5	0.00%	100.00%
68721	Security Life Ins Co Of Amer	MN	5	0.00%	100.00%
61700	Central Natl Life Ins Co Omaha	DE	4	0.00%	100.00%
66532	National Farm Life Ins Co	TX	4	0.00%	100.00%
92738	American Equity Invest Life Ins Co	IA	4	0.00%	100.00%
84654	US Branch Assumption Mut Life Ins Co	MA	4	0.00%	100.00%
68357	Reliable Life Ins Co	MO	4	0.00%	100.00%
71463	Citizens Ins Co Of Amer	CO	4	0.00%	100.00%
69876	United Life & Annuity Ins Co	IA	4	0.00%	100.00%
62251	Concord Heritage Life Ins Co Inc	NH	3	0.00%	100.00%
69485	Security Natl Life Ins Co	UT	3	0.00%	100.00%
92711	HCC Life Ins Co	IN	3	0.00%	100.00%
79340	First Central Natl Life Ins Co NY	NY	3	0.00%	100.00%
60033	First Ameritas Life Ins Corp of NY	NY	3	0.00%	100.00%
67369	Alta Health & Life Ins Co	IN	3	0.00%	100.00%
70955	USA Life One Ins Co Of IN	IN	3	0.00%	100.00%
68373	American Gen Assur Co	IL	3	0.00%	100.00%
68543	Liberty Bankers Life Ins Co	OK	2	0%	100.00%
10091	Zurich Life Ins Co of NY	NY	2	0%	100.00%
69078	Standard Security Life Ins Co Of NY	NY	2	0%	100.00%
85286	OneNation Ins Co	IN	2	0%	100.00%
93653	American Partners Life Ins Co	AZ	2	0%	100.00%

PENNSYLVANIA Insurance Department

2003 Life and Annuity Market Share

Line of Business: Life / Ordinary

Life Writing Business Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
92649	American Underwriters Life Ins Co	AZ	1	0%	100.00%
71323	Zale Life Ins Co	AZ	1	0%	100.00%
67164	Chase Life & Annuity Co	DE	1	0%	100.00%
94234	American Enterprise Life Ins Co	IN	1	0%	100.00%
81779	Individual Assur Co Life Hlth & Acc	MO	1	0%	100.00%
60801	American Public Life Ins Co	OK	1	0%	100.00%
72656	Arkansas Natl Life Ins Co	AR	1	0%	100.00%
67059	North Coast Life Ins Co	WA	1	0%	100.00%
71706	Standard Life & Cas Ins Co	UT	1	0%	100.00%
87963	National Teachers Assoc Life Ins Co	TX	1	0%	100.00%
77925	Western United Life Assur Co	WA	1	0%	100.00%
69418	Southern Financial Life Ins Co	LA	1	0%	100.00%
90581	Symetra Natl Life Ins Co	WA	1	0%	100.00%
64890	Investors Guaranty Life Ins Co	CA	1	0%	100.00%
93742	Securian Life Ins Co	MN	1	0%	100.00%
66214	Dixie Natl Life Ins Co	IN	1	0%	100.00%
86126	Members Life Ins Co	WI	1	0%	100.00%
98205	National Foundation Life Ins Co	TX	1	0%	100.00%
68802	Sentinel Security Life Ins Co	UT	1	0%	100.00%
80322	Citicorp Life Ins Co	AZ	0	0%	100.00%
62510	Equitrust Life Ins Co	IA	0	0%	100.00%
91910	American Savings Life Ins Co	AZ	0	0%	100.00%
61093	Atlanta Life Ins Co	GA	0	0%	100.00%
11804	Conseco Life Ins Co of TX	TX	0	0%	100.00%
78620	Brooke Life Ins Co	MI	0	0%	100.00%
78743	New Era Life Ins Co	TX	0	0%	100.00%

PENNSYLVANIA Insurance Department
2003 Life and Annuity Market Share
Line of Business: Life / Ordinary
Life Writing Business Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
60244	Kentucky Home Life Ins Co	KY	0	0%	100.00%
77119	Sentinel American Life Ins Co	TX	0	0%	100.00%
82252	Landmark Life Ins Co	TX	0	0%	100.00%
61670	Citizens USA Life Ins Co	IL	0	0%	100.00%
60631	American Investors Life Ins Co	KS	0	0%	100.00%
68462	Reserve Natl Ins Co	OK	0	0%	100.00%
62952	Equitable Life & Cas Ins Co	UT	0	0%	100.00%
78662	Senior Life Ins Co	GA	0	0%	100.00%
64190	Allianz Life Ins Co Of NY	NY	0	0%	100.00%
80799	Celtic Ins Co	IL	0	0%	100.00%
61328	Bankers Life Ins Co Of Amer	TX	0	0%	100.00%
69914	Sears Life Ins Co	TX	0	0%	100.00%
97179	United WI Life Ins Co	WI	0	0%	100.00%
60992	First Metlife Investors Ins Co	NY	0	0%	100.00%
71480	Great Western Ins Co	UT	-97	0.00%	100%
	457 Companies in the Report		**$ 4,098,082**	**100.00%**	**100.00%**

END OF REPORT

PENNSYLVANIA Insurance Department

2003 Life and Annuity Market Share

Line of Business: Life / Group

Life Writing Business Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
65978	Metropolitan Life Ins Co	NY	162,197	13.97%	13.97%
68241	Prudential Ins Co Of Amer	NJ	119,145	10.26%	24.23%
65935	Massachusetts Mut Life Ins Co	MA	103,042	8.87%	33.11%
60488	American Gen Life Ins Co	TX	61,349	5.28%	38.39%
62235	Unum Life Ins Co Of Amer	ME	50,576	4.36%	42.75%
70815	Hartford Life & Accident Ins Co	CT	49,026	4.22%	46.97%
65498	Life Ins Co Of North Amer	PA	42,726	3.68%	50.65%
62308	Connecticut General Life Ins Co	CT	39,396	3.39%	54.04%
60054	Aetna Life Ins Co	CT	36,644	3.16%	57.20%
90557	Kemper Investors Life Ins Co	IL	31,803	2.74%	59.94%
66915	New York Life Ins Co	NY	27,249	2.35%	62.28%
91642	Forethought Life Ins Co	IN	20,612	1.78%	64.06%
64505	Homesteaders Life Co	IA	19,253	1.66%	65.72%
93440	Highmark Life Ins Co	PA	18,764	1.62%	67.33%
69019	Standard Ins Co	OR	18,506	1.59%	68.93%
68381	Reliance Standard Life Ins Co	IL	18,196	1.57%	70.49%
62626	Cuna Mut Ins Society	WI	17,177	1.48%	71.97%
70106	United States Life Ins Co In NYC	NY	15,362	1.32%	73.30%
67105	Reliastar Life Ins Co	MN	15,035	1.29%	74.59%
80659	US Bus of the Canada Life Assur Co	MI	12,809	1.10%	75.69%
80802	US Branch SunLife Assur Co Of Canada	MI	12,537	1.08%	76.77%
65021	Stonebridge Life Ins Co	VT	11,015	0.95%	77.72%
70408	Fortis Benefits Ins Co	MN	10,674	0.92%	78.64%
86991	Medical Life Ins Co	OH	10,587	0.91%	79.55%
66168	Minnesota Life Ins Co	MN	10,285	0.89%	80.44%
62413	Continental Assur Co	IL	10,220	0.88%	81.32%

PENNSYLVANIA Insurance Department
2003 Life and Annuity Market Share
Line of Business: Life / Group
Life Writing Business Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
64246	Guardian Life Ins Co Of Amer	NY	8,983	0.77%	82.09%
66281	Monumental Life Ins Co	MD	8,333	0.72%	82.81%
66605	Peoples Benefit Life Ins Co	IA	8,011	0.69%	83.50%
60186	Allstate Life Ins Co	IL	7,872	0.68%	84.18%
64327	Harleysville Life Ins Co	PA	7,634	0.66%	84.84%
80926	GE Grp Life Assur Co	CT	7,422	0.64%	85.48%
61271	Principal Life Ins Co	IA	7,198	0.62%	86.10%
70254	Jefferson Pilot Financial Ins Co	NE	6,735	0.58%	86.68%
81027	Veterans Life Ins Co	IL	6,605	0.57%	87.24%
69744	Union Labor Life Ins Co	MD	6,480	0.56%	87.80%
69345	Teachers Ins & Ann Assoc Of Amer	NY	5,826	0.50%	88.30%
93564	Paragon Life Ins Co	MO	5,796	0.50%	88.80%
68322	Great West Life & Annuity Ins Co	CO	5,702	0.49%	89.29%
66583	National Guardian Life Ins Co	WI	5,485	0.47%	89.77%
68195	Provident Life & Accident Ins Co	TN	5,325	0.46%	90.23%
88072	Hartford Life Ins Co	CT	4,827	0.42%	90.64%
91472	Globe Life & Accident Ins Co	DE	4,558	0.39%	91.03%
65099	John Hancock Life Ins Co	MA	4,501	0.39%	91.42%
62146	Combined Ins Co Of Amer	IL	4,281	0.37%	91.79%
68373	American Gen Assur Co	IL	4,167	0.36%	92.15%
65315	Liberty Life Assur Co Of Boston	MA	4,163	0.36%	92.51%
62596	Union Fidelity Life Ins Co	IL	4,016	0.35%	92.85%
61425	Trustmark Ins Co	IL	3,701	0.32%	93.17%
71854	AAA Life Ins Co	MI	3,621	0.31%	93.48%
71129	Fort Dearborn Life Ins Co	IL	3,608	0.31%	93.79%
62804	Educators Mut Life Ins Co	PA	3,580	0.31%	94.10%

PENNSYLVANIA Insurance Department
2003 Life and Annuity Market Share
Line of Business: Life / Group
Life Writing Business Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
80829	Transamerica Assur Co	MO	3,415	0.29%	94.40%
80314	Unicare Life & Health Ins Co	DE	3,341	0.29%	94.69%
61212	Baltimore Life Ins Co	MD	2,888	0.25%	94.93%
69868	United Of Omaha Life Ins Co	NE	2,694	0.23%	95.17%
61476	Boston Mut Life Ins Co	MA	2,626	0.23%	95.39%
79065	Sun Life Assur Co Of Canada US	DE	2,522	0.22%	95.61%
64130	Life Investors Ins Co Of Amer	IA	2,402	0.21%	95.82%
62065	Colonial Penn Life Ins Co	PA	2,391	0.21%	96.02%
70769	Erie Family Life Ins Co	PA	2,114	0.18%	96.20%
94358	USAble Life	AR	2,102	0.18%	96.39%
63819	Unity Financial Life Ins Co	PA	2,065	0.18%	96.56%
77879	5 Star Life Ins Co	LA	1,786	0.15%	96.72%
65927	Lincoln Heritage Life Ins Co	IL	1,644	0.14%	96.86%
80837	Union Central Life Ins Co	OH	1,630	0.14%	97.00%
65323	Liberty Life Ins Co	SC	1,558	0.13%	97.13%
60739	American Natl Ins Co	TX	1,358	0.12%	97.25%
60895	American United Life Ins Co	IN	1,318	0.11%	97.36%
74268	Hartford Life Grp Ins Co	IL	1,318	0.11%	97.48%
70939	Gerber Life Ins Co	NY	1,311	0.11%	97.59%
68772	Security Mut Life Ins Co Of NY	NY	1,226	0.11%	97.70%
80985	BCS Life Ins Co	IL	1,222	0.11%	97.80%
65838	Manufacturers Life Ins Co USA	MI	1,205	0.10%	97.90%
60216	Amalgamated Life Ins Co	NY	1,159	0.10%	98.00%
90611	Allianz Life Ins Co Of North Amer	MN	1,100	0.09%	98.10%
65242	Lafayette Life Ins Co	IN	1,059	0.09%	98.19%
93777	Household Life Ins Co	MI	1,049	0.09%	98.28%

PENNSYLVANIA Insurance Department

2003 Life and Annuity Market Share

Line of Business: Life / Group

Life Writing Business Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
66842	AIG Life Ins Co	DE	1,039	0.09%	98.37%
69914	Sears Life Ins Co	TX	1,014	0.09%	98.46%
77828	Companion Life Ins Co	SC	808	0.07%	98.53%
94099	United Investors Life Ins Co	MO	706	0.06%	98.59%
60607	American Intl Life Assr Co NY	NY	669	0.06%	98.65%
60275	American Bankers Life Assur Co Of FL	FL	632	0.05%	98.70%
78077	Mony Life Ins Co Of Amer	AZ	628	0.05%	98.75%
68225	Nationwide Life Ins Co of Amer	PA	615	0.05%	98.81%
69108	State Farm Life Ins Co	IL	611	0.05%	98.86%
66974	North American Co Life & Hlth Ins	IL	569	0.05%	98.91%
88668	Mutual Of Amer Life Ins Co	NY	547	0.05%	98.96%
65595	Lincoln Benefit Life Co	NE	477	0.04%	99.00%
61875	Church Life Ins Corp	NY	458	0.04%	99.04%
67598	Paul Revere Life Ins Co	MA	453	0.04%	99.08%
65765	Reassure America Life Ins Co	IL	441	0.04%	99.11%
70211	Valley Forge Life Ins Co	PA	436	0.04%	99.15%
99775	Funeral Directors Life Ins Co	TX	430	0.04%	99.19%
79413	United Healthcare Ins Co	CT	424	0.04%	99.22%
68845	Shenandoah Life Ins Co	VA	396	0.03%	99.26%
63967	Government Personnel Mut Life Ins Co	TX	394	0.03%	99.29%
71870	Fidelity Security Life Ins Co	MO	382	0.03%	99.33%
65080	John Alden Life Ins Co	WI	368	0.03%	99.36%
68608	Symetra Life Ins Co	WA	325	0.03%	99.38%
97179	United WI Life Ins Co	WI	306	0.03%	99.41%
69353	Teachers Protective Mut Life Ins Co	PA	299	0.03%	99.44%
71730	Continental American Ins Co	SC	293	0.03%	99.46%

PENNSYLVANIA Insurance Department

2003 Life and Annuity Market Share

Line of Business: Life / Group

Life Writing Business Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
64297	First Unum Life Ins Co	NY	287	0.02%	99.49%
65781	Madison Natl Life Ins Co Inc	WI	287	0.02%	99.51%
71153	Hartford Life & Annuity Ins Co	CT	269	0.02%	99.53%
60410	American Fidelity Assur Co	OK	251	0.02%	99.56%
67121	Transamerica Occidental Life Ins Co	IA	234	0.02%	99.58%
70092	Glenbrook Life & Annuity Co	AZ	225	0.02%	99.60%
61360	Reliastar Life Ins Co Of NY	NY	203	0.02%	99.61%
60046	Academy Life Ins Co	MO	178	0.02%	99.63%
68136	Protective Life Ins Co	TN	176	0.02%	99.64%
61409	National Benefit Life Ins Co	NY	167	0.01%	99.66%
87750	Mayflower Natl Life Ins Co	IN	155	0.01%	99.67%
97055	Mega Life & Health Ins Co The	OK	133	0.01%	99.68%
81264	Nippon Life Ins Co Of Amer	IA	130	0.01%	99.69%
61999	Americo Financial Life Annunity Ins	TX	126	0.01%	99.71%
62049	Colonial Life & Accident Ins Co	SC	121	0.01%	99.72%
86509	Ing Life Ins & Annuity Co	CT	114	0.01%	99.73%
63401	First Colony Life Ins Co	VA	114	0.01%	99.74%
67784	Philadelphia American Life Ins Co	TX	112	0.01%	99.74%
97268	Pacific Life & Annuity Co	AZ	111	0.01%	99.75%
68713	Security Life Of Denver Ins Co	CO	109	0.01%	99.76%
61182	Aurora Natl Life Assur Co	CA	108	0.01%	99.77%
60534	American Heritage Life Ins Co	FL	107	0.01%	99.78%
67903	Provident Amer Life & Hlth Ins Co	OH	106	0.01%	99.79%
81442	Monitor Life Ins Co Of NY	NY	104	0.01%	99.80%
81779	Individual Assur Co Life Hlth & Acc	MO	104	0.01%	99.81%
68594	American Amicable Life Ins Co Of TX	TX	103	0.01%	99.82%

PENNSYLVANIA Insurance Department
2003 Life and Annuity Market Share
Line of Business: Life / Group
Life Writing Business Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
70416	MML Bay State Life Ins Co	CT	100	0.01%	99.83%
69477	Fortis Ins Co	WI	83	0.01%	99.83%
67989	American Memorial Life Ins Co	SD	77	0.01%	99.84%
62898	Aviva Life Ins Co	DE	75	0.01%	99.85%
65129	Kansas City Life Ins Co	MO	74	0.01%	99.85%
65900	Conseco Life Ins Co	IN	73	0.01%	99.86%
68810	Sentry Life Ins Co	WI	73	0.01%	99.87%
60380	American Family Life Asr Co Columbus	NE	71	0.01%	99.87%
76112	Oxford Life Ins Co	AZ	71	0.01%	99.88%
72222	Amica Life Ins Co	RI	69	0.01%	99.88%
63932	Bankers Life Ins Co Of NY	NY	66	0.01%	99.89%
80675	US Bus of Crown Life Ins Co	MI	66	0.01%	99.90%
67539	Pan American Life Ins Co	LA	60	0.01%	99.90%
84824	Allmerica Financial Life & Annuity	MA	51	0.00%	99.91%
64513	Horace Mann Life Ins Co	IL	48	0.00%	99.91%
76023	Columbian Life Ins Co	IL	48	0.00%	99.91%
70688	Transamerica Financial Life Ins Co	NY	48	0.00%	99.92%
69078	Standard Security Life Ins Co Of NY	NY	43	0.00%	99.92%
67369	Alta Health & Life Ins Co	IN	42	0.00%	99.92%
65110	Kanawha Ins Co	SC	40	0.00%	99.93%
66370	Mony Life Ins Co	NY	37	0.00%	99.93%
62286	Golden Rule Ins Co	IL	35	0.00%	99.93%
91626	New England Life Ins Co	MA	33	0.00%	99.94%
98884	Union Security Life Ins Co	DE	33	0.00%	99.94%
60577	American Income Life Ins Co	IN	33	0.00%	99.94%
65676	Lincoln Natl Life Ins Co	IN	30	0.00%	99.95%

PENNSYLVANIA Insurance Department

2003 Life and Annuity Market Share

Line of Business: Life / Group

Life Writing Business Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
77887	Life & Health Ins Co Of Amer	PA	30	0.00%	99.95%
93262	Penn Ins & Annuity Co	DE	29	0.00%	99.95%
61727	Central Reserve Life Ins Co	OH	28	0.00%	99.95%
62928	EMC Natl Life Co	IA	26	0.00%	99.96%
66869	Nationwide Life Ins Co	OH	26	0.00%	99.96%
68160	Balboa Life Ins Co	CA	24	0.00%	99.96%
62634	Delaware American Life Ins Co	DE	23	0.00%	99.96%
80705	Great West Life Assur Co	MI	22	0.00%	99.96%
93432	CM Life Ins Co	CT	22	0.00%	99.97%
61751	Central States H & L Co Of Omaha	NE	21	0.00%	99.97%
64211	Guarantee Trust Life Ins Co	IL	20	0.00%	99.97%
91413	Western Reserve Life Assur Co of OH	OH	20	0.00%	99.97%
64017	Jefferson Natl Life Ins Co	TX	18	0.00%	99.97%
64190	Allianz Life Ins Co Of NY	NY	18	0.00%	99.97%
63258	Federated Life Ins Co	MN	17	0.00%	99.98%
92711	HCC Life Ins Co	IN	17	0.00%	99.98%
69140	First Allmerica Fin Life Ins Co	MA	15	0.00%	99.98%
60682	Conseco Ins Co	IL	15	0.00%	99.98%
65056	Jackson Natl Life Ins Co	MI	13	0.00%	99.98%
64220	Settlers Life Ins Co	VA	13	0.00%	99.98%
67652	First Penn Pacific Life Ins Co	IN	12	0.00%	99.98%
93742	Securian Life Ins Co	MN	12	0.00%	99.98%
67814	Phoenix Life Ins Co	NY	11	0.00%	99.98%
90328	First Health Life & Health Ins Co	TX	11	0.00%	99.99%
71480	Great Western Ins Co	UT	11	0.00%	99.99%
68764	Security Financial Life Ins Co	NE	10	0.00%	99.99%

PENNSYLVANIA Insurance Department

2003 Life and Annuity Market Share

Line of Business: Life / Group

Life Writing Business Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
90212	Great Southern Life Ins Co	TX	10	0.00%	99.99%
70319	Washington Natl Ins Co	IL	10	0.00%	99.99%
71404	Continental General Ins Co	NE	9	0.00%	99.99%
60176	SBLI USA Mut Life Ins Co Inc	NY	9	0.00%	99.99%
66540	National Farmers Union Life Ins Co	TX	9	0.00%	99.99%
70025	General Electric Capital Assur Co	DE	8	0.00%	99.99%
61069	Anthem Life Ins Co	IN	8	0.00%	99.99%
74209	MMA Ins Co	IN	8	0.00%	99.99%
85189	Investors Consolidated Ins Co	NH	7	0.00%	99.99%
65005	IDS Life Ins Co	MN	7	0.00%	99.99%
63223	Federal Life Ins Co	IL	7	0.00%	100.00%
86126	Members Life Ins Co	WI	6	0.00%	100.00%
66087	Mid West Natl Life Ins Co Of TN	TN	6	0.00%	100.00%
73288	Humana Ins Co	WI	6	0.00%	100.00%
63312	Great American Life Ins Co	OH	5	0.00%	100.00%
81434	First Rehab Life Ins Co Of Amer	NY	5	0.00%	100.00%
82538	National Health Ins Co	TX	5	0.00%	100.00%
67032	North Carolina Mut Life Ins Co	NC	4	0.00%	100.00%
71900	Bankers Natl Life Ins Co	TX	4	0.00%	100.00%
78778	Guardian Ins & Annuity Co Inc	DE	3	0.00%	100.00%
91693	United Family Life Ins Co	GA	3	0.00%	100.00%
67873	Pioneer American Ins Co	TX	3	0.00%	100.00%
62103	Columbian Mut Life Ins Co	NY	3	0.00%	100.00%
69507	Transamerica Life Ins & Annuity Co	NC	2	0.00%	100.00%
66419	Mutual Service Life Ins Co	MN	2	0.00%	100.00%
80322	Citicorp Life Ins Co	AZ	2	0.00%	100.00%

PENNSYLVANIA Insurance Department

2003 Life and Annuity Market Share

Line of Business: Life / Group

Life Writing Business Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
60214	First Great West Life & Annuity Ins	NY	2	0.00%	100.00%
63657	Garden State Life Ins Co	TX	2	0.00%	100.00%
64904	Investors Heritage Life Ins Co	KY	2	0.00%	100.00%
60445	American Founders Life Ins Co	TX	2	0.00%	100.00%
69930	United Ins Co Of Amer	IL	2	0.00%	100.00%
67946	Pioneer Security Life Ins Co	TX	2	0.00%	100.00%
66311	Motorists Life Ins Co	OH	1	0.00%	100.00%
67687	Pension Life Ins Co Of Amer	NJ	1	0.00%	100.00%
61883	Central United Life Ins Co	TX	1	0.00%	100.00%
69310	Surety Life Ins Co	NE	1	0.00%	100.00%
60305	American Comm Mut Ins Co	MI	1	0.00%	100.00%
61395	Beneficial Life Ins Co	UT	1	0.00%	100.00%
67180	Ohio State Life Ins Co	TX	1	0.00%	100.00%
65331	Liberty Natl Life Ins Co	AL	1	0.00%	100.00%
77798	American Centurion Life Assur Co	NY	1	0.00%	100.00%
65722	Loyal American Life Ins Co	OH	1	0.00%	100.00%
66672	American Gen Life & Acc Ins Co	TN	1	0.00%	100.00%
63053	Family Life Ins Co	TX	0	0%	100.00%
65528	Life Ins Co Of The Southwest	TX	0	0%	100.00%
60836	American Republic Ins Co	IA	0	0%	100.00%
68985	Starmount Life Ins Co	LA	0	0%	100.00%
70130	Universal Guaranty Life Ins Co	OH	0	0%	100.00%
71773	American Natl Life Ins Co Of TX	TX	0	0%	100.00%
63282	Penn Treaty Network Amer Ins Co	PA	0	0%	100.00%
65641	Lincoln Mut Life & Cas Ins Co	ND	0	0%	100.00%
80799	Celtic Ins Co	IL	0	0%	100.00%

PENNSYLVANIA Insurance Department

2003 Life and Annuity Market Share

Line of Business: Life / Group

Life Writing Business Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
79359	Canada Life Ins Co Of NY	NY	0	0%	100.00%
86231	Transamerica Life Ins Co	IA	0	0%	100.00%
91391	Southwestern Life Ins Co	TX	0	0%	100.00%
64831	Intramerica Life Ins Co	NY	0	0%	100.00%
84522	Auto Club Life Ins Co	MI	0	0%	100.00%
71439	Assurity Life Ins Co	NE	-1	0.00%	100.00%
68209	Provident Life & Cas Ins Co	TN	-1	0.00%	100.00%
93521	General Fidelity Life Ins Co	CA	-25	0.00%	100%
	242 Companies in the Report		**$ 1,161,082**	**100.00%**	**100.00%**

END OF REPORT

PENNSYLVANIA Insurance Department

2003 Life and Annuity Market Share

Line of Business: Life / Total

Life Writing Business Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
68241	Prudential Ins Co Of Amer	NJ	377,967	7.15%	7.15%
65978	Metropolitan Life Ins Co	NY	368,118	6.96%	14.11%
65935	Massachusetts Mut Life Ins Co	MA	216,439	4.09%	18.20%
67091	Northwestern Mut Life Ins Co	WI	192,182	3.63%	21.83%
66915	New York Life Ins Co	NY	130,441	2.47%	24.30%
62944	AXA Equitable Life Ins Co	NY	129,327	2.45%	26.75%
60488	American Gen Life Ins Co	TX	125,965	2.38%	29.13%
69108	State Farm Life Ins Co	IL	112,026	2.12%	31.25%
64246	Guardian Life Ins Co Of Amer	NY	107,208	2.03%	33.27%
67466	Pacific Life Ins Co	CA	102,938	1.95%	35.22%
66869	Nationwide Life Ins Co	OH	98,551	1.86%	37.08%
90204	John Hancock Variable Life Ins Co	MA	88,548	1.67%	38.76%
62308	Connecticut General Life Ins Co	CT	76,466	1.45%	40.20%
67121	Transamerica Occidental Life Ins Co	IA	75,433	1.43%	41.63%
79227	Pruco Life Ins Co	AZ	72,895	1.38%	43.01%
63665	General American Life Ins Co	MO	66,487	1.26%	44.26%
91596	New York Life Ins & Annuity Corp	DE	66,130	1.25%	45.52%
65838	Manufacturers Life Ins Co USA	MI	64,343	1.22%	46.73%
66672	American Gen Life & Acc Ins Co	TN	63,267	1.20%	47.93%
67814	Phoenix Life Ins Co	NY	63,052	1.19%	49.12%
65676	Lincoln Natl Life Ins Co	IN	61,676	1.17%	50.29%
91626	New England Life Ins Co	MA	58,408	1.10%	51.39%
67644	Penn Mut Life Ins Co	PA	56,323	1.07%	52.46%
70211	Valley Forge Life Ins Co	PA	54,702	1.03%	53.49%
65919	Primerica Life Ins Co	MA	53,928	1.02%	54.51%
63401	First Colony Life Ins Co	VA	52,553	0.99%	55.50%

PENNSYLVANIA Insurance Department

2003 Life and Annuity Market Share

Line of Business: Life / Total

Life Writing Business Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
70815	Hartford Life & Accident Ins Co	CT	51,738	0.98%	56.48%
62235	Unum Life Ins Co Of Amer	ME	51,584	0.98%	57.46%
70254	Jefferson Pilot Financial Ins Co	NE	49,928	0.94%	58.40%
93432	CM Life Ins Co	CT	49,349	0.93%	59.33%
65498	Life Ins Co Of North Amer	PA	48,073	0.91%	60.24%
86231	Transamerica Life Ins Co	IA	47,690	0.90%	61.15%
66281	Monumental Life Ins Co	MD	46,307	0.88%	62.02%
65099	John Hancock Life Ins Co	MA	46,206	0.87%	62.89%
80802	US Branch SunLife Assur Co Of Canada	MI	44,192	0.84%	63.73%
67865	Jefferson Pilot Life Ins Co	NC	43,127	0.82%	64.55%
61271	Principal Life Ins Co	IA	42,930	0.81%	65.36%
65005	IDS Life Ins Co	MN	42,899	0.81%	66.17%
67105	Reliastar Life Ins Co	MN	41,896	0.79%	66.96%
70769	Erie Family Life Ins Co	PA	41,411	0.78%	67.74%
60054	Aetna Life Ins Co	CT	39,829	0.75%	68.50%
80950	Travelers Life & Annuity Co	CT	39,305	0.74%	69.24%
78077	Mony Life Ins Co Of Amer	AZ	36,987	0.70%	69.94%
68225	Nationwide Life Ins Co of Amer	PA	36,935	0.70%	70.64%
60186	Allstate Life Ins Co	IL	36,570	0.69%	71.33%
65595	Lincoln Benefit Life Co	NE	35,228	0.67%	72.00%
90557	Kemper Investors Life Ins Co	IL	33,752	0.64%	72.63%
62626	Cuna Mut Ins Society	WI	30,366	0.57%	73.21%
71153	Hartford Life & Annuity Ins Co	CT	29,510	0.56%	73.77%
68713	Security Life Of Denver Ins Co	CO	29,031	0.55%	74.31%
69345	Teachers Ins & Ann Assoc Of Amer	NY	28,165	0.53%	74.85%
61212	Baltimore Life Ins Co	MD	26,957	0.51%	75.36%

PENNSYLVANIA Insurance Department

2003 Life and Annuity Market Share

Line of Business: Life / Total

Life Writing Business Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
69868	United Of Omaha Life Ins Co	NE	26,291	0.50%	75.85%
66168	Minnesota Life Ins Co	MN	26,154	0.49%	76.35%
66370	Mony Life Ins Co	NY	23,502	0.44%	76.79%
94250	Banner Life Ins Co	MD	23,399	0.44%	77.24%
63207	Chase Ins Life and Annuity Co	IL	23,052	0.44%	77.67%
80659	US Bus of the Canada Life Assur Co	MI	22,305	0.42%	78.09%
91642	Forethought Life Ins Co	IN	20,711	0.39%	78.48%
70335	West Coast Life Ins Co	NE	19,829	0.37%	78.86%
65315	Liberty Life Assur Co Of Boston	MA	19,564	0.37%	79.23%
70106	United States Life Ins Co In NYC	NY	19,456	0.37%	79.60%
64505	Homesteaders Life Co	IA	19,281	0.36%	79.96%
68381	Reliance Standard Life Ins Co	IL	19,152	0.36%	80.32%
93440	Highmark Life Ins Co	PA	18,835	0.36%	80.68%
69019	Standard Ins Co	OR	18,715	0.35%	81.03%
65900	Conseco Life Ins Co	IN	18,688	0.35%	81.39%
66583	National Guardian Life Ins Co	WI	18,253	0.35%	81.73%
65765	Reassure America Life Ins Co	IL	18,194	0.34%	82.08%
66680	National Life Ins Co	VT	18,071	0.34%	82.42%
66974	North American Co Life & Hlth Ins	IL	17,680	0.33%	82.75%
66044	Midland Natl Life Ins Co	IA	17,142	0.32%	83.08%
64327	Harleysville Life Ins Co	PA	16,367	0.31%	83.39%
70408	Fortis Benefits Ins Co	MN	15,692	0.30%	83.68%
93262	Penn Ins & Annuity Co	DE	15,659	0.30%	83.98%
89206	Ohio Natl Life Assur Corp	OH	15,443	0.29%	84.27%
91413	Western Reserve Life Assur Co of OH	OH	14,930	0.28%	84.55%
88072	Hartford Life Ins Co	CT	14,331	0.27%	84.82%

PENNSYLVANIA Insurance Department

2003 Life and Annuity Market Share

Line of Business: Life / Total

Life Writing Business Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
91472	Globe Life & Accident Ins Co	DE	13,986	0.26%	85.09%
86428	Metropolitan Ins & Annuity Co	DE	13,964	0.26%	85.35%
69663	USAA Life Ins Co	TX	13,890	0.26%	85.62%
93548	PHL Variable Ins Co	CT	13,555	0.26%	85.87%
68136	Protective Life Ins Co	TN	13,164	0.25%	86.12%
67652	First Penn Pacific Life Ins Co	IN	12,804	0.24%	86.36%
62065	Colonial Penn Life Ins Co	PA	12,612	0.24%	86.60%
62413	Continental Assur Co	IL	12,372	0.23%	86.84%
61689	Amerus Life Ins Co	IA	12,370	0.23%	87.07%
68950	Southland Life Ins Co	TX	12,245	0.23%	87.30%
70483	Western & Southern Life Ins Co	OH	12,135	0.23%	87.53%
86509	Ing Life Ins & Annuity Co	CT	12,076	0.23%	87.76%
65021	Stonebridge Life Ins Co	VT	11,922	0.23%	87.98%
69930	United Ins Co Of Amer	IL	11,676	0.22%	88.20%
84530	US Financial Life Ins Co	OH	11,477	0.22%	88.42%
94285	Empire General Life Assur Corp	TN	11,264	0.21%	88.63%
70491	Clarica Life Ins Co US	ND	11,225	0.21%	88.85%
80837	Union Central Life Ins Co	OH	11,171	0.21%	89.06%
60577	American Income Life Ins Co	IN	11,133	0.21%	89.27%
79065	Sun Life Assur Co Of Canada US	DE	11,010	0.21%	89.48%
68195	Provident Life & Accident Ins Co	TN	10,853	0.21%	89.68%
86991	Medical Life Ins Co	OH	10,736	0.20%	89.89%
68772	Security Mut Life Ins Co Of NY	NY	10,208	0.19%	90.08%
66605	Peoples Benefit Life Ins Co	IA	9,647	0.18%	90.26%
76236	Cincinnati Life Ins Co	OH	9,518	0.18%	90.44%
63274	Fidelity & Guaranty Life Ins Co	MD	9,356	0.18%	90.62%

PENNSYLVANIA Insurance Department

2003 Life and Annuity Market Share

Line of Business: Life / Total

Life Writing Business Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
61263	Bankers Life & Cas Co	IL	9,062	0.17%	90.79%
65056	Jackson Natl Life Ins Co	MI	8,889	0.17%	90.96%
62898	Aviva Life Ins Co	DE	8,740	0.17%	91.12%
64130	Life Investors Ins Co Of Amer	IA	8,709	0.16%	91.29%
62146	Combined Ins Co Of Amer	IL	8,684	0.16%	91.45%
68322	Great West Life & Annuity Ins Co	CO	8,641	0.16%	91.61%
92622	Western Southern Life Assur Co	OH	8,550	0.16%	91.78%
61476	Boston Mut Life Ins Co	MA	7,836	0.15%	91.92%
68845	Shenandoah Life Ins Co	VA	7,594	0.14%	92.07%
80926	GE Grp Life Assur Co	CT	7,422	0.14%	92.21%
70939	Gerber Life Ins Co	NY	7,380	0.14%	92.35%
67989	American Memorial Life Ins Co	SD	7,316	0.14%	92.49%
99937	Columbus Life Ins Co	OH	7,301	0.14%	92.62%
61360	Reliastar Life Ins Co Of NY	NY	7,201	0.14%	92.76%
90611	Allianz Life Ins Co Of North Amer	MN	7,128	0.13%	92.89%
87726	The Travelers Ins Co	CT	7,102	0.13%	93.03%
65536	GE Life And Annuity Assur Co	VA	7,081	0.13%	93.16%
84824	Allmerica Financial Life & Annuity	MA	7,079	0.13%	93.30%
62880	AXA Life & Annuity Co	CO	7,013	0.13%	93.43%
81027	Veterans Life Ins Co	IL	6,715	0.13%	93.56%
69744	Union Labor Life Ins Co	MD	6,601	0.12%	93.68%
97977	Ameritas Variable Life Ins Co	NE	6,520	0.12%	93.80%
76023	Columbian Life Ins Co	IL	6,390	0.12%	93.93%
66842	AIG Life Ins Co	DE	6,330	0.12%	94.05%
70661	Chase Ins Life Co	IL	6,259	0.12%	94.16%
93564	Paragon Life Ins Co	MO	5,901	0.11%	94.28%

PENNSYLVANIA Insurance Department

2003 Life and Annuity Market Share

Line of Business: Life / Total

Life Writing Business Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
64645	Indianapolis Life Ins Co	IN	5,897	0.11%	94.39%
60895	American United Life Ins Co	IN	5,613	0.11%	94.49%
68373	American Gen Assur Co	IL	5,535	0.10%	94.60%
70416	MML Bay State Life Ins Co	CT	5,462	0.10%	94.70%
63487	Investors Life Ins Co North Amer	TX	5,305	0.10%	94.80%
65927	Lincoln Heritage Life Ins Co	IL	5,169	0.10%	94.90%
94099	United Investors Life Ins Co	MO	5,169	0.10%	95.00%
71854	AAA Life Ins Co	MI	5,027	0.10%	95.09%
62979	Equitable Life Ins Co Of IA	IA	4,811	0.09%	95.18%
90212	Great Southern Life Ins Co	TX	4,747	0.09%	95.27%
60038	Acacia Life Ins Co	DC	4,682	0.09%	95.36%
62049	Colonial Life & Accident Ins Co	SC	4,640	0.09%	95.45%
62286	Golden Rule Ins Co	IL	4,485	0.08%	95.53%
60739	American Natl Ins Co	TX	4,416	0.08%	95.62%
65129	Kansas City Life Ins Co	MO	4,280	0.08%	95.70%
60275	American Bankers Life Assur Co Of FL	FL	4,270	0.08%	95.78%
67180	Ohio State Life Ins Co	TX	4,266	0.08%	95.86%
63312	Great American Life Ins Co	OH	4,153	0.08%	95.94%
65242	Lafayette Life Ins Co	IN	4,150	0.08%	96.02%
61425	Trustmark Ins Co	IL	4,006	0.08%	96.09%
66311	Motorists Life Ins Co	OH	3,989	0.08%	96.17%
80829	Transamerica Assur Co	MO	3,937	0.07%	96.24%
61301	Ameritas Life Ins Corp	NE	3,892	0.07%	96.32%
73539	Continental Life Ins Co	PA	3,861	0.07%	96.39%
67172	Ohio Natl Life Ins Co	OH	3,832	0.07%	96.46%
62596	Union Fidelity Life Ins Co	IL	3,749	0.07%	96.53%

PENNSYLVANIA Insurance Department

2003 Life and Annuity Market Share

Line of Business: Life / Total

Life Writing Business Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
67806	Philanthropic Mut Life Ins Co	PA	3,741	0.07%	96.60%
71129	Fort Dearborn Life Ins Co	IL	3,663	0.07%	96.67%
60534	American Heritage Life Ins Co	FL	3,650	0.07%	96.74%
62804	Educators Mut Life Ins Co	PA	3,580	0.07%	96.81%
70092	Glenbrook Life & Annuity Co	AZ	3,418	0.06%	96.87%
80314	Unicare Life & Health Ins Co	DE	3,351	0.06%	96.94%
63495	First Investors Life Ins Co	NY	3,258	0.06%	97.00%
60941	AIG SunAmerica Life Assur Co	AZ	3,196	0.06%	97.06%
70173	Universal Underwriters Life Ins Co	KS	3,192	0.06%	97.12%
80675	US Bus of Crown Life Ins Co	MI	3,069	0.06%	97.18%
90344	Keystone State Life Ins Co	PA	3,012	0.06%	97.23%
64513	Horace Mann Life Ins Co	IL	2,839	0.05%	97.29%
60380	American Family Life Asr Co Columbus	NE	2,771	0.05%	97.34%
65331	Liberty Natl Life Ins Co	AL	2,711	0.05%	97.39%
65323	Liberty Life Ins Co	SC	2,667	0.05%	97.44%
61751	Central States H & L Co Of Omaha	NE	2,633	0.05%	97.49%
61999	Americo Financial Life Annunity Ins	TX	2,551	0.05%	97.54%
60607	American Intl Life Assr Co NY	NY	2,509	0.05%	97.59%
65749	Cuna Mut Life Ins Co	IA	2,372	0.04%	97.63%
69116	State Life Ins Co	IN	2,356	0.04%	97.68%
70025	General Electric Capital Assur Co	DE	2,340	0.04%	97.72%
64211	Guarantee Trust Life Ins Co	IL	2,306	0.04%	97.76%
70319	Washington Natl Ins Co	IL	2,301	0.04%	97.81%
67792	Philadelphia-United Life Ins Co	PA	2,221	0.04%	97.85%
63819	Unity Financial Life Ins Co	PA	2,209	0.04%	97.89%
77887	Life & Health Ins Co Of Amer	PA	2,137	0.04%	97.93%

PENNSYLVANIA Insurance Department

2003 Life and Annuity Market Share

Line of Business: Life / Total

Life Writing Business Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
94358	USAble Life	AR	2,102	0.04%	97.97%
63258	Federated Life Ins Co	MN	2,082	0.04%	98.01%
66427	MTL Ins Co	IL	2,080	0.04%	98.05%
61409	National Benefit Life Ins Co	NY	2,014	0.04%	98.09%
78778	Guardian Ins & Annuity Co Inc	DE	2,008	0.04%	98.13%
92657	Nationwide Life And Annuity Ins Co	OH	1,998	0.04%	98.16%
63290	Fidelity Life Assn	IL	1,966	0.04%	98.20%
66230	William Penn Life Ins Co Of NY	NY	1,950	0.04%	98.24%
61182	Aurora Natl Life Assur Co	CA	1,892	0.04%	98.27%
81353	NYLife Ins Co Of AZ	AZ	1,830	0.03%	98.31%
77879	5 Star Life Ins Co	LA	1,797	0.03%	98.34%
97136	Metropolitan Tower Life Ins Co	DE	1,710	0.03%	98.37%
69140	First Allmerica Fin Life Ins Co	MA	1,689	0.03%	98.41%
60232	AGL Life Assur Co	PA	1,629	0.03%	98.44%
68608	Symetra Life Ins Co	WA	1,622	0.03%	98.47%
63657	Garden State Life Ins Co	TX	1,601	0.03%	98.50%
60879	American States Life Ins Co	IN	1,593	0.03%	98.53%
79022	Merrill Lynch Life Ins Co	AR	1,571	0.03%	98.56%
67083	Manhattan Natl Life Ins Co	IL	1,562	0.03%	98.59%
60836	American Republic Ins Co	IA	1,514	0.03%	98.62%
72222	Amica Life Ins Co	RI	1,501	0.03%	98.65%
69477	Fortis Ins Co	WI	1,474	0.03%	98.67%
91391	Southwestern Life Ins Co	TX	1,450	0.03%	98.70%
65951	Merit Life Ins Co	IN	1,433	0.03%	98.73%
67032	North Carolina Mut Life Ins Co	NC	1,396	0.03%	98.75%
69310	Surety Life Ins Co	NE	1,342	0.03%	98.78%

PENNSYLVANIA Insurance Department

2003 Life and Annuity Market Share

Line of Business: Life / Total

Life Writing Business Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
74268	Hartford Life Grp Ins Co	IL	1,318	0.02%	98.80%
65870	Manhattan Life Ins Co	NY	1,302	0.02%	98.83%
93734	Phoenix Life & Annuity Co	CT	1,286	0.02%	98.85%
63193	Farmers & Traders Life Ins Co	NY	1,276	0.02%	98.88%
71900	Bankers Natl Life Ins Co	TX	1,245	0.02%	98.90%
92916	United American Ins Co	DE	1,233	0.02%	98.92%
80985	BCS Life Ins Co	IL	1,228	0.02%	98.95%
60410	American Fidelity Assur Co	OK	1,215	0.02%	98.97%
60142	TIAA Cref Life Ins Co	NY	1,209	0.02%	98.99%
60216	Amalgamated Life Ins Co	NY	1,159	0.02%	99.01%
76325	Conseco Senior Health Ins Co	PA	1,159	0.02%	99.04%
67598	Paul Revere Life Ins Co	MA	1,144	0.02%	99.06%
67261	Old Republic Life Ins Co	IL	1,094	0.02%	99.08%
93459	Pan American Assur Co	LA	1,093	0.02%	99.10%
61492	Business Mens Assur Co Of Amer	SC	1,090	0.02%	99.12%
70435	Savings Bank Life Ins Co Of MA	MA	1,040	0.02%	99.14%
67199	Old American Ins Co	MO	1,029	0.02%	99.16%
67695	Federal Home Life Ins Co	VA	1,026	0.02%	99.18%
69914	Sears Life Ins Co	TX	1,014	0.02%	99.20%
61921	Citizens Security Life Ins Co	KY	1,009	0.02%	99.22%
62103	Columbian Mut Life Ins Co	NY	962	0.02%	99.24%
60176	SBLI USA Mut Life Ins Co Inc	NY	891	0.02%	99.25%
61239	Bankers Fidelity Life Ins Co	GA	859	0.02%	99.27%
72125	Physicians Life Ins Co	NE	849	0.02%	99.28%
66850	National Western Life Ins Co	CO	842	0.02%	99.30%
69353	Teachers Protective Mut Life Ins Co	PA	817	0.02%	99.32%

PENNSYLVANIA Insurance Department

2003 Life and Annuity Market Share

Line of Business: Life / Total

Life Writing Business Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
77828	Companion Life Ins Co	SC	813	0.02%	99.33%
68039	Presidential Life Ins Co	NY	806	0.02%	99.35%
62057	Jefferson Pilot Lifeamerica Ins Co	NJ	781	0.01%	99.36%
60046	Academy Life Ins Co	MO	772	0.01%	99.38%
97721	Thrivent Life Ins Co	MN	754	0.01%	99.39%
65528	Life Ins Co Of The Southwest	TX	737	0.01%	99.40%
68594	American Amicable Life Ins Co Of TX	TX	734	0.01%	99.42%
65668	Lincoln Direct Life Ins Co	NE	725	0.01%	99.43%
63223	Federal Life Ins Co	IL	724	0.01%	99.45%
63126	Farm Family Life Ins Co	NY	720	0.01%	99.46%
63967	Government Personnel Mut Life Ins Co	TX	698	0.01%	99.47%
89958	JMIC Life Ins Co	FL	685	0.01%	99.49%
70874	Allstate Life Ins Co Of NY	NY	677	0.01%	99.50%
88668	Mutual Of Amer Life Ins Co	NY	662	0.01%	99.51%
64017	Jefferson Natl Life Ins Co	TX	649	0.01%	99.52%
65080	John Alden Life Ins Co	WI	614	0.01%	99.53%
63932	Bankers Life Ins Co Of NY	NY	610	0.01%	99.55%
86630	American Skandia Life Assur Corp	CT	609	0.01%	99.56%
60593	National States Ins Co	MO	606	0.01%	99.57%
60003	Park Avenue Life Ins Co	DE	584	0.01%	99.58%
68810	Sentry Life Ins Co	WI	581	0.01%	99.59%
60139	Lincoln Life & Annuity Co Of NY	NY	578	0.01%	99.60%
63053	Family Life Ins Co	TX	564	0.01%	99.61%
65781	Madison Natl Life Ins Co Inc	WI	564	0.01%	99.62%
68675	Security Benefit Life Ins Co	KS	559	0.01%	99.63%
63177	Farmers New World Life Ins Co	WA	558	0.01%	99.64%

PENNSYLVANIA Insurance Department

2003 Life and Annuity Market Share

Line of Business: Life / Total

Life Writing Business Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
70114	Unity Mut Life Ins Co	NY	523	0.01%	99.65%
61875	Church Life Ins Corp	NY	505	0.01%	99.66%
80705	Great West Life Assur Co	MI	501	0.01%	99.67%
69396	Texas Life Ins Co	TX	495	0.01%	99.68%
70750	Nationwide Life & Ann Co of Amer	DE	492	0.01%	99.69%
66540	National Farmers Union Life Ins Co	TX	485	0.01%	99.70%
70580	Humanadental Ins Co	WI	476	0.01%	99.71%
71870	Fidelity Security Life Ins Co	MO	473	0.01%	99.72%
70688	Transamerica Financial Life Ins Co	NY	464	0.01%	99.73%
84786	Colorado Bankers Life Ins Co	CO	459	0.01%	99.74%
69094	State Farm Life & Accident Asr Co	IL	449	0.01%	99.74%
68764	Security Financial Life Ins Co	NE	446	0.01%	99.75%
99775	Funeral Directors Life Ins Co	TX	430	0.01%	99.76%
79413	United Healthcare Ins Co	CT	424	0.01%	99.77%
81779	Individual Assur Co Life Hlth & Acc	MO	420	0.01%	99.78%
63282	Penn Treaty Network Amer Ins Co	PA	412	0.01%	99.79%
85685	Acacia Natl Life Ins Co	DC	411	0.01%	99.79%
60429	American Fidelity Life Ins Co	FL	400	0.01%	99.80%
69566	Trans World Assur Co	CA	379	0.01%	99.81%
80624	American Progressive L&H Ins Of NY	NY	375	0.01%	99.81%
76112	Oxford Life Ins Co	AZ	371	0.01%	99.82%
93696	Fidelity Investments Life Ins Co	UT	364	0.01%	99.83%
64297	First Unum Life Ins Co	NY	324	0.01%	99.83%
62634	Delaware American Life Ins Co	DE	319	0.01%	99.84%
97241	NGL American Life Co	WI	319	0.01%	99.85%
61247	USG Annuity & Life Co	OK	312	0.01%	99.85%

PENNSYLVANIA Insurance Department

2003 Life and Annuity Market Share

Line of Business: Life / Total

Life Writing Business Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
69256	Sunamerica Life Ins Co	AZ	311	0.01%	99.86%
80594	IDS Life Ins Co Of NY	NY	307	0.01%	99.86%
97179	United WI Life Ins Co	WI	306	0.01%	99.87%
67148	Occidental Life Ins Co Of NC	TX	299	0.01%	99.88%
71730	Continental American Ins Co	SC	293	0.01%	99.88%
86375	Manufacturers Life Ins Co Of NY	NY	293	0.01%	99.89%
71404	Continental General Ins Co	NE	270	0.01%	99.89%
67539	Pan American Life Ins Co	LA	264	0.01%	99.90%
97055	Mega Life & Health Ins Co The	OK	263	0.01%	99.90%
60682	Conseco Ins Co	IL	261	0.00%	99.91%
70130	Universal Guaranty Life Ins Co	OH	232	0.00%	99.91%
67660	Pennsylvania Life Ins Co	PA	231	0.00%	99.92%
81043	Bankers Life Ins Co	FL	230	0.00%	99.92%
87645	United Fidelity Life Ins Co	TX	229	0.00%	99.92%
60712	American Mayflower Life Ins Co NY	NY	226	0.00%	99.93%
69051	Standard Life Ins Co Of IN	IN	226	0.00%	99.93%
81060	Canada Life Ins Co Of Amer	MI	215	0.00%	99.94%
73326	Colonial American Life Ins Co	PA	211	0.00%	99.94%
61506	Resource Life Ins Co	IL	211	0.00%	99.95%
63738	Utica Natl Life Ins Co	NY	207	0.00%	99.95%
61883	Central United Life Ins Co	TX	196	0.00%	99.95%
60291	American Capitol Ins Co	TX	191	0.00%	99.96%
69701	Union Bankers Ins Co	TX	190	0.00%	99.96%
60399	American Family Life Ins Co	WI	187	0.00%	99.96%
68500	Continental Life Ins Co Brentwood	TN	186	0.00%	99.97%
61395	Beneficial Life Ins Co	UT	181	0.00%	99.97%

PENNSYLVANIA Insurance Department

2003 Life and Annuity Market Share

Line of Business: Life / Total

Life Writing Business Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
81442	Monitor Life Ins Co Of NY	NY	158	0.00%	99.97%
87750	Mayflower Natl Life Ins Co	IN	155	0.00%	99.98%
71439	Assurity Life Ins Co	NE	150	0.00%	99.98%
79359	Canada Life Ins Co Of NY	NY	144	0.00%	99.98%
66265	Monarch Life Ins Co	MA	138	0.00%	99.98%
67784	Philadelphia American Life Ins Co	TX	136	0.00%	99.99%
60704	American Life Ins Co of NY	NY	135	0.00%	99.99%
62928	EMC Natl Life Co	IA	134	0.00%	99.99%
81264	Nippon Life Ins Co Of Amer	IA	130	0.00%	99.99%
68985	Starmount Life Ins Co	LA	129	0.00%	100.00%
90247	Pharmacists Life Ins Co	IA	127	0.00%	100.00%
71218	Grange Life Ins Co	OH	126	0.00%	100.00%
86355	Standard Life & Accident Ins Co	OK	122	0.00%	100.00%
62553	Country Life Ins Co	IL	118	0.00%	100.01%
64580	Illinois Mut Life Ins Co	IL	115	0.00%	100.01%
61050	MetLife Investors USA Ins Co	DE	113	0.00%	100.01%
67601	Paul Revere Variable Annuity Ins Co	MA	112	0.00%	100.01%
97268	Pacific Life & Annuity Co	AZ	111	0.00%	100.01%
65110	Kanawha Ins Co	SC	109	0.00%	100.02%
93610	Manulife Ins Co	DE	107	0.00%	100.02%
67903	Provident Amer Life & Hlth Ins Co	OH	106	0.00%	100.02%
78697	Combined Life Ins Co Of NY	NY	97	0.00%	100.02%
71773	American Natl Life Ins Co Of TX	TX	97	0.00%	100.02%
67873	Pioneer American Ins Co	TX	96	0.00%	100.03%
84174	Employees Life Co Mut	IL	95	0.00%	100.03%
86371	Ullico Life Ins Co	TX	90	0.00%	100.03%

PENNSYLVANIA Insurance Department

2003 Life and Annuity Market Share

Line of Business: Life / Total

Life Writing Business Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
92665	Aviva Life Ins Co of NY	NY	88	0.00%	100.03%
66109	Midwestern United Life Ins Co	IN	85	0.00%	100.03%
80942	ING USA Annuity and LIfe Ins Co	IA	81	0.00%	100.03%
94471	Americom Life & Annuity Ins Co	TX	78	0.00%	100.04%
92495	First Sunamerica Life Ins Co	NY	75	0.00%	100.04%
65722	Loyal American Life Ins Co	OH	71	0.00%	100.04%
93777	Household Life Ins Co	MI	70	0.00%	100.04%
72850	United World Life Ins Co	NE	68	0.00%	100.04%
97764	Idealife Ins Co	CT	67	0.00%	100.04%
71714	Berkshire Life Ins Co of Amer	MA	63	0.00%	100.04%
69272	Sunset Life Ins Co Of Amer	MO	62	0.00%	100.05%
60763	American Pioneer Life Ins Co	FL	57	0.00%	100.05%
74780	Integrity Life Ins Co	OH	55	0.00%	100.05%
78140	Life Ins Co Of Boston & NY	NY	52	0.00%	100.05%
60228	USAA Life Ins Co Of NY	NY	51	0.00%	100.05%
61832	Chesapeake Life Ins Co	OK	50	0.00%	100.05%
67687	Pension Life Ins Co Of Amer	NJ	50	0.00%	100.05%
69132	State Mut Ins Co	GA	50	0.00%	100.05%
64831	Intramerica Life Ins Co	NY	49	0.00%	100.05%
69078	Standard Security Life Ins Co Of NY	NY	45	0.00%	100.05%
67369	Alta Health & Life Ins Co	IN	45	0.00%	100.05%
63088	Farm Bureau Life Ins Co	IA	45	0.00%	100.06%
65471	Life Ins Co Of GA	GA	44	0.00%	100.06%
68446	Scor Life Ins Co	TX	40	0.00%	100.06%
61727	Central Reserve Life Ins Co	OH	37	0.00%	100.06%
78174	Conseco Health Ins Co	AZ	37	0.00%	100.06%

PENNSYLVANIA Insurance Department

2003 Life and Annuity Market Share

Line of Business: Life / Total

Life Writing Business Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
91693	United Family Life Ins Co	GA	37	0.00%	100.06%
62421	Annuity & Life Reassur Amer Inc	CT	35	0.00%	100.06%
69507	Transamerica Life Ins & Annuity Co	NC	33	0.00%	100.06%
66087	Mid West Natl Life Ins Co Of TN	TN	33	0.00%	100.06%
70432	AIG Annuity Ins Co	TX	33	0.00%	100.06%
61190	Auto Owners Life Ins Co	MI	32	0.00%	100.06%
70629	World Ins Co	NE	31	0.00%	100.06%
63479	United Teacher Assoc Ins Co	TX	30	0.00%	100.06%
77798	American Centurion Life Assur Co	NY	30	0.00%	100.06%
75744	National Safety Life Ins Co	PA	29	0.00%	100.06%
67911	Pioneer Mut Life Ins Co	ND	28	0.00%	100.07%
68209	Provident Life & Cas Ins Co	TN	27	0.00%	100.07%
77720	Columbia Universal Life Ins Co	TX	27	0.00%	100.07%
66443	Columbian Family Life Ins Co	NY	26	0.00%	100.07%
67628	Pekin Life Ins Co	IL	25	0.00%	100.07%
64904	Investors Heritage Life Ins Co	KY	25	0.00%	100.07%
65757	Shelter Life Ins Co	MO	22	0.00%	100.07%
67946	Pioneer Security Life Ins Co	TX	22	0.00%	100.07%
93513	MetLife Investors Ins Co	MO	21	0.00%	100.07%
67393	Ozark Natl Life Ins Co	MO	21	0.00%	100.07%
64220	Settlers Life Ins Co	VA	20	0.00%	100.07%
92711	HCC Life Ins Co	IN	20	0.00%	100.07%
64190	Allianz Life Ins Co Of NY	NY	19	0.00%	100.07%
90328	First Health Life & Health Ins Co	TX	18	0.00%	100.07%
71471	Medico Life Ins Co	NE	18	0.00%	100.07%
61069	Anthem Life Ins Co	IN	17	0.00%	100.07%

PENNSYLVANIA Insurance Department

2003 Life and Annuity Market Share

Line of Business: Life / Total

Life Writing Business Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
62359	Constitution Life Ins Co	TX	14	0.00%	100.07%
60445	American Founders Life Ins Co	TX	14	0.00%	100.07%
66419	Mutual Service Life Ins Co	MN	14	0.00%	100.07%
62537	Cotton States Life Ins Co	GA	13	0.00%	100.07%
77984	First Variable Life Ins Co	AR	13	0.00%	100.07%
93742	Securian Life Ins Co	MN	13	0.00%	100.07%
68284	Pyramid Life Ins Co	KS	12	0.00%	100.07%
69922	United Home Life Ins Co	IN	12	0.00%	100.07%
68047	Professional Ins Co	TX	11	0.00%	100.07%
64238	Guaranty Income Life Ins Co	LA	11	0.00%	100.07%
68829	Sentry Life Ins Co Of NY	NY	10	0.00%	100.07%
60542	American Home Life Ins Co	KS	10	0.00%	100.07%
73377	Southern Security Life Ins Co	FL	10	0.00%	100.07%
88536	Protective Life And Annuity Ins Co	AL	9	0.00%	100.07%
69647	Phoenix Natl Ins Co	OH	9	0.00%	100.07%
94218	Country Investors Life Assur Co	IL	9	0.00%	100.07%
86126	Members Life Ins Co	WI	8	0.00%	100.08%
74209	MMA Ins Co	IN	8	0.00%	100.08%
63983	United Heritage Life Ins Co	ID	8	0.00%	100.08%
60140	Jackson Natl Life Ins Co Of NY	NY	8	0.00%	100.08%
60984	Compbenefits Ins Co	TX	8	0.00%	100.08%
84522	Auto Club Life Ins Co	MI	8	0.00%	100.08%
60305	American Comm Mut Ins Co	MI	7	0.00%	100.08%
85189	Investors Consolidated Ins Co	NH	7	0.00%	100.08%
74900	Brokers Natl Life Assur Co	AR	7	0.00%	100.08%
66702	National Masonic Provident Assoc	OH	6	0.00%	100.08%

PENNSYLVANIA Insurance Department
2003 Life and Annuity Market Share
Line of Business: Life / Total
Life Writing Business Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
69493	Tower Life Ins Co	TX	6	0.00%	100.08%
73288	Humana Ins Co	WI	6	0.00%	100.08%
60214	First Great West Life & Annuity Ins	NY	6	0.00%	100.08%
82538	National Health Ins Co	TX	5	0.00%	100.08%
68721	Security Life Ins Co Of Amer	MN	5	0.00%	100.08%
81434	First Rehab Life Ins Co Of Amer	NY	5	0.00%	100.08%
84514	US Branch of Industrial Alliance Pac	WA	5	0.00%	100.08%
66699	Voyager Life Ins Co	GA	5	0.00%	100.08%
76031	Florida Combined Life Ins Co Inc	FL	5	0.00%	100.08%
66532	National Farm Life Ins Co	TX	4	0.00%	100.08%
68357	Reliable Life Ins Co	MO	4	0.00%	100.08%
84654	US Branch Assumption Mut Life Ins Co	MA	4	0.00%	100.08%
71463	Citizens Ins Co Of Amer	CO	4	0.00%	100.08%
69876	United Life & Annuity Ins Co	IA	4	0.00%	100.08%
92738	American Equity Invest Life Ins Co	IA	4	0.00%	100.08%
69485	Security Natl Life Ins Co	UT	3	0.00%	100.08%
60033	First Ameritas Life Ins Corp of NY	NY	3	0.00%	100.08%
70955	USA Life One Ins Co Of IN	IN	3	0.00%	100.08%
79340	First Central Natl Life Ins Co NY	NY	3	0.00%	100.08%
62251	Concord Heritage Life Ins Co Inc	NH	3	0.00%	100.08%
10091	Zurich Life Ins Co of NY	NY	2	0%	100.08%
85286	OneNation Ins Co	IN	2	0%	100.08%
93653	American Partners Life Ins Co	AZ	2	0%	100.08%
68543	Liberty Bankers Life Ins Co	OK	2	0%	100.08%
80322	Citicorp Life Ins Co	AZ	2	0%	100.08%
65811	American Modern Life Ins Co	OH	1	0%	100.08%

PENNSYLVANIA Insurance Department
2003 Life and Annuity Market Share
Line of Business: Life / Total
Life Writing Business Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
66214	Dixie Natl Life Ins Co	IN	1	0%	100.08%
87963	National Teachers Assoc Life Ins Co	TX	1	0%	100.08%
72656	Arkansas Natl Life Ins Co	AR	1	0%	100.08%
71706	Standard Life & Cas Ins Co	UT	1	0%	100.08%
67059	North Coast Life Ins Co	WA	1	0%	100.08%
69418	Southern Financial Life Ins Co	LA	1	0%	100.08%
67164	Chase Life & Annuity Co	DE	1	0%	100.08%
94234	American Enterprise Life Ins Co	IN	1	0%	100.08%
98205	National Foundation Life Ins Co	TX	1	0%	100.08%
90581	Symetra Natl Life Ins Co	WA	1	0%	100.08%
60801	American Public Life Ins Co	OK	1	0%	100.08%
68802	Sentinel Security Life Ins Co	UT	1	0%	100.08%
71323	Zale Life Ins Co	AZ	1	0%	100.08%
92649	American Underwriters Life Ins Co	AZ	1	0%	100.08%
77925	Western United Life Assur Co	WA	1	0%	100.08%
64890	Investors Guaranty Life Ins Co	CA	1	0%	100.08%
62952	Equitable Life & Cas Ins Co	UT	0	0%	100.08%
68462	Reserve Natl Ins Co	OK	0	0%	100.08%
82252	Landmark Life Ins Co	TX	0	0%	100.08%
11804	Conseco Life Ins Co of TX	TX	0	0%	100.08%
78620	Brooke Life Ins Co	MI	0	0%	100.08%
78743	New Era Life Ins Co	TX	0	0%	100.08%
65641	Lincoln Mut Life & Cas Ins Co	ND	0	0%	100.08%
60244	Kentucky Home Life Ins Co	KY	0	0%	100.08%
61670	Citizens USA Life Ins Co	IL	0	0%	100.08%
60666	American Life & Acc Ins Co Of KY	KY	0	0%	100.08%

PENNSYLVANIA Insurance Department
2003 Life and Annuity Market Share
Line of Business: Life / Total
Life Writing Business Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
60631	American Investors Life Ins Co	KS	0	0%	100.08%
61093	Atlanta Life Ins Co	GA	0	0%	100.08%
78662	Senior Life Ins Co	GA	0	0%	100.08%
91910	American Savings Life Ins Co	AZ	0	0%	100.08%
77119	Sentinel American Life Ins Co	TX	0	0%	100.08%
60992	First Metlife Investors Ins Co	NY	0	0%	100.08%
62510	Equitrust Life Ins Co	IA	0	0%	100.08%
80799	Celtic Ins Co	IL	0	0%	100.08%
61328	Bankers Life Ins Co Of Amer	TX	0	0%	100.08%
71099	Parker Centennial Assur Co	WI	-1	0%	100.08%
79677	Forethought Life Assur Co	IN	-2	0%	100.08%
84697	American Specialty Hlth Ins Co	IL	-2	0%	100.08%
94439	American Creditors Life Ins Co	DE	-2	0%	100.08%
88080	XL Life Ins and Annuity Co	IL	-3	0.00%	100.08%
61700	Central Natl Life Ins Co Omaha	DE	-21	0.00%	100.08%
93521	General Fidelity Life Ins Co	CA	-27	0.00%	100.08%
68160	Balboa Life Ins Co	CA	-31	0.00%	100.08%
71480	Great Western Ins Co	UT	-86	0.00%	100.08%
62383	Centurion Life Ins Co	MO	-151	0.00%	100.07%
64467	Home Owners Life Ins Co	IL	-647	-0.01%	100.06%
60518	American Health & Life Ins Co	TX	-1,220	-0.02%	100.04%
98884	Union Security Life Ins Co	DE	-1,954	-0.04%	100%
	490 Companies in the Report		**$ 5,288,616**	**100.00%**	**100.00%**

END OF REPORT

PENNSYLVANIA Insurance Department

2003 Life and Annuity Market Share

Line of Business: Annuity / Ordinary

Life Writing Business Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
70432	AIG Annuity Ins Co	TX	528,402	7.74%	7.74%
61050	MetLife Investors USA Ins Co	DE	465,694	6.82%	14.56%
69345	Teachers Ins & Ann Assoc Of Amer	NY	378,741	5.55%	20.10%
62944	AXA Equitable Life Ins Co	NY	377,322	5.53%	25.63%
90611	Allianz Life Ins Co Of North Amer	MN	351,637	5.15%	30.78%
65005	IDS Life Ins Co	MN	275,034	4.03%	34.80%
65676	Lincoln Natl Life Ins Co	IN	218,344	3.20%	38.00%
65978	Metropolitan Life Ins Co	NY	210,518	3.08%	41.08%
94234	American Enterprise Life Ins Co	IN	198,208	2.90%	43.99%
86231	Transamerica Life Ins Co	IA	177,346	2.60%	46.58%
79227	Pruco Life Ins Co	AZ	172,932	2.53%	49.12%
63274	Fidelity & Guaranty Life Ins Co	MD	162,884	2.39%	51.50%
80950	Travelers Life & Annuity Co	CT	148,263	2.17%	53.67%
65056	Jackson Natl Life Ins Co	MI	141,408	2.07%	55.74%
68675	Security Benefit Life Ins Co	KS	138,037	2.02%	57.76%
91596	New York Life Ins & Annuity Corp	DE	128,207	1.88%	59.64%
79065	Sun Life Assur Co Of Canada US	DE	119,035	1.74%	61.38%
65838	Manufacturers Life Ins Co USA	MI	115,513	1.69%	63.08%
87726	The Travelers Ins Co	CT	114,674	1.68%	64.76%
69507	Transamerica Life Ins & Annuity Co	NC	109,741	1.61%	66.36%
65595	Lincoln Benefit Life Co	NE	106,608	1.56%	67.92%
70092	Glenbrook Life & Annuity Co	AZ	97,564	1.43%	69.35%
92738	American Equity Invest Life Ins Co	IA	91,484	1.34%	70.69%
91626	New England Life Ins Co	MA	83,532	1.22%	71.91%
67172	Ohio Natl Life Ins Co	OH	83,451	1.22%	73.14%
70769	Erie Family Life Ins Co	PA	79,363	1.16%	74.30%

PENNSYLVANIA Insurance Department

2003 Life and Annuity Market Share
Line of Business: Annuity / Ordinary
Life Writing Business Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
70238	Variable Annuity Life Ins Co	TX	74,733	1.09%	75.39%
60941	AIG SunAmerica Life Assur Co	AZ	71,983	1.05%	76.45%
92622	Western Southern Life Assur Co	OH	69,907	1.02%	77.47%
79022	Merrill Lynch Life Ins Co	AR	64,984	0.95%	78.42%
65749	Cuna Mut Life Ins Co	IA	62,378	0.91%	79.34%
93432	CM Life Ins Co	CT	58,266	0.85%	80.19%
60739	American Natl Ins Co	TX	57,067	0.84%	81.02%
78077	Mony Life Ins Co Of Amer	AZ	56,009	0.82%	81.84%
60631	American Investors Life Ins Co	KS	55,324	0.81%	82.66%
65935	Massachusetts Mut Life Ins Co	MA	52,422	0.77%	83.42%
61271	Principal Life Ins Co	IA	50,271	0.74%	84.16%
65536	GE Life And Annuity Assur Co	VA	48,307	0.71%	84.87%
68241	Prudential Ins Co Of Amer	NJ	46,167	0.68%	85.54%
78778	Guardian Ins & Annuity Co Inc	DE	42,027	0.62%	86.16%
90557	Kemper Investors Life Ins Co	IL	42,017	0.62%	86.77%
68608	Symetra Life Ins Co	WA	39,341	0.58%	87.35%
70025	General Electric Capital Assur Co	DE	35,420	0.52%	87.87%
93513	MetLife Investors Ins Co	MO	34,814	0.51%	88.38%
93548	PHL Variable Ins Co	CT	32,968	0.48%	88.86%
61263	Bankers Life & Cas Co	IL	31,306	0.46%	89.32%
61247	USG Annuity & Life Co	OK	27,502	0.40%	89.72%
74780	Integrity Life Ins Co	OH	26,736	0.39%	90.11%
60142	TIAA Cref Life Ins Co	NY	25,012	0.37%	90.48%
93696	Fidelity Investments Life Ins Co	UT	24,227	0.35%	90.83%
69108	State Farm Life Ins Co	IL	23,731	0.35%	91.18%
60488	American Gen Life Ins Co	TX	23,440	0.34%	91.52%

PENNSYLVANIA Insurance Department

2003 Life and Annuity Market Share

Line of Business: Annuity / Ordinary

Life Writing Business Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
66605	Peoples Benefit Life Ins Co	IA	20,909	0.31%	91.83%
65528	Life Ins Co Of The Southwest	TX	20,469	0.30%	92.13%
67091	Northwestern Mut Life Ins Co	WI	20,304	0.30%	92.43%
97977	Ameritas Variable Life Ins Co	NE	20,055	0.29%	92.72%
71129	Fort Dearborn Life Ins Co	IL	18,412	0.27%	92.99%
60186	Allstate Life Ins Co	IL	17,558	0.26%	93.25%
63312	Great American Life Ins Co	OH	14,745	0.22%	93.46%
84824	Allmerica Financial Life & Annuity	MA	13,504	0.20%	93.66%
80837	Union Central Life Ins Co	OH	13,494	0.20%	93.86%
64513	Horace Mann Life Ins Co	IL	13,464	0.20%	94.06%
68845	Shenandoah Life Ins Co	VA	12,653	0.19%	94.24%
61999	Americo Financial Life Annunity Ins	TX	12,383	0.18%	94.42%
66168	Minnesota Life Ins Co	MN	12,133	0.18%	94.60%
66672	American Gen Life & Acc Ins Co	TN	12,087	0.18%	94.78%
63401	First Colony Life Ins Co	VA	12,022	0.18%	94.95%
67865	Jefferson Pilot Life Ins Co	NC	11,785	0.17%	95.13%
97721	Thrivent Life Ins Co	MN	11,395	0.17%	95.29%
65722	Loyal American Life Ins Co	OH	11,370	0.17%	95.46%
69663	USAA Life Ins Co	TX	11,230	0.16%	95.62%
62898	Aviva Life Ins Co	DE	10,627	0.16%	95.78%
68772	Security Mut Life Ins Co Of NY	NY	10,244	0.15%	95.93%
68039	Presidential Life Ins Co	NY	10,073	0.15%	96.08%
91413	Western Reserve Life Assur Co of OH	OH	10,027	0.15%	96.22%
61212	Baltimore Life Ins Co	MD	10,003	0.15%	96.37%
66869	Nationwide Life Ins Co	OH	9,720	0.14%	96.51%
64327	Harleysville Life Ins Co	PA	9,704	0.14%	96.66%

PENNSYLVANIA Insurance Department

2003 Life and Annuity Market Share

Line of Business: Annuity / Ordinary

Life Writing Business Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
86509	Ing Life Ins & Annuity Co	CT	9,093	0.13%	96.79%
68136	Protective Life Ins Co	TN	8,932	0.13%	96.92%
67105	Reliastar Life Ins Co	MN	8,871	0.13%	97.05%
61492	Business Mens Assur Co Of Amer	SC	8,708	0.13%	97.18%
60895	American United Life Ins Co	IN	8,138	0.12%	97.30%
66680	National Life Ins Co	VT	6,834	0.10%	97.40%
62979	Equitable Life Ins Co Of IA	IA	6,749	0.10%	97.49%
60682	Conseco Ins Co	IL	6,624	0.10%	97.59%
65099	John Hancock Life Ins Co	MA	6,309	0.09%	97.68%
66044	Midland Natl Life Ins Co	IA	6,298	0.09%	97.78%
69868	United Of Omaha Life Ins Co	NE	5,894	0.09%	97.86%
99775	Funeral Directors Life Ins Co	TX	5,675	0.08%	97.95%
65242	Lafayette Life Ins Co	IN	5,624	0.08%	98.03%
88072	Hartford Life Ins Co	CT	5,525	0.08%	98.11%
69019	Standard Ins Co	OR	5,301	0.08%	98.19%
66915	New York Life Ins Co	NY	5,009	0.07%	98.26%
81060	Canada Life Ins Co Of Amer	MI	4,845	0.07%	98.33%
66583	National Guardian Life Ins Co	WI	4,730	0.07%	98.40%
92916	United American Ins Co	DE	4,515	0.07%	98.47%
76236	Cincinnati Life Ins Co	OH	4,312	0.06%	98.53%
80942	ING USA Annuity and LIfe Ins Co	IA	4,024	0.06%	98.59%
66281	Monumental Life Ins Co	MD	3,958	0.06%	98.65%
94471	Americom Life & Annuity Ins Co	TX	3,924	0.06%	98.70%
62057	Jefferson Pilot Lifeamerica Ins Co	NJ	3,653	0.05%	98.76%
63487	Investors Life Ins Co North Amer	TX	3,530	0.05%	98.81%
64017	Jefferson Natl Life Ins Co	TX	3,174	0.05%	98.86%

PENNSYLVANIA Insurance Department

2003 Life and Annuity Market Share

Line of Business: Annuity / Ordinary

Life Writing Business Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
66850	National Western Life Ins Co	CO	3,169	0.05%	98.90%
61301	Ameritas Life Ins Corp	NE	2,869	0.04%	98.94%
86630	American Skandia Life Assur Corp	CT	2,796	0.04%	98.98%
62286	Golden Rule Ins Co	IL	2,780	0.04%	99.03%
75264	National Integrity Life Ins Co	NY	2,731	0.04%	99.07%
67644	Penn Mut Life Ins Co	PA	2,581	0.04%	99.10%
86375	Manufacturers Life Ins Co Of NY	NY	2,577	0.04%	99.14%
68322	Great West Life & Annuity Ins Co	CO	2,568	0.04%	99.18%
67121	Transamerica Occidental Life Ins Co	IA	2,517	0.04%	99.22%
70491	Clarica Life Ins Co US	ND	2,325	0.03%	99.25%
63495	First Investors Life Ins Co	NY	2,316	0.03%	99.28%
66311	Motorists Life Ins Co	OH	2,254	0.03%	99.32%
70408	Fortis Benefits Ins Co	MN	2,246	0.03%	99.35%
66427	MTL Ins Co	IL	2,178	0.03%	99.38%
93653	American Partners Life Ins Co	AZ	1,982	0.03%	99.41%
99937	Columbus Life Ins Co	OH	1,960	0.03%	99.44%
85685	Acacia Natl Life Ins Co	DC	1,804	0.03%	99.47%
92495	First Sunamerica Life Ins Co	NY	1,752	0.03%	99.49%
67784	Philadelphia American Life Ins Co	TX	1,542	0.02%	99.51%
68381	Reliance Standard Life Ins Co	IL	1,517	0.02%	99.54%
69256	Sunamerica Life Ins Co	AZ	1,494	0.02%	99.56%
67814	Phoenix Life Ins Co	NY	1,464	0.02%	99.58%
71153	Hartford Life & Annuity Ins Co	CT	1,346	0.02%	99.60%
80659	US Bus of the Canada Life Assur Co	MI	1,311	0.02%	99.62%
80624	American Progressive L&H Ins Of NY	NY	1,295	0.02%	99.64%
62626	Cuna Mut Ins Society	WI	1,284	0.02%	99.66%

PENNSYLVANIA Insurance Department

2003 Life and Annuity Market Share

Line of Business: Annuity / Ordinary

Life Writing Business Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
89206	Ohio Natl Life Assur Corp	OH	1,271	0.02%	99.67%
70254	Jefferson Pilot Financial Ins Co	NE	1,253	0.02%	99.69%
68543	Liberty Bankers Life Ins Co	OK	1,209	0.02%	99.71%
72222	Amica Life Ins Co	RI	1,149	0.02%	99.73%
64939	Investors Ins Corp	DE	1,139	0.02%	99.74%
61875	Church Life Ins Corp	NY	1,128	0.02%	99.76%
60992	First Metlife Investors Ins Co	NY	933	0.01%	99.77%
94099	United Investors Life Ins Co	MO	910	0.01%	99.79%
63665	General American Life Ins Co	MO	901	0.01%	99.80%
64130	Life Investors Ins Co Of Amer	IA	896	0.01%	99.81%
69051	Standard Life Ins Co Of IN	IN	891	0.01%	99.83%
70750	Nationwide Life & Ann Co of Amer	DE	850	0.01%	99.84%
60038	Acacia Life Ins Co	DC	850	0.01%	99.85%
63207	Chase Ins Life and Annuity Co	IL	761	0.01%	99.86%
60140	Jackson Natl Life Ins Co Of NY	NY	671	0.01%	99.87%
76112	Oxford Life Ins Co	AZ	631	0.01%	99.88%
65129	Kansas City Life Ins Co	MO	627	0.01%	99.89%
63193	Farmers & Traders Life Ins Co	NY	609	0.01%	99.90%
93661	Annuity Investors Life Ins Co	OH	590	0.01%	99.91%
72125	Physicians Life Ins Co	NE	590	0.01%	99.92%
86428	Metropolitan Ins & Annuity Co	DE	529	0.01%	99.92%
80594	IDS Life Ins Co Of NY	NY	440	0.01%	99.93%
70874	Allstate Life Ins Co Of NY	NY	393	0.01%	99.94%
67466	Pacific Life Ins Co	CA	385	0.01%	99.94%
84786	Colorado Bankers Life Ins Co	CO	380	0.01%	99.95%
72990	GE Capital Life Assur Co Of NY	NY	314	0.00%	99.95%

PENNSYLVANIA Insurance Department

2003 Life and Annuity Market Share
Line of Business: Annuity / Ordinary
Life Writing Business Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
70319	Washington Natl Ins Co	IL	291	0.00%	99.96%
70688	Transamerica Financial Life Ins Co	NY	286	0.00%	99.96%
66842	AIG Life Ins Co	DE	286	0.00%	99.97%
66370	Mony Life Ins Co	NY	275	0.00%	99.97%
70580	Humanadental Ins Co	WI	234	0.00%	99.97%
65080	John Alden Life Ins Co	WI	191	0.00%	99.98%
70114	Unity Mut Life Ins Co	NY	187	0.00%	99.98%
84174	Employees Life Co Mut	IL	185	0.00%	99.98%
62308	Connecticut General Life Ins Co	CT	170	0.00%	99.98%
62345	Berkshire Hathaway Life Ins Co NE	NE	157	0.00%	99.99%
90212	Great Southern Life Ins Co	TX	140	0.00%	99.99%
63126	Farm Family Life Ins Co	NY	137	0.00%	99.99%
68810	Sentry Life Ins Co	WI	131	0.00%	99.99%
61808	Charter Natl Life Ins Co	IL	124	0.00%	99.99%
65315	Liberty Life Assur Co Of Boston	MA	123	0.00%	100.00%
68225	Nationwide Life Ins Co of Amer	PA	103	0.00%	100.00%
66230	William Penn Life Ins Co Of NY	NY	101	0.00%	100.00%
72664	Sun Life Ins & Annuity Co Of NY	NY	100	0.00%	100.00%
65900	Conseco Life Ins Co	IN	94	0.00%	100.00%
65919	Primerica Life Ins Co	MA	90	0.00%	100.00%
63738	Utica Natl Life Ins Co	NY	89	0.00%	100.00%
63258	Federated Life Ins Co	MN	88	0.00%	100.01%
67989	American Memorial Life Ins Co	SD	86	0.00%	100.01%
67660	Pennsylvania Life Ins Co	PA	84	0.00%	100.01%
65781	Madison Natl Life Ins Co Inc	WI	81	0.00%	100.01%
63177	Farmers New World Life Ins Co	WA	76	0.00%	100.01%

PENNSYLVANIA Insurance Department

2003 Life and Annuity Market Share

Line of Business: Annuity / Ordinary Life Writing Business Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
82848	ML Life Ins Co Of NY	NY	75	0.00%	100.01%
62413	Continental Assur Co	IL	72	0.00%	100.01%
77984	First Variable Life Ins Co	AR	68	0.00%	100.01%
60445	American Founders Life Ins Co	TX	66	0.00%	100.01%
70416	MML Bay State Life Ins Co	CT	64	0.00%	100.02%
62928	EMC Natl Life Co	IA	57	0.00%	100.02%
69116	State Life Ins Co	IN	52	0.00%	100.02%
60275	American Bankers Life Assur Co Of FL	FL	52	0.00%	100.02%
64645	Indianapolis Life Ins Co	IN	51	0.00%	100.02%
61689	Amerus Life Ins Co	IA	49	0.00%	100.02%
67695	Federal Home Life Ins Co	VA	42	0.00%	100.02%
67180	Ohio State Life Ins Co	TX	40	0.00%	100.02%
77925	Western United Life Assur Co	WA	40	0.00%	100.02%
82538	National Health Ins Co	TX	40	0.00%	100.02%
65927	Lincoln Heritage Life Ins Co	IL	40	0.00%	100.02%
64505	Homesteaders Life Co	IA	39	0.00%	100.02%
62065	Colonial Penn Life Ins Co	PA	39	0.00%	100.02%
93262	Penn Ins & Annuity Co	DE	39	0.00%	100.02%
94439	American Creditors Life Ins Co	DE	35	0.00%	100.02%
60879	American States Life Ins Co	IN	34	0.00%	100.02%
65765	Reassure America Life Ins Co	IL	31	0.00%	100.03%
69876	United Life & Annuity Ins Co	IA	31	0.00%	100.03%
90247	Pharmacists Life Ins Co	IA	30	0.00%	100.03%
87750	Mayflower Natl Life Ins Co	IN	30	0.00%	100.03%
61883	Central United Life Ins Co	TX	27	0.00%	100.03%
60291	American Capitol Ins Co	TX	27	0.00%	100.03%

PENNSYLVANIA Insurance Department

2003 Life and Annuity Market Share

Line of Business: Annuity / Ordinary

Life Writing Business Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
63932	Bankers Life Ins Co Of NY	NY	25	0.00%	100.03%
61727	Central Reserve Life Ins Co	OH	22	0.00%	100.03%
71404	Continental General Ins Co	NE	22	0.00%	100.03%
97055	Mega Life & Health Ins Co The	OK	19	0.00%	100.03%
70483	Western & Southern Life Ins Co	OH	18	0.00%	100.03%
77887	Life & Health Ins Co Of Amer	PA	16	0.00%	100.03%
68594	American Amicable Life Ins Co Of TX	TX	16	0.00%	100.03%
71870	Fidelity Security Life Ins Co	MO	16	0.00%	100.03%
60704	American Life Ins Co of NY	NY	15	0.00%	100.03%
65668	Lincoln Direct Life Ins Co	NE	15	0.00%	100.03%
77720	Columbia Universal Life Ins Co	TX	15	0.00%	100.03%
88668	Mutual Of Amer Life Ins Co	NY	14	0.00%	100.03%
63967	Government Personnel Mut Life Ins Co	TX	13	0.00%	100.03%
70106	United States Life Ins Co In NYC	NY	12	0.00%	100.03%
63053	Family Life Ins Co	TX	11	0.00%	100.03%
69094	State Farm Life & Accident Asr Co	IL	11	0.00%	100.03%
60139	Lincoln Life & Annuity Co Of NY	NY	10	0.00%	100.03%
62510	Equitrust Life Ins Co	IA	10	0.00%	100.03%
60228	USAA Life Ins Co Of NY	NY	9	0.00%	100.03%
69140	First Allmerica Fin Life Ins Co	MA	9	0.00%	100.03%
81442	Monitor Life Ins Co Of NY	NY	9	0.00%	100.03%
64580	Illinois Mut Life Ins Co	IL	8	0.00%	100.03%
61360	Reliastar Life Ins Co Of NY	NY	8	0.00%	100.03%
69930	United Ins Co Of Amer	IL	8	0.00%	100.03%
60534	American Heritage Life Ins Co	FL	8	0.00%	100.03%
93629	Prudential Retirement Ins & Anuty Co	CT	8	0.00%	100.03%

PENNSYLVANIA Insurance Department

2003 Life and Annuity Market Share

Line of Business: Annuity / Ordinary

Life Writing Business Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
61190	Auto Owners Life Ins Co	MI	8	0.00%	100.03%
69310	Surety Life Ins Co	NE	7	0.00%	100.03%
60046	Academy Life Ins Co	MO	6	0.00%	100.03%
61425	Trustmark Ins Co	IL	6	0.00%	100.03%
61395	Beneficial Life Ins Co	UT	6	0.00%	100.03%
98213	Financial Benefit Life Ins Co	KS	6	0.00%	100.03%
64246	Guardian Life Ins Co Of Amer	NY	5	0.00%	100.03%
87645	United Fidelity Life Ins Co	TX	5	0.00%	100.03%
67148	Occidental Life Ins Co Of NC	TX	5	0.00%	100.03%
77674	Town & Country Life Ins Co	UT	5	0.00%	100.03%
67032	North Carolina Mut Life Ins Co	NC	5	0.00%	100.03%
60410	American Fidelity Assur Co	OK	4	0.00%	100.03%
70211	Valley Forge Life Ins Co	PA	4	0.00%	100.03%
63088	Farm Bureau Life Ins Co	IA	4	0.00%	100.03%
80675	US Bus of Crown Life Ins Co	MI	3	0%	100.03%
60429	American Fidelity Life Ins Co	FL	3	0%	100.03%
67792	Philadelphia-United Life Ins Co	PA	3	0%	100.03%
69477	Fortis Ins Co	WI	3	0%	100.03%
61832	Chesapeake Life Ins Co	OK	2	0%	100.03%
76953	ING Ins Co Of America	FL	2	0%	100.03%
80802	US Branch SunLife Assur Co Of Canada	MI	2	0%	100.03%
66540	National Farmers Union Life Ins Co	TX	2	0%	100.03%
71900	Bankers Natl Life Ins Co	TX	2	0%	100.03%
71439	Assurity Life Ins Co	NE	2	0%	100.03%
71773	American Natl Life Ins Co Of TX	TX	1	0%	100.03%
66265	Monarch Life Ins Co	MA	1	0%	100.03%

PENNSYLVANIA Insurance Department
2003 Life and Annuity Market Share
Line of Business: Annuity / Ordinary
Life Writing Business Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
64904	Investors Heritage Life Ins Co	KY	1	0%	100.03%
68950	Southland Life Ins Co	TX	1	0%	100.03%
64831	Intramerica Life Ins Co	NY	1	0%	100.03%
66087	Mid West Natl Life Ins Co Of TN	TN	1	0%	100.03%
67873	Pioneer American Ins Co	TX	1	0%	100.03%
60577	American Income Life Ins Co	IN	1	0%	100.03%
94218	Country Investors Life Assur Co	IL	1	0%	100.03%
10091	Zurich Life Ins Co of NY	NY	1	0%	100.03%
67539	Pan American Life Ins Co	LA	1	0%	100.03%
62049	Colonial Life & Accident Ins Co	SC	1	0%	100.03%
67946	Pioneer Security Life Ins Co	TX	0	0%	100.03%
97764	Idealife Ins Co	CT	0	0%	100.03%
61239	Bankers Fidelity Life Ins Co	GA	0	0%	100.03%
70130	Universal Guaranty Life Ins Co	OH	0	0%	100.03%
61476	Boston Mut Life Ins Co	MA	0	0%	100.03%
68721	Security Life Ins Co Of Amer	MN	0	0%	100.03%
65471	Life Ins Co Of GA	GA	0	0%	100.03%
67083	Manhattan Natl Life Ins Co	IL	0	0%	100.03%
70335	West Coast Life Ins Co	NE	0	0%	100.03%
69485	Security Natl Life Ins Co	UT	0	0%	100.03%
70955	USA Life One Ins Co Of IN	IN	0	0%	100.03%
67393	Ozark Natl Life Ins Co	MO	0	0%	100.03%
69566	Trans World Assur Co	CA	0	0%	100.03%
68446	Scor Life Ins Co	TX	0	0%	100.03%
76325	Conseco Senior Health Ins Co	PA	0	0%	100.03%
66974	North American Co Life & Hlth Ins	IL	-2	0%	100.03%

PENNSYLVANIA Insurance Department

2003 Life and Annuity Market Share

Line of Business: Annuity / Ordinary

Life Writing Business Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
94250	Banner Life Ins Co	MD	-2	0%	100.03%
60607	American Intl Life Assr Co NY	NY	-2,317	-0.03%	100%
	288 Companies in the Report		**$ 6,829,095**	**100.00%**	**100.00%**

END OF REPORT

PENNSYLVANIA Insurance Department

2003 Life and Annuity Market Share

Line of Business: Annuity / Group

Life Writing Business Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
65838	Manufacturers Life Ins Co USA	MI	342,352	10.71%	10.71%
60232	AGL Life Assur Co	PA	312,642	9.78%	20.50%
80942	ING USA Annuity and Life Ins Co	IA	299,246	9.36%	29.86%
86509	Ing Life Ins & Annuity Co	CT	205,083	6.42%	36.28%
70092	Glenbrook Life & Annuity Co	AZ	190,207	5.95%	42.23%
69345	Teachers Ins & Ann Assoc Of Amer	NY	166,593	5.21%	47.45%
65056	Jackson Natl Life Ins Co	MI	149,911	4.69%	52.14%
86630	American Skandia Life Assur Corp	CT	147,383	4.61%	56.75%
66044	Midland Natl Life Ins Co	IA	136,705	4.28%	61.03%
65978	Metropolitan Life Ins Co	NY	120,535	3.77%	64.80%
66850	National Western Life Ins Co	CO	107,025	3.35%	68.15%
79065	Sun Life Assur Co Of Canada US	DE	104,472	3.27%	71.42%
60186	Allstate Life Ins Co	IL	97,615	3.05%	74.47%
62944	AXA Equitable Life Ins Co	NY	90,261	2.82%	77.30%
60739	American Natl Ins Co	TX	75,868	2.37%	79.67%
65676	Lincoln Natl Life Ins Co	IN	64,987	2.03%	81.70%
68322	Great West Life & Annuity Ins Co	CO	55,443	1.74%	83.44%
61271	Principal Life Ins Co	IA	53,739	1.68%	85.12%
70238	Variable Annuity Life Ins Co	TX	51,580	1.61%	86.74%
66974	North American Co Life & Hlth Ins	IL	47,069	1.47%	88.21%
65595	Lincoln Benefit Life Co	NE	43,912	1.37%	89.58%
61247	USG Annuity & Life Co	OK	35,874	1.12%	90.71%
60895	American United Life Ins Co	IN	25,917	0.81%	91.52%
67865	Jefferson Pilot Life Ins Co	NC	24,993	0.78%	92.30%
61689	Amerus Life Ins Co	IA	22,613	0.71%	93.01%
70688	Transamerica Financial Life Ins Co	NY	20,047	0.63%	93.63%

PENNSYLVANIA Insurance Department

2003 Life and Annuity Market Share

Line of Business: Annuity / Group

Life Writing Business Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
60941	AIG SunAmerica Life Assur Co	AZ	19,497	0.61%	94.24%
80837	Union Central Life Ins Co	OH	16,942	0.53%	94.77%
78778	Guardian Ins & Annuity Co Inc	DE	15,779	0.49%	95.27%
62626	Cuna Mut Ins Society	WI	14,302	0.45%	95.72%
62898	Aviva Life Ins Co	DE	13,981	0.44%	96.15%
91626	New England Life Ins Co	MA	13,648	0.43%	96.58%
65749	Cuna Mut Life Ins Co	IA	11,171	0.35%	96.93%
68608	Symetra Life Ins Co	WA	9,430	0.30%	97.22%
68381	Reliance Standard Life Ins Co	IL	8,310	0.26%	97.48%
68241	Prudential Ins Co Of Amer	NJ	7,562	0.24%	97.72%
65935	Massachusetts Mut Life Ins Co	MA	7,383	0.23%	97.95%
87726	The Travelers Ins Co	CT	7,331	0.23%	98.18%
68810	Sentry Life Ins Co	WI	6,969	0.22%	98.40%
68675	Security Benefit Life Ins Co	KS	5,723	0.18%	98.58%
65005	IDS Life Ins Co	MN	4,813	0.15%	98.73%
70769	Erie Family Life Ins Co	PA	4,533	0.14%	98.87%
62979	Equitable Life Ins Co Of IA	IA	4,458	0.14%	99.01%
69868	United Of Omaha Life Ins Co	NE	2,566	0.08%	99.09%
88072	Hartford Life Ins Co	CT	2,359	0.07%	99.17%
62308	Connecticut General Life Ins Co	CT	1,965	0.06%	99.23%
69140	First Allmerica Fin Life Ins Co	MA	1,705	0.05%	99.28%
88668	Mutual Of Amer Life Ins Co	NY	1,694	0.05%	99.33%
65099	John Hancock Life Ins Co	MA	1,673	0.05%	99.39%
66370	Mony Life Ins Co	NY	1,607	0.05%	99.44%
67105	Reliastar Life Ins Co	MN	1,606	0.05%	99.49%
66842	AIG Life Ins Co	DE	1,545	0.05%	99.53%

PENNSYLVANIA Insurance Department

2003 Life and Annuity Market Share

Line of Business: Annuity / Group

Life Writing Business Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
68136	Protective Life Ins Co	TN	1,424	0.04%	99.58%
90557	Kemper Investors Life Ins Co	IL	1,173	0.04%	99.62%
70874	Allstate Life Ins Co Of NY	NY	1,107	0.03%	99.65%
61050	MetLife Investors USA Ins Co	DE	1,101	0.03%	99.68%
64645	Indianapolis Life Ins Co	IN	1,023	0.03%	99.72%
67644	Penn Mut Life Ins Co	PA	1,019	0.03%	99.75%
66583	National Guardian Life Ins Co	WI	829	0.03%	99.77%
65528	Life Ins Co Of The Southwest	TX	751	0.02%	99.80%
66915	New York Life Ins Co	NY	678	0.02%	99.82%
91413	Western Reserve Life Assur Co of OH	OH	635	0.02%	99.84%
69507	Transamerica Life Ins & Annuity Co	NC	586	0.02%	99.86%
67466	Pacific Life Ins Co	CA	526	0.02%	99.87%
79022	Merrill Lynch Life Ins Co	AR	397	0.01%	99.89%
66605	Peoples Benefit Life Ins Co	IA	389	0.01%	99.90%
68543	Liberty Bankers Life Ins Co	OK	378	0.01%	99.91%
60054	Aetna Life Ins Co	CT	324	0.01%	99.92%
66869	Nationwide Life Ins Co	OH	309	0.01%	99.93%
63258	Federated Life Ins Co	MN	302	0.01%	99.94%
60140	Jackson Natl Life Ins Co Of NY	NY	268	0.01%	99.95%
63312	Great American Life Ins Co	OH	182	0.01%	99.95%
93653	American Partners Life Ins Co	AZ	167	0.01%	99.96%
60607	American Intl Life Assr Co NY	NY	141	0.00%	99.96%
70025	General Electric Capital Assur Co	DE	132	0.00%	99.97%
63223	Federal Life Ins Co	IL	108	0.00%	99.97%
80675	US Bus of Crown Life Ins Co	MI	108	0.00%	99.97%
77798	American Centurion Life Assur Co	NY	105	0.00%	99.98%

PENNSYLVANIA Insurance Department
2003 Life and Annuity Market Share
Line of Business: Annuity / Group
Life Writing Business Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
61999	Americo Financial Life Annunity Ins	TX	100	0.00%	99.98%
94234	American Enterprise Life Ins Co	IN	85	0.00%	99.98%
61212	Baltimore Life Ins Co	MD	84	0.00%	99.99%
92495	First Sunamerica Life Ins Co	NY	63	0.00%	99.99%
93661	Annuity Investors Life Ins Co	OH	48	0.00%	99.99%
76953	ING Ins Co Of America	FL	46	0.00%	99.99%
70432	AIG Annuity Ins Co	TX	37	0.00%	99.99%
62413	Continental Assur Co	IL	34	0.00%	99.99%
71870	Fidelity Security Life Ins Co	MO	34	0.00%	99.99%
69744	Union Labor Life Ins Co	MD	26	0.00%	99.99%
60410	American Fidelity Assur Co	OK	23	0.00%	100.00%
65242	Lafayette Life Ins Co	IN	22	0.00%	100.00%
63274	Fidelity & Guaranty Life Ins Co	MD	19	0.00%	100.00%
67121	Transamerica Occidental Life Ins Co	IA	15	0.00%	100.00%
69256	Sunamerica Life Ins Co	AZ	14	0.00%	100.00%
64130	Life Investors Ins Co Of Amer	IA	13	0.00%	100.00%
63487	Investors Life Ins Co North Amer	TX	13	0.00%	100.00%
81060	Canada Life Ins Co Of Amer	MI	11	0.00%	100.00%
90212	Great Southern Life Ins Co	TX	10	0.00%	100.00%
80950	Travelers Life & Annuity Co	CT	7	0.00%	100.00%
70254	Jefferson Pilot Financial Ins Co	NE	7	0.00%	100.00%
68845	Shenandoah Life Ins Co	VA	6	0.00%	100.00%
63665	General American Life Ins Co	MO	6	0.00%	100.00%
67814	Phoenix Life Ins Co	NY	3	0.00%	100%
69876	United Life & Annuity Ins Co	IA	3	0.00%	100.00%
80594	IDS Life Ins Co Of NY	NY	1	0%	100.00%

PENNSYLVANIA Insurance Department

2003 Life and Annuity Market Share

Line of Business: Annuity / Group

Life Writing Business Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
86231	Transamerica Life Ins Co	IA	1	0%	100.00%
68225	Nationwide Life Ins Co of Amer	PA	1	0%	100.00%
80802	US Branch SunLife Assur Co Of Canada	MI	1	0%	100.00%
80659	US Bus of the Canada Life Assur Co	MI	0	0%	100.00%
64017	Jefferson Natl Life Ins Co	TX	0	0%	100.00%
67989	American Memorial Life Ins Co	SD	0	0%	100.00%
60445	American Founders Life Ins Co	TX	0	0%	100.00%
84824	Allmerica Financial Life & Annuity	MA	0	0%	100.00%
60488	American Gen Life Ins Co	TX	-6	0.00%	100%
	113 Companies in the Report		**$ 3,195,513**	**100.00%**	**100.00%**

END OF REPORT

PENNSYLVANIA Insurance Department

2003 Life and Annuity Market Share

Line of Business: Annuity / Total

Life Writing Business Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
69345	Teachers Ins & Ann Assoc Of Amer	NY	545,334	5.44%	5.44%
70432	AIG Annuity Ins Co	TX	528,440	5.27%	10.71%
62944	AXA Equitable Life Ins Co	NY	467,583	4.66%	15.38%
61050	MetLife Investors USA Ins Co	DE	466,795	4.66%	20.03%
65838	Manufacturers Life Ins Co USA	MI	457,865	4.57%	24.60%
90611	Allianz Life Ins Co Of North Amer	MN	351,637	3.51%	28.11%
65978	Metropolitan Life Ins Co	NY	331,053	3.30%	31.41%
60232	AGL Life Assur Co	PA	312,642	3.12%	34.53%
80942	ING USA Annuity and LIfe Ins Co	IA	303,270	3.03%	37.55%
65056	Jackson Natl Life Ins Co	MI	291,319	2.91%	40.46%
70092	Glenbrook Life & Annuity Co	AZ	287,771	2.87%	43.33%
65676	Lincoln Natl Life Ins Co	IN	283,331	2.83%	46.16%
65005	IDS Life Ins Co	MN	279,847	2.79%	48.95%
79065	Sun Life Assur Co Of Canada US	DE	223,507	2.23%	51.18%
86509	Ing Life Ins & Annuity Co	CT	214,176	2.14%	53.31%
94234	American Enterprise Life Ins Co	IN	198,293	1.98%	55.29%
86231	Transamerica Life Ins Co	IA	177,347	1.77%	57.06%
79227	Pruco Life Ins Co	AZ	172,932	1.73%	58.79%
63274	Fidelity & Guaranty Life Ins Co	MD	162,902	1.63%	60.41%
65595	Lincoln Benefit Life Co	NE	150,520	1.50%	61.91%
86630	American Skandia Life Assur Corp	CT	150,178	1.50%	63.41%
80950	Travelers Life & Annuity Co	CT	148,270	1.48%	64.89%
68675	Security Benefit Life Ins Co	KS	143,760	1.43%	66.32%
66044	Midland Natl Life Ins Co	IA	143,004	1.43%	67.75%
60739	American Natl Ins Co	TX	132,935	1.33%	69.08%
91596	New York Life Ins & Annuity Corp	DE	128,207	1.28%	70.36%

PENNSYLVANIA Insurance Department

2003 Life and Annuity Market Share

Line of Business: Annuity / Total

Life Writing Business Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
70238	Variable Annuity Life Ins Co	TX	126,313	1.26%	71.62%
87726	The Travelers Ins Co	CT	122,006	1.22%	72.83%
60186	Allstate Life Ins Co	IL	115,173	1.15%	73.98%
69507	Transamerica Life Ins & Annuity Co	NC	110,327	1.10%	75.08%
66850	National Western Life Ins Co	CO	110,194	1.10%	76.18%
61271	Principal Life Ins Co	IA	104,010	1.04%	77.22%
91626	New England Life Ins Co	MA	97,180	0.97%	78.19%
92738	American Equity Invest Life Ins Co	IA	91,484	0.91%	79.10%
60941	AIG SunAmerica Life Assur Co	AZ	91,480	0.91%	80.01%
70769	Erie Family Life Ins Co	PA	83,896	0.84%	80.85%
67172	Ohio Natl Life Ins Co	OH	83,451	0.83%	81.68%
65749	Cuna Mut Life Ins Co	IA	73,549	0.73%	82.42%
92622	Western Southern Life Assur Co	OH	69,907	0.70%	83.11%
79022	Merrill Lynch Life Ins Co	AR	65,381	0.65%	83.77%
61247	USG Annuity & Life Co	OK	63,376	0.63%	84.40%
65935	Massachusetts Mut Life Ins Co	MA	59,805	0.60%	85.00%
93432	CM Life Ins Co	CT	58,266	0.58%	85.58%
68322	Great West Life & Annuity Ins Co	CO	58,011	0.58%	86.16%
78778	Guardian Ins & Annuity Co Inc	DE	57,806	0.58%	86.73%
78077	Mony Life Ins Co Of Amer	AZ	56,009	0.56%	87.29%
60631	American Investors Life Ins Co	KS	55,324	0.55%	87.84%
68241	Prudential Ins Co Of Amer	NJ	53,729	0.54%	88.38%
68608	Symetra Life Ins Co	WA	48,772	0.49%	88.87%
65536	GE Life And Annuity Assur Co	VA	48,307	0.48%	89.35%
66974	North American Co Life & Hlth Ins	IL	47,067	0.47%	89.82%
90557	Kemper Investors Life Ins Co	IL	43,191	0.43%	90.25%

PENNSYLVANIA Insurance Department

2003 Life and Annuity Market Share

Line of Business: Annuity / Total

Life Writing Business Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
67865	Jefferson Pilot Life Ins Co	NC	36,778	0.37%	90.61%
70025	General Electric Capital Assur Co	DE	35,552	0.35%	90.97%
93513	MetLife Investors Ins Co	MO	34,814	0.35%	91.32%
60895	American United Life Ins Co	IN	34,055	0.34%	91.66%
93548	PHL Variable Ins Co	CT	32,968	0.33%	91.98%
61263	Bankers Life & Cas Co	IL	31,306	0.31%	92.30%
80837	Union Central Life Ins Co	OH	30,436	0.30%	92.60%
74780	Integrity Life Ins Co	OH	26,736	0.27%	92.87%
60142	TIAA Cref Life Ins Co	NY	25,012	0.25%	93.12%
62898	Aviva Life Ins Co	DE	24,608	0.25%	93.36%
93696	Fidelity Investments Life Ins Co	UT	24,227	0.24%	93.60%
69108	State Farm Life Ins Co	IL	23,731	0.24%	93.84%
60488	American Gen Life Ins Co	TX	23,434	0.23%	94.07%
61689	Amerus Life Ins Co	IA	22,662	0.23%	94.30%
66605	Peoples Benefit Life Ins Co	IA	21,297	0.21%	94.51%
65528	Life Ins Co Of The Southwest	TX	21,220	0.21%	94.72%
70688	Transamerica Financial Life Ins Co	NY	20,333	0.20%	94.93%
67091	Northwestern Mut Life Ins Co	WI	20,304	0.20%	95.13%
97977	Ameritas Variable Life Ins Co	NE	20,055	0.20%	95.33%
71129	Fort Dearborn Life Ins Co	IL	18,412	0.18%	95.51%
62626	Cuna Mut Ins Society	WI	15,586	0.16%	95.67%
63312	Great American Life Ins Co	OH	14,927	0.15%	95.82%
84824	Allmerica Financial Life & Annuity	MA	13,504	0.13%	95.95%
64513	Horace Mann Life Ins Co	IL	13,464	0.13%	96.09%
68845	Shenandoah Life Ins Co	VA	12,659	0.13%	96.21%
61999	Americo Financial Life Annunity Ins	TX	12,483	0.12%	96.34%

PENNSYLVANIA Insurance Department

2003 Life and Annuity Market Share

Line of Business: Annuity / Total

Life Writing Business Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
66168	Minnesota Life Ins Co	MN	12,133	0.12%	96.46%
66672	American Gen Life & Acc Ins Co	TN	12,087	0.12%	96.58%
63401	First Colony Life Ins Co	VA	12,022	0.12%	96.70%
97721	Thrivent Life Ins Co	MN	11,395	0.11%	96.81%
65722	Loyal American Life Ins Co	OH	11,370	0.11%	96.93%
69663	USAA Life Ins Co	TX	11,230	0.11%	97.04%
62979	Equitable Life Ins Co Of IA	IA	11,207	0.11%	97.15%
91413	Western Reserve Life Assur Co of OH	OH	10,662	0.11%	97.26%
67105	Reliastar Life Ins Co	MN	10,477	0.10%	97.36%
68136	Protective Life Ins Co	TN	10,357	0.10%	97.46%
68772	Security Mut Life Ins Co Of NY	NY	10,244	0.10%	97.57%
61212	Baltimore Life Ins Co	MD	10,087	0.10%	97.67%
68039	Presidential Life Ins Co	NY	10,073	0.10%	97.77%
66869	Nationwide Life Ins Co	OH	10,030	0.10%	97.87%
68381	Reliance Standard Life Ins Co	IL	9,826	0.10%	97.97%
64327	Harleysville Life Ins Co	PA	9,704	0.10%	98.06%
61492	Business Mens Assur Co Of Amer	SC	8,708	0.09%	98.15%
69868	United Of Omaha Life Ins Co	NE	8,460	0.08%	98.23%
65099	John Hancock Life Ins Co	MA	7,982	0.08%	98.31%
88072	Hartford Life Ins Co	CT	7,884	0.08%	98.39%
68810	Sentry Life Ins Co	WI	7,100	0.07%	98.46%
66680	National Life Ins Co	VT	6,834	0.07%	98.53%
60682	Conseco Ins Co	IL	6,624	0.07%	98.60%
66915	New York Life Ins Co	NY	5,687	0.06%	98.65%
99775	Funeral Directors Life Ins Co	TX	5,675	0.06%	98.71%
65242	Lafayette Life Ins Co	IN	5,646	0.06%	98.77%

PENNSYLVANIA Insurance Department

2003 Life and Annuity Market Share

Line of Business: Annuity / Total

Life Writing Business Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
66583	National Guardian Life Ins Co	WI	5,559	0.06%	98.82%
69019	Standard Ins Co	OR	5,301	0.05%	98.88%
81060	Canada Life Ins Co Of Amer	MI	4,856	0.05%	98.92%
92916	United American Ins Co	DE	4,515	0.05%	98.97%
76236	Cincinnati Life Ins Co	OH	4,312	0.04%	99.01%
66281	Monumental Life Ins Co	MD	3,958	0.04%	99.05%
94471	Americom Life & Annuity Ins Co	TX	3,924	0.04%	99.09%
62057	Jefferson Pilot Lifeamerica Ins Co	NJ	3,653	0.04%	99.13%
67644	Penn Mut Life Ins Co	PA	3,600	0.04%	99.16%
63487	Investors Life Ins Co North Amer	TX	3,543	0.04%	99.20%
64017	Jefferson Natl Life Ins Co	TX	3,174	0.03%	99.23%
61301	Ameritas Life Ins Corp	NE	2,869	0.03%	99.26%
62286	Golden Rule Ins Co	IL	2,780	0.03%	99.29%
75264	National Integrity Life Ins Co	NY	2,731	0.03%	99.31%
86375	Manufacturers Life Ins Co Of NY	NY	2,577	0.03%	99.34%
67121	Transamerica Occidental Life Ins Co	IA	2,531	0.03%	99.36%
70491	Clarica Life Ins Co US	ND	2,325	0.02%	99.39%
63495	First Investors Life Ins Co	NY	2,316	0.02%	99.41%
66311	Motorists Life Ins Co	OH	2,254	0.02%	99.43%
70408	Fortis Benefits Ins Co	MN	2,246	0.02%	99.46%
66427	MTL Ins Co	IL	2,178	0.02%	99.48%
93653	American Partners Life Ins Co	AZ	2,149	0.02%	99.50%
62308	Connecticut General Life Ins Co	CT	2,135	0.02%	99.52%
99937	Columbus Life Ins Co	OH	1,960	0.02%	99.54%
66370	Mony Life Ins Co	NY	1,882	0.02%	99.56%
66842	AIG Life Ins Co	DE	1,831	0.02%	99.58%

PENNSYLVANIA Insurance Department

2003 Life and Annuity Market Share

Line of Business: Annuity / Total

Life Writing Business Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
92495	First Sunamerica Life Ins Co	NY	1,815	0.02%	99.59%
85685	Acacia Natl Life Ins Co	DC	1,804	0.02%	99.61%
69140	First Allmerica Fin Life Ins Co	MA	1,714	0.02%	99.63%
88668	Mutual Of Amer Life Ins Co	NY	1,708	0.02%	99.65%
68543	Liberty Bankers Life Ins Co	OK	1,587	0.02%	99.66%
67784	Philadelphia American Life Ins Co	TX	1,542	0.02%	99.68%
69256	Sunamerica Life Ins Co	AZ	1,508	0.02%	99.69%
70874	Allstate Life Ins Co Of NY	NY	1,500	0.02%	99.71%
67814	Phoenix Life Ins Co	NY	1,467	0.01%	99.72%
71153	Hartford Life & Annuity Ins Co	CT	1,346	0.01%	99.74%
80659	US Bus of the Canada Life Assur Co	MI	1,311	0.01%	99.75%
80624	American Progressive L&H Ins Of NY	NY	1,295	0.01%	99.76%
89206	Ohio Natl Life Assur Corp	OH	1,271	0.01%	99.77%
70254	Jefferson Pilot Financial Ins Co	NE	1,260	0.01%	99.79%
72222	Amica Life Ins Co	RI	1,149	0.01%	99.80%
64939	Investors Ins Corp	DE	1,139	0.01%	99.81%
61875	Church Life Ins Corp	NY	1,128	0.01%	99.82%
64645	Indianapolis Life Ins Co	IN	1,073	0.01%	99.83%
60140	Jackson Natl Life Ins Co Of NY	NY	939	0.01%	99.84%
60992	First Metlife Investors Ins Co	NY	933	0.01%	99.85%
67466	Pacific Life Ins Co	CA	911	0.01%	99.86%
94099	United Investors Life Ins Co	MO	910	0.01%	99.87%
64130	Life Investors Ins Co Of Amer	IA	908	0.01%	99.88%
63665	General American Life Ins Co	MO	906	0.01%	99.89%
69051	Standard Life Ins Co Of IN	IN	891	0.01%	99.90%
70750	Nationwide Life & Ann Co of Amer	DE	850	0.01%	99.90%

PENNSYLVANIA Insurance Department

2003 Life and Annuity Market Share

Line of Business: Annuity / Total

Life Writing Business Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
60038	Acacia Life Ins Co	DC	850	0.01%	99.91%
63207	Chase Ins Life and Annuity Co	IL	761	0.01%	99.92%
93661	Annuity Investors Life Ins Co	OH	638	0.01%	99.93%
76112	Oxford Life Ins Co	AZ	631	0.01%	99.93%
65129	Kansas City Life Ins Co	MO	627	0.01%	99.94%
63193	Farmers & Traders Life Ins Co	NY	609	0.01%	99.95%
72125	Physicians Life Ins Co	NE	590	0.01%	99.95%
86428	Metropolitan Ins & Annuity Co	DE	529	0.01%	99.96%
80594	IDS Life Ins Co Of NY	NY	441	0.00%	99.96%
63258	Federated Life Ins Co	MN	390	0.00%	99.96%
84786	Colorado Bankers Life Ins Co	CO	380	0.00%	99.97%
60054	Aetna Life Ins Co	CT	324	0.00%	99.97%
72990	GE Capital Life Assur Co Of NY	NY	314	0.00%	99.98%
70319	Washington Natl Ins Co	IL	291	0.00%	99.98%
70580	Humanadental Ins Co	WI	234	0.00%	99.98%
65080	John Alden Life Ins Co	WI	191	0.00%	99.98%
70114	Unity Mut Life Ins Co	NY	187	0.00%	99.98%
84174	Employees Life Co Mut	IL	185	0.00%	99.99%
62345	Berkshire Hathaway Life Ins Co NE	NE	157	0.00%	99.99%
90212	Great Southern Life Ins Co	TX	150	0.00%	99.99%
63126	Farm Family Life Ins Co	NY	137	0.00%	99.99%
61808	Charter Natl Life Ins Co	IL	124	0.00%	99.99%
65315	Liberty Life Assur Co Of Boston	MA	123	0.00%	99.99%
80675	US Bus of Crown Life Ins Co	MI	111	0.00%	99.99%
63223	Federal Life Ins Co	IL	108	0.00%	100.00%
77798	American Centurion Life Assur Co	NY	105	0.00%	100.00%

PENNSYLVANIA Insurance Department

2003 Life and Annuity Market Share

Line of Business: Annuity / Total

Life Writing Business Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
62413	Continental Assur Co	IL	105	0.00%	100.00%
68225	Nationwide Life Ins Co of Amer	PA	104	0.00%	100.00%
66230	William Penn Life Ins Co Of NY	NY	101	0.00%	100.00%
72664	Sun Life Ins & Annuity Co Of NY	NY	100	0.00%	100.00%
65900	Conseco Life Ins Co	IN	94	0.00%	100.00%
65919	Primerica Life Ins Co	MA	90	0.00%	100.00%
63738	Utica Natl Life Ins Co	NY	89	0.00%	100.00%
67989	American Memorial Life Ins Co	SD	87	0.00%	100.00%
67660	Pennsylvania Life Ins Co	PA	84	0.00%	100.00%
65781	Madison Natl Life Ins Co Inc	WI	81	0.00%	100.01%
63177	Farmers New World Life Ins Co	WA	76	0.00%	100.01%
82848	ML Life Ins Co Of NY	NY	75	0.00%	100.01%
77984	First Variable Life Ins Co	AR	68	0.00%	100.01%
60445	American Founders Life Ins Co	TX	67	0.00%	100.01%
70416	MML Bay State Life Ins Co	CT	64	0.00%	100.01%
62928	EMC Natl Life Co	IA	57	0.00%	100.01%
69116	State Life Ins Co	IN	52	0.00%	100.01%
60275	American Bankers Life Assur Co Of FL	FL	52	0.00%	100.01%
71870	Fidelity Security Life Ins Co	MO	50	0.00%	100.01%
76953	ING Ins Co Of America	FL	47	0.00%	100.01%
67695	Federal Home Life Ins Co	VA	42	0.00%	100.01%
82538	National Health Ins Co	TX	40	0.00%	100.01%
67180	Ohio State Life Ins Co	TX	40	0.00%	100.01%
65927	Lincoln Heritage Life Ins Co	IL	40	0.00%	100.01%
77925	Western United Life Assur Co	WA	40	0.00%	100.01%
93262	Penn Ins & Annuity Co	DE	39	0.00%	100.01%

PENNSYLVANIA Insurance Department
2003 Life and Annuity Market Share
Line of Business: Annuity / Total
Life Writing Business Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
64505	Homesteaders Life Co	IA	39	0.00%	100.01%
62065	Colonial Penn Life Ins Co	PA	39	0.00%	100.01%
94439	American Creditors Life Ins Co	DE	35	0.00%	100.02%
60879	American States Life Ins Co	IN	34	0.00%	100.02%
69876	United Life & Annuity Ins Co	IA	34	0.00%	100.02%
65765	Reassure America Life Ins Co	IL	31	0.00%	100.02%
90247	Pharmacists Life Ins Co	IA	30	0.00%	100.02%
87750	Mayflower Natl Life Ins Co	IN	30	0.00%	100.02%
61883	Central United Life Ins Co	TX	27	0.00%	100.02%
60291	American Capitol Ins Co	TX	27	0.00%	100.02%
60410	American Fidelity Assur Co	OK	27	0.00%	100.02%
69744	Union Labor Life Ins Co	MD	26	0.00%	100.02%
63932	Bankers Life Ins Co Of NY	NY	25	0.00%	100.02%
61727	Central Reserve Life Ins Co	OH	22	0.00%	100.02%
71404	Continental General Ins Co	NE	22	0.00%	100.02%
97055	Mega Life & Health Ins Co The	OK	19	0.00%	100.02%
70483	Western & Southern Life Ins Co	OH	18	0.00%	100.02%
68594	American Amicable Life Ins Co Of TX	TX	16	0.00%	100.02%
77887	Life & Health Ins Co Of Amer	PA	16	0.00%	100.02%
77720	Columbia Universal Life Ins Co	TX	15	0.00%	100.02%
65668	Lincoln Direct Life Ins Co	NE	15	0.00%	100.02%
60704	American Life Ins Co of NY	NY	15	0.00%	100.02%
63967	Government Personnel Mut Life Ins Co	TX	13	0.00%	100.02%
70106	United States Life Ins Co In NYC	NY	12	0.00%	100.02%
63053	Family Life Ins Co	TX	11	0.00%	100.02%
69094	State Farm Life & Accident Asr Co	IL	11	0.00%	100.02%

PENNSYLVANIA Insurance Department
2003 Life and Annuity Market Share
Line of Business: Annuity / Total
Life Writing Business Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
62510	Equitrust Life Ins Co	IA	10	0.00%	100.02%
60139	Lincoln Life & Annuity Co Of NY	NY	10	0.00%	100.02%
60228	USAA Life Ins Co Of NY	NY	9	0.00%	100.02%
81442	Monitor Life Ins Co Of NY	NY	9	0.00%	100.02%
64580	Illinois Mut Life Ins Co	IL	8	0.00%	100.02%
60534	American Heritage Life Ins Co	FL	8	0.00%	100.02%
69930	United Ins Co Of Amer	IL	8	0.00%	100.02%
61190	Auto Owners Life Ins Co	MI	8	0.00%	100.02%
93629	Prudential Retirement Ins & Anuty Co	CT	8	0.00%	100.02%
61360	Reliastar Life Ins Co Of NY	NY	8	0.00%	100.02%
69310	Surety Life Ins Co	NE	7	0.00%	100.02%
60046	Academy Life Ins Co	MO	6	0.00%	100.02%
61395	Beneficial Life Ins Co	UT	6	0.00%	100.02%
61425	Trustmark Ins Co	IL	6	0.00%	100.02%
98213	Financial Benefit Life Ins Co	KS	6	0.00%	100.02%
67032	North Carolina Mut Life Ins Co	NC	5	0%	100.02%
64246	Guardian Life Ins Co Of Amer	NY	5	0%	100.02%
77674	Town & Country Life Ins Co	UT	5	0%	100.02%
67148	Occidental Life Ins Co Of NC	TX	5	0%	100.02%
87645	United Fidelity Life Ins Co	TX	5	0%	100.02%
70211	Valley Forge Life Ins Co	PA	4	0%	100.02%
63088	Farm Bureau Life Ins Co	IA	4	0%	100.02%
60429	American Fidelity Life Ins Co	FL	3	0%	100.02%
67792	Philadelphia-United Life Ins Co	PA	3	0%	100.02%
80802	US Branch SunLife Assur Co Of Canada	MI	3	0%	100.02%
69477	Fortis Ins Co	WI	3	0%	100.02%

PENNSYLVANIA Insurance Department
2003 Life and Annuity Market Share
Line of Business: Annuity / Total
Life Writing Business Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
61832	Chesapeake Life Ins Co	OK	2	0%	100.02%
71439	Assurity Life Ins Co	NE	2	0%	100.02%
66540	National Farmers Union Life Ins Co	TX	2	0%	100.02%
71900	Bankers Natl Life Ins Co	TX	2	0%	100.02%
68950	Southland Life Ins Co	TX	1	0%	100.02%
62049	Colonial Life & Accident Ins Co	SC	1	0%	100.02%
10091	Zurich Life Ins Co of NY	NY	1	0%	100.02%
66087	Mid West Natl Life Ins Co Of TN	TN	1	0%	100.02%
64904	Investors Heritage Life Ins Co	KY	1	0%	100.02%
67873	Pioneer American Ins Co	TX	1	0%	100.02%
71773	American Natl Life Ins Co Of TX	TX	1	0%	100.02%
67539	Pan American Life Ins Co	LA	1	0%	100.02%
94218	Country Investors Life Assur Co	IL	1	0%	100.02%
64831	Intramerica Life Ins Co	NY	1	0%	100.02%
60577	American Income Life Ins Co	IN	1	0%	100.02%
66265	Monarch Life Ins Co	MA	1	0%	100.02%
69485	Security Natl Life Ins Co	UT	0	0%	100.02%
70955	USA Life One Ins Co Of IN	IN	0	0%	100.02%
61239	Bankers Fidelity Life Ins Co	GA	0	0%	100.02%
68446	Scor Life Ins Co	TX	0	0%	100.02%
76325	Conseco Senior Health Ins Co	PA	0	0%	100.02%
67393	Ozark Natl Life Ins Co	MO	0	0%	100.02%
67946	Pioneer Security Life Ins Co	TX	0	0%	100.02%
69566	Trans World Assur Co	CA	0	0%	100.02%
65471	Life Ins Co Of GA	GA	0	0%	100.02%
70130	Universal Guaranty Life Ins Co	OH	0	0%	100.02%

PENNSYLVANIA Insurance Department
2003 Life and Annuity Market Share
Line of Business: Annuity / Total
Life Writing Business Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
68721	Security Life Ins Co Of Amer	MN	0	0%	100.02%
61476	Boston Mut Life Ins Co	MA	0	0%	100.02%
97764	Idealife Ins Co	CT	0	0%	100.02%
70335	West Coast Life Ins Co	NE	0	0%	100.02%
67083	Manhattan Natl Life Ins Co	IL	0	0%	100.02%
94250	Banner Life Ins Co	MD	-2	0%	100.02%
60607	American Intl Life Assr Co NY	NY	-2,176	-0.02%	100%
	293 Companies in the Report		**$ 10,024,607**	**100.00%**	**100.00%**

END OF REPORT

PENNSYLVANIA Insurance Department
2003 Accident and Health
Market Share and Loss Ratio
Life Writing Business Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
93688	QCC Ins Co	PA	2,465,880	43.61%	43.61%	2,470,915	2,065,404	83.59%
79413	United Healthcare Ins Co	CT	252,974	4.47%	48.08%	251,860	211,103	83.82%
62294	United Concordia Life & Hlth Ins Co	PA	213,814	3.78%	51.86%	215,018	161,842	75.27%
62235	Unum Life Ins Co Of Amer	ME	150,733	2.67%	54.53%	151,646	141,309	93.18%
65978	Metropolitan Life Ins Co	NY	136,879	2.42%	56.95%	139,639	98,871	70.80%
60054	Aetna Life Ins Co	CT	108,325	1.92%	58.87%	104,721	76,809	73.35%
60380	American Family Life Asr Co Columbus	NE	98,493	1.74%	60.61%	100,389	51,019	50.82%
64246	Guardian Life Ins Co Of Amer	NY	87,071	1.54%	62.15%	84,965	59,353	69.86%
65498	Life Ins Co Of North Amer	PA	60,250	1.07%	63.21%	60,250	38,832	64.45%
70025	General Electric Capital Assur Co	DE	59,944	1.06%	64.27%	64,680	33,398	51.64%
20443	Continental Cas Co	IL	57,748	1.02%	65.29%	25,863	33,134	128.11%
68195	Provident Life & Accident Ins Co	TN	54,260	0.96%	66.25%	55,393	45,978	83.00%
25178	State Farm Mut Auto Ins Co	IL	51,873	0.92%	67.17%	49,074	34,234	69.76%
61263	Bankers Life & Cas Co	IL	48,634	0.86%	68.03%	47,860	29,151	60.91%
97055	Mega Life & Health Ins Co The	OK	47,458	0.84%	68.87%	47,882	30,676	64.07%
70815	Hartford Life & Accident Ins Co	CT	45,495	0.80%	69.68%	45,630	37,057	81.21%
35599	Highmark Cas Ins Co	PA	44,739	0.79%	70.47%	44,614	23,554	52.80%
62308	Connecticut General Life Ins Co	CT	44,069	0.78%	71.25%	43,296	45,641	105.42%
63282	Penn Treaty Network Amer Ins Co	PA	38,474	0.68%	71.93%	39,158	23,923	61.09%
92916	United American Ins Co	DE	37,752	0.67%	72.59%	38,002	22,371	58.87%
72052	Corporate Health Ins Co	PA	37,454	0.66%	73.26%	37,454	10,403	27.78%
69477	Fortis Ins Co	WI	36,107	0.64%	73.89%	36,973	19,322	52.26%
62146	Combined Ins Co Of Amer	IL	36,106	0.64%	74.53%	36,502	17,779	48.71%
60410	American Fidelity Assur Co	OK	33,671	0.60%	75.13%	33,547	16,391	48.86%
68241	Prudential Ins Co Of Amer	NJ	33,578	0.59%	75.72%	30,149	30,792	102.13%
70408	Fortis Benefits Ins Co	MN	31,413	0.56%	76.28%	31,408	18,190	57.92%
65099	John Hancock Life Ins Co	MA	31,085	0.55%	76.83%	26,450	8,325	31.47%
71412	Mutual Of Omaha Ins Co	NE	30,748	0.54%	77.37%	28,351	19,117	67.43%

PENNSYLVANIA Insurance Department

2003 Accident and Health
Market Share and Loss Ratio
Life Writing Business Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
76325	Conseco Senior Health Ins Co	PA	30,527	0.54%	77.91%	33,491	28,340	84.62%
69019	Standard Ins Co	OR	29,534	0.52%	78.43%	29,632	28,748	97.02%
71404	Continental General Ins Co	NE	28,540	0.50%	78.94%	28,856	18,408	63.79%
67598	Paul Revere Life Ins Co	MA	27,929	0.49%	79.43%	29,018	35,355	121.84%
62626	Cuna Mut Ins Society	WI	27,840	0.49%	79.92%	32,883	24,150	73.44%
80926	GE Grp Life Assur Co	CT	25,525	0.45%	80.38%	24,836	14,175	57.07%
61271	Principal Life Ins Co	IA	25,444	0.45%	80.83%	24,949	16,535	66.28%
93440	Highmark Life Ins Co	PA	25,433	0.45%	81.28%	25,787	12,033	46.66%
67091	Northwestern Mut Life Ins Co	WI	24,218	0.43%	81.70%	24,907	21,817	87.59%
70319	Washington Natl Ins Co	IL	23,753	0.42%	82.12%	24,364	16,739	68.70%
65935	Massachusetts Mut Life Ins Co	MA	23,138	0.41%	82.53%	22,828	6,759	29.61%
67784	Philadelphia American Life Ins Co	TX	22,568	0.40%	82.93%	20,833	9,133	43.84%
68381	Reliance Standard Life Ins Co	IL	20,126	0.36%	83.29%	20,263	15,311	75.56%
71870	Fidelity Security Life Ins Co	MO	19,629	0.35%	83.64%	19,114	11,639	60.89%
70106	United States Life Ins Co In NYC	NY	19,527	0.35%	83.98%	20,638	15,372	74.48%
80624	American Progressive L&H Ins Of NY	NY	19,372	0.34%	84.32%	19,291	11,213	58.13%
80802	US Branch SunLife Assur Co Of Canada	MI	19,298	0.34%	84.66%	19,400	10,578	54.53%
62286	Golden Rule Ins Co	IL	18,477	0.33%	84.99%	18,366	10,701	58.27%
65005	IDS Life Ins Co	MN	18,356	0.32%	85.32%	18,349	5,457	29.74%
61425	Trustmark Ins Co	IL	17,923	0.32%	85.63%	17,120	16,723	97.68%
65080	John Alden Life Ins Co	WI	17,770	0.31%	85.95%	17,600	13,665	77.64%
65021	Stonebridge Life Ins Co	VT	17,471	0.31%	86.26%	17,530	5,145	29.35%
62049	Colonial Life & Accident Ins Co	SC	16,380	0.29%	86.55%	16,449	5,917	35.97%
70254	Jefferson Pilot Financial Ins Co	NE	16,283	0.29%	86.83%	16,549	11,567	69.90%
88072	Hartford Life Ins Co	CT	15,483	0.27%	87.11%	10,834	8,098	74.75%
80659	US Bus of the Canada Life Assur Co	MI	15,423	0.27%	87.38%	14,667	8,728	59.51%
69353	Teachers Protective Mut Life Ins Co	PA	15,333	0.27%	87.65%	15,460	9,698	62.73%
62359	Constitution Life Ins Co	TX	14,348	0.25%	87.91%	14,106	10,247	72.64%

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66915	New York Life Ins Co	NY	14,302	0.25%	88.16%	14,162	11,734	82.86%
68608	Symetra Life Ins Co	WA	14,285	0.25%	88.41%	14,625	9,192	62.85%
61727	Central Reserve Life Ins Co	OH	14,196	0.25%	88.66%	14,198	9,139	64.37%
62804	Educators Mut Life Ins Co	PA	14,105	0.25%	88.91%	14,667	6,333	43.18%
78174	Conseco Health Ins Co	AZ	14,051	0.25%	89.16%	13,982	7,227	51.69%
97179	United WI Life Ins Co	WI	14,021	0.25%	89.41%	14,001	5,756	41.11%
70939	Gerber Life Ins Co	NY	13,461	0.24%	89.65%	12,751	3,806	29.85%
61239	Bankers Fidelity Life Ins Co	GA	12,391	0.22%	89.87%	12,700	8,463	66.64%
65315	Liberty Life Assur Co Of Boston	MA	12,185	0.22%	90.08%	12,159	6,560	53.95%
66281	Monumental Life Ins Co	MD	12,036	0.21%	90.29%	12,431	5,400	43.44%
66605	Peoples Benefit Life Ins Co	IA	11,986	0.21%	90.51%	11,765	7,914	67.27%
65536	GE Life And Annuity Assur Co	VA	11,659	0.21%	90.71%	12,360	7,886	63.80%
74268	Hartford Life Grp Ins Co	IL	11,439	0.20%	90.91%	13,478	4,628	34.34%
67105	Reliastar Life Ins Co	MN	11,220	0.20%	91.11%	10,332	7,359	71.23%
77399	Sterling Life Ins Co	IL	11,146	0.20%	91.31%	11,203	6,920	61.77%
62944	AXA Equitable Life Ins Co	NY	10,110	0.18%	91.49%	12,211	1,483	12.14%
69345	Teachers Ins & Ann Assoc Of Amer	NY	10,081	0.18%	91.67%	9,870	9,762	98.91%
68500	Continental Life Ins Co Brentwood	TN	9,701	0.17%	91.84%	9,563	6,153	64.34%
35963	AF&L Ins Co	PA	9,418	0.17%	92.00%	9,665	2,810	29.07%
12262	Pennsylvania Manufacturers Asn Ins C	PA	9,206	0.16%	92.17%	9,206	7,546	81.97%
68322	Great West Life & Annuity Ins Co	CO	9,203	0.16%	92.33%	8,984	6,640	73.91%
60534	American Heritage Life Ins Co	FL	9,058	0.16%	92.49%	9,054	4,414	48.75%
64130	Life Investors Ins Co Of Amer	IA	8,644	0.15%	92.64%	9,782	7,357	75.21%
19445	National Union Fire Ins Co Of Pitts	PA	8,596	0.15%	92.80%	8,314	16,352	196.68%
66842	AIG Life Ins Co	DE	8,539	0.15%	92.95%	9,018	9,167	101.65%
80314	Unicare Life & Health Ins Co	DE	8,431	0.15%	93.10%	8,509	6,033	70.90%
60275	American Bankers Life Assur Co Of FL	FL	8,224	0.15%	93.24%	10,210	4,760	46.62%
81973	Coventry Health & Life Ins Co	DE	7,932	0.14%	93.38%	7,932	6,674	84.14%

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87726	The Travelers Ins Co	CT	7,858	0.14%	93.52%	8,171	4,296	52.58%
69078	Standard Security Life Ins Co Of NY	NY	7,828	0.14%	93.66%	7,786	4,638	59.57%
80578	Physicians Mut Ins Co	NE	7,367	0.13%	93.79%	7,460	4,798	64.32%
65781	Madison Natl Life Ins Co Inc	WI	7,134	0.13%	93.92%	7,141	4,540	63.58%
66168	Minnesota Life Ins Co	MN	7,095	0.13%	94.04%	8,788	6,892	78.43%
66869	Nationwide Life Ins Co	OH	7,088	0.13%	94.17%	7,639	2,224	29.11%
10111	American Bankers Ins Co Of FL	FL	6,999	0.12%	94.29%	7,518	1,358	18.06%
60895	American United Life Ins Co	IN	6,913	0.12%	94.41%	6,286	4,166	66.27%
42129	United Security Assur Co Of PA	PA	6,871	0.12%	94.53%	6,947	2,522	36.30%
61212	Baltimore Life Ins Co	MD	6,835	0.12%	94.65%	6,835	3,889	56.90%
69868	United Of Omaha Life Ins Co	NE	6,630	0.12%	94.77%	6,631	6,970	105.11%
64327	Harleysville Life Ins Co	PA	6,611	0.12%	94.89%	6,551	3,229	49.29%
64211	Guarantee Trust Life Ins Co	IL	6,475	0.11%	95.00%	7,611	5,936	77.99%
90611	Allianz Life Ins Co Of North Amer	MN	6,380	0.11%	95.12%	6,184	2,754	44.53%
86991	Medical Life Ins Co	OH	6,347	0.11%	95.23%	6,252	3,744	59.88%
69701	Union Bankers Ins Co	TX	5,919	0.10%	95.33%	6,271	4,575	72.95%
66672	American Gen Life & Acc Ins Co	TN	5,756	0.10%	95.43%	6,236	4,484	71.91%
60186	Allstate Life Ins Co	IL	5,602	0.10%	95.53%	5,750	2,360	41.04%
61476	Boston Mut Life Ins Co	MA	5,483	0.10%	95.63%	5,613	3,365	59.95%
69744	Union Labor Life Ins Co	MD	5,229	0.09%	95.72%	5,279	2,853	54.04%
67121	Transamerica Occidental Life Ins Co	IA	5,084	0.09%	95.81%	5,025	1,015	20.20%
65765	Reassure America Life Ins Co	IL	4,985	0.09%	95.90%	5,158	4,918	95.35%
68136	Protective Life Ins Co	TN	4,771	0.08%	95.99%	9,345	5,807	62.14%
92711	HCC Life Ins Co	IN	4,613	0.08%	96.07%	4,445	5,098	114.69%
61751	Central States H & L Co Of Omaha	NE	4,606	0.08%	96.15%	4,132	2,292	55.47%
28231	Fidelio Ins Co	PA	4,519	0.08%	96.23%	4,519	2,942	65.10%
16535	Zurich American Ins Co	NY	4,486	0.08%	96.31%	4,649	6,155	132.39%
74209	MMA Ins Co	IN	4,431	0.08%	96.39%	4,129	2,863	69.34%

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61301	Ameritas Life Ins Corp	NE	4,271	0.08%	96.46%	4,269	3,131	73.34%
11681	Keystone Ins Co	PA	4,092	0.07%	96.53%	4,193	755	18.01%
22667	Ace American Ins Co	PA	4,039	0.07%	96.61%	3,454	3,382	97.92%
97268	Pacific Life & Annuity Co	AZ	4,038	0.07%	96.68%	4,005	2,625	65.54%
65323	Liberty Life Ins Co	SC	3,965	0.07%	96.75%	3,765	799	21.22%
60836	American Republic Ins Co	IA	3,897	0.07%	96.82%	5,538	3,654	65.98%
27928	Amex Assur Co	IL	3,878	0.07%	96.88%	3,841	53	1.38%
38245	BCS Ins Co	OH	3,802	0.07%	96.95%	3,684	1,114	30.24%
66370	Mony Life Ins Co	NY	3,717	0.07%	97.02%	3,833	793	20.69%
22977	Lumbermens Mut Cas Co	IL	3,633	0.06%	97.08%	3,633	-1,254	-34.52%
66583	National Guardian Life Ins Co	WI	3,419	0.06%	97.14%	3,435	2,038	59.33%
71439	Assurity Life Ins Co	NE	3,380	0.06%	97.20%	3,369	1,103	32.74%
39845	Employers Reins Corp	MO	3,344	0.06%	97.26%	3,344	1,786	53.41%
68373	American Gen Assur Co	IL	3,308	0.06%	97.32%	16,448	8,678	52.76%
65595	Lincoln Benefit Life Co	NE	3,233	0.06%	97.38%	3,093	145	4.69%
62596	Union Fidelity Life Ins Co	IL	3,197	0.06%	97.43%	3,856	1,916	49.69%
80837	Union Central Life Ins Co	OH	3,143	0.06%	97.49%	3,399	1,476	43.42%
86231	Transamerica Life Ins Co	IA	3,048	0.05%	97.54%	3,049	1,803	59.13%
70173	Universal Underwriters Life Ins Co	KS	2,955	0.05%	97.60%	2,653	1,487	56.05%
80799	Celtic Ins Co	IL	2,935	0.05%	97.65%	2,939	1,497	50.94%
60518	American Health & Life Ins Co	TX	2,932	0.05%	97.70%	9,093	5,872	64.58%
69663	USAA Life Ins Co	TX	2,891	0.05%	97.75%	2,888	1,861	64.44%
22217	Gulf Ins Co	CT	2,890	0.05%	97.80%	2,890	-323	-11.18%
77828	Companion Life Ins Co	SC	2,827	0.05%	97.85%	2,831	992	35.04%
71714	Berkshire Life Ins Co of Amer	MA	2,769	0.05%	97.90%	2,739	22	0.80%
80896	Centre Life Ins Co	MA	2,761	0.05%	97.95%	2,873	2,755	95.89%
66087	Mid West Natl Life Ins Co Of TN	TN	2,701	0.05%	98.00%	2,636	1,517	57.55%
67539	Pan American Life Ins Co	LA	2,558	0.05%	98.04%	2,500	1,358	54.32%

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62413	Continental Assur Co	IL	2,487	0.04%	98.09%	2,521	3,076	122.02%
77887	Life & Health Ins Co Of Amer	PA	2,426	0.04%	98.13%	2,593	1,832	70.65%
66680	National Life Ins Co	VT	2,413	0.04%	98.17%	2,593	4,550	175.47%
68772	Security Mut Life Ins Co Of NY	NY	2,397	0.04%	98.21%	2,244	1,525	67.96%
42978	American Security Ins Co	DE	2,294	0.04%	98.25%	3,016	494	16.38%
65242	Lafayette Life Ins Co	IN	2,275	0.04%	98.29%	2,270	1,330	58.59%
39217	QBE Ins Corp	PA	2,183	0.04%	98.33%	2,183	1,206	55.25%
71129	Fort Dearborn Life Ins Co	IL	2,031	0.04%	98.37%	2,031	1,956	96.31%
20281	Federal Ins Co	IN	2,029	0.04%	98.41%	1,947	2,170	111.45%
19682	Hartford Fire In Co	CT	1,958	0.03%	98.44%	1,935	1,037	53.59%
10367	Avemco Ins Co	MD	1,936	0.03%	98.47%	1,936	716	36.98%
66265	Monarch Life Ins Co	MA	1,830	0.03%	98.51%	1,825	2,092	114.63%
64297	First Unum Life Ins Co	NY	1,825	0.03%	98.54%	1,844	6,477	351.25%
94358	USAble Life	AR	1,798	0.03%	98.57%	1,798	0	0%
38970	Markel Ins Co	IL	1,791	0.03%	98.60%	1,455	280	19.24%
71773	American Natl Life Ins Co Of TX	TX	1,766	0.03%	98.63%	1,765	138	7.82%
60577	American Income Life Ins Co	IN	1,708	0.03%	98.66%	1,719	530	30.83%
91626	New England Life Ins Co	MA	1,707	0.03%	98.69%	1,626	289	17.77%
24147	Old Republic Ins Co	PA	1,671	0.03%	98.72%	1,583	862	54.45%
63479	United Teacher Assoc Ins Co	TX	1,670	0.03%	98.75%	1,673	2,150	128.51%
63665	General American Life Ins Co	MO	1,612	0.03%	98.78%	1,630	2,725	167.18%
65676	Lincoln Natl Life Ins Co	IN	1,604	0.03%	98.81%	1,615	1,488	92.14%
17965	American Sentinel Ins Co	PA	1,599	0.03%	98.84%	1,671	719	43.03%
67660	Pennsylvania Life Ins Co	PA	1,577	0.03%	98.87%	1,589	1,738	109.38%
65951	Merit Life Ins Co	IN	1,554	0.03%	98.89%	1,731	685	39.57%
69000	Northwestern Long Term Care Ins Co	WI	1,546	0.03%	98.92%	1,558	50	3.21%
93777	Household Life Ins Co	MI	1,522	0.03%	98.95%	6,307	4,861	77.07%
74900	Brokers Natl Life Assur Co	AR	1,510	0.03%	98.97%	1,516	1,118	73.75%

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67865	Jefferson Pilot Life Ins Co	NC	1,398	0.02%	99.00%	1,392	958	68.82%
68721	Security Life Ins Co Of Amer	MN	1,377	0.02%	99.02%	1,377	505	36.67%
67261	Old Republic Life Ins Co	IL	1,337	0.02%	99.05%	2,209	1,286	58.22%
69914	Sears Life Ins Co	TX	1,332	0.02%	99.07%	1,332	197	14.79%
69515	Medamerica Ins Co	PA	1,322	0.02%	99.09%	1,356	771	56.86%
67644	Penn Mut Life Ins Co	PA	1,310	0.02%	99.12%	1,311	4,259	324.87%
65110	Kanawha Ins Co	SC	1,287	0.02%	99.14%	1,282	62	4.84%
16691	Great American Ins Co	OH	1,267	0.02%	99.16%	157	83	52.87%
89206	Ohio Natl Life Assur Corp	OH	1,207	0.02%	99.18%	1,244	241	19.37%
84824	Allmerica Financial Life & Annuity	MA	1,137	0.02%	99.20%	1,137	643	56.55%
75744	National Safety Life Ins Co	PA	1,134	0.02%	99.22%	1,128	627	55.59%
63258	Federated Life Ins Co	MN	1,115	0.02%	99.24%	1,066	641	60.13%
89958	JMIC Life Ins Co	FL	1,082	0.02%	99.26%	1,069	998	93.36%
67695	Federal Home Life Ins Co	VA	1,076	0.02%	99.28%	1,059	662	62.51%
67466	Pacific Life Ins Co	CA	1,072	0.02%	99.30%	1,076	26	2.42%
38830	Fort Wayne Hlth & Cas Ins Co	IN	1,066	0.02%	99.32%	1,073	-936	-87.23%
60488	American Gen Life Ins Co	TX	1,053	0.02%	99.34%	1,065	536	50.33%
70580	Humanadental Ins Co	WI	1,046	0.02%	99.36%	1,045	688	65.84%
68845	Shenandoah Life Ins Co	VA	1,023	0.02%	99.37%	1,014	618	60.95%
64580	Illinois Mut Life Ins Co	IL	1,010	0.02%	99.39%	896	143	15.96%
34274	Central States Ind Co Of Omaha	NE	1,008	0.02%	99.41%	1,005	347	34.53%
60142	TIAA Cref Life Ins Co	NY	996	0.02%	99.43%	1,069	0	0%
65129	Kansas City Life Ins Co	MO	962	0.02%	99.44%	963	86	8.93%
80829	Transamerica Assur Co	MO	960	0.02%	99.46%	976	557	57.07%
80705	Great West Life Assur Co	MI	951	0.02%	99.48%	572	829	144.93%
70629	World Ins Co	NE	930	0.02%	99.50%	928	1,043	112.39%
70483	Western & Southern Life Ins Co	OH	903	0.02%	99.51%	903	169	18.72%
82538	National Health Ins Co	TX	836	0.01%	99.53%	833	639	76.71%

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67172	Ohio Natl Life Ins Co	OH	811	0.01%	99.54%	818	35	4.28%
13935	Federated Mut Ins Co	MN	732	0.01%	99.55%	732	390	53.28%
68209	Provident Life & Cas Ins Co	TN	726	0.01%	99.57%	767	1,043	135.98%
76112	Oxford Life Ins Co	AZ	711	0.01%	99.58%	721	512	71.01%
81027	Veterans Life Ins Co	IL	696	0.01%	99.59%	714	485	67.93%
71854	AAA Life Ins Co	MI	619	0.01%	99.60%	581	273	46.99%
67369	Alta Health & Life Ins Co	IN	616	0.01%	99.61%	599	465	77.63%
25534	TIG Ins Co	CA	616	0.01%	99.62%	399	383	95.99%
20532	Clarendon Natl Ins Co	NJ	592	0.01%	99.63%	607	710	116.97%
81426	Commercial Travelers Mut Ins Co	NY	552	0.01%	99.64%	614	320	52.12%
69116	State Life Ins Co	IN	537	0.01%	99.65%	574	121	21.08%
80985	BCS Life Ins Co	IL	517	0.01%	99.66%	684	540	78.95%
60739	American Natl Ins Co	TX	516	0.01%	99.67%	478	1,892	395.82%
35408	Sirius Amer Ins Co	DE	506	0.01%	99.68%	506	-55	-10.87%
61506	Resource Life Ins Co	IL	497	0.01%	99.69%	590	351	59.49%
62383	Centurion Life Ins Co	MO	492	0.01%	99.70%	757	567	74.90%
61883	Central United Life Ins Co	TX	488	0.01%	99.71%	483	345	71.43%
69930	United Ins Co Of Amer	IL	479	0.01%	99.72%	490	225	45.92%
88668	Mutual Of Amer Life Ins Co	NY	453	0.01%	99.72%	453	527	116.34%
22713	Insurance Co Of North Amer	PA	425	0.01%	99.73%	4,202	1,368	32.56%
31119	Mutual Protective Ins Co	NE	410	0.01%	99.74%	405	378	93.33%
81434	First Rehab Life Ins Co Of Amer	NY	407	0.01%	99.75%	407	320	78.62%
61921	Citizens Security Life Ins Co	KY	398	0.01%	99.75%	396	320	80.81%
63312	Great American Life Ins Co	OH	375	0.01%	99.76%	348	38	10.92%
77968	Family Heritage Life Ins Co Of Amer	OH	363	0.01%	99.77%	360	49	13.61%
60216	Amalgamated Life Ins Co	NY	363	0.01%	99.77%	363	389	107.16%
68047	Professional Ins Co	TX	344	0.01%	99.78%	356	265	74.44%
73288	Humana Ins Co	WI	343	0.01%	99.78%	346	275	79.48%

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70785	Pacificare Life & Health Ins Co	IN	338	0.01%	99.79%	338	0	0%
68160	Balboa Life Ins Co	CA	334	0.01%	99.80%	668	183	27.40%
61492	Business Mens Assur Co Of Amer	SC	331	0.01%	99.80%	423	1,778	420.33%
64645	Indianapolis Life Ins Co	IN	330	0.01%	99.81%	330	349	105.76%
13528	Brotherhood Mut Ins Co	IN	308	0.01%	99.81%	287	157	54.70%
91472	Globe Life & Accident Ins Co	DE	306	0.01%	99.82%	299	65	21.74%
70769	Erie Family Life Ins Co	PA	295	0.01%	99.82%	295	133	45.08%
33898	Aegis Security Ins Co	PA	288	0.01%	99.83%	288	148	51.39%
72990	GE Capital Life Assur Co Of NY	NY	283	0.01%	99.83%	283	86	30.39%
60593	National States Ins Co	MO	278	0.00%	99.84%	290	217	74.83%
76236	Cincinnati Life Ins Co	OH	275	0.00%	99.84%	250	19	7.60%
20796	AIG Premier Ins Co	PA	273	0.00%	99.85%	281	167	59.43%
70688	Transamerica Financial Life Ins Co	NY	265	0.00%	99.85%	273	180	65.93%
20427	American Cas Co Of Reading PA	PA	248	0.00%	99.86%	247	44	17.81%
60607	American Intl Life Assr Co NY	NY	247	0.00%	99.86%	247	1,953	790.69%
80675	US Bus of Crown Life Ins Co	MI	244	0.00%	99.87%	244	458	187.70%
71730	Continental American Ins Co	SC	228	0.00%	99.87%	229	33	14.41%
60763	American Pioneer Life Ins Co	FL	221	0.00%	99.87%	222	528	237.84%
73539	Continental Life Ins Co	PA	214	0.00%	99.88%	218	39	17.89%
65749	Cuna Mut Life Ins Co	IA	212	0.00%	99.88%	218	429	196.79%
81124	Union Standard Of Amer Life Ins Co	MD	211	0.00%	99.89%	224	180	80.36%
62634	Delaware American Life Ins Co	DE	206	0.00%	99.89%	173	6	3.47%
68810	Sentry Life Ins Co	WI	201	0.00%	99.89%	195	364	186.67%
86355	Standard Life & Accident Ins Co	OK	193	0.00%	99.90%	162	211	130.25%
64513	Horace Mann Life Ins Co	IL	186	0.00%	99.90%	192	21	10.94%
62928	EMC Natl Life Co	IA	182	0.00%	99.90%	182	81	44.51%
77879	5 Star Life Ins Co	LA	178	0.00%	99.91%	178	114	64.04%
76023	Columbian Life Ins Co	IL	177	0.00%	99.91%	177	141	79.66%

PENNSYLVANIA Insurance Department
2003 Accident and Health
Market Share and Loss Ratio
Life Writing Business Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
90956	National Financial Ins Co	TX	174	0.00%	99.91%	177	445	251.41%
61832	Chesapeake Life Ins Co	OK	168	0.00%	99.91%	169	53	31.36%
62065	Colonial Penn Life Ins Co	PA	165	0.00%	99.92%	170	90	52.94%
67032	North Carolina Mut Life Ins Co	NC	161	0.00%	99.92%	157	465	296.18%
78697	Combined Life Ins Co Of NY	NY	156	0.00%	99.92%	158	70	44.30%
24988	Sentry Ins A Mut Co	WI	132	0.00%	99.93%	132	7	5.30%
79014	Safehealth Life Ins Co	CA	126	0.00%	99.93%	126	87	69.05%
19704	American States Ins Co	IN	118	0.00%	99.93%	152	78	51.32%
90212	Great Southern Life Ins Co	TX	116	0.00%	99.93%	116	103	88.79%
34649	Centre Ins Co	DE	112	0.00%	99.93%	112	-199	-177.68%
68225	Nationwide Life Ins Co of Amer	PA	109	0.00%	99.94%	109	63	57.80%
60879	American States Life Ins Co	IN	108	0.00%	99.94%	113	15	13.27%
11991	National Cas Co	WI	108	0.00%	99.94%	136	-21	-15.44%
29599	US Specialty Ins Co	TX	107	0.00%	99.94%	401	430	107.23%
31089	Republic Western Ins Co	AZ	104	0.00%	99.94%	104	18	17.31%
68039	Presidential Life Ins Co	NY	102	0.00%	99.95%	102	0	0%
80594	IDS Life Ins Co Of NY	NY	101	0.00%	99.95%	98	0	0%
61360	Reliastar Life Ins Co Of NY	NY	97	0.00%	99.95%	101	-19	-18.81%
91391	Southwestern Life Ins Co	TX	92	0.00%	99.95%	88	0	0%
60801	American Public Life Ins Co	OK	92	0.00%	99.95%	91	96	105.49%
60682	Conseco Ins Co	IL	91	0.00%	99.95%	91	69	75.82%
60214	First Great West Life & Annuity Ins	NY	90	0.00%	99.96%	87	28	32.18%
81043	Bankers Life Ins Co	FL	89	0.00%	99.96%	89	97	108.99%
81396	Delta Dental Ins Co	DE	83	0.00%	99.96%	83	0	0%
70874	Allstate Life Ins Co Of NY	NY	83	0.00%	99.96%	82	1	1.22%
98205	National Foundation Life Ins Co	TX	80	0.00%	99.96%	81	39	48.15%
66419	Mutual Service Life Ins Co	MN	74	0.00%	99.96%	74	154	208.11%
69140	First Allmerica Fin Life Ins Co	MA	72	0.00%	99.96%	72	147	204.17%

PENNSYLVANIA Insurance Department
2003 Accident and Health
Market Share and Loss Ratio
Life Writing Business Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
90328	First Health Life & Health Ins Co	TX	70	0.00%	99.96%	70	1	1.43%
81779	Individual Assur Co Life Hlth & Acc	MO	69	0.00%	99.97%	872	346	39.68%
68284	Pyramid Life Ins Co	KS	68	0.00%	99.97%	66	62	93.94%
97764	Idealife Ins Co	CT	66	0.00%	99.97%	68	50	73.53%
68764	Security Financial Life Ins Co	NE	64	0.00%	99.97%	69	59	85.51%
19380	American Home Assur Co	NY	62	0.00%	99.97%	61	45	73.77%
10952	Stonebridge Casualty Ins Co	OH	60	0.00%	99.97%	58	-26	-44.83%
61409	National Benefit Life Ins Co	NY	58	0.00%	99.97%	55	47	85.45%
63126	Farm Family Life Ins Co	NY	57	0.00%	99.97%	58	17	29.31%
99937	Columbus Life Ins Co	OH	57	0.00%	99.97%	63	109	173.02%
35483	Daily Underwriters Of Amer	PA	56	0.00%	99.98%	47	16	34.04%
26387	Steadfast Ins Co	DE	53	0.00%	99.98%	46	7	15.22%
67814	Phoenix Life Ins Co	NY	53	0.00%	99.98%	40	132	330%
61689	Amerus Life Ins Co	IA	53	0.00%	99.98%	57	179	314.04%
67903	Provident Amer Life & Hlth Ins Co	OH	46	0.00%	99.98%	46	43	93.48%
84786	Colorado Bankers Life Ins Co	CO	46	0.00%	99.98%	46	20	43.48%
37893	Ulico Cas Co	DE	45	0.00%	99.98%	45	-166	-368.89%
60305	American Comm Mut Ins Co	MI	45	0.00%	99.98%	45	51	113.33%
23914	Northwestern Natl Ins Co Milwaukee	WI	44	0.00%	99.98%	48	56	116.67%
64548	Cigna Life Ins Co Of NY	NY	44	0.00%	99.98%	44	5,525	12556.82%
64017	Jefferson Natl Life Ins Co	TX	44	0.00%	99.98%	39	0	0%
61069	Anthem Life Ins Co	IN	42	0.00%	99.98%	42	52	123.81%
77720	Columbia Universal Life Ins Co	TX	41	0.00%	99.99%	43	66	153.49%
63967	Government Personnel Mut Life Ins Co	TX	41	0.00%	99.99%	42	35	83.33%
71471	Medico Life Ins Co	NE	40	0.00%	99.99%	40	12	30%
81264	Nippon Life Ins Co Of Amer	IA	38	0.00%	99.99%	39	27	69.23%
65900	Conseco Life Ins Co	IN	35	0.00%	99.99%	40	88	220%
65471	Life Ins Co Of GA	GA	34	0.00%	99.99%	35	19	54.29%

PENNSYLVANIA Insurance Department

2003 Accident and Health
Market Share and Loss Ratio
Life Writing Business Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
68462	Reserve Natl Ins Co	OK	34	0.00%	99.99%	0	0	0%
65722	Loyal American Life Ins Co	OH	33	0.00%	99.99%	31	18	58.06%
60046	Academy Life Ins Co	MO	32	0.00%	99.99%	33	18	54.55%
62553	Country Life Ins Co	IL	32	0.00%	99.99%	31	18	58.06%
62057	Jefferson Pilot Lifeamerica Ins Co	NJ	31	0.00%	99.99%	32	11	34.38%
65331	Liberty Natl Life Ins Co	AL	31	0.00%	99.99%	31	3	9.68%
91693	United Family Life Ins Co	GA	31	0.00%	99.99%	31	7	22.58%
69132	State Mut Ins Co	GA	28	0.00%	99.99%	29	0	0%
85561	MIC Life Ins Corp	DE	27	0.00%	99.99%	27	3	11.11%
62103	Columbian Mut Life Ins Co	NY	25	0.00%	99.99%	26	29	111.54%
63223	Federal Life Ins Co	IL	24	0.00%	99.99%	25	16	64%
70335	West Coast Life Ins Co	NE	24	0.00%	100.00%	24	21	87.50%
42374	Houston Cas Co	TX	22	0.00%	100.00%	19	50	263.16%
19356	Maryland Cas Co	MD	21	0.00%	100.00%	16	15	93.75%
67199	Old American Ins Co	MO	21	0.00%	100.00%	21	-21	-100%
81078	American Network Ins Co	PA	21	0.00%	100.00%	21	50	238.10%
67148	Occidental Life Ins Co Of NC	TX	21	0.00%	100.00%	20	12	60%
62952	Equitable Life & Cas Ins Co	UT	20	0.00%	100.00%	20	26	130%
12572	Selective Ins Co Of Amer	NJ	19	0.00%	100.00%	20	12	60%
62324	Freedom Life Ins Co Of Amer	TX	16	0.00%	100.00%	16	0	0%
66974	North American Co Life & Hlth Ins	IL	15	0.00%	100.00%	11	84	763.64%
70211	Valley Forge Life Ins Co	PA	15	0.00%	100.00%	15	0	0%
35971	Voyager Property & Cas Ins Co	SC	14	0.00%	100.00%	14	3	21.43%
79065	Sun Life Assur Co Of Canada US	DE	14	0.00%	100.00%	14	11	78.57%
69256	Sunamerica Life Ins Co	AZ	13	0.00%	100.00%	15	39	260%
24902	Security Ins Co Of Hartford	CT	12	0.00%	100.00%	72	30	41.67%
87963	National Teachers Assoc Life Ins Co	TX	12	0.00%	100.00%	12	0	0%
86509	Ing Life Ins & Annuity Co	CT	11	0.00%	100.00%	14	6	42.86%

PENNSYLVANIA Insurance Department
2003 Accident and Health
Market Share and Loss Ratio
Life Writing Business Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
32077	Heritage Casualty Ins Co	IL	11	0.00%	100.00%	11	1	9.09%
66699	Voyager Life Ins Co	GA	10	0.00%	100.00%	10	4	40%
22063	Government Employees Ins Co	MD	10	0.00%	100.00%	11	3	27.27%
67792	Philadelphia-United Life Ins Co	PA	10	0.00%	100.00%	9	2	22.22%
18007	Cloister Mut Cas Ins Co	PA	10	0.00%	100.00%	10	0	0%
65927	Lincoln Heritage Life Ins Co	IL	9	0.00%	100.00%	9	8	88.89%
69310	Surety Life Ins Co	NE	9	0.00%	100.00%	9	8	88.89%
62898	Aviva Life Ins Co	DE	8	0.00%	100.00%	8	2	25%
65919	Primerica Life Ins Co	MA	8	0.00%	100.00%	8	-1	-12.50%
23043	Liberty Mut Ins Co	MA	8	0.00%	100.00%	8	19	237.50%
61859	Christian Fidelity Life Ins Co	TX	8	0.00%	100.00%	8	5	62.50%
20621	OneBeacon America Ins Co	MA	8	0.00%	100.00%	7	1	14.29%
43095	Clarendon Amer Ins Co	NJ	8	0.00%	100.00%	10	-1	-10%
66427	MTL Ins Co	IL	8	0.00%	100.00%	8	0	0%
62375	Consumers Life Ins Co	OH	7	0.00%	100.00%	0	0	0%
79987	Mid South Ins Co	NE	7	0.00%	100.00%	8	0	0%
85189	Investors Consolidated Ins Co	NH	6	0.00%	100.00%	6	10	166.67%
25135	State Automobile Mut Ins Co	OH	6	0.00%	100.00%	6	31	516.67%
60445	American Founders Life Ins Co	TX	5	0.00%	100.00%	5	0	0%
65811	American Modern Life Ins Co	OH	5	0.00%	100.00%	2	4	200%
63193	Farmers & Traders Life Ins Co	NY	4	0.00%	100.00%	4	120	3000%
67628	Pekin Life Ins Co	IL	4	0.00%	100.00%	0	0	0%
63657	Garden State Life Ins Co	TX	4	0.00%	100.00%	4	0	0%
71153	Hartford Life & Annuity Ins Co	CT	3	0.00%	100.00%	3	0	0%
64190	Allianz Life Ins Co Of NY	NY	3	0.00%	100.00%	3	0	0%
63088	Farm Bureau Life Ins Co	IA	3	0.00%	100.00%	3	0	0%
23787	Nationwide Mut Ins Co	OH	3	0.00%	100.00%	3	-3	-100%
68985	Starmount Life Ins Co	LA	3	0.00%	100.00%	2	2	100%

PENNSYLVANIA Insurance Department
2003 Accident and Health
Market Share and Loss Ratio
Life Writing Business Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
68950	Southland Life Ins Co	TX	3	0.00%	100.00%	3	1	33.33%
34789	AIG Centennial Ins Co	PA	3	0.00%	100.00%	3	8	266.67%
97721	Thrivent Life Ins Co	MN	3	0.00%	100.00%	3	1	33.33%
92495	First Sunamerica Life Ins Co	NY	3	0.00%	100.00%	2	0	0%
63401	First Colony Life Ins Co	VA	2	0.00%	100.00%	3	6	200%
66702	National Masonic Provident Assoc	OH	2	0.00%	100.00%	2	1	50%
70114	Unity Mut Life Ins Co	NY	2	0.00%	100.00%	2	6	300%
64394	Heritage Life Ins Co	AZ	1	0.00%	100.00%	3	2	66.67%
16217	National Farmers Union Prop & Cas	CO	1	0.00%	100.00%	1	1	100%
78743	New Era Life Ins Co	TX	1	0.00%	100.00%	1	0	0%
60176	SBLI USA Mut Life Ins Co Inc	NY	1	0.00%	100.00%	1	0	0%
63983	United Heritage Life Ins Co	ID	1	0.00%	100.00%	1	0	0%
65838	Manufacturers Life Ins Co USA	MI	1	0.00%	100.00%	1	0	0%
19429	Insurance Co Of The State Of PA	PA	1	0.00%	100.00%	1	417	41700%
61700	Central Natl Life Ins Co Omaha	DE	1	0.00%	100.00%	9	0	0%
94250	Banner Life Ins Co	MD	1	0.00%	100.00%	1	0	0%
66044	Midland Natl Life Ins Co	IA	1	0.00%	100.00%	1	0	0%
65757	Shelter Life Ins Co	MO	1	0.00%	100.00%	1	0	0%
63487	Investors Life Ins Co North Amer	TX	1	0.00%	100.00%	2	145	7250%
70750	Nationwide Life & Ann Co of Amer	DE	1	0.00%	100.00%	1	-12	-1200%
62979	Equitable Life Ins Co Of IA	IA	1	0.00%	100.00%	1	6	600%
62251	Concord Heritage Life Ins Co Inc	NH	1	0.00%	100.00%	1	2	200%
69485	Security Natl Life Ins Co	UT	1	0.00%	100.00%	1	1	100%
19402	Birmingham Fire Ins Co Of PA	PA	1	0.00%	100.00%	0	0	0%
80322	Citicorp Life Ins Co	AZ	1	0.00%	100.00%	1	0	0%
66230	William Penn Life Ins Co Of NY	NY	1	0.00%	100.00%	1	3	300%
67180	Ohio State Life Ins Co	TX	1	0.00%	100.00%	1	1	100%
60038	Acacia Life Ins Co	DC	1	0.00%	100.00%	1	0	0%

PENNSYLVANIA Insurance Department

2003 Accident and Health
Market Share and Loss Ratio
Life Writing Business Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
84522	Auto Club Life Ins Co	MI	1	0.00%	100.00%	2	0	0%
20346	Pacific Ind Co	WI	0	0.00%	100.00%	0	3	0%
42811	Gulf Underwriters Ins Co	CT	0	0.00%	100.00%	0	0	0%
35289	Continental Ins Co	SC	0	0.00%	100.00%	0	-674	0%
67393	Ozark Natl Life Ins Co	MO	0	0.00%	100.00%	0	0	0%
84174	Employees Life Co Mut	IL	0	0.00%	100.00%	0	0	0%
38962	Genesis Ins Co	CT	0	0.00%	100.00%	0	-3	0%
33006	American Physicians Assur Corp	MI	0	0.00%	100.00%	0	-4,100	0%
29874	North American Specialty Ins Co	NH	0	0.00%	100.00%	0	-62	0%
19615	American Reliable Ins Co	AZ	0	0.00%	100.00%	0	0	0%
21849	American Automobile Ins Co	MO	0	0.00%	100.00%	0	-95	0%
19437	Lexington Ins Co	DE	0	0.00%	100.00%	0	0	0%
67164	Chase Life & Annuity Co	DE	0	0.00%	100.00%	0	0	0%
63274	Fidelity & Guaranty Life Ins Co	MD	0	0.00%	100.00%	0	1	0%
86126	Members Life Ins Co	WI	0	0.00%	100.00%	0	-15	0%
81949	American Ins Co Of TX	TX	0	0.00%	100.00%	0	10	0%
25682	Travelers Ind Co Of CT	CT	0	0.00%	100.00%	0	-754	0%
26301	Selective Way Ins Co	NJ	0	0.00%	100.00%	0	3	0%
63932	Bankers Life Ins Co Of NY	NY	0	0.00%	100.00%	0	1	0%
21458	Employers Ins of Wausau	WI	0	0.00%	100.00%	0	41	0%
70130	Universal Guaranty Life Ins Co	OH	0	0.00%	100.00%	0	0	0%
68349	North American Ins Co	WI	0	0.00%	100.00%	0	0	0%
66109	Midwestern United Life Ins Co	IN	0	0.00%	100.00%	0	0	0%
63053	Family Life Ins Co	TX	0	0.00%	100.00%	0	0	0%
63495	First Investors Life Ins Co	NY	0	0.00%	100.00%	0	2	0%
11977	Northwestern Natl Ins Co Seg Accnt	WI	0	0.00%	100.00%	16	239	1493.75%
19232	Allstate Ins Co	IL	0	0.00%	100.00%	0	2	0%
18023	Star Ins Co	MI	0	0.00%	100.00%	0	-6	0%

PENNSYLVANIA Insurance Department
2003 Accident and Health
Market Share and Loss Ratio
Life Writing Business Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
94439	American Creditors Life Ins Co	DE	0	0.00%	100.00%	4	6	150%
24074	Ohio Cas Ins Co	OH	0	0.00%	100.00%	0	0	0%
34207	Westport Ins Corp	MO	0	0.00%	100.00%	0	-9	0%
13056	RLI Ins Co	IL	0	0.00%	100.00%	0	0	0%
10022	Countryway Ins Co	NY	0	0.00%	100.00%	0	0	0%
65528	Life Ins Co Of The Southwest	TX	0	0.00%	100.00%	0	1	0%
60704	American Life Ins Co of NY	NY	0	0.00%	100.00%	0	1	0%
63290	Fidelity Life Assn	IL	0	0.00%	100.00%	0	0	0%
88536	Protective Life And Annuity Ins Co	AL	0	0.00%	100.00%	0	-5	0%
79359	Canada Life Ins Co Of NY	NY	0	0.00%	100.00%	0	0	0%
29157	United WI Ins Co	WI	0	0.00%	100.00%	0	-5	0%
30503	Shelby Cas Ins Comp	IL	0	0.00%	100.00%	0	48	0%
10677	Cincinnati Ins Co	OH	0	0.00%	100.00%	0	0	0%
64831	Intramerica Life Ins Co	NY	0	0.00%	100.00%	0	0	0%
71900	Bankers Natl Life Ins Co	TX	0	0.00%	100.00%	0	29	0%
71706	Standard Life & Cas Ins Co	UT	0	0.00%	100.00%	0	0	0%
93742	Securian Life Ins Co	MN	0	0.00%	100.00%	0	0	0%
68357	Reliable Life Ins Co	MO	0	0.00%	100.00%	0	0	0%
67687	Pension Life Ins Co Of Amer	NJ	0	0.00%	100.00%	0	0	0%
70491	Clarica Life Ins Co US	ND	0	0.00%	100.00%	0	0	0%
71463	Citizens Ins Co Of Amer	CO	0	0.00%	100.00%	0	0	0%
67989	American Memorial Life Ins Co	SD	0	0.00%	100.00%	0	0	0%
25038	North American Capacity Ins Co	NH	0	0.00%	100.00%	0	-12	0%
71099	Parker Centennial Assur Co	WI	-1	0.00%	100.00%	52	-2	-3.85%
64467	Home Owners Life Ins Co	IL	-3	0.00%	100.00%	-3	0	0%
84697	American Specialty Hlth Ins Co	IL	-4	0.00%	100.00%	65	42	64.62%
88080	XL Life Ins and Annuity Co	IL	-4	0.00%	100.00%	24	-12	-50%
21180	Sentry Select Ins Co	WI	-5	0.00%	100.00%	-5	-32	640%

PENNSYLVANIA Insurance Department
2003 Accident and Health
Market Share and Loss Ratio
Life Writing Business Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
44784	Fairfield Ins Co	CT	-6	0.00%	100.00%	-6	-24	400%
24678	Royal Ind Co	DE	-31	0.00%	100.00%	-26	0	0%
63819	Unity Financial Life Ins Co	PA	-40	0.00%	100.00%	187	102	54.55%
98884	Union Security Life Ins Co	DE	-127	0.00%	100.00%	8,682	6,973	80.32%
	452 Companies in the Report		**$ 5,654,558**	**100.00%**	**100.00%**	**$ 5,679,967**	**$ 4,260,949**	**75.02%**

END OF REPORT

PENNSYLVANIA Insurance Department

2003 Life and Annuity Market Share

Line of Business: Life / Credit

Life Writing Business Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
62626	Cuna Mut Ins Society	WI	12,119	45.09%	45.09%
68136	Protective Life Ins Co	TN	3,086	11.48%	56.58%
60275	American Bankers Life Assur Co Of FL	FL	3,009	11.20%	67.77%
61751	Central States H & L Co Of Omaha	NE	2,434	9.06%	76.83%
70173	Universal Underwriters Life Ins Co	KS	2,246	8.36%	85.19%
60534	American Heritage Life Ins Co	FL	1,829	6.81%	91.99%
66168	Minnesota Life Ins Co	MN	1,571	5.85%	97.84%
60836	American Republic Ins Co	IA	1,421	5.29%	103.13%
68373	American Gen Assur Co	IL	1,365	5.08%	108.20%
65951	Merit Life Ins Co	IN	1,145	4.26%	112.47%
64130	Life Investors Ins Co Of Amer	IA	941	3.50%	115.97%
89958	JMIC Life Ins Co	FL	685	2.55%	118.52%
60895	American United Life Ins Co	IN	555	2.07%	120.58%
64211	Guarantee Trust Life Ins Co	IL	521	1.94%	122.52%
81779	Individual Assur Co Life Hlth & Acc	MO	315	1.17%	123.69%
61506	Resource Life Ins Co	IL	211	0.79%	124.48%
70106	United States Life Ins Co In NYC	NY	108	0.40%	124.88%
60739	American Natl Ins Co	TX	79	0.29%	125.17%
65323	Liberty Life Ins Co	SC	21	0.08%	125.25%
66699	Voyager Life Ins Co	GA	5	0.02%	125.27%
65811	American Modern Life Ins Co	OH	1	0.00%	125.27%
68195	Provident Life & Accident Ins Co	TN	0	0%	125.27%
60054	Aetna Life Ins Co	CT	0	0%	125.27%
65080	John Alden Life Ins Co	WI	0	0%	125.27%
71099	Parker Centennial Assur Co	WI	-1	0.00%	125.27%
94439	American Creditors Life Ins Co	DE	-2	-0.01%	125.26%

PENNSYLVANIA Insurance Department

2003 Life and Annuity Market Share

Line of Business: Life / Credit

Life Writing Business Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
84697	American Specialty Hlth Ins Co	IL	-2	-0.01%	125.25%
68241	Prudential Ins Co Of Amer	NJ	-2	-0.01%	125.25%
65099	John Hancock Life Ins Co	MA	-2	-0.01%	125.24%
93521	General Fidelity Life Ins Co	CA	-2	-0.01%	125.23%
65781	Madison Natl Life Ins Co Inc	WI	-2	-0.01%	125.22%
79677	Forethought Life Assur Co	IN	-2	-0.01%	125.22%
88080	XL Life Ins and Annuity Co	IL	-3	-0.01%	125.21%
70254	Jefferson Pilot Financial Ins Co	NE	-16	-0.06%	125.15%
61700	Central Natl Life Ins Co Omaha	DE	-25	-0.09%	125.05%
68160	Balboa Life Ins Co	CA	-75	-0.28%	124.77%
62383	Centurion Life Ins Co	MO	-151	-0.56%	124.21%
67261	Old Republic Life Ins Co	IL	-164	-0.61%	123.60%
63819	Unity Financial Life Ins Co	PA	-166	-0.62%	122.98%
62596	Union Fidelity Life Ins Co	IL	-538	-2.00%	120.98%
64467	Home Owners Life Ins Co	IL	-647	-2.41%	118.57%
66281	Monumental Life Ins Co	MD	-783	-2.91%	115.66%
93777	Household Life Ins Co	MI	-979	-3.64%	112.02%
60518	American Health & Life Ins Co	TX	-1,243	-4.63%	107.39%
98884	Union Security Life Ins Co	DE	-1,987	-7.39%	100%
	45 Companies in the Report		**$ 26,875**	**100.00%**	**100.00%**

END OF REPORT

PENNSYLVANIA Insurance Department
2003 Credit Accident and Health
Market Share and Loss Ratio
Life Writing Business Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
62626	Cuna Mut Ins Society	WI	21,282	32.97%	32.97%	26,342	21,686	82.32%
10111	American Bankers Ins Co Of FL	FL	6,716	10.40%	43.37%	7,237	1,259	17.40%
60275	American Bankers Life Assur Co Of FL	FL	6,519	10.10%	53.47%	8,507	4,130	48.55%
68136	Protective Life Ins Co	TN	4,295	6.65%	60.12%	8,866	5,399	60.90%
60534	American Heritage Life Ins Co	FL	3,192	4.94%	65.07%	3,233	2,286	70.71%
70173	Universal Underwriters Life Ins Co	KS	2,955	4.58%	69.64%	2,653	1,487	56.05%
60518	American Health & Life Ins Co	TX	2,918	4.52%	74.16%	9,079	5,866	64.61%
66168	Minnesota Life Ins Co	MN	2,858	4.43%	78.59%	4,417	2,804	63.48%
42978	American Security Ins Co	DE	2,294	3.55%	82.15%	3,016	498	16.51%
64130	Life Investors Ins Co Of Amer	IA	2,269	3.51%	85.66%	3,366	2,901	86.19%
60836	American Republic Ins Co	IA	2,069	3.21%	88.87%	3,682	2,252	61.16%
65951	Merit Life Ins Co	IN	1,554	2.41%	91.27%	1,731	685	39.57%
93777	Household Life Ins Co	MI	1,138	1.76%	93.04%	5,923	4,603	77.71%
89958	JMIC Life Ins Co	FL	1,082	1.68%	94.71%	1,069	998	93.36%
34274	Central States Ind Co Of Omaha	NE	950	1.47%	96.18%	950	333	35.05%
60895	American United Life Ins Co	IN	843	1.31%	97.49%	136	52	38.24%
64211	Guarantee Trust Life Ins Co	IL	712	1.10%	98.59%	1,271	759	59.72%
61506	Resource Life Ins Co	IL	497	0.77%	99.36%	590	351	59.49%
62383	Centurion Life Ins Co	MO	492	0.76%	100.12%	757	567	74.90%
70106	United States Life Ins Co In NYC	NY	385	0.60%	100.72%	466	112	24.03%
68160	Balboa Life Ins Co	CA	333	0.52%	101.24%	667	176	26.39%
25178	State Farm Mut Auto Ins Co	IL	190	0.29%	101.53%	240	53	22.08%
81779	Individual Assur Co Life Hlth & Acc	MO	69	0.11%	101.64%	872	346	39.68%
60739	American Natl Ins Co	TX	66	0.10%	101.74%	31	59	190.32%
35971	Voyager Property & Cas Ins Co	SC	14	0.02%	101.76%	14	3	21.43%
66699	Voyager Life Ins Co	GA	10	0.02%	101.78%	10	4	40%

PENNSYLVANIA Insurance Department
2003 Credit Accident and Health
Market Share and Loss Ratio
Life Writing Business Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
65811	American Modern Life Ins Co	OH	5	0.01%	101.78%	2	4	200%
61751	Central States H & L Co Of Omaha	NE	2	0.00%	101.79%	2	6	300%
64394	Heritage Life Ins Co	AZ	1	0.00%	101.79%	3	2	66.67%
65080	John Alden Life Ins Co	WI	0	0%	101.79%	0	11	0%
86126	Members Life Ins Co	WI	0	0%	101.79%	0	-15	0%
19615	American Reliable Ins Co	AZ	0	0%	101.79%	0	0	0%
65099	John Hancock Life Ins Co	MA	0	0%	101.79%	0	-18	0%
94439	American Creditors Life Ins Co	DE	0	0%	101.79%	4	6	150%
85561	MIC Life Ins Corp	DE	0	0%	101.79%	0	1	0%
19232	Allstate Ins Co	IL	0	0%	101.79%	0	2	0%
20796	AIG Premier Ins Co	PA	0	0%	101.79%	0	0	0%
65021	Stonebridge Life Ins Co	VT	0	0%	101.79%	0	1	0%
60054	Aetna Life Ins Co	CT	0	0%	101.79%	4	4	100%
68241	Prudential Ins Co Of Amer	NJ	-1	0.00%	101.79%	12	11	91.67%
71099	Parker Centennial Assur Co	WI	-1	0.00%	101.79%	52	-2	-3.85%
65781	Madison Natl Life Ins Co Inc	WI	-1	0.00%	101.78%	6	43	716.67%
61700	Central Natl Life Ins Co Omaha	DE	-1	0.00%	101.78%	7	0	0%
64467	Home Owners Life Ins Co	IL	-3	0.00%	101.78%	-3	0	0%
88080	XL Life Ins and Annuity Co	IL	-4	-0.01%	101.77%	24	-12	-50%
84697	American Specialty Hlth Ins Co	IL	-4	-0.01%	101.77%	65	42	64.62%
63819	Unity Financial Life Ins Co	PA	-40	-0.06%	101.70%	187	102	54.55%
67261	Old Republic Life Ins Co	IL	-108	-0.17%	101.54%	764	-14	-1.83%
98884	Union Security Life Ins Co	DE	-127	-0.20%	101.34%	8,682	6,973	80.32%
62596	Union Fidelity Life Ins Co	IL	-156	-0.24%	101.10%	507	352	69.43%
66281	Monumental Life Ins Co	MD	-257	-0.40%	100.70%	396	315	79.55%
68373	American Gen Assur Co	IL	-452	-0.70%	100%	12,834	6,156	47.97%

PENNSYLVANIA Insurance Department
2003 Credit Accident and Health
Market Share and Loss Ratio
Life Writing Business Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
	52 Companies in the Report		$ 64,555	100.00%	100.00%	$ 118,673	$ 73,639	62.05%

END OF REPORT

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 01 - Fire

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Loss Ratio Losses Incurred	Direct Loss Ratio Excluding All LAE
19437	Lexington Ins Co	DE	44,874	12.51%	12.51%	48,182	10,123	21.01%
21482	Factory Mut Ins Co	RI	16,653	4.64%	17.16%	18,824	672	3.57%
14990	Pennsylvania Ntl Mut Cas Ins Co	PA	12,916	3.60%	20.76%	12,481	5,207	41.72%
35300	Allianz Global Risks US Ins Co	CA	10,758	3.00%	23.76%	12,279	1,069	8.71%
42978	American Security Ins Co	DE	10,338	2.88%	26.64%	8,899	3,527	39.63%
24813	Balboa Ins Co	CA	9,452	2.64%	29.27%	7,295	1,496	20.51%
26387	Steadfast Ins Co	DE	8,656	2.41%	31.69%	9,255	450	4.86%
25658	Travelers Ind Co	CT	8,183	2.28%	33.97%	8,354	1,185	14.18%
26247	American Guarantee & Liability Ins	NY	7,720	2.15%	36.12%	8,021	-965	-12.03%
10014	Affiliated Fm Ins Co	RI	7,471	2.08%	38.21%	7,235	6,474	89.48%
21113	United States Fire Ins Co	DE	6,611	1.84%	40.05%	4,609	377	8.18%
26301	Selective Way Ins Co	NJ	6,416	1.79%	41.84%	6,061	3,408	56.23%
19682	Hartford Fire In Co	CT	5,984	1.67%	43.51%	5,123	424	8.28%
16535	Zurich American Ins Co	NY	5,927	1.65%	45.16%	6,151	-598	-9.72%
14974	Pennsylvania Lumbermens Mut Ins	PA	5,904	1.65%	46.80%	5,350	4,656	87.03%
19489	Allied World Assur Co US Inc	DE	5,328	1.49%	48.29%	4,706	1,207	25.65%
19232	Allstate Ins Co	IL	5,161	1.44%	49.73%	4,685	3,027	64.61%
11185	Foremost Ins Co	MI	4,950	1.38%	51.11%	3,150	1,939	61.56%
23779	Nationwide Mut Fire Ins Co	OH	4,914	1.37%	52.48%	4,860	2,386	49.09%
26271	Erie Ins Exch	PA	4,358	1.22%	53.69%	4,066	2,061	50.69%
10936	Seneca Ins Co Inc	NY	4,295	1.20%	54.89%	3,641	12	0.33%
34207	Westport Ins Corp	MO	3,976	1.11%	56.00%	3,353	13	0.39%
21458	Employers Ins of Wausau	WI	3,970	1.11%	57.11%	3,735	-355	-9.50%
36463	Discover Prop & Cas Ins Co	IL	3,714	1.04%	58.14%	3,913	877	22.41%
25135	State Automobile Mut Ins Co	OH	3,450	0.96%	59.11%	3,243	1,972	60.81%
17450	Millville Mut Ins Co	PA	3,372	0.94%	60.05%	3,152	298	9.45%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 01 - Fire

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
35416	Us Underwriters Ins Co	ND	3,271	0.91%	60.96%	3,104	890	28.67%
17825	Tuscarora Wayne Mut Ins Co	PA	3,245	0.90%	61.86%	3,051	1,488	48.77%
10677	Cincinnati Ins Co	OH	3,244	0.90%	62.77%	2,907	3,011	103.58%
24678	Royal Ind Co	DE	3,184	0.89%	63.65%	4,482	-312	-6.96%
32441	Penn Natl Security Ins Co	PA	3,111	0.87%	64.52%	3,093	1,133	36.63%
44520	Crum & Forster Specialty Ins Co	AZ	3,105	0.87%	65.39%	3,025	281	9.29%
25674	Travelers Property Cas Co Of Amer	CT	2,962	0.83%	66.21%	2,676	342	12.78%
14168	Harleysville Mut Ins Co	PA	2,922	0.81%	67.03%	2,854	355	12.44%
17914	Philadelphia Contributionship Ins	PA	2,904	0.81%	67.84%	2,591	1,874	72.33%
28550	Housing & Redevelopment Ins Exch	PA	2,869	0.80%	68.64%	2,592	1,740	67.13%
24767	St Paul Fire & Marine Ins Co	MN	2,602	0.73%	69.36%	2,490	300	12.05%
13692	Donegal Mut Ins Co	PA	2,374	0.66%	70.03%	2,274	653	28.72%
17094	Farmers Mut Fire Ins Co Of Marble	PA	2,359	0.66%	70.68%	2,209	569	25.76%
29696	Travelers Excess & Surplus Lines Co	CT	2,316	0.65%	71.33%	2,167	847	39.09%
17043	Everett Cash Mut Ins Co	PA	2,285	0.64%	71.97%	2,341	835	35.67%
36940	Indian Harbor Ins Co	ND	2,269	0.63%	72.60%	2,121	1,817	85.67%
41181	Universal Underwriters Ins Co	KS	2,064	0.58%	73.17%	2,096	3,682	175.67%
19259	Selective Ins Co Of SC	SC	2,060	0.57%	73.75%	1,969	901	45.76%
41343	Gerling Amer Ins Co	NY	1,903	0.53%	74.28%	1,206	-429	-35.57%
10172	Westchester Surplus Lines Ins Co	GA	1,889	0.53%	74.81%	2,014	5,033	249.90%
11061	Farmers Fire Ins Co	PA	1,844	0.51%	75.32%	1,636	731	44.68%
10046	Pacific Ins Co Ltd	CT	1,831	0.51%	75.83%	1,658	238	14.35%
35289	Continental Ins Co	SC	1,760	0.49%	76.32%	1,770	1,718	97.06%
14400	Lititz Mut Ins Co	PA	1,690	0.47%	76.79%	1,666	1,153	69.21%
23035	Liberty Mut Fire Ins Co	MA	1,678	0.47%	77.26%	1,071	576	53.78%
20559	General Security Ind Co of AZ	AZ	1,656	0.46%	77.72%	1,624	1,173	72.23%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 01 - Fire

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
21199	Arch Speciality Ins Co	WI	1,642	0.46%	78.18%	1,907	143	7.50%
25569	Gotham Ins Co	NY	1,617	0.45%	78.63%	1,226	948	77.32%
14575	Millers Capital Ins Co	PA	1,574	0.44%	79.07%	1,530	371	24.25%
37257	Insurance Corp Of Hannover	IL	1,504	0.42%	79.49%	734	636	86.65%
14044	Goodville Mut Cas Co	PA	1,483	0.41%	79.90%	1,371	612	44.64%
37974	MT Hawley Ins Co	IL	1,451	0.40%	80.31%	1,899	106	5.58%
41807	Royal Surplus Lines Ins Co	CT	1,393	0.39%	80.70%	1,711	3	0.18%
27324	Hanover Fire And Cas Ins Co	PA	1,387	0.39%	81.08%	1,346	152	11.29%
17558	Old Guard Ins Co	PA	1,289	0.36%	81.44%	1,328	396	29.82%
11150	Arch Ins Co	MO	1,239	0.35%	81.79%	1,111	458	41.22%
21180	Sentry Select Ins Co	WI	1,235	0.34%	82.13%	1,030	192	18.64%
24198	Peerless Ins Co	NH	1,188	0.33%	82.46%	1,055	105	9.95%
39020	Essex Ins Co	DE	1,156	0.32%	82.79%	1,440	1,269	88.13%
17493	Nazareth Mut Ins Co	PA	1,155	0.32%	83.11%	1,122	242	21.57%
17370	Nautilus Ins Co	AZ	1,123	0.31%	83.42%	1,120	563	50.27%
14982	Penn Millers Ins Co	PA	1,118	0.31%	83.73%	1,110	201	18.11%
22314	RSUI Ind Co	NH	1,089	0.30%	84.04%	195	1,000	512.82%
25887	US Fidelity & Guaranty Co	MD	1,078	0.30%	84.34%	1,172	3,343	285.24%
33138	Landmark Amer Ins Co	OK	1,041	0.29%	84.63%	181	3	1.66%
20370	AXIS Reins Co	NY	1,039	0.29%	84.92%	250	121	48.40%
41297	Scottsdale Ins Co	OH	1,031	0.29%	85.20%	913	236	25.85%
19070	Standard Fire Ins Co	CT	997	0.28%	85.48%	994	1,281	128.87%
11142	United Cas Ins Co Of Amer	PA	980	0.27%	85.76%	985	321	32.59%
16993	Continental Mut Ins Co	PA	969	0.27%	86.03%	969	217	22.39%
24112	Westfield Ins Co	OH	962	0.27%	86.29%	896	214	23.88%
15610	AXIS Specialty Ins Co	CT	953	0.27%	86.56%	459	146	31.81%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 01 - Fire

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Direct Loss Ratio Excluding All LAE
26220	Yosemite Ins Co	IN	931	0.26%	86.82%	928	131	14.12%
21415	Employers Mut Cas Co	IA	904	0.25%	87.07%	827	272	32.89%
23108	Lumbermens Underwriting Alliance	MO	888	0.25%	87.32%	757	116	15.32%
19062	Automobile Ins Co Of Hartford CT	CT	869	0.24%	87.56%	763	521	68.28%
23469	American Modern Home Ins Co	OH	864	0.24%	87.80%	768	244	31.77%
17086	Farmers & Mechanics Mut Ins Co	PA	852	0.24%	88.04%	771	435	56.42%
10815	Verlan Fire Ins Co MD	MD	851	0.24%	88.28%	793	0	0%
17337	Philanthropic Mut Fire Ins Co	PA	841	0.23%	88.51%	826	197	23.85%
15156	Shelby Ins Co	IL	821	0.23%	88.74%	741	475	64.10%
16888	Bedford Grange Mut Ins Co	PA	819	0.23%	88.97%	769	138	17.95%
32352	LM Property and Casualty Ins. Co.	IN	801	0.22%	89.19%	773	108	13.97%
35378	Evanston Ins Co	IL	798	0.22%	89.41%	1,014	185	18.24%
24856	Admiral Ins Co	DE	795	0.22%	89.64%	662	344	51.96%
17108	Farmers Mut F I C Of Mccandless	PA	773	0.22%	89.85%	647	522	80.68%
24074	Ohio Cas Ins Co	OH	751	0.21%	90.06%	710	125	17.61%
10315	Civic Property & Cas Co	CA	745	0.21%	90.27%	640	234	36.56%
37362	General Star Ind Co	CT	729	0.20%	90.47%	1,155	74	6.41%
17124	Farmers Mut Ins Co	PA	729	0.20%	90.68%	728	139	19.09%
25941	United Services Auto Assoc	TX	718	0.20%	90.88%	678	314	46.31%
11932	Mid-Continent Ins Co	PA	699	0.19%	91.07%	636	557	87.58%
24554	XL Ins Amer Inc	DE	699	0.19%	91.27%	1,089	680	62.44%
17329	Juniata Mut Ins Co	PA	682	0.19%	91.46%	655	269	41.07%
16918	Briar Crk Mut Ins Co	PA	657	0.18%	91.64%	625	553	88.48%
26980	Royal Ins Co Of Amer	IL	646	0.18%	91.82%	992	166	16.73%
26620	AXIS Surplus Ins Co	IL	616	0.17%	91.99%	778	306	39.33%
29963	United Farm Family Ins Co	NY	583	0.16%	92.15%	523	48	9.18%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 01 - Fire

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Direct Loss Ratio Excluding All LAE
13935	Federated Mut Ins Co	MN	551	0.15%	92.31%	610	-2	-0.33%
27340	Centre County Mut Fire Ins Co	PA	550	0.15%	92.46%	504	81	16.07%
26166	Windsor Mount Joy Mut Ins Co	PA	541	0.15%	92.61%	501	73	14.57%
43095	Clarendon Amer Ins Co	NJ	533	0.15%	92.76%	290	0	0%
22829	Interstate Fire & Cas Co	IL	523	0.15%	92.91%	625	-812	-129.92%
17728	Reamstown Mut Ins Co	PA	516	0.14%	93.05%	502	124	24.70%
17175	Friends Cove Mut Ins Co	PA	514	0.14%	93.19%	524	277	52.86%
17256	HannahsTown Mut Ins Co	PA	511	0.14%	93.33%	490	133	27.14%
44393	West American Ins Co	IN	488	0.14%	93.47%	484	90	18.60%
13501	Brethren Mut Ins Co	MD	487	0.14%	93.61%	508	146	28.74%
16969	Clearfield Cty Grnge Mut Fire Ins Co	PA	452	0.13%	93.73%	446	202	45.29%
25127	State Auto Prop & Cas Ins Co	SC	444	0.12%	93.86%	440	851	193.41%
12904	Tokio Marine & Nichido Fire Ins Co	NY	438	0.12%	93.98%	489	99	20.25%
14664	Mutual Benefit Ins Co	PA	433	0.12%	94.10%	411	19	4.62%
28932	Markel American Ins Co	VA	430	0.12%	94.22%	475	282	59.37%
17582	Patrons Mut Fire Ins Co of IN PA	PA	416	0.12%	94.34%	416	28	6.73%
32859	Penn-Amer Ins Co	PA	411	0.11%	94.45%	395	30	7.59%
24791	St Paul Mercury Ins Co	MN	403	0.11%	94.56%	501	455	90.82%
35386	Fidelity & Guaranty Ins Co	IA	399	0.11%	94.67%	429	583	135.90%
36684	Riverport Ins Co	MN	399	0.11%	94.78%	372	50	13.44%
23809	Granite State Ins Co	PA	397	0.11%	94.90%	356	54	15.17%
11991	National Cas Co	WI	392	0.11%	95.00%	336	185	55.06%
14370	Lebanon Mut Ins Co	PA	381	0.11%	95.11%	355	62	17.46%
21326	Empire Fire & Marine Ins Co	NE	375	0.10%	95.22%	360	8	2.22%
21407	Emcasco Ins Co	IA	374	0.10%	95.32%	382	39	10.21%
16985	Conemaugh Valley Mut Ins Co	PA	360	0.10%	95.42%	361	115	31.86%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 01 - Fire

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
14656	Municipal Mut Ins Co	WV	360	0.10%	95.52%	382	97	25.39%
14141	Harford Mut Ins Co	MD	354	0.10%	95.62%	393	136	34.61%
10317	Neighborhood Spirit Prop & Cas Co	CA	346	0.10%	95.72%	333	207	62.16%
26344	Great American Assur Co	OH	345	0.10%	95.81%	202	-7	-3.47%
38989	Chubb Custom Ins Co	DE	335	0.09%	95.91%	112	-28	-25%
21121	Westchester Fire Ins Co	NY	325	0.09%	96.00%	696	746	107.18%
11045	Excelsior Ins Co	NH	315	0.09%	96.08%	239	9	3.77%
14621	Motorists Mut Ins Co	OH	313	0.09%	96.17%	290	158	54.48%
17507	Lakeland Ins Co	PA	309	0.09%	96.26%	346	58	16.76%
17485	Mutual Ins Co Of Lehigh Cnty	PA	307	0.09%	96.34%	299	-11	-3.68%
35912	American Western Home Ins Co	OK	298	0.08%	96.43%	192	15	7.81%
24988	Sentry Ins A Mut Co	WI	290	0.08%	96.51%	249	41	16.47%
19704	American States Ins Co	IN	289	0.08%	96.59%	281	11	3.91%
24171	Netherlands Ins Co The	NH	287	0.08%	96.67%	337	-13	-3.86%
17469	Montour Mut Ins Co	PA	281	0.08%	96.75%	269	41	15.24%
30481	St Paul Surplus Lines Ins Co	DE	272	0.08%	96.82%	466	174	37.34%
14788	Natl Grange Mut Ins Co	NH	272	0.08%	96.90%	291	-40	-13.75%
25968	USAA Cas Ins Co	TX	271	0.08%	96.97%	249	3	1.20%
37150	Western Heritage Ins Co	AZ	270	0.08%	97.05%	272	-33	-12.13%
26298	Metropolitan Property & Cas Ins Co	RI	249	0.07%	97.12%	266	-25	-9.40%
17868	Wallrose Mut Ins Co	PA	249	0.07%	97.19%	228	213	93.42%
36951	Century Surety Co	OH	245	0.07%	97.26%	190	13	6.84%
25879	Fidelity & Guaranty Ins Underwriters	WI	242	0.07%	97.32%	283	27	9.54%
35270	Fidelity & Cas Co Of NY	SC	239	0.07%	97.39%	235	225	95.74%
27987	Northfield Ins Co	IA	232	0.06%	97.45%	230	-168	-73.04%
24015	Northland Ins Co	MN	229	0.06%	97.52%	265	60	22.64%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 01 - Fire

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
19445	National Union Fire Ins Co Of Pitts	PA	227	0.06%	97.58%	176	-456	-259.09%
41335	United Natl Specialty Ins Co	WI	226	0.06%	97.64%	349	-38	-10.89%
27278	Protection Mut Ins Co	PA	222	0.06%	97.71%	210	38	18.10%
37478	Hartford Ins Co Of The Midwest	IN	221	0.06%	97.77%	225	212	94.22%
19720	American Alt Ins Corp	DE	211	0.06%	97.83%	230	-37	-16.09%
12866	T.H.E. Ins Co	LA	205	0.06%	97.88%	192	0	0%
33898	Aegis Security Ins Co	PA	204	0.06%	97.94%	118	22	18.64%
24740	Safeco Ins Co Of Amer	WA	204	0.06%	98.00%	220	65	29.55%
11118	Federated Rural Electric Ins Exch	KS	198	0.06%	98.05%	196	1	0.51%
42374	Houston Cas Co	TX	194	0.05%	98.11%	144	-43	-29.86%
21857	American Ins Co	NE	187	0.05%	98.16%	227	175	77.09%
19895	Atlantic Mut Ins Co	NY	182	0.05%	98.21%	190	92	48.42%
13684	Cumberland Mut Fire Ins Co	NJ	175	0.05%	98.26%	183	10	5.46%
12572	Selective Ins Co Of Amer	NJ	173	0.05%	98.31%	143	182	127.27%
30503	Shelby Cas Ins Comp	IL	172	0.05%	98.35%	178	107	60.11%
22837	Interstate Ind Co	IL	167	0.05%	98.40%	244	-39	-15.98%
40142	American Zurich Ins Co	IL	166	0.05%	98.45%	484	-18	-3.72%
31208	American General Property Ins Co	TN	165	0.05%	98.49%	167	28	16.77%
16071	Mutual Fire Ins Co In Calvert Cnty	MD	161	0.04%	98.54%	165	292	176.97%
17701	Pymatuning Mut Fire Ins Co	PA	159	0.04%	98.58%	157	11	7.01%
24414	General Cas Co Of WI	WI	153	0.04%	98.63%	78	3	3.85%
29831	Independent Mut Fire Ins Co	IL	141	0.04%	98.66%	140	29	20.71%
25682	Travelers Ind Co Of CT	CT	134	0.04%	98.70%	145	-100	-68.97%
17191	Grange Mut Fire Ins Co	PA	133	0.04%	98.74%	128	44	34.38%
30880	Washington Mut Fire & Storm Ins	PA	133	0.04%	98.78%	132	87	65.91%
20281	Federal Ins Co	IN	132	0.04%	98.81%	24	4	16.67%

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2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 01 - Fire

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
23841	New Hampshire Ins Co	PA	129	0.04%	98.85%	117	18	15.38%
11681	Keystone Ins Co	PA	127	0.04%	98.88%	121	122	100.83%
42811	Gulf Underwriters Ins Co	CT	125	0.03%	98.92%	110	34	30.91%
37532	Great American E&S Ins Co	DE	123	0.03%	98.95%	118	-1	-0.85%
16187	AXA Re Prop & Cas Ins Co	DE	118	0.03%	98.99%	111	1,010	909.91%
25666	Travelers Ind Co Of Amer	CT	111	0.03%	99.02%	127	66	51.97%
26433	Harco Natl Ins Co	IL	110	0.03%	99.05%	101	9	8.91%
20788	Buckeye Union Ins Co	OH	109	0.03%	99.08%	62	32	51.61%
14486	Merchants & Business Mens Mut Ins Co	PA	105	0.03%	99.11%	118	-9	-7.63%
17515	North Western Mut Fire Ins Co	PA	105	0.03%	99.14%	87	5	5.75%
21784	Firemens Ins Co Of Washington DC	DE	103	0.03%	99.17%	122	150	122.95%
10340	Stonington Ins Co	TX	101	0.03%	99.19%	22	2	9.09%
38962	Genesis Ins Co	CT	101	0.03%	99.22%	82	22	26.83%
22578	Horace Mann Ins Co	IL	97	0.03%	99.25%	96	47	48.96%
37052	Regis Ins Co	PA	96	0.03%	99.28%	89	-8	-8.99%
39217	QBE Ins Corp	PA	94	0.03%	99.30%	59	10	16.95%
27685	Stone Valley Mut Fire Ins Co	PA	85	0.02%	99.33%	82	36	43.90%
12327	Philadelphia United Fire Ins Co	PA	80	0.02%	99.35%	80	4	5%
17876	Washington Mut Fire Of Lawrence Cty	PA	79	0.02%	99.37%	79	-1	-1.27%
17892	West Branch Mut Ins Co	PA	78	0.02%	99.39%	67	1	1.49%
27405	Locust Mut Fire Ins Co	PA	78	0.02%	99.41%	78	16	20.51%
19380	American Home Assur Co	NY	75	0.02%	99.43%	290	-108	-37.24%
12122	New Jersey Manufacturers Ins Co	NJ	74	0.02%	99.46%	66	0	0%
27332	Canonsburg Mut Fire Ins Co	PA	73	0.02%	99.48%	67	56	83.58%
17477	Mutual Fire Ins Co Of S Bend Twnshp	PA	72	0.02%	99.50%	70	23	32.86%
35505	Rockwood Cas Ins Co	PA	71	0.02%	99.52%	71	9	12.68%

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Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 01 - Fire

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
10748	Livingston Mut Ins Co	PA	70	0.02%	99.54%	53	22	41.51%
11264	Prime Insurance Syndicate Inc	IL	68	0.02%	99.55%	55	44	80%
42048	Diamond State Ins Co	IN	68	0.02%	99.57%	64	-4	-6.25%
22322	Greenwich Ins Co	DE	66	0.02%	99.59%	70	392	560%
25895	United States Liability Ins Co	PA	66	0.02%	99.61%	63	-53	-84.13%
14478	Mercer Ins Co	PA	65	0.02%	99.63%	61	0	0%
19976	Amica Mut Ins Co	RI	65	0.02%	99.65%	62	68	109.68%
17574	Patrons Mut Fire Assoc Of Nw PA	PA	64	0.02%	99.66%	62	60	96.77%
23787	Nationwide Mut Ins Co	OH	62	0.02%	99.68%	65	469	721.54%
23329	Merchants Mut Ins Co	NY	62	0.02%	99.70%	55	0	0%
16217	National Farmers Union Prop & Cas	CO	58	0.02%	99.71%	55	0	0%
17531	Old Elizabeth Mut F I C	PA	57	0.02%	99.73%	57	31	54.39%
16691	Great American Ins Co	OH	55	0.02%	99.75%	41	4	9.76%
25615	Charter Oak Fire Ins Co	CT	52	0.01%	99.76%	27	4	14.81%
28304	Federated Service Ins Co	MN	52	0.01%	99.77%	48	3	6.25%
17620	Penn Charter Mut Ins Co	PA	49	0.01%	99.79%	50	70	140%
27197	Apollo Mut Fire Ins Co	PA	48	0.01%	99.80%	48	12	25%
19690	American Economy Ins Co	IN	48	0.01%	99.82%	51	0	0%
20397	Vigilant Ins Co	NY	47	0.01%	99.83%	67	-8	-11.94%
18945	Pine Creek Mut Fire Ins Co	PA	46	0.01%	99.84%	46	29	63.04%
34622	Glens Falls Ins Co	DE	44	0.01%	99.85%	40	9	22.50%
20885	Kansas City Fire & Marine Ins Co	SC	44	0.01%	99.87%	41	13	31.71%
19356	Maryland Cas Co	MD	43	0.01%	99.88%	319	16	5.02%
13528	Brotherhood Mut Ins Co	IN	41	0.01%	99.89%	39	10	25.64%
20532	Clarendon Natl Ins Co	NJ	41	0.01%	99.90%	62	15	24.19%
27200	Cambria County Mut Ins Co	PA	41	0.01%	99.91%	38	2	5.26%

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2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 01 - Fire

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
16063	Unitrin Auto & Home Ins Co	NY	41	0.01%	99.92%	10	81	810%
40428	Voyager Ind Ins Co	GA	38	0.01%	99.93%	36	1	2.78%
29424	Hartford Cas Ins Co	IN	38	0.01%	99.94%	41	6	14.63%
22977	Lumbermens Mut Cas Co	IL	37	0.01%	99.96%	58	5	8.62%
38970	Markel Ins Co	IL	37	0.01%	99.97%	208	-39	-18.75%
12203	James River Ins Co	OH	37	0.01%	99.98%	9	1	11.11%
27391	Husbandmans Mut Fire Ins Co	PA	37	0.01%	99.99%	11	8	72.73%
39926	Selective Ins Co Of The Southeast	NC	36	0.01%	100.00%	32	84	262.50%
18376	Hermitage Ins Co	NY	35	0.01%	100.01%	37	0	0%
24775	St Paul Guardian Ins Co	MN	33	0.01%	100.02%	37	-2	-5.41%
27960	Illinois Union Ins Co	IL	32	0.01%	100.02%	25	3	12%
31135	Great American Security Ins Co	OH	32	0.01%	100.03%	38	19	50%
24295	Providence Washington Ins Co	RI	29	0.01%	100.04%	29	225	775.86%
13056	RLI Ins Co	IL	29	0.01%	100.05%	35	0	0%
10213	Discover Specialty Ins Co	IL	29	0.01%	100.06%	29	2	6.90%
31348	Crum & Forster Ind Co	DE	27	0.01%	100.06%	10	1	10%
20427	American Cas Co Of Reading PA	PA	26	0.01%	100.07%	47	333	708.51%
14559	Guideone Specialty Mut Ins Co	IA	26	0.01%	100.08%	44	0	0%
23817	Illinois Natl Ins Co	IL	24	0.01%	100.09%	14	1	7.14%
41459	Armed Forces Ins Exchange	KS	22	0.01%	100.09%	22	8	36.36%
23450	American Family Home Ins Co	FL	21	0.01%	100.10%	43	38	88.37%
10022	Countryway Ins Co	NY	19	0.01%	100.10%	17	27	158.82%
22136	Great American Ins Co of NY	NY	19	0.01%	100.11%	52	-4	-7.69%
27847	Insurance Co Of The West	CA	18	0.01%	100.11%	22	0	0%
27219	Center Valley Mut Fire Ins Co	PA	17	0.00%	100.12%	17	6	35.29%
40258	American Intl South Ins Co	PA	16	0.00%	100.12%	3	0	0%

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Rounded to Thousands
Line(s) of Business 01 - Fire

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
20095	Bituminous Cas Corp	IL	16	0.00%	100.13%	15	-1	-6.67%
23043	Liberty Mut Ins Co	MA	16	0.00%	100.13%	25	2	8%
22292	Hanover Ins Co	NH	15	0.00%	100.14%	16	0	0%
19372	Northern Ins Co Of NY	NY	15	0.00%	100.14%	22	4	18.18%
26832	Great American Alliance Ins Co	OH	14	0.00%	100.14%	7	-4	-57.14%
11126	Sompo Japan Ins Co of Amer	NY	14	0.00%	100.15%	12	4	33.33%
12262	Pennsylvania Manufacturers Asn Ins C	PA	13	0.00%	100.15%	10	2	20%
42072	INA Surplus Ins Co	PA	13	0.00%	100.16%	7	0	0%
20362	Mitsui Sumitomo Ins Co of Amer	NY	13	0.00%	100.16%	9	3	33.33%
35726	Providence Washington Ins Co Of NY	NY	12	0.00%	100.16%	5	0	0%
15059	Public Service Mut Ins Co	NY	12	0.00%	100.17%	33	-977	-2960.61%
11878	MutualAid eXchange	KS	11	0.00%	100.17%	7	0	0%
10111	American Bankers Ins Co Of FL	FL	11	0.00%	100.17%	12	0	0%
19909	Centennial Ins Co	NY	11	0.00%	100.17%	22	2	9.09%
40100	Firstline Natl Ins Co	MD	11	0.00%	100.18%	13	0	0%
10472	Capitol Ind Corp	WI	10	0.00%	100.18%	19	-25	-131.58%
39993	Colony Ins Co	VA	10	0.00%	100.18%	14	1	7.14%
27650	Shamokin Township Mut Fire Ins Co	PA	9	0.00%	100.19%	9	0	0%
29874	North American Specialty Ins Co	NH	9	0.00%	100.19%	9	0	0%
30562	American Manufacturers Mut Ins Co	IL	9	0.00%	100.19%	15	-6	-40%
16845	Ashland Mut Fire Ins Co Of PA	PA	9	0.00%	100.19%	10	0	0%
36897	Manufacturers Alliance Ins Co	PA	9	0.00%	100.20%	5	-1	-20%
13714	Pharmacists Mut Ins Co	IA	9	0.00%	100.20%	8	0	0%
42900	Harleysville Ins Co Of NJ	NJ	8	0.00%	100.20%	6	0	0%
34916	First Specialty Ins Corp	MO	8	0.00%	100.20%	9	1	11.11%
35351	American Empire Surplus Lns Ins Co	DE	8	0.00%	100.20%	5	1	20%

PENNSYLVANIA Insurance Department
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Rounded to Thousands
Line(s) of Business 01 - Fire

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Direct Loss Ratio Excluding All LAE
34118	Colony Natl Ins Co	VA	7	0.00%	100.21%	19	0	0%
37893	Ulico Cas Co	DE	7	0.00%	100.21%	4	0	0%
11177	First Financial Ins Co	IL	7	0.00%	100.21%	11	110	1000%
25976	Utica Mut Ins Co	NY	6	0.00%	100.21%	7	0	0%
13064	United Natl Ins Co	PA	6	0.00%	100.21%	4	0	0%
24325	York Ins Co	IL	6	0.00%	100.22%	14	0	0%
22918	American Motorists Ins Co	IL	6	0.00%	100.22%	12	-5	-41.67%
21261	Electric Ins Co	MA	6	0.00%	100.22%	7	0	0%
24872	Connecticut Ind Co	CT	6	0.00%	100.22%	13	0	0%
42404	Liberty Ins Corp	IL	6	0.00%	100.22%	11	1	9.09%
14729	Mutual Fire Marine & Inland Ins Co	PA	6	0.00%	100.22%	9	-3	-33.33%
15032	Guideone Mut Ins Co	IA	5	0.00%	100.23%	6	0	0%
20443	Continental Cas Co	IL	5	0.00%	100.23%	5	0	0%
27359	Clarion County Mut Fire Ins Co	PA	5	0.00%	100.23%	5	0	0%
42595	Rockingham Cas Co	VA	5	0.00%	100.23%	0	0	0%
17736	Saucon Mut Ins Co	PA	5	0.00%	100.23%	5	0	0%
37877	Nationwide Prop & Cas Ins Co	OH	4	0.00%	100.23%	3	0	0%
18767	Church Mut Ins Co	WI	4	0.00%	100.23%	5	-1	-20%
25433	American Safety Ind Co	OK	4	0.00%	100.23%	2	-1	-50%
21873	Firemans Fund Ins Co	CA	4	0.00%	100.24%	56	97	173.21%
10669	Church Ins Co	NY	4	0.00%	100.24%	3	0	0%
24694	Safeguard Ins Co	CT	4	0.00%	100.24%	2	0	0%
19224	St. Paul Protective Ins Co	IL	4	0.00%	100.24%	4	-1	-25%
22217	Gulf Ins Co	CT	3	0.00%	100.24%	7	-211	-3014.29%
18007	Cloister Mut Cas Ins Co	PA	3	0.00%	100.24%	3	0	0%
39306	Fidelity & Deposit Co Of MD	MD	2	0.00%	100.24%	4	-1	-25%

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Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
15326	Utica First Ins Co	NY	2	0.00%	100.24%	1	0	0%
21970	OneBeacon Ins Co	PA	2	0.00%	100.24%	5	3	60%
32190	Constitution Ins Co	NY	2	0.00%	100.24%	2	-10	-500%
27073	Nipponkoa Ins Co Ltd U.S. Branch	NY	2	0.00%	100.24%	2	0	0%
25623	Phoenix Ins Co	CT	2	0.00%	100.24%	3	-7	-233.33%
22586	Atlantic States Ins Co	PA	2	0.00%	100.24%	2	1	50%
24384	Ranger Ins Co	DE	2	0.00%	100.25%	2	0	0%
24880	Fire & Cas Ins Co Of CT	CT	2	0.00%	100.25%	1	-4	-400%
41840	Allmerica Financial Benefit Ins Co	MI	2	0.00%	100.25%	2	0	0%
24120	Westfield Natl Ins Co	OH	2	0.00%	100.25%	1	0	0%
26042	Wausau Underwriters Ins Co	WI	1	0.00%	100.25%	1	0	0%
20621	OneBeacon America Ins Co	MA	1	0.00%	100.25%	1	1	100%
12831	State Natl Ins Co Inc	TX	1	0.00%	100.25%	1	0	0%
18279	Bankers Standard Ins Co	PA	1	0.00%	100.25%	1	0	0%
20494	Transportation Ins Co	IL	1	0.00%	100.25%	3	3	100%
20486	Transcontinental Ins Co	NY	1	0.00%	100.25%	1	1	100%
29459	Twin City Fire Ins Co Co	IN	1	0.00%	100.25%	3	1	33.33%
25984	Graphic Arts Mut Ins Co	NY	1	0.00%	100.25%	1	0	0%
24589	American & Foreign Ins Co	DE	1	0.00%	100.25%	3	-1	-33.33%
10499	DaimlerChrysler Ins Co	MI	1	0.00%	100.25%	1	-11	-1100%
31127	Columbia Cas Co	IL	0	0.00%	100.25%	0	90	0%
24732	General Ins Co Of Amer	WA	0	0.00%	100.25%	0	0	0%
10238	Potomac Ins Co	PA	0	0.00%	100.25%	0	0	0%
24600	Globe Ind Co	DE	0	0.00%	100.25%	0	-55	0%
21946	Camden Fire Ins Assoc	NJ	0	0.00%	100.25%	0	0	0%
35408	Sirius Amer Ins Co	DE	0	0.00%	100.25%	0	0	0%

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Rounded to Thousands
Line(s) of Business 01 - Fire

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
21865	Associated Ind Corp	CA	0	0.00%	100.25%	0	0	0%
10212	Allmerica Fncl Alliance Ins Co	NH	0	0.00%	100.25%	0	0	0%
40193	X L Ins Co Of NY	NY	0	0.00%	100.25%	0	-39	0%
21881	National Surety Corp	IL	0	0.00%	100.25%	0	-9	0%
21105	North River Ins Co	NJ	0	0.00%	100.25%	0	1	0%
34690	Property & Cas Ins Co Of Hartford	IN	0	0.00%	100.25%	0	2	0%
22357	Hartford Accid & Ind Co	CT	0	0.00%	100.25%	0	3	0%
21318	Coregis Ins Co	IN	0	0.00%	100.25%	0	-1	0%
20710	Century Ind Co	PA	0	0.00%	100.25%	0	-1	0%
20702	Ace Fire Underwriters Ins Co	PA	0	0.00%	100.25%	0	0	0%
20109	Bituminous Fire & Marine Ins Co	IL	0	0.00%	100.25%	0	0	0%
43117	American Equity Ins Co	AZ	0	0.00%	100.25%	0	-34	0%
26905	Century-Natl Ins Co	CA	0	0.00%	100.25%	0	0	0%
38512	Rampart Ins Co	NY	0	0.00%	100.25%	29	25	86.21%
22810	Chicago Ins Co	IL	0	0.00%	100.25%	0	-244	0%
25445	TIG Specialty Ins Corp	CA	0	0.00%	100.25%	2	-6	-300%
20524	Specialty Natl Ins Co	IL	0	0.00%	100.25%	0	0	0%
35696	Harleysville Preferred Ins Co	PA	0	0.00%	100.25%	0	0	0%
19941	American Commerce Ins Co	OH	0	0.00%	100.25%	0	0	0%
19038	Travelers Cas & Surety Co	CT	0	0.00%	100.25%	0	219	0%
14052	First Patriot Ins Co	PA	0	0.00%	100.25%	0	-1	0%
39322	General Security Natl Ins Co	NY	0	0.00%	100.25%	0	0	0%
39969	American Safety Cas Ins Co	DE	0	0.00%	100.25%	0	-13	0%
23337	Merchants Ins Co Of NH Inc	NH	0	0.00%	100.25%	0	0	0%
24449	Regent Ins Co	WI	0	0.00%	100.25%	1	0	0%
43575	Indemnity Ins Co Of North Amer	PA	0	0.00%	100.25%	0	-371	0%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 01 - Fire

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
22713	Insurance Co Of North Amer	PA	0	0.00%	100.25%	0	75	0%
26069	Wausau Business Ins Co	WI	0	0.00%	100.25%	4	4	100%
23434	Middlesex Ins Co	WI	0	0.00%	100.25%	0	0	0%
33189	Monticello Ins Co	DE	0	0.00%	100.25%	0	-46	0%
20176	Celina Mut Ins Co	OH	0	0.00%	100.25%	0	0	0%
17159	Usf Ins Co	PA	0	0.00%	100.25%	0	-43	0%
31194	Travelers Cas & Surety Co Of Amer	CT	0	0.00%	100.25%	0	1	0%
18104	Anthracite Mut Fire Ins Co	PA	0	0.00%	100.25%	0	0	0%
36137	Travelers Commercial Ins Co	CT	0	0.00%	100.25%	0	0	0%
19305	Assurance Co Of Amer	NY	0	0.00%	100.25%	5	-1	-20%
36170	Travelers Cas Co Of CT	CT	0	0.00%	100.25%	0	0	0%
20699	Ace Prop & Cas Ins Co	PA	0	0.00%	100.25%	0	0	0%
22306	Massachusetts Bay Ins Co	NH	0	0.00%	100.25%	0	0	0%
11622	Specialty Surplus Ins Co	IL	0	0.00%	100.25%	0	-8	0%
20613	American Employers Ins Co	MA	0	0.00%	100.25%	0	0	0%
23396	Amerisure Mut Ins Co	MI	0	0.00%	100.25%	0	0	0%
25534	TIG Ins Co	CA	0	0.00%	100.25%	2	147	7350%
40800	American Sterling Ins Co	CA	0	0.00%	100.25%	0	0	0%
42846	Atlantic Cas Ins Co	NC	0	0.00%	100.25%	6	0	0%
12661	State Capital Ins Co	NC	0	0.00%	100.25%	0	0	0%
28649	Eastern Atlantic Ins Co	PA	0	0.00%	100.25%	0	-1	0%
22756	Horace Mann Prop & Cas Ins Co	CA	0	0.00%	100.25%	0	3	0%
24104	Ohio Farmers Ins Co	OH	0	0.00%	100.25%	1	1	100%
10673	Penn-Star Ins Co	PA	0	0.00%	100.25%	0	0	0%
19615	American Reliable Ins Co	AZ	0	0.00%	100.25%	0	0	0%
19046	Travelers Cas Ins Co Of Amer	CT	0	0.00%	100.25%	0	0	0%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 01 - Fire

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
25518	TIG Premier Ins Co	CA	0	0.00%	100.25%	0	0	0%
24147	Old Republic Ins Co	PA	0	0.00%	100.25%	0	-14	0%
18023	Star Ins Co	MI	0	0.00%	100.25%	0	0	0%
41424	Pennsylvania Manufacturers Ind Co	PA	0	0.00%	100.25%	0	-26	0%
11630	Jefferson Ins Co	NY	0	0.00%	100.25%	0	-43	0%
17930	Philadelphia Cbsp For Ins Of Houses	PA	0	0.00%	100.25%	0	-95	0%
25038	North American Capacity Ins Co	NH	0	0.00%	100.25%	0	0	0%
21849	American Automobile Ins Co	MO	0	0.00%	100.25%	0	3	0%
34266	Frontier Ins Co	NY	0	0.00%	100.25%	0	-4	0%
26611	Valiant Ins Co	IA	0	0.00%	100.25%	0	0	0%
20478	National Fire Ins Co Of Hartford	CT	0	0.00%	100.25%	6	0	0%
21334	Empire Ind Ins Co	OK	0	0.00%	100.25%	0	-3	0%
26883	American Intl Specialty Lines Ins Co	AK	0	0.00%	100.25%	0	493	0%
23353	Meridian Security Ins Co	IN	0	0.00%	100.25%	0	0	0%
37273	Firemans Fund Ins Co Of WI	WI	0	0.00%	100.25%	0	0	0%
10250	Green Tree Perpetual Assur Co	PA	0	0.00%	100.25%	0	2	0%
36838	General Agents Ins Co Of Amer Inc	OK	0	0.00%	100.25%	1	-14	-1400%
24724	First Natl Ins Co Of Amer	WA	0	0.00%	100.25%	0	0	0%
20508	Valley Forge Ins Co	PA	0	0.00%	100.25%	0	0	0%
13331	American Hardware Mut Ins Co	OH	0	0.00%	100.25%	0	0	0%
28223	Nationwide Agribusiness Ins Co	IA	0	0.00%	100.25%	0	0	0%
36420	Allianz Underwriters Ins Co	CA	0	0.00%	100.25%	0	0	0%
20850	Firemens Ins Co Of Newark NJ	NJ	0	0.00%	100.25%	0	0	0%
16853	Old Guard Fire Ins Co	PA	0	0.00%	100.25%	0	0	0%
38580	Great American Protection Ins Co	OH	0	0.00%	100.25%	0	0	0%
11452	Hartford Steam Boil Inspec & Ins Co	CT	0	0.00%	100.25%	0	-58	0%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 01 - Fire

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
37710	First American Prop & Cas Ins Co	CA	0	0.00%	100.25%	0	0	0%
24066	American Fire & Cas Co	OH	0	0.00%	100.25%	1	0	0%
11401	Guaranty Natl Ins Co	CO	0	0.00%	100.25%	0	0	0%
15580	Scottsdale Ind Co	OH	0	0.00%	100.25%	0	0	0%
41483	Farmington Cas Co	CT	0	0.00%	100.25%	0	0	0%
31089	Republic Western Ins Co	AZ	0	0.00%	100.25%	0	0	0%
20648	Employers Fire Ins Co	MA	0	0.00%	100.25%	1	0	0%
11100	Safeco Surplus Lines Ins Co	WA	0	0.00%	100.25%	0	21	0%
24902	Security Ins Co Of Hartford	CT	-3	0.00%	100.25%	-3	-16	533.33%
21962	Pennsylvania General Ins Co	PA	-6	0.00%	100.25%	80	40	50%
26522	Mount Vernon Fire Ins Co	PA	-7	0.00%	100.25%	-7	0	0%
33855	Lincoln General Ins Co	PA	-11	0.00%	100.24%	206	-107	-51.94%
39608	Nutmeg Ins Co	CT	-15	0.00%	100.24%	10	-41	-410%
24503	Blue Ridge Ins Co	WI	-17	0.00%	100.23%	194	110	56.70%
37079	Hudson Specialty Ins Co	NY	-35	-0.01%	100.22%	104	21	20.19%
10786	Princeton Excess & Surplus Lines Ins	DE	-222	-0.06%	100.16%	-5	-48	960%
22667	Ace American Ins Co	PA	-278	-0.08%	100.08%	-278	-95	34.17%
33022	AXA Corp Solutions Ins Co	NY	-301	-0.08%	100.00%	-164	777	-473.78%
	434 Companies in the Report		**$ 358,645**	**100.00%**	**100.00%**	**$ 349,449**	**$ 110,851**	**31.72%**

END OF REPORT

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 02.1 - Allied Lines

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
21482	Factory Mut Ins Co	RI	51,578	23.04%	23.04%	47,188	8,816	18.68%
19437	Lexington Ins Co	DE	11,579	5.17%	28.21%	12,590	8,669	68.86%
20443	Continental Cas Co	IL	10,089	4.51%	32.72%	10,709	736	6.87%
24767	St Paul Fire & Marine Ins Co	MN	8,558	3.82%	36.54%	8,304	3,130	37.69%
26301	Selective Way Ins Co	NJ	4,855	2.17%	38.71%	4,420	2,775	62.78%
39306	Fidelity & Deposit Co Of MD	MD	4,302	1.92%	40.63%	4,306	1,627	37.78%
35300	Allianz Global Risks US Ins Co	CA	4,169	1.86%	42.49%	4,474	691	15.44%
25658	Travelers Ind Co	CT	4,153	1.85%	44.34%	4,284	1,925	44.93%
16691	Great American Ins Co	OH	3,988	1.78%	46.13%	3,813	163	4.27%
26247	American Guarantee & Liability Ins	NY	3,944	1.76%	47.89%	2,011	665	33.07%
24813	Balboa Ins Co	CA	3,891	1.74%	49.63%	3,037	2,030	66.84%
10014	Affiliated Fm Ins Co	RI	3,682	1.64%	51.27%	3,571	324	9.07%
21113	United States Fire Ins Co	DE	3,401	1.52%	52.79%	2,995	576	19.23%
24678	Royal Ind Co	DE	3,120	1.39%	54.18%	3,977	5,975	150.24%
24732	General Ins Co Of Amer	WA	3,110	1.39%	55.57%	3,110	1,650	53.05%
42978	American Security Ins Co	DE	2,958	1.32%	56.89%	2,560	857	33.48%
10936	Seneca Ins Co Inc	NY	2,895	1.29%	58.19%	2,615	6	0.23%
23779	Nationwide Mut Fire Ins Co	OH	2,741	1.22%	59.41%	2,676	2,282	85.28%
34207	Westport Ins Corp	MO	2,428	1.08%	60.49%	2,091	122	5.83%
36463	Discover Prop & Cas Ins Co	IL	2,371	1.06%	61.55%	2,060	1,050	50.97%
14168	Harleysville Mut Ins Co	PA	2,353	1.05%	62.60%	2,277	709	31.14%
36940	Indian Harbor Ins Co	ND	2,268	1.01%	63.62%	2,119	1,818	85.80%
19259	Selective Ins Co Of SC	SC	2,231	1.00%	64.61%	2,158	653	30.26%
41181	Universal Underwriters Ins Co	KS	2,112	0.94%	65.56%	2,144	1,211	56.48%
26271	Erie Ins Exch	PA	2,080	0.93%	66.49%	1,920	1,146	59.69%
25135	State Automobile Mut Ins Co	OH	2,044	0.91%	67.40%	1,931	1,695	87.78%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 02.1 - Allied Lines

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
26387	Steadfast Ins Co	DE	1,982	0.89%	68.28%	1,105	1,149	103.98%
10677	Cincinnati Ins Co	OH	1,970	0.88%	69.16%	1,817	1,840	101.27%
44520	Crum & Forster Specialty Ins Co	AZ	1,950	0.87%	70.04%	1,879	381	20.28%
25674	Travelers Property Cas Co Of Amer	CT	1,924	0.86%	70.89%	1,798	-172	-9.57%
29696	Travelers Excess & Surplus Lines Co	CT	1,846	0.82%	71.72%	1,642	522	31.79%
10046	Pacific Ins Co Ltd	CT	1,811	0.81%	72.53%	1,638	231	14.10%
21458	Employers Ins of Wausau	WI	1,802	0.80%	73.33%	1,337	51	3.81%
18767	Church Mut Ins Co	WI	1,719	0.77%	74.10%	1,569	175	11.15%
14974	Pennsylvania Lumbermens Mut Ins	PA	1,701	0.76%	74.86%	1,579	349	22.10%
17914	Philadelphia Contributionship Ins	PA	1,600	0.71%	75.58%	1,421	1,331	93.67%
19232	Allstate Ins Co	IL	1,593	0.71%	76.29%	1,402	821	58.56%
10172	Westchester Surplus Lines Ins Co	GA	1,588	0.71%	77.00%	987	511	51.77%
41807	Royal Surplus Lines Ins Co	CT	1,456	0.65%	77.65%	1,791	187	10.44%
19489	Allied World Assur Co US Inc	DE	1,445	0.65%	78.29%	1,286	323	25.12%
26344	Great American Assur Co	OH	1,203	0.54%	78.83%	1,115	420	37.67%
11185	Foremost Ins Co	MI	1,195	0.53%	79.36%	725	23	3.17%
24198	Peerless Ins Co	NH	1,125	0.50%	79.87%	953	354	37.15%
16535	Zurich American Ins Co	NY	1,103	0.49%	80.36%	1,089	70,034	6431.04%
21415	Employers Mut Cas Co	IA	1,081	0.48%	80.84%	982	266	27.09%
37362	General Star Ind Co	CT	1,056	0.47%	81.31%	1,242	116	9.34%
22314	RSUI Ind Co	NH	933	0.42%	81.73%	204	0	0%
17825	Tuscarora Wayne Mut Ins Co	PA	870	0.39%	82.12%	808	381	47.15%
25887	US Fidelity & Guaranty Co	MD	839	0.37%	82.49%	918	558	60.78%
19070	Standard Fire Ins Co	CT	834	0.37%	82.86%	832	469	56.37%
22322	Greenwich Ins Co	DE	824	0.37%	83.23%	829	121	14.60%
14575	Millers Capital Ins Co	PA	816	0.36%	83.60%	786	382	48.60%

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 02.1 - Allied Lines

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Direct Loss Ratio Excluding All LAE
14400	Lititz Mut Ins Co	PA	812	0.36%	83.96%	798	460	57.64%
17450	Millville Mut Ins Co	PA	791	0.35%	84.31%	739	941	127.33%
11142	United Cas Ins Co Of Amer	PA	783	0.35%	84.66%	786	96	12.21%
23035	Liberty Mut Fire Ins Co	MA	751	0.34%	85.00%	563	431	76.55%
11061	Farmers Fire Ins Co	PA	747	0.33%	85.33%	656	424	64.63%
10815	Verlan Fire Ins Co MD	MD	732	0.33%	85.66%	673	125	18.57%
24791	St Paul Mercury Ins Co	MN	710	0.32%	85.98%	722	-19	-2.63%
36684	Riverport Ins Co	MN	705	0.31%	86.29%	662	307	46.37%
14044	Goodville Mut Cas Co	PA	698	0.31%	86.60%	615	529	86.02%
21180	Sentry Select Ins Co	WI	688	0.31%	86.91%	584	318	54.45%
33138	Landmark Amer Ins Co	OK	679	0.30%	87.21%	156	31	19.87%
28550	Housing & Redevelopment Ins Exch	PA	673	0.30%	87.51%	608	202	33.22%
19062	Automobile Ins Co Of Hartford CT	CT	661	0.30%	87.81%	576	350	60.76%
24554	XL Ins Amer Inc	DE	644	0.29%	88.10%	1,146	589	51.40%
14982	Penn Millers Ins Co	PA	641	0.29%	88.38%	657	645	98.17%
39020	Essex Ins Co	DE	630	0.28%	88.66%	755	535	70.86%
17558	Old Guard Ins Co	PA	603	0.27%	88.93%	603	512	84.91%
13692	Donegal Mut Ins Co	PA	596	0.27%	89.20%	574	346	60.28%
26980	Royal Ins Co Of Amer	IL	545	0.24%	89.44%	686	329	47.96%
25941	United Services Auto Assoc	TX	539	0.24%	89.68%	512	648	126.56%
41297	Scottsdale Ins Co	OH	530	0.24%	89.92%	559	228	40.79%
24112	Westfield Ins Co	OH	527	0.24%	90.16%	493	221	44.83%
24074	Ohio Cas Ins Co	OH	515	0.23%	90.39%	473	69	14.59%
32352	LM Property and Casualty Ins. Co.	IN	492	0.22%	90.61%	476	352	73.95%
21407	Emcasco Ins Co	IA	491	0.22%	90.83%	507	51	10.06%
17493	Nazareth Mut Ins Co	PA	487	0.22%	91.04%	465	321	69.03%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 02.1 - Allied Lines

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
29963	United Farm Family Ins Co	NY	486	0.22%	91.26%	441	494	112.02%
24600	Globe Ind Co	DE	451	0.20%	91.46%	451	-218	-48.34%
17370	Nautilus Ins Co	AZ	444	0.20%	91.66%	396	257	64.90%
17043	Everett Cash Mut Ins Co	PA	443	0.20%	91.86%	448	472	105.36%
35289	Continental Ins Co	SC	439	0.20%	92.05%	442	270	61.09%
11045	Excelsior Ins Co	NH	427	0.19%	92.24%	308	21	6.82%
34916	First Specialty Ins Corp	MO	414	0.18%	92.43%	581	113	19.45%
23469	American Modern Home Ins Co	OH	414	0.18%	92.61%	379	179	47.23%
44393	West American Ins Co	IN	386	0.17%	92.79%	387	190	49.10%
37257	Insurance Corp Of Hannover	IL	352	0.16%	92.94%	312	338	108.33%
17728	Reamstown Mut Ins Co	PA	344	0.15%	93.10%	334	84	25.15%
12904	Tokio Marine & Nichido Fire Ins Co	NY	335	0.15%	93.25%	336	48	14.29%
35386	Fidelity & Guaranty Ins Co	IA	324	0.14%	93.39%	343	390	113.70%
14990	Pennsylvania Ntl Mut Cas Ins Co	PA	292	0.13%	93.52%	293	58	19.80%
37150	Western Heritage Ins Co	AZ	285	0.13%	93.65%	227	21	9.25%
17124	Farmers Mut Ins Co	PA	283	0.13%	93.78%	287	135	47.04%
10315	Civic Property & Cas Co	CA	282	0.13%	93.90%	266	239	89.85%
17337	Philanthropic Mut Fire Ins Co	PA	280	0.13%	94.03%	276	79	28.62%
14141	Harford Mut Ins Co	MD	278	0.12%	94.15%	299	135	45.15%
37532	Great American E&S Ins Co	DE	273	0.12%	94.27%	247	-20	-8.10%
28401	American Natl Prop & Cas Co	MO	267	0.12%	94.39%	232	114	49.14%
21326	Empire Fire & Marine Ins Co	NE	257	0.11%	94.51%	229	250	109.17%
23809	Granite State Ins Co	PA	253	0.11%	94.62%	264	102	38.64%
25127	State Auto Prop & Cas Ins Co	SC	251	0.11%	94.73%	246	134	54.47%
26166	Windsor Mount Joy Mut Ins Co	PA	251	0.11%	94.84%	205	146	71.22%
13935	Federated Mut Ins Co	MN	247	0.11%	94.95%	283	69	24.38%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 02.1 - Allied Lines

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14664	Mutual Benefit Ins Co	PA	240	0.11%	95.06%	222	460	207.21%
11932	Mid-Continent Ins Co	PA	228	0.10%	95.16%	215	0	0%
16888	Bedford Grange Mut Ins Co	PA	223	0.10%	95.26%	205	208	101.46%
24171	Netherlands Ins Co The	NH	222	0.10%	95.36%	239	13	5.44%
13501	Brethren Mut Ins Co	MD	220	0.10%	95.46%	229	290	126.64%
43095	Clarendon Amer Ins Co	NJ	219	0.10%	95.56%	107	0	0%
17329	Juniata Mut Ins Co	PA	212	0.09%	95.65%	202	201	99.51%
19704	American States Ins Co	IN	208	0.09%	95.75%	198	52	26.26%
35378	Evanston Ins Co	IL	205	0.09%	95.84%	282	115	40.78%
24856	Admiral Ins Co	DE	203	0.09%	95.93%	171	893	522.22%
25968	USAA Cas Ins Co	TX	203	0.09%	96.02%	187	140	74.87%
19895	Atlantic Mut Ins Co	NY	203	0.09%	96.11%	197	34	17.26%
12572	Selective Ins Co Of Amer	NJ	202	0.09%	96.20%	174	24	13.79%
21121	Westchester Fire Ins Co	NY	197	0.09%	96.29%	152	-11	-7.24%
23108	Lumbermens Underwriting Alliance	MO	196	0.09%	96.38%	199	38	19.10%
21199	Arch Speciality Ins Co	WI	195	0.09%	96.46%	214	10	4.67%
17108	Farmers Mut F I C Of Mccandless	PA	193	0.09%	96.55%	162	0	0%
14788	Natl Grange Mut Ins Co	NH	180	0.08%	96.63%	193	112	58.03%
24899	Alea North America Ins Co	NY	179	0.08%	96.71%	71	36	50.70%
32859	Penn-Amer Ins Co	PA	176	0.08%	96.79%	169	15	8.88%
27219	Center Valley Mut Fire Ins Co	PA	176	0.08%	96.87%	171	65	38.01%
24988	Sentry Ins A Mut Co	WI	175	0.08%	96.94%	150	165	110%
14621	Motorists Mut Ins Co	OH	173	0.08%	97.02%	158	61	38.61%
19682	Hartford Fire In Co	CT	171	0.08%	97.10%	174	-4	-2.30%
17086	Farmers & Mechanics Mut Ins Co	PA	168	0.08%	97.17%	156	140	89.74%
14370	Lebanon Mut Ins Co	PA	167	0.07%	97.25%	158	52	32.91%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 02.1 - Allied Lines

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
25879	Fidelity & Guaranty Ins Underwriters	WI	166	0.07%	97.32%	177	91	51.41%
15610	AXIS Specialty Ins Co	CT	163	0.07%	97.39%	51	35	68.63%
30481	St Paul Surplus Lines Ins Co	DE	160	0.07%	97.47%	271	99	36.53%
42811	Gulf Underwriters Ins Co	CT	159	0.07%	97.54%	166	23	13.86%
17256	HannahsTown Mut Ins Co	PA	155	0.07%	97.61%	154	39	25.32%
26832	Great American Alliance Ins Co	OH	148	0.07%	97.67%	102	-30	-29.41%
24740	Safeco Ins Co Of Amer	WA	146	0.07%	97.74%	157	203	129.30%
17175	Friends Cove Mut Ins Co	PA	146	0.07%	97.80%	148	70	47.30%
39993	Colony Ins Co	VA	141	0.06%	97.87%	146	-1,578	-1080.82%
26298	Metropolitan Property & Cas Ins Co	RI	138	0.06%	97.93%	146	125	85.62%
11118	Federated Rural Electric Ins Exch	KS	136	0.06%	97.99%	124	64	51.61%
10317	Neighborhood Spirit Prop & Cas Co	CA	135	0.06%	98.05%	131	178	135.88%
27740	North Pointe Ins Co	MI	126	0.06%	98.10%	25	0	0%
11150	Arch Ins Co	MO	121	0.05%	98.16%	101	6	5.94%
17094	Farmers Mut Fire Ins Co Of Marble	PA	116	0.05%	98.21%	101	357	353.47%
13684	Cumberland Mut Fire Ins Co	NJ	113	0.05%	98.26%	113	99	87.61%
21857	American Ins Co	NE	109	0.05%	98.31%	105	63	60%
26433	Harco Natl Ins Co	IL	107	0.05%	98.36%	98	19	19.39%
33022	AXA Corp Solutions Ins Co	NY	107	0.05%	98.41%	111	0	0%
25682	Travelers Ind Co Of CT	CT	100	0.04%	98.45%	107	4	3.74%
30503	Shelby Cas Ins Comp	IL	97	0.04%	98.49%	101	0	0%
26620	AXIS Surplus Ins Co	IL	94	0.04%	98.54%	172	30	17.44%
39926	Selective Ins Co Of The Southeast	NC	92	0.04%	98.58%	83	0	0%
37478	Hartford Ins Co Of The Midwest	IN	87	0.04%	98.62%	90	67	74.44%
17485	Mutual Ins Co Of Lehigh Cnty	PA	86	0.04%	98.65%	84	33	39.29%
16918	Briar Crk Mut Ins Co	PA	85	0.04%	98.69%	84	9	10.71%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 02.1 - Allied Lines

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Direct Loss Ratio Excluding All LAE
16985	Conemaugh Valley Mut Ins Co	PA	84	0.04%	98.73%	83	23	27.71%
25666	Travelers Ind Co Of Amer	CT	77	0.03%	98.76%	68	28	41.18%
27987	Northfield Ins Co	IA	76	0.03%	98.80%	76	44	57.89%
17582	Patrons Mut Fire Ins Co of IN PA	PA	73	0.03%	98.83%	73	33	45.21%
11991	National Cas Co	WI	69	0.03%	98.86%	58	11	18.97%
24414	General Cas Co Of WI	WI	67	0.03%	98.89%	31	0	0%
16187	AXA Re Prop & Cas Ins Co	DE	67	0.03%	98.92%	57	167	292.98%
14486	Merchants & Business Mens Mut Ins Co	PA	66	0.03%	98.95%	73	5	6.85%
27278	Protection Mut Ins Co	PA	63	0.03%	98.98%	60	80	133.33%
11100	Safeco Surplus Lines Ins Co	WA	62	0.03%	99.01%	62	3	4.84%
22829	Interstate Fire & Cas Co	IL	62	0.03%	99.03%	58	-50	-86.21%
27340	Centre County Mut Fire Ins Co	PA	62	0.03%	99.06%	57	54	94.74%
16217	National Farmers Union Prop & Cas	CO	58	0.03%	99.09%	55	3	5.45%
36951	Century Surety Co	OH	56	0.03%	99.11%	45	8	17.78%
19976	Amica Mut Ins Co	RI	55	0.02%	99.14%	52	34	65.38%
10340	Stonington Ins Co	TX	55	0.02%	99.16%	7	1	14.29%
17469	Montour Mut Ins Co	PA	53	0.02%	99.19%	50	43	86%
14559	Guideone Specialty Mut Ins Co	IA	48	0.02%	99.21%	119	37	31.09%
17515	North Western Mut Fire Ins Co	PA	48	0.02%	99.23%	35	64	182.86%
29831	Independent Mut Fire Ins Co	IL	47	0.02%	99.25%	47	-6	-12.77%
13056	RLI Ins Co	IL	45	0.02%	99.27%	54	15	27.78%
35912	American Western Home Ins Co	OK	45	0.02%	99.29%	24	0	0%
35505	Rockwood Cas Ins Co	PA	44	0.02%	99.31%	44	24	54.55%
14478	Mercer Ins Co	PA	44	0.02%	99.33%	48	4	8.33%
31208	American General Property Ins Co	TN	41	0.02%	99.35%	42	7	16.67%
20788	Buckeye Union Ins Co	OH	40	0.02%	99.36%	24	16	66.67%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 02.1 - Allied Lines

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Direct Loss Ratio Excluding All LAE
17701	Pymatuning Mut Fire Ins Co	PA	40	0.02%	99.38%	39	12	30.77%
27960	Illinois Union Ins Co	IL	38	0.02%	99.40%	34	-2	-5.88%
21784	Firemens Ins Co Of Washington DC	DE	38	0.02%	99.42%	46	-46	-100%
19690	American Economy Ins Co	IN	36	0.02%	99.43%	37	18	48.65%
23329	Merchants Mut Ins Co	NY	36	0.02%	99.45%	32	3	9.38%
10213	Discover Specialty Ins Co	IL	36	0.02%	99.46%	36	0	0%
11681	Keystone Ins Co	PA	34	0.02%	99.48%	35	59	168.57%
23787	Nationwide Mut Ins Co	OH	33	0.01%	99.49%	33	33	100%
17876	Washington Mut Fire Of Lawrence Cty	PA	33	0.01%	99.51%	33	1	3.03%
42072	INA Surplus Ins Co	PA	32	0.01%	99.52%	13	0	0%
17574	Patrons Mut Fire Assoc Of Nw PA	PA	30	0.01%	99.54%	29	0	0%
30880	Washington Mut Fire & Storm Ins	PA	30	0.01%	99.55%	29	42	144.83%
33162	Bankers Ins Co	FL	30	0.01%	99.56%	14	0	0%
10748	Livingston Mut Ins Co	PA	29	0.01%	99.58%	23	17	73.91%
20427	American Cas Co Of Reading PA	PA	29	0.01%	99.59%	33	-2,092	-6339.39%
14656	Municipal Mut Ins Co	WV	29	0.01%	99.60%	30	46	153.33%
42374	Houston Cas Co	TX	28	0.01%	99.62%	27	-49	-181.48%
19402	Birmingham Fire Ins Co Of PA	PA	27	0.01%	99.63%	13	2	15.38%
35270	Fidelity & Cas Co Of NY	SC	27	0.01%	99.64%	26	13	50%
22578	Horace Mann Ins Co	IL	26	0.01%	99.65%	26	0	0%
12203	James River Ins Co	OH	26	0.01%	99.66%	7	1	14.29%
17620	Penn Charter Mut Ins Co	PA	26	0.01%	99.67%	26	5	19.23%
20699	Ace Prop & Cas Ins Co	PA	25	0.01%	99.69%	25	3	12%
43575	Indemnity Ins Co Of North Amer	PA	25	0.01%	99.70%	25	0	0%
16063	Unitrin Auto & Home Ins Co	NY	25	0.01%	99.71%	6	1	16.67%
16071	Mutual Fire Ins Co In Calvert Cnty	MD	25	0.01%	99.72%	26	-4	-15.38%

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Rounded to Thousands
Line(s) of Business 02.1 - Allied Lines

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Direct Loss Ratio Excluding All LAE
28304	Federated Service Ins Co	MN	24	0.01%	99.73%	21	3	14.29%
31348	Crum & Forster Ind Co	DE	24	0.01%	99.74%	9	2	22.22%
22977	Lumbermens Mut Cas Co	IL	23	0.01%	99.75%	41	21	51.22%
23817	Illinois Natl Ins Co	IL	23	0.01%	99.76%	10	1	10%
10022	Countryway Ins Co	NY	23	0.01%	99.77%	20	0	0%
41459	Armed Forces Ins Exchange	KS	22	0.01%	99.78%	22	1	4.55%
39322	General Security Natl Ins Co	NY	21	0.01%	99.79%	22	-28	-127.27%
17892	West Branch Mut Ins Co	PA	21	0.01%	99.80%	18	7	38.89%
22667	Ace American Ins Co	PA	20	0.01%	99.81%	20	0	0%
37052	Regis Ins Co	PA	20	0.01%	99.82%	19	-6	-31.58%
24775	St Paul Guardian Ins Co	MN	19	0.01%	99.83%	28	-3	-10.71%
12122	New Jersey Manufacturers Ins Co	NJ	19	0.01%	99.83%	17	7	41.18%
31135	Great American Security Ins Co	OH	19	0.01%	99.84%	23	16	69.57%
17477	Mutual Fire Ins Co Of S Bend Twnshp	PA	18	0.01%	99.85%	18	6	33.33%
27332	Canonsburg Mut Fire Ins Co	PA	18	0.01%	99.86%	17	2	11.76%
13528	Brotherhood Mut Ins Co	IN	17	0.01%	99.87%	15	13	86.67%
34118	Colony Natl Ins Co	VA	17	0.01%	99.87%	34	0	0%
38970	Markel Ins Co	IL	17	0.01%	99.88%	59	4	6.78%
29424	Hartford Cas Ins Co	IN	16	0.01%	99.89%	18	3	16.67%
24295	Providence Washington Ins Co	RI	15	0.01%	99.90%	16	0	0%
20362	Mitsui Sumitomo Ins Co of Amer	NY	14	0.01%	99.90%	9	0	0%
27197	Apollo Mut Fire Ins Co	PA	12	0.01%	99.91%	12	3	25%
19356	Maryland Cas Co	MD	12	0.01%	99.91%	122	102	83.61%
17191	Grange Mut Fire Ins Co	PA	12	0.01%	99.92%	11	5	45.45%
35726	Providence Washington Ins Co Of NY	NY	12	0.01%	99.92%	5	5	100%
20095	Bituminous Cas Corp	IL	11	0.00%	99.93%	10	4	40%

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Line(s) of Business 02.1 - Allied Lines

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
18376	Hermitage Ins Co	NY	11	0.00%	99.93%	10	0	0%
10472	Capitol Ind Corp	WI	10	0.00%	99.94%	14	9	64.29%
28932	Markel American Ins Co	VA	10	0.00%	99.94%	10	3	30%
23450	American Family Home Ins Co	FL	9	0.00%	99.95%	17	-1	-5.88%
32441	Penn Natl Security Ins Co	PA	9	0.00%	99.95%	9	0	0%
21261	Electric Ins Co	MA	9	0.00%	99.95%	9	19	211.11%
42048	Diamond State Ins Co	IN	8	0.00%	99.96%	7	0	0%
40142	American Zurich Ins Co	IL	8	0.00%	99.96%	36	-2	-5.56%
40100	Firstline Natl Ins Co	MD	8	0.00%	99.97%	8	10	125%
15059	Public Service Mut Ins Co	NY	8	0.00%	99.97%	14	29	207.14%
22292	Hanover Ins Co	NH	8	0.00%	99.97%	8	2	25%
23043	Liberty Mut Ins Co	MA	7	0.00%	99.98%	10	8	80%
13064	United Natl Ins Co	PA	7	0.00%	99.98%	3	0	0%
24872	Connecticut Ind Co	CT	6	0.00%	99.98%	10	1	10%
19909	Centennial Ins Co	NY	6	0.00%	99.98%	39	-4	-10.26%
24325	York Ins Co	IL	6	0.00%	99.99%	13	0	0%
15032	Guideone Mut Ins Co	IA	6	0.00%	99.99%	20	3	15%
30562	American Manufacturers Mut Ins Co	IL	6	0.00%	99.99%	10	5	50%
13714	Pharmacists Mut Ins Co	IA	6	0.00%	99.99%	5	0	0%
22217	Gulf Ins Co	CT	6	0.00%	100.00%	8	-48	-600%
10669	Church Ins Co	NY	6	0.00%	100.00%	5	0	0%
18945	Pine Creek Mut Fire Ins Co	PA	5	0.00%	100.00%	5	5	100%
12262	Pennsylvania Manufacturers Asn Ins C	PA	4	0.00%	100.00%	5	0	0%
39217	QBE Ins Corp	PA	4	0.00%	100.01%	4	1	25%
24694	Safeguard Ins Co	CT	4	0.00%	100.01%	3	-96	-3200%
24880	Fire & Cas Ins Co Of CT	CT	4	0.00%	100.01%	2	0	0%

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Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Direct Loss Ratio Excluding All LAE
10111	American Bankers Ins Co Of FL	FL	4	0.00%	100.01%	5	0	0%
36897	Manufacturers Alliance Ins Co	PA	4	0.00%	100.01%	3	-4	-133.33%
21873	Firemans Fund Ins Co	CA	3	0.00%	100.01%	-2	-1,332	66600%
40428	Voyager Ind Ins Co	GA	3	0.00%	100.02%	3	1	33.33%
16845	Ashland Mut Fire Ins Co Of PA	PA	3	0.00%	100.02%	3	0	0%
42404	Liberty Ins Corp	IL	3	0.00%	100.02%	6	4	66.67%
27200	Cambria County Mut Ins Co	PA	3	0.00%	100.02%	3	0	0%
41335	United Natl Specialty Ins Co	WI	3	0.00%	100.02%	4	-10	-250%
13196	Western World Ins Co	NH	3	0.00%	100.02%	3	0	0%
42900	Harleysville Ins Co Of NJ	NJ	3	0.00%	100.02%	2	0	0%
20370	AXIS Reins Co	NY	3	0.00%	100.03%	1	0	0%
27847	Insurance Co Of The West	CA	2	0.00%	100.03%	2	0	0%
25976	Utica Mut Ins Co	NY	2	0.00%	100.03%	2	0	0%
41840	Allmerica Financial Benefit Ins Co	MI	2	0.00%	100.03%	2	0	0%
20532	Clarendon Natl Ins Co	NJ	2	0.00%	100.03%	5	-3	-60%
20494	Transportation Ins Co	IL	2	0.00%	100.03%	6	0	0%
20559	General Security Ind Co of AZ	AZ	2	0.00%	100.03%	5	-23	-460%
24589	American & Foreign Ins Co	DE	2	0.00%	100.03%	4	-15	-375%
37877	Nationwide Prop & Cas Ins Co	OH	2	0.00%	100.03%	2	1	50%
21970	OneBeacon Ins Co	PA	2	0.00%	100.03%	7	40	571.43%
38601	MIC Prop & Cas Ins Corp	MI	2	0.00%	100.03%	1	0	0%
24724	First Natl Ins Co Of Amer	WA	2	0.00%	100.03%	2	-3	-150%
22136	Great American Ins Co of NY	NY	2	0.00%	100.04%	11	51	463.64%
32220	American Intl Ins Co	NY	2	0.00%	100.04%	1	0	0%
10499	DaimlerChrysler Ins Co	MI	2	0.00%	100.04%	2	-2	-100%
14729	Mutual Fire Marine & Inland Ins Co	PA	2	0.00%	100.04%	3	-8	-266.67%

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25984	Graphic Arts Mut Ins Co	NY	2	0.00%	100.04%	2	0	0%
16578	Fidelity Natl Prop and Cas Ins Co	NY	1	0.00%	100.04%	7	0	0%
35351	American Empire Surplus Lns Ins Co	DE	1	0.00%	100.04%	1	0	0%
24384	Ranger Ins Co	DE	1	0.00%	100.04%	1	0	0%
20621	OneBeacon America Ins Co	MA	1	0.00%	100.04%	1	-11	-1100%
35408	Sirius Amer Ins Co	DE	1	0.00%	100.04%	0	0	0%
26042	Wausau Underwriters Ins Co	WI	1	0.00%	100.04%	1	0	0%
25433	American Safety Ind Co	OK	1	0.00%	100.04%	1	0	0%
37850	Pacific Specialty Ins Co	CA	1	0.00%	100.04%	1	0	0%
25623	Phoenix Ins Co	CT	1	0.00%	100.04%	1	-1	-100%
19224	St. Paul Protective Ins Co	IL	1	0.00%	100.04%	1	-20	-2000%
15326	Utica First Ins Co	NY	1	0.00%	100.04%	1	0	0%
15156	Shelby Ins Co	IL	1	0.00%	100.04%	1	0	0%
24066	American Fire & Cas Co	OH	1	0.00%	100.05%	1	0	0%
27359	Clarion County Mut Fire Ins Co	PA	1	0.00%	100.05%	1	0	0%
24120	Westfield Natl Ins Co	OH	1	0.00%	100.05%	1	1	100%
16934	Bucks Cnty Contributionship	PA	1	0.00%	100.05%	1	0	0%
18279	Bankers Standard Ins Co	PA	1	0.00%	100.05%	0	0	0%
23337	Merchants Ins Co Of NH Inc	NH	0	0.00%	100.05%	0	0	0%
27073	Nipponkoa Ins Co Ltd U.S. Branch	NY	0	0.00%	100.05%	0	0	0%
24902	Security Ins Co Of Hartford	CT	0	0.00%	100.05%	0	0	0%
19046	Travelers Cas Ins Co Of Amer	CT	0	0.00%	100.05%	0	0	0%
20109	Bituminous Fire & Marine Ins Co	IL	0	0.00%	100.05%	0	1	0%
20079	National Fire & Marine Ins Co	NE	0	0.00%	100.05%	623	-31	-4.98%
19720	American Alt Ins Corp	DE	0	0.00%	100.05%	0	-1	0%
21946	Camden Fire Ins Assoc	NJ	0	0.00%	100.05%	0	3	0%

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20478	National Fire Ins Co Of Hartford	CT	0	0.00%	100.05%	6	3	50%
19380	American Home Assur Co	NY	0	0.00%	100.05%	0	1	0%
18023	Star Ins Co	MI	0	0.00%	100.05%	0	0	0%
41424	Pennsylvania Manufacturers Ind Co	PA	0	0.00%	100.05%	0	-26	0%
43117	American Equity Ins Co	AZ	0	0.00%	100.05%	0	-26	0%
22306	Massachusetts Bay Ins Co	NH	0	0.00%	100.05%	0	0	0%
25518	TIG Premier Ins Co	CA	0	0.00%	100.05%	0	1	0%
19445	National Union Fire Ins Co Of Pitts	PA	0	0.00%	100.05%	0	-30	0%
10940	Kemper Surplus Lines Ins Co	IL	0	0.00%	100.05%	0	0	0%
11622	Specialty Surplus Ins Co	IL	0	0.00%	100.05%	0	-1	0%
34266	Frontier Ins Co	NY	0	0.00%	100.05%	0	-1	0%
38512	Rampart Ins Co	NY	0	0.00%	100.05%	7	0	0%
20613	American Employers Ins Co	MA	0	0.00%	100.05%	0	0	0%
10510	Carolina Cas Ins Co	FL	0	0.00%	100.05%	0	-2	0%
21334	Empire Ind Ins Co	OK	0	0.00%	100.05%	0	0	0%
10847	Cumis Ins Society Inc	WI	0	0.00%	100.05%	0	2	0%
19372	Northern Ins Co Of NY	NY	0	0.00%	100.05%	3	-2	-66.67%
23396	Amerisure Mut Ins Co	MI	0	0.00%	100.05%	0	0	0%
24147	Old Republic Ins Co	PA	0	0.00%	100.05%	0	-9	0%
11177	First Financial Ins Co	IL	0	0.00%	100.05%	0	0	0%
23841	New Hampshire Ins Co	PA	0	0.00%	100.05%	1	-2	-200%
24449	Regent Ins Co	WI	0	0.00%	100.05%	0	0	0%
25615	Charter Oak Fire Ins Co	CT	0	0.00%	100.05%	1	-2	-200%
25534	TIG Ins Co	CA	0	0.00%	100.05%	0	3	0%
25445	TIG Specialty Ins Corp	CA	0	0.00%	100.05%	0	-1	0%
40800	American Sterling Ins Co	CA	0	0.00%	100.05%	0	0	0%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 02.1 - Allied Lines

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Direct Loss Ratio Excluding All LAE
42846	Atlantic Cas Ins Co	NC	0	0.00%	100.05%	2	0	0%
23353	Meridian Security Ins Co	IN	0	0.00%	100.05%	0	2	0%
10212	Allmerica Fncl Alliance Ins Co	NH	0	0.00%	100.05%	0	0	0%
20885	Kansas City Fire & Marine Ins Co	SC	0	0.00%	100.05%	0	5	0%
32190	Constitution Ins Co	NY	0	0.00%	100.05%	0	-3	0%
21296	Commercial Guaranty Cas Ins Co	IN	0	0.00%	100.05%	0	7	0%
12661	State Capital Ins Co	NC	0	0.00%	100.05%	0	0	0%
37273	Firemans Fund Ins Co Of WI	WI	0	0.00%	100.05%	0	0	0%
37893	Ulico Cas Co	DE	0	0.00%	100.05%	0	0	0%
40193	X L Ins Co Of NY	NY	0	0.00%	100.05%	0	-13	0%
20524	Specialty Natl Ins Co	IL	0	0.00%	100.05%	0	0	0%
35696	Harleysville Preferred Ins Co	PA	0	0.00%	100.05%	0	0	0%
36838	General Agents Ins Co Of Amer Inc	OK	0	0.00%	100.05%	0	-4	0%
21881	National Surety Corp	IL	0	0.00%	100.05%	0	0	0%
23434	Middlesex Ins Co	WI	0	0.00%	100.05%	0	0	0%
19038	Travelers Cas & Surety Co	CT	0	0.00%	100.05%	0	26	0%
21105	North River Ins Co	NJ	0	0.00%	100.05%	0	1	0%
21849	American Automobile Ins Co	MO	0	0.00%	100.05%	0	0	0%
12831	State Natl Ins Co Inc	TX	0	0.00%	100.05%	1	0	0%
34690	Property & Cas Ins Co Of Hartford	IN	0	0.00%	100.05%	0	0	0%
13331	American Hardware Mut Ins Co	OH	0	0.00%	100.05%	0	0	0%
29459	Twin City Fire Ins Co Co	IN	0	0.00%	100.05%	3	0	0%
30104	Hartford Underwriters Ins Co	CT	0	0.00%	100.05%	0	0	0%
22713	Insurance Co Of North Amer	PA	0	0.00%	100.05%	0	3,378	0%
11126	Sompo Japan Ins Co of Amer	NY	0	0.00%	100.05%	0	0	0%
37710	First American Prop & Cas Ins Co	CA	0	0.00%	100.05%	0	0	0%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 02.1 - Allied Lines

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Direct Loss Ratio Excluding All LAE
26069	Wausau Business Ins Co	WI	0	0.00%	100.05%	3	1	33.33%
15580	Scottsdale Ind Co	OH	0	0.00%	100.05%	0	0	0%
41483	Farmington Cas Co	CT	0	0.00%	100.05%	0	0	0%
22187	Greater NY Mut Ins Co	NY	0	0.00%	100.05%	5	0	0%
33189	Monticello Ins Co	DE	0	0.00%	100.05%	0	-2	0%
22837	Interstate Ind Co	IL	0	0.00%	100.05%	0	0	0%
22756	Horace Mann Prop & Cas Ins Co	CA	0	0.00%	100.05%	0	4	0%
23647	Mutual Service Cas Ins Co	MN	0	0.00%	100.05%	0	0	0%
20486	Transcontinental Ins Co	NY	0	0.00%	100.05%	1	1	100%
20281	Federal Ins Co	IN	0	0.00%	100.05%	0	0	0%
20176	Celina Mut Ins Co	OH	0	0.00%	100.05%	0	0	0%
24104	Ohio Farmers Ins Co	OH	0	0.00%	100.05%	0	1	0%
17159	Usf Ins Co	PA	0	0.00%	100.05%	0	-10	0%
11401	Guaranty Natl Ins Co	CO	0	0.00%	100.05%	0	0	0%
13838	Farmland Mut Ins Co	IA	0	0.00%	100.05%	0	0	0%
14052	First Patriot Ins Co	PA	0	0.00%	100.05%	0	0	0%
31089	Republic Western Ins Co	AZ	0	0.00%	100.05%	0	0	0%
31194	Travelers Cas & Surety Co Of Amer	CT	0	0.00%	100.05%	0	-9	0%
20508	Valley Forge Ins Co	PA	0	0.00%	100.05%	1	0	0%
21318	Coregis Ins Co	IN	0	0.00%	100.05%	0	0	0%
20710	Century Ind Co	PA	0	0.00%	100.05%	0	0	0%
20648	Employers Fire Ins Co	MA	0	0.00%	100.05%	0	0	0%
18104	Anthracite Mut Fire Ins Co	PA	0	0.00%	100.05%	0	0	0%
36137	Travelers Commercial Ins Co	CT	0	0.00%	100.05%	0	0	0%
19305	Assurance Co Of Amer	NY	0	0.00%	100.05%	7	-1	-14.29%
10673	Penn-Star Ins Co	PA	0	0.00%	100.05%	0	0	0%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 02.1 - Allied Lines

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Direct Loss Ratio Excluding All LAE
19615	American Reliable Ins Co	AZ	0	0.00%	100.05%	0	0	0%
17736	Saucon Mut Ins Co	PA	0	0.00%	100.05%	0	0	0%
38261	Hartford Ins Co Of The Southeast	FL	0	0.00%	100.05%	0	0	0%
33588	First Liberty Ins Corp	IA	0	0.00%	100.05%	0	0	0%
39608	Nutmeg Ins Co	CT	0	0.00%	100.05%	0	-41	0%
28223	Nationwide Agribusiness Ins Co	IA	0	0.00%	100.05%	0	0	0%
19917	Liberty Ins Underwriters Inc	NY	0	0.00%	100.05%	0	0	0%
37974	MT Hawley Ins Co	IL	0	0.00%	100.05%	0	-10	0%
16853	Old Guard Fire Ins Co	PA	0	0.00%	100.05%	0	-1	0%
19607	XL Select	OK	0	0.00%	100.05%	0	-2	0%
38580	Great American Protection Ins Co	OH	0	0.00%	100.05%	0	0	0%
11452	Hartford Steam Boil Inspec & Ins Co	CT	0	0.00%	100.05%	0	-16	0%
33855	Lincoln General Ins Co	PA	-2	0.00%	100.05%	42	11	26.19%
21962	Pennsylvania General Ins Co	PA	-2	0.00%	100.05%	42	22	52.38%
24503	Blue Ridge Ins Co	WI	-2	0.00%	100.04%	63	31	49.21%
29874	North American Specialty Ins Co	NH	-7	0.00%	100.04%	-7	-15	214.29%
22918	American Motorists Ins Co	IL	-8	0.00%	100.04%	19	3	15.79%
40991	Kemper Ind Ins Co	IL	-22	-0.01%	100.03%	-22	9	-40.91%
24015	Northland Ins Co	MN	-62	-0.03%	100.00%	409	573	140.10%
	409 Companies in the Report		**$ 223,890**	**100.00%**	**100.00%**	**$ 211,857**	**$ 149,697**	**70.66%**

END OF REPORT

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 02.2 - Multiple Peril Crop

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
20699	Ace Prop & Cas Ins Co	PA	16,165	50.97%	50.97%	16,165	7,264	44.94%
21326	Empire Fire & Marine Ins Co	NE	9,521	30.02%	80.99%	9,521	6,474	68.00%
22713	Insurance Co Of North Amer	PA	3,723	11.74%	92.73%	3,723	0	0%
21873	Firemans Fund Ins Co	CA	1,611	5.08%	97.81%	1,611	1,726	107.14%
42757	Agri General Ins Co	IA	298	0.94%	98.75%	297	152	51.18%
29424	Hartford Cas Ins Co	IN	245	0.77%	99.52%	246	185	75.20%
10103	American Agricultural Ins Co	IN	117	0.37%	99.89%	117	187	159.83%
22136	Great American Ins Co of NY	NY	21	0.07%	99.96%	21	322	1533.33%
14559	Guideone Specialty Mut Ins Co	IA	19	0.06%	100.02%	19	41	215.79%
37257	Insurance Corp Of Hannover	IL	1	0.00%	100.02%	1	0	0%
20010	Acceptance Ind Ins Co	NE	-7	-0.02%	100%	-7	-2,054	29342.86%
	11 Companies in the Report		**$ 31,714**	**100.00%**	**100.00%**	**$ 31,714**	**$ 14,297**	**45.08%**

END OF REPORT

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 02.3 - Federal Flood

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
39926	Selective Ins Co Of The Southeast	NC	4,402	16.31%	16.31%	4,173	925	22.17%
19070	Standard Fire Ins Co	CT	3,819	14.15%	30.46%	3,581	940	26.25%
37540	Omaha Prop & Cas Ins Co	NE	3,093	11.46%	41.92%	3,660	1,520	41.53%
25143	State Farm Fire And Cas Co	IL	2,961	10.97%	52.90%	2,904	485	16.70%
23779	Nationwide Mut Fire Ins Co	OH	1,939	7.18%	60.08%	1,921	369	19.21%
19232	Allstate Ins Co	IL	1,896	7.03%	67.11%	1,825	377	20.66%
14168	Harleysville Mut Ins Co	PA	1,734	6.43%	73.53%	1,553	1,276	82.16%
16578	Fidelity Natl Prop and Cas Ins Co	NY	1,437	5.32%	78.86%	1,136	105	9.24%
19682	Hartford Fire In Co	CT	1,156	4.28%	83.14%	996	158	15.86%
17558	Old Guard Ins Co	PA	933	3.46%	86.60%	933	772	82.74%
10111	American Bankers Ins Co Of FL	FL	918	3.40%	90.00%	852	454	53.29%
25180	Fidelity Natl Ins Co	CA	564	2.09%	92.09%	55	0	0%
18600	USAA General Ind Co	TX	411	1.52%	93.61%	380	62	16.32%
17914	Philadelphia Contributionship Ins	PA	364	1.35%	94.96%	310	37	11.94%
32352	LM Property and Casualty Ins. Co.	IN	325	1.20%	96.16%	323	75	23.22%
23035	Liberty Mut Fire Ins Co	MA	287	1.06%	97.23%	289	24	8.30%
18058	Philadelphia Ind Ins Co	PA	195	0.72%	97.95%	175	106	60.57%
19615	American Reliable Ins Co	AZ	142	0.53%	98.48%	146	211	144.52%
24902	Security Ins Co Of Hartford	CT	76	0.28%	98.76%	118	33	27.97%
14788	Natl Grange Mut Ins Co	NH	62	0.23%	98.99%	59	-2	-3.39%
10806	Farmers New Century Ins Co	IL	58	0.21%	99.20%	46	42	91.30%
23841	New Hampshire Ins Co	PA	46	0.17%	99.37%	47	11	23.40%
28401	American Natl Prop & Cas Co	MO	25	0.09%	99.47%	18	0	0%
11762	Vesta Fire Ins Corp	IL	24	0.09%	99.56%	17	5	29.41%
10315	Civic Property & Cas Co	CA	22	0.08%	99.64%	18	24	133.33%
19380	American Home Assur Co	NY	22	0.08%	99.72%	20	0	0%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 02.3 - Federal Flood

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
35432	New Jersey Re-Insurance Co	NJ	20	0.07%	99.79%	20	0	0%
36587	AIG Natl Ins Co Inc	NY	20	0.07%	99.87%	4	0	0%
36560	Service Ins Co	FL	17	0.06%	99.93%	17	0	0%
15474	National Lloyds Ins Co	TX	9	0.03%	99.96%	9	0	0%
32620	National Interstate Ins Co	OH	7	0.03%	99.99%	2	0	0%
26905	Century-Natl Ins Co	CA	2	0.01%	100.00%	2	0	0%
19437	Lexington Ins Co	DE	2	0.01%	100.00%	1	-1	-100%
37710	First American Prop & Cas Ins Co	CA	2	0.01%	100.01%	2	0	0%
29939	Main St Amer Assur Co	NH	1	0.00%	100.01%	0	0	0%
23809	Granite State Ins Co	PA	0	0%	100.01%	0	0	0%
12572	Selective Ins Co Of Amer	NJ	0	0%	100.01%	0	0	0%
25534	TIG Ins Co	CA	0	0%	100.01%	0	4	0%
24953	South Carolina Ins Co	SC	-2	-0.01%	100.01%	154	7	4.55%
33162	Bankers Ins Co	FL	-2	-0.01%	100%	281	89	31.67%
	40 Companies in the Report		**$ 26,987**	**100.00%**	**100.00%**	**$ 26,047**	**$ 8,108**	**31.13%**

END OF REPORT

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 03 - Farmowners Multiple Peril

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
17558	Old Guard Ins Co	PA	24,029	32.82%	32.82%	23,096	12,556	54.36%
23779	Nationwide Mut Fire Ins Co	OH	10,998	15.02%	47.85%	10,188	4,960	48.68%
17043	Everett Cash Mut Ins Co	PA	6,057	8.27%	56.12%	5,710	2,596	45.46%
14044	Goodville Mut Cas Co	PA	5,537	7.56%	63.69%	5,086	3,514	69.09%
10022	Countryway Ins Co	NY	3,677	5.02%	68.71%	3,478	2,156	61.99%
17450	Millville Mut Ins Co	PA	2,214	3.02%	71.73%	2,125	1,271	59.81%
13692	Donegal Mut Ins Co	PA	2,027	2.77%	74.50%	2,018	1,828	90.58%
13501	Brethren Mut Ins Co	MD	1,998	2.73%	77.23%	1,770	1,090	61.58%
17825	Tuscarora Wayne Mut Ins Co	PA	1,759	2.40%	79.64%	1,675	426	25.43%
20176	Celina Mut Ins Co	OH	1,539	2.10%	81.74%	1,196	1,137	95.07%
14400	Lititz Mut Ins Co	PA	1,452	1.98%	83.72%	1,388	689	49.64%
17094	Farmers Mut Fire Ins Co Of Marble	PA	1,125	1.54%	85.26%	1,086	724	66.67%
17329	Juniata Mut Ins Co	PA	853	1.17%	86.42%	803	391	48.69%
43575	Indemnity Ins Co Of North Amer	PA	846	1.16%	87.58%	744	75	10.08%
23787	Nationwide Mut Ins Co	OH	778	1.06%	88.64%	742	760	102.43%
16888	Bedford Grange Mut Ins Co	PA	741	1.01%	89.65%	735	354	48.16%
25143	State Farm Fire And Cas Co	IL	711	0.97%	90.62%	699	434	62.09%
16918	Briar Crk Mut Ins Co	PA	625	0.85%	91.48%	595	193	32.44%
17728	Reamstown Mut Ins Co	PA	549	0.75%	92.23%	481	204	42.41%
16691	Great American Ins Co	OH	536	0.73%	92.96%	370	74	20%
17108	Farmers Mut F I C Of Mccandless	PA	511	0.70%	93.66%	445	-31	-6.97%
17191	Grange Mut Fire Ins Co	PA	379	0.52%	94.18%	366	403	110.11%
14575	Millers Capital Ins Co	PA	376	0.51%	94.69%	372	119	31.99%
26166	Windsor Mount Joy Mut Ins Co	PA	353	0.48%	95.17%	341	180	52.79%
17256	HannahsTown Mut Ins Co	PA	320	0.44%	95.61%	308	183	59.42%
14168	Harleysville Mut Ins Co	PA	316	0.43%	96.04%	208	72	34.62%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 03 - Farmowners Multiple Peril

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
20532	Clarendon Natl Ins Co	NJ	314	0.43%	96.47%	258	258	100%
11967	General Star Natl Ins Co	OH	285	0.39%	96.86%	234	69	29.49%
27332	Canonsburg Mut Fire Ins Co	PA	262	0.36%	97.22%	228	182	79.82%
17574	Patrons Mut Fire Assoc Of Nw PA	PA	253	0.35%	97.56%	260	64	24.62%
26344	Great American Assur Co	OH	239	0.33%	97.89%	296	50	16.89%
38970	Markel Ins Co	IL	209	0.29%	98.18%	223	-15	-6.73%
17892	West Branch Mut Ins Co	PA	197	0.27%	98.44%	195	66	33.85%
17086	Farmers & Mechanics Mut Ins Co	PA	196	0.27%	98.71%	194	270	139.18%
17868	Wallrose Mut Ins Co	PA	163	0.22%	98.93%	144	-3	-2.08%
30880	Washington Mut Fire & Storm Ins	PA	143	0.20%	99.13%	142	-3	-2.11%
10111	American Bankers Ins Co Of FL	FL	104	0.14%	99.27%	131	20	15.27%
25682	Travelers Ind Co Of CT	CT	93	0.13%	99.40%	86	14	16.28%
17124	Farmers Mut Ins Co	PA	88	0.12%	99.52%	91	23	25.27%
25615	Charter Oak Fire Ins Co	CT	75	0.10%	99.62%	40	-1	-2.50%
22136	Great American Ins Co of NY	NY	53	0.07%	99.69%	77	-13	-16.88%
25666	Travelers Ind Co Of Amer	CT	50	0.07%	99.76%	46	-1	-2.17%
19615	American Reliable Ins Co	AZ	49	0.07%	99.83%	39	-1	-2.56%
13064	United Natl Ins Co	PA	45	0.06%	99.89%	46	17	36.96%
16071	Mutual Fire Ins Co In Calvert Cnty	MD	35	0.05%	99.94%	33	25	75.76%
11878	MutualAid eXchange	KS	35	0.05%	99.99%	24	9	37.50%
14656	Municipal Mut Ins Co	WV	20	0.03%	100.01%	20	9	45%
25658	Travelers Ind Co	CT	14	0.02%	100.03%	14	2	14.29%
17515	North Western Mut Fire Ins Co	PA	8	0.01%	100.04%	9	0	0%
41335	United Natl Specialty Ins Co	WI	3	0.00%	100.05%	1	0	0%
10748	Livingston Mut Ins Co	PA	1	0.00%	100.05%	0	0	0%
19259	Selective Ins Co Of SC	SC	1	0.00%	100.05%	1	1	100%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 03 - Farmowners Multiple Peril

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
22667	Ace American Ins Co	PA	0	0%	100.05%	0	-4	0%
21970	OneBeacon Ins Co	PA	0	0%	100.05%	0	-5	0%
26832	Great American Alliance Ins Co	OH	0	0%	100.05%	0	0	0%
23353	Meridian Security Ins Co	IN	0	0%	100.05%	0	-1	0%
12661	State Capital Ins Co	NC	0	0%	100.05%	0	0	0%
25887	US Fidelity & Guaranty Co	MD	0	0%	100.05%	0	0	0%
19038	Travelers Cas & Surety Co	CT	0	0%	100.05%	0	-10	0%
21105	North River Ins Co	NJ	0	0%	100.05%	0	0	0%
21849	American Automobile Ins Co	MO	0	0%	100.05%	0	0	0%
29459	Twin City Fire Ins Co Co	IN	0	0%	100.05%	0	0	0%
21113	United States Fire Ins Co	DE	0	0%	100.05%	0	0	0%
36940	Indian Harbor Ins Co	ND	0	0%	100.05%	1	0	0%
31135	Great American Security Ins Co	OH	0	0%	100.05%	1	0	0%
41297	Scottsdale Ins Co	OH	0	0%	100.05%	0	0	0%
19682	Hartford Fire In Co	CT	0	0%	100.05%	0	0	0%
25151	State Farm General Ins Co	IL	0	0%	100.05%	0	-1	0%
25534	TIG Ins Co	CA	0	0%	100.05%	0	1	0%
25879	Fidelity & Guaranty Ins Underwriters	WI	0	0%	100.05%	0	0	0%
20699	Ace Prop & Cas Ins Co	PA	0	0%	100.05%	0	-2	0%
21873	Firemans Fund Ins Co	CA	0	0%	100.05%	0	0	0%
20710	Century Ind Co	PA	0	0%	100.05%	0	-6	0%
18279	Bankers Standard Ins Co	PA	0	0%	100.05%	0	-14	0%
16853	Old Guard Fire Ins Co	PA	0	0%	100.05%	0	1	0%
17507	Lakeland Ins Co	PA	-1	0.00%	100.05%	6	6	100%
33855	Lincoln General Ins Co	PA	-36	-0.05%	100%	445	31	6.97%
	77 Companies in the Report		**$ 73,204**	**100.00%**	**100.00%**	**$ 69,310**	**$ 37,396**	**53.95%**

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 04 - Homeowners Multiple Peril

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
25143	State Farm Fire And Cas Co	IL	348,756	18.46%	18.46%	318,546	186,687	58.61%
26271	Erie Ins Exch	PA	255,649	13.53%	32.00%	238,890	134,081	56.13%
19232	Allstate Ins Co	IL	202,653	10.73%	42.72%	191,087	109,490	57.30%
23779	Nationwide Mut Fire Ins Co	OH	192,669	10.20%	52.92%	183,920	97,853	53.20%
32352	LM Property and Casualty Ins. Co.	IN	55,589	2.94%	55.87%	52,655	30,973	58.82%
20303	Great Northern Ins Co	MN	40,794	2.16%	58.03%	38,696	22,419	57.94%
25658	Travelers Ind Co	CT	36,912	1.95%	59.98%	36,028	20,426	56.69%
13692	Donegal Mut Ins Co	PA	33,737	1.79%	61.77%	32,994	17,329	52.52%
25623	Phoenix Ins Co	CT	32,200	1.70%	63.47%	29,429	17,063	57.98%
35289	Continental Ins Co	SC	30,298	1.60%	65.07%	30,674	21,124	68.87%
17914	Philadelphia Contributionship Ins	PA	28,550	1.51%	66.58%	26,826	18,384	68.53%
25941	United Services Auto Assoc	TX	25,780	1.36%	67.95%	23,992	11,052	46.07%
24112	Westfield Ins Co	OH	25,388	1.34%	69.29%	17,663	10,702	60.59%
23035	Liberty Mut Fire Ins Co	MA	22,915	1.21%	70.51%	22,592	10,711	47.41%
14168	Harleysville Mut Ins Co	PA	20,129	1.07%	71.57%	19,090	12,336	64.62%
10806	Farmers New Century Ins Co	IL	18,806	1.00%	72.57%	18,583	15,442	83.10%
14990	Pennsylvania Ntl Mut Cas Ins Co	PA	17,630	0.93%	73.50%	16,745	10,241	61.16%
11681	Keystone Ins Co	PA	17,353	0.92%	74.42%	16,070	10,853	67.54%
24198	Peerless Ins Co	NH	16,173	0.86%	75.28%	12,600	7,821	62.07%
37478	Hartford Ins Co Of The Midwest	IN	16,105	0.85%	76.13%	15,957	7,725	48.41%
41483	Farmington Cas Co	CT	15,835	0.84%	76.97%	13,786	6,321	45.85%
25968	USAA Cas Ins Co	TX	15,292	0.81%	77.78%	13,611	6,075	44.63%
20346	Pacific Ind Co	WI	13,018	0.69%	78.47%	12,942	8,581	66.30%
44393	West American Ins Co	IN	12,412	0.66%	79.12%	11,638	7,326	62.95%
14400	Lititz Mut Ins Co	PA	12,314	0.65%	79.77%	11,241	7,476	66.51%
19062	Automobile Ins Co Of Hartford CT	CT	12,120	0.64%	80.42%	11,998	5,711	47.60%

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Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
14664	Mutual Benefit Ins Co	PA	10,310	0.55%	80.96%	9,356	6,060	64.77%
19240	Allstate Ind Co	IL	10,260	0.54%	81.50%	9,033	5,601	62.01%
11185	Foremost Ins Co	MI	10,006	0.53%	82.03%	7,659	4,169	54.43%
33588	First Liberty Ins Corp	IA	9,947	0.53%	82.56%	8,631	5,417	62.76%
17450	Millville Mut Ins Co	PA	9,490	0.50%	83.06%	9,020	5,603	62.12%
15156	Shelby Ins Co	IL	8,802	0.47%	83.53%	7,567	4,434	58.60%
17825	Tuscarora Wayne Mut Ins Co	PA	8,691	0.46%	83.99%	8,138	4,189	51.47%
19976	Amica Mut Ins Co	RI	8,491	0.45%	84.44%	7,871	4,972	63.17%
25666	Travelers Ind Co Of Amer	CT	8,014	0.42%	84.86%	7,432	3,427	46.11%
20281	Federal Ins Co	IN	7,961	0.42%	85.28%	7,565	4,096	54.14%
26980	Royal Ins Co Of Amer	IL	7,908	0.42%	85.70%	8,190	4,971	60.70%
20397	Vigilant Ins Co	NY	7,715	0.41%	86.11%	7,725	3,433	44.44%
17043	Everett Cash Mut Ins Co	PA	7,669	0.41%	86.52%	7,939	4,451	56.07%
13684	Cumberland Mut Fire Ins Co	NJ	7,330	0.39%	86.91%	5,989	3,508	58.57%
14044	Goodville Mut Cas Co	PA	7,149	0.38%	87.28%	6,710	3,707	55.25%
34690	Property & Cas Ins Co Of Hartford	IN	6,747	0.36%	87.64%	5,469	3,327	60.83%
19259	Selective Ins Co Of SC	SC	6,525	0.35%	87.99%	5,972	3,666	61.39%
40649	Economy Premier Assur Co	IL	6,396	0.34%	88.33%	6,507	1,907	29.31%
32220	American Intl Ins Co	NY	6,349	0.34%	88.66%	5,307	3,057	57.60%
25615	Charter Oak Fire Ins Co	CT	6,272	0.33%	88.99%	6,154	3,894	63.28%
25127	State Auto Prop & Cas Ins Co	SC	6,126	0.32%	89.32%	5,430	3,532	65.05%
14788	Natl Grange Mut Ins Co	NH	5,947	0.31%	89.63%	6,081	3,330	54.76%
21881	National Surety Corp	IL	5,807	0.31%	89.94%	5,747	4,416	76.84%
26298	Metropolitan Property & Cas Ins Co	RI	5,537	0.29%	90.23%	4,977	3,642	73.18%
11061	Farmers Fire Ins Co	PA	4,861	0.26%	90.49%	4,411	2,288	51.87%
14370	Lebanon Mut Ins Co	PA	4,770	0.25%	90.74%	4,727	3,548	75.06%

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35270	Fidelity & Cas Co Of NY	SC	4,724	0.25%	90.99%	4,842	2,547	52.60%
17493	Nazareth Mut Ins Co	PA	4,561	0.24%	91.23%	4,208	2,663	63.28%
14621	Motorists Mut Ins Co	OH	4,560	0.24%	91.48%	4,196	2,277	54.27%
10315	Civic Property & Cas Co	CA	4,518	0.24%	91.71%	4,133	2,194	53.08%
10677	Cincinnati Ins Co	OH	4,453	0.24%	91.95%	4,054	3,116	76.86%
33898	Aegis Security Ins Co	PA	4,418	0.23%	92.18%	4,216	1,551	36.79%
30503	Shelby Cas Ins Comp	IL	4,247	0.22%	92.41%	4,559	2,464	54.05%
29459	Twin City Fire Ins Co Co	IN	4,012	0.21%	92.62%	4,242	2,164	51.01%
24740	Safeco Ins Co Of Amer	WA	3,986	0.21%	92.83%	4,183	1,764	42.17%
41513	Foremost Signature Ins Co	MI	3,799	0.20%	93.03%	4,127	2,530	61.30%
13501	Brethren Mut Ins Co	MD	3,783	0.20%	93.23%	3,753	3,487	92.91%
17094	Farmers Mut Fire Ins Co Of Marble	PA	3,591	0.19%	93.42%	3,310	2,661	80.39%
12777	Chubb Ind Ins Co	NY	3,534	0.19%	93.61%	3,126	1,346	43.06%
35696	Harleysville Preferred Ins Co	PA	3,412	0.18%	93.79%	3,748	2,702	72.09%
24414	General Cas Co Of WI	WI	3,350	0.18%	93.97%	1,527	784	51.34%
22578	Horace Mann Ins Co	IL	3,251	0.17%	94.14%	3,299	1,608	48.74%
28401	American Natl Prop & Cas Co	MO	3,156	0.17%	94.31%	2,778	1,676	60.33%
14575	Millers Capital Ins Co	PA	3,079	0.16%	94.47%	3,034	1,599	52.70%
20788	Buckeye Union Ins Co	OH	3,038	0.16%	94.63%	1,718	1,014	59.02%
26166	Windsor Mount Joy Mut Ins Co	PA	2,813	0.15%	94.78%	2,764	2,169	78.47%
16063	Unitrin Auto & Home Ins Co	NY	2,653	0.14%	94.92%	637	301	47.25%
28932	Markel American Ins Co	VA	2,606	0.14%	95.06%	2,650	1,909	72.04%
10317	Neighborhood Spirit Prop & Cas Co	CA	2,534	0.13%	95.19%	2,377	1,912	80.44%
34789	AIG Centennial Ins Co	PA	2,496	0.13%	95.33%	2,596	2,288	88.14%
25321	Metropolitan Drt Prop & Cas Ins Co	RI	2,475	0.13%	95.46%	2,305	1,411	61.21%
38261	Hartford Ins Co Of The Southeast	FL	2,451	0.13%	95.59%	2,277	2,110	92.67%

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21873	Firemans Fund Ins Co	CA	2,445	0.13%	95.72%	2,552	3,990	156.35%
17175	Friends Cove Mut Ins Co	PA	2,364	0.13%	95.84%	2,167	1,197	55.24%
10745	Homesite Ins Co Of PA	PA	2,346	0.12%	95.97%	1,821	2,405	132.07%
24066	American Fire & Cas Co	OH	2,325	0.12%	96.09%	2,056	1,238	60.21%
21849	American Automobile Ins Co	MO	2,316	0.12%	96.21%	2,548	1,666	65.38%
17728	Reamstown Mut Ins Co	PA	2,284	0.12%	96.33%	2,066	1,261	61.04%
18910	American Protection Ins Co	IL	2,283	0.12%	96.45%	3,510	2,222	63.30%
17086	Farmers & Mechanics Mut Ins Co	PA	2,276	0.12%	96.57%	2,067	2,260	109.34%
20885	Kansas City Fire & Marine Ins Co	SC	2,197	0.12%	96.69%	2,198	1,619	73.66%
24694	Safeguard Ins Co	CT	2,045	0.11%	96.80%	2,138	1,429	66.84%
11282	Germantown Ins Co	PA	2,025	0.11%	96.90%	2,033	2,313	113.77%
16888	Bedford Grange Mut Ins Co	PA	2,004	0.11%	97.01%	1,874	1,249	66.65%
42595	Rockingham Cas Co	VA	1,939	0.10%	97.11%	1,549	1,164	75.15%
16985	Conemaugh Valley Mut Ins Co	PA	1,916	0.10%	97.22%	1,939	1,480	76.33%
10111	American Bankers Ins Co Of FL	FL	1,768	0.09%	97.31%	1,931	1,009	52.25%
11800	Foremost Property & Cas Ins Co	MI	1,720	0.09%	97.40%	1,624	1,069	65.83%
24074	Ohio Cas Ins Co	OH	1,646	0.09%	97.49%	1,557	936	60.12%
12122	New Jersey Manufacturers Ins Co	NJ	1,616	0.09%	97.57%	1,446	493	34.09%
17124	Farmers Mut Ins Co	PA	1,572	0.08%	97.66%	1,518	1,050	69.17%
15326	Utica First Ins Co	NY	1,568	0.08%	97.74%	1,450	866	59.72%
17329	Juniata Mut Ins Co	PA	1,504	0.08%	97.82%	1,436	1,251	87.12%
19682	Hartford Fire In Co	CT	1,498	0.08%	97.90%	1,538	708	46.03%
17108	Farmers Mut F I C Of Mccandless	PA	1,468	0.08%	97.98%	1,355	920	67.90%
34622	Glens Falls Ins Co	DE	1,466	0.08%	98.05%	1,482	642	43.32%
24589	American & Foreign Ins Co	DE	1,423	0.08%	98.13%	1,507	1,446	95.95%
10728	Franklin Ins Co	PA	1,371	0.07%	98.20%	1,245	822	66.02%

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21857	American Ins Co	NE	1,357	0.07%	98.27%	1,445	368	25.47%
17485	Mutual Ins Co Of Lehigh Cnty	PA	1,302	0.07%	98.34%	1,260	944	74.92%
14478	Mercer Ins Co	PA	1,286	0.07%	98.41%	1,091	1,039	95.23%
16918	Briar Crk Mut Ins Co	PA	1,242	0.07%	98.48%	1,204	360	29.90%
14141	Harford Mut Ins Co	MD	1,225	0.06%	98.54%	1,267	598	47.20%
34649	Centre Ins Co	DE	1,207	0.06%	98.60%	1,059	834	78.75%
24813	Balboa Ins Co	CA	1,102	0.06%	98.66%	982	635	64.66%
30562	American Manufacturers Mut Ins Co	IL	1,064	0.06%	98.72%	1,777	1,075	60.50%
23337	Merchants Ins Co Of NH Inc	NH	1,055	0.06%	98.77%	914	395	43.22%
21261	Electric Ins Co	MA	1,006	0.05%	98.83%	962	924	96.05%
17256	HannahsTown Mut Ins Co	PA	1,004	0.05%	98.88%	977	585	59.88%
41335	United Natl Specialty Ins Co	WI	978	0.05%	98.93%	997	68	6.82%
29424	Hartford Cas Ins Co	IN	953	0.05%	98.98%	961	540	56.19%
10022	Countryway Ins Co	NY	897	0.05%	99.03%	838	722	86.16%
33855	Lincoln General Ins Co	PA	874	0.05%	99.08%	1,472	1,483	100.75%
25135	State Automobile Mut Ins Co	OH	769	0.04%	99.12%	802	710	88.53%
41459	Armed Forces Ins Exchange	KS	675	0.04%	99.15%	642	346	53.89%
17507	Lakeland Ins Co	PA	646	0.03%	99.19%	741	668	90.15%
19437	Lexington Ins Co	DE	618	0.03%	99.22%	481	416	86.49%
23329	Merchants Mut Ins Co	NY	604	0.03%	99.25%	506	266	52.57%
27340	Centre County Mut Fire Ins Co	PA	572	0.03%	99.28%	504	606	120.24%
27928	Amex Assur Co	IL	552	0.03%	99.31%	471	920	195.33%
22918	American Motorists Ins Co	IL	546	0.03%	99.34%	969	607	62.64%
22756	Horace Mann Prop & Cas Ins Co	CA	545	0.03%	99.37%	421	676	160.57%
17868	Wallrose Mut Ins Co	PA	509	0.03%	99.40%	451	297	65.85%
14656	Municipal Mut Ins Co	WV	506	0.03%	99.42%	516	651	126.16%

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22306	Massachusetts Bay Ins Co	NH	458	0.02%	99.45%	457	209	45.73%
21407	Emcasco Ins Co	IA	442	0.02%	99.47%	450	496	110.22%
19895	Atlantic Mut Ins Co	NY	417	0.02%	99.49%	283	153	54.06%
19992	American Select Ins Co	OH	395	0.02%	99.51%	304	298	98.03%
11932	Mid-Continent Ins Co	PA	394	0.02%	99.53%	294	153	52.04%
17620	Penn Charter Mut Ins Co	PA	379	0.02%	99.55%	368	163	44.29%
30104	Hartford Underwriters Ins Co	CT	373	0.02%	99.57%	392	-33	-8.42%
17582	Patrons Mut Fire Ins Co of IN PA	PA	372	0.02%	99.59%	372	59	15.86%
13528	Brotherhood Mut Ins Co	IN	354	0.02%	99.61%	345	123	35.65%
26301	Selective Way Ins Co	NJ	345	0.02%	99.63%	336	152	45.24%
22292	Hanover Ins Co	NH	336	0.02%	99.65%	327	111	33.95%
29963	United Farm Family Ins Co	NY	328	0.02%	99.67%	495	632	127.68%
16969	Clearfield Cty Grnge Mut Fire Ins Co	PA	311	0.02%	99.68%	292	79	27.05%
17574	Patrons Mut Fire Assoc Of Nw PA	PA	263	0.01%	99.70%	259	12	4.63%
30880	Washington Mut Fire & Storm Ins	PA	256	0.01%	99.71%	248	229	92.34%
39306	Fidelity & Deposit Co Of MD	MD	252	0.01%	99.72%	252	4	1.59%
13714	Pharmacists Mut Ins Co	IA	250	0.01%	99.74%	229	195	85.15%
19909	Centennial Ins Co	NY	240	0.01%	99.75%	228	338	148.25%
17191	Grange Mut Fire Ins Co	PA	226	0.01%	99.76%	211	294	139.34%
10748	Livingston Mut Ins Co	PA	225	0.01%	99.77%	138	112	81.16%
16071	Mutual Fire Ins Co In Calvert Cnty	MD	215	0.01%	99.78%	208	176	84.62%
17469	Montour Mut Ins Co	PA	213	0.01%	99.80%	170	64	37.65%
14052	First Patriot Ins Co	PA	196	0.01%	99.81%	1,544	1,026	66.45%
17515	North Western Mut Fire Ins Co	PA	193	0.01%	99.82%	154	144	93.51%
24732	General Ins Co Of Amer	WA	190	0.01%	99.83%	88	4	4.55%
24295	Providence Washington Ins Co	RI	185	0.01%	99.84%	171	85	49.71%

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14486	Merchants & Business Mens M I C	PA	183	0.01%	99.85%	492	442	89.84%
41297	Scottsdale Ins Co	OH	168	0.01%	99.86%	152	282	185.53%
17892	West Branch Mut Ins Co	PA	167	0.01%	99.86%	159	87	54.72%
20117	California Cas Ind Exch	CA	163	0.01%	99.87%	72	32	44.44%
11630	Jefferson Ins Co	NY	156	0.01%	99.88%	256	362	141.41%
43575	Indemnity Ins Co Of North Amer	PA	150	0.01%	99.89%	159	-39	-24.53%
21415	Employers Mut Cas Co	IA	147	0.01%	99.90%	145	73	50.34%
23469	American Modern Home Ins Co	OH	134	0.01%	99.90%	156	50	32.05%
39942	American Natl General Ins Co	MO	128	0.01%	99.91%	101	54	53.47%
38989	Chubb Custom Ins Co	DE	127	0.01%	99.92%	118	7	5.93%
23450	American Family Home Ins Co	FL	125	0.01%	99.92%	426	481	112.91%
31968	Merastar Ins Co	TN	125	0.01%	99.93%	117	97	82.91%
22713	Insurance Co Of North Amer	PA	123	0.01%	99.94%	144	147	102.08%
18767	Church Mut Ins Co	WI	120	0.01%	99.94%	116	248	213.79%
42978	American Security Ins Co	DE	113	0.01%	99.95%	88	30	34.09%
40428	Voyager Ind Ins Co	GA	113	0.01%	99.96%	97	166	171.13%
33723	Great American Spirit Ins Co	OH	103	0.01%	99.96%	109	256	234.86%
27332	Canonsburg Mut Fire Ins Co	PA	100	0.01%	99.97%	70	3	4.29%
10318	Exact Prop & Cas Co Inc	CA	90	0.00%	99.97%	91	40	43.96%
17230	Allstate Prop & Cas Ins Co	IL	85	0.00%	99.98%	4	0	0%
31135	Great American Security Ins Co	OH	74	0.00%	99.98%	88	40	45.45%
24724	First Natl Ins Co Of Amer	WA	65	0.00%	99.98%	66	36	54.55%
25976	Utica Mut Ins Co	NY	62	0.00%	99.99%	65	30	46.15%
22667	Ace American Ins Co	PA	57	0.00%	99.99%	59	128	216.95%
17558	Old Guard Ins Co	PA	53	0.00%	99.99%	4,811	4,449	92.48%
20702	Ace Fire Underwriters Ins Co	PA	49	0.00%	99.99%	52	12	23.08%

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18279	Bankers Standard Ins Co	PA	45	0.00%	100.00%	47	52	110.64%
11878	MutualAid eXchange	KS	41	0.00%	100.00%	30	12	40%
39640	Firemans Fund Ins Co Of OH	OH	36	0.00%	100.00%	5	1	20%
19941	American Commerce Ins Co	OH	30	0.00%	100.00%	27	7	25.93%
14974	Pennsylvania Lumbermens Mut Ins	PA	29	0.00%	100.00%	29	70	241.38%
10014	Affiliated Fm Ins Co	RI	29	0.00%	100.01%	30	12	40%
19380	American Home Assur Co	NY	26	0.00%	100.01%	13	1	7.69%
17736	Saucon Mut Ins Co	PA	22	0.00%	100.01%	23	17	73.91%
21865	Associated Ind Corp	CA	21	0.00%	100.01%	23	38	165.22%
22829	Interstate Fire & Cas Co	IL	18	0.00%	100.01%	105	-1,633	-1555.24%
22977	Lumbermens Mut Cas Co	IL	17	0.00%	100.01%	32	-1,202	-3756.25%
25984	Graphic Arts Mut Ins Co	NY	17	0.00%	100.01%	18	2	11.11%
11264	Prime Insurance Syndicate Inc	IL	14	0.00%	100.01%	22	8	36.36%
20532	Clarendon Natl Ins Co	NJ	11	0.00%	100.01%	10	33	330%
23841	New Hampshire Ins Co	PA	10	0.00%	100.01%	10	0	0%
26883	American Intl Specialty Lines Ins Co	AK	9	0.00%	100.01%	5	0	0%
35912	American Western Home Ins Co	OK	7	0.00%	100.01%	5	0	0%
25674	Travelers Property Cas Co Of Amer	CT	5	0.00%	100.01%	5	-15	-300%
19305	Assurance Co Of Amer	NY	4	0.00%	100.02%	224	36	16.07%
26611	Valiant Ins Co	IA	4	0.00%	100.02%	68	47	69.12%
25534	TIG Ins Co	CA	4	0.00%	100.02%	4	10	250%
24902	Security Ins Co Of Hartford	CT	4	0.00%	100.02%	4	5	125%
42900	Harleysville Ins Co Of NJ	NJ	3	0.00%	100.02%	4	1	25%
19356	Maryland Cas Co	MD	3	0.00%	100.02%	294	300	102.04%
12904	Tokio Marine & Nichido Fire Ins Co	NY	3	0.00%	100.02%	2	0	0%
35378	Evanston Ins Co	IL	2	0.00%	100.02%	4	4	100%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 04 - Homeowners Multiple Peril

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
19372	Northern Ins Co Of NY	NY	2	0.00%	100.02%	80	29	36.25%
33189	Monticello Ins Co	DE	1	0.00%	100.02%	1	81	8100%
43117	American Equity Ins Co	AZ	1	0.00%	100.02%	1	38	3800%
24678	Royal Ind Co	DE	1	0.00%	100.02%	1	7	700%
42048	Diamond State Ins Co	IN	1	0.00%	100.02%	0	0	0%
19615	American Reliable Ins Co	AZ	1	0.00%	100.02%	2	11	550%
18058	Philadelphia Ind Ins Co	PA	1	0.00%	100.02%	2	0	0%
38849	Houston General Ins Co	TX	1	0.00%	100.02%	2	-5	-250%
21113	United States Fire Ins Co	DE	0	0%	100.02%	0	1	0%
38970	Markel Ins Co	IL	0	0%	100.02%	0	6	0%
26832	Great American Alliance Ins Co	OH	0	0%	100.02%	0	1	0%
20850	Firemens Ins Co Of Newark NJ	NJ	0	0%	100.02%	0	0	0%
20508	Valley Forge Ins Co	PA	0	0%	100.02%	0	-130	0%
24015	Northland Ins Co	MN	0	0%	100.02%	0	0	0%
37273	Firemans Fund Ins Co Of WI	WI	0	0%	100.02%	0	1	0%
22748	Pacific Employers Ins Co	PA	0	0%	100.02%	0	0	0%
22810	Chicago Ins Co	IL	0	0%	100.02%	0	-382	0%
25151	State Farm General Ins Co	IL	0	0%	100.02%	0	94	0%
37214	American States Preferred Ins Co	IN	0	0%	100.02%	0	7	0%
39462	North Pointe Casualty Ins Co	FL	0	0%	100.02%	0	-13	0%
11126	Sompo Japan Ins Co of Amer	NY	0	0%	100.02%	0	0	0%
23582	Harleysville Ins Co	MN	0	0%	100.02%	0	-38	0%
19038	Travelers Cas & Surety Co	CT	0	0%	100.02%	0	0	0%
22837	Interstate Ind Co	IL	0	0%	100.02%	0	10	0%
19690	American Economy Ins Co	IN	0	0%	100.02%	0	3	0%
10502	Meridian Citizens Mut Ins Co	IN	0	0%	100.02%	0	37	0%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 04 - Homeowners Multiple Peril

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Direct Loss Ratio Excluding All LAE
17930	Philadelphia Cbsp For Ins Of Houses	PA	0	0%	100.02%	0	168	0%
23809	Granite State Ins Co	PA	0	0%	100.02%	0	0	0%
38369	Northern Assur Co Of Amer	MA	0	0%	100.02%	0	24	0%
23043	Liberty Mut Ins Co	MA	0	0%	100.02%	0	14	0%
23965	Norfolk & Dedham Mut Fire Ins Co	MA	0	0%	100.02%	0	0	0%
19070	Standard Fire Ins Co	CT	0	0%	100.02%	0	-31	0%
10680	Franklin Homeowners Assur Co	PA	0	0%	100.02%	0	92	0%
25208	Statesman Ins Co	IN	0	0%	100.02%	0	-8	0%
20478	National Fire Ins Co Of Hartford	CT	0	0%	100.02%	0	-64	0%
11215	Safeco Ins Co Of IN	IN	0	0%	100.02%	0	-1	0%
11762	Vesta Fire Ins Corp	IL	0	0%	100.02%	0	0	0%
13064	United Natl Ins Co	PA	0	0%	100.02%	0	-57	0%
26344	Great American Assur Co	OH	0	0%	100.02%	0	0	0%
20427	American Cas Co Of Reading PA	PA	0	0%	100.02%	0	-121	0%
20443	Continental Cas Co	IL	0	0%	100.02%	0	-295	0%
14613	Montgomery Mut Ins Co	MD	0	0%	100.02%	0	42	0%
13935	Federated Mut Ins Co	MN	0	0%	100.02%	0	-4	0%
10250	Green Tree Perpetual Assur Co	PA	0	0%	100.02%	0	460	0%
16039	Baltimore Equitable Society	MD	0	0%	100.02%	0	8	0%
22586	Atlantic States Ins Co	PA	0	0%	100.02%	0	2	0%
15067	Quincy Mut Fire Ins Co	MA	0	0%	100.02%	0	25	0%
24767	St Paul Fire & Marine Ins Co	MN	0	0%	100.02%	0	-1	0%
21946	Camden Fire Ins Assoc	NJ	0	0%	100.02%	0	133	0%
20621	OneBeacon America Ins Co	MA	0	0%	100.02%	0	-47	0%
24554	XL Ins Amer Inc	DE	0	0%	100.02%	0	-1	0%
25879	Fidelity & Guaranty Ins Underwriters	WI	0	0%	100.02%	0	-304	0%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 04 - Homeowners Multiple Peril

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
19704	American States Ins Co	IN	0	0%	100.02%	0	3	0%
38318	Republic Ins Co	TX	0	0%	100.02%	0	-34	0%
21105	North River Ins Co	NJ	0	0%	100.02%	0	1	0%
35637	Landmark Ins Co	CA	0	0%	100.02%	0	1	0%
22357	Hartford Accid & Ind Co	CT	0	0%	100.02%	0	0	0%
22136	Great American Ins Co of NY	NY	0	0%	100.02%	0	1	0%
20710	Century Ind Co	PA	0	0%	100.02%	0	-74	0%
25496	TIG Ind Co	CA	0	0%	100.02%	0	-65	0%
38660	MIC General Ins Corp	MI	0	0%	100.02%	1	0	0%
25518	TIG Premier Ins Co	CA	0	0%	100.02%	0	0	0%
24988	Sentry Ins A Mut Co	WI	0	0%	100.02%	0	0	0%
15032	Guideone Mut Ins Co	IA	0	0%	100.02%	2	0	0%
35386	Fidelity & Guaranty Ins Co	IA	0	0%	100.02%	0	-33	0%
20184	National Mut Ins Co	OH	0	0%	100.02%	0	0	0%
20648	Employers Fire Ins Co	MA	0	0%	100.02%	0	0	0%
16691	Great American Ins Co	OH	0	0%	100.02%	0	1	0%
22063	Government Employees Ins Co	MD	0	0%	100.02%	0	-45	0%
17213	Ever-Greene Mut Ins Co	PA	0	0%	100.02%	0	-4	0%
25887	US Fidelity & Guaranty Co	MD	0	0%	100.02%	0	-259	0%
23728	National General Ins Co	MO	0	0%	100.02%	0	0	0%
37362	General Star Ind Co	CT	-1	0.00%	100.02%	-1	1	-100%
21784	Firemens Ins Co Of Washington DC	DE	-1	0.00%	100.02%	4	-154	-3850%
21970	OneBeacon Ins Co	PA	-1	0.00%	100.02%	-1	41	-4100%
25224	Great Divide Ins Co	ND	-3	0.00%	100.02%	10	-1	-10%
24104	Ohio Farmers Ins Co	OH	-7	0.00%	100.02%	213	518	243.19%
14982	Penn Millers Ins Co	PA	-9	0.00%	100.02%	164	-358	-218.29%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 04 - Homeowners Multiple Peril

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Direct Loss Ratio Excluding All LAE
24503	Blue Ridge Ins Co	WI	-120	-0.01%	100.01%	3,353	2,463	73.46%
21962	Pennsylvania General Ins Co	PA	-175	-0.01%	100%	3,280	1,885	57.47%
	288 Companies in the Report		**$ 1,889,030**	**100.00%**	**100.00%**	**$ 1,779,821**	**$ 1,038,809**	**58.37%**

END OF REPORT

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 05.1 - Commercial Multiple Peril (Non-liability Portion)

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
26271	Erie Ins Exch	PA	107,249	12.59%	12.59%	99,991	66,536	66.54%
20281	Federal Ins Co	IN	36,233	4.25%	16.85%	34,939	12,428	35.57%
14168	Harleysville Mut Ins Co	PA	32,664	3.83%	20.68%	30,762	11,054	35.93%
10677	Cincinnati Ins Co	OH	28,281	3.32%	24.00%	26,874	15,910	59.20%
25674	Travelers Property Cas Co Of Amer	CT	26,625	3.13%	27.13%	24,899	6,849	27.51%
25143	State Farm Fire And Cas Co	IL	24,631	2.89%	30.02%	22,648	9,895	43.69%
13692	Donegal Mut Ins Co	PA	19,563	2.30%	32.31%	18,677	8,668	46.41%
24767	St Paul Fire & Marine Ins Co	MN	18,939	2.22%	34.54%	17,884	3,107	17.37%
14575	Millers Capital Ins Co	PA	17,424	2.05%	36.58%	15,659	7,398	47.24%
29424	Hartford Cas Ins Co	IN	15,635	1.84%	38.42%	14,240	8,339	58.56%
19682	Hartford Fire In Co	CT	14,981	1.76%	40.18%	13,892	4,981	35.86%
19305	Assurance Co Of Amer	NY	13,137	1.54%	41.72%	14,875	11,559	77.71%
24171	Netherlands Ins Co The	NH	12,126	1.42%	43.14%	11,028	3,412	30.94%
43575	Indemnity Ins Co Of North Amer	PA	10,980	1.29%	44.43%	5,276	6,938	131.50%
23787	Nationwide Mut Ins Co	OH	10,925	1.28%	45.72%	10,256	8,575	83.61%
24112	Westfield Ins Co	OH	10,566	1.24%	46.96%	9,900	5,649	57.06%
23779	Nationwide Mut Fire Ins Co	OH	10,255	1.20%	48.16%	9,317	6,585	70.68%
20303	Great Northern Ins Co	MN	9,690	1.14%	49.30%	8,102	825	10.18%
22667	Ace American Ins Co	PA	9,343	1.10%	50.40%	8,333	4,535	54.42%
18058	Philadelphia Ind Ins Co	PA	9,246	1.09%	51.48%	7,206	2,388	33.14%
21784	Firemens Ins Co Of Washington DC	DE	9,229	1.08%	52.56%	8,786	2,305	26.23%
24198	Peerless Ins Co	NH	8,803	1.03%	53.60%	6,642	1,128	16.98%
19356	Maryland Cas Co	MD	8,151	0.96%	54.55%	9,475	5,269	55.61%
20427	American Cas Co Of Reading PA	PA	7,964	0.94%	55.49%	7,389	3,137	42.46%
14664	Mutual Benefit Ins Co	PA	7,851	0.92%	56.41%	7,404	3,501	47.29%
25682	Travelers Ind Co Of CT	CT	7,844	0.92%	57.33%	6,952	1,782	25.63%
23035	Liberty Mut Fire Ins Co	MA	7,749	0.91%	58.24%	7,412	4,371	58.97%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 05.1 - Commercial Multiple Peril (Non-liability Portion)

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
20478	National Fire Ins Co Of Hartford	CT	7,520	0.88%	59.12%	7,250	4,108	56.66%
44393	West American Ins Co	IN	7,459	0.88%	60.00%	6,908	1,611	23.32%
11932	Mid-Continent Ins Co	PA	7,365	0.86%	60.87%	6,002	3,901	65.00%
20486	Transcontinental Ins Co	NY	7,286	0.86%	61.72%	7,636	1,063	13.92%
18767	Church Mut Ins Co	WI	7,022	0.82%	62.55%	6,490	4,184	64.47%
20397	Vigilant Ins Co	NY	6,606	0.78%	63.32%	5,988	-73	-1.22%
19720	American Alt Ins Corp	DE	6,524	0.77%	64.09%	6,243	2,623	42.02%
11045	Excelsior Ins Co	NH	6,496	0.76%	64.85%	5,576	5,092	91.32%
17825	Tuscarora Wayne Mut Ins Co	PA	6,303	0.74%	65.59%	5,952	3,199	53.75%
21857	American Ins Co	NE	6,293	0.74%	66.33%	5,733	1,380	24.07%
39217	QBE Ins Corp	PA	6,093	0.72%	67.04%	5,465	2,979	54.51%
24678	Royal Ind Co	DE	5,979	0.70%	67.75%	7,230	-674	-9.32%
13528	Brotherhood Mut Ins Co	IN	5,928	0.70%	68.44%	5,583	3,780	67.71%
37877	Nationwide Prop & Cas Ins Co	OH	5,921	0.70%	69.14%	5,555	3,135	56.44%
19232	Allstate Ins Co	IL	5,604	0.66%	69.79%	5,081	3,188	62.74%
40100	Firstline Natl Ins Co	MD	5,047	0.59%	70.39%	5,150	3,452	67.03%
22551	Mitsui Sumitomo Ins USA Inc	NY	5,003	0.59%	70.97%	2,072	289	13.95%
14990	Pennsylvania Ntl Mut Cas Ins Co	PA	4,943	0.58%	71.55%	4,688	2,067	44.09%
21873	Firemans Fund Ins Co	CA	4,649	0.55%	72.10%	4,579	2,709	59.16%
22586	Atlantic States Ins Co	PA	4,626	0.54%	72.64%	4,556	2,813	61.74%
25615	Charter Oak Fire Ins Co	CT	4,579	0.54%	73.18%	4,356	1,559	35.79%
20508	Valley Forge Ins Co	PA	4,406	0.52%	73.70%	4,440	1,157	26.06%
15032	Guideone Mut Ins Co	IA	4,286	0.50%	74.20%	4,168	2,803	67.25%
20443	Continental Cas Co	IL	4,252	0.50%	74.70%	4,358	1,002	22.99%
26301	Selective Way Ins Co	NJ	4,246	0.50%	75.20%	4,206	2,892	68.76%
25658	Travelers Ind Co	CT	4,146	0.49%	75.69%	4,284	1,033	24.11%
14370	Lebanon Mut Ins Co	PA	3,965	0.47%	76.15%	4,069	1,230	30.23%

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 05.1 - Commercial Multiple Peril (Non-liability Portion)

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
12262	Pennsylvania Manufacturers Asn Ins C	PA	3,933	0.46%	76.61%	4,007	929	23.18%
19690	American Economy Ins Co	IN	3,917	0.46%	77.07%	3,439	2,862	83.22%
29459	Twin City Fire Ins Co Co	IN	3,890	0.46%	77.53%	4,070	299	7.35%
11452	Hartford Steam Boil Inspec & Ins Co	CT	3,530	0.41%	77.94%	3,748	-2,586	-69.00%
24880	Fire & Cas Ins Co Of CT	CT	3,508	0.41%	78.36%	3,410	1,696	49.74%
22136	Great American Ins Co of NY	NY	3,444	0.40%	78.76%	3,225	2,394	74.23%
19895	Atlantic Mut Ins Co	NY	3,444	0.40%	79.16%	4,444	839	18.88%
21458	Employers Ins of Wausau	WI	3,327	0.39%	79.56%	4,035	2,321	57.52%
32859	Penn-Amer Ins Co	PA	3,281	0.39%	79.94%	3,172	1,801	56.78%
24902	Security Ins Co Of Hartford	CT	3,233	0.38%	80.32%	3,863	853	22.08%
25666	Travelers Ind Co Of Amer	CT	3,182	0.37%	80.69%	3,120	896	28.72%
17043	Everett Cash Mut Ins Co	PA	3,156	0.37%	81.06%	3,192	1,659	51.97%
25127	State Auto Prop & Cas Ins Co	SC	3,096	0.36%	81.43%	2,906	1,832	63.04%
23809	Granite State Ins Co	PA	3,064	0.36%	81.79%	2,831	1,476	52.14%
21881	National Surety Corp	IL	2,992	0.35%	82.14%	2,853	84	2.94%
14486	Merchants & Business Mens Mut Ins Co	PA	2,899	0.34%	82.48%	3,198	-365	-11.41%
25984	Graphic Arts Mut Ins Co	NY	2,887	0.34%	82.82%	2,900	455	15.69%
15059	Public Service Mut Ins Co	NY	2,878	0.34%	83.16%	2,795	1,355	48.48%
16535	Zurich American Ins Co	NY	2,829	0.33%	83.49%	3,152	470	14.91%
36897	Manufacturers Alliance Ins Co	PA	2,806	0.33%	83.82%	2,730	587	21.50%
14621	Motorists Mut Ins Co	OH	2,803	0.33%	84.15%	2,693	550	20.42%
14982	Penn Millers Ins Co	PA	2,741	0.32%	84.47%	2,714	1,608	59.25%
13501	Brethren Mut Ins Co	MD	2,680	0.31%	84.78%	2,374	1,164	49.03%
20494	Transportation Ins Co	IL	2,625	0.31%	85.09%	3,808	-1,233	-32.38%
14788	Natl Grange Mut Ins Co	NH	2,610	0.31%	85.40%	2,513	1,299	51.69%
25887	US Fidelity & Guaranty Co	MD	2,572	0.30%	85.70%	2,287	529	23.13%
15067	Quincy Mut Fire Ins Co	MA	2,536	0.30%	86.00%	2,411	493	20.45%

PENNSYLVANIA Insurance Department

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Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 05.1 - Commercial Multiple Peril (Non-liability Portion)

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
13935	Federated Mut Ins Co	MN	2,432	0.29%	86.28%	2,240	488	21.79%
13684	Cumberland Mut Fire Ins Co	NJ	2,400	0.28%	86.56%	2,353	1,134	48.19%
38989	Chubb Custom Ins Co	DE	2,258	0.27%	86.83%	1,016	89	8.76%
19860	Argonaut Great Central Ins Co	IL	2,244	0.26%	87.09%	2,125	578	27.20%
42803	Guideone Elite Ins Co	IA	2,230	0.26%	87.35%	2,113	652	30.86%
24600	Globe Ind Co	DE	2,221	0.26%	87.62%	2,318	52	2.24%
34207	Westport Ins Corp	MO	2,171	0.25%	87.87%	3,372	1,602	47.51%
14044	Goodville Mut Cas Co	PA	2,144	0.25%	88.12%	1,907	465	24.38%
22187	Greater NY Mut Ins Co	NY	2,129	0.25%	88.37%	2,009	278	13.84%
24066	American Fire & Cas Co	OH	2,078	0.24%	88.62%	1,845	1,081	58.59%
24414	General Cas Co Of WI	WI	2,026	0.24%	88.85%	1,067	341	31.96%
42552	Nova Cas Co	NY	1,938	0.23%	89.08%	1,885	735	38.99%
11061	Farmers Fire Ins Co	PA	1,854	0.22%	89.30%	1,663	929	55.86%
24074	Ohio Cas Ins Co	OH	1,813	0.21%	89.51%	1,710	472	27.60%
14400	Lititz Mut Ins Co	PA	1,747	0.21%	89.72%	1,632	937	57.41%
39306	Fidelity & Deposit Co Of MD	MD	1,738	0.20%	89.92%	1,766	518	29.33%
37052	Regis Ins Co	PA	1,632	0.19%	90.11%	1,538	419	27.24%
14532	Middlesex Mut Assur Co	CT	1,619	0.19%	90.30%	1,118	243	21.74%
10859	First Nonprofit Ins Co	IL	1,610	0.19%	90.49%	1,510	429	28.41%
19704	American States Ins Co	IN	1,577	0.19%	90.68%	1,411	845	59.89%
40142	American Zurich Ins Co	IL	1,572	0.18%	90.86%	2,611	312	11.95%
17558	Old Guard Ins Co	PA	1,537	0.18%	91.04%	2,016	581	28.82%
15326	Utica First Ins Co	NY	1,534	0.18%	91.22%	1,368	476	34.80%
14559	Guideone Specialty Mut Ins Co	IA	1,520	0.18%	91.40%	1,393	296	21.25%
41297	Scottsdale Ins Co	OH	1,516	0.18%	91.58%	1,531	667	43.57%
37150	Western Heritage Ins Co	AZ	1,434	0.17%	91.75%	1,440	305	21.18%
35378	Evanston Ins Co	IL	1,427	0.17%	91.91%	1,690	2,154	127.46%

PENNSYLVANIA Insurance Department
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Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 05.1 - Commercial Multiple Peril (Non-liability Portion)

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
19372	Northern Ins Co Of NY	NY	1,426	0.17%	92.08%	1,363	73	5.36%
19917	Liberty Ins Underwriters Inc	NY	1,418	0.17%	92.25%	1,675	475	28.36%
14478	Mercer Ins Co	PA	1,400	0.16%	92.41%	929	555	59.74%
24791	St Paul Mercury Ins Co	MN	1,362	0.16%	92.57%	1,455	1,084	74.50%
19909	Centennial Ins Co	NY	1,335	0.16%	92.73%	1,398	433	30.97%
26344	Great American Assur Co	OH	1,327	0.16%	92.89%	1,383	625	45.19%
38970	Markel Ins Co	IL	1,270	0.15%	93.03%	1,220	202	16.56%
20346	Pacific Ind Co	WI	1,262	0.15%	93.18%	1,147	792	69.05%
13978	Florists Mut Ins Co	IL	1,228	0.14%	93.33%	1,215	-145	-11.93%
39020	Essex Ins Co	DE	1,199	0.14%	93.47%	1,375	632	45.96%
10847	Cumis Ins Society Inc	WI	1,172	0.14%	93.60%	1,308	220	16.82%
17728	Reamstown Mut Ins Co	PA	1,120	0.13%	93.74%	989	428	43.28%
24295	Providence Washington Ins Co	RI	1,118	0.13%	93.87%	1,355	255	18.82%
17450	Millville Mut Ins Co	PA	1,101	0.13%	94.00%	1,007	398	39.52%
24589	American & Foreign Ins Co	DE	1,097	0.13%	94.13%	1,423	-817	-57.41%
13714	Pharmacists Mut Ins Co	IA	1,088	0.13%	94.25%	978	-662	-67.69%
10472	Capitol Ind Corp	WI	1,087	0.13%	94.38%	1,259	528	41.94%
23817	Illinois Natl Ins Co	IL	1,064	0.12%	94.51%	664	219	32.98%
13196	Western World Ins Co	NH	990	0.12%	94.62%	964	544	56.43%
41335	United Natl Specialty Ins Co	WI	974	0.11%	94.74%	1,325	787	59.40%
35912	American Western Home Ins Co	OK	943	0.11%	94.85%	596	380	63.76%
14141	Harford Mut Ins Co	MD	900	0.11%	94.95%	954	186	19.50%
21326	Empire Fire & Marine Ins Co	NE	871	0.10%	95.06%	1,666	1,534	92.08%
23329	Merchants Mut Ins Co	NY	866	0.10%	95.16%	737	1,409	191.18%
17493	Nazareth Mut Ins Co	PA	861	0.10%	95.26%	768	91	11.85%
25879	Fidelity & Guaranty Ins Underwriters	WI	849	0.10%	95.36%	739	137	18.54%
34916	First Specialty Ins Corp	MO	822	0.10%	95.45%	800	469	58.63%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 05.1 - Commercial Multiple Peril (Non-liability Portion)

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
42811	Gulf Underwriters Ins Co	CT	819	0.10%	95.55%	645	-22	-3.41%
24775	St Paul Guardian Ins Co	MN	795	0.09%	95.64%	791	226	28.57%
21849	American Automobile Ins Co	MO	790	0.09%	95.74%	954	562	58.91%
26980	Royal Ins Co Of Amer	IL	784	0.09%	95.83%	1,147	-157	-13.69%
37478	Hartford Ins Co Of The Midwest	IN	776	0.09%	95.92%	1,057	239	22.61%
19380	American Home Assur Co	NY	771	0.09%	96.01%	625	300	48%
17124	Farmers Mut Ins Co	PA	743	0.09%	96.10%	765	45	5.88%
20524	Specialty Natl Ins Co	IL	729	0.09%	96.18%	910	82	9.01%
23043	Liberty Mut Ins Co	MA	722	0.08%	96.27%	1,973	1,957	99.19%
17485	Mutual Ins Co Of Lehigh Cnty	PA	711	0.08%	96.35%	650	590	90.77%
21709	Truck Ins Exch	CA	658	0.08%	96.43%	659	3,696	560.85%
24325	York Ins Co	IL	650	0.08%	96.50%	852	607	71.24%
36951	Century Surety Co	OH	645	0.08%	96.58%	453	34	7.51%
35386	Fidelity & Guaranty Ins Co	IA	637	0.07%	96.66%	524	-456	-87.02%
30562	American Manufacturers Mut Ins Co	IL	625	0.07%	96.73%	1,400	848	60.57%
21415	Employers Mut Cas Co	IA	610	0.07%	96.80%	594	154	25.93%
20532	Clarendon Natl Ins Co	NJ	610	0.07%	96.87%	705	342	48.51%
16691	Great American Ins Co	OH	596	0.07%	96.94%	471	241	51.17%
14354	Jewelers Mut Ins Co	WI	596	0.07%	97.01%	546	148	27.11%
30880	Washington Mut Fire & Storm Ins	PA	592	0.07%	97.08%	597	423	70.85%
39993	Colony Ins Co	VA	588	0.07%	97.15%	482	116	24.07%
37257	Insurance Corp Of Hannover	IL	576	0.07%	97.22%	406	168	41.38%
42048	Diamond State Ins Co	IN	573	0.07%	97.29%	547	87	15.90%
41807	Royal Surplus Lines Ins Co	CT	551	0.06%	97.35%	562	-16	-2.85%
21865	Associated Ind Corp	CA	540	0.06%	97.41%	536	53	9.89%
11177	First Financial Ins Co	IL	528	0.06%	97.48%	449	123	27.39%
25976	Utica Mut Ins Co	NY	521	0.06%	97.54%	586	23	3.92%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 05.1 - Commercial Multiple Peril (Non-liability Portion)

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
12475	Republic-Franklin Ins Co	OH	517	0.06%	97.60%	424	676	159.43%
25623	Phoenix Ins Co	CT	516	0.06%	97.66%	575	149	25.91%
27154	Atlantic Specialty Ins Co	NY	511	0.06%	97.72%	577	102	17.68%
20362	Mitsui Sumitomo Ins Co of Amer	NY	502	0.06%	97.78%	365	38	10.41%
16918	Briar Crk Mut Ins Co	PA	501	0.06%	97.84%	499	201	40.28%
23841	New Hampshire Ins Co	PA	501	0.06%	97.89%	320	-89	-27.81%
22217	Gulf Ins Co	CT	496	0.06%	97.95%	404	-314	-77.72%
20702	Ace Fire Underwriters Ins Co	PA	490	0.06%	98.01%	307	-7	-2.28%
17108	Farmers Mut F I C Of Mccandless	PA	485	0.06%	98.07%	372	126	33.87%
22977	Lumbermens Mut Cas Co	IL	474	0.06%	98.12%	1,661	450	27.09%
30104	Hartford Underwriters Ins Co	CT	473	0.06%	98.18%	1,241	360	29.01%
26166	Windsor Mount Joy Mut Ins Co	PA	461	0.05%	98.23%	335	253	75.52%
25135	State Automobile Mut Ins Co	OH	461	0.05%	98.29%	757	364	48.08%
19259	Selective Ins Co Of SC	SC	461	0.05%	98.34%	396	37	9.34%
26247	American Guarantee & Liability Ins	NY	448	0.05%	98.39%	389	-7	-1.80%
21113	United States Fire Ins Co	DE	425	0.05%	98.44%	1,150	222	19.30%
12866	T.H.E. Ins Co	LA	416	0.05%	98.49%	508	753	148.23%
12572	Selective Ins Co Of Amer	NJ	414	0.05%	98.54%	290	86	29.66%
10725	Liberty Surplus Ins Corp	NH	381	0.04%	98.59%	466	194	41.63%
19992	American Select Ins Co	OH	377	0.04%	98.63%	345	85	24.64%
41424	Pennsylvania Manufacturers Ind Co	PA	373	0.04%	98.67%	364	203	55.77%
24384	Ranger Ins Co	DE	333	0.04%	98.71%	321	92	28.66%
19224	St. Paul Protective Ins Co	IL	333	0.04%	98.75%	301	105	34.88%
33855	Lincoln General Ins Co	PA	332	0.04%	98.79%	511	222	43.44%
22357	Hartford Accid & Ind Co	CT	326	0.04%	98.83%	306	11	3.59%
35408	Sirius Amer Ins Co	DE	322	0.04%	98.87%	300	301	100.33%
26069	Wausau Business Ins Co	WI	314	0.04%	98.90%	290	-7	-2.41%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 05.1 - Commercial Multiple Peril (Non-liability Portion)

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
42846	Atlantic Cas Ins Co	NC	302	0.04%	98.94%	415	133	32.05%
19437	Lexington Ins Co	DE	298	0.04%	98.97%	245	92	37.55%
24724	First Natl Ins Co Of Amer	WA	298	0.04%	99.01%	323	42	13.00%
20095	Bituminous Cas Corp	IL	297	0.03%	99.04%	274	20	7.30%
29963	United Farm Family Ins Co	NY	295	0.03%	99.08%	340	193	56.76%
26042	Wausau Underwriters Ins Co	WI	290	0.03%	99.11%	258	0	0%
17329	Juniata Mut Ins Co	PA	282	0.03%	99.15%	238	156	65.55%
25534	TIG Ins Co	CA	276	0.03%	99.18%	388	1,367	352.32%
10220	Commonwealth Ins Co Of Amer	WA	269	0.03%	99.21%	203	11,412	5621.67%
24740	Safeco Ins Co Of Amer	WA	259	0.03%	99.24%	242	39	16.12%
35726	Providence Washington Ins Co Of NY	NY	249	0.03%	99.27%	340	1,523	447.94%
24899	Alea North America Ins Co	NY	242	0.03%	99.30%	67	42	62.69%
35696	Harleysville Preferred Ins Co	PA	239	0.03%	99.33%	307	30	9.77%
24449	Regent Ins Co	WI	230	0.03%	99.35%	141	7	4.96%
35351	American Empire Surplus Lns Ins Co	DE	229	0.03%	99.38%	178	3	1.69%
24694	Safeguard Ins Co	CT	226	0.03%	99.41%	393	-2,561	-651.65%
11126	Sompo Japan Ins Co of Amer	NY	225	0.03%	99.43%	209	7	3.35%
37893	Ulico Cas Co	DE	222	0.03%	99.46%	346	212	61.27%
27960	Illinois Union Ins Co	IL	222	0.03%	99.48%	478	-12	-2.51%
18279	Bankers Standard Ins Co	PA	217	0.03%	99.51%	305	502	164.59%
22292	Hanover Ins Co	NH	215	0.03%	99.54%	247	1,060	429.15%
18376	Hermitage Ins Co	NY	213	0.03%	99.56%	181	203	112.15%
42404	Liberty Ins Corp	IL	211	0.02%	99.59%	254	-265	-104.33%
24015	Northland Ins Co	MN	209	0.02%	99.61%	191	56	29.32%
15679	National Fire & Ind Exch	MO	200	0.02%	99.63%	197	734	372.59%
17094	Farmers Mut Fire Ins Co Of Marble	PA	196	0.02%	99.66%	196	80	40.82%
28932	Markel American Ins Co	VA	184	0.02%	99.68%	189	6	3.17%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 05.1 - Commercial Multiple Peril (Non-liability Portion)

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
24988	Sentry Ins A Mut Co	WI	179	0.02%	99.70%	168	4	2.38%
10669	Church Ins Co	NY	175	0.02%	99.72%	162	27	16.67%
40045	Starnet Ins Co	DE	173	0.02%	99.74%	205	40	19.51%
11150	Arch Ins Co	MO	172	0.02%	99.76%	67	-70	-104.48%
14265	Indiana Lumbermens Mut Ins Co	IN	171	0.02%	99.78%	172	29	16.86%
29700	North American Elite Ins Co	NH	166	0.02%	99.80%	150	20	13.33%
26832	Great American Alliance Ins Co	OH	165	0.02%	99.82%	1,451	2,356	162.37%
13331	American Hardware Mut Ins Co	OH	164	0.02%	99.84%	154	2	1.30%
36463	Discover Prop & Cas Ins Co	IL	153	0 02%	99.86%	168	26	15.48%
24872	Connecticut Ind Co	CT	152	0.02%	99.87%	181	6	3.31%
22195	Insurance Co Of Greater NY	NY	138	0.02%	99.89%	116	-10	-8.62%
21105	North River Ins Co	NJ	134	0.02%	99.91%	159	-261	-164.15%
31127	Columbia Cas Co	IL	133	0.02%	99.92%	140	52	37.14%
34690	Property & Cas Ins Co Of Hartford	IN	126	0.01%	99.94%	138	139	100.72%
24554	XL Ins Amer Inc	DE	121	0.01%	99.95%	195	-24	-12.31%
10340	Stonington Ins Co	TX	121	0.01%	99.96%	36	11	30.56%
37532	Great American E&S Ins Co	DE	113	0.01%	99.98%	177	-46	-25.99%
22306	Massachusetts Bay Ins Co	NH	109	0.01%	99.99%	103	255	247.57%
23337	Merchants Ins Co Of NH Inc	NH	100	0.01%	100.00%	111	-14	-12.61%
11991	National Cas Co	WI	90	0.01%	100.01%	77	6	7.79%
22918	American Motorists Ins Co	IL	87	0.01%	100.02%	1,173	642	54.73%
10680	Franklin Homeowners Assur Co	PA	86	0.01%	100.03%	67	84	125.37%
31534	Citizens Ins Co Of Amer	MI	85	0.01%	100.04%	50	-4	-8%
35505	Rockwood Cas Ins Co	PA	84	0.01%	100.05%	90	-124	-137.78%
24856	Admiral Ins Co	DE	83	0.01%	100.06%	52	6	11.54%
14753	Frederick Mut Ins Co	MD	83	0.01%	100.07%	26	25	96.15%
40258	American Intl South Ins Co	PA	79	0.01%	100.08%	105	9	8.57%

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 05.1 - Commercial Multiple Peril (Non-liability Portion)

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
22322	Greenwich Ins Co	DE	79	0.01%	100.09%	78	-69	-88.46%
17256	HannahsTown Mut Ins Co	PA	72	0.01%	100.10%	65	-16	-24.62%
21962	Pennsylvania General Ins Co	PA	72	0.01%	100.11%	71	76	107.04%
15709	Southern States Ins Exch	VA	72	0.01%	100.12%	72	0	0%
18023	Star Ins Co	MI	72	0.01%	100.12%	70	-36	-51.43%
13056	RLI Ins Co	IL	69	0.01%	100.13%	69	-87	-126.09%
25518	TIG Premier Ins Co	CA	69	0.01%	100.14%	155	135	87.10%
21407	Emcasco Ins Co	IA	67	0.01%	100.15%	53	-1	-1.89%
31089	Republic Western Ins Co	AZ	63	0.01%	100.16%	109	0	0%
25496	TIG Ind Co	CA	61	0.01%	100.16%	121	76	62.81%
20648	Employers Fire Ins Co	MA	61	0.01%	100.17%	74	-29	-39.19%
31348	Crum & Forster Ind Co	DE	55	0.01%	100.18%	197	70	35.53%
12904	Tokio Marine & Nichido Fire Ins Co	NY	54	0.01%	100.18%	57	7	12.28%
38237	American Country Ins Co	IL	50	0.01%	100.19%	33	-64	-193.94%
33138	Landmark Amer Ins Co	OK	46	0.01%	100.19%	185	320	172.97%
42226	Princeton Ins Co	NJ	44	0.01%	100.20%	142	-172	-121.13%
13064	United Natl Ins Co	PA	44	0.01%	100.21%	33	17	51.52%
42900	Harleysville Ins Co Of NJ	NJ	43	0.01%	100.21%	23	1	4.35%
43095	Clarendon Amer Ins Co	NJ	41	0.00%	100.21%	121	763	630.58%
16187	AXA Re Prop & Cas Ins Co	DE	37	0.00%	100.22%	30	10	33.33%
23396	Amerisure Mut Ins Co	MI	37	0.00%	100.22%	56	0	0%
20613	American Employers Ins Co	MA	34	0.00%	100.23%	123	173	140.65%
34118	Colony Natl Ins Co	VA	34	0.00%	100.23%	87	5	5.75%
10014	Affiliated Fm Ins Co	RI	32	0.00%	100.24%	59	-189	-320.34%
14729	Mutual Fire Marine & Inland Ins Co	PA	31	0.00%	100.24%	19	26	136.84%
10748	Livingston Mut Ins Co	PA	29	0.00%	100.24%	23	6	26.09%
20559	General Security Ind Co of AZ	AZ	26	0.00%	100.25%	33	-72	-218.18%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 05.1 - Commercial Multiple Peril (Non-liability Portion)

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
24813	Balboa Ins Co	CA	26	0.00%	100.25%	17	-5	-29.41%
30481	St Paul Surplus Lines Ins Co	DE	26	0.00%	100.25%	90	3	3.33%
38369	Northern Assur Co Of Amer	MA	23	0.00%	100.25%	34	-1,497	-4402.94%
25433	American Safety Ind Co	OK	22	0.00%	100.26%	52	29	55.77%
16985	Conemaugh Valley Mut Ins Co	PA	22	0.00%	100.26%	20	0	0%
21318	Coregis Ins Co	IN	21	0.00%	100.26%	90	-21	-23.33%
10936	Seneca Ins Co Inc	NY	18	0.00%	100.26%	3	1	33.33%
10022	Countryway Ins Co	NY	17	0.00%	100.27%	13	0	0%
20699	Ace Prop & Cas Ins Co	PA	16	0.00%	100.27%	13	2	15.38%
10120	Everest Natl Ins Co	AZ	10	0.00%	100.27%	9	-333	-3700%
23469	American Modern Home Ins Co	OH	10	0.00%	100.27%	11	8	72.73%
24503	Blue Ridge Ins Co	WI	10	0.00%	100.27%	1,034	150	14.51%
27847	Insurance Co Of The West	CA	9	0.00%	100.27%	8	115	1437.50%
25054	Hudson Ins Co	DE	8	0.00%	100.27%	14	2	14.29%
24732	General Ins Co Of Amer	WA	7	0.00%	100.27%	114	302	264.91%
28304	Federated Service Ins Co	MN	6	0.00%	100.27%	9	-1	-11.11%
37915	American Central Ins Co	MO	6	0.00%	100.28%	13	1,055	8115.38%
20230	Central Mut Ins Co	OH	6	0.00%	100.28%	6	0	0%
11622	Specialty Surplus Ins Co	IL	6	0.00%	100.28%	14	-1	-7.14%
37982	Tudor Ins Co	NH	6	0.00%	100.28%	5	0	0%
23434	Middlesex Ins Co	WI	5	0.00%	100.28%	5	1	20%
10172	Westchester Surplus Lines Ins Co	GA	5	0.00%	100.28%	32	-19	-59.38%
40428	Voyager Ind Ins Co	GA	5	0.00%	100.28%	4	12	300%
38148	North Sea Ins Co	NY	4	0.00%	100.28%	17	0	0%
36940	Indian Harbor Ins Co	ND	3	0.00%	100.28%	54	-846	-1566.67%
17159	Usf Ins Co	PA	3	0.00%	100.28%	3	-43	-1433.33%
10328	Capitol Specialty Ins Corp	WI	3	0.00%	100.28%	0	0	0%

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Line(s) of Business 05.1 - Commercial Multiple Peril (Non-liability Portion)

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22713	Insurance Co Of North Amer	PA	2	0.00%	100.28%	4	507	12675%
26743	Maxum Ind Co	DE	2	0.00%	100.28%	0	0	0%
28665	Cincinnati Cas Co	OH	1	0.00%	100.28%	11	-3	-27.27%
11401	Guaranty Natl Ins Co	CO	1	0.00%	100.28%	3	0	0%
37079	Hudson Specialty Ins Co	NY	0	0%	100.28%	0	-1	0%
39640	Firemans Fund Ins Co Of OH	OH	0	0%	100.28%	0	0	0%
19399	AIU Ins Co	NY	0	0%	100.28%	0	0	0%
22810	Chicago Ins Co	IL	0	0%	100.28%	0	737	0%
18910	American Protection Ins Co	IL	0	0%	100.28%	-15	5,311	-35406.67%
35106	Niagara Fire Ins Co	DE	0	0%	100.28%	0	-1	0%
25445	TIG Specialty Ins Corp	CA	0	0%	100.28%	0	0	0%
38253	Hartford Lloyds Ins Co	TX	0	0%	100.28%	0	3	0%
19038	Travelers Cas & Surety Co	CT	0	0%	100.28%	0	-24	0%
22837	Interstate Ind Co	IL	0	0%	100.28%	0	336	0%
13838	Farmland Mut Ins Co	IA	0	0%	100.28%	0	0	0%
29017	Professionals Advocate Ins Co	MD	0	0%	100.28%	0	0	0%
20079	National Fire & Marine Ins Co	NE	0	0%	100.28%	1,587	10,955	690.30%
11762	Vesta Fire Ins Corp	IL	0	0%	100.28%	0	-23	0%
35289	Continental Ins Co	SC	0	0%	100.28%	0	57	0%
21334	Empire Ind Ins Co	OK	0	0%	100.28%	0	357	0%
26883	American Intl Specialty Lines Ins Co	AK	0	0%	100.28%	3	-83	-2766.67%
23353	Meridian Security Ins Co	IN	0	0%	100.28%	1	0	0%
37273	Firemans Fund Ins Co Of WI	WI	0	0%	100.28%	0	-84	0%
42390	Amguard Ins Co	PA	0	0%	100.28%	0	-2	0%
22209	Atlantic Ins Co	TX	0	0%	100.28%	0	-199	0%
31325	Acadia Ins Co	ME	0	0%	100.28%	3	0	0%
28401	American Natl Prop & Cas Co	MO	0	0%	100.28%	4	0	0%

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29874	North American Specialty Ins Co	NH	0	0%	100.28%	86	27	31.40%
14435	Lumber Mut Ins Co	MA	0	0%	100.28%	0	-57	0%
34622	Glens Falls Ins Co	DE	0	0%	100.28%	0	3	0%
15580	Scottsdale Ind Co	OH	0	0%	100.28%	0	0	0%
41483	Farmington Cas Co	CT	0	0%	100.28%	0	-169	0%
10238	Potomac Ins Co	PA	0	0%	100.28%	0	3	0%
11100	Safeco Surplus Lines Ins Co	WA	0	0%	100.28%	0	3	0%
35262	Phoenix Assur Co Of NY	NH	0	0%	100.28%	0	456	0%
20850	Firemens Ins Co Of Newark NJ	NJ	0	0%	100.28%	0	-1	0%
38580	Great American Protection Ins Co	OH	0	0%	100.28%	0	-1	0%
37206	Contractors Bonding & Ins Co	WA	0	0%	100.28%	0	18	0%
12661	State Capital Ins Co	NC	0	0%	100.28%	0	0	0%
16063	Unitrin Auto & Home Ins Co	NY	0	0%	100.28%	0	0	0%
24104	Ohio Farmers Ins Co	OH	0	0%	100.28%	0	62	0%
10673	Penn-Star Ins Co	PA	0	0%	100.28%	6	0	0%
40134	Potomac Ins Co Of IL	IL	0	0%	100.28%	0	14	0%
27987	Northfield Ins Co	IA	0	0%	100.28%	0	1	0%
19046	Travelers Cas Ins Co Of Amer	CT	0	0%	100.28%	0	-16	0%
40975	Dentists Ins Co	CA	0	0%	100.28%	0	0	0%
23442	Patriot General Ins Co	WI	0	0%	100.28%	0	0	0%
19070	Standard Fire Ins Co	CT	0	0%	100.28%	0	0	0%
28223	Nationwide Agribusiness Ins Co	IA	0	0%	100.28%	27	-5	-18.52%
10389	Berkley Ins Co Of The Carolinas	NC	0	0%	100.28%	0	0	0%
20109	Bituminous Fire & Marine Ins Co	IL	0	0%	100.28%	0	-1	0%
22748	Pacific Employers Ins Co	PA	0	0%	100.28%	0	-40	0%
19445	National Union Fire Ins Co Of Pitts	PA	0	0%	100.28%	0	27	0%
36455	Northbrook Ind Co	IL	0	0%	100.28%	0	-1	0%

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 05.1 - Commercial Multiple Peril (Non-liability Portion)

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
22640	Consolidated Ins Co	IN	0	0%	100.28%	0	0	0%
10111	American Bankers Ins Co Of FL	FL	0	0%	100.28%	0	108	0%
33189	Monticello Ins Co	DE	0	0%	100.28%	0	-204	0%
18333	Peerless Ind Ins Co	IL	0	0%	100.28%	0	72	0%
31194	Travelers Cas & Surety Co Of Amer	CT	0	0%	100.28%	0	-3	0%
44792	Executive Risk Speciality Ins Co	CT	0	0%	100.28%	25	-1	-4%
36137	Travelers Commercial Ins Co	CT	0	0%	100.28%	0	-3	0%
36170	Travelers Cas Co Of CT	CT	0	0%	100.28%	0	-2	0%
12750	Evergreen Natl Ind Co	OH	0	0%	100.28%	1	3	300%
25909	Unitrin Preferred Ins Co	NY	0	0%	100.28%	0	26	0%
37885	XL Specialty Ins Co	DE	0	0%	100.28%	0	-6	0%
21121	Westchester Fire Ins Co	NY	0	0%	100.28%	0	-4	0%
43702	North American Lumber Ins Co	MA	0	0%	100.28%	0	-5	0%
38601	MIC Prop & Cas Ins Corp	MI	0	0%	100.28%	0	2	0%
32190	Constitution Ins Co	NY	0	0%	100.28%	0	0	0%
11460	Homestead Ins Co	PA	0	0%	100.28%	0	-19	0%
19062	Automobile Ins Co Of Hartford CT	CT	0	0%	100.28%	0	0	0%
22829	Interstate Fire & Cas Co	IL	0	0%	100.28%	0	-176	0%
16551	Savers Prop & Cas Ins Co	MO	0	0%	100.28%	0	0	0%
34991	Genesis Ind Ins Co	ND	0	0%	100.28%	3	0	0%
30589	Capital City Ins Co Inc	SC	0	0%	100.28%	0	0	0%
37303	Redland Ins Co	NJ	0	0%	100.28%	0	-91	0%
20710	Century Ind Co	PA	0	0%	100.28%	0	-33	0%
44784	Fairfield Ins Co	CT	0	0%	100.28%	0	-11	0%
22659	Indiana Ins Co	IN	0	0%	100.28%	3	0	0%
21946	Camden Fire Ins Assoc	NJ	-1	0.00%	100.28%	-1	0	0%
14010	Crusader Ins Co	CA	-1	0.00%	100.28%	30	-21	-70%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 05.1 - Commercial Multiple Peril (Non-liability Portion)

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
25151	State Farm General Ins Co	IL	-2	0.00%	100.28%	-2	0	0%
34266	Frontier Ins Co	NY	-3	0.00%	100.28%	-3	-28	933.33%
43117	American Equity Ins Co	AZ	-5	0.00%	100.28%	42	133	316.67%
16853	Old Guard Fire Ins Co	PA	-6	0.00%	100.28%	148	177	119.59%
26611	Valiant Ins Co	IA	-7	0.00%	100.28%	257	-180	-70.04%
10940	Kemper Surplus Lines Ins Co	IL	-25	0.00%	100.28%	-6	-3	50%
20621	OneBeacon America Ins Co	MA	-86	-0.01%	100.27%	10	100	1000%
40991	Kemper Ind Ins Co	IL	-149	-0.02%	100.25%	-50	-30	60%
33022	AXA Corp Solutions Ins Co	NY	-388	-0.05%	100.20%	-386	0	0%
21970	OneBeacon Ins Co	PA	-1,726	-0.20%	100%	-1,553	-1,697	109.27%
	388 Companies in the Report		**$ 851,765**	**100.00%**	**100.00%**	**$ 818,243**	**$ 391,223**	**47.81%**

END OF REPORT

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 05.2 - Commercial Multiple Peril (Liability Portion)

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
26271	Erie Ins Exch	PA	58,254	10.43%	10.43%	55,499	46,985	84.66%
14168	Harleysville Mut Ins Co	PA	30,789	5.51%	15.94%	28,664	14,983	52.27%
18058	Philadelphia Ind Ins Co	PA	23,050	4.13%	20.07%	17,331	5,858	33.80%
25674	Travelers Property Cas Co Of Amer	CT	20,181	3.61%	23.68%	18,819	9,218	48.98%
20281	Federal Ins Co	IN	19,633	3.51%	27.20%	17,768	3,330	18.74%
10677	Cincinnati Ins Co	OH	18,391	3.29%	30.49%	16,782	6,974	41.56%
25143	State Farm Fire And Cas Co	IL	11,432	2.05%	32.53%	10,357	5,943	57.38%
21784	Firemens Ins Co Of Washington DC	DE	11,234	2.01%	34.55%	9,633	2,543	26.40%
23787	Nationwide Mut Ins Co	OH	10,888	1.95%	36.49%	10,240	5,376	52.50%
19720	American Alt Ins Corp	DE	10,227	1.83%	38.33%	9,610	7,225	75.18%
24112	Westfield Ins Co	OH	9,791	1.75%	40.08%	9,351	3,272	34.99%
43575	Indemnity Ins Co Of North Amer	PA	9,570	1.71%	41.79%	9,560	8,243	86.22%
23779	Nationwide Mut Fire Ins Co	OH	9,337	1.67%	43.46%	8,572	2,302	26.85%
25682	Travelers Ind Co Of CT	CT	8,386	1.50%	44.96%	7,405	3,131	42.28%
19682	Hartford Fire In Co	CT	7,796	1.40%	46.36%	7,473	7,750	103.71%
20427	American Cas Co Of Reading PA	PA	7,079	1.27%	47.63%	6,753	4,570	67.67%
14575	Millers Capital Ins Co	PA	6,807	1.22%	48.85%	6,199	2,160	34.84%
44393	West American Ins Co	IN	6,740	1.21%	50.05%	7,819	1,396	17.85%
14664	Mutual Benefit Ins Co	PA	6,465	1.16%	51.21%	6,214	1,429	23.00%
11932	Mid-Continent Ins Co	PA	6,022	1.08%	52.29%	4,930	810	16.43%
24198	Peerless Ins Co	NH	5,942	1.06%	53.35%	5,079	1,915	37.70%
24171	Netherlands Ins Co The	NH	5,489	0.98%	54.33%	5,260	3,408	64.79%
37877	Nationwide Prop & Cas Ins Co	OH	5,112	0.92%	55.25%	4,779	2,647	55.39%
10859	First Nonprofit Ins Co	IL	5,091	0.91%	56.16%	4,135	769	18.60%
20486	Transcontinental Ins Co	NY	5,089	0.91%	57.07%	5,546	7,449	134.31%
24880	Fire & Cas Ins Co Of CT	CT	5,068	0.91%	57.98%	3,300	1,934	58.61%
13692	Donegal Mut Ins Co	PA	4,891	0.88%	58.86%	4,669	2,167	46.41%

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 05.2 - Commercial Multiple Peril (Liability Portion)

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
29424	Hartford Cas Ins Co	IN	4,873	0.87%	59.73%	4,746	3,420	72.06%
21857	American Ins Co	NE	4,649	0.83%	60.56%	3,707	913	24.63%
25615	Charter Oak Fire Ins Co	CT	4,593	0.82%	61.38%	4,428	2,269	51.24%
24678	Royal Ind Co	DE	4,538	0.81%	62.19%	4,678	3,043	65.05%
11045	Excelsior Ins Co	NH	4,455	0.80%	62.99%	4,285	1,775	41.42%
12262	Pennsylvania Manufacturers Asn Ins C	PA	4,422	0.79%	63.78%	4,280	526	12.29%
16535	Zurich American Ins Co	NY	4,377	0.78%	64.57%	4,322	2,252	52.11%
23809	Granite State Ins Co	PA	4,269	0.76%	65.33%	3,642	1,535	42.15%
39217	QBE Ins Corp	PA	4,261	0.76%	66.09%	3,819	1,284	33.62%
36897	Manufacturers Alliance Ins Co	PA	3,951	0.71%	66.80%	4,077	-1,090	-26.74%
29459	Twin City Fire Ins Co Co	IN	3,942	0.71%	67.51%	4,327	704	16.27%
25658	Travelers Ind Co	CT	3,885	0.70%	68.20%	3,984	3,353	84.16%
14788	Natl Grange Mut Ins Co	NH	3,677	0.66%	68.86%	3,459	-32	-0.93%
20443	Continental Cas Co	IL	3,578	0.64%	69.50%	4,242	-2,594	-61.15%
40100	Firstline Natl Ins Co	MD	3,276	0.59%	70.09%	3,400	3,568	104.94%
20303	Great Northern Ins Co	MN	3,263	0.58%	70.67%	2,926	292	9.98%
19895	Atlantic Mut Ins Co	NY	3,170	0.57%	71.24%	3,913	445	11.37%
19860	Argonaut Great Central Ins Co	IL	3,161	0.57%	71.81%	3,000	876	29.20%
25127	State Auto Prop & Cas Ins Co	SC	3,096	0.55%	72.36%	2,906	1,832	63.04%
24902	Security Ins Co Of Hartford	CT	3,011	0.54%	72.90%	3,033	1,314	43.32%
25666	Travelers Ind Co Of Amer	CT	2,957	0.53%	73.43%	3,060	2,429	79.38%
20397	Vigilant Ins Co	NY	2,938	0.53%	73.95%	2,919	621	21.27%
19690	American Economy Ins Co	IN	2,901	0.52%	74.47%	2,461	856	34.78%
18767	Church Mut Ins Co	WI	2,873	0.51%	74.99%	2,574	2,199	85.43%
20508	Valley Forge Ins Co	PA	2,867	0.51%	75.50%	3,012	4,880	162.02%
20095	Bituminous Cas Corp	IL	2,860	0.51%	76.01%	2,699	5,557	205.89%
13528	Brotherhood Mut Ins Co	IN	2,857	0.51%	76.53%	2,627	901	34.30%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 05.2 - Commercial Multiple Peril (Liability Portion)

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
20478	National Fire Ins Co Of Hartford	CT	2,833	0.51%	77.03%	2,999	2,652	88.43%
15032	Guideone Mut Ins Co	IA	2,765	0.50%	77.53%	2,653	544	20.51%
10851	Everest Ind Ins Co	DE	2,639	0.47%	78.00%	1,513	469	31.00%
15059	Public Service Mut Ins Co	NY	2,624	0.47%	78.47%	2,593	6,388	246.36%
24414	General Cas Co Of WI	WI	2,462	0.44%	78.91%	1,279	189	14.78%
34207	Westport Ins Corp	MO	2,422	0.43%	79.34%	7,339	4,681	63.78%
32859	Penn-Amer Ins Co	PA	2,343	0.42%	79.76%	2,199	2,048	93.13%
14559	Guideone Specialty Mut Ins Co	IA	2,289	0.41%	80.17%	1,987	320	16.10%
24899	Alea North America Ins Co	NY	2,216	0.40%	80.57%	908	347	38.22%
10472	Capitol Ind Corp	WI	2,214	0.40%	80.97%	2,300	2,396	104.17%
26344	Great American Assur Co	OH	2,132	0.38%	81.35%	1,938	285	14.71%
26301	Selective Way Ins Co	NJ	2,113	0.38%	81.73%	2,102	1,689	80.35%
19232	Allstate Ins Co	IL	2,030	0.36%	82.09%	1,905	-80	-4.20%
42803	Guideone Elite Ins Co	IA	2,026	0.36%	82.45%	1,801	2,441	135.54%
20494	Transportation Ins Co	IL	2,025	0.36%	82.82%	2,257	16	0.71%
38970	Markel Ins Co	IL	1,954	0.35%	83.16%	1,706	428	25.09%
41335	United Natl Specialty Ins Co	WI	1,911	0.34%	83.51%	2,682	1,784	66.52%
14370	Lebanon Mut Ins Co	PA	1,886	0.34%	83.84%	2,024	2,522	124.60%
21881	National Surety Corp	IL	1,809	0.32%	84.17%	1,662	404	24.31%
17825	Tuscarora Wayne Mut Ins Co	PA	1,806	0.32%	84.49%	1,778	1,184	66.59%
19704	American States Ins Co	IN	1,712	0.31%	84.80%	1,545	1,071	69.32%
37052	Regis Ins Co	PA	1,705	0.31%	85.10%	1,565	1,092	69.78%
14990	Pennsylvania Ntl Mut Cas Ins Co	PA	1,648	0.30%	85.40%	1,563	947	60.59%
20524	Specialty Natl Ins Co	IL	1,590	0.28%	85.68%	2,043	1,343	65.74%
23329	Merchants Mut Ins Co	NY	1,547	0.28%	85.96%	1,257	2,569	204.38%
24589	American & Foreign Ins Co	DE	1,536	0.28%	86.24%	1,794	885	49.33%
40142	American Zurich Ins Co	IL	1,516	0.27%	86.51%	1,838	1,321	71.87%

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 05.2 - Commercial Multiple Peril (Liability Portion)

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
24074	Ohio Cas Ins Co	OH	1,513	0.27%	86.78%	1,633	1,093	66.93%
42811	Gulf Underwriters Ins Co	CT	1,509	0.27%	87.05%	1,122	430	38.32%
41297	Scottsdale Ins Co	OH	1,434	0.26%	87.30%	1,423	458	32.19%
17558	Old Guard Ins Co	PA	1,418	0.25%	87.56%	1,649	141	8.55%
15067	Quincy Mut Fire Ins Co	MA	1,391	0.25%	87.81%	1,317	479	36.37%
12866	T.H.E. Ins Co	LA	1,388	0.25%	88.06%	1,496	-42	-2.81%
22667	Ace American Ins Co	PA	1,387	0.25%	88.30%	811	446	54.99%
42552	Nova Cas Co	NY	1,379	0.25%	88.55%	1,256	1,302	103.66%
19909	Centennial Ins Co	NY	1,373	0.25%	88.80%	1,269	423	33.33%
22551	Mitsui Sumitomo Ins USA Inc	NY	1,357	0.24%	89.04%	455	33	7.25%
39020	Essex Ins Co	DE	1,355	0.24%	89.28%	1,466	354	24.15%
25984	Graphic Arts Mut Ins Co	NY	1,347	0.24%	89.52%	1,319	403	30.55%
20532	Clarendon Natl Ins Co	NJ	1,296	0.23%	89.76%	1,307	793	60.67%
24066	American Fire & Cas Co	OH	1,284	0.23%	89.99%	1,354	1,446	106.79%
11150	Arch Ins Co	MO	1,281	0.23%	90.21%	1,316	689	52.36%
23817	Illinois Natl Ins Co	IL	1,250	0.22%	90.44%	780	261	33.46%
21849	American Automobile Ins Co	MO	1,246	0.22%	90.66%	1,237	1,076	86.98%
13196	Western World Ins Co	NH	1,235	0.22%	90.88%	1,190	415	34.87%
13501	Brethren Mut Ins Co	MD	1,190	0.21%	91.10%	1,062	33	3.11%
22187	Greater NY Mut Ins Co	NY	1,187	0.21%	91.31%	1,062	458	43.13%
14982	Penn Millers Ins Co	PA	1,175	0.21%	91.52%	1,163	1,337	114.96%
22586	Atlantic States Ins Co	PA	1,156	0.21%	91.73%	1,139	703	61.72%
23841	New Hampshire Ins Co	PA	1,101	0.20%	91.92%	756	-343	-45.37%
37150	Western Heritage Ins Co	AZ	1,085	0.19%	92.12%	1,138	571	50.18%
25887	US Fidelity & Guaranty Co	MD	1,081	0.19%	92.31%	1,016	1,389	136.71%
35378	Evanston Ins Co	IL	989	0.18%	92.49%	984	730	74.19%
14044	Goodville Mut Cas Co	PA	967	0.17%	92.66%	869	532	61.22%

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 05.2 - Commercial Multiple Peril (Liability Portion)

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
24384	Ranger Ins Co	DE	949	0.17%	92.83%	765	878	114.77%
24295	Providence Washington Ins Co	RI	940	0.17%	93.00%	1,164	1,243	106.79%
13714	Pharmacists Mut Ins Co	IA	934	0.17%	93.17%	824	-126	-15.29%
14400	Lititz Mut Ins Co	PA	894	0.16%	93.33%	842	294	34.92%
13684	Cumberland Mut Fire Ins Co	NJ	879	0.16%	93.48%	868	221	25.46%
15326	Utica First Ins Co	NY	862	0.15%	93.64%	799	-90	-11.26%
14478	Mercer Ins Co	PA	853	0.15%	93.79%	1,067	218	20.43%
20346	Pacific Ind Co	WI	851	0.15%	93.94%	707	240	33.95%
39306	Fidelity & Deposit Co Of MD	MD	828	0.15%	94.09%	887	-121	-13.64%
13935	Federated Mut Ins Co	MN	769	0.14%	94.23%	743	416	55.99%
11061	Farmers Fire Ins Co	PA	728	0.13%	94.36%	664	147	22.14%
14141	Harford Mut Ins Co	MD	706	0.13%	94.49%	749	1,369	182.78%
25623	Phoenix Ins Co	CT	702	0.13%	94.61%	740	254	34.32%
26069	Wausau Business Ins Co	WI	687	0.12%	94.73%	578	346	59.86%
25135	State Automobile Mut Ins Co	OH	680	0.12%	94.86%	1,047	444	42.41%
10847	Cumis Ins Society Inc	WI	675	0.12%	94.98%	1,205	271	22.49%
16691	Great American Ins Co	OH	671	0.12%	95.10%	596	-197	-33.05%
14486	Merchants & Business Mens Mut Ins Co	PA	658	0.12%	95.21%	1,565	71	4.54%
21458	Employers Ins of Wausau	WI	610	0.11%	95.32%	450	801	178%
22136	Great American Ins Co of NY	NY	577	0.10%	95.43%	808	700	86.63%
39993	Colony Ins Co	VA	574	0.10%	95.53%	426	501	117.61%
36951	Century Surety Co	OH	562	0.10%	95.63%	425	447	105.18%
14532	Middlesex Mut Assur Co	CT	559	0.10%	95.73%	431	50	11.60%
35912	American Western Home Ins Co	OK	557	0.10%	95.83%	367	31	8.45%
19356	Maryland Cas Co	MD	557	0.10%	95.93%	849	-319	-37.57%
12475	Republic-Franklin Ins Co	OH	554	0.10%	96.03%	384	121	31.51%
40045	Starnet Ins Co	DE	547	0.10%	96.13%	608	172	28.29%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 05.2 - Commercial Multiple Peril (Liability Portion)

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
30104	Hartford Underwriters Ins Co	CT	532	0.10%	96.22%	1,140	190	16.67%
21865	Associated Ind Corp	CA	528	0.09%	96.32%	483	121	25.05%
42846	Atlantic Cas Ins Co	NC	521	0.09%	96.41%	598	526	87.96%
44784	Fairfield Ins Co	CT	519	0.09%	96.50%	435	337	77.47%
25976	Utica Mut Ins Co	NY	517	0.09%	96.60%	613	82	13.38%
19437	Lexington Ins Co	DE	513	0.09%	96.69%	392	130	33.16%
21873	Firemans Fund Ins Co	CA	511	0.09%	96.78%	361	971	268.98%
26980	Royal Ins Co Of Amer	IL	510	0.09%	96.87%	635	1,796	282.83%
24325	York Ins Co	IL	504	0.09%	96.96%	650	1,547	238%
26433	Harco Natl Ins Co	IL	491	0.09%	97.05%	261	117	44.83%
19305	Assurance Co Of Amer	NY	481	0.09%	97.13%	1,016	1,170	115.16%
37257	Insurance Corp Of Hannover	IL	471	0.08%	97.22%	332	1	0.30%
20699	Ace Prop & Cas Ins Co	PA	459	0.08%	97.30%	249	-312	-125.30%
21709	Truck Ins Exch	CA	434	0.08%	97.38%	405	271	66.91%
11177	First Financial Ins Co	IL	426	0.08%	97.45%	367	312	85.01%
23337	Merchants Ins Co Of NH Inc	NH	402	0.07%	97.53%	395	125	31.65%
24724	First Natl Ins Co Of Amer	WA	401	0.07%	97.60%	400	288	72%
14354	Jewelers Mut Ins Co	WI	394	0.07%	97.67%	353	367	103.97%
41807	Royal Surplus Lines Ins Co	CT	378	0.07%	97.74%	303	97	32.01%
22217	Gulf Ins Co	CT	374	0.07%	97.80%	363	69	19.01%
33138	Landmark Amer Ins Co	OK	353	0.06%	97.87%	533	204	38.27%
21318	Coregis Ins Co	IN	352	0.06%	97.93%	778	924	118.77%
26042	Wausau Underwriters Ins Co	WI	351	0.06%	97.99%	217	1,136	523.50%
17450	Millville Mut Ins Co	PA	345	0.06%	98.05%	292	151	51.71%
35696	Harleysville Preferred Ins Co	PA	329	0.06%	98.11%	405	584	144.20%
17043	Everett Cash Mut Ins Co	PA	319	0.06%	98.17%	282	-57	-20.21%
25534	TIG Ins Co	CA	315	0.06%	98.23%	505	1,591	315.05%

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 05.2 - Commercial Multiple Peril (Liability Portion)

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
25879	Fidelity & Guaranty Ins Underwriters	WI	313	0.06%	98.28%	313	-828	-264.54%
22977	Lumbermens Mut Cas Co	IL	312	0.06%	98.34%	1,052	471	44.77%
27154	Atlantic Specialty Ins Co	NY	300	0.05%	98.39%	406	74	18.23%
35505	Rockwood Cas Ins Co	PA	292	0.05%	98.44%	269	161	59.85%
24600	Globe Ind Co	DE	292	0.05%	98.50%	366	207	56.56%
14621	Motorists Mut Ins Co	OH	289	0.05%	98.55%	275	48	17.45%
35386	Fidelity & Guaranty Ins Co	IA	288	0.05%	98.60%	262	581	221.76%
10340	Stonington Ins Co	TX	285	0.05%	98.65%	85	21	24.71%
36463	Discover Prop & Cas Ins Co	IL	276	0.05%	98.70%	218	315	144.50%
21199	Arch Speciality Ins Co	WI	271	0.05%	98.75%	142	49	34.51%
29963	United Farm Family Ins Co	NY	267	0.05%	98.80%	295	138	46.78%
20362	Mitsui Sumitomo Ins Co of Amer	NY	254	0.05%	98.84%	239	-35	-14.64%
41424	Pennsylvania Manufacturers Ind Co	PA	247	0.04%	98.89%	348	-479	-137.64%
35726	Providence Washington Ins Co Of NY	NY	245	0.04%	98.93%	254	288	113.39%
26832	Great American Alliance Ins Co	OH	243	0.04%	98.97%	636	313	49.21%
13978	Florists Mut Ins Co	IL	232	0.04%	99.02%	238	58	24.37%
19259	Selective Ins Co Of SC	SC	232	0.04%	99.06%	200	108	54%
24740	Safeco Ins Co Of Amer	WA	216	0.04%	99.10%	218	333	152.75%
12572	Selective Ins Co Of Amer	NJ	214	0.04%	99.13%	149	79	53.02%
26247	American Guarantee & Liability Ins	NY	206	0.04%	99.17%	164	-65	-39.63%
18376	Hermitage Ins Co	NY	203	0.04%	99.21%	160	86	53.75%
37478	Hartford Ins Co Of The Midwest	IN	200	0.04%	99.24%	271	202	74.54%
22306	Massachusetts Bay Ins Co	NH	197	0.04%	99.28%	161	-57	-35.40%
20621	OneBeacon America Ins Co	MA	190	0.03%	99.31%	241	663	275.10%
30880	Washington Mut Fire & Storm Ins	PA	189	0.03%	99.35%	205	25	12.20%
24503	Blue Ridge Ins Co	WI	189	0.03%	99.38%	1,411	1,470	104.18%
17728	Reamstown Mut Ins Co	PA	187	0.03%	99.41%	165	48	29.09%

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 05.2 - Commercial Multiple Peril (Liability Portion)

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
22292	Hanover Ins Co	NH	174	0.03%	99.44%	210	539	256.67%
21970	OneBeacon Ins Co	PA	169	0.03%	99.47%	235	-2,109	-897.45%
16918	Briar Crk Mut Ins Co	PA	167	0.03%	99.50%	166	43	25.90%
24449	Regent Ins Co	WI	167	0.03%	99.53%	104	1	0.96%
10120	Everest Natl Ins Co	AZ	159	0.03%	99.56%	145	53	36.55%
24694	Safeguard Ins Co	CT	155	0.03%	99.59%	198	1,542	778.79%
42404	Liberty Ins Corp	IL	153	0.03%	99.62%	146	484	331.51%
37893	Ulico Cas Co	DE	149	0.03%	99.65%	245	358	146.12%
30562	American Manufacturers Mut Ins Co	IL	148	0.03%	99.67%	747	506	67.74%
42900	Harleysville Ins Co Of NJ	NJ	147	0.03%	99.70%	59	-22	-37.29%
24767	St Paul Fire & Marine Ins Co	MN	129	0.02%	99.72%	184	-162	-88.04%
42048	Diamond State Ins Co	IN	129	0.02%	99.74%	124	91	73.39%
21962	Pennsylvania General Ins Co	PA	127	0.02%	99.77%	125	-1,365	-1092%
38237	American Country Ins Co	IL	126	0.02%	99.79%	72	462	641.67%
26166	Windsor Mount Joy Mut Ins Co	PA	125	0.02%	99.81%	99	-34	-34.34%
21415	Employers Mut Cas Co	IA	117	0.02%	99.83%	123	4	3.25%
31534	Citizens Ins Co Of Amer	MI	115	0.02%	99.85%	65	505	776.92%
24988	Sentry Ins A Mut Co	WI	115	0.02%	99.87%	95	-1	-1.05%
23035	Liberty Mut Fire Ins Co	MA	108	0.02%	99.89%	160	518	323.75%
22357	Hartford Accid & Ind Co	CT	105	0.02%	99.91%	96	1,092	1137.50%
25518	TIG Premier Ins Co	CA	105	0.02%	99.93%	171	-95	-55.56%
20702	Ace Fire Underwriters Ins Co	PA	103	0.02%	99.95%	104	1,273	1224.04%
22195	Insurance Co Of Greater NY	NY	97	0.02%	99.97%	82	59	71.95%
19992	American Select Ins Co	OH	90	0.02%	99.98%	93	1,251	1345.16%
34916	First Specialty Ins Corp	MO	85	0.02%	100.00%	180	43	23.89%
12904	Tokio Marine & Nichido Fire Ins Co	NY	76	0.01%	100.01%	76	16	21.05%
28932	Markel American Ins Co	VA	75	0.01%	100.02%	95	55	57.89%

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 05.2 - Commercial Multiple Peril (Liability Portion)

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
43095	Clarendon Amer Ins Co	NJ	73	0.01%	100.04%	298	290	97.32%
34690	Property & Cas Ins Co Of Hartford	IN	72	0.01%	100.05%	104	928	892.31%
13064	United Natl Ins Co	PA	72	0.01%	100.06%	64	88	137.50%
25496	TIG Ind Co	CA	65	0.01%	100.08%	162	79	48.77%
34118	Colony Natl Ins Co	VA	59	0.01%	100.09%	114	-5	-4.39%
24732	General Ins Co Of Amer	WA	52	0.01%	100.10%	96	13	13.54%
15105	Safety Natl Cas Corp	MO	52	0.01%	100.10%	45	77	171.11%
38989	Chubb Custom Ins Co	DE	48	0.01%	100.11%	52	-200	-384.62%
23396	Amerisure Mut Ins Co	MI	48	0.01%	100.12%	62	106	170.97%
33855	Lincoln General Ins Co	PA	48	0.01%	100.13%	117	4	3.42%
10669	Church Ins Co	NY	46	0.01%	100.14%	43	16	37.21%
21326	Empire Fire & Marine Ins Co	NE	42	0.01%	100.15%	32	13	40.63%
15679	National Fire & Ind Exch	MO	42	0.01%	100.15%	36	9	25%
13056	RLI Ins Co	IL	41	0.01%	100.16%	42	14	33.33%
37532	Great American E&S Ins Co	DE	41	0.01%	100.17%	59	555	940.68%
14753	Frederick Mut Ins Co	MD	40	0.01%	100.18%	18	0	0%
21407	Emcasco Ins Co	IA	36	0.01%	100.18%	28	0	0%
18023	Star Ins Co	MI	32	0.01%	100.19%	29	54	186.21%
14265	Indiana Lumbermens Mut Ins Co	IN	29	0.01%	100.19%	31	88	283.87%
25054	Hudson Ins Co	DE	28	0.01%	100.20%	29	20	68.97%
21113	United States Fire Ins Co	DE	27	0.00%	100.20%	101	-1,437	-1422.77%
40258	American Intl South Ins Co	PA	24	0.00%	100.21%	45	-5	-11.11%
10936	Seneca Ins Co Inc	NY	23	0.00%	100.21%	4	2	50%
36940	Indian Harbor Ins Co	ND	21	0.00%	100.21%	117	218	186.32%
22322	Greenwich Ins Co	DE	21	0.00%	100.22%	21	12	57.14%
38148	North Sea Ins Co	NY	20	0.00%	100.22%	38	0	0%
13331	American Hardware Mut Ins Co	OH	19	0.00%	100.23%	17	-12	-70.59%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 05.2 - Commercial Multiple Peril (Liability Portion)

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
38369	Northern Assur Co Of Amer	MA	19	0.00%	100.23%	35	-419	-1197.14%
24015	Northland Ins Co	MN	18	0.00%	100.23%	16	6	37.50%
25433	American Safety Ind Co	OK	16	0.00%	100.24%	23	7	30.43%
22713	Insurance Co Of North Amer	PA	14	0.00%	100.24%	21	-222	-1057.14%
37982	Tudor Ins Co	NH	14	0.00%	100.24%	12	4	33.33%
20613	American Employers Ins Co	MA	14	0.00%	100.24%	110	-1,270	-1154.55%
11991	National Cas Co	WI	13	0.00%	100.24%	65	18	27.69%
31127	Columbia Cas Co	IL	11	0.00%	100.25%	6	0	0%
19372	Northern Ins Co Of NY	NY	10	0.00%	100.25%	385	-493	-128.05%
23469	American Modern Home Ins Co	OH	9	0.00%	100.25%	9	835	9277.78%
10748	Livingston Mut Ins Co	PA	8	0.00%	100.25%	7	0	0%
31089	Republic Western Ins Co	AZ	7	0.00%	100.25%	13	-67	-515.38%
10680	Franklin Homeowners Assur Co	PA	7	0.00%	100.25%	15	-7	-46.67%
16853	Old Guard Fire Ins Co	PA	6	0.00%	100.26%	127	711	559.84%
26743	Maxum Ind Co	DE	5	0.00%	100.26%	1	0	0%
26387	Steadfast Ins Co	DE	5	0.00%	100.26%	4	2	50%
17159	Usf Ins Co	PA	4	0.00%	100.26%	4	758	18950%
43117	American Equity Ins Co	AZ	4	0.00%	100.26%	44	122	277.27%
20648	Employers Fire Ins Co	MA	3	0.00%	100.26%	9	11	122.22%
10328	Capitol Specialty Ins Corp	WI	3	0.00%	100.26%	0	0	0%
17736	Saucon Mut Ins Co	PA	3	0.00%	100.26%	5	0	0%
40428	Voyager Ind Ins Co	GA	3	0.00%	100.26%	3	1	33.33%
23434	Middlesex Ins Co	WI	2	0.00%	100.26%	2	0	0%
20230	Central Mut Ins Co	OH	2	0.00%	100.26%	2	0	0%
15709	Southern States Ins Exch	VA	1	0.00%	100.26%	1	0	0%
20559	General Security Ind Co of AZ	AZ	1	0.00%	100.26%	16	9	56.25%
11126	Sompo Japan Ins Co of Amer	NY	1	0.00%	100.26%	3	-131	-4366.67%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 05.2 - Commercial Multiple Peril (Liability Portion)

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
25909	Unitrin Preferred Ins Co	NY	0	0%	100.26%	0	146	0%
39969	American Safety Cas Ins Co	DE	0	0%	100.26%	0	218	0%
11452	Hartford Steam Boil Inspec & Ins Co	CT	0	0%	100.26%	0	0	0%
37079	Hudson Specialty Ins Co	NY	0	0%	100.26%	0	0	0%
13242	Titan Ind Co	TX	0	0%	100.26%	0	-7	0%
24775	St Paul Guardian Ins Co	MN	0	0%	100.26%	0	-1	0%
11231	Generali Us Branch	NY	0	0%	100.26%	0	6	0%
11100	Safeco Surplus Lines Ins Co	WA	0	0%	100.26%	0	-9	0%
10238	Potomac Ins Co	PA	0	0%	100.26%	0	-938	0%
20710	Century Ind Co	PA	0	0%	100.26%	0	-2,234	0%
18279	Bankers Standard Ins Co	PA	0	0%	100.26%	-19	-147	773.68%
36137	Travelers Commercial Ins Co	CT	0	0%	100.26%	0	-329	0%
10022	Countryway Ins Co	NY	0	0%	100.26%	0	-8	0%
33898	Aegis Security Ins Co	PA	0	0%	100.26%	0	-24	0%
19046	Travelers Cas Ins Co Of Amer	CT	0	0%	100.26%	0	-375	0%
19488	Amerisure Ins Co	MI	0	0%	100.26%	0	24	0%
22659	Indiana Ins Co	IN	0	0%	100.26%	0	0	0%
38849	Houston General Ins Co	TX	0	0%	100.26%	0	27	0%
40177	Paramount Ins Co	NY	0	0%	100.26%	0	0	0%
34347	Colonial American Cas & Surety Co	MD	0	0%	100.26%	0	0	0%
19062	Automobile Ins Co Of Hartford CT	CT	0	0%	100.26%	0	39	0%
19224	St. Paul Protective Ins Co	IL	0	0%	100.26%	0	-1,577	0%
42390	Amguard Ins Co	PA	0	0%	100.26%	0	-178	0%
15156	Shelby Ins Co	IL	0	0%	100.26%	0	24	0%
28665	Cincinnati Cas Co	OH	0	0%	100.26%	1	-60	-6000%
22829	Interstate Fire & Cas Co	IL	0	0%	100.26%	0	7	0%
37885	XL Specialty Ins Co	DE	0	0%	100.26%	0	-9	0%

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 05.2 - Commercial Multiple Peril (Liability Portion)

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
21121	Westchester Fire Ins Co	NY	0	0%	100.26%	0	-84	0%
22810	Chicago Ins Co	IL	0	0%	100.26%	0	272	0%
21334	Empire Ind Ins Co	OK	0	0%	100.26%	0	0	0%
19410	Commerce & Industry Ins Co	NY	0	0%	100.26%	0	51	0%
24147	Old Republic Ins Co	PA	0	0%	100.26%	0	-3	0%
25445	TIG Specialty Ins Corp	CA	0	0%	100.26%	0	-1	0%
26883	American Intl Specialty Lines Ins Co	AK	0	0%	100.26%	0	-112	0%
22578	Horace Mann Ins Co	IL	0	0%	100.26%	0	-3	0%
11264	Prime Insurance Syndicate Inc	IL	0	0%	100.26%	2	-81	-4050%
21946	Camden Fire Ins Assoc	NJ	0	0%	100.26%	0	-89	0%
22748	Pacific Employers Ins Co	PA	0	0%	100.26%	0	-1,144	0%
19380	American Home Assur Co	NY	0	0%	100.26%	0	-2	0%
37958	Acceptance Ins Co	NE	0	0%	100.26%	0	-320	0%
43702	North American Lumber Ins Co	MA	0	0%	100.26%	0	44	0%
19445	National Union Fire Ins Co Of Pitts	PA	0	0%	100.26%	0	-17	0%
11622	Specialty Surplus Ins Co	IL	0	0%	100.26%	37	76	205.41%
11762	Vesta Fire Ins Corp	IL	0	0%	100.26%	0	557	0%
35289	Continental Ins Co	SC	0	0%	100.26%	0	-37	0%
16187	AXA Re Prop & Cas Ins Co	DE	0	0%	100.26%	0	1	0%
23353	Meridian Security Ins Co	IN	0	0%	100.26%	3	1	33.33%
38601	MIC Prop & Cas Ins Corp	MI	0	0%	100.26%	0	-361	0%
27960	Illinois Union Ins Co	IL	0	0%	100.26%	-13	2	-15.38%
19135	Alfa Mut Ins Co	AL	0	0%	100.26%	0	19	0%
12661	State Capital Ins Co	NC	0	0%	100.26%	0	295	0%
16063	Unitrin Auto & Home Ins Co	NY	0	0%	100.26%	0	1	0%
16705	Dealers Assur Co	OH	0	0%	100.26%	3	0	0%
37273	Firemans Fund Ins Co Of WI	WI	0	0%	100.26%	0	-22	0%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 05.2 - Commercial Multiple Peril (Liability Portion)

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
35106	Niagara Fire Ins Co	DE	0	0%	100.26%	0	114	0%
35408	Sirius Amer Ins Co	DE	0	0%	100.26%	0	2	0%
23507	Mid American Fire & Cas Co	OH	0	0%	100.26%	0	0	0%
23442	Patriot General Ins Co	WI	0	0%	100.26%	0	0	0%
19070	Standard Fire Ins Co	CT	0	0%	100.26%	0	-41	0%
19038	Travelers Cas & Surety Co	CT	0	0%	100.26%	0	-847	0%
19399	AIU Ins Co	NY	0	0%	100.26%	0	102	0%
35300	Allianz Global Risks US Ins Co	CA	0	0%	100.26%	0	13	0%
34622	Glens Falls Ins Co	DE	0	0%	100.26%	0	-64	0%
24104	Ohio Farmers Ins Co	OH	0	0%	100.26%	0	92	0%
14435	Lumber Mut Ins Co	MA	0	0%	100.26%	0	85	0%
22209	Atlantic Ins Co	TX	0	0%	100.26%	0	-65	0%
18333	Peerless Ind Ins Co	IL	0	0%	100.26%	0	28	0%
10725	Liberty Surplus Ins Corp	NH	0	0%	100.26%	0	-3	0%
11401	Guaranty Natl Ins Co	CO	0	0%	100.26%	0	0	0%
13838	Farmland Mut Ins Co	IA	0	0%	100.26%	0	0	0%
14613	Montgomery Mut Ins Co	MD	0	0%	100.26%	0	0	0%
10673	Penn-Star Ins Co	PA	0	0%	100.26%	3	2	66.67%
24791	St Paul Mercury Ins Co	MN	0	0%	100.26%	0	-1	0%
39640	Firemans Fund Ins Co Of OH	OH	0	0%	100.26%	0	0	0%
30503	Shelby Cas Ins Comp	IL	0	0%	100.26%	0	0	0%
15580	Scottsdale Ind Co	OH	0	0%	100.26%	0	-1	0%
41483	Farmington Cas Co	CT	0	0%	100.26%	0	-377	0%
33189	Monticello Ins Co	DE	0	0%	100.26%	0	-36	0%
22837	Interstate Ind Co	IL	0	0%	100.26%	0	88	0%
20176	Celina Mut Ins Co	OH	0	0%	100.26%	0	-44	0%
40134	Potomac Ins Co Of IL	IL	0	0%	100.26%	0	-73	0%

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 05.2 - Commercial Multiple Peril (Liability Portion)

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
28258	Continental Natl Ind Co	OH	0	0%	100.26%	0	-1,195	0%
27987	Northfield Ins Co	IA	0	0%	100.26%	0	0	0%
28401	American Natl Prop & Cas Co	MO	0	0%	100.26%	1	-5	-500%
30589	Capital City Ins Co Inc	SC	0	0%	100.26%	0	0	0%
31194	Travelers Cas & Surety Co Of Amer	CT	0	0%	100.26%	0	775	0%
31135	Great American Security Ins Co	OH	0	0%	100.26%	0	0	0%
10389	Berkley Ins Co Of The Carolinas	NC	0	0%	100.26%	0	0	0%
16551	Savers Prop & Cas Ins Co	MO	0	0%	100.26%	0	0	0%
36927	Colony Specialty Ins Co	OH	0	0%	100.26%	0	14	0%
37303	Redland Ins Co	NJ	0	0%	100.26%	0	-165	0%
36170	Travelers Cas Co Of CT	CT	0	0%	100.26%	0	-41	0%
24872	Connecticut Ind Co	CT	0	0%	100.26%	0	12	0%
12750	Evergreen Natl Ind Co	OH	0	0%	100.26%	0	-2	0%
20850	Firemens Ins Co Of Newark NJ	NJ	0	0%	100.26%	0	-365	0%
29017	Professionals Advocate Ins Co	MD	0	0%	100.26%	0	0	0%
25151	State Farm General Ins Co	IL	-1	0.00%	100.26%	-1	-125	12500%
31325	Acadia Ins Co	ME	-2	0.00%	100.26%	0	0	0%
24554	XL Ins Amer Inc	DE	-2	0.00%	100.26%	0	-5	0%
37915	American Central Ins Co	MO	-2	0.00%	100.26%	-2	-120	6000%
31348	Crum & Forster Ind Co	DE	-3	0.00%	100.26%	30	1	3.33%
14010	Crusader Ins Co	CA	-4	0.00%	100.26%	93	-148	-159.14%
21105	North River Ins Co	NJ	-4	0.00%	100.26%	-3	-847	28233.33%
23043	Liberty Mut Ins Co	MA	-14	0.00%	100.26%	19	-5,468	-28778.95%
34266	Frontier Ins Co	NY	-17	0.00%	100.25%	-17	-551	3241.18%
20109	Bituminous Fire & Marine Ins Co	IL	-24	0.00%	100.25%	-24	463	-1929.17%
26611	Valiant Ins Co	IA	-37	-0.01%	100.24%	199	786	394.97%
19917	Liberty Ins Underwriters Inc	NY	-322	-0.06%	100.18%	308	204	66.23%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 05.2 - Commercial Multiple Peril (Liability Portion)

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
22918	American Motorists Ins Co	IL	-344	-0.06%	100.12%	350	581	166%
10172	Westchester Surplus Lines Ins Co	GA	-687	-0.12%	100%	383	2	0.52%
	380 Companies in the Report		**$ 558,579**	**100.00%**	**100.00%**	**$ 537,450**	**$ 280,176**	**52.13%**

END OF REPORT

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 06 - Mortgage Guaranty

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
29858	Mortgage Guaranty Ins Corp	WI	54,468	28.66%	28.66%	54,333	42,826	78.82%
20720	Radian Ins Inc	PA	30,011	15.79%	44.45%	28,874	33,583	116.31%
27251	PMI Mortgage Ins Co	AZ	23,205	12.21%	56.66%	23,023	7,290	31.66%
38458	General Electric Mortgage Ins Corp	NC	22,600	11.89%	68.55%	23,610	2,593	10.98%
33790	Radian Guaranty Inc	PA	20,826	10.96%	79.51%	22,420	8,233	36.72%
28452	Republic Mortgage Ins Co	NC	15,365	8.08%	87.60%	15,833	1,812	11.44%
15873	United Gty Residential Ins Co	NC	14,832	7.80%	95.40%	15,103	1,771	11.73%
24350	Triad Guaranty Ins Corp	IL	3,100	1.63%	97.03%	3,227	314	9.73%
26999	United Guaranty Mtg Indem Co	NC	2,108	1.11%	98.14%	2,103	150	7.13%
11006	MGIC Assur Corp Segregated Account	WI	1,353	0.71%	98.85%	1,353	1,592	117.66%
40266	CMG Mortgage Ins Co	WI	1,289	0.68%	99.53%	1,183	99	8.37%
16667	United Gty Residential Ins Co Of NC	NC	831	0.44%	99.97%	881	119	13.51%
18759	Verex Assure Inc	WI	25	0.01%	99.98%	38	-38	-100%
18740	MGIC Ind Corp	WI	19	0.01%	99.99%	25	1,435	5740%
29114	CMG Mortgage Assur Co	WI	14	0.01%	100.00%	5	0	0%
29823	Ge Residential Mortgage Ins Corp NC	NC	3	0.00%	100.00%	5	1	20%
16675	Gen Elec Mortgage Ins Corp Of NC	NC	1	0.00%	100%	2	-6	-300%
	17 Companies in the Report		**$ 190,050**	**100.00%**	**100.00%**	**$ 192,018**	**$ 101,774**	**53.00%**

END OF REPORT

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 08 - Ocean Marine

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
19380	American Home Assur Co	NY	4,767	9.12%	9.12%	4,719	3,269	69.27%
20443	Continental Cas Co	IL	4,489	8.59%	17.71%	4,250	839	19.74%
16535	Zurich American Ins Co	NY	4,477	8.56%	26.27%	4,419	182	4.12%
35289	Continental Ins Co	SC	4,151	7.94%	34.21%	4,888	5,054	103.40%
21873	Firemans Fund Ins Co	CA	3,888	7.44%	41.65%	4,084	722	17.68%
23043	Liberty Mut Ins Co	MA	3,802	7.27%	48.92%	3,086	733	23.75%
20621	OneBeacon America Ins Co	MA	2,770	5.30%	54.22%	2,575	1,430	55.53%
20281	Federal Ins Co	IN	2,765	5.29%	59.51%	2,334	219	9.38%
10014	Affiliated Fm Ins Co	RI	2,168	4.15%	63.66%	2,068	1,957	94.63%
37885	XL Specialty Ins Co	DE	2,052	3.93%	67.58%	2,052	3,058	149.03%
43575	Indemnity Ins Co Of North Amer	PA	1,860	3.56%	71.14%	1,292	970	75.08%
19909	Centennial Ins Co	NY	1,734	3.32%	74.46%	1,714	737	43.00%
24767	St Paul Fire & Marine Ins Co	MN	1,592	3.05%	77.50%	1,453	7	0.48%
16608	New York Marine & Gnrl Ins Co	NY	1,518	2.90%	80.41%	1,265	119	9.41%
22713	Insurance Co Of North Amer	PA	934	1.79%	82.19%	850	116	13.65%
19895	Atlantic Mut Ins Co	NY	923	1.77%	83.96%	1,666	379	22.75%
19682	Hartford Fire In Co	CT	785	1.50%	85.46%	668	12	1.80%
34207	Westport Ins Corp	MO	721	1.38%	86.84%	687	462	67.25%
19070	Standard Fire Ins Co	CT	568	1.09%	87.93%	550	150	27.27%
19445	National Union Fire Ins Co Of Pitts	PA	567	1.08%	89.01%	973	197	20.25%
26980	Royal Ins Co Of Amer	IL	517	0.99%	90.00%	804	269	33.46%
25674	Travelers Property Cas Co Of Amer	CT	462	0.88%	90.88%	410	79	19.27%
22667	Ace American Ins Co	PA	443	0.85%	91.73%	462	186	40.26%
22136	Great American Ins Co of NY	NY	440	0.84%	92.57%	447	294	65.77%
28932	Markel American Ins Co	VA	288	0.55%	93.12%	256	196	76.56%
23469	American Modern Home Ins Co	OH	264	0.51%	93.63%	272	78	28.68%
24872	Connecticut Ind Co	CT	252	0.48%	94.11%	256	97	37.89%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 08 - Ocean Marine

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
26166	Windsor Mount Joy Mut Ins Co	PA	237	0.45%	94.57%	240	158	65.83%
39020	Essex Ins Co	DE	225	0.43%	95.00%	188	51	27.13%
11185	Foremost Ins Co	MI	211	0.40%	95.40%	115	90	78.26%
10111	American Bankers Ins Co Of FL	FL	189	0.36%	95.76%	189	63	33.33%
11991	National Cas Co	WI	185	0.35%	96.11%	168	-9	-5.36%
23841	New Hampshire Ins Co	PA	178	0.34%	96.46%	161	64	39.75%
19372	Northern Ins Co Of NY	NY	178	0.34%	96.80%	146	138	94.52%
32352	LM Property and Casualty Ins. Co.	IN	143	0.27%	97.07%	149	8	5.37%
37060	Old United Cas Co	KS	132	0.25%	97.32%	128	27	21.09%
25941	United Services Auto Assoc	TX	115	0.22%	97.54%	115	49	42.61%
23450	American Family Home Ins Co	FL	105	0.20%	97.74%	54	51	94.44%
34622	Glens Falls Ins Co	DE	97	0.19%	97.93%	87	71	81.61%
22217	Gulf Ins Co	CT	95	0.18%	98.11%	95	115	121.05%
25569	Gotham Ins Co	NY	74	0.14%	98.25%	65	25	38.46%
35270	Fidelity & Cas Co Of NY	SC	62	0.12%	98.37%	65	40	61.54%
25038	North American Capacity Ins Co	NH	56	0.11%	98.48%	24	3	12.50%
21458	Employers Ins of Wausau	WI	54	0.10%	98.58%	54	76	140.74%
14532	Middlesex Mut Assur Co	CT	51	0.10%	98.68%	39	21	53.85%
20362	Mitsui Sumitomo Ins Co of Amer	NY	51	0.10%	98.78%	40	15	37.50%
20303	Great Northern Ins Co	MN	48	0.09%	98.87%	57	1	1.75%
42307	Navigators Ins Co	NY	48	0.09%	98.96%	55	0	0%
29874	North American Specialty Ins Co	NH	44	0.08%	99.04%	40	6	15%
37923	Seaworthy Ins Co	MD	43	0.08%	99.13%	22	19	86.36%
33022	AXA Corp Solutions Ins Co	NY	43	0.08%	99.21%	43	14	32.56%
25127	State Auto Prop & Cas Ins Co	SC	43	0.08%	99.29%	47	6	12.77%
25968	USAA Cas Ins Co	TX	42	0.08%	99.37%	40	-5	-12.50%
18279	Bankers Standard Ins Co	PA	41	0.08%	99.45%	38	5	13.16%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 08 - Ocean Marine

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
19976	Amica Mut Ins Co	RI	36	0.07%	99.52%	36	6	16.67%
23035	Liberty Mut Fire Ins Co	MA	33	0.06%	99.58%	35	12	34.29%
27073	Nipponkoa Ins Co Ltd U.S. Branch	NY	24	0.05%	99.63%	24	-8	-33.33%
20788	Buckeye Union Ins Co	OH	24	0.05%	99.67%	13	12	92.31%
25666	Travelers Ind Co Of Amer	CT	21	0.04%	99.71%	18	2	11.11%
19062	Automobile Ins Co Of Hartford CT	CT	21	0.04%	99.75%	19	5	26.32%
14621	Motorists Mut Ins Co	OH	18	0.03%	99.79%	17	32	188.24%
37478	Hartford Ins Co Of The Midwest	IN	16	0.03%	99.82%	16	3	18.75%
25658	Travelers Ind Co	CT	13	0.02%	99.84%	12	-2	-16.67%
22977	Lumbermens Mut Cas Co	IL	11	0.02%	99.86%	248	-15	-6.05%
12190	NIPPONKOA Ins Co of America	NY	10	0.02%	99.88%	9	2	22.22%
16063	Unitrin Auto & Home Ins Co	NY	10	0.02%	99.90%	3	0	0%
34690	Property & Cas Ins Co Of Hartford	IN	10	0.02%	99.92%	9	3	33.33%
25623	Phoenix Ins Co	CT	9	0.02%	99.94%	9	4	44.44%
18910	American Protection Ins Co	IL	9	0.02%	99.96%	12	3	25%
38261	Hartford Ins Co Of The Southeast	FL	6	0.01%	99.97%	6	2	33.33%
29459	Twin City Fire Ins Co Co	IN	6	0.01%	99.98%	7	1	14.29%
21261	Electric Ins Co	MA	5	0.01%	99.99%	5	7	140%
22918	American Motorists Ins Co	IL	5	0.01%	100.00%	13	3	23.08%
20648	Employers Fire Ins Co	MA	4	0.01%	100.01%	43	2	4.65%
41483	Farmington Cas Co	CT	4	0.01%	100.01%	4	0	0%
30562	American Manufacturers Mut Ins Co	IL	4	0.01%	100.02%	6	2	33.33%
20885	Kansas City Fire & Marine Ins Co	SC	4	0.01%	100.03%	5	6	120%
20397	Vigilant Ins Co	NY	3	0.01%	100.03%	1	0	0%
20699	Ace Prop & Cas Ins Co	PA	2	0.00%	100.04%	2	-38	-1900%
29424	Hartford Cas Ins Co	IN	2	0.00%	100.04%	2	0	0%
33855	Lincoln General Ins Co	PA	1	0.00%	100.04%	1	0	0%

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 08 - Ocean Marine

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
30104	Hartford Underwriters Ins Co	CT	1	0.00%	100.05%	1	0	0%
25615	Charter Oak Fire Ins Co	CT	1	0.00%	100.05%	1	0	0%
35386	Fidelity & Guaranty Ins Co	IA	0	0%	100.05%	0	0	0%
21113	United States Fire Ins Co	DE	0	0%	100.05%	0	-4	0%
38970	Markel Ins Co	IL	0	0%	100.05%	0	-1	0%
20702	Ace Fire Underwriters Ins Co	PA	0	0%	100.05%	0	-9	0%
39640	Firemans Fund Ins Co Of OH	OH	0	0%	100.05%	0	17	0%
21857	American Ins Co	NE	0	0%	100.05%	0	0	0%
33162	Bankers Ins Co	FL	0	0%	100.05%	0	0	0%
12904	Tokio Marine & Nichido Fire Ins Co	NY	0	0%	100.05%	70	0	0%
38369	Northern Assur Co Of Amer	MA	0	0%	100.05%	1	0	0%
27998	Travelers Home & Marine Ins Co	CT	0	0%	100.05%	0	0	0%
24902	Security Ins Co Of Hartford	CT	0	0%	100.05%	0	-150	0%
22306	Massachusetts Bay Ins Co	NH	0	0%	100.05%	0	33	0%
25534	TIG Ins Co	CA	0	0%	100.05%	2	-5	-250%
26883	American Intl Specialty Lines Ins Co	AK	0	0%	100.05%	0	-11	0%
11630	Jefferson Ins Co	NY	0	0%	100.05%	0	0	0%
16691	Great American Ins Co	OH	0	0%	100.05%	0	3	0%
35262	Phoenix Assur Co Of NY	NH	0	0%	100.05%	0	3	0%
20850	Firemens Ins Co Of Newark NJ	NJ	0	0%	100.05%	0	18	0%
24554	XL Ins Amer Inc	DE	0	0%	100.05%	5	2	40%
42048	Diamond State Ins Co	IN	0	0%	100.05%	0	2	0%
37303	Redland Ins Co	NJ	0	0%	100.05%	0	7	0%
20710	Century Ind Co	PA	0	0%	100.05%	0	9	0%
25887	US Fidelity & Guaranty Co	MD	0	0%	100.05%	0	0	0%
24791	St Paul Mercury Ins Co	MN	0	0%	100.05%	0	0	0%
26611	Valiant Ins Co	IA	0	0%	100.05%	0	0	0%

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 08 - Ocean Marine

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
19038	Travelers Cas & Surety Co	CT	0	0%	100.05%	0	0	0%
22551	Mitsui Sumitomo Ins USA Inc	NY	0	0%	100.05%	7	3	42.86%
17159	Usf Ins Co	PA	0	0%	100.05%	0	0	0%
21180	Sentry Select Ins Co	WI	0	0%	100.05%	0	113	0%
19356	Maryland Cas Co	MD	0	0%	100.05%	0	0	0%
21962	Pennsylvania General Ins Co	PA	0	0%	100.05%	37	-9	-24.32%
22292	Hanover Ins Co	NH	0	0%	100.05%	54	4	7.41%
42374	Houston Cas Co	TX	-1	0.00%	100.05%	12	-100	-833.33%
20532	Clarendon Natl Ins Co	NJ	-3	-0.01%	100.04%	35	1	2.86%
19917	Liberty Ins Underwriters Inc	NY	-21	-0.04%	100%	36	-373	-1036.11%
	118 Companies in the Report		**$ 52,275**	**100.00%**	**100.00%**	**$ 51,800**	**$ 22,510**	**43.46%**

END OF REPORT

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 09 - Inland Marine

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
19445	National Union Fire Ins Co Of Pitts	PA	22,215	6.97%	6.97%	25,316	1,490	5.89%
20443	Continental Cas Co	IL	16,605	5.21%	12.18%	16,562	7,770	46.91%
21482	Factory Mut Ins Co	RI	13,679	4.29%	16.47%	13,755	5,242	38.11%
25143	State Farm Fire And Cas Co	IL	12,619	3.96%	20.43%	12,302	5,298	43.07%
21873	Firemans Fund Ins Co	CA	11,345	3.56%	23.99%	10,990	6,379	58.04%
24767	St Paul Fire & Marine Ins Co	MN	10,060	3.16%	27.15%	8,645	4,288	49.60%
25674	Travelers Property Cas Co Of Amer	CT	9,853	3.09%	30.24%	9,820	5,413	55.12%
20303	Great Northern Ins Co	MN	8,571	2.69%	32.93%	8,164	1,883	23.06%
35971	Voyager Property & Cas Ins Co	SC	8,514	2.67%	35.60%	8,446	10,122	119.84%
22667	Ace American Ins Co	PA	7,163	2.25%	37.85%	7,236	3,114	43.03%
26883	American Intl Specialty Lines Ins Co	AK	6,775	2.13%	39.97%	6,723	822	12.23%
19232	Allstate Ins Co	IL	6,637	2.08%	42.06%	6,419	2,563	39.93%
23779	Nationwide Mut Fire Ins Co	OH	6,570	2.06%	44.12%	6,535	1,675	25.63%
20281	Federal Ins Co	IN	5,252	1.65%	45.77%	5,043	1,482	29.39%
14990	Pennsylvania Ntl Mut Cas Ins Co	PA	5,251	1.65%	47.41%	5,102	2,016	39.51%
26271	Erie Ins Exch	PA	5,140	1.61%	49.03%	5,030	1,719	34.18%
16535	Zurich American Ins Co	NY	5,060	1.59%	50.61%	7,038	1,226	17.42%
19682	Hartford Fire In Co	CT	4,719	1.48%	52.10%	4,779	1,474	30.84%
24198	Peerless Ins Co	NH	4,631	1.45%	53.55%	4,137	847	20.47%
10111	American Bankers Ins Co Of FL	FL	4,057	1.27%	54.82%	4,337	613	14.13%
35289	Continental Ins Co	SC	3,594	1.13%	55.95%	3,262	1,832	56.16%
24112	Westfield Ins Co	OH	3,510	1.10%	57.05%	3,055	710	23.24%
19305	Assurance Co Of Amer	NY	3,442	1.08%	58.13%	3,244	3,142	96.86%
26301	Selective Way Ins Co	NJ	3,344	1.05%	59.18%	3,045	485	15.93%
25623	Phoenix Ins Co	CT	3,302	1.04%	60.22%	3,296	1,165	35.35%
20702	Ace Fire Underwriters Ins Co	PA	3,291	1.03%	61.25%	1,836	345	18.79%
24147	Old Republic Ins Co	PA	3,091	0.97%	62.22%	2,892	1,913	66.15%

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 09 - Inland Marine

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
19909	Centennial Ins Co	NY	2,984	0.94%	63.15%	3,060	739	24.15%
19437	Lexington Ins Co	DE	2,873	0.90%	64.06%	2,843	104,527	3676.64%
25658	Travelers Ind Co	CT	2,854	0.90%	64.95%	2,767	-699	-25.26%
10014	Affiliated Fm Ins Co	RI	2,822	0.89%	65.84%	4,233	2,162	51.07%
19380	American Home Assur Co	NY	2,821	0.89%	66.72%	2,612	9,588	367.08%
26344	Great American Assur Co	OH	2,659	0.83%	67.56%	2,465	856	34.73%
19259	Selective Ins Co Of SC	SC	2,603	0.82%	68.37%	2,456	402	16.37%
19356	Maryland Cas Co	MD	2,514	0.79%	69.16%	2,574	520	20.20%
14168	Harleysville Mut Ins Co	PA	2,411	0.76%	69.92%	2,370	594	25.06%
20346	Pacific Ind Co	WI	2,397	0.75%	70.67%	2,416	545	22.56%
14354	Jewelers Mut Ins Co	WI	2,348	0.74%	71.41%	2,302	440	19.11%
10677	Cincinnati Ins Co	OH	2,043	0.64%	72.05%	1,886	623	33.03%
27928	Amex Assur Co	IL	1,902	0.60%	72.65%	1,898	389	20.50%
21180	Sentry Select Ins Co	WI	1,881	0.59%	73.24%	1,803	601	33.33%
22136	Great American Ins Co of NY	NY	1,870	0.59%	73.82%	1,962	617	31.45%
38628	Progressive Northern Ins Co	WI	1,675	0.53%	74.35%	1,555	355	22.83%
40142	American Zurich Ins Co	IL	1,652	0.52%	74.87%	1,182	1,075	90.95%
13692	Donegal Mut Ins Co	PA	1,548	0.49%	75.35%	1,539	221	14.36%
21415	Employers Mut Cas Co	IA	1,538	0.48%	75.83%	1,478	267	18.07%
39020	Essex Ins Co	DE	1,469	0.46%	76.30%	1,380	67	4.86%
11150	Arch Ins Co	MO	1,438	0.45%	76.75%	855	617	72.16%
25941	United Services Auto Assoc	TX	1,437	0.45%	77.20%	1,414	368	26.03%
20397	Vigilant Ins Co	NY	1,424	0.45%	77.64%	1,432	395	27.58%
31232	Monumental General Cas Co	MD	1,394	0.44%	78.08%	1,371	1,134	82.71%
20788	Buckeye Union Ins Co	OH	1,367	0.43%	78.51%	1,512	1,085	71.76%
19615	American Reliable Ins Co	AZ	1,357	0.43%	78.94%	1,230	61	4.96%
38245	BCS Ins Co	OH	1,317	0.41%	79.35%	1,317	1,310	99.47%

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 09 - Inland Marine

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
22322	Greenwich Ins Co	DE	1,297	0.41%	79.76%	1,303	947	72.68%
37885	XL Specialty Ins Co	DE	1,286	0.40%	80.16%	443	102	23.02%
24678	Royal Ind Co	DE	1,258	0.39%	80.55%	1,337	103	7.70%
23809	Granite State Ins Co	PA	1,248	0.39%	80.95%	1,163	139	11.95%
24015	Northland Ins Co	MN	1,214	0.38%	81.33%	1,257	309	24.58%
10464	Canal Ins Co	SC	1,169	0.37%	81.69%	994	213	21.43%
11371	Great West Cas Co	NE	1,147	0.36%	82.05%	1,007	379	37.64%
20699	Ace Prop & Cas Ins Co	PA	1,057	0.33%	82.39%	610	746	122.30%
24074	Ohio Cas Ins Co	OH	1,030	0.32%	82.71%	1,207	152	12.59%
20621	OneBeacon America Ins Co	MA	1,012	0.32%	83.03%	1,099	829	75.43%
21857	American Ins Co	NE	1,004	0.32%	83.34%	1,031	475	46.07%
25135	State Automobile Mut Ins Co	OH	978	0.31%	83.65%	1,023	248	24.24%
23035	Liberty Mut Fire Ins Co	MA	938	0.29%	83.94%	1,010	274	27.13%
26220	Yosemite Ins Co	IN	928	0.29%	84.23%	1,144	17	1.49%
22977	Lumbermens Mut Cas Co	IL	924	0.29%	84.52%	2,672	1,476	55.24%
37257	Insurance Corp Of Hannover	IL	919	0.29%	84.81%	723	377	52.14%
11967	General Star Natl Ins Co	OH	904	0.28%	85.10%	885	295	33.33%
10172	Westchester Surplus Lines Ins Co	GA	902	0.28%	85.38%	492	161	32.72%
25968	USAA Cas Ins Co	TX	872	0.27%	85.65%	836	345	41.27%
12777	Chubb Ind Ins Co	NY	869	0.27%	85.93%	746	685	91.82%
30481	St Paul Surplus Lines Ins Co	DE	868	0.27%	86.20%	857	27	3.15%
34207	Westport Ins Corp	MO	856	0.27%	86.47%	487	211	43.33%
17914	Philadelphia Contributionship Ins	PA	856	0.27%	86.73%	841	540	64.21%
14621	Motorists Mut Ins Co	OH	854	0.27%	87.00%	827	272	32.89%
20095	Bituminous Cas Corp	IL	850	0.27%	87.27%	818	569	69.56%
21881	National Surety Corp	IL	810	0.25%	87.52%	808	210	25.99%
25887	US Fidelity & Guaranty Co	MD	793	0.25%	87.77%	839	284	33.85%

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 09 - Inland Marine

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
29459	Twin City Fire Ins Co Co	IN	793	0.25%	88.02%	2,546	300	11.78%
34711	Computer Ins Co	RI	791	0.25%	88.27%	847	6	0.71%
19631	American Road Ins Co	MI	789	0.25%	88.52%	789	15	1.90%
32220	American Intl Ins Co	NY	730	0.23%	88.75%	530	254	47.92%
32441	Penn Natl Security Ins Co	PA	711	0.22%	88.97%	719	168	23.37%
33855	Lincoln General Ins Co	PA	622	0.20%	89.16%	738	249	33.74%
32352	LM Property and Casualty Ins. Co.	IN	592	0.19%	89.35%	607	170	28.01%
14974	Pennsylvania Lumbermens Mut Ins	PA	584	0.18%	89.53%	512	-22	-4.30%
13056	RLI Ins Co	IL	583	0.18%	89.72%	761	48	6.31%
13064	United Natl Ins Co	PA	579	0.18%	89.90%	577	317	54.94%
28886	Transguard Ins Co Of Amer Inc	IL	548	0.17%	90.07%	427	97	22.72%
35300	Allianz Global Risks US Ins Co	CA	512	0.16%	90.23%	1,672	1,151	68.84%
31089	Republic Western Ins Co	AZ	507	0.16%	90.39%	507	168	33.14%
26565	Ohio Ind Co	OH	506	0.16%	90.55%	506	607	119.96%
13935	Federated Mut Ins Co	MN	506	0.16%	90.71%	536	82	15.30%
42376	Technology Ins Co Inc	NH	502	0.16%	90.86%	75	0	0%
28932	Markel American Ins Co	VA	491	0.15%	91.02%	490	84	17.14%
24872	Connecticut Ind Co	CT	483	0.15%	91.17%	473	216	45.67%
29530	AXA Art Ins Corp	NY	478	0.15%	91.32%	450	678	150.67%
21113	United States Fire Ins Co	DE	473	0.15%	91.47%	600	69	11.50%
29696	Travelers Excess & Surplus Lines Co	CT	461	0.14%	91.61%	400	44	11%
10952	Stonebridge Casualty Ins Co	OH	456	0.14%	91.76%	406	339	83.50%
17825	Tuscarora Wayne Mut Ins Co	PA	451	0.14%	91.90%	408	162	39.71%
24775	St Paul Guardian Ins Co	MN	437	0.14%	92.03%	269	30	11.15%
19976	Amica Mut Ins Co	RI	431	0.14%	92.17%	363	70	19.28%
11681	Keystone Ins Co	PA	430	0.13%	92.31%	426	61	14.32%
14265	Indiana Lumbermens Mut Ins Co	IN	428	0.13%	92.44%	320	0	0%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 09 - Inland Marine

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
20052	National Liab & Fire Ins Co	CT	407	0.13%	92.57%	392	-5	-1.28%
22217	Gulf Ins Co	CT	404	0.13%	92.69%	400	1,596	399%
24791	St Paul Mercury Ins Co	MN	403	0.13%	92.82%	371	33	8.89%
35378	Evanston Ins Co	IL	385	0.12%	92.94%	384	212	55.21%
10806	Farmers New Century Ins Co	IL	385	0.12%	93.06%	389	99	25.45%
27960	Illinois Union Ins Co	IL	380	0.12%	93.18%	386	730	189.12%
21849	American Automobile Ins Co	MO	368	0.12%	93.30%	615	108	17.56%
38970	Markel Ins Co	IL	362	0.11%	93.41%	334	131	39.22%
23817	Illinois Natl Ins Co	IL	356	0.11%	93.52%	232	42	18.10%
29963	United Farm Family Ins Co	NY	354	0.11%	93.63%	339	132	38.94%
14575	Millers Capital Ins Co	PA	353	0.11%	93.74%	313	-24	-7.67%
14400	Lititz Mut Ins Co	PA	351	0.11%	93.85%	329	80	24.32%
35270	Fidelity & Cas Co Of NY	SC	347	0.11%	93.96%	365	135	36.99%
24414	General Cas Co Of WI	WI	340	0.11%	94.07%	158	1	0.63%
44393	West American Ins Co	IN	339	0.11%	94.18%	328	102	31.10%
36463	Discover Prop & Cas Ins Co	IL	334	0.10%	94.28%	296	36	12.16%
35483	Daily Underwriters Of Amer	PA	332	0.10%	94.38%	325	20	6.15%
10847	Cumis Ins Society Inc	WI	331	0.10%	94.49%	513	322	62.77%
41483	Farmington Cas Co	CT	321	0.10%	94.59%	291	112	38.49%
20494	Transportation Ins Co	IL	319	0.10%	94.69%	223	70	31.39%
37478	Hartford Ins Co Of The Midwest	IN	317	0.10%	94.79%	329	92	27.96%
11045	Excelsior Ins Co	NH	312	0.10%	94.89%	227	20	8.81%
21105	North River Ins Co	NJ	306	0.10%	94.98%	49	8	16.33%
25666	Travelers Ind Co Of Amer	CT	306	0.10%	95.08%	299	86	28.76%
25011	Wesco Ins Co	DE	305	0.10%	95.17%	2,201	159	7.22%
12831	State Natl Ins Co Inc	TX	301	0.09%	95.27%	312	82	26.28%
29874	North American Specialty Ins Co	NH	301	0.09%	95.36%	5,210	15,195	291.65%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 09 - Inland Marine

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
13501	Brethren Mut Ins Co	MD	300	0.09%	95.46%	274	32	11.68%
17450	Millville Mut Ins Co	PA	299	0.09%	95.55%	284	27	9.51%
23841	New Hampshire Ins Co	PA	296	0.09%	95.64%	234	-60	-25.64%
24813	Balboa Ins Co	CA	293	0.09%	95.74%	200	8	4%
35769	Lyndon Property Ins Co	MO	286	0.09%	95.83%	179	4	2.23%
17558	Old Guard Ins Co	PA	285	0.09%	95.92%	353	26	7.37%
21326	Empire Fire & Marine Ins Co	NE	277	0.09%	96.00%	353	69	19.55%
17043	Everett Cash Mut Ins Co	PA	273	0.09%	96.09%	269	55	20.45%
27120	Trumbull Ins Co	CT	269	0.08%	96.17%	264	669	253.41%
19402	Birmingham Fire Ins Co Of PA	PA	269	0.08%	96.26%	224	570	254.46%
33588	First Liberty Ins Corp	IA	269	0.08%	96.34%	231	114	49.35%
24856	Admiral Ins Co	DE	266	0.08%	96.42%	243	-41	-16.87%
21121	Westchester Fire Ins Co	NY	261	0.08%	96.51%	373	-185	-49.60%
18910	American Protection Ins Co	IL	254	0.08%	96.59%	465	169	36.34%
26387	Steadfast Ins Co	DE	249	0.08%	96.66%	249	-10	-4.02%
14664	Mutual Benefit Ins Co	PA	245	0.08%	96.74%	240	9	3.75%
21407	Emcasco Ins Co	IA	240	0.08%	96.82%	244	24	9.84%
26980	Royal Ins Co Of Amer	IL	236	0.07%	96.89%	968	619	63.95%
11452	Hartford Steam Boil Inspec & Ins Co	CT	236	0.07%	96.96%	314	0	0%
23450	American Family Home Ins Co	FL	234	0.07%	97.04%	201	69	34.33%
41181	Universal Underwriters Ins Co	KS	232	0.07%	97.11%	349	35	10.03%
40649	Economy Premier Assur Co	IL	231	0.07%	97.18%	257	-224	-87.16%
23469	American Modern Home Ins Co	OH	229	0.07%	97.26%	259	95	36.68%
10200	American Live Stock Ins Co	IL	224	0.07%	97.33%	148	77	52.03%
19704	American States Ins Co	IN	222	0.07%	97.40%	210	25	11.90%
18279	Bankers Standard Ins Co	PA	221	0.07%	97.46%	286	-302	-105.59%
19895	Atlantic Mut Ins Co	NY	217	0.07%	97.53%	190	56	29.47%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 09 - Inland Marine

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
24589	American & Foreign Ins Co	DE	212	0.07%	97.60%	214	229	107.01%
26166	Windsor Mount Joy Mut Ins Co	PA	211	0.07%	97.67%	182	16	8.79%
25127	State Auto Prop & Cas Ins Co	SC	210	0.07%	97.73%	193	109	56.48%
20524	Specialty Natl Ins Co	IL	209	0.07%	97.80%	312	-13	-4.17%
35912	American Western Home Ins Co	OK	208	0.07%	97.86%	85	0	0%
15156	Shelby Ins Co	IL	208	0.07%	97.93%	193	265	137.31%
14982	Penn Millers Ins Co	PA	204	0.06%	97.99%	218	685	314.22%
14370	Lebanon Mut Ins Co	PA	201	0.06%	98.05%	227	99	43.61%
19372	Northern Ins Co Of NY	NY	201	0.06%	98.12%	308	-8	-2.60%
25976	Utica Mut Ins Co	NY	201	0.06%	98.18%	177	35	19.77%
11991	National Cas Co	WI	201	0.06%	98.24%	250	-243	-97.20%
23787	Nationwide Mut Ins Co	OH	199	0.06%	98.31%	185	89	48.11%
43575	Indemnity Ins Co Of North Amer	PA	188	0.06%	98.36%	504	1,090	216.27%
38989	Chubb Custom Ins Co	DE	176	0.06%	98.42%	82	5	6.10%
41459	Armed Forces Ins Exchange	KS	176	0.06%	98.48%	177	20	11.30%
28550	Housing & Redevelopment Ins Exch	PA	174	0.05%	98.53%	158	48	30.38%
11932	Mid-Continent Ins Co	PA	173	0.05%	98.58%	173	123	71.10%
35505	Rockwood Cas Ins Co	PA	165	0.05%	98.64%	167	26	15.57%
12572	Selective Ins Co Of Amer	NJ	160	0.05%	98.69%	128	14	10.94%
13684	Cumberland Mut Fire Ins Co	NJ	159	0.05%	98.74%	127	34	26.77%
22918	American Motorists Ins Co	IL	149	0.05%	98.78%	1,550	707	45.61%
25615	Charter Oak Fire Ins Co	CT	149	0.05%	98.83%	150	34	22.67%
20508	Valley Forge Ins Co	PA	144	0.05%	98.87%	72	8	11.11%
24740	Safeco Ins Co Of Amer	WA	143	0.04%	98.92%	157	100	63.69%
26298	Metropolitan Property & Cas Ins Co	RI	139	0.04%	98.96%	130	40	30.77%
19489	Allied World Assur Co US Inc	DE	137	0.04%	99.01%	102	8	7.84%
16691	Great American Ins Co	OH	133	0.04%	99.05%	177	47	26.55%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 09 - Inland Marine

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
13331	American Hardware Mut Ins Co	OH	132	0.04%	99.09%	120	57	47.50%
16187	AXA Re Prop & Cas Ins Co	DE	131	0.04%	99.13%	101	27	26.73%
34690	Property & Cas Ins Co Of Hartford	IN	125	0.04%	99.17%	106	18	16.98%
17507	Lakeland Ins Co	PA	125	0.04%	99.21%	125	10	8%
19410	Commerce & Industry Ins Co	NY	119	0.04%	99.25%	114	36	31.58%
12262	Pennsylvania Manufacturers Asn Ins C	PA	111	0.03%	99.28%	89	148	166.29%
17094	Farmers Mut Fire Ins Co Of Marble	PA	110	0.03%	99.32%	106	3	2.83%
25682	Travelers Ind Co Of CT	CT	109	0.03%	99.35%	103	-1	-0.97%
33138	Landmark Amer Ins Co	OK	109	0.03%	99.38%	5	0	0%
14788	Natl Grange Mut Ins Co	NH	107	0.03%	99.42%	108	45	41.67%
22292	Hanover Ins Co	NH	106	0.03%	99.45%	107	171	159.81%
14044	Goodville Mut Cas Co	PA	105	0.03%	99.48%	98	15	15.31%
11282	Germantown Ins Co	PA	103	0.03%	99.52%	105	51	48.57%
35696	Harleysville Preferred Ins Co	PA	100	0.03%	99.55%	119	37	31.09%
20532	Clarendon Natl Ins Co	NJ	99	0.03%	99.58%	187	145	77.54%
20486	Transcontinental Ins Co	NY	97	0.03%	99.61%	99	53	53.54%
24066	American Fire & Cas Co	OH	95	0.03%	99.64%	91	23	25.27%
43958	Commerce Protective Ins Co	PA	94	0.03%	99.67%	103	0	0%
42811	Gulf Underwriters Ins Co	CT	94	0.03%	99.70%	94	182	193.62%
36940	Indian Harbor Ins Co	ND	94	0.03%	99.73%	52	-508	-976.92%
20796	AIG Premier Ins Co	PA	94	0.03%	99.76%	94	8	8.51%
21970	OneBeacon Ins Co	PA	88	0.03%	99.78%	100	515	515%
16063	Unitrin Auto & Home Ins Co	NY	87	0.03%	99.81%	20	2	10%
41343	Gerling Amer Ins Co	NY	86	0.03%	99.84%	275	640	232.73%
30880	Washington Mut Fire & Storm Ins	PA	83	0.03%	99.86%	84	9	10.71%
14141	Harford Mut Ins Co	MD	80	0.03%	99.89%	88	31	35.23%
38261	Hartford Ins Co Of The Southeast	FL	78	0.02%	99.91%	73	6	8.22%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

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Line(s) of Business 09 - Inland Marine

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16322	Progressive Halcyon Ins Co	OH	78	0.02%	99.94%	35	16	45.71%
24694	Safeguard Ins Co	CT	77	0.02%	99.96%	82	19	23.17%
37974	MT Hawley Ins Co	IL	76	0.02%	99.99%	83	-59	-71.08%
22578	Horace Mann Ins Co	IL	76	0.02%	100.01%	76	7	9.21%
24880	Fire & Cas Ins Co Of CT	CT	76	0.02%	100.03%	81	-40	-49.38%
23108	Lumbermens Underwriting Alliance	MO	75	0.02%	100.06%	77	41	53.25%
26077	Lancer Ins Co	IL	74	0.02%	100.08%	67	33	49.25%
18023	Star Ins Co	MI	74	0.02%	100.10%	76	-2	-2.63%
21172	Vanliner Ins Co	AZ	74	0.02%	100.13%	73	7	9.59%
30503	Shelby Cas Ins Comp	IL	73	0.02%	100.15%	88	0	0%
17370	Nautilus Ins Co	AZ	71	0.02%	100.17%	68	39	57.35%
37850	Pacific Specialty Ins Co	CA	71	0.02%	100.20%	74	-4	-5.41%
19917	Liberty Ins Underwriters Inc	NY	67	0.02%	100.22%	106	87	82.08%
36684	Riverport Ins Co	MN	67	0.02%	100.24%	66	17	25.76%
10510	Carolina Cas Ins Co	FL	66	0.02%	100.26%	55	15	27.27%
10046	Pacific Ins Co Ltd	CT	66	0.02%	100.28%	113	8	7.08%
13714	Pharmacists Mut Ins Co	IA	64	0.02%	100.30%	56	17	30.36%
19062	Automobile Ins Co Of Hartford CT	CT	62	0.02%	100.32%	64	29	45.31%
25321	Metropolitan Drt Prop & Cas Ins Co	RI	62	0.02%	100.34%	61	53	86.89%
26433	Harco Natl Ins Co	IL	61	0.02%	100.36%	62	-1	-1.61%
19240	Allstate Ind Co	IL	60	0.02%	100.38%	58	55	94.83%
39306	Fidelity & Deposit Co Of MD	MD	60	0.02%	100.39%	50	-5	-10%
35386	Fidelity & Guaranty Ins Co	IA	59	0.02%	100.41%	111	47	42.34%
34622	Glens Falls Ins Co	DE	59	0.02%	100.43%	64	59	92.19%
11061	Farmers Fire Ins Co	PA	58	0.02%	100.45%	55	-35	-63.64%
19720	American Alt Ins Corp	DE	58	0.02%	100.47%	79	61	77.22%
39993	Colony Ins Co	VA	56	0.02%	100.49%	52	31	59.62%

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

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Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
27987	Northfield Ins Co	IA	55	0.02%	100.50%	49	-11	-22.45%
30562	American Manufacturers Mut Ins Co	IL	54	0.02%	100.52%	95	42	44.21%
25038	North American Capacity Ins Co	NH	54	0.02%	100.54%	54	12	22.22%
15610	AXIS Specialty Ins Co	CT	54	0.02%	100.55%	2	1	50%
20885	Kansas City Fire & Marine Ins Co	SC	52	0.02%	100.57%	58	21	36.21%
17582	Patrons Mut Fire Ins Co of IN PA	PA	51	0.02%	100.59%	51	6	11.76%
28401	American Natl Prop & Cas Co	MO	47	0.01%	100.60%	43	15	34.88%
17086	Farmers & Mechanics Mut Ins Co	PA	46	0.01%	100.62%	48	13	27.08%
24554	XL Ins Amer Inc	DE	46	0.01%	100.63%	647	-136	-21.02%
24449	Regent Ins Co	WI	44	0.01%	100.64%	29	0	0%
14478	Mercer Ins Co	PA	44	0.01%	100.66%	42	22	52.38%
24988	Sentry Ins A Mut Co	WI	42	0.01%	100.67%	36	12	33.33%
23248	Occidental Fire & Cas Co Of NC	NC	42	0.01%	100.68%	30	2	6.67%
33022	AXA Corp Solutions Ins Co	NY	38	0.01%	100.70%	38	0	0%
17175	Friends Cove Mut Ins Co	PA	36	0.01%	100.71%	39	5	12.82%
24384	Ranger Ins Co	DE	35	0.01%	100.72%	19	-8	-42.11%
27138	Kemper Cas Ins Co	IL	35	0.01%	100.73%	35	8	22.86%
29424	Hartford Cas Ins Co	IN	35	0.01%	100.74%	43	11	25.58%
41769	Athena Assur Co	MN	35	0.01%	100.75%	46	50	108.70%
21261	Electric Ins Co	MA	34	0.01%	100.76%	34	3	8.82%
11185	Foremost Ins Co	MI	32	0.01%	100.77%	25	0	0%
11177	First Financial Ins Co	IL	32	0.01%	100.78%	28	0	0%
20478	National Fire Ins Co Of Hartford	CT	32	0.01%	100.79%	22	9	40.91%
24503	Blue Ridge Ins Co	WI	31	0.01%	100.80%	103	180	174.76%
44180	Mountain Laurel Assur Co	PA	30	0.01%	100.81%	35	0	0%
23329	Merchants Mut Ins Co	NY	29	0.01%	100.82%	25	2	8%
14486	Merchants & Business Mens Mut Ins Co	PA	29	0.01%	100.83%	44	41	93.18%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 09 - Inland Marine

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
24295	Providence Washington Ins Co	RI	29	0.01%	100.84%	57	-14	-24.56%
35416	Us Underwriters Ins Co	ND	28	0.01%	100.85%	13	0	0%
41106	Triumphe Cas Co	PA	27	0.01%	100.86%	11	0	0%
22829	Interstate Fire & Cas Co	IL	27	0.01%	100.86%	21	-3	-14.29%
10936	Seneca Ins Co Inc	NY	26	0.01%	100.87%	95	205	215.79%
24600	Globe Ind Co	DE	25	0.01%	100.88%	24	5	20.83%
22314	RSUI Ind Co	NH	24	0.01%	100.89%	6	0	0%
27340	Centre County Mut Fire Ins Co	PA	23	0.01%	100.89%	22	0	0%
37150	Western Heritage Ins Co	AZ	23	0.01%	100.90%	26	-13	-50%
11264	Prime Insurance Syndicate Inc	IL	23	0.01%	100.91%	15	0	0%
25879	Fidelity & Guaranty Ins Underwriters	WI	22	0.01%	100.92%	38	-13	-34.21%
23337	Merchants Ins Co Of NH Inc	NH	22	0.01%	100.92%	21	3	14.29%
36897	Manufacturers Alliance Ins Co	PA	22	0.01%	100.93%	25	4	16%
20087	National Ind Co	NE	22	0.01%	100.94%	14	1	7.14%
22713	Insurance Co Of North Amer	PA	21	0.01%	100.94%	29	13	44.83%
43095	Clarendon Amer Ins Co	NJ	20	0.01%	100.95%	14	0	0%
19224	St. Paul Protective Ins Co	IL	19	0.01%	100.96%	17	12	70.59%
32620	National Interstate Ins Co	OH	19	0.01%	100.96%	12	0	0%
10022	Countryway Ins Co	NY	19	0.01%	100.97%	19	0	0%
16918	Briar Crk Mut Ins Co	PA	19	0.01%	100.97%	17	0	0%
12904	Tokio Marine & Nichido Fire Ins Co	NY	19	0.01%	100.98%	17	32	188.24%
27073	Nipponkoa Ins Co Ltd U.S. Branch	NY	17	0.01%	100.98%	17	3	17.65%
40100	Firstline Natl Ins Co	MD	17	0.01%	100.99%	18	0	0%
18376	Hermitage Ins Co	NY	17	0.01%	101.00%	16	0	0%
28304	Federated Service Ins Co	MN	17	0.01%	101.00%	16	2	12.50%
30104	Hartford Underwriters Ins Co	CT	17	0.01%	101.01%	18	17	94.44%
32859	Penn-Amer Ins Co	PA	17	0.01%	101.01%	81	8	9.88%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 09 - Inland Marine

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
17493	Nazareth Mut Ins Co	PA	17	0.01%	101.02%	17	0	0%
23043	Liberty Mut Ins Co	MA	16	0.01%	101.02%	10	34	340%
16608	New York Marine & Gnrl Ins Co	NY	16	0.01%	101.03%	22	-7	-31.82%
37532	Great American E&S Ins Co	DE	16	0.01%	101.03%	22	3	13.64%
11118	Federated Rural Electric Ins Exch	KS	15	0.00%	101.04%	16	28	175%
42072	INA Surplus Ins Co	PA	15	0.00%	101.04%	12	0	0%
10815	Verlan Fire Ins Co MD	MD	15	0.00%	101.05%	14	0	0%
18058	Philadelphia Ind Ins Co	PA	14	0.00%	101.05%	11	1	9.09%
22756	Horace Mann Prop & Cas Ins Co	CA	14	0.00%	101.05%	10	36	360%
17124	Farmers Mut Ins Co	PA	14	0.00%	101.06%	16	0	0%
20176	Celina Mut Ins Co	OH	13	0.00%	101.06%	11	2	18.18%
19992	American Select Ins Co	OH	13	0.00%	101.07%	17	-1	-5.88%
26247	American Guarantee & Liability Ins	NY	12	0.00%	101.07%	46	-13	-28.26%
40436	Stratford Ins Co	NH	12	0.00%	101.07%	9	5	55.56%
33723	Great American Spirit Ins Co	OH	12	0.00%	101.08%	14	5	35.71%
17256	HannahsTown Mut Ins Co	PA	12	0.00%	101.08%	12	0	0%
37893	Ulico Cas Co	DE	11	0.00%	101.09%	11	3	27.27%
37877	Nationwide Prop & Cas Ins Co	OH	11	0.00%	101.09%	13	2	15.38%
24171	Netherlands Ins Co The	NH	11	0.00%	101.09%	15	-1	-6.67%
17469	Montour Mut Ins Co	PA	10	0.00%	101.10%	9	0	0%
36951	Century Surety Co	OH	10	0.00%	101.10%	10	0	0%
14729	Mutual Fire Marine & Inland Ins Co	PA	10	0.00%	101.10%	12	7	58.33%
41297	Scottsdale Ins Co	OH	10	0.00%	101.10%	11	-540	-4909.09%
15911	American Mining Ins Co Inc	AL	9	0.00%	101.11%	10	5	50%
22306	Massachusetts Bay Ins Co	NH	9	0.00%	101.11%	9	0	0%
37362	General Star Ind Co	CT	9	0.00%	101.11%	14	16	114.29%
39217	QBE Ins Corp	PA	8	0.00%	101.12%	5	2	40%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 09 - Inland Marine

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
10315	Civic Property & Cas Co	CA	8	0.00%	101.12%	8	0	0%
39926	Selective Ins Co Of The Southeast	NC	8	0.00%	101.12%	8	0	0%
31135	Great American Security Ins Co	OH	8	0.00%	101.12%	9	14	155.56%
27332	Canonsburg Mut Fire Ins Co	PA	8	0.00%	101.13%	8	-5	-62.50%
21784	Firemens Ins Co Of Washington DC	DE	8	0.00%	101.13%	22	-61	-277.27%
16888	Bedford Grange Mut Ins Co	PA	7	0.00%	101.13%	7	8	114.29%
24376	American General Ind Co	IL	7	0.00%	101.13%	7	-1	-14.29%
24732	General Ins Co Of Amer	WA	7	0.00%	101.13%	4	2	50%
17728	Reamstown Mut Ins Co	PA	7	0.00%	101.14%	6	0	0%
32190	Constitution Ins Co	NY	7	0.00%	101.14%	7	-5	-71.43%
17736	Saucon Mut Ins Co	PA	6	0.00%	101.14%	7	11	157.14%
17485	Mutual Ins Co Of Lehigh Cnty	PA	6	0.00%	101.14%	7	0	0%
40258	American Intl South Ins Co	PA	6	0.00%	101.15%	7	-1	-14.29%
16985	Conemaugh Valley Mut Ins Co	PA	6	0.00%	101.15%	6	0	0%
25984	Graphic Arts Mut Ins Co	NY	5	0.00%	101.15%	5	0	0%
20362	Mitsui Sumitomo Ins Co of Amer	NY	5	0.00%	101.15%	2	1	50%
13528	Brotherhood Mut Ins Co	IN	5	0.00%	101.15%	5	1	20%
12866	T.H.E. Ins Co	LA	5	0.00%	101.15%	4	0	0%
10499	DaimlerChrysler Ins Co	MI	4	0.00%	101.15%	4	-3	-75%
39381	Adriatic Ins Co	ND	4	0.00%	101.16%	3	0	0%
11401	Guaranty Natl Ins Co	CO	4	0.00%	101.16%	4	0	0%
24724	First Natl Ins Co Of Amer	WA	4	0.00%	101.16%	5	-7	-140%
17620	Penn Charter Mut Ins Co	PA	4	0.00%	101.16%	4	2	50%
17329	Juniata Mut Ins Co	PA	4	0.00%	101.16%	4	39	975%
21865	Associated Ind Corp	CA	4	0.00%	101.16%	4	3	75%
14753	Frederick Mut Ins Co	MD	3	0.00%	101.16%	1	0	0%
25895	United States Liability Ins Co	PA	3	0.00%	101.16%	2	0	0%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 09 - Inland Marine

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
10748	Livingston Mut Ins Co	PA	2	0.00%	101.16%	2	0	0%
18767	Church Mut Ins Co	WI	2	0.00%	101.17%	1	0	0%
31325	Acadia Ins Co	ME	2	0.00%	101.17%	3	0	0%
19690	American Economy Ins Co	IN	2	0.00%	101.17%	2	-1	-50%
25054	Hudson Ins Co	DE	2	0.00%	101.17%	1	1	100%
35408	Sirius Amer Ins Co	DE	2	0.00%	101.17%	3	1	33.33%
20427	American Cas Co Of Reading PA	PA	2	0.00%	101.17%	2	0	0%
31968	Merastar Ins Co	TN	2	0.00%	101.17%	2	0	0%
10317	Neighborhood Spirit Prop & Cas Co	CA	2	0.00%	101.17%	3	2	66.67%
41840	Allmerica Financial Benefit Ins Co	MI	1	0.00%	101.17%	0	0	0%
25496	TIG Ind Co	CA	1	0.00%	101.17%	2	-1	-50%
40827	Virginia Surety Co Inc	IL	1	0.00%	101.17%	54	580	1074.07%
34916	First Specialty Ins Corp	MO	1	0.00%	101.17%	2	1	50%
33162	Bankers Ins Co	FL	1	0.00%	101.17%	0	0	0%
10472	Capitol Ind Corp	WI	1	0.00%	101.17%	0	0	0%
17230	Allstate Prop & Cas Ins Co	IL	1	0.00%	101.17%	0	0	0%
15326	Utica First Ins Co	NY	1	0.00%	101.17%	1	0	0%
37710	First American Prop & Cas Ins Co	CA	1	0.00%	101.17%	1	0	0%
42900	Harleysville Ins Co Of NJ	NJ	1	0.00%	101.17%	1	0	0%
11622	Specialty Surplus Ins Co	IL	1	0.00%	101.17%	10	2	20%
25534	TIG Ins Co	CA	1	0.00%	101.17%	6	5	83.33%
20117	California Cas Ind Exch	CA	1	0.00%	101.17%	0	0	0%
24902	Security Ins Co Of Hartford	CT	1	0.00%	101.17%	1	-25	-2500%
24104	Ohio Farmers Ins Co	OH	1	0.00%	101.17%	19	-2	-10.53%
26611	Valiant Ins Co	IA	1	0.00%	101.17%	10	-23	-230%
15024	Preferred Mut Ins Co	NY	0	0%	101.17%	0	0	0%
36170	Travelers Cas Co Of CT	CT	0	0%	101.17%	0	0	0%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 09 - Inland Marine

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
44792	Executive Risk Speciality Ins Co	CT	0	0%	101.17%	0	1	0%
38849	Houston General Ins Co	TX	0	0%	101.17%	0	0	0%
26069	Wausau Business Ins Co	WI	0	0%	101.17%	2	0	0%
33650	Mendota Ins Co	MN	0	0%	101.17%	0	0	0%
37273	Firemans Fund Ins Co Of WI	WI	0	0%	101.17%	0	1	0%
10250	Green Tree Perpetual Assur Co	PA	0	0%	101.17%	0	22	0%
36838	General Agents Ins Co Of Amer Inc	OK	0	0%	101.17%	2	-15	-750%
26743	Maxum Ind Co	DE	0	0%	101.17%	0	0	0%
10213	Discover Specialty Ins Co	IL	0	0%	101.17%	0	0	0%
40991	Kemper Ind Ins Co	IL	0	0%	101.17%	236	6,998	2965.25%
20109	Bituminous Fire & Marine Ins Co	IL	0	0%	101.17%	2	0	0%
38962	Genesis Ins Co	CT	0	0%	101.17%	0	-20	0%
34495	Doctors Co An Interins Exchn	CA	0	0%	101.17%	0	0	0%
21334	Empire Ind Ins Co	OK	0	0%	101.17%	0	0	0%
23353	Meridian Security Ins Co	IN	0	0%	101.17%	7	0	0%
42552	Nova Cas Co	NY	0	0%	101.17%	0	0	0%
22810	Chicago Ins Co	IL	0	0%	101.17%	0	-26	0%
25445	TIG Specialty Ins Corp	CA	0	0%	101.17%	0	-7	0%
20010	Acceptance Ind Ins Co	NE	0	0%	101.17%	1	0	0%
37214	American States Preferred Ins Co	IN	0	0%	101.17%	0	0	0%
19429	Insurance Co Of The State Of PA	PA	0	0%	101.17%	2	-19	-950%
11126	Sompo Japan Ins Co of Amer	NY	0	0%	101.17%	0	14	0%
19038	Travelers Cas & Surety Co	CT	0	0%	101.17%	0	-52	0%
22748	Pacific Employers Ins Co	PA	0	0%	101.17%	0	0	0%
43117	American Equity Ins Co	AZ	0	0%	101.17%	0	0	0%
25518	TIG Premier Ins Co	CA	0	0%	101.17%	3	-13	-433.33%
22837	Interstate Ind Co	IL	0	0%	101.17%	0	0	0%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 09 - Inland Marine

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
14052	First Patriot Ins Co	PA	0	0%	101.17%	13	-2	-15.38%
39322	General Security Natl Ins Co	NY	0	0%	101.17%	9	-161	-1788.89%
41807	Royal Surplus Lines Ins Co	CT	0	0%	101.17%	30	1	3.33%
11100	Safeco Surplus Lines Ins Co	WA	0	0%	101.17%	0	0	0%
16578	Fidelity Natl Prop and Cas Ins Co	NY	0	0%	101.17%	0	0	0%
31127	Columbia Cas Co	IL	0	0%	101.17%	0	-3	0%
10829	Quadrant Ind Co	CT	0	0%	101.17%	0	0	0%
34118	Colony Natl Ins Co	VA	0	0%	101.17%	0	0	0%
20613	American Employers Ins Co	MA	0	0%	101.17%	0	0	0%
10340	Stonington Ins Co	TX	0	0%	101.17%	0	0	0%
11630	Jefferson Ins Co	NY	0	0%	101.17%	8	-4	-50%
24325	York Ins Co	IL	0	0%	101.17%	0	0	0%
38369	Northern Assur Co Of Amer	MA	0	0%	101.17%	0	0	0%
19070	Standard Fire Ins Co	CT	0	0%	101.17%	0	0	0%
40193	X L Ins Co Of NY	NY	0	0%	101.17%	0	-1	0%
34339	Metropolitan Grp Prop & Cas Ins Co	RI	0	0%	101.17%	0	0	0%
10318	Exact Prop & Cas Co Inc	CA	0	0%	101.17%	0	0	0%
10725	Liberty Surplus Ins Corp	NH	0	0%	101.17%	4	0	0%
34991	Genesis Ind Ins Co	ND	0	0%	101.17%	1	-1	-100%
16551	Savers Prop & Cas Ins Co	MO	0	0%	101.17%	0	0	0%
39640	Firemans Fund Ins Co Of OH	OH	0	0%	101.17%	0	0	0%
21318	Coregis Ins Co	IN	0	0%	101.17%	0	-1	0%
20710	Century Ind Co	PA	0	0%	101.17%	0	58	0%
42404	Liberty Ins Corp	IL	0	0%	101.17%	0	0	0%
16217	National Farmers Union Prop & Cas	CO	0	0%	101.17%	0	0	0%
40428	Voyager Ind Ins Co	GA	0	0%	101.17%	0	-1	0%
36420	Allianz Underwriters Ins Co	CA	0	0%	101.17%	0	-653	0%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 09 - Inland Marine

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
12661	State Capital Ins Co	NC	0	0%	101.17%	0	1	0%
24260	Progressive Cas Ins Co	OH	0	0%	101.17%	0	0	0%
14559	Guideone Specialty Mut Ins Co	IA	0	0%	101.17%	0	-5	0%
19046	Travelers Cas Ins Co Of Amer	CT	0	0%	101.17%	0	0	0%
22187	Greater NY Mut Ins Co	NY	0	0%	101.17%	0	0	0%
31194	Travelers Cas & Surety Co Of Amer	CT	0	0%	101.17%	0	0	0%
34266	Frontier Ins Co	NY	-2	0.00%	101.17%	-2	-3	150%
26832	Great American Alliance Ins Co	OH	-3	0.00%	101.17%	35	10	28.57%
21458	Employers Ins of Wausau	WI	-4	0.00%	101.17%	5	303	6060%
21962	Pennsylvania General Ins Co	PA	-6	0.00%	101.17%	102	-76	-74.51%
26492	Courtesy Ins Co	FL	-10	0.00%	101.17%	316	54	17.09%
42978	American Security Ins Co	DE	-14	0.00%	101.16%	99	0	0%
21296	Commercial Guaranty Cas Ins Co	IN	-26	-0.01%	101.15%	108	-48	-44.44%
37303	Redland Ins Co	NJ	-33	-0.01%	101.14%	24	64	266.67%
41211	Triton Ins Co	MO	-3,645	-1.14%	100%	3,036	364	11.99%
	447 Companies in the Report		**$ 318,701**	**100.00%**	**100.00%**	**$ 336,007**	**$ 254,391**	**75.71%**

END OF REPORT

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 10 - Financial Guaranty

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
20720	Radian Ins Inc	PA	37,705	27.65%	27.65%	44,887	0	0%
18287	Financial Security Assur Inc	NY	35,231	25.83%	53.48%	12,049	0	0%
18708	Ambac Assur Corp	WI	26,345	19.32%	72.80%	17,112	-3,998	-23.36%
36250	Radian Asset Assur Inc	NY	10,418	7.64%	80.44%	324	0	0%
12041	MBIA Ins Corp	NY	10,170	7.46%	87.89%	14,419	-5,478	-37.99%
12815	Financial Guaranty Ins Co	NY	9,726	7.13%	95.03%	12,004	0	0%
22896	Aca Financial Guaranty Corp	MD	5,269	3.86%	98.89%	358	0	0%
20311	XL Capital Assurance Inc	NY	1,478	1.08%	99.97%	9	0	0%
20877	Capital Markets Assr Corp	NY	24	0.02%	99.99%	524	0	0%
21873	Firemans Fund Ins Co	CA	4	0.00%	99.99%	131	-6	-4.58%
19038	Travelers Cas & Surety Co	CT	4	0.00%	100.00%	4	0	0%
25658	Travelers Ind Co	CT	2	0.00%	100.00%	65	-1	-1.54%
35289	Continental Ins Co	SC	1	0.00%	100.00%	44	3	6.82%
10859	First Nonprofit Ins Co	IL	1	0.00%	100%	1	0	0%
20443	Continental Cas Co	IL	0	0%	100%	0	0	0%
24740	Safeco Ins Co Of Amer	WA	0	0%	100%	0	0	0%
23825	MBIA Ins Corp Of IL	IL	0	0%	100%	84	0	0%
24961	Connie Lee Ins Co	WI	0	0%	100%	1,434	0	0%
24147	Old Republic Ins Co	PA	0	0%	100%	0	0	0%
	19 Companies in the Report		**$ 136,378**	**100.00%**	**100.00%**	**$ 103,449**	**$ (9,480)**	**-9.16%**

END OF REPORT

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 11 - Medical Malpractice

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
11843	Medical Protective Co	IN	74,856	12.59%	12.59%	70,151	48,172	68.67%
35114	Pennsylvania Med Soc Liab Ins Co	PA	65,238	10.97%	23.55%	67,072	52,709	78.59%
19437	Lexington Ins Co	DE	55,128	9.27%	32.82%	53,756	31,444	58.49%
11547	Mountain Laurel RRG Inc	VT	43,173	7.26%	40.08%	18,352	12,853	70.04%
17990	Tri Century Ins Co	PA	37,029	6.23%	46.31%	32,412	21,664	66.84%
33537	Pennsylvania Prof Liab Jua	PA	36,024	6.06%	52.36%	38,584	21,286	55.17%
10808	Cassatt RRG Inc	VT	31,617	5.32%	57.68%	30,432	30,167	99.13%
11259	Community Hospital RRG	VT	24,105	4.05%	61.73%	33,874	15,879	46.88%
36234	Preferred Professional Ins Co	NE	22,449	3.77%	65.50%	20,495	38,883	189.72%
10842	Franklin Cas Ins Co RRG	VT	19,817	3.33%	68.84%	19,410	17,890	92.17%
33383	First Professionals Ins Co	FL	17,685	2.97%	71.81%	17,463	16,587	94.98%
11278	First Medical Ins Co RRG	VT	15,438	2.60%	74.40%	14,475	14,224	98.27%
11530	Pennsylvania Hlthcare Providers Ins	PA	11,109	1.87%	76.27%	8,204	4,298	52.39%
11536	Community Health Alliance Recip RRG	VT	8,471	1.42%	77.70%	10,850	5,432	50.06%
38954	Pronational Ins Co	MI	8,443	1.42%	79.12%	7,796	10,030	128.66%
21709	Truck Ins Exch	CA	8,251	1.39%	80.50%	8,264	12,699	153.67%
26387	Steadfast Ins Co	DE	8,247	1.39%	81.89%	7,119	3,758	52.79%
31127	Columbia Cas Co	IL	7,546	1.27%	83.16%	7,908	4,425	55.96%
44792	Executive Risk Speciality Ins Co	CT	6,973	1.17%	84.33%	4,729	645	13.64%
20427	American Cas Co Of Reading PA	PA	6,172	1.04%	85.37%	5,954	3,400	57.10%
35378	Evanston Ins Co	IL	5,337	0.90%	86.27%	4,523	1,981	43.80%
11548	United Central PA RRG	VT	4,672	0.79%	87.05%	4,672	0	0%
11575	Pace RRG Inc	VT	4,547	0.76%	87.82%	3,524	0	0%
34495	Doctors Co An Interins Exchn	CA	4,277	0.72%	88.53%	3,951	777	19.67%
11682	Wellspan RRG	VT	4,120	0.69%	89.23%	2,060	1,221	59.27%
22810	Chicago Ins Co	IL	4,094	0.69%	89.92%	3,920	-1,340	-34.18%
21199	Arch Speciality Ins Co	WI	4,028	0.68%	90.59%	3,346	1,899	56.75%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 11 - Medical Malpractice

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
11688	St Lukes Health Network Ins Co RRG	VT	3,913	0.66%	91.25%	2,651	1,806	68.13%
24856	Admiral Ins Co	DE	3,866	0.65%	91.90%	4,362	4,423	101.40%
11516	Positive Mut RRG Inc	SC	3,792	0.64%	92.54%	3,374	1,986	58.86%
44121	Oms Natl Ins Co Rrg	IL	3,574	0.60%	93.14%	3,183	777	24.41%
19380	American Home Assur Co	NY	3,554	0.60%	93.74%	2,336	1,459	62.46%
35181	Executive Risk Ind Inc	DE	3,503	0.59%	94.33%	3,760	6,401	170.24%
42226	Princeton Ins Co	NJ	3,127	0.53%	94.85%	5,868	6,796	115.81%
19445	National Union Fire Ins Co Of Pitts	PA	3,090	0.52%	95.37%	2,598	13,300	511.93%
10677	Cincinnati Ins Co	OH	3,082	0.52%	95.89%	2,869	1,229	42.84%
10933	MIIX Ins Co	NJ	2,774	0.47%	96.36%	3,121	31,605	1012.66%
12260	Campmed Cas & Ind Co Inc MD	MD	2,261	0.38%	96.74%	806	202	25.06%
15865	NCMIC Ins Co	IA	2,110	0.35%	97.09%	1,775	188	10.59%
11808	Schuykill Crossing Reciprocal RRG	VT	2,110	0.35%	97.45%	835	0	0%
20532	Clarendon Natl Ins Co	NJ	2,034	0.34%	97.79%	1,090	7,867	721.74%
44105	Ophthalmic Mut Ins Co RRG	VT	1,917	0.32%	98.11%	1,741	-66	-3.79%
13196	Western World Ins Co	NH	1,825	0.31%	98.42%	1,715	810	47.23%
21857	American Ins Co	NE	1,484	0.25%	98.67%	920	646	70.22%
11676	Cruden Bay RRG Inc	VT	1,475	0.25%	98.91%	1,475	20	1.36%
11694	Central PA Physicians RRG Inc	SC	1,443	0.24%	99.16%	654	466	71.25%
11675	Professional Cas Assn	PA	1,432	0.24%	99.40%	646	101	15.63%
10115	Eastern Dentists Ins Co RRG	VT	1,432	0.24%	99.64%	1,224	342	27.94%
37362	General Star Ind Co	CT	1,337	0.22%	99.86%	891	263	29.52%
24767	St Paul Fire & Marine Ins Co	MN	1,299	0.22%	100.08%	1,758	19,998	1137.54%
22217	Gulf Ins Co	CT	1,268	0.21%	100.29%	796	7,604	955.28%
34452	Homeland Ins Co of NY	NY	1,193	0.20%	100.49%	600	362	60.33%
10851	Everest Ind Ins Co	DE	1,086	0.18%	100.68%	2,085	852	40.86%
11587	Pelican Ins RRG	VT	1,025	0.17%	100.85%	764	360	47.12%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 11 - Medical Malpractice

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
41807	Royal Surplus Lines Ins Co	CT	991	0.17%	101.02%	1,115	-170	-15.25%
14460	Podiatry Ins Co Of Amer A Mut Co	IL	903	0.15%	101.17%	725	160	22.07%
22667	Ace American Ins Co	PA	897	0.15%	101.32%	822	110	13.38%
23809	Granite State Ins Co	PA	821	0.14%	101.46%	708	237	33.47%
24872	Connecticut Ind Co	CT	760	0.13%	101.58%	569	50	8.79%
43575	Indemnity Ins Co Of North Amer	PA	741	0.12%	101.71%	353	392	111.05%
18767	Church Mut Ins Co	WI	696	0.12%	101.83%	581	941	161.96%
40991	Kemper Ind Ins Co	IL	688	0.12%	101.94%	858	601	70.05%
11513	Physicians Specialty Ltd RRG	SC	679	0.11%	102.06%	236	250	105.93%
11822	Millennium Ins Co	PA	654	0.11%	102.17%	34	0	0%
33138	Landmark Amer Ins Co	OK	653	0.11%	102.28%	216	85	39.35%
34916	First Specialty Ins Corp	MO	428	0.07%	102.35%	422	3,401	805.92%
39020	Essex Ins Co	DE	397	0.07%	102.41%	512	74	14.45%
20079	National Fire & Marine Ins Co	NE	375	0.06%	102.48%	228	182	79.82%
11698	Faith Affiliated RRG Inc	SC	375	0.06%	102.54%	183	53	28.96%
34487	Professional Undrwtrs Liab Ins Co	UT	323	0.05%	102.60%	333	13	3.90%
11696	Guardian RRG Inc	MT	323	0.05%	102.65%	323	88	27.24%
34207	Westport Ins Corp	MO	271	0.05%	102.69%	279	2,029	727.24%
25534	TIG Ins Co	CA	237	0.04%	102.73%	466	-227	-48.71%
10801	Fortress Ins Co	IL	228	0.04%	102.77%	89	4	4.49%
27960	Illinois Union Ins Co	IL	224	0.04%	102.81%	546	529	96.89%
10232	American Assoc Of Othodontists RRG	VT	218	0.04%	102.85%	205	56	27.32%
19720	American Alt Ins Corp	DE	213	0.04%	102.88%	177	139	78.53%
13714	Pharmacists Mut Ins Co	IA	205	0.03%	102.92%	198	25	12.63%
37656	Anesthesiologists Pro Assur Co	FL	201	0.03%	102.95%	195	260	133.33%
39993	Colony Ins Co	VA	197	0.03%	102.98%	220	0	0%
22977	Lumbermens Mut Cas Co	IL	182	0.03%	103.02%	198	-176	-88.89%

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 11 - Medical Malpractice

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
25445	TIG Specialty Ins Corp	CA	181	0.03%	103.05%	436	-44	-10.09%
42811	Gulf Underwriters Ins Co	CT	175	0.03%	103.08%	109	748	686.24%
34231	Medical Liability Mut Ins Co	NY	147	0.02%	103.10%	234	1,328	567.52%
13893	Community Blood Cntr Exch RRG	IN	144	0.02%	103.12%	139	9	6.47%
16535	Zurich American Ins Co	NY	126	0.02%	103.15%	513	2,346	457.31%
21881	National Surety Corp	IL	115	0.02%	103.16%	237	120	50.63%
29017	Professionals Advocate Ins Co	MD	109	0.02%	103.18%	159	198	124.53%
21873	Firemans Fund Ins Co	CA	58	0.01%	103.19%	323	202	62.54%
25496	TIG Ind Co	CA	33	0.01%	103.20%	62	86	138.71%
11991	National Cas Co	WI	31	0.01%	103.20%	21	242	1152.38%
23787	Nationwide Mut Ins Co	OH	30	0.01%	103.21%	26	-3	-11.54%
12203	James River Ins Co	OH	30	0.01%	103.21%	10	2	20%
19682	Hartford Fire In Co	CT	29	0.00%	103.22%	14	15	107.14%
24732	General Ins Co Of Amer	WA	28	0.00%	103.22%	38	-141	-371.05%
22829	Interstate Fire & Cas Co	IL	24	0.00%	103.23%	105	2,021	1924.76%
36072	National Guardian RRG Inc	HI	22	0.00%	103.23%	22	0	0%
21865	Associated Ind Corp	CA	19	0.00%	103.23%	3	3	100%
10179	Red Mountain Cas Ins Co Inc	AL	19	0.00%	103.24%	11	3	27.27%
11100	Safeco Surplus Lines Ins Co	WA	14	0.00%	103.24%	14	-4	-28.57%
24791	St Paul Mercury Ins Co	MN	13	0.00%	103.24%	14	34	242.86%
29874	North American Specialty Ins Co	NH	7	0.00%	103.24%	7	4,733	67614.29%
23779	Nationwide Mut Fire Ins Co	OH	7	0.00%	103.24%	6	-2	-33.33%
34991	Genesis Ind Ins Co	ND	7	0.00%	103.25%	7	-2	-28.57%
37338	Pacific Ins Co	CA	5	0.00%	103.25%	1	-141	-14100%
34266	Frontier Ins Co	NY	4	0.00%	103.25%	8	-2,278	-28475%
11710	Allied Professionals Ins Co RRG	AZ	4	0.00%	103.25%	2	0	0%
21849	American Automobile Ins Co	MO	3	0.00%	103.25%	0	0	0%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 11 - Medical Malpractice

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
40975	Dentists Ins Co	CA	1	0.00%	103.25%	1	0	0%
19410	Commerce & Industry Ins Co	NY	1	0.00%	103.25%	1	8,776	877600%
25674	Travelers Property Cas Co Of Amer	CT	1	0.00%	103.25%	1	3,777	377700%
27138	Kemper Cas Ins Co	IL	1	0.00%	103.25%	1	0	0%
25518	TIG Premier Ins Co	CA	1	0.00%	103.25%	3	9	300%
37273	Firemans Fund Ins Co Of WI	WI	0	0%	103.25%	0	0	0%
34118	Colony Natl Ins Co	VA	0	0%	103.25%	0	11	0%
18279	Bankers Standard Ins Co	PA	0	0%	103.25%	0	0	0%
20710	Century Ind Co	PA	0	0%	103.25%	0	-1,346	0%
39640	Firemans Fund Ins Co Of OH	OH	0	0%	103.25%	0	3,516	0%
25887	US Fidelity & Guaranty Co	MD	0	0%	103.25%	0	-1	0%
35416	Us Underwriters Ins Co	ND	0	0%	103.25%	0	-14	0%
20281	Federal Ins Co	IN	0	0%	103.25%	0	510	0%
21113	United States Fire Ins Co	DE	0	0%	103.25%	0	-8	0%
10903	American Excess Ins Exchange RRG	VT	0	0%	103.25%	0	13	0%
20699	Ace Prop & Cas Ins Co	PA	0	0%	103.25%	0	5	0%
20478	National Fire Ins Co Of Hartford	CT	0	0%	103.25%	0	-934	0%
35289	Continental Ins Co	SC	0	0%	103.25%	0	-393	0%
23841	New Hampshire Ins Co	PA	0	0%	103.25%	0	0	0%
41297	Scottsdale Ins Co	OH	0	0%	103.25%	0	1	0%
19429	Insurance Co Of The State Of PA	PA	0	0%	103.25%	0	-1	0%
19038	Travelers Cas & Surety Co	CT	0	0%	103.25%	0	7	0%
22837	Interstate Ind Co	IL	0	0%	103.25%	0	6	0%
19690	American Economy Ins Co	IN	0	0%	103.25%	0	0	0%
20818	Commercial Ins Co Of Newark NJ	NJ	0	0%	103.25%	0	50	0%
33812	Reciprocal of America	VA	0	0%	103.25%	0	-291	0%
35602	Ohic Ins Co	OH	0	0%	103.25%	0	4	0%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 11 - Medical Malpractice

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
38920	American Healthcare Specialty	AR	0	0%	103.25%	0	1	0%
22713	Insurance Co Of North Amer	PA	0	0%	103.25%	0	4	0%
22748	Pacific Employers Ins Co	PA	0	0%	103.25%	0	-33	0%
43117	American Equity Ins Co	AZ	0	0%	103.25%	0	-239	0%
21121	Westchester Fire Ins Co	NY	0	0%	103.25%	0	0	0%
20346	Pacific Ind Co	WI	0	0%	103.25%	0	213	0%
37877	Nationwide Prop & Cas Ins Co	OH	0	0%	103.25%	0	0	0%
20354	Sea Ins Co Of Amer	NY	0	0%	103.25%	0	0	0%
20621	OneBeacon America Ins Co	MA	0	0%	103.25%	410	-228	-55.61%
20397	Vigilant Ins Co	NY	0	0%	103.25%	0	-499	0%
25658	Travelers Ind Co	CT	0	0%	103.25%	0	13	0%
19704	American States Ins Co	IN	0	0%	103.25%	0	0	0%
11967	General Star Natl Ins Co	OH	0	0%	103.25%	0	-5	0%
21105	North River Ins Co	NJ	0	0%	103.25%	0	3	0%
20702	Ace Fire Underwriters Ins Co	PA	0	0%	103.25%	0	201	0%
24740	Safeco Ins Co Of Amer	WA	0	0%	103.25%	0	0	0%
19801	Argonaut Ins Co	CA	0	0%	103.25%	0	679	0%
11622	Specialty Surplus Ins Co	IL	0	0%	103.25%	0	0	0%
26883	American Intl Specialty Lines Ins Co	AK	0	0%	103.25%	0	-2,356	0%
37303	Redland Ins Co	NJ	-123	-0.02%	103.23%	-123	4	-3.25%
20443	Continental Cas Co	IL	-19,200	-3.23%	100%	-6,782	40,741	-600.72%
	156 Companies in the Report		**$ 594,798**	**100.00%**	**100.00%**	**$ 564,017**	**$ 551,557**	**97.79%**

END OF REPORT

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 12 - Earthquake

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
19437	Lexington Ins Co	DE	2,530	18.06%	18.06%	2,725	-2	-0.07%
25658	Travelers Ind Co	CT	1,918	13.69%	31.75%	1,948	-371	-19.05%
35300	Allianz Global Risks US Ins Co	CA	1,093	7.80%	39.55%	1,046	0	0%
25143	State Farm Fire And Cas Co	IL	1,061	7.57%	47.12%	1,006	11	1.09%
21458	Employers Ins of Wausau	WI	705	5.03%	52.16%	627	151	24.08%
34207	Westport Ins Corp	MO	638	4.55%	56.71%	650	0	0%
26247	American Guarantee & Liability Ins	NY	615	4.39%	61.10%	711	0	0%
23035	Liberty Mut Fire Ins Co	MA	606	4.33%	65.42%	565	65	11.50%
29696	Travelers Excess & Surplus Lines Co	CT	472	3.37%	68.79%	395	18	4.56%
25674	Travelers Property Cas Co Of Amer	CT	447	3.19%	71.98%	424	-130	-30.66%
19489	Allied World Assur Co US Inc	DE	318	2.27%	74.25%	278	0	0%
21113	United States Fire Ins Co	DE	250	1.78%	76.04%	226	55	24.34%
41181	Universal Underwriters Ins Co	KS	243	1.73%	77.77%	242	0	0%
16535	Zurich American Ins Co	NY	218	1.56%	79.33%	167	0	0%
23779	Nationwide Mut Fire Ins Co	OH	210	1.50%	80.83%	205	-3	-1.46%
39020	Essex Ins Co	DE	200	1.43%	82.26%	278	-2	-0.72%
25941	United Services Auto Assoc	TX	159	1.13%	83.39%	154	3	1.95%
15610	AXIS Specialty Ins Co	CT	147	1.05%	84.44%	57	18	31.58%
26387	Steadfast Ins Co	DE	126	0.90%	85.34%	98	0	0%
19232	Allstate Ins Co	IL	125	0.89%	86.23%	123	0	0%
20303	Great Northern Ins Co	MN	99	0.71%	86.94%	103	0	0%
35289	Continental Ins Co	SC	76	0.54%	87.48%	79	51	64.56%
14168	Harleysville Mut Ins Co	PA	71	0.51%	87.99%	76	1	1.32%
42072	INA Surplus Ins Co	PA	71	0.51%	88.49%	64	0	0%
24112	Westfield Ins Co	OH	67	0.48%	88.97%	53	0	0%
13692	Donegal Mut Ins Co	PA	65	0.46%	89.44%	65	0	0%
21121	Westchester Fire Ins Co	NY	59	0.42%	89.86%	57	6	10.53%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 12 - Earthquake

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
42374	Houston Cas Co	TX	53	0.38%	90.24%	83	-89	-107.23%
25623	Phoenix Ins Co	CT	51	0.36%	90.60%	50	2	4%
25968	USAA Cas Ins Co	TX	48	0.34%	90.94%	45	2	4.44%
27847	Insurance Co Of The West	CA	46	0.33%	91.27%	56	0	0%
19976	Amica Mut Ins Co	RI	43	0.31%	91.58%	41	0	0%
10815	Verlan Fire Ins Co MD	MD	41	0.29%	91.87%	31	0	0%
24554	XL Ins Amer Inc	DE	37	0.26%	92.13%	45	13	28.89%
32352	LM Property and Casualty Ins. Co.	IN	36	0.26%	92.39%	36	0	0%
20699	Ace Prop & Cas Ins Co	PA	34	0.24%	92.63%	14	6	42.86%
20346	Pacific Ind Co	WI	32	0.23%	92.86%	35	0	0%
24198	Peerless Ins Co	NH	31	0.22%	93.08%	23	0	0%
20370	AXIS Reins Co	NY	31	0.22%	93.30%	6	3	50%
11045	Excelsior Ins Co	NH	31	0.22%	93.53%	28	0	0%
24171	Netherlands Ins Co The	NH	29	0.21%	93.73%	27	-1	-3.70%
41483	Farmington Cas Co	CT	29	0.21%	93.94%	27	1	3.70%
11150	Arch Ins Co	MO	29	0.21%	94.15%	12	1	8.33%
24678	Royal Ind Co	DE	29	0.21%	94.35%	26	0	0%
40991	Kemper Ind Ins Co	IL	28	0.20%	94.55%	28	1	3.57%
20524	Specialty Natl Ins Co	IL	27	0.19%	94.75%	37	0	0%
26980	Royal Ins Co Of Amer	IL	27	0.19%	94.94%	44	-4	-9.09%
26069	Wausau Business Ins Co	WI	27	0.19%	95.13%	28	0	0%
11991	National Cas Co	WI	26	0.19%	95.32%	22	0	0%
23108	Lumbermens Underwriting Alliance	MO	25	0.18%	95.50%	24	0	0%
32220	American Intl Ins Co	NY	22	0.16%	95.65%	15	0	0%
19305	Assurance Co Of Amer	NY	22	0.16%	95.81%	27	0	0%
21180	Sentry Select Ins Co	WI	21	0.15%	95.96%	16	4	25%
26620	AXIS Surplus Ins Co	IL	20	0.14%	96.10%	26	10	38.46%

PENNSYLVANIA Insurance Department
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20397	Vigilant Ins Co	NY	20	0.14%	96.25%	18	0	0%
26042	Wausau Underwriters Ins Co	WI	20	0.14%	96.39%	19	0	0%
39306	Fidelity & Deposit Co Of MD	MD	19	0.14%	96.52%	30	0	0%
10677	Cincinnati Ins Co	OH	19	0.14%	96.66%	20	0	0%
22322	Greenwich Ins Co	DE	19	0.14%	96.80%	19	25	131.58%
40649	Economy Premier Assur Co	IL	18	0.13%	96.92%	17	0	0%
14400	Lititz Mut Ins Co	PA	18	0.13%	97.05%	22	0	0%
22667	Ace American Ins Co	PA	17	0.12%	97.17%	10	2	20%
25127	State Auto Prop & Cas Ins Co	SC	17	0.12%	97.29%	16	0	0%
13935	Federated Mut Ins Co	MN	16	0.11%	97.41%	20	0	0%
44393	West American Ins Co	IN	16	0.11%	97.52%	15	0	0%
25615	Charter Oak Fire Ins Co	CT	16	0.11%	97.64%	16	0	0%
10806	Farmers New Century Ins Co	IL	15	0.11%	97.74%	15	0	0%
43575	Indemnity Ins Co Of North Amer	PA	12	0.09%	97.83%	6	7	116.67%
26832	Great American Alliance Ins Co	OH	11	0.08%	97.91%	10	0	0%
25135	State Automobile Mut Ins Co	OH	11	0.08%	97.99%	7	0	0%
19062	Automobile Ins Co Of Hartford CT	CT	11	0.08%	98.07%	11	0	0%
40142	American Zurich Ins Co	IL	11	0.08%	98.14%	27	0	0%
33588	First Liberty Ins Corp	IA	11	0.08%	98.22%	10	0	0%
25666	Travelers Ind Co Of Amer	CT	11	0.08%	98.30%	10	0	0%
42404	Liberty Ins Corp	IL	10	0.07%	98.37%	13	2	15.38%
12777	Chubb Ind Ins Co	NY	10	0.07%	98.44%	9	0	0%
14621	Motorists Mut Ins Co	OH	10	0.07%	98.52%	10	0	0%
21199	Arch Speciality Ins Co	WI	10	0.07%	98.59%	8	1	12.50%
26344	Great American Assur Co	OH	9	0.06%	98.65%	8	0	0%
37478	Hartford Ins Co Of The Midwest	IN	9	0.06%	98.72%	9	0	0%
35270	Fidelity & Cas Co Of NY	SC	9	0.06%	98.78%	9	6	66.67%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 12 - Earthquake

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
25887	US Fidelity & Guaranty Co	MD	9	0.06%	98.84%	15	0	0%
20281	Federal Ins Co	IN	8	0.06%	98.90%	9	0	0%
15156	Shelby Ins Co	IL	8	0.06%	98.96%	6	0	0%
20702	Ace Fire Underwriters Ins Co	PA	8	0.06%	99.02%	5	0	0%
18910	American Protection Ins Co	IL	7	0.05%	99.07%	9	0	0%
14974	Pennsylvania Lumbermens Mut Ins	PA	7	0.05%	99.11%	7	0	0%
21881	National Surety Corp	IL	7	0.05%	99.16%	8	0	0%
34690	Property & Cas Ins Co Of Hartford	IN	7	0.05%	99.21%	6	0	0%
37532	Great American E&S Ins Co	DE	7	0.05%	99.26%	1	0	0%
43095	Clarendon Amer Ins Co	NJ	6	0.04%	99.31%	3	0	0%
41297	Scottsdale Ins Co	OH	6	0.04%	99.35%	7	0	0%
19895	Atlantic Mut Ins Co	NY	6	0.04%	99.39%	6	2	33.33%
19356	Maryland Cas Co	MD	6	0.04%	99.44%	14	0	0%
22977	Lumbermens Mut Cas Co	IL	5	0.04%	99.47%	28	-1	-3.57%
35696	Harleysville Preferred Ins Co	PA	5	0.04%	99.51%	6	0	0%
38261	Hartford Ins Co Of The Southeast	FL	5	0.04%	99.54%	5	0	0%
20885	Kansas City Fire & Marine Ins Co	SC	5	0.04%	99.58%	5	2	40%
37974	MT Hawley Ins Co	IL	5	0.04%	99.61%	2	0	0%
30562	American Manufacturers Mut Ins Co	IL	5	0.04%	99.65%	34	1	2.94%
10172	Westchester Surplus Lines Ins Co	GA	4	0.03%	99.68%	77	36	46.75%
30503	Shelby Cas Ins Comp	IL	4	0.03%	99.71%	5	0	0%
25879	Fidelity & Guaranty Ins Underwriters	WI	4	0.03%	99.74%	4	0	0%
26298	Metropolitan Property & Cas Ins Co	RI	4	0.03%	99.76%	4	0	0%
24066	American Fire & Cas Co	OH	4	0.03%	99.79%	4	0	0%
21407	Emcasco Ins Co	IA	4	0.03%	99.82%	4	0	0%
16063	Unitrin Auto & Home Ins Co	NY	4	0.03%	99.85%	1	0	0%
20788	Buckeye Union Ins Co	OH	4	0.03%	99.88%	2	2	100%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 12 - Earthquake

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
34622	Glens Falls Ins Co	DE	3	0.02%	99.90%	3	2	66.67%
21873	Firemans Fund Ins Co	CA	3	0.02%	99.92%	7	0	0%
21415	Employers Mut Cas Co	IA	3	0.02%	99.94%	2	0	0%
25321	Metropolitan Drt Prop & Cas Ins Co	RI	2	0.01%	99.96%	2	0	0%
22578	Horace Mann Ins Co	IL	2	0.01%	99.97%	2	0	0%
21784	Firemens Ins Co Of Washington DC	DE	2	0.01%	99.99%	2	0	0%
20532	Clarendon Natl Ins Co	NJ	2	0.01%	100%	2	0	0%
14486	Merchants & Business Mens M I C	PA	1	0.01%	100.01%	1	0	0%
25534	TIG Ins Co	CA	1	0.01%	100.01%	1	0	0%
28304	Federated Service Ins Co	MN	1	0.01%	100.02%	1	0	0%
19992	American Select Ins Co	OH	1	0.01%	100.03%	1	0	0%
22136	Great American Ins Co of NY	NY	1	0.01%	100.04%	1	0	0%
24740	Safeco Ins Co Of Amer	WA	1	0.01%	100.04%	2	0	0%
35386	Fidelity & Guaranty Ins Co	IA	1	0.01%	100.05%	1	0	0%
19240	Allstate Ind Co	IL	1	0.01%	100.06%	1	0	0%
23329	Merchants Mut Ins Co	NY	1	0.01%	100.06%	1	0	0%
20176	Celina Mut Ins Co	OH	1	0.01%	100.07%	1	0	0%
10499	DaimlerChrysler Ins Co	MI	1	0.01%	100.08%	1	0	0%
19372	Northern Ins Co Of NY	NY	1	0.01%	100.09%	12	0	0%
24589	American & Foreign Ins Co	DE	1	0.01%	100.09%	1	-1	-100%
21849	American Automobile Ins Co	MO	1	0.01%	100.10%	2	0	0%
13331	American Hardware Mut Ins Co	OH	1	0.01%	100.11%	1	0	0%
29459	Twin City Fire Ins Co Co	IN	1	0.01%	100.11%	1	0	0%
19690	American Economy Ins Co	IN	1	0.01%	100.12%	1	0	0%
41807	Royal Surplus Lines Ins Co	CT	1	0.01%	100.13%	1	0	0%
23337	Merchants Ins Co Of NH Inc	NH	1	0.01%	100.14%	1	0	0%
14575	Millers Capital Ins Co	PA	0	0%	100.14%	1	0	0%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 12 - Earthquake

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
23787	Nationwide Mut Ins Co	OH	0	0%	100.14%	0	0	0%
37273	Firemans Fund Ins Co Of WI	WI	0	0%	100.14%	0	0	0%
19909	Centennial Ins Co	NY	0	0%	100.14%	1	0	0%
20427	American Cas Co Of Reading PA	PA	0	0%	100.14%	0	0	0%
31194	Travelers Cas & Surety Co Of Amer	CT	0	0%	100.14%	0	0	0%
36137	Travelers Commercial Ins Co	CT	0	0%	100.14%	0	0	0%
36170	Travelers Cas Co Of CT	CT	0	0%	100.14%	0	0	0%
17620	Penn Charter Mut Ins Co	PA	0	0%	100.14%	0	0	0%
14982	Penn Millers Ins Co	PA	0	0%	100.14%	1	0	0%
31135	Great American Security Ins Co	OH	0	0%	100.14%	0	0	0%
33723	Great American Spirit Ins Co	OH	0	0%	100.14%	0	0	0%
29424	Hartford Cas Ins Co	IN	0	0%	100.14%	0	0	0%
24767	St Paul Fire & Marine Ins Co	MN	0	0%	100.14%	0	0	0%
21857	American Ins Co	NE	0	0%	100.14%	1	0	0%
26433	Harco Natl Ins Co	IL	0	0%	100.14%	0	0	0%
19070	Standard Fire Ins Co	CT	0	0%	100.14%	0	0	0%
17558	Old Guard Ins Co	PA	0	0%	100.14%	4	1	25%
30104	Hartford Underwriters Ins Co	CT	0	0%	100.14%	0	0	0%
24902	Security Ins Co Of Hartford	CT	0	0%	100.14%	0	0	0%
19704	American States Ins Co	IN	0	0%	100.14%	0	0	0%
40193	X L Ins Co Of NY	NY	0	0%	100.14%	0	-3	0%
22829	Interstate Fire & Cas Co	IL	0	0%	100.14%	0	0	0%
21105	North River Ins Co	NJ	0	0%	100.14%	0	0	0%
20710	Century Ind Co	PA	0	0%	100.14%	0	0	0%
18279	Bankers Standard Ins Co	PA	0	0%	100.14%	4	0	0%
22659	Indiana Ins Co	IN	0	0%	100.14%	2	0	0%
24872	Connecticut Ind Co	CT	0	0%	100.14%	0	0	0%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 12 - Earthquake

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
24988	Sentry Ins A Mut Co	WI	0	0%	100.14%	0	0	0%
24074	Ohio Cas Ins Co	OH	0	0%	100.14%	0	0	0%
21865	Associated Ind Corp	CA	0	0%	100.14%	0	0	0%
22292	Hanover Ins Co	NH	0	0%	100.14%	0	0	0%
21962	Pennsylvania General Ins Co	PA	0	0%	100.14%	4	0	0%
24600	Globe Ind Co	DE	0	0%	100.14%	0	0	0%
11100	Safeco Surplus Lines Ins Co	WA	0	0%	100.14%	0	0	0%
24732	General Ins Co Of Amer	WA	0	0%	100.14%	0	0	0%
25976	Utica Mut Ins Co	NY	0	0%	100.14%	0	0	0%
24449	Regent Ins Co	WI	0	0%	100.14%	0	0	0%
37893	Ulico Cas Co	DE	0	0%	100.14%	1	0	0%
25518	TIG Premier Ins Co	CA	0	0%	100.14%	0	0	0%
42811	Gulf Underwriters Ins Co	CT	0	0%	100.14%	0	1	0%
19720	American Alt Ins Corp	DE	0	0%	100.14%	0	0	0%
19682	Hartford Fire In Co	CT	0	0%	100.14%	1	0	0%
22306	Massachusetts Bay Ins Co	NH	0	0%	100.14%	0	0	0%
24694	Safeguard Ins Co	CT	0	0%	100.14%	0	0	0%
25682	Travelers Ind Co Of CT	CT	0	0%	100.14%	0	0	0%
27960	Illinois Union Ins Co	IL	0	0%	100.14%	3	6	200%
22756	Horace Mann Prop & Cas Ins Co	CA	0	0%	100.14%	0	0	0%
24104	Ohio Farmers Ins Co	OH	0	0%	100.14%	0	0	0%
11126	Sompo Japan Ins Co of Amer	NY	0	0%	100.14%	0	0	0%
19038	Travelers Cas & Surety Co	CT	0	0%	100.14%	0	6	0%
19046	Travelers Cas Ins Co Of Amer	CT	0	0%	100.14%	0	0	0%
25984	Graphic Arts Mut Ins Co	NY	0	0%	100.14%	0	0	0%
26611	Valiant Ins Co	IA	0	0%	100.14%	1	0	0%
10940	Kemper Surplus Lines Ins Co	IL	0	0%	100.14%	0	0	0%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 12 - Earthquake

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
21709	Truck Ins Exch	CA	0	0%	100.14%	0	0	0%
13528	Brotherhood Mut Ins Co	IN	0	0%	100.14%	0	0	0%
35351	American Empire Surplus Lns Ins Co	DE	-1	-0.01%	100.13%	1	-1	-100%
22918	American Motorists Ins Co	IL	-18	-0.13%	100%	35	1	2.86%
	193 Companies in the Report		**$ 14,010**	**100.00%**	**100.00%**	**$ 14,047**	**$ (83)**	**-0.59%**

END OF REPORT

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 13 - Group Accident and Health

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
35599	Highmark Cas Ins Co	PA	44,739	30.23%	30.23%	44,614	23,554	52.80%
20443	Continental Cas Co	IL	23,600	15.95%	46.18%	18,586	12,690	68.28%
25178	State Farm Mut Auto Ins Co	IL	14,307	9.67%	55.85%	14,307	12,554	87.75%
12262	Pennsylvania Manufacturers Asn Ins C	PA	9,206	6.22%	62.07%	9,206	7,546	81.97%
19445	National Union Fire Ins Co Of Pitts	PA	8,015	5.42%	67.48%	7,733	16,259	210.25%
28231	Fidelio Ins Co	PA	4,519	3.05%	70.54%	4,519	2,942	65.10%
16535	Zurich American Ins Co	NY	4,486	3.03%	73.57%	4,649	6,155	132.39%
11681	Keystone Ins Co	PA	4,092	2.77%	76.33%	4,193	755	18.01%
22667	Ace American Ins Co	PA	4,040	2.73%	79.06%	3,455	3,382	97.89%
27928	Amex Assur Co	IL	3,874	2.62%	81.68%	3,837	51	1.33%
38245	BCS Ins Co	OH	3,802	2.57%	84.25%	3,684	1,114	30.24%
22977	Lumbermens Mut Cas Co	IL	3,633	2.45%	86.70%	3,633	-1,254	-34.52%
39845	Employers Reins Corp	MO	3,344	2.26%	88.96%	3,344	1,786	53.41%
39217	QBE Ins Corp	PA	2,183	1.48%	90.44%	2,183	1,206	55.25%
20281	Federal Ins Co	IN	2,029	1.37%	91.81%	1,944	2,170	111.63%
10367	Avemco Ins Co	MD	1,936	1.31%	93.12%	1,936	716	36.98%
19682	Hartford Fire In Co	CT	1,812	1.22%	94.34%	1,812	1,037	57.23%
16691	Great American Ins Co	OH	1,267	0.86%	95.20%	157	83	52.87%
38830	Fort Wayne Hlth & Cas Ins Co	IN	1,066	0.72%	95.92%	1,073	-936	-87.23%
17965	American Sentinel Ins Co	PA	983	0.66%	96.58%	1,055	463	43.89%
13935	Federated Mut Ins Co	MN	732	0.49%	97.08%	732	390	53.28%
25534	TIG Ins Co	CA	578	0.39%	97.47%	345	343	99.42%
20532	Clarendon Natl Ins Co	NJ	509	0.34%	97.81%	505	585	115.84%
35408	Sirius Amer Ins Co	DE	506	0.34%	98.15%	506	-55	-10.87%
22713	Insurance Co Of North Amer	PA	424	0.29%	98.44%	4,191	1,368	32.64%
13528	Brotherhood Mut Ins Co	IN	308	0.21%	98.65%	287	157	54.70%
33898	Aegis Security Ins Co	PA	288	0.19%	98.84%	288	148	51.39%

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 13 - Group Accident and Health

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
20796	AIG Premier Ins Co	PA	273	0.18%	99.03%	281	167	59.43%
20427	American Cas Co Of Reading PA	PA	247	0.17%	99.19%	246	44	17.89%
10111	American Bankers Ins Co Of FL	FL	243	0.16%	99.36%	241	93	38.59%
24988	Sentry Ins A Mut Co	WI	132	0.09%	99.45%	132	7	5.30%
42129	United Security Assur Co Of PA	PA	120	0.08%	99.53%	124	225	181.45%
35963	AF&L Ins Co	PA	115	0.08%	99.61%	115	147	127.83%
34649	Centre Ins Co	DE	112	0.08%	99.68%	112	-199	-177.68%
29599	US Specialty Ins Co	TX	107	0.07%	99.75%	401	430	107.23%
10952	Stonebridge Casualty Ins Co	OH	60	0.04%	99.80%	58	-26	-44.83%
34274	Central States Ind Co Of Omaha	NE	58	0.04%	99.83%	55	14	25.45%
35483	Daily Underwriters Of Amer	PA	56	0.04%	99.87%	47	16	34.04%
26387	Steadfast Ins Co	DE	53	0.04%	99.91%	46	7	15.22%
37893	Ulico Cas Co	DE	45	0.03%	99.94%	45	-166	-368.89%
19380	American Home Assur Co	NY	37	0.03%	99.96%	37	45	121.62%
42374	Houston Cas Co	TX	22	0.01%	99.98%	19	50	263.16%
19356	Maryland Cas Co	MD	21	0.01%	99.99%	16	15	93.75%
24902	Security Ins Co Of Hartford	CT	12	0.01%	100.00%	72	30	41.67%
32077	Heritage Casualty Ins Co	IL	11	0.01%	100.01%	11	1	9.09%
20621	OneBeacon America Ins Co	MA	8	0.01%	100.01%	7	1	14.29%
22063	Government Employees Ins Co	MD	7	0.00%	100.02%	7	3	42.86%
11991	National Cas Co	WI	6	0.00%	100.02%	6	0	0%
23787	Nationwide Mut Ins Co	OH	3	0.00%	100.02%	3	-3	-100%
24147	Old Republic Ins Co	PA	2	0.00%	100.03%	2	-1	-50%
19402	Birmingham Fire Ins Co Of PA	PA	1	0.00%	100.03%	0	0	0%
34789	AIG Centennial Ins Co	PA	1	0.00%	100.03%	1	0	0%
16217	National Farmers Union Prop & Cas	CO	1	0.00%	100.03%	1	1	100%
19429	Insurance Co Of The State Of PA	PA	1	0.00%	100.03%	1	417	41700%

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 13 - Group Accident and Health

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
33006	American Physicians Assur Corp	MI	0	0%	100.03%	0	-4,100	0%
29157	United WI Ins Co	WI	0	0%	100.03%	0	-5	0%
35289	Continental Ins Co	SC	0	0%	100.03%	0	-674	0%
34207	Westport Ins Corp	MO	0	0%	100.03%	0	-9	0%
18023	Star Ins Co	MI	0	0%	100.03%	0	-6	0%
25682	Travelers Ind Co Of CT	CT	0	0%	100.03%	0	-754	0%
42978	American Security Ins Co	DE	0	0%	100.03%	0	-1	0%
21458	Employers Ins of Wausau	WI	0	0%	100.03%	0	41	0%
13056	RLI Ins Co	IL	0	0%	100.03%	0	0	0%
19437	Lexington Ins Co	DE	0	0%	100.03%	0	0	0%
20346	Pacific Ind Co	WI	0	0%	100.03%	0	3	0%
23043	Liberty Mut Ins Co	MA	0	0%	100.03%	0	11	0%
21180	Sentry Select Ins Co	WI	-5	0.00%	100.03%	-5	-32	640%
44784	Fairfield Ins Co	CT	-6	0.00%	100.02%	-6	-24	400%
24678	Royal Ind Co	DE	-31	-0.02%	100%	-26	0	0%
	69 Companies in the Report		**$ 147,990**	**100.00%**	**100.00%**	**$ 144,823**	**$ 90,977**	**62.82%**

END OF REPORT

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 14 - Credit Accident and Health (Group and Individual)

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
10111	American Bankers Ins Co Of FL	FL	6,716	66.08%	66.08%	7,237	1,259	17.40%
42978	American Security Ins Co	DE	2,294	22.57%	88.65%	3,016	498	16.51%
34274	Central States Ind Co Of Omaha	NE	950	9.35%	97.99%	950	333	35.05%
25178	State Farm Mut Auto Ins Co	IL	190	1.87%	99.86%	240	53	22.08%
35971	Voyager Property & Cas Ins Co	SC	14	0.14%	100%	14	3	21.43%
19615	American Reliable Ins Co	AZ	0	0%	100%	0	0	0%
19232	Allstate Ins Co	IL	0	0%	100%	0	2	0%
20796	AIG Premier Ins Co	PA	0	0%	100%	0	0	0%
	8 Companies in the Report		**$ 10,164**	**100.00%**	**100.00%**	**$ 11,457**	**$ 2,148**	**18.75%**

END OF REPORT

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 15.1 - Collectively Renewable Accident and Health

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
11991	National Cas Co	WI	3	60%	60%	3	0	0%
22063	Government Employees Ins Co	MD	3	60%	120%	4	0	0%
23787	Nationwide Mut Ins Co	OH	0	0%	120%	0	0	0%
34789	AIG Centennial Ins Co	PA	0	0%	120%	0	8	0%
20796	AIG Premier Ins Co	PA	0	0%	120%	0	0	0%
23043	Liberty Mut Ins Co	MA	0	0%	120%	0	-1	0%
42978	American Security Ins Co	DE	0	0%	120%	0	-3	0%
20443	Continental Cas Co	IL	-1	-20%	100%	-1	0	0%
	8 Companies in the Report		**$ 5**	**100.00%**	**100.00%**	**$ 6**	**$ 4**	**66.67%**

END OF REPORT

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 15.2 - Non-cancellable Accident and Health

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
23043	Liberty Mut Ins Co	MA	8	88.89%	88.89%	8	9	112.50%
20427	American Cas Co Of Reading PA	PA	1	11.11%	100%	1	0	0%
11977	Northwestern Natl Ins Co Seg Accnt	WI	0	0%	100%	0	46	0%
23914	Northwestern Natl Ins Co Milwaukee	WI	0	0%	100%	0	2	0%
	4 Companies in the Report		**$ 9**	**100.00%**	**100.00%**	**$ 9**	**$ 57**	**633.33%**

END OF REPORT

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 15.3 - Guaranteed Renewable Accident and Health

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
20443	Continental Cas Co	IL	34,148	43.45%	43.45%	7,277	20,419	280.60%
25178	State Farm Mut Auto Ins Co	IL	27,973	35.59%	79.04%	25,203	16,333	64.81%
35963	AF&L Ins Co	PA	9,303	11.84%	90.87%	9,550	2,663	27.88%
42129	United Security Assur Co Of PA	PA	6,382	8.12%	98.99%	6,464	1,995	30.86%
19445	National Union Fire Ins Co Of Pitts	PA	581	0.74%	99.73%	581	93	16.01%
19704	American States Ins Co	IN	118	0.15%	99.88%	152	78	51.32%
23914	Northwestern Natl Ins Co Milwaukee	WI	44	0.06%	99.94%	48	54	112.50%
11991	National Cas Co	WI	22	0.03%	99.97%	26	-29	-111.54%
12572	Selective Ins Co Of Amer	NJ	19	0.02%	99.99%	20	12	60%
27928	Amex Assur Co	IL	4	0.01%	100.00%	4	2	50%
34789	AIG Centennial Ins Co	PA	2	0.00%	100%	2	0	0%
20427	American Cas Co Of Reading PA	PA	0	0%	100%	0	0	0%
10022	Countryway Ins Co	NY	0	0%	100%	0	0	0%
19356	Maryland Cas Co	MD	0	0%	100%	0	0	0%
11977	Northwestern Natl Ins Co Seg Accnt	WI	0	0%	100%	16	193	1206.25%
26301	Selective Way Ins Co	NJ	0	0%	100%	0	3	0%
38962	Genesis Ins Co	CT	0	0%	100%	0	-3	0%
24074	Ohio Cas Ins Co	OH	0	0%	100%	0	0	0%
23043	Liberty Mut Ins Co	MA	0	0%	100%	0	0	0%
	19 Companies in the Report		**$ 78,596**	**100.00%**	**100.00%**	**$ 49,343**	**$ 41,813**	**84.74%**

END OF REPORT

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 15.4 - Non-renewable for Stated Reasons Only

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
25178	State Farm Mut Auto Ins Co	IL	2,602	87.26%	87.26%	2,659	1,835	69.01%
42129	United Security Assur Co Of PA	PA	369	12.37%	99.63%	359	302	84.12%
18007	Cloister Mut Cas Ins Co	PA	10	0.34%	99.97%	10	0	0%
20443	Continental Cas Co	IL	1	0.03%	100%	1	25	2500%
20427	American Cas Co Of Reading PA	PA	0	0%	100%	0	0	0%
11991	National Cas Co	WI	0	0%	100%	13	-4	-30.77%
	6 Companies in the Report		**$ 2,982**	**100.00%**	**100.00%**	**$ 3,042**	**$ 2,158**	**70.94%**

END OF REPORT

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 15.5 - Other Accident Only

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
22217	Gulf Ins Co	CT	2,890	59.53%	59.53%	2,890	-323	-11.18%
24147	Old Republic Ins Co	PA	1,669	34.38%	93.90%	1,581	863	54.59%
17965	American Sentinel Ins Co	PA	156	3.21%	97.12%	164	49	29.88%
11991	National Cas Co	WI	76	1.57%	98.68%	87	12	13.79%
25534	TIG Ins Co	CA	38	0.78%	99.46%	54	40	74.07%
19380	American Home Assur Co	NY	25	0.51%	99.98%	24	0	0%
22713	Insurance Co Of North Amer	PA	1	0.02%	100%	11	0	0%
23787	Nationwide Mut Ins Co	OH	0	0%	100%	0	0	0%
27928	Amex Assur Co	IL	0	0%	100%	0	0	0%
21849	American Automobile Ins Co	MO	0	0%	100%	0	-95	0%
20281	Federal Ins Co	IN	0	0%	100%	3	0	0%
25178	State Farm Mut Auto Ins Co	IL	0	0%	100%	0	0	0%
42811	Gulf Underwriters Ins Co	CT	0	0%	100%	0	0	0%
	13 Companies in the Report		**$ 4,855**	**100.00%**	**100.00%**	**$ 4,814**	**$ 546**	**11.34%**

END OF REPORT

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 16 - Workers' Compensation

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
12262	Pennsylvania Manufacturers Asn Ins C	PA	118,726	5.96%	5.96%	124,036	99,987	80.61%
19380	American Home Assur Co	NY	91,626	4.60%	10.57%	82,839	54,948	66.33%
26271	Erie Ins Exch	PA	86,443	4.34%	14.91%	80,374	68,483	85.21%
23035	Liberty Mut Fire Ins Co	MA	61,238	3.08%	17.98%	61,256	45,267	73.90%
36897	Manufacturers Alliance Ins Co	PA	61,214	3.07%	21.06%	60,761	29,613	48.74%
24147	Old Republic Ins Co	PA	60,244	3.03%	24.08%	57,341	54,348	94.78%
16535	Zurich American Ins Co	NY	49,573	2.49%	26.57%	50,182	22,897	45.63%
19410	Commerce & Industry Ins Co	NY	45,359	2.28%	28.85%	41,677	26,564	63.74%
14990	Pennsylvania Ntl Mut Cas Ins Co	PA	44,472	2.23%	31.09%	42,510	24,565	57.79%
35505	Rockwood Cas Ins Co	PA	41,291	2.07%	33.16%	41,824	27,694	66.22%
14168	Harleysville Mut Ins Co	PA	40,536	2.04%	35.20%	39,968	59,552	149.00%
31470	Norguard Ins Co	PA	40,023	2.01%	37.21%	39,680	25,446	64.13%
22667	Ace American Ins Co	PA	37,652	1.89%	39.10%	43,730	30,100	68.83%
10724	Eastern Alliance Ins Co	PA	34,167	1.72%	40.81%	34,493	27,175	78.78%
11219	Lackawanna American Ins Co	PA	32,216	1.62%	42.43%	24,954	16,902	67.73%
12572	Selective Ins Co Of Amer	NJ	30,991	1.56%	43.99%	28,427	13,582	47.78%
24767	St Paul Fire & Marine Ins Co	MN	28,356	1.42%	45.41%	26,012	14,706	56.54%
40142	American Zurich Ins Co	IL	26,976	1.35%	46.77%	27,267	23,110	84.75%
35585	Flagship City Ins Co	PA	25,968	1.30%	48.07%	23,968	23,419	97.71%
35599	Highmark Cas Ins Co	PA	25,811	1.30%	49.37%	24,899	17,286	69.42%
12157	Companion Prop & Cas Ins Co	SC	23,505	1.18%	50.55%	10,196	4,888	47.94%
11242	Allied Eastern Ind Co	PA	23,504	1.18%	51.73%	17,513	8,629	49.27%
26263	Erie Ins Co	PA	23,145	1.16%	52.89%	23,034	15,442	67.04%
20281	Federal Ins Co	IN	22,593	1.13%	54.03%	19,065	11,248	59.00%
29459	Twin City Fire Ins Co Co	IN	22,577	1.13%	55.16%	20,964	10,685	50.97%
16233	Erie Ins Co Of NY	NY	19,353	0.97%	56.13%	19,076	21,333	111.83%
10677	Cincinnati Ins Co	OH	19,034	0.96%	57.09%	17,721	14,238	80.35%
20443	Continental Cas Co	IL	17,722	0.89%	57.98%	19,247	32,545	169.09%
23043	Liberty Mut Ins Co	MA	17,561	0.88%	58.86%	17,603	21,599	122.70%

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 16 - Workers' Compensation

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
25623	Phoenix Ins Co	CT	17,339	0.87%	59.73%	16,159	17,436	107.90%
19429	Insurance Co Of The State Of PA	PA	17,153	0.86%	60.59%	14,329	10,542	73.57%
39926	Selective Ins Co Of The Southeast	NC	16,332	0.82%	61.41%	15,699	8,059	51.33%
21458	Employers Ins of Wausau	WI	15,756	0.79%	62.20%	16,175	8,014	49.55%
37478	Hartford Ins Co Of The Midwest	IN	15,083	0.76%	62.96%	13,664	6,780	49.62%
13692	Donegal Mut Ins Co	PA	14,951	0.75%	63.71%	13,685	5,199	37.99%
42390	Amguard Ins Co	PA	13,825	0.69%	64.41%	15,696	11,916	75.92%
23787	Nationwide Mut Ins Co	OH	13,501	0.68%	65.09%	13,206	9,490	71.86%
41424	Pennsylvania Manufacturers Ind Co	PA	13,190	0.66%	65.75%	18,779	32,327	172.14%
21784	Firemens Ins Co Of Washington DC	DE	12,822	0.64%	66.39%	11,467	5,603	48.86%
28665	Cincinnati Cas Co	OH	12,805	0.64%	67.04%	12,505	9,371	74.94%
13269	Zenith Ins Co	CA	12,555	0.63%	67.67%	12,130	6,986	57.59%
34207	Westport Ins Corp	MO	12,080	0.61%	68.27%	12,183	6,924	56.83%
21415	Employers Mut Cas Co	IA	11,781	0.59%	68.86%	10,780	6,702	62.17%
14664	Mutual Benefit Ins Co	PA	11,641	0.58%	69.45%	10,786	7,001	64.91%
24902	Security Ins Co Of Hartford	CT	11,367	0.57%	70.02%	12,989	11,889	91.53%
42376	Technology Ins Co Inc	NH	10,898	0.55%	70.57%	6,044	2,365	39.13%
24198	Peerless Ins Co	NH	10,305	0.52%	71.09%	9,282	6,976	75.16%
24112	Westfield Ins Co	OH	10,271	0.52%	71.60%	9,746	4,912	50.40%
23280	The Cincinnati Indemnity Co	OH	10,226	0.51%	72.11%	9,477	5,365	56.61%
42404	Liberty Ins Corp	IL	10,117	0.51%	72.62%	9,691	9,058	93.47%
20494	Transportation Ins Co	IL	9,751	0.49%	73.11%	9,957	13,379	134.37%
41181	Universal Underwriters Ins Co	KS	9,480	0.48%	73.59%	9,211	9,132	99.14%
24120	Westfield Natl Ins Co	OH	9,268	0.47%	74.05%	8,913	8,262	92.70%
15105	Safety Natl Cas Corp	MO	9,189	0.46%	74.52%	8,340	7,453	89.36%
32441	Penn Natl Security Ins Co	PA	9,124	0.46%	74.97%	9,711	6,373	65.63%
22586	Atlantic States Ins Co	PA	8,665	0.44%	75.41%	8,380	5,240	62.53%
31895	American Interstate Ins Co	LA	8,615	0.43%	75.84%	8,588	4,586	53.40%
25143	State Farm Fire And Cas Co	IL	8,474	0.43%	76.27%	8,485	3,004	35.40%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 16 - Workers' Compensation

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
25887	US Fidelity & Guaranty Co	MD	8,225	0.41%	76.68%	8,197	-2,001	-24.41%
19801	Argonaut Ins Co	CA	8,124	0.41%	77.09%	12,586	4,187	33.27%
13935	Federated Mut Ins Co	MN	7,766	0.39%	77.48%	7,628	5,501	72.12%
21113	United States Fire Ins Co	DE	7,555	0.38%	77.86%	7,924	2,033	25.66%
29424	Hartford Cas Ins Co	IN	7,477	0.38%	78.23%	7,021	3,517	50.09%
20427	American Cas Co Of Reading PA	PA	7,441	0.37%	78.61%	7,633	5,245	68.71%
28550	Housing & Redevelopment Ins Exch	PA	7,269	0.37%	78.97%	6,772	6,109	90.21%
19445	National Union Fire Ins Co Of Pitts	PA	7,099	0.36%	79.33%	8,133	13,883	170.70%
26042	Wausau Underwriters Ins Co	WI	7,087	0.36%	79.69%	4,773	3,903	81.77%
30104	Hartford Underwriters Ins Co	CT	7,043	0.35%	80.04%	6,194	2,726	44.01%
20478	National Fire Ins Co Of Hartford	CT	6,605	0.33%	80.37%	5,501	5,622	102.20%
20095	Bituminous Cas Corp	IL	6,549	0.33%	80.70%	6,334	3,117	49.21%
15911	American Mining Ins Co Inc	AL	6,549	0.33%	81.03%	6,550	4,171	63.68%
24589	American & Foreign Ins Co	DE	6,248	0.31%	81.34%	9,723	9,022	92.79%
24899	Alea North America Ins Co	NY	6,168	0.31%	81.65%	4,454	2,070	46.48%
24880	Fire & Cas Ins Co Of CT	CT	5,963	0.30%	81.95%	6,160	8,280	134.42%
18910	American Protection Ins Co	IL	5,761	0.29%	82.24%	11,931	6,350	53.22%
37877	Nationwide Prop & Cas Ins Co	OH	5,732	0.29%	82.53%	5,227	4,188	80.12%
25615	Charter Oak Fire Ins Co	CT	5,699	0.29%	82.82%	5,723	6,801	118.84%
21180	Sentry Select Ins Co	WI	5,421	0.27%	83.09%	4,596	4,803	104.50%
19038	Travelers Cas & Surety Co	CT	5,157	0.26%	83.35%	4,453	795	17.85%
26980	Royal Ins Co Of Amer	IL	5,149	0.26%	83.61%	13,547	11,983	88.46%
26830	Erie Ins Prop & Cas Co	PA	5,136	0.26%	83.86%	4,314	3,632	84.19%
10975	Amerihealth Cas Ins Co	DE	5,047	0.25%	84.12%	2,853	1,857	65.09%
27120	Trumbull Ins Co	CT	4,941	0.25%	84.36%	3,972	4,202	105.79%
19356	Maryland Cas Co	MD	4,935	0.25%	84.61%	5,193	4,856	93.51%
25135	State Automobile Mut Ins Co	OH	4,934	0.25%	84.86%	5,161	3,220	62.39%
35386	Fidelity & Guaranty Ins Co	IA	4,928	0.25%	85.11%	4,757	10,315	216.84%
19895	Atlantic Mut Ins Co	NY	4,874	0.24%	85.35%	5,295	2,793	52.75%

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 16 - Workers' Compensation

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
11703	Lackawanna Cas Co	PA	4,809	0.24%	85.59%	8,573	6,817	79.52%
20508	Valley Forge Ins Co	PA	4,754	0.24%	85.83%	4,386	4,888	111.45%
12122	New Jersey Manufacturers Ins Co	NJ	4,719	0.24%	86.07%	4,548	1,354	29.77%
42226	Princeton Ins Co	NJ	4,712	0.24%	86.31%	10,989	9,424	85.76%
19372	Northern Ins Co Of NY	NY	4,654	0.23%	86.54%	4,312	803	18.62%
33588	First Liberty Ins Corp	IA	4,640	0.23%	86.77%	4,977	2,218	44.57%
27529	Laundry Owners Mut Liab Ins Asn	PA	4,633	0.23%	87.01%	4,594	3,974	86.50%
25682	Travelers Ind Co Of CT	CT	4,584	0.23%	87.24%	5,384	7,009	130.18%
20346	Pacific Ind Co	WI	4,517	0.23%	87.46%	4,881	5,181	106.15%
11045	Excelsior Ins Co	NH	4,426	0.22%	87.69%	3,441	2,311	67.16%
19682	Hartford Fire In Co	CT	4,405	0.22%	87.91%	4,489	9,124	203.25%
23817	Illinois Natl Ins Co	IL	4,395	0.22%	88.13%	4,513	1,597	35.39%
21261	Electric Ins Co	MA	4,381	0.22%	88.35%	4,381	4,332	98.88%
24791	St Paul Mercury Ins Co	MN	4,366	0.22%	88.57%	3,333	1,162	34.86%
24082	Ohio Security Ins Co	OH	4,359	0.22%	88.79%	4,837	4,567	94.42%
25658	Travelers Ind Co	CT	4,302	0.22%	89.00%	4,994	3,299	66.06%
24414	General Cas Co Of WI	WI	4,185	0.21%	89.21%	2,300	1,985	86.30%
19305	Assurance Co Of Amer	NY	4,132	0.21%	89.42%	3,968	1,595	40.20%
40827	Virginia Surety Co Inc	IL	4,122	0.21%	89.63%	3,941	3,938	99.92%
36170	Travelers Cas Co Of CT	CT	4,113	0.21%	89.83%	2,912	2,402	82.49%
25879	Fidelity & Guaranty Ins Underwriters	WI	4,090	0.21%	90.04%	3,838	5,617	146.35%
14788	Natl Grange Mut Ins Co	NH	4,074	0.20%	90.24%	3,796	3,209	84.54%
24074	Ohio Cas Ins Co	OH	4,057	0.20%	90.45%	4,377	1,685	38.50%
24988	Sentry Ins A Mut Co	WI	4,040	0.20%	90.65%	3,956	2,997	75.76%
40258	American Intl South Ins Co	PA	4,016	0.20%	90.85%	2,792	1,191	42.66%
35696	Harleysville Preferred Ins Co	PA	4,014	0.20%	91.05%	4,591	8,450	184.06%
21857	American Ins Co	NE	3,958	0.20%	91.25%	3,724	2,154	57.84%
31348	Crum & Forster Ind Co	DE	3,664	0.18%	91.44%	3,392	2,581	76.09%
18023	Star Ins Co	MI	3,631	0.18%	91.62%	2,317	1,060	45.75%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 16 - Workers' Compensation

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
23779	Nationwide Mut Fire Ins Co	OH	3,443	0.17%	91.79%	3,373	2,383	70.65%
43575	Indemnity Ins Co Of North Amer	PA	3,330	0.17%	91.96%	2,526	6,427	254.43%
23841	New Hampshire Ins Co	PA	3,261	0.16%	92.12%	1,362	602	44.20%
20486	Transcontinental Ins Co	NY	3,163	0.16%	92.28%	2,438	1,970	80.80%
26301	Selective Way Ins Co	NJ	3,086	0.16%	92.44%	2,949	6,141	208.24%
21881	National Surety Corp	IL	3,040	0.15%	92.59%	1,993	1,198	60.11%
19704	American States Ins Co	IN	3,032	0.15%	92.74%	2,761	2,328	84.32%
36927	Colony Specialty Ins Co	OH	2,982	0.15%	92.89%	2,487	1,839	73.94%
17558	Old Guard Ins Co	PA	2,935	0.15%	93.04%	3,569	-8	-0.22%
14621	Motorists Mut Ins Co	OH	2,791	0.14%	93.18%	2,699	3,819	141.50%
33600	LM Ins Corp	IA	2,721	0.14%	93.32%	2,044	1,185	57.97%
19860	Argonaut Great Central Ins Co	IL	2,694	0.14%	93.45%	2,551	1,804	70.72%
14575	Millers Capital Ins Co	PA	2,684	0.13%	93.59%	2,397	2,314	96.54%
25674	Travelers Property Cas Co Of Amer	CT	2,682	0.13%	93.72%	1,456	3,624	248.90%
20397	Vigilant Ins Co	NY	2,658	0.13%	93.85%	2,690	1,089	40.48%
24600	Globe Ind Co	DE	2,563	0.13%	93.98%	5,630	2,975	52.84%
22918	American Motorists Ins Co	IL	2,562	0.13%	94.11%	5,537	3,641	65.76%
21318	Coregis Ins Co	IN	2,551	0.13%	94.24%	1,444	690	47.78%
22977	Lumbermens Mut Cas Co	IL	2,549	0.13%	94.37%	5,542	-22,024	-397.40%
22551	Mitsui Sumitomo Ins USA Inc	NY	2,525	0.13%	94.49%	1,782	1,103	61.90%
25976	Utica Mut Ins Co	NY	2,482	0.12%	94.62%	2,235	1,745	78.08%
10726	Somerset Cas Ins Co	PA	2,440	0.12%	94.74%	2,540	2,742	107.95%
14974	Pennsylvania Lumbermens Mut Ins	PA	2,378	0.12%	94.86%	2,303	6,453	280.20%
26247	American Guarantee & Liability Ins	NY	2,245	0.11%	94.97%	2,174	2,771	127.46%
19259	Selective Ins Co Of SC	SC	2,232	0.11%	95.09%	3,735	7,618	203.96%
14141	Harford Mut Ins Co	MD	2,221	0.11%	95.20%	2,265	1,045	46.14%
44393	West American Ins Co	IN	2,218	0.11%	95.31%	1,423	-4,960	-348.56%
21407	Emcasco Ins Co	IA	2,181	0.11%	95.42%	2,499	3,125	125.05%
40177	Paramount Ins Co	NY	2,103	0.11%	95.52%	2,113	1,320	62.47%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 16 - Workers' Compensation

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
21172	Vanliner Ins Co	AZ	2,097	0.11%	95.63%	2,034	1,396	68.63%
25666	Travelers Ind Co Of Amer	CT	2,095	0.11%	95.73%	2,165	1,959	90.49%
14982	Penn Millers Ins Co	PA	2,045	0.10%	95.84%	1,941	549	28.28%
20702	Ace Fire Underwriters Ins Co	PA	1,995	0.10%	95.94%	2,543	1,066	41.92%
18767	Church Mut Ins Co	WI	1,985	0.10%	96.04%	1,854	1,004	54.15%
13528	Brotherhood Mut Ins Co	IN	1,969	0.10%	96.14%	1,859	857	46.10%
31325	Acadia Ins Co	ME	1,879	0.09%	96.23%	1,524	830	54.46%
20303	Great Northern Ins Co	MN	1,851	0.09%	96.32%	1,613	2,764	171.36%
19909	Centennial Ins Co	NY	1,804	0.09%	96.41%	2,055	1,011	49.20%
15059	Public Service Mut Ins Co	NY	1,790	0.09%	96.50%	1,425	327	22.95%
15032	Guideone Mut Ins Co	IA	1,771	0.09%	96.59%	1,700	843	49.59%
13978	Florists Mut Ins Co	IL	1,760	0.09%	96.68%	1,715	2,205	128.57%
22136	Great American Ins Co of NY	NY	1,752	0.09%	96.77%	2,289	406	17.74%
14370	Lebanon Mut Ins Co	PA	1,729	0.09%	96.86%	2,061	1,077	52.26%
33855	Lincoln General Ins Co	PA	1,724	0.09%	96.94%	2,127	2,184	102.68%
22217	Gulf Ins Co	CT	1,674	0.08%	97.03%	2,462	182	7.39%
21865	Associated Ind Corp	CA	1,674	0.08%	97.11%	2,216	313	14.12%
17752	Select Risk Ins Co	PA	1,640	0.08%	97.19%	1,730	347	20.06%
19992	American Select Ins Co	OH	1,638	0.08%	97.28%	1,354	869	64.18%
37885	XL Specialty Ins Co	DE	1,571	0.08%	97.35%	1,861	984	52.87%
40100	Firstline Natl Ins Co	MD	1,541	0.08%	97.43%	1,659	891	53.71%
13714	Pharmacists Mut Ins Co	IA	1,511	0.08%	97.51%	1,300	480	36.92%
20532	Clarendon Natl Ins Co	NJ	1,478	0.07%	97.58%	3,653	4,336	118.70%
36234	Preferred Professional Ins Co	NE	1,465	0.07%	97.66%	1,880	1,392	74.04%
25984	Graphic Arts Mut Ins Co	NY	1,465	0.07%	97.73%	1,421	1,951	137.30%
24694	Safeguard Ins Co	CT	1,427	0.07%	97.80%	4,060	4,056	99.90%
24066	American Fire & Cas Co	OH	1,366	0.07%	97.87%	1,331	9,228	693.31%
42900	Harleysville Ins Co Of NJ	NJ	1,298	0.07%	97.93%	1,128	5,455	483.60%
22195	Insurance Co Of Greater NY	NY	1,281	0.06%	98.00%	874	700	80.09%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 16 - Workers' Compensation

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
19690	American Economy Ins Co	IN	1,232	0.06%	98.06%	917	473	51.58%
35726	Providence Washington Ins Co Of NY	NY	1,232	0.06%	98.12%	1,843	2,276	123.49%
24171	Netherlands Ins Co The	NH	1,231	0.06%	98.18%	1,094	1,281	117.09%
11150	Arch Ins Co	MO	1,199	0.06%	98.25%	2,056	3,016	146.69%
26069	Wausau Business Ins Co	WI	1,168	0.06%	98.30%	1,040	1,347	129.52%
23329	Merchants Mut Ins Co	NY	1,079	0.05%	98.36%	948	1,498	158.02%
11118	Federated Rural Electric Ins Exch	KS	1,077	0.05%	98.41%	949	2,146	226.13%
21105	North River Ins Co	NJ	1,062	0.05%	98.47%	1,006	764	75.94%
13501	Brethren Mut Ins Co	MD	1,062	0.05%	98.52%	1,048	993	94.75%
10448	Cumberland Ins Co Inc	NJ	1,055	0.05%	98.57%	897	1,251	139.46%
24139	International Bus & Merc Reassur Co	IL	1,032	0.05%	98.62%	1,021	1,584	155.14%
20109	Bituminous Fire & Marine Ins Co	IL	1,029	0.05%	98.68%	1,126	1,033	91.74%
10847	Cumis Ins Society Inc	WI	1,027	0.05%	98.73%	981	330	33.64%
11123	Safety First Ins Co	IL	923	0.05%	98.77%	734	242	32.97%
24872	Connecticut Ind Co	CT	889	0.04%	98.82%	2,084	8,525	409.07%
26867	Southern Ins Co Of VA	VA	872	0.04%	98.86%	1,131	1,270	112.29%
39306	Fidelity & Deposit Co Of MD	MD	829	0.04%	98.90%	887	944	106.43%
14486	Merchants & Business Mens Mut Ins Co	PA	793	0.04%	98.94%	1,337	392	29.32%
12904	Tokio Marine & Nichido Fire Ins Co	NY	766	0.04%	98.98%	985	143	14.52%
19828	Argonaut-Midwest Ins Co	IL	743	0.04%	99.02%	624	1,156	185.26%
29874	North American Specialty Ins Co	NH	710	0.04%	99.05%	831	509	61.25%
24775	St Paul Guardian Ins Co	MN	680	0.03%	99.09%	890	1,026	115.28%
21946	Camden Fire Ins Assoc	NJ	680	0.03%	99.12%	680	-816	-120%
32620	National Interstate Ins Co	OH	662	0.03%	99.16%	483	263	54.45%
44784	Fairfield Ins Co	CT	625	0.03%	99.19%	613	1,874	305.71%
22187	Greater NY Mut Ins Co	NY	606	0.03%	99.22%	470	451	95.96%
12866	T.H.E. Ins Co	LA	591	0.03%	99.25%	436	288	66.06%
25127	State Auto Prop & Cas Ins Co	SC	580	0.03%	99.28%	737	130	17.64%
11371	Great West Cas Co	NE	573	0.03%	99.31%	574	159	27.70%

PENNSYLVANIA Insurance Department
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Property Writing Business Companies

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Line(s) of Business 16 - Workers' Compensation

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22357	Hartford Accid & Ind Co	CT	558	0.03%	99.33%	515	2,526	490.49%
25534	TIG Ins Co	CA	554	0.03%	99.36%	606	7,944	1310.89%
21970	OneBeacon Ins Co	PA	552	0.03%	99.39%	741	-14,287	-1928.07%
12777	Chubb Ind Ins Co	NY	536	0.03%	99.42%	593	216	36.43%
19720	American Alt Ins Corp	DE	523	0.03%	99.44%	706	-1,149	-162.75%
21849	American Automobile Ins Co	MO	507	0.03%	99.47%	478	-1,454	-304.18%
10859	First Nonprofit Ins Co	IL	506	0.03%	99.49%	668	266	39.82%
30562	American Manufacturers Mut Ins Co	IL	505	0.03%	99.52%	2,767	347	12.54%
38962	Genesis Ins Co	CT	505	0.03%	99.54%	505	477	94.46%
35289	Continental Ins Co	SC	495	0.02%	99.57%	-98	3,596	-3669.39%
18279	Bankers Standard Ins Co	PA	494	0.02%	99.59%	857	278	32.44%
26433	Harco Natl Ins Co	IL	463	0.02%	99.62%	475	596	125.47%
13331	American Hardware Mut Ins Co	OH	460	0.02%	99.64%	423	542	128.13%
23108	Lumbermens Underwriting Alliance	MO	451	0.02%	99.66%	599	2,756	460.10%
19224	St. Paul Protective Ins Co	IL	448	0.02%	99.69%	234	516	220.51%
21873	Firemans Fund Ins Co	CA	437	0.02%	99.71%	647	2,829	437.25%
37893	Ulico Cas Co	DE	433	0.02%	99.73%	444	1,026	231.08%
16853	Old Guard Fire Ins Co	PA	417	0.02%	99.75%	816	676	82.84%
24325	York Ins Co	IL	411	0.02%	99.77%	636	2,176	342.14%
23442	Patriot General Ins Co	WI	389	0.02%	99.79%	367	99	26.98%
20699	Ace Prop & Cas Ins Co	PA	383	0.02%	99.81%	549	1,217	221.68%
26611	Valiant Ins Co	IA	381	0.02%	99.83%	344	-1,186	-344.77%
40134	Potomac Ins Co Of IL	IL	369	0.02%	99.85%	369	552	149.59%
19984	ACIG Ins Co	IL	369	0.02%	99.87%	369	18	4.88%
39969	American Safety Cas Ins Co	DE	364	0.02%	99.88%	623	762	122.31%
10120	Everest Natl Ins Co	AZ	332	0.02%	99.90%	421	286	67.93%
23337	Merchants Ins Co Of NH Inc	NH	304	0.02%	99.92%	336	1,002	298.21%
19712	American States Ins Co Of TX	TX	300	0.02%	99.93%	314	88	28.03%
23396	Amerisure Mut Ins Co	MI	289	0.01%	99.95%	345	101	29.28%

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 16 - Workers' Compensation

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
22292	Hanover Ins Co	NH	287	0.01%	99.96%	275	641	233.09%
11126	Sompo Japan Ins Co of Amer	NY	285	0.01%	99.97%	308	239	77.60%
22713	Insurance Co Of North Amer	PA	259	0.01%	99.99%	213	61	28.64%
41238	Trans Pacific Ins Co	NY	253	0.01%	100.00%	247	-171	-69.23%
35300	Allianz Global Risks US Ins Co	CA	250	0.01%	100.01%	250	73	29.20%
24503	Blue Ridge Ins Co	WI	238	0.01%	100.02%	1,662	1,312	78.94%
25496	TIG Ind Co	CA	224	0.01%	100.04%	753	9,097	1208.10%
23809	Granite State Ins Co	PA	222	0.01%	100.05%	503	1,417	281.71%
25844	Union Ins Co	NE	214	0.01%	100.06%	100	147	147%
36463	Discover Prop & Cas Ins Co	IL	205	0.01%	100.07%	172	1,516	881.40%
38261	Hartford Ins Co Of The Southeast	FL	203	0.01%	100.08%	203	-596	-293.60%
20362	Mitsui Sumitomo Ins Co of Amer	NY	203	0.01%	100.09%	249	-111	-44.58%
19070	Standard Fire Ins Co	CT	201	0.01%	100.10%	-235	-4,388	1867.23%
14702	Eastguard Ins Co	PA	194	0.01%	100.11%	230	-279	-121.30%
33278	Florists Ins Co	IL	187	0.01%	100.12%	186	43	23.12%
26832	Great American Alliance Ins Co	OH	179	0.01%	100.13%	951	1,107	116.40%
14478	Mercer Ins Co	PA	175	0.01%	100.14%	162	95	58.64%
15709	Southern States Ins Exch	VA	157	0.01%	100.14%	157	43	27.39%
12416	Protective Ins Co	IN	155	0.01%	100.15%	155	-105	-67.74%
21709	Truck Ins Exch	CA	152	0.01%	100.16%	147	26	17.69%
24724	First Natl Ins Co Of Amer	WA	147	0.01%	100.17%	70	362	517.14%
19399	AIU Ins Co	NY	118	0.01%	100.17%	157	-889	-566.24%
23434	Middlesex Ins Co	WI	109	0.01%	100.18%	47	14	29.79%
24449	Regent Ins Co	WI	90	0.00%	100.18%	85	66	77.65%
26344	Great American Assur Co	OH	81	0.00%	100.19%	1,062	726	68.36%
33391	Medical Assur Co Inc	AL	68	0.00%	100.19%	68	391	575%
13838	Farmland Mut Ins Co	IA	66	0.00%	100.19%	30	4	13.33%
29599	US Specialty Ins Co	TX	61	0.00%	100.20%	102	43	42.16%
27154	Atlantic Specialty Ins Co	NY	61	0.00%	100.20%	48	36	75%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 16 - Workers' Compensation

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
16217	National Farmers Union Prop & Cas	CO	54	0.00%	100.20%	52	177	340.38%
28304	Federated Service Ins Co	MN	53	0.00%	100.20%	57	1	1.75%
23612	Midwest Employers Cas Co	DE	52	0.00%	100.21%	45	1	2.22%
10389	Berkley Ins Co Of The Carolinas	NC	46	0.00%	100.21%	162	40	24.69%
20621	OneBeacon America Ins Co	MA	46	0.00%	100.21%	82	391	476.83%
10172	Westchester Surplus Lines Ins Co	GA	43	0.00%	100.21%	37	17	45.95%
40754	Blue Ridge Ind Co	WI	39	0.00%	100.22%	244	160	65.57%
14613	Montgomery Mut Ins Co	MD	38	0.00%	100.22%	29	2	6.90%
19437	Lexington Ins Co	DE	37	0.00%	100.22%	37	46	124.32%
19046	Travelers Cas Ins Co Of Amer	CT	32	0.00%	100.22%	36	-1,700	-4722.22%
28223	Nationwide Agribusiness Ins Co	IA	32	0.00%	100.22%	47	-4	-8.51%
32190	Constitution Ins Co	NY	25	0.00%	100.22%	25	-26	-104%
10030	Ace Ind Ins Co	PA	24	0.00%	100.22%	27	26	96.30%
10499	DaimlerChrysler Ins Co	MI	22	0.00%	100.23%	22	1	4.55%
24104	Ohio Farmers Ins Co	OH	21	0.00%	100.23%	55	721	1310.91%
35262	Phoenix Assur Co Of NY	NH	18	0.00%	100.23%	95	50	52.63%
30589	Capital City Ins Co Inc	SC	18	0.00%	100.23%	22	4	18.18%
19402	Birmingham Fire Ins Co Of PA	PA	17	0.00%	100.23%	114	45	39.47%
23663	National American Ins Co	OK	17	0.00%	100.23%	28	43	153.57%
29157	United WI Ins Co	WI	13	0.00%	100.23%	13	-12	-92.31%
16691	Great American Ins Co	OH	9	0.00%	100.23%	57	493	864.91%
31534	Citizens Ins Co Of Amer	MI	8	0.00%	100.23%	8	44	550%
25895	United States Liability Ins Co	PA	6	0.00%	100.23%	62	-301	-485.48%
12475	Republic-Franklin Ins Co	OH	6	0.00%	100.23%	50	110	220%
34266	Frontier Ins Co	NY	5	0.00%	100.23%	5	-215	-4300%
27073	Nipponkoa Ins Co Ltd U.S. Branch	NY	3	0.00%	100.23%	1	-1	-100%
34347	Colonial American Cas & Surety Co	MD	3	0.00%	100.23%	2	0	0%
38369	Northern Assur Co Of Amer	MA	1	0.00%	100.23%	1	359	35900%
18538	Bancinsure Inc	OK	1	0.00%	100.23%	1	0	0%

PENNSYLVANIA Insurance Department

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Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 16 - Workers' Compensation

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
10014	Affiliated Fm Ins Co	RI	0	0.00%	100.23%	0	325	0%
35378	Evanston Ins Co	IL	0	0.00%	100.23%	0	-7	0%
13803	Farm Family Cas Ins Co	NY	0	0.00%	100.23%	0	-4	0%
10022	Countryway Ins Co	NY	0	0.00%	100.23%	0	0	0%
39640	Firemans Fund Ins Co Of OH	OH	0	0.00%	100.23%	0	0	0%
18333	Peerless Ind Ins Co	IL	0	0.00%	100.23%	0	95	0%
20249	Central Natl Ins Co Of Omaha	NE	0	0.00%	100.23%	0	-4	0%
11000	Sentinel Ins Co Ltd	CT	0	0.00%	100.23%	0	0	0%
20885	Kansas City Fire & Marine Ins Co	SC	0	0.00%	100.23%	-161	-1,353	840.37%
24384	Ranger Ins Co	DE	0	0.00%	100.23%	0	-227	0%
33014	Transport Ins Co	OH	0	0.00%	100.23%	0	237	0%
10227	American Rein Co	DE	0	0.00%	100.23%	0	1,157	0%
35270	Fidelity & Cas Co Of NY	SC	0	0.00%	100.23%	-98	871	-888.78%
15334	UMI Ins Co	NY	0	0.00%	100.23%	0	343	0%
41483	Farmington Cas Co	CT	0	0.00%	100.23%	3	-1,074	-35800%
20087	National Ind Co	NE	0	0.00%	100.23%	0	-4	0%
20176	Celina Mut Ins Co	OH	0	0.00%	100.23%	0	-16	0%
10391	American Centennial Ins Co	DE	0	0.00%	100.23%	0	-190	0%
31194	Travelers Cas & Surety Co Of Amer	CT	0	0.00%	100.23%	-4	-209	5225%
20184	National Mut Ins Co	OH	0	0.00%	100.23%	0	8	0%
10238	Potomac Ins Co	PA	0	0.00%	100.23%	0	674	0%
20052	National Liab & Fire Ins Co	CT	0	0.00%	100.23%	0	-25	0%
36455	Northbrook Ind Co	IL	0	0.00%	100.23%	0	-86	0%
35408	Sirius Amer Ins Co	DE	0	0.00%	100.23%	0	0	0%
26883	American Intl Specialty Lines Ins Co	AK	0	0.00%	100.23%	0	0	0%
20192	Republic Mut Ins Co	OH	0	0.00%	100.23%	0	135	0%
37184	Deerfield Ins Co	IL	0	0.00%	100.23%	0	-18	0%
43702	North American Lumber Ins Co	MA	0	0.00%	100.23%	0	-335	0%
35106	Niagara Fire Ins Co	DE	0	0.00%	100.23%	-144	566	-393.06%

PENNSYLVANIA Insurance Department
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Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 16 - Workers' Compensation

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40789	American Bus & Personal Ins Mut Inc	DE	0	0.00%	100.23%	0	97	0%
10510	Carolina Cas Ins Co	FL	0	0.00%	100.23%	0	25	0%
11977	Northwestern Natl Ins Co Seg Accnt	WI	0	0.00%	100.23%	0	1,620	0%
20761	Boston Old Colony Ins Co	MA	0	0.00%	100.23%	-2	60	-3000%
37958	Acceptance Ins Co	NE	0	0.00%	100.23%	0	2	0%
19488	Amerisure Ins Co	MI	0	0.00%	100.23%	0	469	0%
20818	Commercial Ins Co Of Newark NJ	NJ	0	0.00%	100.23%	-14	-51	364.29%
16063	Unitrin Auto & Home Ins Co	NY	0	0.00%	100.23%	0	135	0%
37915	American Central Ins Co	MO	0	0.00%	100.23%	0	736	0%
24260	Progressive Cas Ins Co	OH	0	0.00%	100.23%	0	9	0%
14435	Lumber Mut Ins Co	MA	0	0.00%	100.23%	0	-17	0%
34690	Property & Cas Ins Co Of Hartford	IN	0	0.00%	100.23%	0	0	0%
34622	Glens Falls Ins Co	DE	0	0.00%	100.23%	-28	123	-439.29%
20796	AIG Premier Ins Co	PA	0	0.00%	100.23%	0	12	0%
20710	Century Ind Co	PA	0	0.00%	100.23%	0	286	0%
13684	Cumberland Mut Fire Ins Co	NJ	0	0.00%	100.23%	0	-18	0%
35351	American Empire Surplus Lns Ins Co	DE	0	0.00%	100.23%	0	0	0%
13242	Titan Ind Co	TX	0	0.00%	100.23%	0	-241	0%
20850	Firemens Ins Co Of Newark NJ	NJ	0	0.00%	100.23%	-112	-278	248.21%
23248	Occidental Fire & Cas Co Of NC	NC	0	0.00%	100.23%	0	0	0%
23914	Northwestern Natl Ins Co Milwaukee	WI	0	0.00%	100.23%	0	738	0%
25763	Seaton Ins Co	RI	0	0.00%	100.23%	0	-35	0%
13064	United Natl Ins Co	PA	0	0.00%	100.23%	0	-469	0%
30503	Shelby Cas Ins Comp	IL	0	0.00%	100.23%	0	197	0%
14265	Indiana Lumbermens Mut Ins Co	IN	0	0.00%	100.23%	0	364	0%
25208	Statesman Ins Co	IN	0	0.00%	100.23%	0	911	0%
38849	Houston General Ins Co	TX	0	0.00%	100.23%	0	3,125	0%
19062	Automobile Ins Co Of Hartford CT	CT	0	0.00%	100.23%	0	130	0%
15156	Shelby Ins Co	IL	0	0.00%	100.23%	0	-51	0%

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15288	United Farm Family Mut Ins Co	IN	0	0.00%	100.23%	0	1	0%
38970	Markel Ins Co	IL	0	0.00%	100.23%	0	-14	0%
34789	AIG Centennial Ins Co	PA	0	0.00%	100.23%	0	437	0%
36137	Travelers Commercial Ins Co	CT	0	0.00%	100.23%	0	-418	0%
34649	Centre Ins Co	DE	0	0.00%	100.23%	0	-222	0%
24813	Balboa Ins Co	CA	0	0.00%	100.23%	0	0	0%
22322	Greenwich Ins Co	DE	-1	0.00%	100.23%	4	-539	-13475%
19232	Allstate Ins Co	IL	-1	0.00%	100.23%	-1	-883	88300%
27960	Illinois Union Ins Co	IL	-1	0.00%	100.23%	-1	596	-59600%
23353	Meridian Security Ins Co	IN	-1	0.00%	100.23%	11	6	54.55%
20010	Acceptance Ind Ins Co	NE	-2	0.00%	100.23%	-2	56	-2800%
12661	State Capital Ins Co	NC	-2	0.00%	100.23%	-2	-54	2700%
37532	Great American E&S Ins Co	DE	-2	0.00%	100.23%	-1	0	0%
20648	Employers Fire Ins Co	MA	-6	0.00%	100.23%	-6	-98	1633.33%
24295	Providence Washington Ins Co	RI	-9	0.00%	100.23%	-157	-330	210.19%
20613	American Employers Ins Co	MA	-16	0.00%	100.23%	143	2,806	1962.24%
24740	Safeco Ins Co Of Amer	WA	-17	0.00%	100.23%	-22	133	-604.55%
37303	Redland Ins Co	NJ	-38	0.00%	100.23%	-38	-267	702.63%
22306	Massachusetts Bay Ins Co	NH	-39	0.00%	100.23%	-4	-19	475%
21962	Pennsylvania General Ins Co	PA	-53	0.00%	100.22%	-59	680	-1152.54%
14052	First Patriot Ins Co	PA	-61	0.00%	100.22%	-61	68	-111.48%
24732	General Ins Co Of Amer	WA	-63	0.00%	100.22%	-55	-40	72.73%
25151	State Farm General Ins Co	IL	-92	0.00%	100.21%	-92	-161	175%
25518	TIG Premier Ins Co	CA	-117	-0.01%	100.21%	1,507	11,203	743.40%
37273	Firemans Fund Ins Co Of WI	WI	-175	-0.01%	100.20%	-174	159	-91.38%
35246	Laurier Ind Co	WI	-259	-0.01%	100.19%	-259	-217	83.78%
39357	Travelers Ins Co Accident Dept	CT	-298	-0.01%	100.17%	191	-562	-294.24%
24678	Royal Ind Co	DE	-1,259	-0.06%	100.11%	11,441	10,096	88.24%
22748	Pacific Employers Ins Co	PA	-2,130	-0.11%	100%	-885	8,817	-996.27%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 16 - Workers' Compensation

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
	377 Companies in the Report		$ 1,990,934	100.00%	100.00%	$ 1,977,928	$ 1,540,048	77.86%

END OF REPORT

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 17 - Other Liability

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
19445	National Union Fire Ins Co Of Pitts	PA	226,253	10.78%	10.78%	215,016	108,437	50.43%
19437	Lexington Ins Co	DE	101,801	4.85%	15.63%	90,869	69,525	76.51%
20281	Federal Ins Co	IN	101,506	4.84%	20.47%	89,714	-19,591	-21.84%
16535	Zurich American Ins Co	NY	82,939	3.95%	24.42%	76,061	35,104	46.15%
26883	American Intl Specialty Lines Ins Co	AK	68,162	3.25%	27.67%	56,252	8,809	15.66%
20443	Continental Cas Co	IL	47,414	2.26%	29.93%	43,331	-9,124	-21.06%
24767	St Paul Fire & Marine Ins Co	MN	46,783	2.23%	32.16%	42,380	21,804	51.45%
26247	American Guarantee & Liability Ins	NY	43,384	2.07%	34.23%	37,854	35,979	95.05%
31127	Columbia Cas Co	IL	42,969	2.05%	36.28%	37,593	56,410	150.05%
34207	Westport Ins Corp	MO	35,592	1.70%	37.97%	33,846	14,074	41.58%
26387	Steadfast Ins Co	DE	33,296	1.59%	39.56%	27,354	11,023	40.30%
22667	Ace American Ins Co	PA	32,411	1.54%	41.10%	29,740	33,174	111.55%
29459	Twin City Fire Ins Co Co	IN	28,286	1.35%	42.45%	24,432	93,870	384.21%
14990	Pennsylvania Ntl Mut Cas Ins Co	PA	27,478	1.31%	43.76%	26,310	10,674	40.57%
26271	Erie Ins Exch	PA	26,039	1.24%	45.00%	24,754	12,635	51.04%
37885	XL Specialty Ins Co	DE	24,920	1.19%	46.19%	23,242	13,837	59.53%
10677	Cincinnati Ins Co	OH	23,002	1.10%	47.29%	20,238	10,554	52.15%
43575	Indemnity Ins Co Of North Amer	PA	22,574	1.08%	48.36%	26,380	6,150	23.31%
22217	Gulf Ins Co	CT	21,239	1.01%	49.37%	21,420	36,184	168.93%
10639	Attorneys Liab Assur Society Inc RRG	VT	21,214	1.01%	50.38%	21,214	7,962	37.53%
22322	Greenwich Ins Co	DE	21,177	1.01%	51.39%	20,593	15,859	77.01%
26301	Selective Way Ins Co	NJ	20,841	0.99%	52.39%	19,262	8,291	43.04%
35181	Executive Risk Ind Inc	DE	20,586	0.98%	53.37%	20,248	8,300	40.99%
19380	American Home Assur Co	NY	19,498	0.93%	54.30%	19,388	30,826	159.00%
24791	St Paul Mercury Ins Co	MN	19,207	0.92%	55.21%	15,113	923	6.11%
41181	Universal Underwriters Ins Co	KS	19,172	0.91%	56.13%	19,062	11,213	58.82%
24147	Old Republic Ins Co	PA	18,933	0.90%	57.03%	15,948	10,068	63.13%
41297	Scottsdale Ins Co	OH	17,997	0.86%	57.89%	15,881	9,990	62.91%
25674	Travelers Property Cas Co Of Amer	CT	13,719	0.65%	58.54%	13,990	13,986	99.97%

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 17 - Other Liability

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
21113	United States Fire Ins Co	DE	13,663	0.65%	59.19%	12,316	3,987	32.37%
11991	National Cas Co	WI	13,555	0.65%	59.84%	12,414	6,097	49.11%
42374	Houston Cas Co	TX	13,084	0.62%	60.46%	10,941	4,280	39.12%
23043	Liberty Mut Ins Co	MA	12,893	0.61%	61.07%	13,944	24,814	177.95%
35351	American Empire Surplus Lns Ins Co	DE	12,723	0.61%	61.68%	11,669	6,168	52.86%
31194	Travelers Cas & Surety Co Of Amer	CT	12,692	0.60%	62.29%	11,217	5,598	49.91%
25143	State Farm Fire And Cas Co	IL	12,681	0.60%	62.89%	12,580	4,734	37.63%
41335	United Natl Specialty Ins Co	WI	12,619	0.60%	63.49%	15,495	9,583	61.85%
24074	Ohio Cas Ins Co	OH	12,370	0.59%	64.08%	12,093	7,796	64.47%
35416	Us Underwriters Ins Co	ND	12,042	0.57%	64.66%	10,895	4,822	44.26%
26620	AXIS Surplus Ins Co	IL	11,525	0.55%	65.20%	10,267	5,658	55.11%
19429	Insurance Co Of The State Of PA	PA	11,171	0.53%	65.74%	11,061	11,268	101.87%
24856	Admiral Ins Co	DE	10,817	0.52%	66.25%	10,268	4,673	45.51%
10020	United Educators Ins RRG Inc	VT	10,603	0.51%	66.76%	9,265	4,339	46.83%
42811	Gulf Underwriters Ins Co	CT	10,294	0.49%	67.25%	10,454	9,260	88.58%
35378	Evanston Ins Co	IL	10,122	0.48%	67.73%	10,370	5,462	52.67%
39993	Colony Ins Co	VA	10,027	0.48%	68.21%	10,216	1,556	15.23%
39608	Nutmeg Ins Co	CT	9,876	0.47%	68.68%	7,708	12,167	157.85%
14168	Harleysville Mut Ins Co	PA	9,696	0.46%	69.14%	8,937	2,441	27.31%
10932	Starr Excess Liability Ins Co Ltd	DE	9,685	0.46%	69.60%	6,948	3,497	50.33%
19259	Selective Ins Co Of SC	SC	9,568	0.46%	70.06%	8,803	5,678	64.50%
26344	Great American Assur Co	OH	9,265	0.44%	70.50%	8,679	2,909	33.52%
40142	American Zurich Ins Co	IL	9,175	0.44%	70.94%	7,398	-260	-3.51%
10725	Liberty Surplus Ins Corp	NH	8,992	0.43%	71.37%	8,786	-587	-6.68%
27960	Illinois Union Ins Co	IL	8,842	0.42%	71.79%	6,443	19,861	308.26%
25895	United States Liability Ins Co	PA	8,515	0.41%	72.19%	7,993	1,552	19.42%
39020	Essex Ins Co	DE	8,484	0.40%	72.60%	7,811	2,577	32.99%
12262	Pennsylvania Manufacturers Asn Ins C	PA	8,336	0.40%	72.99%	8,357	14,902	178.32%
12416	Protective Ins Co	IN	8,324	0.40%	73.39%	8,315	12,030	144.68%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 17 - Other Liability

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
16691	Great American Ins Co	OH	7,859	0.37%	73.77%	7,596	5,687	74.87%
23817	Illinois Natl Ins Co	IL	7,794	0.37%	74.14%	2,616	43	1.64%
23787	Nationwide Mut Ins Co	OH	7,684	0.37%	74.50%	7,225	370	5.12%
18058	Philadelphia Ind Ins Co	PA	7,674	0.37%	74.87%	7,195	1,466	20.38%
13064	United Natl Ins Co	PA	7,673	0.37%	75.23%	8,131	5,661	69.62%
21857	American Ins Co	NE	7,606	0.36%	75.60%	7,183	-17,431	-242.67%
21121	Westchester Fire Ins Co	NY	7,371	0.35%	75.95%	7,534	17,900	237.59%
36463	Discover Prop & Cas Ins Co	IL	7,278	0.35%	76.30%	6,336	2,913	45.98%
25976	Utica Mut Ins Co	NY	7,165	0.34%	76.64%	6,241	3,145	50.39%
24198	Peerless Ins Co	NH	7,035	0.34%	76.97%	5,845	2,255	38.58%
11150	Arch Ins Co	MO	6,989	0.33%	77.30%	4,635	2,172	46.86%
25887	US Fidelity & Guaranty Co	MD	6,805	0.32%	77.63%	8,755	4,669	53.33%
13196	Western World Ins Co	NH	6,770	0.32%	77.95%	6,309	1,469	23.28%
29599	US Specialty Ins Co	TX	6,749	0.32%	78.27%	2,020	262	12.97%
15610	AXIS Specialty Ins Co	CT	6,651	0.32%	78.59%	2,187	1,341	61.32%
29424	Hartford Cas Ins Co	IN	6,642	0.32%	78.91%	6,893	591	8.57%
23035	Liberty Mut Fire Ins Co	MA	6,640	0.32%	79.22%	6,066	6,210	102.37%
37974	MT Hawley Ins Co	IL	6,520	0.31%	79.53%	4,959	2,689	54.22%
13935	Federated Mut Ins Co	MN	6,494	0.31%	79.84%	6,094	8,327	136.64%
24902	Security Ins Co Of Hartford	CT	6,292	0.30%	80.14%	6,628	6,763	102.04%
36940	Indian Harbor Ins Co	ND	6,290	0.30%	80.44%	6,139	3,048	49.65%
22314	RSUI Ind Co	NH	6,028	0.29%	80.73%	1,533	774	50.49%
37257	Insurance Corp Of Hannover	IL	6,007	0.29%	81.02%	5,474	4,290	78.37%
24678	Royal Ind Co	DE	5,954	0.28%	81.30%	7,464	8,403	112.58%
21199	Arch Speciality Ins Co	WI	5,789	0.28%	81.58%	6,196	4,085	65.93%
38989	Chubb Custom Ins Co	DE	5,723	0.27%	81.85%	4,470	1,955	43.74%
38245	BCS Ins Co	OH	5,672	0.27%	82.12%	4,990	1,905	38.18%
11177	First Financial Ins Co	IL	5,617	0.27%	82.39%	4,941	3,917	79.28%
44792	Executive Risk Speciality Ins Co	CT	5,534	0.26%	82.65%	5,323	1,300	24.42%

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 17 - Other Liability

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
19720	American Alt Ins Corp	DE	5,416	0.26%	82.91%	4,418	8,604	194.75%
25135	State Automobile Mut Ins Co	OH	5,358	0.26%	83.16%	5,146	1,847	35.89%
24554	XL Ins Amer Inc	DE	5,350	0.26%	83.42%	5,338	2,665	49.93%
17370	Nautilus Ins Co	AZ	5,089	0.24%	83.66%	4,865	2,451	50.38%
13692	Donegal Mut Ins Co	PA	5,021	0.24%	83.90%	4,733	439	9.28%
21415	Employers Mut Cas Co	IA	4,747	0.23%	84.13%	4,467	5,657	126.64%
37362	General Star Ind Co	CT	4,708	0.22%	84.35%	5,881	1,904	32.38%
22829	Interstate Fire & Cas Co	IL	4,573	0.22%	84.57%	3,622	-370	-10.22%
21873	Firemans Fund Ins Co	CA	4,523	0.22%	84.79%	3,865	12,416	321.24%
25658	Travelers Ind Co	CT	4,493	0.21%	85.00%	3,452	11,761	340.70%
26980	Royal Ins Co Of Amer	IL	4,452	0.21%	85.21%	11,511	21,761	189.05%
30481	St Paul Surplus Lines Ins Co	DE	4,436	0.21%	85.42%	3,529	2,606	73.85%
10046	Pacific Ins Co Ltd	CT	4,408	0.21%	85.63%	4,416	1,448	32.79%
20532	Clarendon Natl Ins Co	NJ	4,380	0.21%	85.84%	4,537	6,471	142.63%
20303	Great Northern Ins Co	MN	4,375	0.21%	86.05%	4,170	5,829	139.78%
11967	General Star Natl Ins Co	OH	4,348	0.21%	86.26%	3,418	178	5.21%
24112	Westfield Ins Co	OH	4,204	0.20%	86.46%	3,716	841	22.63%
19917	Liberty Ins Underwriters Inc	NY	4,000	0.19%	86.65%	3,216	2,113	65.70%
21849	American Automobile Ins Co	MO	3,920	0.19%	86.84%	3,703	-869	-23.47%
38962	Genesis Ins Co	CT	3,877	0.18%	87.02%	3,375	-1,003	-29.72%
20494	Transportation Ins Co	IL	3,853	0.18%	87.20%	3,560	10,972	308.20%
41807	Royal Surplus Lines Ins Co	CT	3,842	0.18%	87.39%	4,467	4,702	105.26%
11932	Mid-Continent Ins Co	PA	3,798	0.18%	87.57%	2,814	910	32.34%
33138	Landmark Amer Ins Co	OK	3,623	0.17%	87.74%	1,622	770	47.47%
19682	Hartford Fire In Co	CT	3,551	0.17%	87.91%	3,641	31,804	873.50%
20370	AXIS Reins Co	NY	3,466	0.17%	88.07%	684	408	59.65%
19232	Allstate Ins Co	IL	3,445	0.16%	88.24%	3,236	19,017	587.67%
35505	Rockwood Cas Ins Co	PA	3,418	0.16%	88.40%	3,260	797	24.45%
10172	Westchester Surplus Lines Ins Co	GA	3,365	0.16%	88.56%	3,532	1,420	40.20%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 17 - Other Liability

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
43095	Clarendon Amer Ins Co	NJ	3,184	0.15%	88.71%	4,727	1,623	34.33%
28550	Housing & Redevelopment Ins Exch	PA	3,148	0.15%	88.86%	2,814	586	20.82%
13056	RLI Ins Co	IL	3,076	0.15%	89.01%	3,024	2,586	85.52%
20079	National Fire & Marine Ins Co	NE	3,048	0.15%	89.16%	2,483	1,799	72.45%
40827	Virginia Surety Co Inc	IL	3,046	0.15%	89.30%	3,258	3,533	108.44%
19062	Automobile Ins Co Of Hartford CT	CT	3,019	0.14%	89.44%	2,870	974	33.94%
14621	Motorists Mut Ins Co	OH	2,865	0.14%	89.58%	2,753	1,290	46.86%
35289	Continental Ins Co	SC	2,831	0.13%	89.72%	2,647	24,309	918.36%
21180	Sentry Select Ins Co	WI	2,824	0.13%	89.85%	2,492	1,346	54.01%
11255	Caterpillar Ins Co	MO	2,750	0.13%	89.98%	1,306	1,081	82.77%
20427	American Cas Co Of Reading PA	PA	2,741	0.13%	90.11%	2,674	6,916	258.64%
10510	Carolina Cas Ins Co	FL	2,669	0.13%	90.24%	1,965	1,486	75.62%
12866	T.H.E. Ins Co	LA	2,659	0.13%	90.37%	1,823	1,080	59.24%
44520	Crum & Forster Specialty Ins Co	AZ	2,618	0.12%	90.49%	1,790	739	41.28%
15032	Guideone Mut Ins Co	IA	2,596	0.12%	90.61%	2,286	15	0.66%
23841	New Hampshire Ins Co	PA	2,573	0.12%	90.74%	2,337	5,972	255.54%
37982	Tudor Ins Co	NH	2,554	0.12%	90.86%	2,432	1,797	73.89%
21326	Empire Fire & Marine Ins Co	NE	2,530	0.12%	90.98%	1,934	2,609	134.90%
32441	Penn Natl Security Ins Co	PA	2,510	0.12%	91.10%	2,774	2,172	78.30%
24260	Progressive Cas Ins Co	OH	2,499	0.12%	91.22%	1,846	-338	-18.31%
34916	First Specialty Ins Corp	MO	2,486	0.12%	91.34%	2,999	1,404	46.82%
11531	CHC Cas RRG	VT	2,477	0.12%	91.45%	2,477	633	25.56%
35246	Laurier Ind Co	WI	2,450	0.12%	91.57%	2,450	1,812	73.96%
26743	Maxum Ind Co	DE	2,415	0.12%	91.69%	937	381	40.66%
14575	Millers Capital Ins Co	PA	2,384	0.11%	91.80%	2,340	3,117	133.21%
19038	Travelers Cas & Surety Co	CT	2,326	0.11%	91.91%	2,809	52,700	1876.11%
36153	Aetna Ins Co of CT	CT	2,308	0.11%	92.02%	2,547	1,868	73.34%
36684	Riverport Ins Co	MN	2,293	0.11%	92.13%	2,024	2,499	123.47%
19704	American States Ins Co	IN	2,289	0.11%	92.24%	2,128	1,746	82.05%

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 17 - Other Liability

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
26797	Housing Authority RRG Inc	VT	2,240	0.11%	92.35%	2,083	2,442	117.23%
25941	United Services Auto Assoc	TX	2,156	0.10%	92.45%	2,126	353	16.60%
21458	Employers Ins of Wausau	WI	2,107	0.10%	92.55%	2,017	-8,443	-418.59%
24732	General Ins Co Of Amer	WA	2,097	0.10%	92.65%	2,681	2,546	94.96%
17914	Philadelphia Contributionship Ins	PA	2,049	0.10%	92.75%	1,738	873	50.23%
37893	Ulico Cas Co	DE	2,042	0.10%	92.84%	2,642	310	11.73%
37532	Great American E&S Ins Co	DE	2,023	0.10%	92.94%	2,068	1,303	63.01%
28932	Markel American Ins Co	VA	2,018	0.10%	93.04%	2,965	1,462	49.31%
42404	Liberty Ins Corp	IL	2,006	0.10%	93.13%	1,839	1,920	104.40%
23779	Nationwide Mut Fire Ins Co	OH	1,939	0.09%	93.22%	2,443	687	28.12%
33855	Lincoln General Ins Co	PA	1,917	0.09%	93.32%	2,637	240	9.10%
36951	Century Surety Co	OH	1,904	0.09%	93.41%	1,233	422	34.23%
20095	Bituminous Cas Corp	IL	1,896	0.09%	93.50%	1,928	1,778	92.22%
42234	Minnesota Lawyers Mut Ins Co	MN	1,853	0.09%	93.59%	1,406	468	33.29%
17558	Old Guard Ins Co	PA	1,836	0.09%	93.67%	1,784	42	2.35%
27987	Northfield Ins Co	IA	1,831	0.09%	93.76%	1,921	551	28.68%
10120	Everest Natl Ins Co	AZ	1,831	0.09%	93.85%	1,155	382	33.07%
39306	Fidelity & Deposit Co Of MD	MD	1,829	0.09%	93.93%	1,942	988	50.88%
35300	Allianz Global Risks US Ins Co	CA	1,804	0.09%	94.02%	1,742	-182	-10.45%
22810	Chicago Ins Co	IL	1,783	0.09%	94.11%	2,103	-619	-29.43%
38970	Markel Ins Co	IL	1,755	0.08%	94.19%	1,682	782	46.49%
12203	James River Ins Co	OH	1,746	0.08%	94.27%	346	194	56.07%
21881	National Surety Corp	IL	1,725	0.08%	94.35%	1,684	-3,240	-192.40%
26832	Great American Alliance Ins Co	OH	1,666	0.08%	94.43%	1,956	1,128	57.67%
10808	Cassatt RRG Inc	VT	1,664	0.08%	94.51%	1,602	-243	-15.17%
25585	Professionals Direct Ins Co	MI	1,639	0.08%	94.59%	1,190	301	25.29%
20010	Acceptance Ind Ins Co	NE	1,626	0.08%	94.67%	1,529	-414	-27.08%
23809	Granite State Ins Co	PA	1,590	0.08%	94.74%	1,405	552	39.29%
11547	Mountain Laurel RRG Inc	VT	1,576	0.08%	94.82%	788	463	58.76%

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 17 - Other Liability

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
10851	Everest Ind Ins Co	DE	1,532	0.07%	94.89%	1,076	504	46.84%
37150	Western Heritage Ins Co	AZ	1,447	0.07%	94.96%	1,232	394	31.98%
17043	Everett Cash Mut Ins Co	PA	1,435	0.07%	95.03%	1,267	312	24.63%
20524	Specialty Natl Ins Co	IL	1,431	0.07%	95.10%	3,582	5,127	143.13%
14974	Pennsylvania Lumbermens Mut Ins	PA	1,408	0.07%	95.17%	1,278	1,961	153.44%
42846	Atlantic Cas Ins Co	NC	1,386	0.07%	95.23%	1,253	470	37.51%
32859	Penn-Amer Ins Co	PA	1,380	0.07%	95.30%	1,231	621	50.45%
10083	National Catholic RRG	VT	1,374	0.07%	95.36%	1,044	1,074	102.87%
36340	Camico Mut Ins Co	CA	1,369	0.07%	95.43%	1,243	358	28.80%
10847	Cumis Ins Society Inc	WI	1,349	0.06%	95.49%	1,470	152	10.34%
20346	Pacific Ind Co	WI	1,344	0.06%	95.56%	1,355	726	53.58%
25433	American Safety Ind Co	OK	1,343	0.06%	95.62%	1,841	682	37.05%
14982	Penn Millers Ins Co	PA	1,337	0.06%	95.68%	1,337	1,485	111.07%
14400	Lititz Mut Ins Co	PA	1,316	0.06%	95.75%	1,203	1,391	115.63%
20486	Transcontinental Ins Co	NY	1,308	0.06%	95.81%	1,669	11,700	701.02%
11185	Foremost Ins Co	MI	1,299	0.06%	95.87%	846	357	42.20%
10023	Alliance Of Nonprofits For Ins RRG	VT	1,294	0.06%	95.93%	1,005	145	14.43%
14664	Mutual Benefit Ins Co	PA	1,272	0.06%	95.99%	1,234	18	1.46%
10786	Princeton Excess & Surplus Lines Ins	DE	1,209	0.06%	96.05%	319	170	53.29%
22837	Interstate Ind Co	IL	1,175	0.06%	96.11%	1,349	1,285	95.26%
38628	Progressive Northern Ins Co	WI	1,175	0.06%	96.16%	1,084	208	19.19%
15911	American Mining Ins Co Inc	AL	1,159	0.06%	96.22%	1,115	293	26.28%
21172	Vanliner Ins Co	AZ	1,152	0.05%	96.27%	1,108	3,927	354.42%
19909	Centennial Ins Co	NY	1,129	0.05%	96.33%	1,931	1,853	95.96%
11118	Federated Rural Electric Ins Exch	KS	1,107	0.05%	96.38%	1,043	350	33.56%
24988	Sentry Ins A Mut Co	WI	1,104	0.05%	96.43%	1,176	107	9.10%
34452	Homeland Ins Co of NY	NY	1,085	0.05%	96.48%	548	359	65.51%
18619	Platte River Ins Co.	NE	1,076	0.05%	96.54%	507	330	65.09%
14044	Goodville Mut Cas Co	PA	1,067	0.05%	96.59%	980	444	45.31%

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 17 - Other Liability

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
10113	Terra Ins Co RRG	VT	1,064	0.05%	96.64%	1,064	-192	-18.05%
12572	Selective Ins Co Of Amer	NJ	1,059	0.05%	96.69%	903	465	51.50%
14141	Harford Mut Ins Co	MD	1,057	0.05%	96.74%	1,103	-16	-1.45%
21105	North River Ins Co	NJ	1,040	0.05%	96.79%	402	-133	-33.08%
19489	Allied World Assur Co US Inc	DE	1,020	0.05%	96.84%	1,585	1,414	89.21%
42307	Navigators Ins Co	NY	1,013	0.05%	96.88%	779	409	52.50%
24414	General Cas Co Of WI	WI	972	0.05%	96.93%	478	23	4.81%
19976	Amica Mut Ins Co	RI	970	0.05%	96.98%	935	2,205	235.83%
25448	American Safety RRG Inc	VT	964	0.05%	97.02%	765	164	21.44%
32352	LM Property and Casualty Ins. Co.	IN	950	0.05%	97.07%	961	2,942	306.14%
25178	State Farm Mut Auto Ins Co	IL	938	0.04%	97.11%	234	0	0%
27120	Trumbull Ins Co	CT	929	0.04%	97.16%	1,126	1,404	124.69%
21407	Emcasco Ins Co	IA	923	0.04%	97.20%	925	-318	-34.38%
24384	Ranger Ins Co	DE	920	0.04%	97.24%	724	-277	-38.26%
25534	TIG Ins Co	CA	915	0.04%	97.29%	1,087	5,682	522.72%
14370	Lebanon Mut Ins Co	PA	901	0.04%	97.33%	950	-49	-5.16%
22209	Atlantic Ins Co	TX	886	0.04%	97.37%	592	324	54.73%
41343	Gerling Amer Ins Co	NY	867	0.04%	97.41%	1,087	3,872	356.21%
12904	Tokio Marine & Nichido Fire Ins Co	NY	859	0.04%	97.46%	914	839	91.79%
24872	Connecticut Ind Co	CT	837	0.04%	97.50%	922	1,427	154.77%
39845	Employers Reins Corp	MO	832	0.04%	97.54%	2,675	-1,501	-56.11%
44784	Fairfield Ins Co	CT	812	0.04%	97.57%	812	531	65.39%
12777	Chubb Ind Ins Co	NY	808	0.04%	97.61%	729	862	118.24%
22748	Pacific Employers Ins Co	PA	798	0.04%	97.65%	1,597	20,689	1295.49%
19860	Argonaut Great Central Ins Co	IL	795	0.04%	97.69%	640	121	18.91%
35912	American Western Home Ins Co	OK	779	0.04%	97.73%	649	32	4.93%
26077	Lancer Ins Co	IL	773	0.04%	97.76%	695	238	34.24%
12831	State Natl Ins Co Inc	TX	771	0.04%	97.80%	384	1,123	292.45%
22551	Mitsui Sumitomo Ins USA Inc	NY	768	0.04%	97.84%	389	169	43.44%

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Line(s) of Business 17 - Other Liability

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
28720	Colorado Western Ins Co	CO	746	0.04%	97.87%	452	139	30.75%
26433	Harco Natl Ins Co	IL	742	0.04%	97.91%	526	194	36.88%
25054	Hudson Ins Co	DE	740	0.04%	97.94%	524	61	11.64%
44393	West American Ins Co	IN	736	0.04%	97.98%	720	-211	-29.31%
29963	United Farm Family Ins Co	NY	732	0.03%	98.01%	709	1,845	260.23%
13501	Brethren Mut Ins Co	MD	715	0.03%	98.05%	675	879	130.22%
39969	American Safety Cas Ins Co	DE	711	0.03%	98.08%	607	279	45.96%
24015	Northland Ins Co	MN	706	0.03%	98.11%	1,031	601	58.29%
32220	American Intl Ins Co	NY	698	0.03%	98.15%	517	317	61.32%
17825	Tuscarora Wayne Mut Ins Co	PA	694	0.03%	98.18%	657	74	11.26%
22918	American Motorists Ins Co	IL	693	0.03%	98.21%	700	1,479	211.29%
10967	Newport Mut Ins RRG Inc	HI	687	0.03%	98.25%	302	174	57.62%
11587	Pelican Ins RRG	VT	683	0.03%	98.28%	509	254	49.90%
14478	Mercer Ins Co	PA	676	0.03%	98.31%	591	79	13.37%
29629	Namic Ins Co Inc	IN	637	0.03%	98.34%	618	-195	-31.55%
18767	Church Mut Ins Co	WI	628	0.03%	98.37%	564	482	85.46%
20478	National Fire Ins Co Of Hartford	CT	618	0.03%	98.40%	519	446	85.93%
20397	Vigilant Ins Co	NY	616	0.03%	98.43%	630	134	21.27%
31348	Crum & Forster Ind Co	DE	607	0.03%	98.46%	913	182	19.93%
17450	Millville Mut Ins Co	PA	584	0.03%	98.49%	546	115	21.06%
10164	Cpa Mut Ins Co Of Amer RRG	VT	577	0.03%	98.51%	620	376	60.65%
19402	Birmingham Fire Ins Co Of PA	PA	571	0.03%	98.54%	464	195	42.03%
24295	Providence Washington Ins Co	RI	556	0.03%	98.57%	564	-64	-11.35%
25038	North American Capacity Ins Co	NH	528	0.03%	98.59%	1,255	204	16.26%
29874	North American Specialty Ins Co	NH	513	0.02%	98.62%	712	1,009	141.71%
10235	American Southern Ins Co	KS	495	0.02%	98.64%	721	46	6.38%
11259	Community Hospital RRG	VT	492	0.02%	98.66%	691	50	7.24%
11264	Prime Insurance Syndicate Inc	IL	491	0.02%	98.69%	339	197	58.11%
10472	Capitol Ind Corp	WI	488	0.02%	98.71%	532	149	28.01%

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Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 17 - Other Liability

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
24880	Fire & Cas Ins Co Of CT	CT	477	0.02%	98.73%	1,811	790	43.62%
25569	Gotham Ins Co	NY	454	0.02%	98.76%	519	637	122.74%
20362	Mitsui Sumitomo Ins Co of Amer	NY	452	0.02%	98.78%	299	63	21.07%
25879	Fidelity & Guaranty Ins Underwriters	WI	449	0.02%	98.80%	431	911	211.37%
11536	Community Health Alliance Recip RRG	VT	446	0.02%	98.82%	571	306	53.59%
20559	General Security Ind Co of AZ	AZ	440	0.02%	98.84%	289	547	189.27%
23329	Merchants Mut Ins Co	NY	432	0.02%	98.86%	221	586	265.16%
24775	St Paul Guardian Ins Co	MN	429	0.02%	98.88%	467	-173	-37.05%
22063	Government Employees Ins Co	MD	428	0.02%	98.90%	366	126	34.43%
20508	Valley Forge Ins Co	PA	421	0.02%	98.92%	380	920	242.11%
22578	Horace Mann Ins Co	IL	406	0.02%	98.94%	391	36	9.21%
25666	Travelers Ind Co Of Amer	CT	405	0.02%	98.96%	338	36	10.65%
13714	Pharmacists Mut Ins Co	IA	398	0.02%	98.98%	350	1,006	287.43%
14788	Natl Grange Mut Ins Co	NH	396	0.02%	99.00%	378	-370	-97.88%
44075	States Self-Insurers RRG	VT	387	0.02%	99.02%	387	-204	-52.71%
25127	State Auto Prop & Cas Ins Co	SC	384	0.02%	99.03%	358	-53	-14.80%
40940	Western Pacific Mut Ins Co RRG	CO	380	0.02%	99.05%	341	10	2.93%
34118	Colony Natl Ins Co	VA	371	0.02%	99.07%	578	1,224	211.76%
36056	NIC Ins Co	NY	365	0.02%	99.09%	326	156	47.85%
11061	Farmers Fire Ins Co	PA	363	0.02%	99.11%	326	38	11.66%
21709	Truck Ins Exch	CA	360	0.02%	99.12%	255	5	1.96%
36897	Manufacturers Alliance Ins Co	PA	354	0.02%	99.14%	315	334	106.03%
10833	Gemini Ins Co	DE	353	0.02%	99.16%	184	105	57.07%
19801	Argonaut Ins Co	CA	344	0.02%	99.17%	272	241	88.60%
15865	NCMIC Ins Co	IA	341	0.02%	99.19%	132	207	156.82%
19410	Commerce & Industry Ins Co	NY	340	0.02%	99.21%	1,848	647	35.01%
23469	American Modern Home Ins Co	OH	331	0.02%	99.22%	331	72	21.75%
16918	Briar Crk Mut Ins Co	PA	329	0.02%	99.24%	300	47	15.67%
20796	AIG Premier Ins Co	PA	322	0.02%	99.25%	322	141	43.79%

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Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
21261	Electric Ins Co	MA	320	0.02%	99.27%	298	19	6.38%
15067	Quincy Mut Fire Ins Co	MA	318	0.02%	99.28%	267	-18	-6.74%
17493	Nazareth Mut Ins Co	PA	306	0.01%	99.30%	280	50	17.86%
25968	USAA Cas Ins Co	TX	301	0.01%	99.31%	283	262	92.58%
37478	Hartford Ins Co Of The Midwest	IN	293	0.01%	99.33%	350	69	19.71%
41769	Athena Assur Co	MN	292	0.01%	99.34%	291	34	11.68%
44016	National Home Ins Co RRG	CO	277	0.01%	99.35%	149	-7	-4.70%
10991	Global Intl Ins Co Inc A RRG	HI	274	0.01%	99.37%	274	0	0%
26298	Metropolitan Property & Cas Ins Co	RI	271	0.01%	99.38%	271	18	6.64%
38466	Evergreen USA RRG Inc	VT	271	0.01%	99.39%	232	22	9.48%
34991	Genesis Ind Ins Co	ND	270	0.01%	99.40%	454	-309	-68.06%
11126	Sompo Japan Ins Co of Amer	NY	269	0.01%	99.42%	231	206	89.18%
37052	Regis Ins Co	PA	265	0.01%	99.43%	257	333	129.57%
13528	Brotherhood Mut Ins Co	IN	262	0.01%	99.44%	255	-3	-1.18%
28053	United Coastal Ins Co	AZ	250	0.01%	99.45%	250	61	24.40%
24740	Safeco Ins Co Of Amer	WA	248	0.01%	99.47%	313	-482	-153.99%
11045	Excelsior Ins Co	NH	247	0.01%	99.48%	263	9	3.42%
17485	Mutual Ins Co Of Lehigh Cnty	PA	246	0.01%	99.49%	229	50	21.83%
42978	American Security Ins Co	DE	246	0.01%	99.50%	-86	15	-17.44%
24066	American Fire & Cas Co	OH	241	0.01%	99.51%	239	273	114.23%
14494	Merchants Bonding Co (Mutual)	IA	239	0.01%	99.52%	247	102	41.30%
26069	Wausau Business Ins Co	WI	238	0.01%	99.54%	116	43	37.07%
36420	Allianz Underwriters Ins Co	CA	235	0.01%	99.55%	225	-3,404	-1512.89%
33022	AXA Corp Solutions Ins Co	NY	233	0.01%	99.56%	231	416	180.09%
13684	Cumberland Mut Fire Ins Co	NJ	232	0.01%	99.57%	178	-14	-7.87%
21865	Associated Ind Corp	CA	230	0.01%	99.58%	239	1,993	833.89%
10448	Cumberland Ins Co Inc	NJ	226	0.01%	99.59%	244	70	28.69%
20060	National Ind Co Of Mid-Amer	IA	221	0.01%	99.60%	169	45	26.63%
20702	Ace Fire Underwriters Ins Co	PA	219	0.01%	99.61%	253	-154	-60.87%

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Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
25682	Travelers Ind Co Of CT	CT	217	0.01%	99.62%	1,680	1,724	102.62%
40100	Firstline Natl Ins Co	MD	213	0.01%	99.63%	176	612	347.73%
17086	Farmers & Mechanics Mut Ins Co	PA	212	0.01%	99.64%	193	-14	-7.25%
13188	Western Surety Co	SD	206	0.01%	99.65%	193	-22	-11.40%
37621	Toyota Motor Ins Co	IA	205	0.01%	99.66%	175	184	105.14%
16187	AXA Re Prop & Cas Ins Co	DE	205	0.01%	99.67%	198	39	19.70%
22136	Great American Ins Co of NY	NY	205	0.01%	99.68%	301	-1,787	-593.69%
34231	Medical Liability Mut Ins Co	NY	202	0.01%	99.69%	605	-227	-37.52%
40436	Stratford Ins Co	NH	200	0.01%	99.70%	209	121	57.89%
40045	Starnet Ins Co	DE	199	0.01%	99.71%	127	42	33.07%
13978	Florists Mut Ins Co	IL	198	0.01%	99.72%	189	37	19.58%
17159	Usf Ins Co	PA	197	0.01%	99.73%	197	330	167.51%
27928	Amex Assur Co	IL	193	0.01%	99.74%	193	191	98.96%
21970	OneBeacon Ins Co	PA	192	0.01%	99.75%	73	6,930	9493.15%
14486	Merchants & Business Mens Mut Ins Co	PA	188	0.01%	99.76%	258	297	115.12%
28401	American Natl Prop & Cas Co	MO	188	0.01%	99.76%	161	0	0%
40177	Paramount Ins Co	NY	188	0.01%	99.77%	217	0	0%
11278	First Medical Ins Co RRG	VT	184	0.01%	99.78%	167	158	94.61%
10101	Premier Ins Exchange RRG	VT	182	0.01%	99.79%	162	69	42.59%
44202	American Feed Industry Ins Co RRG	IA	181	0.01%	99.80%	151	26	17.22%
10022	Countryway Ins Co	NY	175	0.01%	99.81%	160	109	68.13%
21334	Empire Ind Ins Co	OK	173	0.01%	99.82%	258	290	112.40%
16217	National Farmers Union Prop & Cas	CO	171	0.01%	99.82%	167	28	16.77%
35386	Fidelity & Guaranty Ins Co	IA	166	0.01%	99.83%	564	-565	-100.18%
19895	Atlantic Mut Ins Co	NY	164	0.01%	99.84%	116	-41	-35.34%
30503	Shelby Cas Ins Comp	IL	163	0.01%	99.85%	174	-277	-159.20%
21318	Coregis Ins Co	IN	162	0.01%	99.86%	272	558	205.15%
19305	Assurance Co Of Amer	NY	161	0.01%	99.86%	170	246	144.71%
27740	North Pointe Ins Co	MI	160	0.01%	99.87%	30	0	0%

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Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
10315	Civic Property & Cas Co	CA	157	0.01%	99.88%	136	54	39.71%
34347	Colonial American Cas & Surety Co	MD	157	0.01%	99.89%	129	15	11.63%
25445	TIG Specialty Ins Corp	CA	157	0.01%	99.89%	372	-601	-161.56%
22357	Hartford Accid & Ind Co	CT	156	0.01%	99.90%	154	36,030	23396.10%
23450	American Family Home Ins Co	FL	156	0.01%	99.91%	186	168	90.32%
35637	Landmark Ins Co	CA	152	0.01%	99.92%	127	389	306.30%
16888	Bedford Grange Mut Ins Co	PA	151	0.01%	99.92%	141	14	9.93%
35408	Sirius Amer Ins Co	DE	151	0.01%	99.93%	137	131	95.62%
35602	Ohic Ins Co	OH	147	0.01%	99.94%	255	-444	-174.12%
17256	HannahsTown Mut Ins Co	PA	145	0.01%	99.94%	149	30	20.13%
20699	Ace Prop & Cas Ins Co	PA	142	0.01%	99.95%	512	11,288	2204.69%
34690	Property & Cas Ins Co Of Hartford	IN	141	0.01%	99.96%	154	5	3.25%
18376	Hermitage Ins Co	NY	141	0.01%	99.96%	88	41	46.59%
32620	National Interstate Ins Co	OH	141	0.01%	99.97%	73	-239	-327.40%
17329	Juniata Mut Ins Co	PA	136	0.01%	99.98%	120	-93	-77.50%
31143	Old Republic Union Ins Co	IL	134	0.01%	99.98%	134	-1	-0.75%
28304	Federated Service Ins Co	MN	131	0.01%	99.99%	109	24	22.02%
26166	Windsor Mount Joy Mut Ins Co	PA	131	0.01%	100.00%	130	-8	-6.15%
10476	Steel Tank Ins Co RRG	VT	130	0.01%	100.00%	130	4	3.08%
42048	Diamond State Ins Co	IN	128	0.01%	100.01%	109	4,627	4244.95%
11698	Faith Affiliated RRG Inc	SC	125	0.01%	100.01%	61	24	39.34%
13331	American Hardware Mut Ins Co	OH	123	0.01%	100.02%	111	28	25.23%
10234	National Srvc Contract Ins Co RRG	HI	123	0.01%	100.03%	117	17	14.53%
28886	Transguard Ins Co Of Amer Inc	IL	123	0.01%	100.03%	81	25	30.86%
17094	Farmers Mut Fire Ins Co Of Marble	PA	120	0.01%	100.04%	113	68	60.18%
35270	Fidelity & Cas Co Of NY	SC	119	0.01%	100.04%	106	76,596	72260.38%
22292	Hanover Ins Co	NH	117	0.01%	100.05%	124	350	282.26%
25623	Phoenix Ins Co	CT	114	0.01%	100.05%	134	6	4.48%
17728	Reamstown Mut Ins Co	PA	109	0.01%	100.06%	106	369	348.11%

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18538	Bancinsure Inc	OK	108	0.01%	100.06%	88	33	37.50%
25615	Charter Oak Fire Ins Co	CT	106	0.01%	100.07%	103	-130	-126.21%
42552	Nova Cas Co	NY	105	0.01%	100.07%	109	88	80.73%
21784	Firemens Ins Co Of Washington DC	DE	104	0.01%	100.08%	175	909	519.43%
24724	First Natl Ins Co Of Amer	WA	104	0.01%	100.08%	46	245	532.61%
10111	American Bankers Ins Co Of FL	FL	103	0.00%	100.09%	114	-200	-175.44%
35483	Daily Underwriters Of Amer	PA	101	0.00%	100.09%	91	0	0%
11682	Wellspan RRG	VT	101	0.00%	100.10%	51	30	58.82%
17124	Farmers Mut Ins Co	PA	98	0.00%	100.10%	99	42	42.42%
11672	High Tech Services RRG Inc	VT	97	0.00%	100.11%	40	0	0%
24660	Cumberland Cas & Surety Co	FL	95	0.00%	100.11%	100	51	51%
34789	AIG Centennial Ins Co	PA	95	0.00%	100.12%	102	2,740	2686.27%
41424	Pennsylvania Manufacturers Ind Co	PA	90	0.00%	100.12%	62	170	274.19%
10115	Eastern Dentists Ins Co RRG	VT	88	0.00%	100.13%	93	76	81.72%
10946	Arch Excess & Surplus Ins Co	NE	85	0.00%	100.13%	50	27	54%
12300	American Contractors Ins Co RRG	TX	82	0.00%	100.13%	56	-83	-148.21%
20788	Buckeye Union Ins Co	OH	81	0.00%	100.14%	46	34	73.91%
10084	Title Industry Assur Co RRG	VT	81	0.00%	100.14%	66	101	153.03%
39640	Firemans Fund Ins Co Of OH	OH	80	0.00%	100.15%	75	-156	-208%
15156	Shelby Ins Co	IL	77	0.00%	100.15%	83	65	78.31%
15059	Public Service Mut Ins Co	NY	77	0.00%	100.15%	85	-553	-650.59%
11371	Great West Cas Co	NE	76	0.00%	100.16%	70	11	15.71%
27340	Centre County Mut Fire Ins Co	PA	75	0.00%	100.16%	52	9	17.31%
14559	Guideone Specialty Mut Ins Co	IA	75	0.00%	100.16%	150	-37	-24.67%
40258	American Intl South Ins Co	PA	74	0.00%	100.17%	59	15	25.42%
17469	Montour Mut Ins Co	PA	73	0.00%	100.17%	72	13	18.06%
39926	Selective Ins Co Of The Southeast	NC	67	0.00%	100.17%	64	83	129.69%
24600	Globe Ind Co	DE	67	0.00%	100.18%	100	11	11%
11401	Guaranty Natl Ins Co	CO	66	0.00%	100.18%	49	393	802.04%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 17 - Other Liability

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
35432	New Jersey Re-Insurance Co	NJ	64	0.00%	100.18%	58	0	0%
12475	Republic-Franklin Ins Co	OH	63	0.00%	100.19%	67	0	0%
41459	Armed Forces Ins Exchange	KS	63	0.00%	100.19%	63	-8	-12.70%
10317	Neighborhood Spirit Prop & Cas Co	CA	63	0.00%	100.19%	62	22	35.48%
16063	Unitrin Auto & Home Ins Co	NY	62	0.00%	100.20%	14	74	528.57%
37184	Deerfield Ins Co	IL	60	0.00%	100.20%	62	-72	-116.13%
29980	First Colonial Ins Co	FL	59	0.00%	100.20%	0	0	0%
24589	American & Foreign Ins Co	DE	59	0.00%	100.20%	77	903	1172.73%
11114	St Charles Ins Co RRG	SC	58	0.00%	100.21%	58	35	60.34%
39217	QBE Ins Corp	PA	57	0.00%	100.21%	70	15	21.43%
19224	St. Paul Protective Ins Co	IL	56	0.00%	100.21%	187	67	35.83%
43117	American Equity Ins Co	AZ	56	0.00%	100.21%	558	5,633	1009.50%
36234	Preferred Professional Ins Co	NE	55	0.00%	100.22%	36	12	33.33%
19356	Maryland Cas Co	MD	52	0.00%	100.22%	187	1,125	601.60%
16322	Progressive Halcyon Ins Co	OH	51	0.00%	100.22%	23	2	8.70%
37877	Nationwide Prop & Cas Ins Co	OH	50	0.00%	100.22%	60	-38	-63.33%
38237	American Country Ins Co	IL	45	0.00%	100.23%	36	5	13.89%
23108	Lumbermens Underwriting Alliance	MO	44	0.00%	100.23%	58	3	5.17%
16551	Savers Prop & Cas Ins Co	MO	43	0.00%	100.23%	25	-21	-84%
16985	Conemaugh Valley Mut Ins Co	PA	43	0.00%	100.23%	44	66	150%
17582	Patrons Mut Fire Ins Co of IN PA	PA	39	0.00%	100.23%	39	25	64.10%
17868	Wallrose Mut Ins Co	PA	36	0.00%	100.24%	35	32	91.43%
27278	Protection Mut Ins Co	PA	35	0.00%	100.24%	30	1	3.33%
24503	Blue Ridge Ins Co	WI	35	0.00%	100.24%	471	-166	-35.24%
14532	Middlesex Mut Assur Co	CT	34	0.00%	100.24%	18	0	0%
11097	Heritage Warranty Ins RRG Inc	SC	33	0.00%	100.24%	23	17	73.91%
26522	Mount Vernon Fire Ins Co	PA	31	0.00%	100.24%	55	-5	-9.09%
23396	Amerisure Mut Ins Co	MI	31	0.00%	100.25%	32	2,996	9362.50%
10340	Stonington Ins Co	TX	30	0.00%	100.25%	10	169	1690%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 17 - Other Liability

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
32190	Constitution Ins Co	NY	30	0.00%	100.25%	30	-153	-510%
30589	Capital City Ins Co Inc	SC	29	0.00%	100.25%	29	0	0%
19992	American Select Ins Co	OH	27	0.00%	100.25%	26	1	3.85%
15326	Utica First Ins Co	NY	26	0.00%	100.25%	25	0	0%
30880	Washington Mut Fire & Storm Ins	PA	26	0.00%	100.25%	25	48	192%
30104	Hartford Underwriters Ins Co	CT	25	0.00%	100.25%	44	-69	-156.82%
11676	Cruden Bay RRG Inc	VT	25	0.00%	100.26%	25	0	0%
24171	Netherlands Ins Co The	NH	25	0.00%	100.26%	20	5	25%
16969	Clearfield Cty Grnge Mut Fire Ins Co	PA	25	0.00%	100.26%	23	-24	-104.35%
20621	OneBeacon America Ins Co	MA	24	0.00%	100.26%	74	-7,650	-10337.84%
25496	TIG Ind Co	CA	23	0.00%	100.26%	29	45	155.17%
25984	Graphic Arts Mut Ins Co	NY	23	0.00%	100.26%	41	38	92.68%
41106	Triumphe Cas Co	PA	22	0.00%	100.26%	11	0	0%
18023	Star Ins Co	MI	22	0.00%	100.26%	18	-45	-250%
29696	Travelers Excess & Surplus Lines Co	CT	20	0.00%	100.26%	2	4	200%
10657	First Mercury Ins Co	IL	19	0.00%	100.27%	18	-68	-377.78%
24449	Regent Ins Co	WI	19	0.00%	100.27%	19	0	0%
10936	Seneca Ins Co Inc	NY	17	0.00%	100.27%	16	0	0%
10075	Consumer Specialties Ins Co RRG	VT	17	0.00%	100.27%	15	2	13.33%
41483	Farmington Cas Co	CT	17	0.00%	100.27%	16	-19	-118.75%
42226	Princeton Ins Co	NJ	17	0.00%	100.27%	103	67	65.05%
41858	Great American Fidelity Ins Co	DE	17	0.00%	100.27%	16	-117	-731.25%
44105	Ophthalmic Mut Ins Co RRG	VT	16	0.00%	100.27%	16	0	0%
32808	Illinois Emcasco Ins Co	IA	15	0.00%	100.27%	5	1	20%
24694	Safeguard Ins Co	CT	15	0.00%	100.27%	17	172	1011.76%
10748	Livingston Mut Ins Co	PA	15	0.00%	100.27%	11	6	54.55%
10819	American Equity Specialty Ins Co	CA	14	0.00%	100.27%	72	-5	-6.94%
42595	Rockingham Cas Co	VA	14	0.00%	100.27%	9	0	0%
20176	Celina Mut Ins Co	OH	13	0.00%	100.28%	13	-5	-38.46%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 17 - Other Liability

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
20885	Kansas City Fire & Marine Ins Co	SC	12	0.00%	100.28%	12	7	58.33%
42900	Harleysville Ins Co Of NJ	NJ	12	0.00%	100.28%	10	-1	-10%
24325	York Ins Co	IL	12	0.00%	100.28%	17	-46	-270.59%
18341	Insurance Corp Of NY	NY	11	0.00%	100.28%	15	247	1646.67%
11194	Capital Assur RRG Inc	SC	11	0.00%	100.28%	11	0	0%
34266	Frontier Ins Co	NY	11	0.00%	100.28%	11	-1,454	-13218.18%
19690	American Economy Ins Co	IN	11	0.00%	100.28%	18	64	355.56%
17574	Patrons Mut Fire Assoc Of Nw PA	PA	11	0.00%	100.28%	11	4	36.36%
15709	Southern States Ins Exch	VA	11	0.00%	100.28%	18	-22	-122.22%
11452	Hartford Steam Boil Inspec & Ins Co	CT	10	0.00%	100.28%	8	-20	-250%
31895	American Interstate Ins Co	LA	10	0.00%	100.28%	10	7	70%
34622	Glens Falls Ins Co	DE	10	0.00%	100.28%	10	3,791	37910%
17701	Pymatuning Mut Fire Ins Co	PA	10	0.00%	100.28%	10	4	40%
10353	Ooida RRG Inc	VT	9	0.00%	100.28%	7	5	71.43%
41513	Foremost Signature Ins Co	MI	9	0.00%	100.28%	8	0	0%
10213	Discover Specialty Ins Co	IL	8	0.00%	100.28%	8	0	0%
42803	Guideone Elite Ins Co	IA	8	0.00%	100.28%	7	0	0%
17191	Grange Mut Fire Ins Co	PA	8	0.00%	100.28%	8	4	50%
17515	North Western Mut Fire Ins Co	PA	8	0.00%	100.28%	4	0	0%
22306	Massachusetts Bay Ins Co	NH	8	0.00%	100.29%	7	-281	-4014.29%
26263	Erie Ins Co	PA	7	0.00%	100.29%	62	-224	-361.29%
31325	Acadia Ins Co	ME	6	0.00%	100.29%	4	0	0%
17620	Penn Charter Mut Ins Co	PA	6	0.00%	100.29%	6	18	300%
10673	Penn-Star Ins Co	PA	5	0.00%	100.29%	5	1	20%
19372	Northern Ins Co Of NY	NY	5	0.00%	100.29%	85	-133	-156.47%
28860	RLI Ind Co	IL	5	0.00%	100.29%	4	0	0%
11000	Sentinel Ins Co Ltd	CT	4	0.00%	100.29%	2	0	0%
10933	MIIX Ins Co	NJ	4	0.00%	100.29%	5	-373	-7460%
17892	West Branch Mut Ins Co	PA	4	0.00%	100.29%	2	0	0%

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 17 - Other Liability

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
44180	Mountain Laurel Assur Co	PA	4	0.00%	100.29%	4	8	200%
10212	Allmerica Fncl Alliance Ins Co	NH	4	0.00%	100.29%	4	0	0%
11878	MutualAid eXchange	KS	4	0.00%	100.29%	5	-20	-400%
33600	LM Ins Corp	IA	4	0.00%	100.29%	3	-46	-1533.33%
15580	Scottsdale Ind Co	OH	4	0.00%	100.29%	4	27	675%
20087	National Ind Co	NE	4	0.00%	100.29%	37	-14	-37.84%
27324	Hanover Fire And Cas Ins Co	PA	3	0.00%	100.29%	2	0	0%
31135	Great American Security Ins Co	OH	3	0.00%	100.29%	3	-11	-366.67%
35726	Providence Washington Ins Co Of NY	NY	3	0.00%	100.29%	6	1	16.67%
14265	Indiana Lumbermens Mut Ins Co	IN	3	0.00%	100.29%	6	141	2350%
11033	Automotive Underwriters Ins Co A RRG	HI	3	0.00%	100.29%	3	0	0%
35696	Harleysville Preferred Ins Co	PA	3	0.00%	100.29%	3	-1	-33.33%
10729	Seneca Specialty Ins Co	AZ	3	0.00%	100.29%	1	0	0%
23337	Merchants Ins Co Of NH Inc	NH	2	0.00%	100.29%	3	3	100%
41840	Allmerica Financial Benefit Ins Co	MI	2	0.00%	100.29%	2	1	50%
31968	Merastar Ins Co	TN	2	0.00%	100.29%	1	0	0%
31089	Republic Western Ins Co	AZ	2	0.00%	100.29%	4	-24	-600%
27790	Canal Ind Co	SC	2	0.00%	100.29%	4	0	0%
24813	Balboa Ins Co	CA	2	0.00%	100.29%	2	1	50%
24104	Ohio Farmers Ins Co	OH	2	0.00%	100.29%	11	78	709.09%
40428	Voyager Ind Ins Co	GA	2	0.00%	100.29%	2	-17	-850%
26050	Response Worldwide Ins Co	OH	2	0.00%	100.29%	3	0	0%
23663	National American Ins Co	OK	2	0.00%	100.29%	1	0	0%
33189	Monticello Ins Co	DE	2	0.00%	100.29%	2	-81	-4050%
20613	American Employers Ins Co	MA	2	0.00%	100.29%	3	-167	-5566.67%
14753	Frederick Mut Ins Co	MD	2	0.00%	100.29%	0	0	0%
14460	Podiatry Ins Co Of Amer A Mut Co	IL	2	0.00%	100.29%	2	0	0%
24899	Alea North America Ins Co	NY	2	0.00%	100.29%	1	0	0%
20818	Commercial Ins Co Of Newark NJ	NJ	1	0%	100.29%	1	51	5100%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 17 - Other Liability

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
10717	Aspen Specialty Ins Co	ND	1	0%	100.29%	183	1,849	1010.38%
19240	Allstate Ind Co	IL	1	0%	100.29%	1	0	0%
32077	Heritage Casualty Ins Co	IL	1	0%	100.29%	1	0	0%
26611	Valiant Ins Co	IA	0	0%	100.29%	4	-4	-100%
38580	Great American Protection Ins Co	OH	0	0%	100.29%	0	-1	0%
19607	XL Select	OK	0	0%	100.29%	23	-511	-2221.74%
38148	North Sea Ins Co	NY	0	0%	100.29%	1	0	0%
36510	Assoc Of Trial Lawyers Asr A Mut RRG	IL	0	0%	100.29%	0	299	0%
20052	National Liab & Fire Ins Co	CT	0	0%	100.29%	0	0	0%
27898	Americas Ins Co	LA	0	0%	100.29%	0	-27	0%
20591	Bankers Std Fire & Marine Co	PA	0	0%	100.29%	1	-371	-37100%
27189	Associated Intl Ins Co	IL	0	0%	100.29%	0	-5,223	0%
22276	Stonewall Ins Co	RI	0	0%	100.29%	0	-4,194	0%
10499	DaimlerChrysler Ins Co	MI	0	0%	100.29%	0	84	0%
10803	Columbia Natl RRG Inc	VT	0	0%	100.29%	0	0	0%
22047	North Star Rein Corp	DE	0	0%	100.29%	0	-371	0%
10806	Farmers New Century Ins Co	IL	0	0%	100.29%	0	1	0%
10163	General Eastern Ski Ins RRG Inc	VT	0	0%	100.29%	0	-451	0%
17736	Saucon Mut Ins Co	PA	0	0%	100.29%	0	0	0%
38261	Hartford Ins Co Of The Southeast	FL	0	0%	100.29%	0	0	0%
40134	Potomac Ins Co Of IL	IL	0	0%	100.29%	0	-431	0%
20710	Century Ind Co	PA	0	0%	100.29%	0	62,560	0%
18279	Bankers Standard Ins Co	PA	0	0%	100.29%	9	-807	-8966.67%
39322	General Security Natl Ins Co	NY	0	0%	100.29%	1	-66	-6600%
22608	National Specialty Ins Co	TX	0	0%	100.29%	0	22	0%
10227	American Rein Co	DE	0	0%	100.29%	0	-5,538	0%
20931	Atlanta Intl Ins Co	NY	0	0%	100.29%	0	0	0%
41750	St Paul Medical Liability Ins Co	MN	0	0%	100.29%	0	0	0%
23647	Mutual Service Cas Ins Co	MN	0	0%	100.29%	0	-14	0%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 17 - Other Liability

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
10316	Appalachian Ins Co	RI	0	0%	100.29%	0	-252	0%
21946	Camden Fire Ins Assoc	NJ	0	0%	100.29%	0	0	0%
11630	Jefferson Ins Co	NY	0	0%	100.29%	0	-77	0%
21296	Commercial Guaranty Cas Ins Co	IN	0	0%	100.29%	-1	10	-1000%
42072	INA Surplus Ins Co	PA	0	0%	100.29%	0	235	0%
36455	Northbrook Ind Co	IL	0	0%	100.29%	0	-22	0%
24319	Ulico Ind Co	AR	0	0%	100.29%	1	-1	-100%
12661	State Capital Ins Co	NC	0	0%	100.29%	0	0	0%
38369	Northern Assur Co Of Amer	MA	0	0%	100.29%	1	43	4300%
35947	MT Mckinley Ins Co	DE	0	0%	100.29%	0	29,628	0%
20583	XL Reins America Inc	NY	0	0%	100.29%	0	-313	0%
25453	Nationwide Ins Co Of Amer	WI	0	0%	100.29%	0	0	0%
28649	Eastern Atlantic Ins Co	PA	0	0%	100.29%	0	27	0%
11267	Security America RRG Inc	VT	0	0%	100.29%	0	0	0%
35106	Niagara Fire Ins Co	DE	0	0%	100.29%	0	-4	0%
37338	Pacific Ins Co	CA	0	0%	100.29%	72	-272	-377.78%
16608	New York Marine & Gnrl Ins Co	NY	0	0%	100.29%	0	-223	0%
21830	New England Ins Co	CT	0	0%	100.29%	0	3,529	0%
10893	Primeguard Ins Co Inc A RRG	HI	0	0%	100.29%	0	0	0%
37273	Firemans Fund Ins Co Of WI	WI	0	0%	100.29%	0	-20	0%
37915	American Central Ins Co	MO	0	0%	100.29%	0	0	0%
20354	Sea Ins Co Of Amer	NY	0	0%	100.29%	0	2	0%
27955	Commercial Risk Re-Ins Co	VT	0	0%	100.29%	0	1,043	0%
28665	Cincinnati Cas Co	OH	0	0%	100.29%	0	0	0%
22195	Insurance Co Of Greater NY	NY	0	0%	100.29%	0	25	0%
10691	Residential Ins Co Inc A RRG	HI	0	0%	100.29%	3	3	100%
11977	Northwestern Natl Ins Co Seg Accnt	WI	0	0%	100.29%	0	8,864	0%
19712	American States Ins Co Of TX	TX	0	0%	100.29%	0	0	0%
37958	Acceptance Ins Co	NE	0	0%	100.29%	0	-1,824	0%

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11460	Homestead Ins Co	PA	0	0%	100.29%	0	-12	0%
37214	American States Preferred Ins Co	IN	0	0%	100.29%	0	0	0%
38318	Republic Ins Co	TX	0	0%	100.29%	0	-405	0%
22535	Seaboard Surety Co	NY	0	0%	100.29%	-69	3	-4.35%
40150	MGA Ins Co Inc	TX	0	0%	100.29%	0	-2	0%
17400	Noetic Specialty Ins Co	IL	0	0%	100.29%	0	-42	0%
22241	Medmarc Cas Ins Co	VT	0	0%	100.29%	0	-82	0%
23434	Middlesex Ins Co	WI	0	0%	100.29%	0	0	0%
26921	Everest Reins Co	DE	0	0%	100.29%	0	-2,751	0%
23914	Northwestern Natl Ins Co Milwaukee	WI	0	0%	100.29%	0	5,847	0%
44237	Mental Health RRG	VT	0	0%	100.29%	0	-113	0%
25763	Seaton Ins Co	RI	0	0%	100.29%	0	-29	0%
33650	Mendota Ins Co	MN	0	0%	100.29%	0	0	0%
12750	Evergreen Natl Ind Co	OH	0	0%	100.29%	0	4	0%
33723	Great American Spirit Ins Co	OH	0	0%	100.29%	0	-4	0%
14010	Crusader Ins Co	CA	0	0%	100.29%	0	-1	0%
27073	Nipponkoa Ins Co Ltd U.S. Branch	NY	0	0%	100.29%	0	-1	0%
10014	Affiliated Fm Ins Co	RI	0	0%	100.29%	0	-5	0%
31534	Citizens Ins Co Of Amer	MI	0	0%	100.29%	0	-181	0%
21822	First State Ins Co	CT	0	0%	100.29%	0	46,131	0%
20451	Midstates Rein Corp	IL	0	0%	100.29%	0	0	0%
10391	American Centennial Ins Co	DE	0	0%	100.29%	0	4,861	0%
44148	Architects & Engineers Ins Co RRG	DE	0	0%	100.29%	7	-348	-4971.43%
14613	Montgomery Mut Ins Co	MD	0	0%	100.29%	0	0	0%
19615	American Reliable Ins Co	AZ	0	0%	100.29%	0	0	0%
37303	Redland Ins Co	NJ	0	0%	100.29%	0	63	0%
10238	Potomac Ins Co	PA	0	0%	100.29%	0	12	0%
11100	Safeco Surplus Lines Ins Co	WA	0	0%	100.29%	4	-19	-475%
13242	Titan Ind Co	TX	0	0%	100.29%	0	993	0%

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Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
37079	Hudson Specialty Ins Co	NY	0	0%	100.29%	37	16	43.24%
20850	Firemens Ins Co Of Newark NJ	NJ	0	0%	100.29%	0	3,142	0%
29017	Professionals Advocate Ins Co	MD	0	0%	100.29%	0	0	0%
13838	Farmland Mut Ins Co	IA	0	0%	100.29%	0	0	0%
14052	First Patriot Ins Co	PA	0	0%	100.29%	5	-2	-40%
33588	First Liberty Ins Corp	IA	0	0%	100.29%	-1	0	0%
21482	Factory Mut Ins Co	RI	0	0%	100.29%	0	3,950	0%
36137	Travelers Commercial Ins Co	CT	0	0%	100.29%	0	16	0%
10903	American Excess Ins Exchange RRG	VT	0	0%	100.29%	0	1,405	0%
19046	Travelers Cas Ins Co Of Amer	CT	0	0%	100.29%	0	1	0%
33812	Reciprocal of America	VA	0	0%	100.29%	0	60	0%
36170	Travelers Cas Co Of CT	CT	0	0%	100.29%	0	-1	0%
13137	Viking Ins Co Of WI	CO	0	0%	100.29%	0	0	0%
26220	Yosemite Ins Co	IN	0	0%	100.29%	0	0	0%
20249	Central Natl Ins Co Of Omaha	NE	0	0%	100.29%	0	11,988	0%
38776	Folksamerica Rein Co	NY	0	0%	100.29%	0	814	0%
28630	Guilderland Rein Co	NY	0	0%	100.29%	4	-7	-175%
35114	Pennsylvania Med Soc Liab Ins Co	PA	-1	0%	100.29%	102	249	244.12%
36838	General Agents Ins Co Of Amer Inc	OK	-1	0%	100.29%	19	-412	-2168.42%
20109	Bituminous Fire & Marine Ins Co	IL	-3	0.00%	100.29%	30	124	413.33%
23353	Meridian Security Ins Co	IN	-4	0.00%	100.29%	-4	-2	50%
21962	Pennsylvania General Ins Co	PA	-4	0.00%	100.29%	93	373	401.08%
20648	Employers Fire Ins Co	MA	-5	0.00%	100.29%	-5	-3	60%
19925	Audubon Ind Co	MS	-5	0.00%	100.29%	11	149	1354.55%
19399	AIU Ins Co	NY	-6	0.00%	100.29%	-6	-34	566.67%
28223	Nationwide Agribusiness Ins Co	IA	-7	0.00%	100.29%	7	-29	-414.29%
19828	Argonaut-Midwest Ins Co	IL	-21	0.00%	100.29%	244	531	217.62%
30562	American Manufacturers Mut Ins Co	IL	-67	0.00%	100.29%	550	1,621	294.73%
25518	TIG Premier Ins Co	CA	-71	0.00%	100.28%	1,060	687	64.81%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 17 - Other Liability

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
23620	Burlington Ins Co	NC	-85	0.00%	100.28%	11	-54	-490.91%
19070	Standard Fire Ins Co	CT	-85	0.00%	100.27%	-89	-222	249.44%
26042	Wausau Underwriters Ins Co	WI	-127	-0.01%	100.27%	-105	779	-741.90%
11622	Specialty Surplus Ins Co	IL	-368	-0.02%	100.25%	399	1,670	418.55%
18910	American Protection Ins Co	IL	-394	-0.02%	100.23%	-81	57	-70.37%
27138	Kemper Cas Ins Co	IL	-407	-0.02%	100.21%	-341	-220	64.52%
22977	Lumbermens Mut Cas Co	IL	-686	-0.03%	100.18%	10,549	-178,366	-1690.83%
40991	Kemper Ind Ins Co	IL	-1,130	-0.05%	100.13%	2,177	-840	-38.59%
22713	Insurance Co Of North Amer	PA	-2,630	-0.13%	100%	-4,043	3,238	-80.09%
	647 Companies in the Report		**$ 2,098,390**	**100.00%**	**100.00%**	**$ 1,957,392**	**$ 1,477,569**	**75.49%**

END OF REPORT

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 18 - Products Liability

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
24767	St Paul Fire & Marine Ins Co	MN	11,484	7.21%	7.21%	10,740	2,282	21.25%
26247	American Guarantee & Liability Ins	NY	9,956	6.25%	13.47%	9,486	3,881	40.91%
19437	Lexington Ins Co	DE	9,823	6.17%	19.64%	10,772	12,402	115.13%
16535	Zurich American Ins Co	NY	9,069	5.70%	25.34%	8,137	3,276	40.26%
20281	Federal Ins Co	IN	6,910	4.34%	29.68%	5,301	-29,891	-563.87%
23043	Liberty Mut Ins Co	MA	4,840	3.04%	32.72%	4,445	9,398	211.43%
26387	Steadfast Ins Co	DE	4,766	2.99%	35.71%	5,054	2,117	41.89%
31127	Columbia Cas Co	IL	4,418	2.78%	38.49%	3,798	5,425	142.84%
14990	Pennsylvania Ntl Mut Cas Ins Co	PA	4,394	2.76%	41.25%	4,135	680	16.45%
17400	Noetic Specialty Ins Co	IL	3,588	2.25%	43.50%	2,344	1,266	54.01%
35378	Evanston Ins Co	IL	3,354	2.11%	45.61%	3,295	2,190	66.46%
42811	Gulf Underwriters Ins Co	CT	3,314	2.08%	47.69%	3,558	1,820	51.15%
21261	Electric Ins Co	MA	3,056	1.92%	49.61%	3,448	2,086	60.50%
23035	Liberty Mut Fire Ins Co	MA	3,031	1.90%	51.52%	3,295	1,905	57.81%
24554	XL Ins Amer Inc	DE	2,881	1.81%	53.33%	2,957	3,814	128.98%
41181	Universal Underwriters Ins Co	KS	2,774	1.74%	55.07%	2,717	1,477	54.36%
21113	United States Fire Ins Co	DE	2,736	1.72%	56.79%	2,641	-159	-6.02%
10677	Cincinnati Ins Co	OH	2,681	1.68%	58.47%	2,695	704	26.12%
26301	Selective Way Ins Co	NJ	2,561	1.61%	60.08%	2,529	2,143	84.74%
35300	Allianz Global Risks US Ins Co	CA	2,532	1.59%	61.67%	2,944	-12,916	-438.72%
29459	Twin City Fire Ins Co Co	IN	2,411	1.51%	63.19%	1,993	71	3.56%
22241	Medmarc Cas Ins Co	VT	2,358	1.48%	64.67%	2,753	2,193	79.66%
24678	Royal Ind Co	DE	2,268	1.42%	66.09%	2,300	6,586	286.35%
30481	St Paul Surplus Lines Ins Co	DE	2,166	1.36%	67.45%	2,218	642	28.95%
44520	Crum & Forster Specialty Ins Co	AZ	2,121	1.33%	68.79%	2,235	639	28.59%
39993	Colony Ins Co	VA	1,962	1.23%	70.02%	1,936	947	48.92%
13935	Federated Mut Ins Co	MN	1,537	0.97%	70.99%	1,499	-214	-14.28%

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 18 - Products Liability

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
20079	National Fire & Marine Ins Co	NE	1,471	0.92%	71.91%	1,287	574	44.60%
24791	St Paul Mercury Ins Co	MN	1,348	0.85%	72.76%	1,581	-425	-26.88%
19380	American Home Assur Co	NY	1,287	0.81%	73.56%	342	528	154.39%
23787	Nationwide Mut Ins Co	OH	1,228	0.77%	74.34%	1,123	-112	-9.97%
38989	Chubb Custom Ins Co	DE	1,205	0.76%	75.09%	1,244	193	15.51%
21857	American Ins Co	NE	1,185	0.74%	75.84%	1,100	28,283	2571.18%
20346	Pacific Ind Co	WI	1,178	0.74%	76.58%	718	-14,860	-2069.64%
24856	Admiral Ins Co	DE	1,176	0.74%	77.32%	1,239	-843	-68.04%
25135	State Automobile Mut Ins Co	OH	1,175	0.74%	78.06%	1,089	462	42.42%
25674	Travelers Property Cas Co Of Amer	CT	1,134	0.71%	78.77%	1,029	7,439	722.93%
37532	Great American E&S Ins Co	DE	1,105	0.69%	79.46%	730	-65	-8.90%
26743	Maxum Ind Co	DE	1,040	0.65%	80.12%	381	119	31.23%
19682	Hartford Fire In Co	CT	1,035	0.65%	80.77%	933	6,567	703.86%
21199	Arch Speciality Ins Co	WI	1,026	0.64%	81.41%	1,015	494	48.67%
37974	MT Hawley Ins Co	IL	995	0.63%	82.03%	910	366	40.22%
41297	Scottsdale Ins Co	OH	979	0.62%	82.65%	784	-132	-16.84%
26980	Royal Ins Co Of Amer	IL	961	0.60%	83.25%	1,649	4,103	248.82%
32441	Penn Natl Security Ins Co	PA	903	0.57%	83.82%	917	207	22.57%
24147	Old Republic Ins Co	PA	902	0.57%	84.39%	871	19	2.18%
26271	Erie Ins Exch	PA	841	0.53%	84.92%	822	-1,195	-145.38%
41807	Royal Surplus Lines Ins Co	CT	824	0.52%	85.43%	1,262	232	18.38%
27960	Illinois Union Ins Co	IL	776	0.49%	85.92%	655	637	97.25%
20443	Continental Cas Co	IL	771	0.48%	86.41%	492	-91	-18.50%
19445	National Union Fire Ins Co Of Pitts	PA	760	0.48%	86.88%	653	6,743	1032.62%
22322	Greenwich Ins Co	DE	747	0.47%	87.35%	818	-5,714	-698.53%
19259	Selective Ins Co Of SC	SC	700	0.44%	87.79%	630	787	124.92%
23779	Nationwide Mut Fire Ins Co	OH	655	0.41%	88.20%	608	-56	-9.21%

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 18 - Products Liability

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
14974	Pennsylvania Lumbermens Mut Ins	PA	570	0.36%	88.56%	561	1,440	256.68%
43095	Clarendon Amer Ins Co	NJ	553	0.35%	88.91%	395	409	103.54%
21180	Sentry Select Ins Co	WI	542	0.34%	89.25%	536	302	56.34%
39020	Essex Ins Co	DE	540	0.34%	89.59%	531	116	21.85%
14168	Harleysville Mut Ins Co	PA	534	0.34%	89.92%	451	144	31.93%
13196	Western World Ins Co	NH	527	0.33%	90.26%	463	241	52.05%
37982	Tudor Ins Co	NH	526	0.33%	90.59%	483	942	195.03%
17370	Nautilus Ins Co	AZ	496	0.31%	90.90%	498	15	3.01%
42404	Liberty Ins Corp	IL	494	0.31%	91.21%	497	771	155.13%
37362	General Star Ind Co	CT	488	0.31%	91.51%	691	1,497	216.64%
40142	American Zurich Ins Co	IL	484	0.30%	91.82%	374	534	142.78%
33138	Landmark Amer Ins Co	OK	478	0.30%	92.12%	227	113	49.78%
21326	Empire Fire & Marine Ins Co	NE	476	0.30%	92.42%	378	116	30.69%
35351	American Empire Surplus Lns Ins Co	DE	424	0.27%	92.68%	476	163	34.24%
21881	National Surety Corp	IL	421	0.26%	92.95%	397	355	89.42%
24775	St Paul Guardian Ins Co	MN	418	0.26%	93.21%	428	-331	-77.34%
41343	Gerling Amer Ins Co	NY	410	0.26%	93.47%	555	1,077	194.05%
12262	Pennsylvania Manufacturers Asn Ins C	PA	360	0.23%	93.70%	335	213	63.58%
20303	Great Northern Ins Co	MN	358	0.22%	93.92%	324	211	65.12%
36463	Discover Prop & Cas Ins Co	IL	355	0.22%	94.14%	391	367	93.86%
22357	Hartford Accid & Ind Co	CT	336	0.21%	94.35%	336	12,299	3660.42%
24384	Ranger Ins Co	DE	328	0.21%	94.56%	297	840	282.83%
39322	General Security Natl Ins Co	NY	305	0.19%	94.75%	321	-177	-55.14%
22667	Ace American Ins Co	PA	299	0.19%	94.94%	256	385	150.39%
21105	North River Ins Co	NJ	278	0.17%	95.11%	88	-133	-151.14%
14982	Penn Millers Ins Co	PA	275	0.17%	95.29%	258	23	8.91%
19410	Commerce & Industry Ins Co	NY	261	0.16%	95.45%	256	-90	-35.16%

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 18 - Products Liability

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
25887	US Fidelity & Guaranty Co	MD	260	0.16%	95.61%	261	-167	-63.98%
24988	Sentry Ins A Mut Co	WI	254	0.16%	95.77%	251	-149	-59.36%
37877	Nationwide Prop & Cas Ins Co	OH	250	0.16%	95.93%	235	-7	-2.98%
33022	AXA Corp Solutions Ins Co	NY	240	0.15%	96.08%	239	0	0%
36940	Indian Harbor Ins Co	ND	237	0.15%	96.23%	274	256	93.43%
32859	Penn-Amer Ins Co	PA	225	0.14%	96.37%	204	48	23.53%
20508	Valley Forge Ins Co	PA	209	0.13%	96.50%	133	86	64.66%
14621	Motorists Mut Ins Co	OH	207	0.13%	96.63%	212	148	69.81%
19489	Allied World Assur Co US Inc	DE	205	0.13%	96.76%	93	74	79.57%
20486	Transcontinental Ins Co	NY	204	0.13%	96.89%	122	-296	-242.62%
12572	Selective Ins Co Of Amer	NJ	199	0.13%	97.02%	227	227	100%
37150	Western Heritage Ins Co	AZ	197	0.12%	97.14%	173	51	29.48%
23809	Granite State Ins Co	PA	195	0.12%	97.26%	185	78	42.16%
36897	Manufacturers Alliance Ins Co	PA	185	0.12%	97.38%	171	41	23.98%
15610	AXIS Specialty Ins Co	CT	185	0.12%	97.49%	108	68	62.96%
13056	RLI Ins Co	IL	180	0.11%	97.61%	173	159	91.91%
20478	National Fire Ins Co Of Hartford	CT	174	0.11%	97.72%	159	314	197.48%
20362	Mitsui Sumitomo Ins Co of Amer	NY	155	0.10%	97.81%	125	34	27.20%
37257	Insurance Corp Of Hannover	IL	154	0.10%	97.91%	223	-6	-2.69%
21415	Employers Mut Cas Co	IA	146	0.09%	98.00%	129	82	63.57%
34207	Westport Ins Corp	MO	144	0.09%	98.09%	69	23	33.33%
20427	American Cas Co Of Reading PA	PA	143	0.09%	98.18%	67	582	868.66%
42846	Atlantic Cas Ins Co	NC	143	0.09%	98.27%	129	34	26.36%
35386	Fidelity & Guaranty Ins Co	IA	141	0.09%	98.36%	114	26	22.81%
10476	Steel Tank Ins Co RRG	VT	139	0.09%	98.45%	139	24	17.27%
24112	Westfield Ins Co	OH	133	0.08%	98.53%	107	100	93.46%
12260	Campmed Cas & Ind Co Inc MD	MD	131	0.08%	98.61%	142	36	25.35%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 18 - Products Liability

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
24074	Ohio Cas Ins Co	OH	131	0.08%	98.70%	127	27	21.26%
20060	National Ind Co Of Mid-Amer	IA	119	0.07%	98.77%	92	44	47.83%
27987	Northfield Ins Co	IA	118	0.07%	98.85%	165	1,898	1150.30%
24589	American & Foreign Ins Co	DE	115	0.07%	98.92%	82	208	253.66%
31348	Crum & Forster Ind Co	DE	111	0.07%	98.99%	299	-69	-23.08%
24198	Peerless Ins Co	NH	111	0.07%	99.06%	100	132	132%
20699	Ace Prop & Cas Ins Co	PA	109	0.07%	99.13%	206	27,108	13159.22%
10172	Westchester Surplus Lines Ins Co	GA	98	0.06%	99.19%	91	5	5.49%
20095	Bituminous Cas Corp	IL	93	0.06%	99.25%	87	13	14.94%
14400	Lititz Mut Ins Co	PA	90	0.06%	99.30%	69	0	0%
12203	James River Ins Co	OH	85	0.05%	99.36%	21	7	33.33%
10833	Gemini Ins Co	DE	79	0.05%	99.41%	46	13	28.26%
11045	Excelsior Ins Co	NH	79	0.05%	99.45%	71	21	29.58%
35416	Us Underwriters Ins Co	ND	74	0.05%	99.50%	83	37	44.58%
21407	Emcasco Ins Co	IA	73	0.05%	99.55%	79	15	18.99%
24880	Fire & Cas Ins Co Of CT	CT	73	0.05%	99.59%	78	27	34.62%
21458	Employers Ins of Wausau	WI	70	0.04%	99.64%	195	2,485	1274.36%
24872	Connecticut Ind Co	CT	68	0.04%	99.68%	60	14	23.33%
40827	Virginia Surety Co Inc	IL	67	0.04%	99.72%	32	15	46.88%
14044	Goodville Mut Cas Co	PA	62	0.04%	99.76%	54	3	5.56%
19704	American States Ins Co	IN	62	0.04%	99.80%	68	-17	-25%
17558	Old Guard Ins Co	PA	59	0.04%	99.84%	60	-1	-1.67%
24015	Northland Ins Co	MN	58	0.04%	99.87%	69	-400	-579.71%
23817	Illinois Natl Ins Co	IL	57	0.04%	99.91%	51	67	131.37%
26069	Wausau Business Ins Co	WI	54	0.03%	99.94%	44	45	102.27%
21784	Firemens Ins Co Of Washington DC	DE	54	0.03%	99.98%	78	128	164.10%
23841	New Hampshire Ins Co	PA	53	0.03%	100.01%	50	-95	-190%

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 18 - Products Liability

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
26042	Wausau Underwriters Ins Co	WI	52	0.03%	100.04%	36	1,173	3258.33%
21873	Firemans Fund Ins Co	CA	51	0.03%	100.07%	40	9,641	24102.50%
44393	West American Ins Co	IN	50	0.03%	100.11%	53	9	16.98%
35505	Rockwood Cas Ins Co	PA	50	0.03%	100.14%	54	-26	-48.15%
40258	American Intl South Ins Co	PA	48	0.03%	100.17%	35	17	48.57%
24694	Safeguard Ins Co	CT	44	0.03%	100.20%	57	163	285.96%
25879	Fidelity & Guaranty Ins Underwriters	WI	42	0.03%	100.22%	39	20	51.28%
21865	Associated Ind Corp	CA	41	0.03%	100.25%	39	298	764.10%
12904	Tokio Marine & Nichido Fire Ins Co	NY	38	0.02%	100.27%	34	-113	-332.35%
19895	Atlantic Mut Ins Co	NY	38	0.02%	100.30%	31	35	112.90%
34118	Colony Natl Ins Co	VA	37	0.02%	100.32%	83	0	0%
41424	Pennsylvania Manufacturers Ind Co	PA	36	0.02%	100.34%	22	10	45.45%
29424	Hartford Cas Ins Co	IN	35	0.02%	100.36%	47	-5	-10.64%
25038	North American Capacity Ins Co	NH	34	0.02%	100.38%	88	117	132.95%
21970	OneBeacon Ins Co	PA	31	0.02%	100.40%	28	-23	-82.14%
19224	St. Paul Protective Ins Co	IL	28	0.02%	100.42%	18	-119	-661.11%
20494	Transportation Ins Co	IL	28	0.02%	100.44%	36	378	1050%
38962	Genesis Ins Co	CT	28	0.02%	100.46%	33	-26	-78.79%
28304	Federated Service Ins Co	MN	25	0.02%	100.47%	24	2	8.33%
20397	Vigilant Ins Co	NY	25	0.02%	100.49%	33	-1,017	-3081.82%
19232	Allstate Ins Co	IL	24	0.02%	100.50%	28	57,442	205150%
24066	American Fire & Cas Co	OH	23	0.01%	100.52%	22	27	122.73%
21121	Westchester Fire Ins Co	NY	23	0.01%	100.53%	22	-125	-568.18%
25666	Travelers Ind Co Of Amer	CT	22	0.01%	100.55%	14	131	935.71%
24295	Providence Washington Ins Co	RI	22	0.01%	100.56%	21	0	0%
25682	Travelers Ind Co Of CT	CT	22	0.01%	100.57%	26	-58	-223.08%
41769	Athena Assur Co	MN	21	0.01%	100.59%	49	-13	-26.53%

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 18 - Products Liability

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
23108	Lumbermens Underwriting Alliance	MO	20	0.01%	100.60%	22	-55	-250%
14265	Indiana Lumbermens Mut Ins Co	IN	19	0.01%	100.61%	22	-3	-13.64%
14370	Lebanon Mut Ins Co	PA	17	0.01%	100.62%	18	0	0%
24600	Globe Ind Co	DE	17	0.01%	100.63%	42	56	133.33%
13064	United Natl Ins Co	PA	13	0.01%	100.64%	13	-3	-23.08%
13331	American Hardware Mut Ins Co	OH	12	0.01%	100.65%	8	1	12.50%
19038	Travelers Cas & Surety Co	CT	11	0.01%	100.66%	11	4,859	44172.73%
24414	General Cas Co Of WI	WI	11	0.01%	100.66%	4	0	0%
22713	Insurance Co Of North Amer	PA	11	0.01%	100.67%	-26	1,775	-6826.92%
39926	Selective Ins Co Of The Southeast	NC	10	0.01%	100.68%	10	6	60%
12831	State Natl Ins Co Inc	TX	10	0.01%	100.68%	14	3	21.43%
36684	Riverport Ins Co	MN	10	0.01%	100.69%	9	5	55.56%
25127	State Auto Prop & Cas Ins Co	SC	10	0.01%	100.69%	10	-4	-40%
15709	Southern States Ins Exch	VA	9	0.01%	100.70%	13	-21	-161.54%
29963	United Farm Family Ins Co	NY	9	0.01%	100.71%	9	1	11.11%
26883	American Intl Specialty Lines Ins Co	AK	9	0.01%	100.71%	37	-107	-289.19%
20559	General Security Ind Co of AZ	AZ	9	0.01%	100.72%	12	-53	-441.67%
20532	Clarendon Natl Ins Co	NJ	9	0.01%	100.72%	38	12	31.58%
24171	Netherlands Ins Co The	NH	8	0.01%	100.73%	8	4	50%
31325	Acadia Ins Co	ME	8	0.01%	100.73%	5	0	0%
22551	Mitsui Sumitomo Ins USA Inc	NY	7	0.00%	100.74%	2	0	0%
14141	Harford Mut Ins Co	MD	7	0.00%	100.74%	7	-1	-14.29%
25976	Utica Mut Ins Co	NY	7	0.00%	100.75%	5	-583	-11660%
10472	Capitol Ind Corp	WI	7	0.00%	100.75%	8	2	25%
11150	Arch Ins Co	MO	6	0.00%	100.75%	3	1	33.33%
40100	Firstline Natl Ins Co	MD	6	0.00%	100.76%	6	3	50%
22217	Gulf Ins Co	CT	5	0.00%	100.76%	14	1,533	10950%

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 18 - Products Liability

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
40991	Kemper Ind Ins Co	IL	5	0.00%	100.76%	16	9	56.25%
20613	American Employers Ins Co	MA	5	0.00%	100.77%	7	2,103	30042.86%
19690	American Economy Ins Co	IN	4	0.00%	100.77%	4	0	0%
23329	Merchants Mut Ins Co	NY	4	0.00%	100.77%	3	0	0%
25534	TIG Ins Co	CA	4	0.00%	100.77%	4	583	14575%
21334	Empire Ind Ins Co	OK	4	0.00%	100.78%	4	-7	-175%
14788	Natl Grange Mut Ins Co	NH	4	0.00%	100.78%	3	0	0%
22136	Great American Ins Co of NY	NY	3	0.00%	100.78%	4	-44	-1100%
22187	Greater NY Mut Ins Co	NY	3	0.00%	100.78%	2	0	0%
18376	Hermitage Ins Co	NY	3	0.00%	100.79%	3	-1	-33.33%
26832	Great American Alliance Ins Co	OH	3	0.00%	100.79%	4	-29	-725%
26522	Mount Vernon Fire Ins Co	PA	2	0.00%	100.79%	2	-3	-150%
14478	Mercer Ins Co	PA	2	0.00%	100.79%	3	0	0%
18023	Star Ins Co	MI	2	0.00%	100.79%	2	-11	-550%
35408	Sirius Amer Ins Co	DE	2	0.00%	100.79%	2	1	50%
25615	Charter Oak Fire Ins Co	CT	2	0.00%	100.79%	2	-112	-5600%
32190	Constitution Ins Co	NY	2	0.00%	100.79%	2	1	50%
24503	Blue Ridge Ins Co	WI	2	0.00%	100.80%	7	-52	-742.86%
14486	Merchants & Business Mens Mut Ins Co	PA	1	0.00%	100.80%	2	2	100%
13528	Brotherhood Mut Ins Co	IN	1	0.00%	100.80%	1	0	0%
24740	Safeco Ins Co Of Amer	WA	1	0.00%	100.80%	1	77	7700%
24732	General Ins Co Of Amer	WA	1	0.00%	100.80%	0	0	0%
25623	Phoenix Ins Co	CT	1	0.00%	100.80%	1	-22	-2200%
11622	Specialty Surplus Ins Co	IL	1	0.00%	100.80%	1	-193	-19300%
20087	National Ind Co	NE	1	0.00%	100.80%	38	8	21.05%
29874	North American Specialty Ins Co	NH	1	0.00%	100.80%	1	-8	-800%
38148	North Sea Ins Co	NY	1	0.00%	100.80%	1	0	0%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 18 - Products Liability

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
43117	American Equity Ins Co	AZ	1	0.00%	100.80%	16	50	312.50%
22748	Pacific Employers Ins Co	PA	1	0.00%	100.80%	230	1,416	615.65%
42048	Diamond State Ins Co	IN	1	0.00%	100.80%	1	9	900%
10014	Affiliated Fm Ins Co	RI	0	0%	100.80%	0	-10,838	0%
36170	Travelers Cas Co Of CT	CT	0	0%	100.80%	0	0	0%
36137	Travelers Commercial Ins Co	CT	0	0%	100.80%	0	5	0%
39640	Firemans Fund Ins Co Of OH	OH	0	0%	100.80%	0	0	0%
24724	First Natl Ins Co Of Amer	WA	0	0%	100.80%	0	0	0%
19070	Standard Fire Ins Co	CT	0	0%	100.80%	0	678	0%
20931	Atlanta Intl Ins Co	NY	0	0%	100.80%	0	0	0%
11967	General Star Natl Ins Co	OH	0	0%	100.80%	0	-17	0%
37273	Firemans Fund Ins Co Of WI	WI	0	0%	100.80%	0	9	0%
21962	Pennsylvania General Ins Co	PA	0	0%	100.80%	0	-1	0%
22276	Stonewall Ins Co	RI	0	0%	100.80%	0	2,044	0%
33600	LM Ins Corp	IA	0	0%	100.80%	0	-5	0%
20710	Century Ind Co	PA	0	0%	100.80%	0	30,314	0%
21849	American Automobile Ins Co	MO	0	0%	100.80%	0	1	0%
30104	Hartford Underwriters Ins Co	CT	0	0%	100.80%	0	0	0%
41483	Farmington Cas Co	CT	0	0%	100.80%	0	4	0%
24104	Ohio Farmers Ins Co	OH	0	0%	100.80%	0	14	0%
11401	Guaranty Natl Ins Co	CO	0	0%	100.80%	0	0	0%
14613	Montgomery Mut Ins Co	MD	0	0%	100.80%	0	31	0%
39608	Nutmeg Ins Co	CT	0	0%	100.80%	0	114	0%
31194	Travelers Cas & Surety Co Of Amer	CT	0	0%	100.80%	0	-12	0%
20052	National Liab & Fire Ins Co	CT	0	0%	100.80%	0	0	0%
19356	Maryland Cas Co	MD	0	0%	100.80%	0	274	0%
35289	Continental Ins Co	SC	0	0%	100.80%	0	-1,002	0%

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 18 - Products Liability

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
19372	Northern Ins Co Of NY	NY	0	0%	100.80%	0	319	0%
23396	Amerisure Mut Ins Co	MI	0	0%	100.80%	1	1	100%
25658	Travelers Ind Co	CT	0	0%	100.80%	125	1,457	1165.60%
43575	Indemnity Ins Co Of North Amer	PA	0	0%	100.80%	0	-192	0%
19828	Argonaut-Midwest Ins Co	IL	0	0%	100.80%	0	0	0%
20230	Central Mut Ins Co	OH	0	0%	100.80%	0	0	0%
24325	York Ins Co	IL	0	0%	100.80%	0	0	0%
26263	Erie Ins Co	PA	0	0%	100.80%	0	0	0%
26921	Everest Reins Co	DE	0	0%	100.80%	0	16,304	0%
37478	Hartford Ins Co Of The Midwest	IN	0	0%	100.80%	0	-29	0%
38318	Republic Ins Co	TX	0	0%	100.80%	0	-28	0%
22292	Hanover Ins Co	NH	0	0%	100.80%	0	-15	0%
19062	Automobile Ins Co Of Hartford CT	CT	0	0%	100.80%	0	0	0%
25895	United States Liability Ins Co	PA	0	0%	100.80%	0	0	0%
23434	Middlesex Ins Co	WI	0	0%	100.80%	0	0	0%
19909	Centennial Ins Co	NY	0	0%	100.80%	0	-14	0%
20109	Bituminous Fire & Marine Ins Co	IL	0	0%	100.80%	13	56	430.77%
19801	Argonaut Ins Co	CA	0	0%	100.80%	0	10	0%
11991	National Cas Co	WI	0	0%	100.80%	0	0	0%
19399	AIU Ins Co	NY	0	0%	100.80%	0	110	0%
26611	Valiant Ins Co	IA	0	0%	100.80%	0	4	0%
23337	Merchants Ins Co Of NH Inc	NH	0	0%	100.80%	0	0	0%
27120	Trumbull Ins Co	CT	0	0%	100.80%	0	0	0%
12661	State Capital Ins Co	NC	0	0%	100.80%	0	0	0%
38369	Northern Assur Co Of Amer	MA	0	0%	100.80%	1	0	0%
35947	MT Mckinley Ins Co	DE	0	0%	100.80%	0	6,440	0%
38970	Markel Ins Co	IL	0	0%	100.80%	0	-6	0%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 18 - Products Liability

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
37958	Acceptance Ins Co	NE	0	0%	100.80%	0	885	0%
42072	INA Surplus Ins Co	PA	0	0%	100.80%	0	-8	0%
29696	Travelers Excess & Surplus Lines Co	CT	0	0%	100.80%	0	298	0%
34266	Frontier Ins Co	NY	0	0%	100.80%	0	-1	0%
36455	Northbrook Ind Co	IL	0	0%	100.80%	0	12,396	0%
41858	Great American Fidelity Ins Co	DE	0	0%	100.80%	0	-41	0%
11177	First Financial Ins Co	IL	0	0%	100.80%	47	0	0%
11126	Sompo Japan Ins Co of Amer	NY	0	0%	100.80%	1	5	500%
20648	Employers Fire Ins Co	MA	0	0%	100.80%	0	0	0%
19305	Assurance Co Of Amer	NY	0	0%	100.80%	0	12	0%
20702	Ace Fire Underwriters Ins Co	PA	0	0%	100.80%	2	-85	-4250%
18279	Bankers Standard Ins Co	PA	0	0%	100.80%	0	6	0%
20850	Firemens Ins Co Of Newark NJ	NJ	0	0%	100.80%	0	5	0%
33189	Monticello Ins Co	DE	0	0%	100.80%	0	182	0%
23647	Mutual Service Cas Ins Co	MN	0	0%	100.80%	0	0	0%
10316	Appalachian Ins Co	RI	0	0%	100.80%	0	49,012	0%
33588	First Liberty Ins Corp	IA	0	0%	100.80%	0	0	0%
39217	QBE Ins Corp	PA	0	0%	100.80%	0	0	0%
10725	Liberty Surplus Ins Corp	NH	0	0%	100.80%	-4	-1	25%
10932	Starr Excess Liability Ins Co Ltd	DE	0	0%	100.80%	0	6	0%
34991	Genesis Ind Ins Co	ND	0	0%	100.80%	0	4	0%
19046	Travelers Cas Ins Co Of Amer	CT	0	0%	100.80%	0	-8	0%
36420	Allianz Underwriters Ins Co	CA	0	0%	100.80%	0	-6,418	0%
39306	Fidelity & Deposit Co Of MD	MD	0	0%	100.80%	0	313	0%
24902	Security Ins Co Of Hartford	CT	-1	0.00%	100.80%	-1	6	-600%
36838	General Agents Ins Co Of Amer Inc	OK	-1	0.00%	100.80%	3	-165	-5500%
34690	Property & Cas Ins Co Of Hartford	IN	-2	0.00%	100.80%	6	1,000	16666.67%

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 18 - Products Liability

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
20621	OneBeacon America Ins Co	MA	-2	0.00%	100.80%	-4	0	0%
26344	Great American Assur Co	OH	-2	0.00%	100.80%	6	0	0%
23353	Meridian Security Ins Co	IN	-3	0.00%	100.80%	-3	-1	33.33%
41335	United Natl Specialty Ins Co	WI	-3	0.00%	100.79%	300	122	40.67%
13692	Donegal Mut Ins Co	PA	-4	0.00%	100.79%	-4	0	0%
16691	Great American Ins Co	OH	-5	0.00%	100.79%	6	39	650%
22918	American Motorists Ins Co	IL	-34	-0.02%	100.77%	42	-299	-711.90%
19429	Insurance Co Of The State Of PA	PA	-98	-0.06%	100.71%	-98	-52	53.06%
18910	American Protection Ins Co	IL	-104	-0.07%	100.64%	-39	-1,572	4030.77%
30562	American Manufacturers Mut Ins Co	IL	-132	-0.08%	100.56%	503	-1,293	-257.06%
22977	Lumbermens Mut Cas Co	IL	-212	-0.13%	100.42%	78	-6,449	-8267.95%
27138	Kemper Cas Ins Co	IL	-676	-0.42%	100%	-676	-2,136	315.98%
	309 Companies in the Report		**$ 159,175**	**100.00%**	**100.00%**	**$ 153,839**	**$ 285,400**	**185.52%**

END OF REPORT

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 19.1 - Private Passenger Auto No-fault (Personal Injury Protection)

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
26271	Erie Ins Exch	PA	126,004	23.59%	23.59%	114,510	95,393	83.31%
23787	Nationwide Mut Ins Co	OH	74,674	13.98%	37.56%	73,891	67,620	91.51%
38628	Progressive Northern Ins Co	WI	25,174	4.71%	42.28%	27,888	14,507	52.02%
24260	Progressive Cas Ins Co	OH	23,390	4.38%	46.65%	19,453	12,050	61.94%
17957	American Independent Ins Co	PA	21,281	3.98%	50.64%	20,040	17,633	87.99%
10806	Farmers New Century Ins Co	IL	10,911	2.04%	52.68%	11,100	3,134	28.23%
23779	Nationwide Mut Fire Ins Co	OH	10,120	1.89%	54.57%	9,232	10,043	108.78%
11738	Leader Ins Co	OH	9,239	1.73%	56.30%	9,513	4,285	45.04%
16322	Progressive Halcyon Ins Co	OH	8,761	1.64%	57.94%	8,394	4,771	56.84%
35882	Geico General Ins Co	MD	8,669	1.62%	59.57%	8,196	7,099	86.62%
32352	LM Property and Casualty Ins. Co.	IN	8,587	1.61%	61.17%	8,793	5,809	66.06%
35289	Continental Ins Co	SC	7,244	1.36%	62.53%	7,370	6,505	88.26%
25941	United Services Auto Assoc	TX	6,839	1.28%	63.81%	6,256	6,796	108.63%
26263	Erie Ins Co	PA	6,784	1.27%	65.08%	6,459	7,782	120.48%
23035	Liberty Mut Fire Ins Co	MA	6,304	1.18%	66.26%	6,271	4,892	78.01%
19232	Allstate Ins Co	IL	6,292	1.18%	67.44%	6,437	29,225	454.02%
37478	Hartford Ins Co Of The Midwest	IN	6,243	1.17%	68.61%	5,595	4,948	88.44%
14990	Pennsylvania Ntl Mut Cas Ins Co	PA	6,083	1.14%	69.74%	5,868	4,475	76.26%
36447	LM General Ins Co	DE	5,914	1.11%	70.85%	5,519	4,696	85.09%
25968	USAA Cas Ins Co	TX	5,543	1.04%	71.89%	5,030	4,446	88.39%
35173	Agency Ins Co Of MD Inc	MD	5,321	1.00%	72.88%	4,763	2,835	59.52%
22063	Government Employees Ins Co	MD	5,227	0.98%	73.86%	5,079	3,742	73.68%
35696	Harleysville Preferred Ins Co	PA	4,957	0.93%	74.79%	4,672	2,988	63.96%
19399	AIU Ins Co	NY	4,147	0.78%	75.57%	3,930	2,869	73.00%
34690	Property & Cas Ins Co Of Hartford	IN	4,108	0.77%	76.34%	3,159	2,311	73.16%
38130	Travelers Personal Ins Co	CT	3,706	0.69%	77.03%	2,864	2,593	90.54%
44393	West American Ins Co	IN	3,705	0.69%	77.72%	3,406	3,823	112.24%

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 19.1 - Private Passenger Auto No-fault (Personal Injury Protection)

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
22225	AIG Preferred Ins Co	PA	3,445	0.64%	78.37%	3,029	2,336	77.12%
19070	Standard Fire Ins Co	CT	3,431	0.64%	79.01%	3,472	3,398	97.87%
24198	Peerless Ins Co	NH	3,419	0.64%	79.65%	2,702	1,478	54.70%
25623	Phoenix Ins Co	CT	3,406	0.64%	80.29%	3,450	2,345	67.97%
22055	Geico Ind Co	MD	3,316	0.62%	80.91%	3,125	2,564	82.05%
23833	New Hampshire Ind Co Inc	PA	3,201	0.60%	81.51%	3,889	3,040	78.17%
33588	First Liberty Ins Corp	IA	3,171	0.59%	82.10%	2,695	2,435	90.35%
23760	Nationwide General Ins Co	OH	2,814	0.53%	82.63%	2,817	164	5.82%
40983	Harleysville Pennland Ins Co	PA	2,774	0.52%	83.15%	2,944	1,227	41.68%
37877	Nationwide Prop & Cas Ins Co	OH	2,344	0.44%	83.59%	2,654	2,561	96.50%
19976	Amica Mut Ins Co	RI	2,240	0.42%	84.00%	2,185	1,338	61.24%
25658	Travelers Ind Co	CT	2,220	0.42%	84.42%	2,210	1,966	88.96%
41491	Geico Cas Co	MD	2,215	0.41%	84.84%	1,998	1,424	71.27%
35585	Flagship City Ins Co	PA	2,185	0.41%	85.24%	2,112	1,714	81.16%
32220	American Intl Ins Co	NY	2,162	0.40%	85.65%	2,105	1,718	81.62%
14044	Goodville Mut Cas Co	PA	2,077	0.39%	86.04%	1,998	922	46.15%
30503	Shelby Cas Ins Comp	IL	2,072	0.39%	86.43%	2,124	1,575	74.15%
25615	Charter Oak Fire Ins Co	CT	2,029	0.38%	86.81%	1,997	1,088	54.48%
14621	Motorists Mut Ins Co	OH	1,945	0.36%	87.17%	1,927	1,968	102.13%
36145	Travelers Personal Security Ins Co	CT	1,749	0.33%	87.50%	1,590	1,855	116.67%
14664	Mutual Benefit Ins Co	PA	1,703	0.32%	87.82%	1,714	1,057	61.67%
44180	Mountain Laurel Assur Co	PA	1,679	0.31%	88.13%	1,803	702	38.94%
17507	Lakeland Ins Co	PA	1,665	0.31%	88.44%	1,835	842	45.89%
19380	American Home Assur Co	NY	1,643	0.31%	88.75%	1,602	645	40.26%
24066	American Fire & Cas Co	OH	1,635	0.31%	89.05%	1,489	996	66.89%
19658	Bristol West Ins Co	PA	1,561	0.29%	89.35%	1,452	1,430	98.48%
19259	Selective Ins Co Of SC	SC	1,501	0.28%	89.63%	1,465	1,866	127.37%

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 19.1 - Private Passenger Auto No-fault (Personal Injury Protection)

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
22578	Horace Mann Ins Co	IL	1,452	0.27%	89.90%	1,470	2,096	142.59%
20796	AIG Premier Ins Co	PA	1,443	0.27%	90.17%	1,317	549	41.69%
22357	Hartford Accid & Ind Co	CT	1,402	0.26%	90.43%	1,415	305	21.55%
34339	Metropolitan Grp Prop & Cas Ins Co	RI	1,398	0.26%	90.69%	1,373	737	53.68%
25321	Metropolitan Drt Prop & Cas Ins Co	RI	1,324	0.25%	90.94%	1,321	1,019	77.14%
25682	Travelers Ind Co Of CT	CT	1,290	0.24%	91.18%	1,243	885	71.20%
36587	AIG Natl Ins Co Inc	NY	1,265	0.24%	91.42%	622	466	74.92%
10226	Unitrin Direct Ins Co	IL	1,249	0.23%	91.65%	1,323	571	43.16%
40649	Economy Premier Assur Co	IL	1,222	0.23%	91.88%	1,296	934	72.07%
36170	Travelers Cas Co Of CT	CT	1,186	0.22%	92.10%	1,154	1,061	91.94%
40169	Metropolitan Cas Ins Co	RI	1,176	0.22%	92.32%	1,128	1,340	118.79%
29459	Twin City Fire Ins Co Co	IN	1,133	0.21%	92.54%	1,087	665	61.18%
26980	Royal Ins Co Of Amer	IL	1,126	0.21%	92.75%	1,179	330	27.99%
10915	Unitrin Direct Property & Cas Co	IL	1,090	0.20%	92.95%	949	1,152	121.39%
12777	Chubb Ind Ins Co	NY	1,055	0.20%	93.15%	879	726	82.59%
25127	State Auto Prop & Cas Ins Co	SC	1,053	0.20%	93.35%	989	936	94.64%
10723	Nationwide Assur Co	WI	1,035	0.19%	93.54%	1,198	514	42.90%
12122	New Jersey Manufacturers Ins Co	NJ	967	0.18%	93.72%	892	1,541	172.76%
17230	Allstate Prop & Cas Ins Co	IL	946	0.18%	93.90%	826	2,379	288.01%
13501	Brethren Mut Ins Co	MD	891	0.17%	94.06%	903	295	32.67%
34789	AIG Centennial Ins Co	PA	889	0.17%	94.23%	1,075	5,166	480.56%
42404	Liberty Ins Corp	IL	864	0.16%	94.39%	777	708	91.12%
22772	Integon Ind Corp	NC	839	0.16%	94.55%	828	424	51.21%
27928	Amex Assur Co	IL	805	0.15%	94.70%	750	1,196	159.47%
35270	Fidelity & Cas Co Of NY	SC	803	0.15%	94.85%	802	245	30.55%
20788	Buckeye Union Ins Co	OH	796	0.15%	95%	458	401	87.55%
33723	Great American Spirit Ins Co	OH	795	0.15%	95.15%	849	658	77.50%

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 19.1 - Private Passenger Auto No-fault (Personal Injury Protection)

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
24074	Ohio Cas Ins Co	OH	785	0.15%	95.30%	741	2,389	322.40%
29939	Main St Amer Assur Co	NH	772	0.14%	95.44%	815	695	85.28%
19530	State Auto Natl Ins Co	OH	748	0.14%	95.58%	775	491	63.35%
26050	Response Worldwide Ins Co	OH	745	0.14%	95.72%	799	1,043	130.54%
19429	Insurance Co Of The State Of PA	PA	696	0.13%	95.85%	719	403	56.05%
18910	American Protection Ins Co	IL	682	0.13%	95.98%	960	551	57.40%
36161	Travelers Prop Cas Ins Co	CT	674	0.13%	96.10%	667	660	98.95%
25712	Esurance Ins Co	OK	674	0.13%	96.23%	569	681	119.68%
16063	Unitrin Auto & Home Ins Co	NY	642	0.12%	96.35%	202	115	56.93%
24589	American & Foreign Ins Co	DE	638	0.12%	96.47%	706	345	48.87%
42447	National General Assur Co	MO	638	0.12%	96.59%	489	471	96.32%
21164	Dairyland Ins Co	WI	609	0.11%	96.70%	726	193	26.58%
24414	General Cas Co Of WI	WI	608	0.11%	96.82%	283	191	67.49%
10677	Cincinnati Ins Co	OH	604	0.11%	96.93%	545	510	93.58%
20303	Great Northern Ins Co	MN	602	0.11%	97.04%	549	336	61.20%
21261	Electric Ins Co	MA	600	0.11%	97.15%	572	343	59.97%
26298	Metropolitan Property & Cas Ins Co	RI	564	0.11%	97.26%	576	206	35.76%
20281	Federal Ins Co	IN	563	0.11%	97.37%	513	173	33.72%
21873	Firemans Fund Ins Co	CA	519	0.10%	97.46%	575	-5	-0.87%
14788	Natl Grange Mut Ins Co	NH	505	0.09%	97.56%	524	520	99.24%
24678	Royal Ind Co	DE	458	0.09%	97.64%	476	47	9.87%
36137	Travelers Commercial Ins Co	CT	438	0.08%	97.73%	418	704	168.42%
19240	Allstate Ind Co	IL	438	0.08%	97.81%	428	4,936	1153.27%
11044	GMAC Ins Co Online Inc	MO	402	0.08%	97.88%	356	507	142.42%
24740	Safeco Ins Co Of Amer	WA	393	0.07%	97.96%	378	661	174.87%
38660	MIC General Ins Corp	MI	383	0.07%	98.03%	373	400	107.24%
39497	Tico Ins Co	OH	378	0.07%	98.10%	415	247	59.52%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 19.1 - Private Passenger Auto No-fault (Personal Injury Protection)

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
20885	Kansas City Fire & Marine Ins Co	SC	365	0.07%	98.17%	399	141	35.34%
19445	National Union Fire Ins Co Of Pitts	PA	352	0.07%	98.23%	365	209	57.26%
19062	Automobile Ins Co Of Hartford CT	CT	338	0.06%	98.30%	355	4,923	1386.76%
25666	Travelers Ind Co Of Amer	CT	337	0.06%	98.36%	347	232	66.86%
19402	Birmingham Fire Ins Co Of PA	PA	333	0.06%	98.42%	317	98	30.91%
18600	USAA General Ind Co	TX	325	0.06%	98.48%	310	485	156.45%
11215	Safeco Ins Co Of IN	IN	310	0.06%	98.54%	143	116	81.12%
10022	Countryway Ins Co	NY	305	0.06%	98.60%	284	138	48.59%
31135	Great American Security Ins Co	OH	300	0.06%	98.65%	367	420	114.44%
19682	Hartford Fire In Co	CT	295	0.06%	98.71%	290	18	6.21%
20346	Pacific Ind Co	WI	264	0.05%	98.76%	241	58	24.07%
41840	Allmerica Financial Benefit Ins Co	MI	231	0.04%	98.80%	214	261	121.96%
24694	Safeguard Ins Co	CT	226	0.04%	98.84%	235	77	32.77%
10061	Leader Specialty Ins Co	IN	222	0.04%	98.89%	42	11	26.19%
29742	Integon Natl Ins Co	NC	218	0.04%	98.93%	239	184	76.99%
25135	State Automobile Mut Ins Co	OH	217	0.04%	98.97%	265	496	187.17%
30562	American Manufacturers Mut Ins Co	IL	207	0.04%	99.01%	303	185	61.06%
23337	Merchants Ins Co Of NH Inc	NH	203	0.04%	99.04%	190	268	141.05%
23043	Liberty Mut Ins Co	MA	201	0.04%	99.08%	198	278	140.40%
20397	Vigilant Ins Co	NY	195	0.04%	99.12%	184	403	219.02%
24724	First Natl Ins Co Of Amer	WA	194	0.04%	99.15%	183	221	120.77%
22918	American Motorists Ins Co	IL	187	0.04%	99.19%	270	249	92.22%
23728	National General Ins Co	MO	185	0.03%	99.22%	193	216	111.92%
11000	Sentinel Ins Co Ltd	CT	180	0.03%	99.26%	69	76	110.14%
25089	Coast Natl Ins Co	CA	176	0.03%	99.29%	153	78	50.98%
29424	Hartford Cas Ins Co	IN	174	0.03%	99.32%	176	73	41.48%
41483	Farmington Cas Co	CT	165	0.03%	99.35%	225	68	30.22%

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 19.1 - Private Passenger Auto No-fault (Personal Injury Protection)

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
16691	Great American Ins Co	OH	161	0.03%	99.38%	186	187	100.54%
10750	1st Choice Auto Ins Co	PA	157	0.03%	99.41%	139	28	20.14%
26832	Great American Alliance Ins Co	OH	155	0.03%	99.44%	223	13	5.83%
34622	Glens Falls Ins Co	DE	154	0.03%	99.47%	162	169	104.32%
19356	Maryland Cas Co	MD	151	0.03%	99.50%	191	224	117.28%
31968	Merastar Ins Co	TN	139	0.03%	99.53%	197	213	108.12%
10914	Kemper Independence Ins Co	IL	135	0.03%	99.55%	244	231	94.67%
22683	Teachers Ins Co	IL	125	0.02%	99.57%	116	2,354	2029.31%
23841	New Hampshire Ins Co	PA	112	0.02%	99.59%	115	141	122.61%
24732	General Ins Co Of Amer	WA	111	0.02%	99.62%	101	61	60.40%
29963	United Farm Family Ins Co	NY	104	0.02%	99.64%	187	141	75.40%
23469	American Modern Home Ins Co	OH	100	0.02%	99.65%	104	-3	-2.88%
19801	Argonaut Ins Co	CA	99	0.02%	99.67%	124	-4	-3.23%
43044	Response Ins Co	DE	99	0.02%	99.69%	102	151	148.04%
11185	Foremost Ins Co	MI	98	0.02%	99.71%	86	213	247.67%
21865	Associated Ind Corp	CA	95	0.02%	99.73%	107	-20	-18.69%
17558	Old Guard Ins Co	PA	94	0.02%	99.74%	489	13	2.66%
10111	American Bankers Ins Co Of FL	FL	92	0.02%	99.76%	89	62	69.66%
19941	American Commerce Ins Co	OH	89	0.02%	99.78%	77	75	97.40%
35726	Providence Washington Ins Co Of NY	NY	87	0.02%	99.79%	86	240	279.07%
30104	Hartford Underwriters Ins Co	CT	84	0.02%	99.81%	87	47	54.02%
21407	Emcasco Ins Co	IA	83	0.02%	99.83%	86	86	100%
23809	Granite State Ins Co	PA	81	0.02%	99.84%	134	11	8.21%
21857	American Ins Co	NE	78	0.01%	99.86%	95	-128	-134.74%
23329	Merchants Mut Ins Co	NY	68	0.01%	99.87%	70	130	185.71%
21415	Employers Mut Cas Co	IA	57	0.01%	99.88%	59	125	211.86%
26344	Great American Assur Co	OH	51	0.01%	99.89%	75	71	94.67%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 19.1 - Private Passenger Auto No-fault (Personal Injury Protection)

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
22136	Great American Ins Co of NY	NY	48	0.01%	99.90%	60	11	18.33%
14370	Lebanon Mut Ins Co	PA	46	0.01%	99.91%	49	38	77.55%
12599	Windsor Ins Co	IN	45	0.01%	99.91%	72	8	11.11%
37907	Deerbrook Ins Co	IL	39	0.01%	99.92%	39	135	346.15%
39012	Safeco Ins Co Of IL	IL	38	0.01%	99.93%	37	48	129.73%
42609	Affirmative Ins Co	IL	36	0.01%	99.94%	61	18	29.51%
26085	Warner Ins Co	IL	31	0.01%	99.94%	34	76	223.53%
10448	Cumberland Ins Co Inc	NJ	29	0.01%	99.95%	2	0	0%
19895	Atlantic Mut Ins Co	NY	28	0.01%	99.95%	21	25	119.05%
32620	National Interstate Ins Co	OH	27	0.01%	99.96%	28	-25	-89.29%
20850	Firemens Ins Co Of Newark NJ	NJ	25	0.00%	99.96%	29	21,985	75810.34%
10290	Response Ind Co Of DE	DE	24	0.00%	99.97%	25	-5	-20%
25453	Nationwide Ins Co Of Amer	WI	24	0.00%	99.97%	12	72	600%
10727	Response Ins Co Of Amer	DC	22	0.00%	99.98%	21	34	161.90%
30945	National Alliance Ins Co	MO	21	0.00%	99.98%	40	-9	-22.50%
22977	Lumbermens Mut Cas Co	IL	19	0.00%	99.98%	28	453	1617.86%
10105	Victoria Select Ins Co	OH	12	0.00%	99.98%	131	220	167.94%
33855	Lincoln General Ins Co	PA	10	0.00%	99.99%	20	0	0%
19909	Centennial Ins Co	NY	10	0.00%	99.99%	9	8	88.89%
10728	Franklin Ins Co	PA	9	0.00%	99.99%	9	0	0%
33650	Mendota Ins Co	MN	9	0.00%	99.99%	7	0	0%
21881	National Surety Corp	IL	7	0.00%	99.99%	6	83	1383.33%
13242	Titan Ind Co	TX	6	0.00%	99.99%	7	22	314.29%
13137	Viking Ins Co Of WI	CO	6	0.00%	100.00%	7	29	414.29%
12904	Tokio Marine & Nichido Fire Ins Co	NY	6	0.00%	100.00%	5	1	20%
14052	First Patriot Ins Co	PA	5	0.00%	100.00%	18	-13	-72.22%
25984	Graphic Arts Mut Ins Co	NY	4	0.00%	100.00%	4	2	50%

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 19.1 - Private Passenger Auto No-fault (Personal Injury Protection)

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
41513	Foremost Signature Ins Co	MI	4	0.00%	100.00%	4	34	850%
20818	Commercial Ins Co Of Newark NJ	NJ	4	0.00%	100.00%	4	5	125%
20532	Clarendon Natl Ins Co	NJ	4	0.00%	100.00%	4	-185	-4625%
10674	Mainland Ins Co	PA	4	0.00%	100.00%	4	-12	-300%
25976	Utica Mut Ins Co	NY	3	0.00%	100.00%	4	7	175%
24902	Security Ins Co Of Hartford	CT	3	0.00%	100.00%	2	16	800%
39950	Metropolitan General Ins Co	RI	3	0.00%	100.00%	3	6	200%
38873	Regal Ins Co	IN	3	0.00%	100.00%	4	5	125%
19305	Assurance Co Of Amer	NY	2	0.00%	100.00%	8	-8	-100%
24295	Providence Washington Ins Co	RI	2	0.00%	100.00%	3	0	0%
11126	Sompo Japan Ins Co of Amer	NY	1	0.00%	100.00%	1	0	0%
42889	Victoria Fire & Cas Co	OH	1	0.00%	100.00%	2	14	700%
21849	American Automobile Ins Co	MO	1	0.00%	100.00%	3	-28	-933.33%
37001	American Premier Ins Co	IN	0	0%	100.00%	0	3	0%
25208	Statesman Ins Co	IN	0	0%	100.00%	0	0	0%
35386	Fidelity & Guaranty Ins Co	IA	0	0%	100.00%	0	559	0%
24643	Newark Ins Co	NJ	0	0%	100.00%	0	517	0%
16535	Zurich American Ins Co	NY	0	0%	100.00%	0	118	0%
27998	Travelers Home & Marine Ins Co	CT	0	0%	100.00%	0	37	0%
23965	Norfolk & Dedham Mut Fire Ins Co	MA	0	0%	100.00%	0	1	0%
25143	State Farm Fire And Cas Co	IL	0	0%	100.00%	0	1,293	0%
19038	Travelers Cas & Surety Co	CT	0	0%	100.00%	0	9,104	0%
21792	Atlanta Cas Co	OH	0	0%	100.00%	0	2	0%
20486	Transcontinental Ins Co	NY	0	0%	100.00%	0	-28	0%
24791	St Paul Mercury Ins Co	MN	0	0%	100.00%	0	0	0%
21105	North River Ins Co	NJ	0	0%	100.00%	0	26	0%
14559	Guideone Specialty Mut Ins Co	IA	0	0%	100.00%	3	6	200%

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 19.1 - Private Passenger Auto No-fault (Personal Injury Protection)

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
31348	Crum & Forster Ind Co	DE	0	0%	100.00%	0	3	0%
20260	Infinity Select Ins Co	IN	0	0%	100.00%	0	-1	0%
20443	Continental Cas Co	IL	0	0%	100.00%	0	27	0%
20176	Celina Mut Ins Co	OH	0	0%	100.00%	0	-4	0%
24104	Ohio Farmers Ins Co	OH	0	0%	100.00%	0	0	0%
11401	Guaranty Natl Ins Co	CO	0	0%	100.00%	0	1	0%
19488	Amerisure Ins Co	MI	0	0%	100.00%	0	116	0%
19704	American States Ins Co	IN	0	0%	100.00%	0	24	0%
38849	Houston General Ins Co	TX	0	0%	100.00%	0	0	0%
37214	American States Preferred Ins Co	IN	0	0%	100.00%	0	-3	0%
41181	Universal Underwriters Ins Co	KS	0	0%	100.00%	0	5	0%
22292	Hanover Ins Co	NH	0	0%	100.00%	0	-67	0%
14168	Harleysville Mut Ins Co	PA	0	0%	100.00%	0	16,299	0%
25887	US Fidelity & Guaranty Co	MD	0	0%	100.00%	0	-671	0%
15156	Shelby Ins Co	IL	0	0%	100.00%	0	3	0%
22748	Pacific Employers Ins Co	PA	0	0%	100.00%	0	-7	0%
24325	York Ins Co	IL	0	0%	100.00%	0	0	0%
21784	Firemens Ins Co Of Washington DC	DE	0	0%	100.00%	3	-18	-600%
21970	OneBeacon Ins Co	PA	0	0%	100.00%	0	95	0%
10847	Cumis Ins Society Inc	WI	0	0%	100.00%	0	250	0%
19410	Commerce & Industry Ins Co	NY	0	0%	100.00%	0	0	0%
25534	TIG Ins Co	CA	0	0%	100.00%	0	35	0%
25879	Fidelity & Guaranty Ins Underwriters	WI	0	0%	100.00%	0	-56	0%
23353	Meridian Security Ins Co	IN	0	0%	100.00%	0	0	0%
38369	Northern Assur Co Of Amer	MA	0	0%	100.00%	0	-14	0%
23434	Middlesex Ins Co	WI	0	0%	100.00%	0	0	0%
24015	Northland Ins Co	MN	0	0%	100.00%	0	0	0%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 19.1 - Private Passenger Auto No-fault (Personal Injury Protection)

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
20699	Ace Prop & Cas Ins Co	PA	0	0%	100.00%	0	313	0%
25747	Unigard Ins Co	WA	0	0%	100.00%	0	0	0%
13692	Donegal Mut Ins Co	PA	0	0%	100.00%	0	303	0%
25518	TIG Premier Ins Co	CA	0	0%	100.00%	1	-67	-6700%
28649	Eastern Atlantic Ins Co	PA	0	0%	100.00%	0	-2	0%
23442	Patriot General Ins Co	WI	0	0%	100.00%	0	0	0%
22268	Infinity Ins Co	IN	0	0%	100.00%	0	0	0%
20427	American Cas Co Of Reading PA	PA	0	0%	100.00%	0	426	0%
21113	United States Fire Ins Co	DE	0	0%	100.00%	0	12	0%
39098	Omni Ins Co	IL	0	0%	100.00%	0	233	0%
20184	National Mut Ins Co	OH	0	0%	100.00%	0	12	0%
10238	Potomac Ins Co	PA	0	0%	100.00%	0	-9	0%
20613	American Employers Ins Co	MA	0	0%	100.00%	0	-41	0%
20478	National Fire Ins Co Of Hartford	CT	0	0%	100.00%	0	1,143	0%
10502	Meridian Citizens Mut Ins Co	IN	0	0%	100.00%	0	3	0%
20621	OneBeacon America Ins Co	MA	0	0%	100.00%	0	662	0%
20648	Employers Fire Ins Co	MA	0	0%	100.00%	0	81	0%
12572	Selective Ins Co Of Amer	NJ	0	0%	100.00%	0	33	0%
14982	Penn Millers Ins Co	PA	0	0%	100.00%	7	6	85.71%
20508	Valley Forge Ins Co	PA	0	0%	100.00%	0	33,307	0%
12262	Pennsylvania Manufacturers Asn Ins C	PA	0	0%	100.00%	0	17	0%
14508	Michigan Millers Mut Ins Co	MI	0	0%	100.00%	0	-8	0%
25674	Travelers Property Cas Co Of Amer	CT	0	0%	100.00%	0	23	0%
13803	Farm Family Cas Ins Co	NY	0	0%	100.00%	0	2	0%
22667	Ace American Ins Co	PA	0	0%	100.00%	0	-37	0%
24988	Sentry Ins A Mut Co	WI	0	0%	100.00%	0	0	0%
25405	Safe Auto Ins Co	OH	0	0%	100.00%	0	5	0%

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 19.1 - Private Passenger Auto No-fault (Personal Injury Protection)

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
25178	State Farm Mut Auto Ins Co	IL	0	0%	100.00%	0	7,243	0%
28188	Travco Ins Co	CT	0	0%	100.00%	0	3	0%
10212	Allmerica Fncl Alliance Ins Co	NH	0	0%	100.00%	0	0	0%
10644	Victoria Automobile Ins Co	IN	0	0%	100.00%	5	12	240%
37273	Firemans Fund Ins Co Of WI	WI	0	0%	100.00%	1	4	400%
40134	Potomac Ins Co Of IL	IL	0	0%	100.00%	0	-3	0%
25224	Great Divide Ins Co	ND	0	0%	100.00%	3	117	3900%
18279	Bankers Standard Ins Co	PA	0	0%	100.00%	0	50	0%
19690	American Economy Ins Co	IN	0	0%	100.00%	0	-6	0%
20710	Century Ind Co	PA	0	0%	100.00%	0	229	0%
11681	Keystone Ins Co	PA	0	0%	100.00%	0	321	0%
19372	Northern Ins Co Of NY	NY	-1	0.00%	100.00%	2	-40	-2000%
15032	Guideone Mut Ins Co	IA	-1	0.00%	100.00%	23	-105	-456.52%
23647	Mutual Service Cas Ins Co	MN	-1	0.00%	100.00%	8	-151	-1887.50%
21962	Pennsylvania General Ins Co	PA	-4	0.00%	100.00%	889	511	57.48%
26611	Valiant Ins Co	IA	-4	0.00%	100.00%	21	54	257.14%
24503	Blue Ridge Ins Co	WI	-6	0.00%	100.00%	335	325	97.01%
32190	Constitution Ins Co	NY	-9	0.00%	100%	-9	-7	77.78%
	288 Companies in the Report		**$ 534,240**	**100.00%**	**100.00%**	**$ 511,730**	**$ 537,548**	**105.05%**

END OF REPORT

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 19.2 - Other Private Passenger Auto Liability

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
25178	State Farm Mut Auto Ins Co	IL	712,541	20.26%	20.26%	704,085	424,198	60.25%
26271	Erie Ins Exch	PA	398,514	11.33%	31.59%	384,769	295,524	76.81%
19232	Allstate Ins Co	IL	386,537	10.99%	42.58%	390,802	245,970	62.94%
23787	Nationwide Mut Ins Co	OH	289,452	8.23%	50.81%	283,655	206,027	72.63%
38628	Progressive Northern Ins Co	WI	116,938	3.32%	54.13%	126,931	78,655	61.97%
24260	Progressive Cas Ins Co	OH	91,083	2.59%	56.72%	75,339	45,960	61.00%
17230	Allstate Prop & Cas Ins Co	IL	62,581	1.78%	58.50%	53,813	37,240	69.20%
16322	Progressive Halcyon Ins Co	OH	55,303	1.57%	60.07%	51,977	25,737	49.52%
25143	State Farm Fire And Cas Co	IL	55,047	1.57%	61.64%	54,154	42,114	77.77%
19240	Allstate Ind Co	IL	46,636	1.33%	62.97%	47,559	25,849	54.35%
25941	United Services Auto Assoc	TX	41,103	1.17%	64.13%	39,441	25,816	65.45%
17957	American Independent Ins Co	PA	40,067	1.14%	65.27%	38,713	23,635	61.05%
35289	Continental Ins Co	SC	39,349	1.12%	66.39%	41,568	38,360	92.28%
32352	LM Property and Casualty Ins. Co.	IN	38,343	1.09%	67.48%	39,316	22,321	56.77%
23035	Liberty Mut Fire Ins Co	MA	37,672	1.07%	68.55%	37,886	22,448	59.25%
35882	Geico General Ins Co	MD	36,298	1.03%	69.58%	34,303	28,833	84.05%
23779	Nationwide Mut Fire Ins Co	OH	36,175	1.03%	70.61%	32,696	18,711	57.23%
25405	Safe Auto Ins Co	OH	35,698	1.01%	71.63%	32,144	14,330	44.58%
10675	AAA Mid-Atlantic Ins Co	PA	34,907	0.99%	72.62%	34,541	27,202	78.75%
10806	Farmers New Century Ins Co	IL	29,962	0.85%	73.47%	31,239	32,961	105.51%
36447	LM General Ins Co	DE	29,619	0.84%	74.31%	28,405	23,420	82.45%
25968	USAA Cas Ins Co	TX	28,709	0.82%	75.13%	27,349	17,268	63.14%
13692	Donegal Mut Ins Co	PA	26,725	0.76%	75.89%	26,278	18,664	71.03%
24112	Westfield Ins Co	OH	25,533	0.73%	76.62%	21,245	16,452	77.44%
26263	Erie Ins Co	PA	25,154	0.72%	77.33%	24,844	17,629	70.96%
14990	Pennsylvania Ntl Mut Cas Ins Co	PA	25,034	0.71%	78.04%	24,984	16,505	66.06%
38130	Travelers Personal Ins Co	CT	24,323	0.69%	78.74%	18,573	16,215	87.30%

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 19.2 - Other Private Passenger Auto Liability

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
37478	Hartford Ins Co Of The Midwest	IN	21,642	0.62%	79.35%	22,035	16,400	74.43%
41378	Rutgers Cas Ins Co	NJ	21,056	0.60%	79.95%	23,439	27,934	119.18%
11738	Leader Ins Co	OH	20,804	0.59%	80.54%	21,901	18,548	84.69%
19070	Standard Fire Ins Co	CT	19,884	0.57%	81.11%	19,860	14,561	73.32%
25623	Phoenix Ins Co	CT	18,547	0.53%	81.63%	18,734	12,894	68.83%
22063	Government Employees Ins Co	MD	18,539	0.53%	82.16%	18,086	14,506	80.21%
33588	First Liberty Ins Corp	IA	17,816	0.51%	82.67%	15,423	8,577	55.61%
19399	AIU Ins Co	NY	17,463	0.50%	83.16%	16,770	10,740	64.04%
19976	Amica Mut Ins Co	RI	17,041	0.48%	83.65%	16,042	11,332	70.64%
35696	Harleysville Preferred Ins Co	PA	16,725	0.48%	84.12%	16,987	13,372	78.72%
24198	Peerless Ins Co	NH	15,418	0.44%	84.56%	11,967	8,810	73.62%
11681	Keystone Ins Co	PA	15,034	0.43%	84.99%	15,155	6,595	43.52%
34690	Property & Cas Ins Co Of Hartford	IN	14,168	0.40%	85.39%	11,723	8,316	70.94%
23760	Nationwide General Ins Co	OH	13,781	0.39%	85.78%	13,802	9,189	66.58%
44393	West American Ins Co	IN	12,913	0.37%	86.15%	12,384	8,043	64.95%
22055	Geico Ind Co	MD	12,634	0.36%	86.51%	11,651	7,888	67.70%
25615	Charter Oak Fire Ins Co	CT	11,774	0.33%	86.85%	11,556	9,143	79.12%
36145	Travelers Personal Security Ins Co	CT	11,681	0.33%	87.18%	10,543	8,713	82.64%
22225	AIG Preferred Ins Co	PA	11,528	0.33%	87.50%	11,000	10,645	96.77%
22586	Atlantic States Ins Co	PA	11,134	0.32%	87.82%	10,743	8,238	76.68%
23833	New Hampshire Ind Co Inc	PA	11,041	0.31%	88.14%	12,902	11,466	88.87%
30503	Shelby Cas Ins Comp	IL	11,029	0.31%	88.45%	10,960	6,463	58.97%
25658	Travelers Ind Co	CT	10,358	0.29%	88.74%	10,360	4,740	45.75%
41491	Geico Cas Co	MD	9,346	0.27%	89.01%	8,409	4,860	57.80%
14664	Mutual Benefit Ins Co	PA	9,344	0.27%	89.27%	9,237	5,480	59.33%
19259	Selective Ins Co Of SC	SC	8,835	0.25%	89.53%	8,478	5,630	66.41%
14621	Motorists Mut Ins Co	OH	8,650	0.25%	89.77%	8,639	6,094	70.54%

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 19.2 - Other Private Passenger Auto Liability

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
40983	Harleysville Pennland Ins Co	PA	8,501	0.24%	90.01%	9,692	7,833	80.82%
32220	American Intl Ins Co	NY	8,136	0.23%	90.24%	7,869	4,809	61.11%
28401	American Natl Prop & Cas Co	MO	7,976	0.23%	90.47%	7,180	5,948	82.84%
37877	Nationwide Prop & Cas Ins Co	OH	7,968	0.23%	90.70%	9,124	7,049	77.26%
14044	Goodville Mut Cas Co	PA	7,829	0.22%	90.92%	7,697	5,314	69.04%
22578	Horace Mann Ins Co	IL	7,682	0.22%	91.14%	7,742	10,607	137.01%
44180	Mountain Laurel Assur Co	PA	7,658	0.22%	91.36%	8,163	3,522	43.15%
25682	Travelers Ind Co Of CT	CT	7,089	0.20%	91.56%	6,818	3,435	50.38%
19380	American Home Assur Co	NY	6,957	0.20%	91.76%	6,610	4,165	63.01%
40649	Economy Premier Assur Co	IL	6,878	0.20%	91.95%	6,974	6,088	87.30%
19658	Bristol West Ins Co	PA	6,637	0.19%	92.14%	6,165	4,032	65.40%
12777	Chubb Ind Ins Co	NY	6,569	0.19%	92.33%	5,748	3,803	66.16%
35585	Flagship City Ins Co	PA	6,438	0.18%	92.51%	6,187	3,882	62.74%
25127	State Auto Prop & Cas Ins Co	SC	6,286	0.18%	92.69%	5,855	3,650	62.34%
29459	Twin City Fire Ins Co Co	IN	6,012	0.17%	92.86%	6,292	3,398	54.01%
36170	Travelers Cas Co Of CT	CT	5,988	0.17%	93.03%	5,861	4,745	80.96%
24066	American Fire & Cas Co	OH	5,729	0.16%	93.19%	5,425	4,420	81.47%
25321	Metropolitan Drt Prop & Cas Ins Co	RI	5,667	0.16%	93.35%	5,478	4,812	87.84%
34339	Metropolitan Grp Prop & Cas Ins Co	RI	5,397	0.15%	93.51%	5,391	3,866	71.71%
40169	Metropolitan Cas Ins Co	RI	5,243	0.15%	93.66%	4,856	4,445	91.54%
20788	Buckeye Union Ins Co	OH	5,218	0.15%	93.81%	3,023	2,463	81.48%
10480	Capitol Ins Co	PA	5,015	0.14%	93.95%	4,448	2,929	65.85%
10226	Unitrin Direct Ins Co	IL	4,854	0.14%	94.09%	5,231	4,635	88.61%
36587	AIG Natl Ins Co Inc	NY	4,842	0.14%	94.22%	2,372	1,029	43.38%
26980	Royal Ins Co Of Amer	IL	4,815	0.14%	94.36%	5,126	2,694	52.56%
37907	Deerbrook Ins Co	IL	4,781	0.14%	94.50%	4,876	3,017	61.87%
35270	Fidelity & Cas Co Of NY	SC	4,743	0.13%	94.63%	4,939	3,896	78.88%

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 19.2 - Other Private Passenger Auto Liability

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
20303	Great Northern Ins Co	MN	4,589	0.13%	94.76%	4,455	2,600	58.36%
42404	Liberty Ins Corp	IL	4,556	0.13%	94.89%	4,220	2,538	60.14%
12122	New Jersey Manufacturers Ins Co	NJ	4,479	0.13%	95.02%	4,115	2,404	58.42%
20796	AIG Premier Ins Co	PA	4,224	0.12%	95.14%	5,005	6,821	136.28%
10728	Franklin Ins Co	PA	4,166	0.12%	95.26%	4,107	2,525	61.48%
22357	Hartford Accid & Ind Co	CT	4,051	0.12%	95.37%	4,365	2,612	59.84%
29939	Main St Amer Assur Co	NH	3,910	0.11%	95.48%	4,093	3,828	93.53%
27928	Amex Assur Co	IL	3,894	0.11%	95.59%	3,823	3,146	82.29%
21164	Dairyland Ins Co	WI	3,880	0.11%	95.70%	3,935	2,291	58.22%
10915	Unitrin Direct Property & Cas Co	IL	3,781	0.11%	95.81%	3,582	3,547	99.02%
20281	Federal Ins Co	IN	3,746	0.11%	95.92%	3,695	1,378	37.29%
18910	American Protection Ins Co	IL	3,543	0.10%	96.02%	5,013	2,522	50.31%
25712	Esurance Ins Co	OK	3,535	0.10%	96.12%	3,003	2,029	67.57%
21873	Firemans Fund Ins Co	CA	3,499	0.10%	96.22%	3,734	1,595	42.72%
11185	Foremost Ins Co	MI	3,496	0.10%	96.32%	2,305	1,133	49.15%
13501	Brethren Mut Ins Co	MD	3,424	0.10%	96.42%	3,484	2,167	62.20%
10677	Cincinnati Ins Co	OH	3,373	0.10%	96.51%	2,965	2,096	70.69%
36161	Travelers Prop Cas Ins Co	CT	3,277	0.09%	96.60%	3,265	2,318	71.00%
36137	Travelers Commercial Ins Co	CT	3,214	0.09%	96.70%	3,043	2,278	74.86%
10723	Nationwide Assur Co	WI	3,184	0.09%	96.79%	4,003	2,360	58.96%
23469	American Modern Home Ins Co	OH	3,153	0.09%	96.88%	3,122	1,607	51.47%
39098	Omni Ins Co	IL	3,096	0.09%	96.96%	2,874	1,904	66.25%
34789	AIG Centennial Ins Co	PA	3,039	0.09%	97.05%	3,120	5,666	181.60%
18600	USAA General Ind Co	TX	2,997	0.09%	97.14%	2,832	1,785	63.03%
16063	Unitrin Auto & Home Ins Co	NY	2,981	0.08%	97.22%	922	538	58.35%
22772	Integon Ind Corp	NC	2,941	0.08%	97.30%	2,918	2,004	68.68%
33723	Great American Spirit Ins Co	OH	2,902	0.08%	97.39%	3,476	2,791	80.29%

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 19.2 - Other Private Passenger Auto Liability

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
24589	American & Foreign Ins Co	DE	2,715	0.08%	97.46%	2,985	1,690	56.62%
24740	Safeco Ins Co Of Amer	WA	2,684	0.08%	97.54%	2,574	1,544	59.98%
26298	Metropolitan Property & Cas Ins Co	RI	2,582	0.07%	97.61%	2,607	1,561	59.88%
24074	Ohio Cas Ins Co	OH	2,527	0.07%	97.69%	2,471	1,195	48.36%
42447	National General Assur Co	MO	2,507	0.07%	97.76%	1,992	1,139	57.18%
42595	Rockingham Cas Co	VA	2,506	0.07%	97.83%	2,141	1,856	86.69%
19530	State Auto Natl Ins Co	OH	2,451	0.07%	97.90%	2,497	1,496	59.91%
14788	Natl Grange Mut Ins Co	NH	2,376	0.07%	97.97%	2,437	1,793	73.57%
26050	Response Worldwide Ins Co	OH	2,312	0.07%	98.03%	2,579	1,092	42.34%
33855	Lincoln General Ins Co	PA	2,194	0.06%	98.09%	1,461	1,281	87.68%
21261	Electric Ins Co	MA	2,141	0.06%	98.15%	2,078	2,167	104.28%
19062	Automobile Ins Co Of Hartford CT	CT	2,053	0.06%	98.21%	2,148	811	37.76%
20885	Kansas City Fire & Marine Ins Co	SC	2,009	0.06%	98.27%	2,290	-216	-9.43%
20346	Pacific Ind Co	WI	1,947	0.06%	98.33%	1,863	873	46.86%
10448	Cumberland Ins Co Inc	NJ	1,886	0.05%	98.38%	1,671	1,093	65.41%
24678	Royal Ind Co	DE	1,814	0.05%	98.43%	1,909	812	42.54%
19429	Insurance Co Of The State Of PA	PA	1,679	0.05%	98.48%	1,769	892	50.42%
10315	Civic Property & Cas Co	CA	1,668	0.05%	98.53%	1,488	1,090	73.25%
24414	General Cas Co Of WI	WI	1,663	0.05%	98.57%	767	379	49.41%
25666	Travelers Ind Co Of Amer	CT	1,612	0.05%	98.62%	1,688	1,049	62.14%
39497	Tico Ins Co	OH	1,611	0.05%	98.66%	1,753	1,425	81.29%
19682	Hartford Fire In Co	CT	1,571	0.04%	98.71%	1,688	1,140	67.54%
19445	National Union Fire Ins Co Of Pitts	PA	1,568	0.04%	98.75%	1,571	-14,152	-900.83%
20117	California Cas Ind Exch	CA	1,512	0.04%	98.80%	787	536	68.11%
38660	MIC General Ins Corp	MI	1,477	0.04%	98.84%	1,505	817	54.29%
10105	Victoria Select Ins Co	OH	1,446	0.04%	98.88%	1,483	924	62.31%
11044	GMAC Ins Co Online Inc	MO	1,402	0.04%	98.92%	1,433	970	67.69%

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 19.2 - Other Private Passenger Auto Liability

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
20397	Vigilant Ins Co	NY	1,346	0.04%	98.96%	1,331	1,515	113.82%
10022	Countryway Ins Co	NY	1,249	0.04%	98.99%	1,153	974	84.48%
41840	Allmerica Financial Benefit Ins Co	MI	1,214	0.03%	99.03%	1,114	1,385	124.33%
25135	State Automobile Mut Ins Co	OH	1,117	0.03%	99.06%	1,249	1,697	135.87%
31135	Great American Security Ins Co	OH	1,091	0.03%	99.09%	1,493	863	57.80%
11000	Sentinel Ins Co Ltd	CT	1,080	0.03%	99.12%	408	205	50.25%
11215	Safeco Ins Co Of IN	IN	1,057	0.03%	99.15%	446	176	39.46%
33898	Aegis Security Ins Co	PA	1,029	0.03%	99.18%	932	661	70.92%
30562	American Manufacturers Mut Ins Co	IL	1,017	0.03%	99.21%	1,490	736	49.40%
24724	First Natl Ins Co Of Amer	WA	991	0.03%	99.24%	942	575	61.04%
19402	Birmingham Fire Ins Co Of PA	PA	963	0.03%	99.27%	955	676	70.79%
22918	American Motorists Ins Co	IL	939	0.03%	99.29%	1,371	718	52.37%
34622	Glens Falls Ins Co	DE	916	0.03%	99.32%	997	-480	-48.14%
23728	National General Ins Co	MO	914	0.03%	99.34%	947	568	59.98%
39942	American Natl General Ins Co	MO	884	0.03%	99.37%	880	586	66.59%
29424	Hartford Cas Ins Co	IN	880	0.03%	99.39%	947	1,375	145.20%
19356	Maryland Cas Co	MD	877	0.02%	99.42%	1,170	4,061	347.09%
13137	Viking Ins Co Of WI	CO	867	0.02%	99.44%	1,039	937	90.18%
24694	Safeguard Ins Co	CT	803	0.02%	99.47%	829	825	99.52%
29742	Integon Natl Ins Co	NC	791	0.02%	99.49%	892	342	38.34%
22683	Teachers Ins Co	IL	772	0.02%	99.51%	712	1,164	163.48%
23337	Merchants Ins Co Of NH Inc	NH	768	0.02%	99.53%	716	947	132.26%
41483	Farmington Cas Co	CT	720	0.02%	99.55%	964	664	68.88%
24732	General Ins Co Of Amer	WA	718	0.02%	99.57%	652	349	53.53%
16691	Great American Ins Co	OH	699	0.02%	99.59%	855	291	34.04%
13714	Pharmacists Mut Ins Co	IA	696	0.02%	99.61%	795	2,659	334.47%
10111	American Bankers Ins Co Of FL	FL	680	0.02%	99.63%	660	441	66.82%

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 19.2 - Other Private Passenger Auto Liability

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
31968	Merastar Ins Co	TN	659	0.02%	99.65%	911	562	61.69%
21865	Associated Ind Corp	CA	645	0.02%	99.67%	694	-12	-1.73%
28932	Markel American Ins Co	VA	587	0.02%	99.69%	474	259	54.64%
23043	Liberty Mut Ins Co	MA	579	0.02%	99.70%	560	373	66.61%
21857	American Ins Co	NE	579	0.02%	99.72%	680	554	81.47%
19941	American Commerce Ins Co	OH	570	0.02%	99.74%	484	532	109.92%
26832	Great American Alliance Ins Co	OH	545	0.02%	99.75%	774	726	93.80%
43044	Response Ins Co	DE	531	0.02%	99.77%	545	384	70.46%
10750	1st Choice Auto Ins Co	PA	449	0.01%	99.78%	382	155	40.58%
21407	Emcasco Ins Co	IA	446	0.01%	99.79%	461	324	70.28%
17558	Old Guard Ins Co	PA	406	0.01%	99.80%	2,045	3,451	168.75%
29963	United Farm Family Ins Co	NY	404	0.01%	99.81%	733	925	126.19%
10914	Kemper Independence Ins Co	IL	397	0.01%	99.83%	786	441	56.11%
30104	Hartford Underwriters Ins Co	CT	386	0.01%	99.84%	421	337	80.05%
23329	Merchants Mut Ins Co	NY	363	0.01%	99.85%	383	272	71.02%
19801	Argonaut Ins Co	CA	360	0.01%	99.86%	459	740	161.22%
21415	Employers Mut Cas Co	IA	330	0.01%	99.87%	338	227	67.16%
23841	New Hampshire Ins Co	PA	321	0.01%	99.88%	330	151	45.76%
10061	Leader Specialty Ins Co	IN	313	0.01%	99.89%	59	46	77.97%
25089	Coast Natl Ins Co	CA	291	0.01%	99.89%	254	313	123.23%
35726	Providence Washington Ins Co Of NY	NY	263	0.01%	99.90%	255	300	117.65%
19895	Atlantic Mut Ins Co	NY	230	0.01%	99.91%	158	130	82.28%
43575	Indemnity Ins Co Of North Amer	PA	226	0.01%	99.91%	99	19	19.19%
23809	Granite State Ins Co	PA	219	0.01%	99.92%	389	367	94.34%
22136	Great American Ins Co of NY	NY	210	0.01%	99.93%	263	563	214.07%
39012	Safeco Ins Co Of IL	IL	202	0.01%	99.93%	192	111	57.81%
14370	Lebanon Mut Ins Co	PA	198	0.01%	99.94%	212	198	93.40%

PENNSYLVANIA Insurance Department
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Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 19.2 - Other Private Passenger Auto Liability

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12599	Windsor Ins Co	IN	188	0.01%	99.94%	309	22	7.12%
42609	Affirmative Ins Co	IL	173	0.00%	99.95%	299	198	66.22%
26344	Great American Assur Co	OH	160	0.00%	99.95%	289	12	4.15%
32620	National Interstate Ins Co	OH	154	0.00%	99.96%	152	45	29.61%
20850	Firemens Ins Co Of Newark NJ	NJ	130	0.00%	99.96%	152	1,196	786.84%
26085	Warner Ins Co	IL	126	0.00%	99.96%	155	102	65.81%
25453	Nationwide Ins Co Of Amer	WI	122	0.00%	99.97%	58	272	468.97%
10727	Response Ins Co Of Amer	DC	117	0.00%	99.97%	118	52	44.07%
10290	Response Ind Co Of DE	DE	108	0.00%	99.97%	120	35	29.17%
30945	National Alliance Ins Co	MO	102	0.00%	99.98%	193	-90	-46.63%
21806	Harbor Specialty Ins Co	NJ	100	0.00%	99.98%	194	2,222	1145.36%
22268	Infinity Ins Co	IN	96	0.00%	99.98%	169	205	121.30%
22977	Lumbermens Mut Cas Co	IL	84	0.00%	99.98%	133	-346	-260.15%
42552	Nova Cas Co	NY	77	0.00%	99.99%	64	15	23.44%
19909	Centennial Ins Co	NY	70	0.00%	99.99%	66	19	28.79%
37850	Pacific Specialty Ins Co	CA	63	0.00%	99.99%	46	15	32.61%
21881	National Surety Corp	IL	48	0.00%	99.99%	44	18	40.91%
23353	Meridian Security Ins Co	IN	45	0.00%	99.99%	280	319	113.93%
10644	Victoria Automobile Ins Co	IN	41	0.00%	99.99%	58	259	446.55%
20260	Infinity Select Ins Co	IN	39	0.00%	100.00%	63	112	177.78%
41513	Foremost Signature Ins Co	MI	30	0.00%	100.00%	26	-4	-15.38%
42889	Victoria Fire & Cas Co	OH	29	0.00%	100.00%	34	6	17.65%
14052	First Patriot Ins Co	PA	27	0.00%	100.00%	98	184	187.76%
13242	Titan Ind Co	TX	25	0.00%	100.00%	29	-9	-31.03%
33650	Mendota Ins Co	MN	23	0.00%	100.00%	19	2	10.53%
25976	Utica Mut Ins Co	NY	21	0.00%	100.00%	23	-39	-169.57%
25984	Graphic Arts Mut Ins Co	NY	20	0.00%	100.00%	23	206	895.65%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 19.2 - Other Private Passenger Auto Liability

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
20818	Commercial Ins Co Of Newark NJ	NJ	18	0.00%	100.00%	18	-61	-338.89%
12904	Tokio Marine & Nichido Fire Ins Co	NY	17	0.00%	100.00%	14	2	14.29%
24902	Security Ins Co Of Hartford	CT	16	0.00%	100.00%	12	79	658.33%
10674	Mainland Ins Co	PA	15	0.00%	100.00%	17	-55	-323.53%
19305	Assurance Co Of Amer	NY	15	0.00%	100.00%	52	401	771.15%
38873	Regal Ins Co	IN	14	0.00%	100.00%	19	11	57.89%
41181	Universal Underwriters Ins Co	KS	12	0.00%	100.00%	1,532	1,200	78.33%
39950	Metropolitan General Ins Co	RI	12	0.00%	100.00%	12	5	41.67%
24295	Providence Washington Ins Co	RI	9	0.00%	100.00%	9	1	11.11%
21849	American Automobile Ins Co	MO	9	0.00%	100.00%	17	-18	-105.88%
19615	American Reliable Ins Co	AZ	8	0.00%	100.00%	5	2	40%
22667	Ace American Ins Co	PA	7	0.00%	100.00%	3	-6	-200%
14168	Harleysville Mut Ins Co	PA	7	0.00%	100.00%	1	9	900%
14559	Guideone Specialty Mut Ins Co	IA	6	0.00%	100.01%	222	612	275.68%
37001	American Premier Ins Co	IN	5	0.00%	100.01%	18	165	916.67%
20621	OneBeacon America Ins Co	MA	5	0.00%	100.01%	5	-5	-100%
11126	Sompo Japan Ins Co of Amer	NY	4	0.00%	100.01%	3	1	33.33%
24600	Globe Ind Co	DE	4	0.00%	100.01%	8	1	12.50%
13684	Cumberland Mut Fire Ins Co	NJ	3	0.00%	100.01%	0	-58	0%
11401	Guaranty Natl Ins Co	CO	2	0.00%	100.01%	2	0	0%
38849	Houston General Ins Co	TX	1	0%	100.01%	7	63	900%
27998	Travelers Home & Marine Ins Co	CT	1	0%	100.01%	1	-320	-32000%
37273	Firemans Fund Ins Co Of WI	WI	1	0%	100.01%	6	23	383.33%
25674	Travelers Property Cas Co Of Amer	CT	0	0%	100.01%	0	82	0%
20710	Century Ind Co	PA	0	0%	100.01%	0	-125	0%
22829	Interstate Fire & Cas Co	IL	0	0%	100.01%	0	3	0%
19704	American States Ins Co	IN	0	0%	100.01%	0	617	0%

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 19.2 - Other Private Passenger Auto Liability

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
25879	Fidelity & Guaranty Ins Underwriters	WI	0	0%	100.01%	0	-229	0%
19690	American Economy Ins Co	IN	0	0%	100.01%	0	63	0%
13838	Farmland Mut Ins Co	IA	0	0%	100.01%	0	0	0%
20508	Valley Forge Ins Co	PA	0	0%	100.01%	0	-2,088	0%
12572	Selective Ins Co Of Amer	NJ	0	0%	100.01%	0	-21	0%
40258	American Intl South Ins Co	PA	0	0%	100.01%	0	0	0%
23817	Illinois Natl Ins Co	IL	0	0%	100.01%	0	0	0%
25534	TIG Ins Co	CA	0	0%	100.01%	0	-21	0%
28188	Travco Ins Co	CT	0	0%	100.01%	0	-47	0%
12661	State Capital Ins Co	NC	0	0%	100.01%	0	0	0%
16535	Zurich American Ins Co	NY	0	0%	100.01%	0	-4	0%
21792	Atlanta Cas Co	OH	0	0%	100.01%	0	12	0%
10847	Cumis Ins Society Inc	WI	0	0%	100.01%	0	-37	0%
25895	United States Liability Ins Co	PA	0	0%	100.01%	0	0	0%
24015	Northland Ins Co	MN	0	0%	100.01%	0	-3	0%
20427	American Cas Co Of Reading PA	PA	0	0%	100.01%	0	-704	0%
20443	Continental Cas Co	IL	0	0%	100.01%	0	-2,162	0%
24791	St Paul Mercury Ins Co	MN	0	0%	100.01%	0	-126	0%
40134	Potomac Ins Co Of IL	IL	0	0%	100.01%	0	-17	0%
10502	Meridian Citizens Mut Ins Co	IN	0	0%	100.01%	0	110	0%
24325	York Ins Co	IL	0	0%	100.01%	0	20	0%
37915	American Central Ins Co	MO	0	0%	100.01%	0	0	0%
38369	Northern Assur Co Of Amer	MA	0	0%	100.01%	0	-73	0%
15156	Shelby Ins Co	IL	0	0%	100.01%	0	-3	0%
26522	Mount Vernon Fire Ins Co	PA	0	0%	100.01%	0	0	0%
23442	Patriot General Ins Co	WI	0	0%	100.01%	0	0	0%
28223	Nationwide Agribusiness Ins Co	IA	0	0%	100.01%	0	0	0%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 19.2 - Other Private Passenger Auto Liability

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
21326	Empire Fire & Marine Ins Co	NE	0	0%	100.01%	12	-2	-16.67%
20478	National Fire Ins Co Of Hartford	CT	0	0%	100.01%	0	2	0%
25518	TIG Premier Ins Co	CA	0	0%	100.01%	2	611	30550%
24988	Sentry Ins A Mut Co	WI	0	0%	100.01%	0	-4	0%
22292	Hanover Ins Co	NH	0	0%	100.01%	0	-13	0%
15059	Public Service Mut Ins Co	NY	0	0%	100.01%	0	2	0%
22713	Insurance Co Of North Amer	PA	0	0%	100.01%	0	0	0%
24643	Newark Ins Co	NJ	0	0%	100.01%	0	-442	0%
25887	US Fidelity & Guaranty Co	MD	0	0%	100.01%	0	-599	0%
23434	Middlesex Ins Co	WI	0	0%	100.01%	0	0	0%
21113	United States Fire Ins Co	DE	0	0%	100.01%	0	2	0%
19488	Amerisure Ins Co	MI	0	0%	100.01%	0	25	0%
20699	Ace Prop & Cas Ins Co	PA	0	0%	100.01%	0	0	0%
22748	Pacific Employers Ins Co	PA	0	0%	100.01%	0	1	0%
37214	American States Preferred Ins Co	IN	0	0%	100.01%	0	10	0%
19038	Travelers Cas & Surety Co	CT	0	0%	100.01%	0	-75	0%
31348	Crum & Forster Ind Co	DE	0	0%	100.01%	0	1	0%
20486	Transcontinental Ins Co	NY	0	0%	100.01%	0	-112	0%
20532	Clarendon Natl Ins Co	NJ	0	0%	100.01%	0	-729	0%
10212	Allmerica Fncl Alliance Ins Co	NH	0	0%	100.01%	0	-1	0%
35505	Rockwood Cas Ins Co	PA	0	0%	100.01%	0	-1,401	0%
35386	Fidelity & Guaranty Ins Co	IA	0	0%	100.01%	0	4	0%
36439	LM Personal Ins Co	DE	0	0%	100.01%	0	-3	0%
31089	Republic Western Ins Co	AZ	0	0%	100.01%	0	0	0%
20184	National Mut Ins Co	OH	0	0%	100.01%	0	0	0%
10238	Potomac Ins Co	PA	0	0%	100.01%	0	-10	0%
25747	Unigard Ins Co	WA	0	0%	100.01%	0	0	0%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 19.2 - Other Private Passenger Auto Liability

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
21105	North River Ins Co	NJ	0	0%	100.01%	0	1	0%
18279	Bankers Standard Ins Co	PA	0	0%	100.01%	0	1	0%
14982	Penn Millers Ins Co	PA	-1	0%	100.01%	25	659	2636%
21784	Firemens Ins Co Of Washington DC	DE	-1	0%	100.01%	14	-110	-785.71%
20648	Employers Fire Ins Co	MA	-1	0%	100.01%	-1	11	-1100%
25224	Great Divide Ins Co	ND	-1	0%	100.01%	15	434	2893.33%
24104	Ohio Farmers Ins Co	OH	-2	0.00%	100.01%	35	-55	-157.14%
15032	Guideone Mut Ins Co	IA	-3	0.00%	100.01%	84	215	255.95%
23647	Mutual Service Cas Ins Co	MN	-3	0.00%	100.01%	33	469	1421.21%
21946	Camden Fire Ins Assoc	NJ	-4	0.00%	100.01%	-4	93	-2325%
19372	Northern Ins Co Of NY	NY	-4	0.00%	100.01%	8	-7	-87.50%
20613	American Employers Ins Co	MA	-8	0.00%	100.00%	-8	0	0%
21970	OneBeacon Ins Co	PA	-9	0.00%	100.00%	-9	1,420	-15777.78%
35416	Us Underwriters Ins Co	ND	-11	0.00%	100.00%	41	-14	-34.15%
35408	Sirius Amer Ins Co	DE	-19	0.00%	100.00%	-19	-7	36.84%
24503	Blue Ridge Ins Co	WI	-20	0.00%	100.00%	957	1,570	164.05%
26611	Valiant Ins Co	IA	-20	0.00%	100.00%	101	337	333.66%
21962	Pennsylvania General Ins Co	PA	-95	0.00%	100%	2,925	1,814	62.02%
	315 Companies in the Report		**$ 3,517,233**	**100.00%**	**100.00%**	**$ 3,446,334**	**$ 2,335,230**	**67.76%**

END OF REPORT

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 19.3 - Commercial Auto No-fault (Personal Injury Protection)

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
26271	Erie Ins Exch	PA	5,198	13.02%	13.02%	5,010	2,678	53.45%
38628	Progressive Northern Ins Co	WI	3,833	9.60%	22.63%	3,586	1,400	39.04%
14168	Harleysville Mut Ins Co	PA	1,670	4.18%	26.81%	1,631	2,705	165.85%
16535	Zurich American Ins Co	NY	1,634	4.09%	30.90%	1,569	106	6.76%
25674	Travelers Property Cas Co Of Amer	CT	1,306	3.27%	34.17%	1,321	-950	-71.92%
14990	Pennsylvania Ntl Mut Cas Ins Co	PA	921	2.31%	36.48%	899	597	66.41%
11150	Arch Ins Co	MO	895	2.24%	38.72%	891	887	99.55%
10677	Cincinnati Ins Co	OH	884	2.21%	40.94%	858	270	31.47%
23787	Nationwide Mut Ins Co	OH	778	1.95%	42.89%	778	56	7.20%
26301	Selective Way Ins Co	NJ	741	1.86%	44.74%	695	825	118.71%
12262	Pennsylvania Manufacturers Asn Ins C	PA	705	1.77%	46.51%	705	268	38.01%
34207	Westport Ins Corp	MO	629	1.58%	48.09%	318	123	38.68%
40142	American Zurich Ins Co	IL	576	1.44%	49.53%	451	206	45.68%
22667	Ace American Ins Co	PA	569	1.43%	50.95%	394	185	46.95%
41181	Universal Underwriters Ins Co	KS	526	1.32%	52.27%	524	57	10.88%
21326	Empire Fire & Marine Ins Co	NE	468	1.17%	53.44%	460	196	42.61%
24767	St Paul Fire & Marine Ins Co	MN	461	1.15%	54.60%	478	98	20.50%
20532	Clarendon Natl Ins Co	NJ	436	1.09%	55.69%	312	72	23.08%
24015	Northland Ins Co	MN	425	1.06%	56.76%	430	288	66.98%
21784	Firemens Ins Co Of Washington DC	DE	418	1.05%	57.80%	377	113	29.97%
37257	Insurance Corp Of Hannover	IL	399	1.00%	58.80%	303	4	1.32%
20443	Continental Cas Co	IL	395	0.99%	59.79%	377	-512	-135.81%
23043	Liberty Mut Ins Co	MA	385	0.96%	60.76%	412	369	89.56%
13692	Donegal Mut Ins Co	PA	378	0.95%	61.70%	368	111	30.16%
20281	Federal Ins Co	IN	355	0.89%	62.59%	316	34	10.76%
23779	Nationwide Mut Fire Ins Co	OH	338	0.85%	63.44%	318	219	68.87%
12416	Protective Ins Co	IN	336	0.84%	64.28%	336	126	37.50%

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 19.3 - Commercial Auto No-fault (Personal Injury Protection)

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
36463	Discover Prop & Cas Ins Co	IL	330	0.83%	65.11%	361	188	52.08%
20052	National Liab & Fire Ins Co	CT	324	0.81%	65.92%	291	61	20.96%
19259	Selective Ins Co Of SC	SC	322	0.81%	66.73%	306	118	38.56%
24198	Peerless Ins Co	NH	319	0.80%	67.53%	248	138	55.65%
44393	West American Ins Co	IN	292	0.73%	68.26%	292	7	2.40%
26077	Lancer Ins Co	IL	289	0.72%	68.98%	320	-57	-17.81%
44180	Mountain Laurel Assur Co	PA	287	0.72%	69.70%	311	202	64.95%
23035	Liberty Mut Fire Ins Co	MA	281	0.70%	70.41%	268	207	77.24%
19380	American Home Assur Co	NY	275	0.69%	71.09%	234	140	59.83%
25127	State Auto Prop & Cas Ins Co	SC	273	0.68%	71.78%	274	110	40.15%
14621	Motorists Mut Ins Co	OH	271	0.68%	72.46%	270	128	47.41%
20427	American Cas Co Of Reading PA	PA	266	0.67%	73.12%	264	200	75.76%
11991	National Cas Co	WI	253	0.63%	73.76%	252	114	45.24%
11045	Excelsior Ins Co	NH	249	0.62%	74.38%	196	169	86.22%
23841	New Hampshire Ins Co	PA	239	0.60%	74.98%	201	22	10.95%
14664	Mutual Benefit Ins Co	PA	237	0.59%	75.57%	226	307	135.84%
13528	Brotherhood Mut Ins Co	IN	236	0.59%	76.16%	221	15	6.79%
24171	Netherlands Ins Co The	NH	222	0.56%	76.72%	199	140	70.35%
24147	Old Republic Ins Co	PA	214	0.54%	77.26%	197	36	18.27%
19240	Allstate Ind Co	IL	210	0.53%	77.78%	202	279	138.12%
14788	Natl Grange Mut Ins Co	NH	208	0.52%	78.30%	201	-26	-12.94%
24074	Ohio Cas Ins Co	OH	208	0.52%	78.83%	214	82	38.32%
43958	Commerce Protective Ins Co	PA	205	0.51%	79.34%	223	22	9.87%
24414	General Cas Co Of WI	WI	203	0.51%	79.85%	105	87	82.86%
25682	Travelers Ind Co Of CT	CT	195	0.49%	80.34%	181	51	28.18%
20087	National Ind Co	NE	187	0.47%	80.80%	138	64	46.38%
21180	Sentry Select Ins Co	WI	177	0.44%	81.25%	190	58	30.53%

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 19.3 - Commercial Auto No-fault (Personal Injury Protection)

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
33855	Lincoln General Ins Co	PA	175	0.44%	81.69%	337	320	94.96%
22586	Atlantic States Ins Co	PA	174	0.44%	82.12%	179	48	26.82%
21458	Employers Ins of Wausau	WI	170	0.43%	82.55%	187	108	57.75%
37877	Nationwide Prop & Cas Ins Co	OH	162	0.41%	82.95%	145	11	7.59%
30104	Hartford Underwriters Ins Co	CT	155	0.39%	83.34%	111	11	9.91%
25658	Travelers Ind Co	CT	155	0.39%	83.73%	154	-49	-31.82%
20486	Transcontinental Ins Co	NY	150	0.38%	84.11%	168	-10	-5.95%
22837	Interstate Ind Co	IL	146	0.37%	84.47%	113	151	133.63%
19232	Allstate Ins Co	IL	130	0.33%	84.80%	137	517	377.37%
19704	American States Ins Co	IN	124	0.31%	85.11%	100	-53	-53%
13935	Federated Mut Ins Co	MN	124	0.31%	85.42%	133	98	73.68%
23809	Granite State Ins Co	PA	121	0.30%	85.72%	126	42	33.33%
10464	Canal Ins Co	SC	120	0.30%	86.02%	100	93	93%
19305	Assurance Co Of Amer	NY	120	0.30%	86.32%	166	340	204.82%
26069	Wausau Business Ins Co	WI	118	0.30%	86.62%	24	-1	-4.17%
19682	Hartford Fire In Co	CT	116	0.29%	86.91%	116	59	50.86%
25887	US Fidelity & Guaranty Co	MD	111	0.28%	87.19%	129	137	106.20%
20095	Bituminous Cas Corp	IL	110	0.28%	87.46%	104	60	57.69%
35696	Harleysville Preferred Ins Co	PA	109	0.27%	87.74%	123	68	55.28%
20494	Transportation Ins Co	IL	108	0.27%	88.01%	114	42	36.84%
21415	Employers Mut Cas Co	IA	106	0.27%	88.27%	100	13	13%
26247	American Guarantee & Liability Ins	NY	102	0.26%	88.53%	132	1	0.76%
14141	Harford Mut Ins Co	MD	100	0.25%	88.78%	114	89	78.07%
28550	Housing & Redevelopment Ins Exch	PA	96	0.24%	89.02%	89	0	0%
19720	American Alt Ins Corp	DE	95	0.24%	89.26%	91	35	38.46%
18767	Church Mut Ins Co	WI	93	0.23%	89.49%	83	19	22.89%
10510	Carolina Cas Ins Co	FL	92	0.23%	89.72%	53	-36	-67.92%

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 19.3 - Commercial Auto No-fault (Personal Injury Protection)

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
35386	Fidelity & Guaranty Ins Co	IA	86	0.22%	89.94%	61	-13	-21.31%
18058	Philadelphia Ind Ins Co	PA	84	0.21%	90.15%	15	51	340%
32620	National Interstate Ins Co	OH	84	0.21%	90.36%	54	24	44.44%
11371	Great West Cas Co	NE	81	0.20%	90.56%	71	5	7.04%
39497	Tico Ins Co	OH	80	0.20%	90.76%	137	133	97.08%
14044	Goodville Mut Cas Co	PA	79	0.20%	90.96%	78	18	23.08%
14974	Pennsylvania Lumbermens Mut Ins	PA	78	0.20%	91.15%	79	14	17.72%
15032	Guideone Mut Ins Co	IA	74	0.19%	91.34%	78	43	55.13%
19356	Maryland Cas Co	MD	72	0.18%	91.52%	135	65	48.15%
25666	Travelers Ind Co Of Amer	CT	71	0.18%	91.70%	69	101	146.38%
23817	Illinois Natl Ins Co	IL	70	0.18%	91.87%	45	10	22.22%
19445	National Union Fire Ins Co Of Pitts	PA	70	0.18%	92.05%	64	-13	-20.31%
36684	Riverport Ins Co	MN	68	0.17%	92.22%	49	28	57.14%
26433	Harco Natl Ins Co	IL	68	0.17%	92.39%	81	-9	-11.11%
10235	American Southern Ins Co	KS	67	0.17%	92.56%	37	-12	-32.43%
24899	Alea North America Ins Co	NY	66	0.17%	92.72%	30	5	16.67%
19895	Atlantic Mut Ins Co	NY	64	0.16%	92.88%	70	-4	-5.71%
14370	Lebanon Mut Ins Co	PA	63	0.16%	93.04%	76	24	31.58%
21407	Emcasco Ins Co	IA	62	0.16%	93.20%	63	13	20.63%
14982	Penn Millers Ins Co	PA	61	0.15%	93.35%	69	-144	-208.70%
25135	State Automobile Mut Ins Co	OH	60	0.15%	93.50%	76	2	2.63%
35408	Sirius Amer Ins Co	DE	59	0.15%	93.65%	81	40	49.38%
25623	Phoenix Ins Co	CT	58	0.15%	93.79%	84	69	82.14%
22322	Greenwich Ins Co	DE	57	0.14%	93.93%	63	33	52.38%
20303	Great Northern Ins Co	MN	57	0.14%	94.08%	39	-2	-5.13%
19690	American Economy Ins Co	IN	52	0.13%	94.21%	44	-8	-18.18%
25615	Charter Oak Fire Ins Co	CT	52	0.13%	94.34%	48	64	133.33%

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 19.3 - Commercial Auto No-fault (Personal Injury Protection)

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
21113	United States Fire Ins Co	DE	52	0.13%	94.47%	39	-2	-5.13%
41424	Pennsylvania Manufacturers Ind Co	PA	51	0.13%	94.60%	46	74	160.87%
10022	Countryway Ins Co	NY	50	0.13%	94.72%	47	-8	-17.02%
12904	Tokio Marine & Nichido Fire Ins Co	NY	50	0.13%	94.85%	54	-7	-12.96%
24678	Royal Ind Co	DE	50	0.13%	94.97%	50	38	76%
35505	Rockwood Cas Ins Co	PA	49	0.12%	95.09%	47	76	161.70%
20699	Ace Prop & Cas Ins Co	PA	48	0.12%	95.22%	43	60	139.53%
29742	Integon Natl Ins Co	NC	48	0.12%	95.34%	54	27	50%
24791	St Paul Mercury Ins Co	MN	47	0.12%	95.45%	38	-45	-118.42%
20524	Specialty Natl Ins Co	IL	46	0.12%	95.57%	60	7	11.67%
11738	Leader Ins Co	OH	46	0.12%	95.68%	15	48	320%
24295	Providence Washington Ins Co	RI	46	0.12%	95.80%	50	10	20%
25984	Graphic Arts Mut Ins Co	NY	45	0.11%	95.91%	42	4	9.52%
38237	American Country Ins Co	IL	44	0.11%	96.02%	41	11	26.83%
23329	Merchants Mut Ins Co	NY	44	0.11%	96.13%	40	21	52.50%
13501	Brethren Mut Ins Co	MD	42	0.11%	96.24%	39	14	35.90%
38466	Evergreen USA RRG Inc	VT	42	0.11%	96.34%	33	-4	-12.12%
41769	Athena Assur Co	MN	42	0.11%	96.45%	39	-15	-38.46%
15067	Quincy Mut Fire Ins Co	MA	41	0.10%	96.55%	39	24	61.54%
29459	Twin City Fire Ins Co Co	IN	39	0.10%	96.65%	49	18	36.73%
16187	AXA Re Prop & Cas Ins Co	DE	39	0.10%	96.75%	51	9	17.65%
31348	Crum & Forster Ind Co	DE	38	0.10%	96.84%	38	4	10.53%
28886	Transguard Ins Co Of Amer Inc	IL	38	0.10%	96.94%	41	3	7.32%
13978	Florists Mut Ins Co	IL	36	0.09%	97.03%	37	0	0%
25534	TIG Ins Co	CA	36	0.09%	97.12%	46	-17	-36.96%
19860	Argonaut Great Central Ins Co	IL	36	0.09%	97.21%	36	-1	-2.78%
21172	Vanliner Ins Co	AZ	35	0.09%	97.29%	30	6	20%

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 19.3 - Commercial Auto No-fault (Personal Injury Protection)

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
12572	Selective Ins Co Of Amer	NJ	34	0.09%	97.38%	28	5	17.86%
21881	National Surety Corp	IL	34	0.09%	97.46%	29	-36	-124.14%
26344	Great American Assur Co	OH	34	0.09%	97.55%	28	-7	-25%
20010	Acceptance Ind Ins Co	NE	34	0.09%	97.64%	18	11	61.11%
29963	United Farm Family Ins Co	NY	33	0.08%	97.72%	34	79	232.35%
20060	National Ind Co Of Mid-Amer	IA	33	0.08%	97.80%	24	19	79.17%
22551	Mitsui Sumitomo Ins USA Inc	NY	32	0.08%	97.88%	10	5	50%
22748	Pacific Employers Ins Co	PA	32	0.08%	97.96%	141	-130	-92.20%
25518	TIG Premier Ins Co	CA	31	0.08%	98.04%	74	16	21.62%
32441	Penn Natl Security Ins Co	PA	31	0.08%	98.12%	35	30	85.71%
37478	Hartford Ins Co Of The Midwest	IN	30	0.08%	98.19%	41	43	104.88%
29424	Hartford Cas Ins Co	IN	29	0.07%	98.26%	40	28	70%
25879	Fidelity & Guaranty Ins Underwriters	WI	29	0.07%	98.34%	28	8	28.57%
20508	Valley Forge Ins Co	PA	29	0.07%	98.41%	37	280	756.76%
14575	Millers Capital Ins Co	PA	28	0.07%	98.48%	20	5	25%
19909	Centennial Ins Co	NY	28	0.07%	98.55%	54	7	12.96%
16691	Great American Ins Co	OH	27	0.07%	98.62%	26	-44	-169.23%
21857	American Ins Co	NE	27	0.07%	98.68%	28	-17	-60.71%
22136	Great American Ins Co of NY	NY	27	0.07%	98.75%	29	-32	-110.34%
26042	Wausau Underwriters Ins Co	WI	27	0.07%	98.82%	22	-9	-40.91%
28649	Eastern Atlantic Ins Co	PA	25	0.06%	98.88%	18	0	0%
31089	Republic Western Ins Co	AZ	24	0.06%	98.94%	39	26	66.67%
40436	Stratford Ins Co	NH	23	0.06%	99.00%	17	70	411.76%
24325	York Ins Co	IL	23	0.06%	99.06%	31	-9	-29.03%
19410	Commerce & Industry Ins Co	NY	22	0.06%	99.11%	20	-9	-45%
24066	American Fire & Cas Co	OH	21	0.05%	99.17%	15	34	226.67%
10750	1st Choice Auto Ins Co	PA	20	0.05%	99.22%	19	13	68.42%

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 19.3 - Commercial Auto No-fault (Personal Injury Protection)

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
20478	National Fire Ins Co Of Hartford	CT	20	0.05%	99.27%	22	6	27.27%
40100	Firstline Natl Ins Co	MD	18	0.05%	99.31%	21	16	76.19%
10499	DaimlerChrysler Ins Co	MI	16	0.04%	99.35%	16	-22	-137.50%
37893	Ulico Cas Co	DE	16	0.04%	99.39%	28	-7	-25%
24384	Ranger Ins Co	DE	16	0.04%	99.43%	30	262	873.33%
22217	Gulf Ins Co	CT	16	0.04%	99.47%	23	-1	-4.35%
12475	Republic-Franklin Ins Co	OH	16	0.04%	99.51%	12	1	8.33%
44784	Fairfield Ins Co	CT	16	0.04%	99.55%	11	0	0%
14486	Merchants & Business Mens Mut Ins Co	PA	16	0.04%	99.59%	53	1,010	1905.66%
38970	Markel Ins Co	IL	15	0.04%	99.63%	15	1	6.67%
10448	Cumberland Ins Co Inc	NJ	14	0.04%	99.66%	12	21	175%
24775	St Paul Guardian Ins Co	MN	14	0.04%	99.70%	13	7	53.85%
40045	Starnet Ins Co	DE	13	0.03%	99.73%	13	4	30.77%
24902	Security Ins Co Of Hartford	CT	13	0.03%	99.76%	21	15	71.43%
13331	American Hardware Mut Ins Co	OH	12	0.03%	99.79%	11	21	190.91%
24260	Progressive Cas Ins Co	OH	12	0.03%	99.82%	10	1	10%
13714	Pharmacists Mut Ins Co	IA	11	0.03%	99.85%	3	0	0%
39969	American Safety Cas Ins Co	DE	10	0.03%	99.88%	36	0	0%
20362	Mitsui Sumitomo Ins Co of Amer	NY	10	0.03%	99.90%	8	3	37.50%
23663	National American Ins Co	OK	10	0.03%	99.93%	7	2	28.57%
24988	Sentry Ins A Mut Co	WI	9	0.02%	99.95%	8	33	412.50%
13064	United Natl Ins Co	PA	9	0.02%	99.97%	42	345	821.43%
19372	Northern Ins Co Of NY	NY	9	0.02%	100.00%	8	-96	-1200%
12866	T.H.E. Ins Co	LA	8	0.02%	100.02%	9	-3	-33.33%
26980	Royal Ins Co Of Amer	IL	8	0.02%	100.04%	11	25	227.27%
43575	Indemnity Ins Co Of North Amer	PA	8	0.02%	100.06%	73	34	46.58%
31127	Columbia Cas Co	IL	7	0.02%	100.07%	6	0	0%

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 19.3 - Commercial Auto No-fault (Personal Injury Protection)

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
21865	Associated Ind Corp	CA	7	0.02%	100.09%	7	2	28.57%
19224	St. Paul Protective Ins Co	IL	7	0.02%	100.11%	9	3	33.33%
27154	Atlantic Specialty Ins Co	NY	7	0.02%	100.13%	9	1	11.11%
14478	Mercer Ins Co	PA	7	0.02%	100.14%	6	0	0%
23337	Merchants Ins Co Of NH Inc	NH	7	0.02%	100.16%	6	-2	-33.33%
39306	Fidelity & Deposit Co Of MD	MD	7	0.02%	100.18%	8	0	0%
10105	Victoria Select Ins Co	OH	7	0.02%	100.20%	4	0	0%
35726	Providence Washington Ins Co Of NY	NY	7	0.02%	100.21%	12	-3	-25%
34690	Property & Cas Ins Co Of Hartford	IN	6	0.02%	100.23%	4	0	0%
42900	Harleysville Ins Co Of NJ	NJ	6	0.02%	100.24%	5	0	0%
24724	First Natl Ins Co Of Amer	WA	6	0.02%	100.26%	11	3	27.27%
40827	Virginia Surety Co Inc	IL	5	0.01%	100.27%	8	4	50%
15580	Scottsdale Ind Co	OH	5	0.01%	100.28%	2	2	100%
16063	Unitrin Auto & Home Ins Co	NY	5	0.01%	100.30%	19	-169	-889.47%
42552	Nova Cas Co	NY	5	0.01%	100.31%	5	179	3580%
42404	Liberty Ins Corp	IL	5	0.01%	100.32%	3	-4	-133.33%
21105	North River Ins Co	NJ	5	0.01%	100.33%	4	-15	-375%
24503	Blue Ridge Ins Co	WI	5	0.01%	100.35%	104	224	215.38%
23469	American Modern Home Ins Co	OH	5	0.01%	100.36%	5	0	0%
23248	Occidental Fire & Cas Co Of NC	NC	4	0.01%	100.37%	3	0	0%
25976	Utica Mut Ins Co	NY	4	0.01%	100.38%	1	-2	-200%
24880	Fire & Cas Ins Co Of CT	CT	4	0.01%	100.39%	5	11	220%
22292	Hanover Ins Co	NH	4	0.01%	100.40%	11	0	0%
24449	Regent Ins Co	WI	4	0.01%	100.41%	1	0	0%
10847	Cumis Ins Society Inc	WI	4	0.01%	100.42%	5	1	20%
22829	Interstate Fire & Cas Co	IL	4	0.01%	100.43%	1	0	0%
14265	Indiana Lumbermens Mut Ins Co	IN	3	0.01%	100.44%	3	0	0%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 19.3 - Commercial Auto No-fault (Personal Injury Protection)

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
21970	OneBeacon Ins Co	PA	3	0.01%	100.44%	8	-292	-3650%
24589	American & Foreign Ins Co	DE	3	0.01%	100.45%	4	28	700%
20648	Employers Fire Ins Co	MA	3	0.01%	100.46%	2	-4	-200%
24732	General Ins Co Of Amer	WA	3	0.01%	100.47%	3	3	100%
22187	Greater NY Mut Ins Co	NY	3	0.01%	100.47%	2	7	350%
13056	RLI Ins Co	IL	3	0.01%	100.48%	14	-160	-1142.86%
21962	Pennsylvania General Ins Co	PA	3	0.01%	100.49%	15	-1,245	-8300%
20702	Ace Fire Underwriters Ins Co	PA	2	0.01%	100.49%	8	-2	-25%
21849	American Automobile Ins Co	MO	2	0.01%	100.50%	2	-4	-200%
20176	Celina Mut Ins Co	OH	2	0.01%	100.50%	2	1	50%
12831	State Natl Ins Co Inc	TX	2	0.01%	100.51%	3	-18	-600%
39926	Selective Ins Co Of The Southeast	NC	2	0.01%	100.51%	2	1	50%
28304	Federated Service Ins Co	MN	2	0.01%	100.52%	2	10	500%
33600	LM Ins Corp	IA	1	0.00%	100.52%	1	-7	-700%
28223	Nationwide Agribusiness Ins Co	IA	1	0.00%	100.52%	1	-1	-100%
39322	General Security Natl Ins Co	NY	1	0.00%	100.53%	1	8	800%
21296	Commercial Guaranty Cas Ins Co	IN	1	0.00%	100.53%	12	16	133.33%
11126	Sompo Japan Ins Co of Amer	NY	1	0.00%	100.53%	1	0	0%
24694	Safeguard Ins Co	CT	1	0.00%	100.53%	3	19	633.33%
16217	National Farmers Union Prop & Cas	CO	1	0.00%	100.54%	1	0	0%
22713	Insurance Co Of North Amer	PA	1	0.00%	100.54%	-32	20	-62.50%
23108	Lumbermens Underwriting Alliance	MO	1	0.00%	100.54%	1	0	0%
26611	Valiant Ins Co	IA	1	0.00%	100.54%	3	-8	-266.67%
39217	QBE Ins Corp	PA	1	0.00%	100.55%	0	0	0%
22306	Massachusetts Bay Ins Co	NH	1	0.00%	100.55%	1	-1	-100%
28932	Markel American Ins Co	VA	1	0.00%	100.55%	3	0	0%
20621	OneBeacon America Ins Co	MA	1	0.00%	100.55%	-32	-294	918.75%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 19.3 - Commercial Auto No-fault (Personal Injury Protection)

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
18376	Hermitage Ins Co	NY	1	0.00%	100.56%	4	0	0%
20397	Vigilant Ins Co	NY	1	0.00%	100.56%	0	0	0%
40258	American Intl South Ins Co	PA	1	0.00%	100.56%	1	0	0%
31534	Citizens Ins Co Of Amer	MI	1	0.00%	100.56%	0	0	0%
25909	Unitrin Preferred Ins Co	NY	0	0%	100.56%	0	0	0%
41807	Royal Surplus Lines Ins Co	CT	0	0%	100.56%	0	0	0%
25224	Great Divide Ins Co	ND	0	0%	100.56%	0	0	0%
19402	Birmingham Fire Ins Co Of PA	PA	0	0%	100.56%	0	0	0%
40134	Potomac Ins Co Of IL	IL	0	0%	100.56%	0	23	0%
25968	USAA Cas Ins Co	TX	0	0%	100.56%	0	0	0%
10120	Everest Natl Ins Co	AZ	0	0%	100.56%	0	0	0%
19062	Automobile Ins Co Of Hartford CT	CT	0	0%	100.56%	0	-1	0%
23353	Meridian Security Ins Co	IN	0	0%	100.56%	0	0	0%
12661	State Capital Ins Co	NC	0	0%	100.56%	0	-6	0%
38369	Northern Assur Co Of Amer	MA	0	0%	100.56%	1	10	1000%
37206	Contractors Bonding & Ins Co	WA	0	0%	100.56%	0	-1	0%
25178	State Farm Mut Auto Ins Co	IL	0	0%	100.56%	0	65	0%
26832	Great American Alliance Ins Co	OH	0	0%	100.56%	5	-12	-240%
20346	Pacific Ind Co	WI	0	0%	100.56%	-3	0	0%
37273	Firemans Fund Ins Co Of WI	WI	0	0%	100.56%	0	0	0%
37915	American Central Ins Co	MO	0	0%	100.56%	0	0	0%
34347	Colonial American Cas & Surety Co	MD	0	0%	100.56%	0	0	0%
14753	Frederick Mut Ins Co	MD	0	0%	100.56%	0	0	0%
41483	Farmington Cas Co	CT	0	0%	100.56%	0	-13	0%
14613	Montgomery Mut Ins Co	MD	0	0%	100.56%	0	0	0%
27987	Northfield Ins Co	IA	0	0%	100.56%	0	-3	0%
31194	Travelers Cas & Surety Co Of Amer	CT	0	0%	100.56%	0	-25	0%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 19.3 - Commercial Auto No-fault (Personal Injury Protection)

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
32859	Penn-Amer Ins Co	PA	0	0%	100.56%	0	10	0%
20184	National Mut Ins Co	OH	0	0%	100.56%	0	17	0%
17370	Nautilus Ins Co	AZ	0	0%	100.56%	0	0	0%
10238	Potomac Ins Co	PA	0	0%	100.56%	0	0	0%
33588	First Liberty Ins Corp	IA	0	0%	100.56%	0	0	0%
23434	Middlesex Ins Co	WI	0	0%	100.56%	0	0	0%
24600	Globe Ind Co	DE	0	0%	100.56%	4	2	50%
37885	XL Specialty Ins Co	DE	0	0%	100.56%	0	0	0%
23396	Amerisure Mut Ins Co	MI	0	0%	100.56%	0	-1	0%
20079	National Fire & Marine Ins Co	NE	0	0%	100.56%	0	0	0%
19976	Amica Mut Ins Co	RI	0	0%	100.56%	0	0	0%
21946	Camden Fire Ins Assoc	NJ	0	0%	100.56%	0	0	0%
43117	American Equity Ins Co	AZ	0	0%	100.56%	0	0	0%
10829	Quadrant Ind Co	CT	0	0%	100.56%	0	-6	0%
11630	Jefferson Ins Co	NY	0	0%	100.56%	0	5	0%
20613	American Employers Ins Co	MA	0	0%	100.56%	2	-226	-11300%
20109	Bituminous Fire & Marine Ins Co	IL	0	0%	100.56%	0	0	0%
19801	Argonaut Ins Co	CA	0	0%	100.56%	2	0	0%
18023	Star Ins Co	MI	0	0%	100.56%	0	36	0%
34266	Frontier Ins Co	NY	0	0%	100.56%	0	-24	0%
36455	Northbrook Ind Co	IL	0	0%	100.56%	0	0	0%
24554	XL Ins Amer Inc	DE	0	0%	100.56%	0	0	0%
35289	Continental Ins Co	SC	0	0%	100.56%	3	543	18100%
19399	AIU Ins Co	NY	0	0%	100.56%	-3	115	-3833.33%
35882	Geico General Ins Co	MD	0	0%	100.56%	0	0	0%
31325	Acadia Ins Co	ME	0	0%	100.56%	0	0	0%
10213	Discover Specialty Ins Co	IL	0	0%	100.56%	0	0	0%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 19.3 - Commercial Auto No-fault (Personal Injury Protection)

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
36137	Travelers Commercial Ins Co	CT	0	0%	100.56%	0	-3	0%
21873	Firemans Fund Ins Co	CA	0	0%	100.56%	11	-459	-4172.73%
19046	Travelers Cas Ins Co Of Amer	CT	0	0%	100.56%	0	-5	0%
36170	Travelers Cas Co Of CT	CT	0	0%	100.56%	0	0	0%
24872	Connecticut Ind Co	CT	0	0%	100.56%	0	-7	0%
12750	Evergreen Natl Ind Co	OH	0	0%	100.56%	0	-2	0%
27073	Nipponkoa Ins Co Ltd U.S. Branch	NY	0	0%	100.56%	0	0	0%
25496	TIG Ind Co	CA	0	0%	100.56%	5	6	120%
41297	Scottsdale Ins Co	OH	0	0%	100.56%	0	0	0%
22063	Government Employees Ins Co	MD	0	0%	100.56%	0	0	0%
19070	Standard Fire Ins Co	CT	0	0%	100.56%	0	-3	0%
15709	Southern States Ins Exch	VA	0	0%	100.56%	0	0	0%
22357	Hartford Accid & Ind Co	CT	0	0%	100.56%	0	33	0%
23647	Mutual Service Cas Ins Co	MN	0	0%	100.56%	0	0	0%
13838	Farmland Mut Ins Co	IA	0	0%	100.56%	0	0	0%
15059	Public Service Mut Ins Co	NY	0	0%	100.56%	0	-2	0%
22195	Insurance Co Of Greater NY	NY	0	0%	100.56%	0	0	0%
25143	State Farm Fire And Cas Co	IL	0	0%	100.56%	0	15	0%
19038	Travelers Cas & Surety Co	CT	0	0%	100.56%	0	-110	0%
30503	Shelby Cas Ins Comp	IL	0	0%	100.56%	0	4	0%
21318	Coregis Ins Co	IN	0	0%	100.56%	0	59	0%
20710	Century Ind Co	PA	0	0%	100.56%	0	351	0%
18279	Bankers Standard Ins Co	PA	0	0%	100.56%	0	0	0%
13684	Cumberland Mut Fire Ins Co	NJ	0	0%	100.56%	0	0	0%
13242	Titan Ind Co	TX	0	0%	100.56%	0	-10	0%
20850	Firemens Ins Co Of Newark NJ	NJ	0	0%	100.56%	0	-1,092	0%
24740	Safeco Ins Co Of Amer	WA	0	0%	100.56%	2	0	0%

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 19.3 - Commercial Auto No-fault (Personal Injury Protection)

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
11401	Guaranty Natl Ins Co	CO	-1	0.00%	100.56%	-1	-20	2000%
40150	MGA Ins Co Inc	TX	-1	0.00%	100.56%	10	-402	-4020%
19429	Insurance Co Of The State Of PA	PA	-1	0.00%	100.56%	0	48	0%
18910	American Protection Ins Co	IL	-2	-0.01%	100.55%	0	-2	0%
42048	Diamond State Ins Co	IN	-3	-0.01%	100.54%	2	0	0%
29874	North American Specialty Ins Co	NH	-3	-0.01%	100.54%	0	-2	0%
17558	Old Guard Ins Co	PA	-3	-0.01%	100.53%	21	74	352.38%
22918	American Motorists Ins Co	IL	-33	-0.08%	100.45%	42	1	2.38%
30562	American Manufacturers Mut Ins Co	IL	-56	-0.14%	100.31%	-5	-60	1200%
22977	Lumbermens Mut Cas Co	IL	-122	-0.31%	100%	72	159	220.83%
	334 Companies in the Report		**$ 39,916**	**100.00%**	**100.00%**	**$ 38,764**	**$ 15,853**	**40.90%**

END OF REPORT

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 19.4 - Other Commercial Auto Liability

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
26271	Erie Ins Exch	PA	81,057	8.68%	8.68%	77,591	60,731	78.27%
14168	Harleysville Mut Ins Co	PA	44,846	4.80%	13.48%	42,632	33,317	78.15%
38628	Progressive Northern Ins Co	WI	40,554	4.34%	17.82%	35,589	18,678	52.48%
24767	St Paul Fire & Marine Ins Co	MN	26,923	2.88%	20.70%	24,705	8,768	35.49%
16535	Zurich American Ins Co	NY	24,838	2.66%	23.36%	24,211	12,040	49.73%
14990	Pennsylvania Ntl Mut Cas Ins Co	PA	22,572	2.42%	25.78%	21,887	9,485	43.34%
33855	Lincoln General Ins Co	PA	21,297	2.28%	28.06%	23,044	17,175	74.53%
10677	Cincinnati Ins Co	OH	18,584	1.99%	30.05%	17,548	12,410	70.72%
20532	Clarendon Natl Ins Co	NJ	17,928	1.92%	31.97%	20,749	15,245	73.47%
25178	State Farm Mut Auto Ins Co	IL	17,485	1.87%	33.84%	16,882	9,591	56.81%
12262	Pennsylvania Manufacturers Asn Ins C	PA	16,800	1.80%	35.64%	17,264	10,707	62.02%
20443	Continental Cas Co	IL	15,623	1.67%	37.31%	15,522	13,301	85.69%
19380	American Home Assur Co	NY	14,361	1.54%	38.85%	11,578	11,849	102.34%
25674	Travelers Property Cas Co Of Amer	CT	14,257	1.53%	40.37%	14,167	11,499	81.17%
24015	Northland Ins Co	MN	13,639	1.46%	41.83%	13,548	8,447	62.35%
34207	Westport Ins Corp	MO	13,375	1.43%	43.27%	7,545	3,438	45.57%
26301	Selective Way Ins Co	NJ	13,345	1.43%	44.70%	12,251	9,612	78.46%
21180	Sentry Select Ins Co	WI	13,201	1.41%	46.11%	11,715	10,506	89.68%
23035	Liberty Mut Fire Ins Co	MA	13,168	1.41%	47.52%	11,639	5,786	49.71%
23787	Nationwide Mut Ins Co	OH	11,933	1.28%	48.80%	11,941	6,475	54.22%
41181	Universal Underwriters Ins Co	KS	11,460	1.23%	50.02%	11,302	8,441	74.69%
21326	Empire Fire & Marine Ins Co	NE	10,372	1.11%	51.13%	9,280	5,177	55.79%
43575	Indemnity Ins Co Of North Amer	PA	9,461	1.01%	52.15%	8,022	7,655	95.43%
20281	Federal Ins Co	IN	9,350	1.00%	53.15%	8,709	3,511	40.31%
36463	Discover Prop & Cas Ins Co	IL	8,316	0.89%	54.04%	7,938	4,051	51.03%
24112	Westfield Ins Co	OH	8,059	0.86%	54.90%	7,557	2,866	37.93%
19682	Hartford Fire In Co	CT	7,857	0.84%	55.74%	7,529	4,958	65.85%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 19.4 - Other Commercial Auto Liability

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
11264	Prime Insurance Syndicate Inc	IL	7,760	0.83%	56.57%	6,336	4,757	75.08%
11991	National Cas Co	WI	7,742	0.83%	57.40%	8,140	6,610	81.20%
21784	Firemens Ins Co Of Washington DC	DE	7,561	0.81%	58.21%	6,581	2,308	35.07%
19259	Selective Ins Co Of SC	SC	7,432	0.80%	59.01%	7,135	5,510	77.22%
13692	Donegal Mut Ins Co	PA	7,277	0.78%	59.79%	6,931	2,658	38.35%
12416	Protective Ins Co	IN	6,962	0.75%	60.53%	6,962	3,166	45.48%
13935	Federated Mut Ins Co	MN	6,852	0.73%	61.26%	6,639	5,864	88.33%
24198	Peerless Ins Co	NH	6,825	0.73%	61.99%	5,447	2,566	47.11%
20427	American Cas Co Of Reading PA	PA	6,812	0.73%	62.72%	6,634	1,993	30.04%
25887	US Fidelity & Guaranty Co	MD	6,709	0.72%	63.44%	6,426	4,764	74.14%
23043	Liberty Mut Ins Co	MA	6,500	0.70%	64.14%	6,632	3,616	54.52%
13056	RLI Ins Co	IL	6,460	0.69%	64.83%	6,138	4,460	72.66%
26077	Lancer Ins Co	IL	6,329	0.68%	65.51%	6,441	3,153	48.95%
10464	Canal Ins Co	SC	5,908	0.63%	66.14%	4,697	1,115	23.74%
40142	American Zurich Ins Co	IL	5,823	0.62%	66.76%	4,689	2,786	59.42%
24414	General Cas Co Of WI	WI	5,813	0.62%	67.39%	3,095	1,376	44.46%
23779	Nationwide Mut Fire Ins Co	OH	5,691	0.61%	67.99%	5,178	3,650	70.49%
20052	National Liab & Fire Ins Co	CT	5,555	0.59%	68.59%	5,228	645	12.34%
25127	State Auto Prop & Cas Ins Co	SC	5,296	0.57%	69.16%	5,223	3,730	71.41%
44393	West American Ins Co	IN	5,293	0.57%	69.72%	5,174	-47	-0.91%
22667	Ace American Ins Co	PA	5,219	0.56%	70.28%	3,747	1,899	50.68%
11371	Great West Cas Co	NE	5,209	0.56%	70.84%	4,591	3,885	84.62%
19429	Insurance Co Of The State Of PA	PA	5,149	0.55%	71.39%	4,388	1,840	41.93%
14621	Motorists Mut Ins Co	OH	5,132	0.55%	71.94%	4,989	4,032	80.82%
19240	Allstate Ind Co	IL	5,055	0.54%	72.48%	4,919	3,189	64.83%
26980	Royal Ins Co Of Amer	IL	5,004	0.54%	73.02%	5,449	2,090	38.36%
14664	Mutual Benefit Ins Co	PA	4,716	0.50%	73.52%	4,537	1,968	43.38%

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 19.4 - Other Commercial Auto Liability

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
11045	Excelsior Ins Co	NH	4,663	0.50%	74.02%	3,800	2,800	73.68%
25682	Travelers Ind Co Of CT	CT	4,654	0.50%	74.52%	4,051	1,407	34.73%
22837	Interstate Ind Co	IL	4,533	0.49%	75.00%	3,721	1,900	51.06%
23841	New Hampshire Ins Co	PA	4,440	0.48%	75.48%	3,579	2,572	71.86%
14788	Natl Grange Mut Ins Co	NH	4,423	0.47%	75.95%	4,125	-590	-14.30%
20494	Transportation Ins Co	IL	4,396	0.47%	76.42%	4,646	296	6.37%
32620	National Interstate Ins Co	OH	4,075	0.44%	76.86%	3,218	2,825	87.79%
24074	Ohio Cas Ins Co	OH	3,999	0.43%	77.29%	3,963	1,459	36.82%
21113	United States Fire Ins Co	DE	3,675	0.39%	77.68%	3,498	-992	-28.36%
10510	Carolina Cas Ins Co	FL	3,675	0.39%	78.08%	1,904	370	19.43%
19720	American Alt Ins Corp	DE	3,601	0.39%	78.46%	3,466	1,895	54.67%
11150	Arch Ins Co	MO	3,535	0.38%	78.84%	2,063	2,564	124.29%
30104	Hartford Underwriters Ins Co	CT	3,414	0.37%	79.20%	2,462	690	28.03%
17558	Old Guard Ins Co	PA	3,409	0.37%	79.57%	3,531	1,558	44.12%
14141	Harford Mut Ins Co	MD	3,324	0.36%	79.93%	3,630	2,855	78.65%
20486	Transcontinental Ins Co	NY	3,310	0.35%	80.28%	3,744	2,565	68.51%
19704	American States Ins Co	IN	3,210	0.34%	80.62%	2,693	1,997	74.16%
43958	Commerce Protective Ins Co	PA	3,186	0.34%	80.96%	2,961	360	12.16%
22586	Atlantic States Ins Co	PA	3,100	0.33%	81.30%	3,281	1,591	48.49%
24171	Netherlands Ins Co The	NH	3,096	0.33%	81.63%	3,283	2,420	73.71%
44180	Mountain Laurel Assur Co	PA	3,078	0.33%	81.96%	3,280	1,279	38.99%
23809	Granite State Ins Co	PA	3,067	0.33%	82.29%	3,118	841	26.97%
19232	Allstate Ins Co	IL	3,037	0.33%	82.61%	3,155	2,826	89.57%
21415	Employers Mut Cas Co	IA	2,857	0.31%	82.92%	2,630	98	3.73%
25143	State Farm Fire And Cas Co	IL	2,796	0.30%	83.22%	2,699	722	26.75%
20087	National Ind Co	NE	2,714	0.29%	83.51%	2,038	1,986	97.45%
25658	Travelers Ind Co	CT	2,700	0.29%	83.80%	2,167	4,225	194.97%

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 19.4 - Other Commercial Auto Liability

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
22322	Greenwich Ins Co	DE	2,692	0.29%	84.08%	2,789	1,690	60.60%
20095	Bituminous Cas Corp	IL	2,684	0.29%	84.37%	2,572	1,081	42.03%
35505	Rockwood Cas Ins Co	PA	2,666	0.29%	84.66%	2,555	1,403	54.91%
23817	Illinois Natl Ins Co	IL	2,628	0.28%	84.94%	2,074	657	31.68%
19305	Assurance Co Of Amer	NY	2,600	0.28%	85.22%	3,353	924	27.56%
29459	Twin City Fire Ins Co Co	IN	2,569	0.28%	85.49%	2,176	440	20.22%
13064	United Natl Ins Co	PA	2,554	0.27%	85.77%	5,147	4,707	91.45%
21121	Westchester Fire Ins Co	NY	2,489	0.27%	86.03%	2,033	790	38.86%
26344	Great American Assur Co	OH	2,439	0.26%	86.29%	1,616	41	2.54%
24791	St Paul Mercury Ins Co	MN	2,429	0.26%	86.55%	2,233	2,087	93.46%
14974	Pennsylvania Lumbermens Mut Ins	PA	2,301	0.25%	86.80%	2,149	798	37.13%
37877	Nationwide Prop & Cas Ins Co	OH	2,301	0.25%	87.05%	2,088	1,045	50.05%
24147	Old Republic Ins Co	PA	2,291	0.25%	87.29%	2,028	1,194	58.88%
10235	American Southern Ins Co	KS	2,204	0.24%	87.53%	1,204	240	19.93%
28649	Eastern Atlantic Ins Co	PA	2,200	0.24%	87.76%	1,553	806	51.90%
37303	Redland Ins Co	NJ	2,011	0.22%	87.98%	2,278	1,185	52.02%
30481	St Paul Surplus Lines Ins Co	DE	2,010	0.22%	88.19%	1,522	428	28.12%
35408	Sirius Amer Ins Co	DE	1,990	0.21%	88.41%	2,139	2,096	97.99%
19445	National Union Fire Ins Co Of Pitts	PA	1,985	0.21%	88.62%	2,208	22,935	1038.72%
35483	Daily Underwriters Of Amer	PA	1,979	0.21%	88.83%	1,903	1,439	75.62%
35696	Harleysville Preferred Ins Co	PA	1,973	0.21%	89.04%	2,185	2,219	101.56%
36684	Riverport Ins Co	MN	1,929	0.21%	89.25%	1,654	1,133	68.50%
24988	Sentry Ins A Mut Co	WI	1,890	0.20%	89.45%	2,199	592	26.92%
19356	Maryland Cas Co	MD	1,878	0.20%	89.65%	3,409	1,301	38.16%
19895	Atlantic Mut Ins Co	NY	1,836	0.20%	89.85%	1,795	1,365	76.04%
14370	Lebanon Mut Ins Co	PA	1,786	0.19%	90.04%	1,976	1,597	80.82%
25135	State Automobile Mut Ins Co	OH	1,729	0.19%	90.22%	2,283	466	20.41%

PENNSYLVANIA Insurance Department
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Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 19.4 - Other Commercial Auto Liability

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
11801	First Keystone RRG Inc	SC	1,728	0.19%	90.41%	225	135	60%
20524	Specialty Natl Ins Co	IL	1,584	0.17%	90.58%	2,141	615	28.72%
31348	Crum & Forster Ind Co	DE	1,572	0.17%	90.75%	2,447	1,254	51.25%
14982	Penn Millers Ins Co	PA	1,520	0.16%	90.91%	1,498	4,348	290.25%
21172	Vanliner Ins Co	AZ	1,512	0.16%	91.07%	1,517	738	48.65%
40436	Stratford Ins Co	NH	1,492	0.16%	91.23%	1,062	302	28.44%
19860	Argonaut Great Central Ins Co	IL	1,485	0.16%	91.39%	1,217	583	47.90%
24899	Alea North America Ins Co	NY	1,480	0.16%	91.55%	739	196	26.52%
38237	American Country Ins Co	IL	1,480	0.16%	91.71%	1,347	243	18.04%
25666	Travelers Ind Co Of Amer	CT	1,466	0.16%	91.86%	1,392	856	61.49%
19690	American Economy Ins Co	IN	1,449	0.16%	92.02%	1,211	1,208	99.75%
37257	Insurance Corp Of Hannover	IL	1,442	0.15%	92.17%	1,193	427	35.79%
24678	Royal Ind Co	DE	1,396	0.15%	92.32%	1,877	575	30.63%
21407	Emcasco Ins Co	IA	1,372	0.15%	92.47%	1,379	958	69.47%
24295	Providence Washington Ins Co	RI	1,364	0.15%	92.62%	1,670	722	43.23%
26247	American Guarantee & Liability Ins	NY	1,291	0.14%	92.75%	1,626	1,205	74.11%
25984	Graphic Arts Mut Ins Co	NY	1,283	0.14%	92.89%	1,230	1,756	142.76%
16187	AXA Re Prop & Cas Ins Co	DE	1,280	0.14%	93.03%	1,245	452	36.31%
31127	Columbia Cas Co	IL	1,264	0.14%	93.16%	1,045	811	77.61%
28886	Transguard Ins Co Of Amer Inc	IL	1,222	0.13%	93.29%	790	1,181	149.49%
25615	Charter Oak Fire Ins Co	CT	1,209	0.13%	93.42%	1,123	608	54.14%
26433	Harco Natl Ins Co	IL	1,202	0.13%	93.55%	1,203	543	45.14%
12904	Tokio Marine & Nichido Fire Ins Co	NY	1,192	0.13%	93.68%	1,202	400	33.28%
10859	First Nonprofit Ins Co	IL	1,190	0.13%	93.81%	989	192	19.41%
25623	Phoenix Ins Co	CT	1,155	0.12%	93.93%	1,693	1,476	87.18%
15067	Quincy Mut Fire Ins Co	MA	1,142	0.12%	94.05%	1,102	681	61.80%
10023	Alliance Of Nonprofits For Ins RRG	VT	1,116	0.12%	94.17%	754	706	93.63%

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 19.4 - Other Commercial Auto Liability

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
19410	Commerce & Industry Ins Co	NY	1,112	0.12%	94.29%	1,135	-196	-17.27%
20508	Valley Forge Ins Co	PA	1,111	0.12%	94.41%	1,295	-1,090	-84.17%
10353	Ooida RRG Inc	VT	1,083	0.12%	94.53%	1,006	717	71.27%
23329	Merchants Mut Ins Co	NY	1,033	0.11%	94.64%	996	240	24.10%
14044	Goodville Mut Cas Co	PA	1,025	0.11%	94.75%	1,007	177	17.58%
20478	National Fire Ins Co Of Hartford	CT	1,011	0.11%	94.86%	983	-4,772	-485.45%
39497	Tico Ins Co	OH	997	0.11%	94.96%	1,921	2,506	130.45%
21458	Employers Ins of Wausau	WI	989	0.11%	95.07%	1,099	1,657	150.77%
18341	Insurance Corp Of NY	NY	987	0.11%	95.17%	3,289	2,090	63.55%
35386	Fidelity & Guaranty Ins Co	IA	959	0.10%	95.28%	739	1,224	165.63%
12572	Selective Ins Co Of Amer	NJ	957	0.10%	95.38%	833	526	63.15%
18767	Church Mut Ins Co	WI	951	0.10%	95.48%	898	1,547	172.27%
20699	Ace Prop & Cas Ins Co	PA	940	0.10%	95.58%	946	1,305	137.95%
13501	Brethren Mut Ins Co	MD	938	0.10%	95.68%	850	164	19.29%
20060	National Ind Co Of Mid-Amer	IA	908	0.10%	95.78%	674	852	126.41%
25534	TIG Ins Co	CA	881	0.09%	95.87%	1,137	-790	-69.48%
24384	Ranger Ins Co	DE	866	0.09%	95.97%	904	790	87.39%
28550	Housing & Redevelopment Ins Exch	PA	863	0.09%	96.06%	797	430	53.95%
15032	Guideone Mut Ins Co	IA	861	0.09%	96.15%	900	1,792	199.11%
41424	Pennsylvania Manufacturers Ind Co	PA	860	0.09%	96.24%	744	663	89.11%
32441	Penn Natl Security Ins Co	PA	857	0.09%	96.33%	944	549	58.16%
26797	Housing Authority RRG Inc	VT	827	0.09%	96.42%	305	80	26.23%
24775	St Paul Guardian Ins Co	MN	819	0.09%	96.51%	620	1,472	237.42%
21261	Electric Ins Co	MA	807	0.09%	96.60%	807	1,488	184.39%
10499	DaimlerChrysler Ins Co	MI	786	0.08%	96.68%	761	509	66.89%
19801	Argonaut Ins Co	CA	778	0.08%	96.76%	595	626	105.21%
21857	American Ins Co	NE	763	0.08%	96.85%	811	100	12.33%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 19.4 - Other Commercial Auto Liability

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
13528	Brotherhood Mut Ins Co	IN	749	0.08%	96.93%	668	507	75.90%
22217	Gulf Ins Co	CT	739	0.08%	97.01%	1,412	749	53.05%
25879	Fidelity & Guaranty Ins Underwriters	WI	718	0.08%	97.08%	670	418	62.39%
40045	Starnet Ins Co	DE	716	0.08%	97.16%	741	637	85.96%
22829	Interstate Fire & Cas Co	IL	714	0.08%	97.24%	744	320	43.01%
22748	Pacific Employers Ins Co	PA	703	0.08%	97.31%	1,633	-834	-51.07%
24325	York Ins Co	IL	701	0.08%	97.39%	966	-215	-22.26%
29742	Integon Natl Ins Co	NC	699	0.07%	97.46%	756	26	3.44%
13978	Florists Mut Ins Co	IL	691	0.07%	97.53%	716	2,380	332.40%
29424	Hartford Cas Ins Co	IN	665	0.07%	97.61%	841	-86	-10.23%
15911	American Mining Ins Co Inc	AL	644	0.07%	97.68%	727	556	76.48%
25518	TIG Premier Ins Co	CA	642	0.07%	97.74%	1,895	589	31.08%
14575	Millers Capital Ins Co	PA	629	0.07%	97.81%	425	152	35.76%
20010	Acceptance Ind Ins Co	NE	622	0.07%	97.88%	370	166	44.86%
10172	Westchester Surplus Lines Ins Co	GA	618	0.07%	97.94%	670	468	69.85%
40100	Firstline Natl Ins Co	MD	615	0.07%	98.01%	674	1,045	155.04%
26069	Wausau Business Ins Co	WI	599	0.06%	98.07%	168	-50	-29.76%
19909	Centennial Ins Co	NY	593	0.06%	98.14%	778	751	96.53%
21881	National Surety Corp	IL	571	0.06%	98.20%	784	-10	-1.28%
10022	Countryway Ins Co	NY	559	0.06%	98.26%	526	256	48.67%
25976	Utica Mut Ins Co	NY	558	0.06%	98.32%	598	-997	-166.72%
41769	Athena Assur Co	MN	528	0.06%	98.37%	558	1,348	241.58%
29963	United Farm Family Ins Co	NY	521	0.06%	98.43%	542	409	75.46%
10105	Victoria Select Ins Co	OH	506	0.05%	98.48%	303	158	52.15%
37478	Hartford Ins Co Of The Midwest	IN	505	0.05%	98.54%	697	671	96.27%
23248	Occidental Fire & Cas Co Of NC	NC	486	0.05%	98.59%	434	304	70.05%
19224	St. Paul Protective Ins Co	IL	486	0.05%	98.64%	378	684	180.95%

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 19.4 - Other Commercial Auto Liability

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
28223	Nationwide Agribusiness Ins Co	IA	471	0.05%	98.69%	292	99	33.90%
12475	Republic-Franklin Ins Co	OH	463	0.05%	98.74%	352	-33	-9.38%
38970	Markel Ins Co	IL	457	0.05%	98.79%	310	39	12.58%
16691	Great American Ins Co	OH	419	0.04%	98.84%	443	133	30.02%
11738	Leader Ins Co	OH	404	0.04%	98.88%	136	72	52.94%
22977	Lumbermens Mut Cas Co	IL	399	0.04%	98.92%	4,178	3,767	90.16%
35351	American Empire Surplus Lns Ins Co	DE	385	0.04%	98.96%	880	269	30.57%
24902	Security Ins Co Of Hartford	CT	384	0.04%	99.00%	710	483	68.03%
10448	Cumberland Ins Co Inc	NJ	363	0.04%	99.04%	355	167	47.04%
18058	Philadelphia Ind Ins Co	PA	361	0.04%	99.08%	433	-215	-49.65%
19372	Northern Ins Co Of NY	NY	360	0.04%	99.12%	403	3,494	867.00%
13331	American Hardware Mut Ins Co	OH	353	0.04%	99.16%	333	3	0.90%
26042	Wausau Underwriters Ins Co	WI	350	0.04%	99.20%	274	738	269.34%
22136	Great American Ins Co of NY	NY	349	0.04%	99.23%	419	383	91.41%
31089	Republic Western Ins Co	AZ	346	0.04%	99.27%	666	420	63.06%
14486	Merchants & Business Mens Mut Ins Co	PA	343	0.04%	99.31%	1,083	-639	-59.00%
21865	Associated Ind Corp	CA	336	0.04%	99.34%	354	366	103.39%
11118	Federated Rural Electric Ins Exch	KS	332	0.04%	99.38%	308	58	18.83%
37150	Western Heritage Ins Co	AZ	306	0.03%	99.41%	270	49	18.15%
22551	Mitsui Sumitomo Ins USA Inc	NY	304	0.03%	99.44%	137	31	22.63%
11197	National Independent Truckers IC RRG	SC	297	0.03%	99.48%	263	95	36.12%
13714	Pharmacists Mut Ins Co	IA	264	0.03%	99.50%	72	14	19.44%
12866	T.H.E. Ins Co	LA	263	0.03%	99.53%	253	184	72.73%
24066	American Fire & Cas Co	OH	261	0.03%	99.56%	198	68	34.34%
20303	Great Northern Ins Co	MN	259	0.03%	99.59%	371	648	174.66%
40827	Virginia Surety Co Inc	IL	249	0.03%	99.61%	290	189	65.17%
24856	Admiral Ins Co	DE	218	0.02%	99.64%	210	124	59.05%

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 19.4 - Other Commercial Auto Liability

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
21318	Coregis Ins Co	IN	217	0.02%	99.66%	438	-464	-105.94%
30562	American Manufacturers Mut Ins Co	IL	214	0.02%	99.68%	619	194	31.34%
37893	Ulico Cas Co	DE	211	0.02%	99.71%	354	356	100.57%
39217	QBE Ins Corp	PA	205	0.02%	99.73%	213	434	203.76%
20362	Mitsui Sumitomo Ins Co of Amer	NY	205	0.02%	99.75%	162	61	37.65%
11177	First Financial Ins Co	IL	204	0.02%	99.77%	143	81	56.64%
42900	Harleysville Ins Co Of NJ	NJ	200	0.02%	99.79%	132	57	43.18%
21970	OneBeacon Ins Co	PA	196	0.02%	99.81%	267	-1,893	-708.99%
41297	Scottsdale Ins Co	OH	187	0.02%	99.83%	561	162	28.88%
27154	Atlantic Specialty Ins Co	NY	187	0.02%	99.85%	209	75	35.89%
24880	Fire & Cas Ins Co Of CT	CT	186	0.02%	99.87%	359	400	111.42%
34690	Property & Cas Ins Co Of Hartford	IN	180	0.02%	99.89%	141	1	0.71%
42811	Gulf Underwriters Ins Co	CT	179	0.02%	99.91%	116	50	43.10%
42048	Diamond State Ins Co	IN	178	0.02%	99.93%	445	12	2.70%
24724	First Natl Ins Co Of Amer	WA	176	0.02%	99.95%	255	352	138.04%
23469	American Modern Home Ins Co	OH	175	0.02%	99.97%	178	45	25.28%
12831	State Natl Ins Co Inc	TX	175	0.02%	99.99%	339	1,148	338.64%
10786	Princeton Excess & Surplus Lines Ins	DE	165	0.02%	100.01%	16	10	62.50%
43095	Clarendon Amer Ins Co	NJ	165	0.02%	100.02%	101	50	49.51%
38962	Genesis Ins Co	CT	162	0.02%	100.04%	245	-308	-125.71%
39306	Fidelity & Deposit Co Of MD	MD	161	0.02%	100.06%	176	14	7.95%
44784	Fairfield Ins Co	CT	160	0.02%	100.08%	147	-27	-18.37%
23337	Merchants Ins Co Of NH Inc	NH	156	0.02%	100.09%	152	-24	-15.79%
35726	Providence Washington Ins Co Of NY	NY	154	0.02%	100.11%	292	347	118.84%
24694	Safeguard Ins Co	CT	146	0.02%	100.12%	125	55	44%
10750	1st Choice Auto Ins Co	PA	131	0.01%	100.14%	113	44	38.94%
42404	Liberty Ins Corp	IL	129	0.01%	100.15%	82	441	537.80%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 19.4 - Other Commercial Auto Liability

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
10847	Cumis Ins Society Inc	WI	125	0.01%	100.17%	137	124	90.51%
18376	Hermitage Ins Co	NY	125	0.01%	100.18%	141	19	13.48%
26883	American Intl Specialty Lines Ins Co	AK	120	0.01%	100.19%	89	1,296	1456.18%
28304	Federated Service Ins Co	MN	118	0.01%	100.20%	112	17	15.18%
42552	Nova Cas Co	NY	113	0.01%	100.22%	98	14	14.29%
15580	Scottsdale Ind Co	OH	101	0.01%	100.23%	49	25	51.02%
24260	Progressive Cas Ins Co	OH	100	0.01%	100.24%	81	-11	-13.58%
14478	Mercer Ins Co	PA	98	0.01%	100.25%	90	5	5.56%
22292	Hanover Ins Co	NH	96	0.01%	100.26%	495	633	127.88%
22306	Massachusetts Bay Ins Co	NH	89	0.01%	100.27%	75	-21	-28%
10340	Stonington Ins Co	TX	87	0.01%	100.28%	24	93	387.50%
21296	Commercial Guaranty Cas Ins Co	IN	81	0.01%	100.29%	728	1,359	186.68%
23663	National American Ins Co	OK	80	0.01%	100.29%	60	15	25%
40258	American Intl South Ins Co	PA	78	0.01%	100.30%	41	-5	-12.20%
21849	American Automobile Ins Co	MO	77	0.01%	100.31%	76	-135	-177.63%
39322	General Security Natl Ins Co	NY	68	0.01%	100.32%	82	170	207.32%
14265	Indiana Lumbermens Mut Ins Co	IN	66	0.01%	100.33%	78	-21	-26.92%
24600	Globe Ind Co	DE	66	0.01%	100.33%	131	48	36.64%
11126	Sompo Japan Ins Co of Amer	NY	61	0.01%	100.34%	46	179	389.13%
24449	Regent Ins Co	WI	61	0.01%	100.35%	25	29	116%
24503	Blue Ridge Ins Co	WI	59	0.01%	100.35%	2,530	2,274	89.88%
20702	Ace Fire Underwriters Ins Co	PA	58	0.01%	100.36%	216	799	369.91%
18910	American Protection Ins Co	IL	53	0.01%	100.36%	108	55	50.93%
33600	LM Ins Corp	IA	47	0.01%	100.37%	32	69	215.63%
24732	General Ins Co Of Amer	WA	44	0.00%	100.37%	61	54	88.52%
19437	Lexington Ins Co	DE	42	0.00%	100.38%	802	-340	-42.39%
22187	Greater NY Mut Ins Co	NY	41	0.00%	100.38%	21	-5	-23.81%

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 19.4 - Other Commercial Auto Liability

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
28339	Gateway Ins Co	MO	33	0.00%	100.39%	24	27	112.50%
12300	American Contractors Ins Co RRG	TX	32	0.00%	100.39%	25	0	0%
23108	Lumbermens Underwriting Alliance	MO	32	0.00%	100.39%	38	99	260.53%
10120	Everest Natl Ins Co	AZ	30	0.00%	100.40%	43	14	32.56%
35289	Continental Ins Co	SC	29	0.00%	100.40%	29	9	31.03%
20176	Celina Mut Ins Co	OH	28	0.00%	100.40%	25	5	20%
34118	Colony Natl Ins Co	VA	28	0.00%	100.41%	22	0	0%
25496	TIG Ind Co	CA	25	0.00%	100.41%	209	277	132.54%
20613	American Employers Ins Co	MA	25	0.00%	100.41%	52	2,107	4051.92%
22357	Hartford Accid & Ind Co	CT	23	0.00%	100.41%	17	65	382.35%
15709	Southern States Ins Exch	VA	22	0.00%	100.42%	29	2	6.90%
40150	MGA Ins Co Inc	TX	19	0.00%	100.42%	170	-4,191	-2465.29%
25054	Hudson Ins Co	DE	18	0.00%	100.42%	13	12	92.31%
22195	Insurance Co Of Greater NY	NY	17	0.00%	100.42%	17	3	17.65%
41807	Royal Surplus Lines Ins Co	CT	16	0.00%	100.42%	31	10	32.26%
23396	Amerisure Mut Ins Co	MI	16	0.00%	100.42%	21	15	71.43%
32190	Constitution Ins Co	NY	15	0.00%	100.43%	15	8	53.33%
44202	American Feed Industry Ins Co RRG	IA	15	0.00%	100.43%	10	6	60%
26611	Valiant Ins Co	IA	15	0.00%	100.43%	84	46	54.76%
20079	National Fire & Marine Ins Co	NE	15	0.00%	100.43%	6	0	0%
31534	Citizens Ins Co Of Amer	MI	15	0.00%	100.43%	8	-68	-850%
11401	Guaranty Natl Ins Co	CO	13	0.00%	100.43%	13	218	1676.92%
20346	Pacific Ind Co	WI	12	0.00%	100.44%	36	-28	-77.78%
33588	First Liberty Ins Corp	IA	12	0.00%	100.44%	7	4	57.14%
26832	Great American Alliance Ins Co	OH	12	0.00%	100.44%	149	7	4.70%
16217	National Farmers Union Prop & Cas	CO	12	0.00%	100.44%	12	-10	-83.33%
22209	Atlantic Ins Co	TX	10	0.00%	100.44%	9	5	55.56%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 19.4 - Other Commercial Auto Liability

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
19992	American Select Ins Co	OH	9	0.00%	100.44%	7	-1	-14.29%
14613	Montgomery Mut Ins Co	MD	9	0.00%	100.44%	11	-5	-45.45%
39926	Selective Ins Co Of The Southeast	NC	9	0.00%	100.44%	8	5	62.50%
20648	Employers Fire Ins Co	MA	9	0.00%	100.44%	9	-10	-111.11%
22713	Insurance Co Of North Amer	PA	8	0.00%	100.45%	59	200	338.98%
20397	Vigilant Ins Co	NY	8	0.00%	100.45%	8	-7	-87.50%
24872	Connecticut Ind Co	CT	8	0.00%	100.45%	8	342	4275%
28932	Markel American Ins Co	VA	6	0.00%	100.45%	38	17	44.74%
31325	Acadia Ins Co	ME	5	0.00%	100.45%	5	0	0%
24740	Safeco Ins Co Of Amer	WA	4	0.00%	100.45%	21	-610	-2904.76%
21962	Pennsylvania General Ins Co	PA	4	0.00%	100.45%	6	111	1850%
15059	Public Service Mut Ins Co	NY	3	0.00%	100.45%	6	296	4933.33%
13838	Farmland Mut Ins Co	IA	2	0.00%	100.45%	2	0	0%
14753	Frederick Mut Ins Co	MD	2	0.00%	100.45%	0	0	0%
23647	Mutual Service Cas Ins Co	MN	2	0.00%	100.45%	2	0	0%
27073	Nipponkoa Ins Co Ltd U.S. Branch	NY	2	0.00%	100.45%	2	3	150%
36940	Indian Harbor Ins Co	ND	1	0.00%	100.45%	1	0	0%
34347	Colonial American Cas & Surety Co	MD	1	0.00%	100.45%	1	0	0%
22063	Government Employees Ins Co	MD	1	0.00%	100.45%	1	0	0%
37532	Great American E&S Ins Co	DE	1	0.00%	100.45%	1	0	0%
26387	Steadfast Ins Co	DE	1	0.00%	100.45%	0	0	0%
10213	Discover Specialty Ins Co	IL	1	0.00%	100.45%	1	0	0%
24104	Ohio Farmers Ins Co	OH	1	0.00%	100.45%	1	157	15700%
11630	Jefferson Ins Co	NY	1	0.00%	100.45%	1	9	900%
26140	American Millennium Ins Co	NJ	1	0.00%	100.45%	1	0	0%
27740	North Pointe Ins Co	MI	1	0.00%	100.45%	0	0	0%
36927	Colony Specialty Ins Co	OH	0	0%	100.45%	0	658	0%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 19.4 - Other Commercial Auto Liability

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
42072	INA Surplus Ins Co	PA	0	0%	100.45%	0	0	0%
25968	USAA Cas Ins Co	TX	0	0%	100.45%	0	0	0%
14435	Lumber Mut Ins Co	MA	0	0%	100.45%	0	-175	0%
34622	Glens Falls Ins Co	DE	0	0%	100.45%	0	0	0%
21334	Empire Ind Ins Co	OK	0	0%	100.45%	0	0	0%
23353	Meridian Security Ins Co	IN	0	0%	100.45%	0	0	0%
37273	Firemans Fund Ins Co Of WI	WI	0	0%	100.45%	0	-1	0%
36838	General Agents Ins Co Of Amer Inc	OK	0	0%	100.45%	10	1,676	16760%
35882	Geico General Ins Co	MD	0	0%	100.45%	0	0	0%
36951	Century Surety Co	OH	0	0%	100.45%	0	-8	0%
20109	Bituminous Fire & Marine Ins Co	IL	0	0%	100.45%	0	235	0%
19976	Amica Mut Ins Co	RI	0	0%	100.45%	1	0	0%
43117	American Equity Ins Co	AZ	0	0%	100.45%	13	-59	-453.85%
10829	Quadrant Ind Co	CT	0	0%	100.45%	0	3	0%
11622	Specialty Surplus Ins Co	IL	0	0%	100.45%	11	0	0%
23914	Northwestern Natl Ins Co Milwaukee	WI	0	0%	100.45%	0	-10	0%
41483	Farmington Cas Co	CT	0	0%	100.45%	0	-217	0%
17370	Nautilus Ins Co	AZ	0	0%	100.45%	0	-18	0%
10238	Potomac Ins Co	PA	0	0%	100.45%	0	-122	0%
38989	Chubb Custom Ins Co	DE	0	0%	100.45%	0	0	0%
27960	Illinois Union Ins Co	IL	0	0%	100.45%	0	-7	0%
12661	State Capital Ins Co	NC	0	0%	100.45%	0	-103	0%
40134	Potomac Ins Co Of IL	IL	0	0%	100.45%	0	-106	0%
27987	Northfield Ins Co	IA	0	0%	100.45%	0	-34	0%
19046	Travelers Cas Ins Co Of Amer	CT	0	0%	100.45%	0	-71	0%
25224	Great Divide Ins Co	ND	0	0%	100.45%	0	185	0%
13242	Titan Ind Co	TX	0	0%	100.45%	0	186	0%

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 19.4 - Other Commercial Auto Liability

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
21946	Camden Fire Ins Assoc	NJ	0	0%	100.45%	0	101	0%
37206	Contractors Bonding & Ins Co	WA	0	0%	100.45%	0	335	0%
43702	North American Lumber Ins Co	MA	0	0%	100.45%	0	519	0%
24554	XL Ins Amer Inc	DE	0	0%	100.45%	0	68	0%
19062	Automobile Ins Co Of Hartford CT	CT	0	0%	100.45%	0	1	0%
34789	AIG Centennial Ins Co	PA	0	0%	100.45%	0	2,312	0%
42226	Princeton Ins Co	NJ	0	0%	100.45%	0	-3	0%
16551	Savers Prop & Cas Ins Co	MO	0	0%	100.45%	0	0	0%
20710	Century Ind Co	PA	0	0%	100.45%	0	-40	0%
18279	Bankers Standard Ins Co	PA	0	0%	100.45%	18	244	1355.56%
37079	Hudson Specialty Ins Co	NY	0	0%	100.45%	0	-1	0%
27120	Trumbull Ins Co	CT	0	0%	100.45%	0	-25	0%
25208	Statesman Ins Co	IN	0	0%	100.45%	0	0	0%
28258	Continental Natl Ind Co	OH	0	0%	100.45%	0	64	0%
36455	Northbrook Ind Co	IL	0	0%	100.45%	0	-1	0%
20559	General Security Ind Co of AZ	AZ	0	0%	100.45%	5	53	1060%
22640	Consolidated Ins Co	IN	0	0%	100.45%	1	0	0%
12203	James River Ins Co	OH	0	0%	100.45%	0	0	0%
19489	Allied World Assur Co US Inc	DE	0	0%	100.45%	69	50	72.46%
23434	Middlesex Ins Co	WI	0	0%	100.45%	0	0	0%
18333	Peerless Ind Ins Co	IL	0	0%	100.45%	0	49	0%
31194	Travelers Cas & Surety Co Of Amer	CT	0	0%	100.45%	0	-74	0%
36137	Travelers Commercial Ins Co	CT	0	0%	100.45%	0	-8	0%
36170	Travelers Cas Co Of CT	CT	0	0%	100.45%	0	2	0%
13684	Cumberland Mut Fire Ins Co	NJ	0	0%	100.45%	-1	0	0%
25445	TIG Specialty Ins Corp	CA	0	0%	100.45%	0	-1	0%
19712	American States Ins Co Of TX	TX	0	0%	100.45%	0	0	0%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 19.4 - Other Commercial Auto Liability

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
37915	American Central Ins Co	MO	0	0%	100.45%	0	-8	0%
26522	Mount Vernon Fire Ins Co	PA	0	0%	100.45%	0	0	0%
19070	Standard Fire Ins Co	CT	0	0%	100.45%	0	8	0%
22810	Chicago Ins Co	IL	0	0%	100.45%	0	-2	0%
37885	XL Specialty Ins Co	DE	0	0%	100.45%	0	244	0%
12750	Evergreen Natl Ind Co	OH	0	0%	100.45%	0	104	0%
25909	Unitrin Preferred Ins Co	NY	0	0%	100.45%	0	28	0%
19038	Travelers Cas & Surety Co	CT	0	0%	100.45%	0	-110	0%
38369	Northern Assur Co Of Amer	MA	-1	0.00%	100.45%	6	-300	-5000%
35416	Us Underwriters Ins Co	ND	-2	0.00%	100.45%	10	-54	-540%
32859	Penn-Amer Ins Co	PA	-2	0.00%	100.45%	-2	-22	1100%
41335	United Natl Specialty Ins Co	WI	-4	0.00%	100.45%	-1	0	0%
33138	Landmark Amer Ins Co	OK	-5	0.00%	100.45%	9	15	166.67%
18023	Star Ins Co	MI	-8	0.00%	100.45%	-8	-84	1050%
34266	Frontier Ins Co	NY	-13	0.00%	100.45%	-13	-69	530.77%
16063	Unitrin Auto & Home Ins Co	NY	-30	0.00%	100.44%	189	342	180.95%
19399	AIU Ins Co	NY	-31	0.00%	100.44%	-43	448	-1041.86%
21105	North River Ins Co	NJ	-35	0.00%	100.44%	-30	49	-163.33%
21873	Firemans Fund Ins Co	CA	-45	0.00%	100.43%	-6	811	-13516.67%
29874	North American Specialty Ins Co	NH	-51	-0.01%	100.43%	0	-101	0%
22918	American Motorists Ins Co	IL	-71	-0.01%	100.42%	894	261	29.19%
39969	American Safety Cas Ins Co	DE	-102	-0.01%	100.41%	755	405	53.64%
24589	American & Foreign Ins Co	DE	-192	-0.02%	100.39%	-200	-13	6.50%
20621	OneBeacon America Ins Co	MA	-195	-0.02%	100.37%	-19	-194	1021.05%
21199	Arch Speciality Ins Co	WI	-919	-0.10%	100.27%	-302	-160	52.98%
19402	Birmingham Fire Ins Co Of PA	PA	-2,508	-0.27%	100%	-1	-2	200%
	404 Companies in the Report		**$ 934,068**	**100.00%**	**100.00%**	**$ 903,585**	**$ 580,529**	**64.25%**

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 21.1 - Private Passenger Auto Physical Damage

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
25178	State Farm Mut Auto Ins Co	IL	484,858	18.01%	18.01%	476,163	356,827	74.94%
26271	Erie Ins Exch	PA	376,713	13.99%	32.00%	363,567	230,417	63.38%
19232	Allstate Ins Co	IL	278,037	10.33%	42.33%	279,316	149,466	53.51%
23787	Nationwide Mut Ins Co	OH	236,802	8.79%	51.12%	232,692	143,109	61.50%
38628	Progressive Northern Ins Co	WI	90,974	3.38%	54.50%	97,288	52,425	53.89%
24260	Progressive Cas Ins Co	OH	59,669	2.22%	56.71%	50,151	28,651	57.13%
17230	Allstate Prop & Cas Ins Co	IL	48,290	1.79%	58.51%	41,191	26,425	64.15%
25941	United Services Auto Assoc	TX	35,577	1.32%	59.83%	34,666	20,721	59.77%
16322	Progressive Halcyon Ins Co	OH	34,014	1.26%	61.09%	31,930	19,475	60.99%
25143	State Farm Fire And Cas Co	IL	33,616	1.25%	62.34%	32,753	34,922	106.62%
23035	Liberty Mut Fire Ins Co	MA	32,316	1.20%	63.54%	33,505	17,703	52.84%
10806	Farmers New Century Ins Co	IL	32,076	1.19%	64.73%	32,446	20,130	62.04%
35289	Continental Ins Co	SC	31,129	1.16%	65.89%	33,459	24,539	73.34%
35882	Geico General Ins Co	MD	29,710	1.10%	66.99%	28,335	18,396	64.92%
19240	Allstate Ind Co	IL	27,398	1.02%	68.01%	28,192	13,099	46.46%
32352	LM Property and Casualty Ins. Co.	IN	26,727	0.99%	69.00%	27,990	15,114	54.00%
36447	LM General Ins Co	DE	26,118	0.97%	69.97%	25,312	14,617	57.75%
25968	USAA Cas Ins Co	TX	25,937	0.96%	70.94%	25,314	15,142	59.82%
13692	Donegal Mut Ins Co	PA	25,120	0.93%	71.87%	24,716	11,629	47.05%
14990	Pennsylvania Ntl Mut Cas Ins Co	PA	23,466	0.87%	72.74%	22,962	13,321	58.01%
23779	Nationwide Mut Fire Ins Co	OH	23,017	0.85%	73.60%	21,186	13,379	63.15%
38130	Travelers Personal Ins Co	CT	22,881	0.85%	74.45%	17,180	9,364	54.51%
10675	AAA Mid-Atlantic Ins Co	PA	20,981	0.78%	75.22%	20,559	13,095	63.69%
24112	Westfield Ins Co	OH	20,339	0.76%	75.98%	16,905	9,983	59.05%
26263	Erie Ins Co	PA	19,073	0.71%	76.69%	19,060	11,973	62.82%
17957	American Independent Ins Co	PA	18,018	0.67%	77.36%	19,848	9,154	46.12%
37478	Hartford Ins Co Of The Midwest	IN	16,312	0.61%	77.96%	17,008	8,472	49.81%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 21.1 - Private Passenger Auto Physical Damage

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
33588	First Liberty Ins Corp	IA	16,206	0.60%	78.56%	14,428	8,519	59.04%
11738	Leader Ins Co	OH	15,995	0.59%	79.16%	17,837	8,170	45.80%
19070	Standard Fire Ins Co	CT	15,802	0.59%	79.75%	16,311	7,599	46.59%
25623	Phoenix Ins Co	CT	15,388	0.57%	80.32%	16,199	8,175	50.47%
22063	Government Employees Ins Co	MD	14,990	0.56%	80.87%	14,783	8,502	57.51%
35696	Harleysville Preferred Ins Co	PA	14,611	0.54%	81.42%	14,972	7,781	51.97%
24198	Peerless Ins Co	NH	14,533	0.54%	81.96%	10,907	6,699	61.42%
19399	AIU Ins Co	NY	14,484	0.54%	82.49%	14,413	7,882	54.69%
19976	Amica Mut Ins Co	RI	12,065	0.45%	82.94%	11,663	7,459	63.95%
36145	Travelers Personal Security Ins Co	CT	11,164	0.41%	83.36%	9,848	5,713	58.01%
22586	Atlantic States Ins Co	PA	11,028	0.41%	83.77%	10,457	5,528	52.86%
25405	Safe Auto Ins Co	OH	10,847	0.40%	84.17%	9,985	5,706	57.15%
44393	West American Ins Co	IN	10,505	0.39%	84.56%	10,220	6,257	61.22%
34690	Property & Cas Ins Co Of Hartford	IN	9,854	0.37%	84.93%	7,981	5,342	66.93%
23760	Nationwide General Ins Co	OH	9,852	0.37%	85.29%	9,843	6,345	64.46%
25615	Charter Oak Fire Ins Co	CT	9,751	0.36%	85.65%	9,982	4,667	46.75%
11681	Keystone Ins Co	PA	9,263	0.34%	86.00%	9,076	3,924	43.23%
14664	Mutual Benefit Ins Co	PA	9,053	0.34%	86.33%	8,507	5,546	65.19%
12777	Chubb Ind Ins Co	NY	9,050	0.34%	86.67%	8,510	4,776	56.12%
22578	Horace Mann Ins Co	IL	8,719	0.32%	86.99%	8,681	6,603	76.06%
22055	Geico Ind Co	MD	8,483	0.32%	87.31%	7,977	4,151	52.04%
14621	Motorists Mut Ins Co	OH	8,331	0.31%	87.62%	8,216	4,243	51.64%
19259	Selective Ins Co Of SC	SC	7,631	0.28%	87.90%	7,353	5,282	71.83%
30503	Shelby Cas Ins Comp	IL	7,219	0.27%	88.17%	7,006	4,647	66.33%
25658	Travelers Ind Co	CT	6,964	0.26%	88.43%	7,327	3,620	49.41%
37877	Nationwide Prop & Cas Ins Co	OH	6,490	0.24%	88.67%	7,495	4,602	61.40%
25682	Travelers Ind Co Of CT	CT	6,398	0.24%	88.91%	6,405	3,332	52.02%

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 21.1 - Private Passenger Auto Physical Damage

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
40983	Harleysville Pennland Ins Co	PA	6,345	0.24%	89.14%	7,360	3,805	51.70%
19380	American Home Assur Co	NY	6,242	0.23%	89.37%	6,352	3,851	60.63%
14044	Goodville Mut Cas Co	PA	6,082	0.23%	89.60%	5,985	3,467	57.93%
44180	Mountain Laurel Assur Co	PA	6,050	0.22%	89.83%	6,382	2,484	38.92%
22225	AIG Preferred Ins Co	PA	5,974	0.22%	90.05%	6,397	3,949	61.73%
40169	Metropolitan Cas Ins Co	RI	5,834	0.22%	90.26%	5,456	2,886	52.90%
40649	Economy Premier Assur Co	IL	5,830	0.22%	90.48%	6,175	2,739	44.36%
28401	American Natl Prop & Cas Co	MO	5,621	0.21%	90.69%	5,297	3,437	64.89%
19658	Bristol West Ins Co	PA	5,502	0.20%	90.89%	5,110	3,577	70%
34339	Metropolitan Grp Prop & Cas Ins Co	RI	5,495	0.20%	91.10%	5,469	2,746	50.21%
29459	Twin City Fire Ins Co Co	IN	5,385	0.20%	91.30%	5,597	2,599	46.44%
23833	New Hampshire Ind Co Inc	PA	5,378	0.20%	91.50%	6,720	3,496	52.02%
11185	Foremost Ins Co	MI	5,304	0.20%	91.69%	3,941	2,568	65.16%
20303	Great Northern Ins Co	MN	5,287	0.20%	91.89%	5,505	2,584	46.94%
25127	State Auto Prop & Cas Ins Co	SC	5,147	0.19%	92.08%	4,913	2,711	55.18%
36170	Travelers Cas Co Of CT	CT	4,943	0.18%	92.27%	5,139	3,260	63.44%
24066	American Fire & Cas Co	OH	4,942	0.18%	92.45%	4,748	3,267	68.81%
25321	Metropolitan Drt Prop & Cas Ins Co	RI	4,847	0.18%	92.63%	4,731	2,437	51.51%
20281	Federal Ins Co	IN	4,837	0.18%	92.81%	4,845	2,275	46.96%
23469	American Modern Home Ins Co	OH	4,658	0.17%	92.98%	4,377	3,126	71.42%
10226	Unitrin Direct Ins Co	IL	4,647	0.17%	93.15%	4,692	3,655	77.90%
32220	American Intl Ins Co	NY	4,396	0.16%	93.32%	4,541	1,610	35.45%
42404	Liberty Ins Corp	IL	4,220	0.16%	93.47%	4,030	2,451	60.82%
29939	Main St Amer Assur Co	NH	4,215	0.16%	93.63%	4,320	2,468	57.13%
12122	New Jersey Manufacturers Ins Co	NJ	4,154	0.15%	93.79%	3,664	2,323	63.40%
21164	Dairyland Ins Co	WI	3,997	0.15%	93.93%	3,879	1,488	38.36%
20788	Buckeye Union Ins Co	OH	3,844	0.14%	94.08%	2,204	2,126	96.46%

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2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 21.1 - Private Passenger Auto Physical Damage

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
10915	Unitrin Direct Property & Cas Co	IL	3,835	0.14%	94.22%	3,691	1,958	53.05%
22357	Hartford Accid & Ind Co	CT	3,745	0.14%	94.36%	4,125	1,967	47.68%
10677	Cincinnati Ins Co	OH	3,736	0.14%	94.50%	3,313	2,087	62.99%
10728	Franklin Ins Co	PA	3,706	0.14%	94.63%	3,583	3,487	97.32%
10480	Capitol Ins Co	PA	3,488	0.13%	94.76%	3,077	1,868	60.71%
41491	Geico Cas Co	MD	3,474	0.13%	94.89%	3,223	1,330	41.27%
13501	Brethren Mut Ins Co	MD	3,437	0.13%	95.02%	3,471	2,094	60.33%
37907	Deerbrook Ins Co	IL	3,323	0.12%	95.14%	3,424	2,022	59.05%
26980	Royal Ins Co Of Amer	IL	3,255	0.12%	95.26%	3,529	2,035	57.67%
36587	AIG Natl Ins Co Inc	NY	3,198	0.12%	95.38%	1,533	1,066	69.54%
36137	Travelers Commercial Ins Co	CT	3,127	0.12%	95.50%	2,907	1,527	52.53%
35270	Fidelity & Cas Co Of NY	SC	3,117	0.12%	95.62%	3,281	2,258	68.82%
33723	Great American Spirit Ins Co	OH	3,020	0.11%	95.73%	3,619	2,285	63.14%
18910	American Protection Ins Co	IL	2,995	0.11%	95.84%	4,168	2,329	55.88%
35173	Agency Ins Co Of MD Inc	MD	2,967	0.11%	95.95%	2,684	1,578	58.79%
27928	Amex Assur Co	IL	2,922	0.11%	96.06%	2,840	2,248	79.15%
18600	USAA General Ind Co	TX	2,813	0.10%	96.16%	2,631	1,291	49.07%
26298	Metropolitan Property & Cas Ins Co	RI	2,797	0.10%	96.27%	2,825	973	34.44%
10111	American Bankers Ins Co Of FL	FL	2,736	0.10%	96.37%	2,541	657	25.86%
42447	National General Assur Co	MO	2,723	0.10%	96.47%	2,147	1,516	70.61%
36161	Travelers Prop Cas Ins Co	CT	2,665	0.10%	96.57%	2,821	1,831	64.91%
21873	Firemans Fund Ins Co	CA	2,626	0.10%	96.67%	2,739	1,174	42.86%
24740	Safeco Ins Co Of Amer	WA	2,570	0.10%	96.76%	2,565	1,745	68.03%
20796	AIG Premier Ins Co	PA	2,490	0.09%	96.85%	3,039	1,505	49.52%
25712	Esurance Ins Co	OK	2,457	0.09%	96.94%	2,103	1,402	66.67%
14788	Natl Grange Mut Ins Co	NH	2,417	0.09%	97.03%	2,395	1,104	46.10%
24589	American & Foreign Ins Co	DE	2,303	0.09%	97.12%	2,593	1,420	54.76%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 21.1 - Private Passenger Auto Physical Damage

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
16063	Unitrin Auto & Home Ins Co	NY	2,265	0.08%	97.20%	708	407	57.49%
22772	Integon Ind Corp	NC	2,163	0.08%	97.28%	2,147	1,238	57.66%
42595	Rockingham Cas Co	VA	2,162	0.08%	97.36%	1,786	1,841	103.08%
20346	Pacific Ind Co	WI	2,104	0.08%	97.44%	2,143	975	45.50%
21261	Electric Ins Co	MA	2,098	0.08%	97.52%	2,099	1,204	57.36%
10723	Nationwide Assur Co	WI	1,904	0.07%	97.59%	2,326	988	42.48%
26050	Response Worldwide Ins Co	OH	1,778	0.07%	97.66%	2,034	1,039	51.08%
24074	Ohio Cas Ins Co	OH	1,772	0.07%	97.72%	1,745	1,193	68.37%
19062	Automobile Ins Co Of Hartford CT	CT	1,717	0.06%	97.79%	1,789	541	30.24%
24414	General Cas Co Of WI	WI	1,648	0.06%	97.85%	772	531	68.78%
35585	Flagship City Ins Co	PA	1,615	0.06%	97.91%	1,723	640	37.14%
34789	AIG Centennial Ins Co	PA	1,581	0.06%	97.97%	1,804	878	48.67%
41840	Allmerica Financial Benefit Ins Co	MI	1,538	0.06%	98.02%	1,422	678	47.68%
19429	Insurance Co Of The State Of PA	PA	1,504	0.06%	98.08%	1,632	881	53.98%
20885	Kansas City Fire & Marine Ins Co	SC	1,390	0.05%	98.13%	1,586	845	53.28%
19682	Hartford Fire In Co	CT	1,372	0.05%	98.18%	1,474	610	41.38%
11932	Mid-Continent Ins Co	PA	1,333	0.05%	98.23%	1,605	656	40.87%
10448	Cumberland Ins Co Inc	NJ	1,332	0.05%	98.28%	1,155	894	77.40%
38660	MIC General Ins Corp	MI	1,317	0.05%	98.33%	1,358	701	51.62%
19445	National Union Fire Ins Co Of Pitts	PA	1,314	0.05%	98.38%	1,405	1,026	73.02%
20397	Vigilant Ins Co	NY	1,294	0.05%	98.43%	1,344	536	39.88%
16691	Great American Ins Co	OH	1,255	0.05%	98.47%	1,358	597	43.96%
25666	Travelers Ind Co Of Amer	CT	1,238	0.05%	98.52%	1,373	820	59.72%
11044	GMAC Ins Co Online Inc	MO	1,237	0.05%	98.57%	1,416	940	66.38%
10315	Civic Property & Cas Co	CA	1,223	0.05%	98.61%	1,069	1,014	94.86%
24678	Royal Ind Co	DE	1,199	0.04%	98.66%	1,279	551	43.08%
10022	Countryway Ins Co	NY	1,192	0.04%	98.70%	1,062	794	74.76%

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 21.1 - Private Passenger Auto Physical Damage

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39098	Omni Ins Co	IL	1,156	0.04%	98.74%	1,197	545	45.53%
39497	Tico Ins Co	OH	1,122	0.04%	98.78%	1,235	300	24.29%
23337	Merchants Ins Co Of NH Inc	NH	1,120	0.04%	98.83%	1,011	367	36.30%
20117	California Cas Ind Exch	CA	1,066	0.04%	98.87%	551	515	93.47%
33898	Aegis Security Ins Co	PA	1,063	0.04%	98.91%	874	499	57.09%
31135	Great American Security Ins Co	OH	1,057	0.04%	98.94%	1,436	1,066	74.23%
23450	American Family Home Ins Co	FL	1,021	0.04%	98.98%	1,336	716	53.59%
19530	State Auto Natl Ins Co	OH	1,018	0.04%	99.02%	1,141	643	56.35%
25135	State Automobile Mut Ins Co	OH	1,008	0.04%	99.06%	1,206	694	57.55%
11215	Safeco Ins Co Of IN	IN	980	0.04%	99.09%	405	194	47.90%
32620	National Interstate Ins Co	OH	973	0.04%	99.13%	949	446	47.00%
23728	National General Ins Co	MO	941	0.03%	99.16%	954	409	42.87%
19402	Birmingham Fire Ins Co Of PA	PA	919	0.03%	99.20%	945	506	53.55%
22683	Teachers Ins Co	IL	907	0.03%	99.23%	833	844	101.32%
28932	Markel American Ins Co	VA	895	0.03%	99.27%	687	397	57.79%
24724	First Natl Ins Co Of Amer	WA	885	0.03%	99.30%	879	501	57.00%
11000	Sentinel Ins Co Ltd	CT	819	0.03%	99.33%	310	234	75.48%
30562	American Manufacturers Mut Ins Co	IL	783	0.03%	99.36%	1,108	542	48.92%
42978	American Security Ins Co	DE	741	0.03%	99.39%	757	130	17.17%
29424	Hartford Cas Ins Co	IN	704	0.03%	99.41%	763	271	35.52%
34622	Glens Falls Ins Co	DE	686	0.03%	99.44%	751	488	64.98%
22918	American Motorists Ins Co	IL	662	0.02%	99.46%	941	477	50.69%
17507	Lakeland Ins Co	PA	649	0.02%	99.49%	764	421	55.10%
24694	Safeguard Ins Co	CT	609	0.02%	99.51%	649	308	47.46%
41483	Farmington Cas Co	CT	600	0.02%	99.53%	794	508	63.98%
29742	Integon Natl Ins Co	NC	590	0.02%	99.55%	653	298	45.64%
24732	General Ins Co Of Amer	WA	572	0.02%	99.57%	540	256	47.41%

PENNSYLVANIA Insurance Department
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Line(s) of Business 21.1 - Private Passenger Auto Physical Damage

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39942	American Natl General Ins Co	MO	549	0.02%	99.59%	563	323	57.37%
19801	Argonaut Ins Co	CA	548	0.02%	99.61%	683	412	60.32%
31968	Merastar Ins Co	TN	520	0.02%	99.63%	718	563	78.41%
19941	American Commerce Ins Co	OH	497	0.02%	99.65%	418	476	113.88%
13714	Pharmacists Mut Ins Co	IA	489	0.02%	99.67%	551	394	71.51%
21407	Emcasco Ins Co	IA	476	0.02%	99.69%	492	175	35.57%
21865	Associated Ind Corp	CA	439	0.02%	99.70%	477	158	33.12%
21857	American Ins Co	NE	415	0.02%	99.72%	482	182	37.76%
17558	Old Guard Ins Co	PA	414	0.02%	99.74%	1,996	441	22.09%
43044	Response Ins Co	DE	393	0.01%	99.75%	393	263	66.92%
29963	United Farm Family Ins Co	NY	388	0.01%	99.76%	683	546	79.94%
10914	Kemper Independence Ins Co	IL	359	0.01%	99.78%	728	414	56.87%
23329	Merchants Mut Ins Co	NY	341	0.01%	99.79%	357	242	67.79%
21415	Employers Mut Cas Co	IA	340	0.01%	99.80%	346	109	31.50%
35726	Providence Washington Ins Co Of NY	NY	310	0.01%	99.81%	303	301	99.34%
30104	Hartford Underwriters Ins Co	CT	269	0.01%	99.82%	293	133	45.39%
10750	1st Choice Auto Ins Co	PA	268	0.01%	99.83%	192	306	159.38%
10105	Victoria Select Ins Co	OH	258	0.01%	99.84%	341	136	39.88%
26832	Great American Alliance Ins Co	OH	245	0.01%	99.85%	371	246	66.31%
19895	Atlantic Mut Ins Co	NY	242	0.01%	99.86%	164	97	59.15%
22136	Great American Ins Co of NY	NY	220	0.01%	99.87%	268	169	63.06%
39012	Safeco Ins Co Of IL	IL	197	0.01%	99.88%	191	193	101.05%
10061	Leader Specialty Ins Co	IN	195	0.01%	99.89%	36	22	61.11%
26220	Yosemite Ins Co	IN	179	0.01%	99.89%	205	71	34.63%
14370	Lebanon Mut Ins Co	PA	172	0.01%	99.90%	181	70	38.67%
41513	Foremost Signature Ins Co	MI	169	0.01%	99.90%	150	59	39.33%
23809	Granite State Ins Co	PA	164	0.01%	99.91%	308	76	24.68%

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 21.1 - Private Passenger Auto Physical Damage

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
43575	Indemnity Ins Co Of North Amer	PA	159	0.01%	99.92%	70	68	97.14%
33650	Mendota Ins Co	MN	138	0.01%	99.92%	111	58	52.25%
12599	Windsor Ins Co	IN	137	0.01%	99.93%	238	131	55.04%
13137	Viking Ins Co Of WI	CO	131	0.00%	99.93%	151	84	55.63%
26344	Great American Assur Co	OH	122	0.00%	99.94%	222	149	67.12%
23043	Liberty Mut Ins Co	MA	117	0.00%	99.94%	129	59	45.74%
30945	National Alliance Ins Co	MO	115	0.00%	99.94%	218	513	235.32%
33855	Lincoln General Ins Co	PA	105	0.00%	99.95%	112	133	118.75%
26085	Warner Ins Co	IL	105	0.00%	99.95%	131	95	72.52%
10727	Response Ins Co Of Amer	DC	94	0.00%	99.96%	94	89	94.68%
10290	Response Ind Co Of DE	DE	90	0.00%	99.96%	99	81	81.82%
35971	Voyager Property & Cas Ins Co	SC	89	0.00%	99.96%	82	41	50%
23841	New Hampshire Ins Co	PA	88	0.00%	99.97%	96	30	31.25%
25453	Nationwide Ins Co Of Amer	WI	85	0.00%	99.97%	41	12	29.27%
20850	Firemens Ins Co Of Newark NJ	NJ	83	0.00%	99.97%	96	28	29.17%
42609	Affirmative Ins Co	IL	68	0.00%	99.97%	131	53	40.46%
19909	Centennial Ins Co	NY	63	0.00%	99.98%	56	39	69.64%
22268	Infinity Ins Co	IN	57	0.00%	99.98%	100	45	45%
25089	Coast Natl Ins Co	CA	49	0.00%	99.98%	43	16	37.21%
37850	Pacific Specialty Ins Co	CA	48	0.00%	99.98%	40	13	32.50%
19356	Maryland Cas Co	MD	45	0.00%	99.98%	252	96	38.10%
22977	Lumbermens Mut Cas Co	IL	45	0.00%	99.99%	77	-285	-370.13%
19615	American Reliable Ins Co	AZ	36	0.00%	99.99%	28	2	7.14%
22667	Ace American Ins Co	PA	35	0.00%	99.99%	10	1	10%
21881	National Surety Corp	IL	32	0.00%	99.99%	29	31	106.90%
21962	Pennsylvania General Ins Co	PA	30	0.00%	99.99%	2,793	1,408	50.41%
14052	First Patriot Ins Co	PA	26	0.00%	99.99%	85	-43	-50.59%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 21.1 - Private Passenger Auto Physical Damage

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
21806	Harbor Specialty Ins Co	NJ	25	0.00%	99.99%	91	-191	-209.89%
12904	Tokio Marine & Nichido Fire Ins Co	NY	20	0.00%	99.99%	18	7	38.89%
25984	Graphic Arts Mut Ins Co	NY	20	0.00%	99.99%	22	20	90.91%
25976	Utica Mut Ins Co	NY	18	0.00%	100.00%	20	4	20%
41181	Universal Underwriters Ins Co	KS	16	0.00%	100.00%	1,547	366	23.66%
13242	Titan Ind Co	TX	16	0.00%	100.00%	19	12	63.16%
19305	Assurance Co Of Amer	NY	15	0.00%	100.00%	47	29	61.70%
20260	Infinity Select Ins Co	IN	15	0.00%	100.00%	32	19	59.38%
40827	Virginia Surety Co Inc	IL	14	0.00%	100.00%	20	12	60%
24902	Security Ins Co Of Hartford	CT	12	0.00%	100.00%	10	160	1600%
10644	Victoria Automobile Ins Co	IN	12	0.00%	100.00%	20	27	135%
24295	Providence Washington Ins Co	RI	11	0.00%	100.00%	11	13	118.18%
20818	Commercial Ins Co Of Newark NJ	NJ	11	0.00%	100.00%	12	11	91.67%
10674	Mainland Ins Co	PA	10	0.00%	100.00%	12	17	141.67%
38873	Regal Ins Co	IN	9	0.00%	100.00%	14	1	7.14%
23353	Meridian Security Ins Co	IN	8	0.00%	100.00%	54	31	57.41%
42889	Victoria Fire & Cas Co	OH	8	0.00%	100.00%	12	11	91.67%
39950	Metropolitan General Ins Co	RI	8	0.00%	100.00%	9	14	155.56%
21849	American Automobile Ins Co	MO	6	0.00%	100.00%	14	-101	-721.43%
21970	OneBeacon Ins Co	PA	5	0.00%	100.00%	5	-20	-400%
42552	Nova Cas Co	NY	4	0.00%	100.00%	3	15	500%
14559	Guideone Specialty Mut Ins Co	IA	4	0.00%	100.00%	232	83	35.78%
11126	Sompo Japan Ins Co of Amer	NY	4	0.00%	100.00%	3	5	166.67%
13684	Cumberland Mut Fire Ins Co	NJ	3	0.00%	100.00%	0	11	0%
20621	OneBeacon America Ins Co	MA	1	0%	100.00%	1	-1	-100%
38849	Houston General Ins Co	TX	1	0%	100.00%	5	2	40%
12572	Selective Ins Co Of Amer	NJ	0	0%	100.00%	0	-1	0%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 21.1 - Private Passenger Auto Physical Damage

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
35769	Lyndon Property Ins Co	MO	0	0%	100.00%	0	0	0%
26301	Selective Way Ins Co	NJ	0	0%	100.00%	0	-3	0%
21105	North River Ins Co	NJ	0	0%	100.00%	0	1	0%
22748	Pacific Employers Ins Co	PA	0	0%	100.00%	0	0	0%
37885	XL Specialty Ins Co	DE	0	0%	100.00%	0	-7	0%
22810	Chicago Ins Co	IL	0	0%	100.00%	0	13	0%
37214	American States Preferred Ins Co	IN	0	0%	100.00%	0	1	0%
19038	Travelers Cas & Surety Co	CT	0	0%	100.00%	0	-6	0%
22837	Interstate Ind Co	IL	0	0%	100.00%	0	-1	0%
20486	Transcontinental Ins Co	NY	0	0%	100.00%	0	-1	0%
14982	Penn Millers Ins Co	PA	0	0%	100.00%	25	3	12%
19690	American Economy Ins Co	IN	0	0%	100.00%	0	-3	0%
24767	St Paul Fire & Marine Ins Co	MN	0	0%	100.00%	0	0	0%
41335	United Natl Specialty Ins Co	WI	0	0%	100.00%	0	30	0%
24643	Newark Ins Co	NJ	0	0%	100.00%	0	-102	0%
25887	US Fidelity & Guaranty Co	MD	0	0%	100.00%	0	405	0%
23434	Middlesex Ins Co	WI	0	0%	100.00%	0	0	0%
33189	Monticello Ins Co	DE	0	0%	100.00%	0	-1	0%
21113	United States Fire Ins Co	DE	0	0%	100.00%	0	1	0%
11150	Arch Ins Co	MO	0	0%	100.00%	0	12	0%
20699	Ace Prop & Cas Ins Co	PA	0	0%	100.00%	0	0	0%
25534	TIG Ins Co	CA	0	0%	100.00%	0	69	0%
28188	Travco Ins Co	CT	0	0%	100.00%	0	1	0%
14168	Harleysville Mut Ins Co	PA	0	0%	100.00%	0	-17	0%
21792	Atlanta Cas Co	OH	0	0%	100.00%	0	2	0%
20427	American Cas Co Of Reading PA	PA	0	0%	100.00%	0	0	0%
20443	Continental Cas Co	IL	0	0%	100.00%	0	-3	0%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 21.1 - Private Passenger Auto Physical Damage

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
13978	Florists Mut Ins Co	IL	0	0%	100.00%	0	0	0%
24791	St Paul Mercury Ins Co	MN	0	0%	100.00%	0	-27	0%
40134	Potomac Ins Co Of IL	IL	0	0%	100.00%	0	-5	0%
10502	Meridian Citizens Mut Ins Co	IN	0	0%	100.00%	0	-15	0%
38369	Northern Assur Co Of Amer	MA	0	0%	100.00%	0	-4	0%
25518	TIG Premier Ins Co	CA	0	0%	100.00%	2	-19	-950%
24988	Sentry Ins A Mut Co	WI	0	0%	100.00%	0	-1	0%
22292	Hanover Ins Co	NH	0	0%	100.00%	0	-10	0%
11401	Guaranty Natl Ins Co	CO	0	0%	100.00%	0	0	0%
35386	Fidelity & Guaranty Ins Co	IA	0	0%	100.00%	0	-554	0%
10238	Potomac Ins Co	PA	0	0%	100.00%	0	0	0%
20648	Employers Fire Ins Co	MA	0	0%	100.00%	0	3	0%
25747	Unigard Ins Co	WA	0	0%	100.00%	0	0	0%
20532	Clarendon Natl Ins Co	NJ	0	0%	100.00%	0	-2	0%
21946	Camden Fire Ins Assoc	NJ	0	0%	100.00%	0	0	0%
25879	Fidelity & Guaranty Ins Underwriters	WI	0	0%	100.00%	0	-256	0%
19704	American States Ins Co	IN	0	0%	100.00%	0	36	0%
10212	Allmerica Fncl Alliance Ins Co	NH	0	0%	100.00%	0	0	0%
22829	Interstate Fire & Cas Co	IL	0	0%	100.00%	0	-7	0%
25674	Travelers Property Cas Co Of Amer	CT	0	0%	100.00%	0	5	0%
15156	Shelby Ins Co	IL	0	0%	100.00%	0	0	0%
27998	Travelers Home & Marine Ins Co	CT	0	0%	100.00%	0	10	0%
23442	Patriot General Ins Co	WI	0	0%	100.00%	0	0	0%
25208	Statesman Ins Co	IN	0	0%	100.00%	0	-1	0%
21326	Empire Fire & Marine Ins Co	NE	0	0%	100.00%	12	0	0%
20478	National Fire Ins Co Of Hartford	CT	0	0%	100.00%	0	1	0%
20710	Century Ind Co	PA	0	0%	100.00%	0	-116	0%

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 21.1 - Private Passenger Auto Physical Damage

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
18279	Bankers Standard Ins Co	PA	0	0%	100.00%	0	1	0%
37001	American Premier Ins Co	IN	0	0%	100.00%	4	2	50%
24015	Northland Ins Co	MN	0	0%	100.00%	0	-2	0%
20508	Valley Forge Ins Co	PA	0	0%	100.00%	0	-6	0%
37273	Firemans Fund Ins Co Of WI	WI	-1	0%	100.00%	4	-60	-1500%
21784	Firemens Ins Co Of Washington DC	DE	-1	0%	100.00%	17	-12	-70.59%
25224	Great Divide Ins Co	ND	-1	0%	100.00%	15	8	53.33%
24104	Ohio Farmers Ins Co	OH	-1	0%	100.00%	28	12	42.86%
19372	Northern Ins Co Of NY	NY	-2	0.00%	100.00%	7	0	0%
15032	Guideone Mut Ins Co	IA	-4	0.00%	100.00%	82	10	12.20%
24503	Blue Ridge Ins Co	WI	-7	0.00%	100.00%	927	806	86.95%
20613	American Employers Ins Co	MA	-7	0.00%	100.00%	-7	-1	14.29%
32190	Constitution Ins Co	NY	-8	0.00%	100.00%	-8	-5	62.50%
23647	Mutual Service Cas Ins Co	MN	-8	0.00%	100.00%	43	-309	-718.60%
26611	Valiant Ins Co	IA	-19	0.00%	100%	104	104	100%
	312 Companies in the Report		**$ 2,692,518**	**100.00%**	**100.00%**	**$ 2,644,967**	**$ 1,632,413**	**61.72%**

END OF REPORT

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 21.2 - Commercial Auto Physical Damage

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
26271	Erie Ins Exch	PA	40,955	11.57%	11.57%	38,435	19,851	51.65%
38628	Progressive Northern Ins Co	WI	15,198	4.29%	15.87%	13,770	6,924	50.28%
24813	Balboa Ins Co	CA	15,055	4.25%	20.12%	12,830	6,213	48.43%
25178	State Farm Mut Auto Ins Co	IL	14,470	4.09%	24.21%	13,557	9,306	68.64%
14168	Harleysville Mut Ins Co	PA	14,133	3.99%	28.20%	14,005	6,078	43.40%
41181	Universal Underwriters Ins Co	KS	11,590	3.28%	31.48%	11,712	3,967	33.87%
14990	Pennsylvania Ntl Mut Cas Ins Co	PA	10,246	2.90%	34.38%	9,948	4,341	43.64%
10677	Cincinnati Ins Co	OH	9,632	2.72%	37.10%	9,583	4,583	47.82%
12416	Protective Ins Co	IN	8,073	2.28%	39.38%	8,073	7,838	97.09%
24015	Northland Ins Co	MN	5,504	1.56%	40.93%	5,626	2,332	41.45%
16535	Zurich American Ins Co	NY	5,444	1.54%	42.47%	5,326	1,907	35.81%
23787	Nationwide Mut Ins Co	OH	5,089	1.44%	43.91%	4,898	2,390	48.80%
24767	St Paul Fire & Marine Ins Co	MN	5,052	1.43%	45.34%	5,111	2,143	41.93%
26301	Selective Way Ins Co	NJ	4,995	1.41%	46.75%	4,600	2,394	52.04%
21180	Sentry Select Ins Co	WI	4,928	1.39%	48.14%	4,535	2,270	50.06%
21326	Empire Fire & Marine Ins Co	NE	4,137	1.17%	49.31%	3,777	1,356	35.90%
13692	Donegal Mut Ins Co	PA	3,841	1.09%	50.40%	3,598	1,276	35.46%
24112	Westfield Ins Co	OH	3,636	1.03%	51.42%	3,461	1,840	53.16%
33855	Lincoln General Ins Co	PA	3,614	1.02%	52.45%	4,202	1,327	31.58%
12262	Pennsylvania Manufacturers Asn Ins C	PA	3,592	1.02%	53.46%	3,851	2,119	55.02%
40142	American Zurich Ins Co	IL	3,570	1.01%	54.47%	2,771	589	21.26%
25674	Travelers Property Cas Co Of Amer	CT	3,468	0.98%	55.45%	3,059	986	32.23%
20281	Federal Ins Co	IN	3,447	0.97%	56.42%	3,356	1,358	40.46%
19720	American Alt Ins Corp	DE	3,249	0.92%	57.34%	3,052	1,928	63.17%
20443	Continental Cas Co	IL	3,204	0.91%	58.25%	2,789	1,117	40.05%
19259	Selective Ins Co Of SC	SC	3,134	0.89%	59.13%	3,030	1,345	44.39%
21784	Firemens Ins Co Of Washington DC	DE	3,103	0.88%	60.01%	2,810	1,356	48.26%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 21.2 - Commercial Auto Physical Damage

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
34207	Westport Ins Corp	MO	2,769	0.78%	60.79%	1,418	1,063	74.96%
19240	Allstate Ind Co	IL	2,736	0.77%	61.56%	2,544	1,283	50.43%
19682	Hartford Fire In Co	CT	2,606	0.74%	62.30%	2,326	1,085	46.65%
20532	Clarendon Natl Ins Co	NJ	2,583	0.73%	63.03%	2,538	796	31.36%
14664	Mutual Benefit Ins Co	PA	2,394	0.68%	63.71%	2,341	1,263	53.95%
13935	Federated Mut Ins Co	MN	2,345	0.66%	64.37%	2,514	944	37.55%
25127	State Auto Prop & Cas Ins Co	SC	2,238	0.63%	65.00%	2,182	1,117	51.19%
24198	Peerless Ins Co	NH	2,216	0.63%	65.63%	1,865	732	39.25%
11991	National Cas Co	WI	2,207	0.62%	66.25%	2,267	879	38.77%
23779	Nationwide Mut Fire Ins Co	OH	2,193	0.62%	66.87%	1,971	668	33.89%
44393	West American Ins Co	IN	2,191	0.62%	67.49%	2,170	809	37.28%
14621	Motorists Mut Ins Co	OH	2,173	0.61%	68.11%	2,096	1,000	47.71%
11371	Great West Cas Co	NE	2,154	0.61%	68.71%	2,020	895	44.31%
10847	Cumis Ins Society Inc	WI	2,119	0.60%	69.31%	1,942	707	36.41%
32620	National Interstate Ins Co	OH	2,030	0.57%	69.89%	850	365	42.94%
22012	Motors Ins Corp	MI	2,001	0.57%	70.45%	2,748	859	31.26%
20427	American Cas Co Of Reading PA	PA	1,946	0.55%	71.00%	1,941	742	38.23%
26344	Great American Assur Co	OH	1,943	0.55%	71.55%	2,043	1,230	60.21%
21415	Employers Mut Cas Co	IA	1,747	0.49%	72.04%	1,625	406	24.98%
24074	Ohio Cas Ins Co	OH	1,742	0.49%	72.54%	1,791	645	36.01%
10499	DaimlerChrysler Ins Co	MI	1,729	0.49%	73.03%	1,678	641	38.20%
25682	Travelers Ind Co Of CT	CT	1,712	0.48%	73.51%	1,608	257	15.98%
19232	Allstate Ins Co	IL	1,711	0.48%	73.99%	1,677	861	51.34%
35483	Daily Underwriters Of Amer	PA	1,711	0.48%	74.48%	1,544	307	19.88%
19305	Assurance Co Of Amer	NY	1,682	0.48%	74.95%	2,084	787	37.76%
23469	American Modern Home Ins Co	OH	1,634	0.46%	75.41%	1,633	890	54.50%
22586	Atlantic States Ins Co	PA	1,612	0.46%	75.87%	1,685	566	33.59%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 21.2 - Commercial Auto Physical Damage

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
25143	State Farm Fire And Cas Co	IL	1,603	0.45%	76.32%	1,475	1,356	91.93%
24414	General Cas Co Of WI	WI	1,602	0.45%	76.77%	832	460	55.29%
30104	Hartford Underwriters Ins Co	CT	1,575	0.45%	77.22%	1,116	443	39.70%
14788	Natl Grange Mut Ins Co	NH	1,563	0.44%	77.66%	1,504	839	55.78%
23035	Liberty Mut Fire Ins Co	MA	1,518	0.43%	78.09%	1,377	778	56.50%
26077	Lancer Ins Co	IL	1,505	0.43%	78.52%	1,558	1,285	82.48%
11045	Excelsior Ins Co	NH	1,483	0.42%	78.93%	1,246	874	70.14%
41106	Triumphe Cas Co	PA	1,472	0.42%	79.35%	1,324	568	42.90%
11932	Mid-Continent Ins Co	PA	1,470	0.42%	79.77%	1,415	782	55.27%
20052	National Liab & Fire Ins Co	CT	1,458	0.41%	80.18%	1,519	396	26.07%
22837	Interstate Ind Co	IL	1,433	0.40%	80.58%	1,460	672	46.03%
17558	Old Guard Ins Co	PA	1,384	0.39%	80.97%	1,431	676	47.24%
35505	Rockwood Cas Ins Co	PA	1,367	0.39%	81.36%	1,317	764	58.01%
38601	MIC Prop & Cas Ins Corp	MI	1,340	0.38%	81.74%	1,024	251	24.51%
44180	Mountain Laurel Assur Co	PA	1,293	0.37%	82.10%	1,396	530	37.97%
20087	National Ind Co	NE	1,266	0.36%	82.46%	907	446	49.17%
10464	Canal Ins Co	SC	1,258	0.36%	82.82%	1,149	413	35.94%
43958	Commerce Protective Ins Co	PA	1,231	0.35%	83.17%	1,124	453	40.30%
23043	Liberty Mut Ins Co	MA	1,208	0.34%	83.51%	1,152	480	41.67%
36463	Discover Prop & Cas Ins Co	IL	1,192	0.34%	83.84%	1,172	810	69.11%
20486	Transcontinental Ins Co	NY	1,174	0.33%	84.18%	1,206	294	24.38%
35386	Fidelity & Guaranty Ins Co	IA	1,149	0.32%	84.50%	776	466	60.05%
25658	Travelers Ind Co	CT	1,108	0.31%	84.81%	1,092	400	36.63%
19704	American States Ins Co	IN	1,100	0.31%	85.12%	1,032	407	39.44%
19860	Argonaut Great Central Ins Co	IL	1,085	0.31%	85.43%	852	114	13.38%
14141	Harford Mut Ins Co	MD	1,043	0.29%	85.73%	1,106	482	43.58%
37745	Integon Specialty Ins	NC	1,022	0.29%	86.01%	303	684	225.74%

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 21.2 - Commercial Auto Physical Damage

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
25887	US Fidelity & Guaranty Co	MD	962	0.27%	86.29%	999	749	74.98%
28550	Housing & Redevelopment Ins Exch	PA	959	0.27%	86.56%	885	20	2.26%
25623	Phoenix Ins Co	CT	943	0.27%	86.82%	981	499	50.87%
37877	Nationwide Prop & Cas Ins Co	OH	942	0.27%	87.09%	832	430	51.68%
20095	Bituminous Cas Corp	IL	935	0.26%	87.35%	950	319	33.58%
24171	Netherlands Ins Co The	NH	925	0.26%	87.62%	1,032	692	67.05%
23841	New Hampshire Ins Co	PA	914	0.26%	87.87%	683	68	9.96%
19356	Maryland Cas Co	MD	914	0.26%	88.13%	1,518	560	36.89%
35696	Harleysville Preferred Ins Co	PA	781	0.22%	88.35%	935	448	47.91%
22322	Greenwich Ins Co	DE	773	0.22%	88.57%	880	481	54.66%
14370	Lebanon Mut Ins Co	PA	699	0.20%	88.77%	860	352	40.93%
13056	RLI Ins Co	IL	688	0.19%	88.96%	739	497	67.25%
20494	Transportation Ins Co	IL	684	0.19%	89.16%	757	217	28.67%
25666	Travelers Ind Co Of Amer	CT	658	0.19%	89.34%	638	232	36.36%
21113	United States Fire Ins Co	DE	657	0.19%	89.53%	517	472	91.30%
19380	American Home Assur Co	NY	635	0.18%	89.71%	600	337	56.17%
29459	Twin City Fire Ins Co Co	IN	634	0.18%	89.89%	677	149	22.01%
19895	Atlantic Mut Ins Co	NY	607	0.17%	90.06%	673	361	53.64%
25135	State Automobile Mut Ins Co	OH	606	0.17%	90.23%	844	443	52.49%
14982	Penn Millers Ins Co	PA	601	0.17%	90.40%	594	256	43.10%
21407	Emcasco Ins Co	IA	591	0.17%	90.57%	620	289	46.61%
19429	Insurance Co Of The State Of PA	PA	568	0.16%	90.73%	553	211	38.16%
25615	Charter Oak Fire Ins Co	CT	567	0.16%	90.89%	521	57	10.94%
14974	Pennsylvania Lumbermens Mut Ins	PA	559	0.16%	91.04%	539	311	57.70%
39381	Adriatic Ins Co	ND	525	0.15%	91.19%	514	173	33.66%
31348	Crum & Forster Ind Co	DE	525	0.15%	91.34%	594	210	35.35%
26980	Royal Ins Co Of Amer	IL	523	0.15%	91.49%	732	108	14.75%

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 21.2 - Commercial Auto Physical Damage

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
24791	St Paul Mercury Ins Co	MN	510	0.14%	91.63%	492	185	37.60%
40436	Stratford Ins Co	NH	497	0.14%	91.77%	391	108	27.62%
24295	Providence Washington Ins Co	RI	494	0.14%	91.91%	600	157	26.17%
19690	American Economy Ins Co	IN	492	0.14%	92.05%	429	203	47.32%
24376	American General Ind Co	IL	482	0.14%	92.19%	467	295	63.17%
13528	Brotherhood Mut Ins Co	IN	473	0.13%	92.32%	461	184	39.91%
12904	Tokio Marine & Nichido Fire Ins Co	NY	447	0.13%	92.45%	463	116	25.05%
23809	Granite State Ins Co	PA	447	0.13%	92.57%	478	99	20.71%
20303	Great Northern Ins Co	MN	426	0.12%	92.70%	350	153	43.71%
14044	Goodville Mut Cas Co	PA	419	0.12%	92.81%	409	180	44.01%
10235	American Southern Ins Co	KS	414	0.12%	92.93%	355	127	35.77%
26433	Harco Natl Ins Co	IL	406	0.11%	93.05%	502	311	61.95%
24899	Alea North America Ins Co	NY	401	0.11%	93.16%	201	100	49.75%
41335	United Natl Specialty Ins Co	WI	400	0.11%	93.27%	320	-5	-1.56%
23817	Illinois Natl Ins Co	IL	393	0.11%	93.38%	299	128	42.81%
32441	Penn Natl Security Ins Co	PA	390	0.11%	93.49%	418	117	27.99%
23329	Merchants Mut Ins Co	NY	386	0.11%	93.60%	352	187	53.13%
15032	Guideone Mut Ins Co	IA	384	0.11%	93.71%	400	82	20.50%
26247	American Guarantee & Liability Ins	NY	378	0.11%	93.82%	403	204	50.62%
25984	Graphic Arts Mut Ins Co	NY	376	0.11%	93.92%	391	66	16.88%
13501	Brethren Mut Ins Co	MD	376	0.11%	94.03%	334	142	42.52%
20524	Specialty Natl Ins Co	IL	366	0.10%	94.13%	598	-367	-61.37%
37257	Insurance Corp Of Hannover	IL	366	0.10%	94.24%	282	215	76.24%
20060	National Ind Co Of Mid-Amer	IA	357	0.10%	94.34%	271	94	34.69%
28649	Eastern Atlantic Ins Co	PA	357	0.10%	94.44%	241	145	60.17%
25433	American Safety Ind Co	OK	346	0.10%	94.54%	148	88	59.46%
28886	Transguard Ins Co Of Amer Inc	IL	344	0.10%	94.63%	190	63	33.16%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 21.2 - Commercial Auto Physical Damage

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
24678	Royal Ind Co	DE	338	0.10%	94.73%	422	161	38.15%
37303	Redland Ins Co	NJ	336	0.09%	94.82%	353	25	7.08%
16187	AXA Re Prop & Cas Ins Co	DE	332	0.09%	94.92%	345	179	51.88%
24147	Old Republic Ins Co	PA	328	0.09%	95.01%	327	172	52.60%
30481	St Paul Surplus Lines Ins Co	DE	326	0.09%	95.10%	262	159	60.69%
12572	Selective Ins Co Of Amer	NJ	320	0.09%	95.19%	265	180	67.92%
24988	Sentry Ins A Mut Co	WI	308	0.09%	95.28%	282	181	64.18%
37150	Western Heritage Ins Co	AZ	308	0.09%	95.37%	284	65	22.89%
13978	Florists Mut Ins Co	IL	305	0.09%	95.45%	320	232	72.50%
22667	Ace American Ins Co	PA	303	0.09%	95.54%	221	234	105.88%
15067	Quincy Mut Fire Ins Co	MA	302	0.09%	95.62%	282	224	79.43%
21172	Vanliner Ins Co	AZ	294	0.08%	95.71%	304	231	75.99%
39497	Tico Ins Co	OH	291	0.08%	95.79%	662	312	47.13%
29424	Hartford Cas Ins Co	IN	291	0.08%	95.87%	392	236	60.20%
19410	Commerce & Industry Ins Co	NY	290	0.08%	95.95%	272	163	59.93%
10676	First Guard Ins Co	AZ	285	0.08%	96.03%	285	230	80.70%
11150	Arch Ins Co	MO	283	0.08%	96.11%	166	231	139.16%
15911	American Mining Ins Co Inc	AL	282	0.08%	96.19%	403	192	47.64%
20508	Valley Forge Ins Co	PA	276	0.08%	96.27%	337	92	27.30%
35351	American Empire Surplus Lns Ins Co	DE	276	0.08%	96.35%	384	549	142.97%
18767	Church Mut Ins Co	WI	274	0.08%	96.43%	273	158	57.88%
24384	Ranger Ins Co	DE	274	0.08%	96.50%	258	188	72.87%
29742	Integon Natl Ins Co	NC	271	0.08%	96.58%	297	143	48.15%
36684	Riverport Ins Co	MN	268	0.08%	96.66%	245	230	93.88%
37362	General Star Ind Co	CT	262	0.07%	96.73%	223	111	49.78%
21458	Employers Ins of Wausau	WI	260	0.07%	96.80%	303	87	28.71%
29963	United Farm Family Ins Co	NY	248	0.07%	96.87%	288	197	68.40%

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 21.2 - Commercial Auto Physical Damage

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
14575	Millers Capital Ins Co	PA	239	0.07%	96.94%	173	84	48.55%
25879	Fidelity & Guaranty Ins Underwriters	WI	236	0.07%	97.01%	221	196	88.69%
25518	TIG Premier Ins Co	CA	223	0.06%	97.07%	475	427	89.89%
20699	Ace Prop & Cas Ins Co	PA	221	0.06%	97.13%	202	245	121.29%
43575	Indemnity Ins Co Of North Amer	PA	218	0.06%	97.20%	1,022	890	87.08%
41424	Pennsylvania Manufacturers Ind Co	PA	217	0.06%	97.26%	187	140	74.87%
10510	Carolina Cas Ins Co	FL	215	0.06%	97.32%	196	64	32.65%
24325	York Ins Co	IL	213	0.06%	97.38%	338	94	27.81%
40100	Firstline Natl Ins Co	MD	209	0.06%	97.44%	229	160	69.87%
20478	National Fire Ins Co Of Hartford	CT	209	0.06%	97.50%	196	68	34.69%
10859	First Nonprofit Ins Co	IL	208	0.06%	97.55%	167	215	128.74%
24775	St Paul Guardian Ins Co	MN	203	0.06%	97.61%	151	87	57.62%
21881	National Surety Corp	IL	203	0.06%	97.67%	199	36	18.09%
25976	Utica Mut Ins Co	NY	200	0.06%	97.73%	242	20	8.26%
11118	Federated Rural Electric Ins Exch	KS	194	0.05%	97.78%	184	54	29.35%
37478	Hartford Ins Co Of The Midwest	IN	193	0.05%	97.84%	296	238	80.41%
38970	Markel Ins Co	IL	192	0.05%	97.89%	97	18	18.56%
22977	Lumbermens Mut Cas Co	IL	191	0.05%	97.94%	1,110	81	7.30%
26166	Windsor Mount Joy Mut Ins Co	PA	185	0.05%	98.00%	373	153	41.02%
19909	Centennial Ins Co	NY	176	0.05%	98.05%	216	111	51.39%
11264	Prime Insurance Syndicate Inc	IL	176	0.05%	98.10%	161	286	177.64%
24880	Fire & Cas Ins Co Of CT	CT	162	0.05%	98.14%	283	125	44.17%
24902	Security Ins Co Of Hartford	CT	161	0.05%	98.19%	279	131	46.95%
19372	Northern Ins Co Of NY	NY	157	0.04%	98.23%	152	14	9.21%
12475	Republic-Franklin Ins Co	OH	153	0.04%	98.27%	112	58	51.79%
21857	American Ins Co	NE	151	0.04%	98.32%	158	55	34.81%
37532	Great American E&S Ins Co	DE	147	0.04%	98.36%	117	25	21.37%

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 21.2 - Commercial Auto Physical Damage

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
11738	Leader Ins Co	OH	146	0.04%	98.40%	44	3	6.82%
35408	Sirius Amer Ins Co	DE	143	0.04%	98.44%	244	138	56.56%
10022	Countryway Ins Co	NY	142	0.04%	98.48%	129	83	64.34%
29700	North American Elite Ins Co	NH	142	0.04%	98.52%	108	27	25%
22829	Interstate Fire & Cas Co	IL	142	0.04%	98.56%	62	6	9.68%
43095	Clarendon Amer Ins Co	NJ	141	0.04%	98.60%	106	-45	-42.45%
39020	Essex Ins Co	DE	141	0.04%	98.64%	268	71	26.49%
10105	Victoria Select Ins Co	OH	139	0.04%	98.68%	88	40	45.45%
24694	Safeguard Ins Co	CT	134	0.04%	98.72%	73	19	26.03%
22217	Gulf Ins Co	CT	133	0.04%	98.75%	187	1,115	596.26%
37893	Ulico Cas Co	DE	131	0.04%	98.79%	209	163	77.99%
39306	Fidelity & Deposit Co Of MD	MD	130	0.04%	98.83%	131	83	63.36%
13331	American Hardware Mut Ins Co	OH	128	0.04%	98.86%	122	35	28.69%
20010	Acceptance Ind Ins Co	NE	128	0.04%	98.90%	58	19	32.76%
13064	United Natl Ins Co	PA	127	0.04%	98.94%	787	-1,210	-153.75%
18058	Philadelphia Ind Ins Co	PA	126	0.04%	98.97%	80	-1,506	-1882.50%
14486	Merchants & Business Mens Mut Ins Co	PA	120	0.03%	99.01%	375	145	38.67%
11445	United Natl Cas Ins Co	IN	113	0.03%	99.04%	109	43	39.45%
26069	Wausau Business Ins Co	WI	112	0.03%	99.07%	36	18	50%
40045	Starnet Ins Co	DE	108	0.03%	99.10%	138	99	71.74%
16691	Great American Ins Co	OH	104	0.03%	99.13%	-356	32	-8.99%
19445	National Union Fire Ins Co Of Pitts	PA	104	0.03%	99.16%	90	122	135.56%
10448	Cumberland Ins Co Inc	NJ	104	0.03%	99.19%	101	13	12.87%
25054	Hudson Ins Co	DE	100	0.03%	99.22%	239	51	21.34%
13714	Pharmacists Mut Ins Co	IA	99	0.03%	99.24%	26	18	69.23%
25534	TIG Ins Co	CA	96	0.03%	99.27%	224	120	53.57%
24066	American Fire & Cas Co	OH	94	0.03%	99.30%	74	4	5.41%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 21.2 - Commercial Auto Physical Damage

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
12866	T.H.E. Ins Co	LA	93	0.03%	99.32%	88	56	63.64%
41769	Athena Assur Co	MN	89	0.03%	99.35%	116	60	51.72%
22551	Mitsui Sumitomo Ins USA Inc	NY	86	0.02%	99.37%	42	42	100%
26042	Wausau Underwriters Ins Co	WI	85	0.02%	99.40%	71	72	101.41%
11177	First Financial Ins Co	IL	78	0.02%	99.42%	60	48	80%
10750	1st Choice Auto Ins Co	PA	78	0.02%	99.44%	72	40	55.56%
38237	American Country Ins Co	IL	73	0.02%	99.46%	48	18	37.50%
23248	Occidental Fire & Cas Co Of NC	NC	67	0.02%	99.48%	70	-1	-1.43%
20362	Mitsui Sumitomo Ins Co of Amer	NY	65	0.02%	99.50%	51	30	58.82%
27154	Atlantic Specialty Ins Co	NY	65	0.02%	99.52%	83	24	28.92%
24724	First Natl Ins Co Of Amer	WA	64	0.02%	99.54%	66	5	7.58%
31089	Republic Western Ins Co	AZ	61	0.02%	99.55%	83	6	7.23%
19224	St. Paul Protective Ins Co	IL	61	0.02%	99.57%	51	69	135.29%
34690	Property & Cas Ins Co Of Hartford	IN	61	0.02%	99.59%	45	-30	-66.67%
15580	Scottsdale Ind Co	OH	61	0.02%	99.61%	28	1	3.57%
42552	Nova Cas Co	NY	60	0.02%	99.62%	54	27	50%
40827	Virginia Surety Co Inc	IL	57	0.02%	99.64%	86	81	94.19%
35726	Providence Washington Ins Co Of NY	NY	56	0.02%	99.65%	113	51	45.13%
11126	Sompo Japan Ins Co of Amer	NY	56	0.02%	99.67%	48	9	18.75%
24503	Blue Ridge Ins Co	WI	56	0.02%	99.69%	823	532	64.64%
22136	Great American Ins Co of NY	NY	55	0.02%	99.70%	72	-14	-19.44%
18376	Hermitage Ins Co	NY	53	0.02%	99.72%	54	66	122.22%
24872	Connecticut Ind Co	CT	53	0.02%	99.73%	69	8	11.59%
23337	Merchants Ins Co Of NH Inc	NH	52	0.01%	99.75%	54	46	85.19%
30562	American Manufacturers Mut Ins Co	IL	51	0.01%	99.76%	331	8	2.42%
10833	Gemini Ins Co	DE	47	0.01%	99.77%	10	4	40%
42900	Harleysville Ins Co Of NJ	NJ	46	0.01%	99.79%	31	110	354.84%

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 21.2 - Commercial Auto Physical Damage

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
21970	OneBeacon Ins Co	PA	46	0.01%	99.80%	75	57	76%
39322	General Security Natl Ins Co	NY	46	0.01%	99.81%	53	105	198.11%
22292	Hanover Ins Co	NH	45	0.01%	99.83%	130	98	75.38%
14478	Mercer Ins Co	PA	42	0.01%	99.84%	40	15	37.50%
21318	Coregis Ins Co	IN	36	0.01%	99.85%	127	86	67.72%
12831	State Natl Ins Co Inc	TX	36	0.01%	99.86%	70	6	8.57%
16063	Unitrin Auto & Home Ins Co	NY	35	0.01%	99.87%	100	-331	-331%
42404	Liberty Ins Corp	IL	35	0.01%	99.88%	25	20	80%
24449	Regent Ins Co	WI	33	0.01%	99.89%	14	10	71.43%
21865	Associated Ind Corp	CA	32	0.01%	99.90%	30	5	16.67%
20648	Employers Fire Ins Co	MA	29	0.01%	99.90%	26	-3	-11.54%
20702	Ace Fire Underwriters Ins Co	PA	29	0.01%	99.91%	76	90	118.42%
44784	Fairfield Ins Co	CT	27	0.01%	99.92%	26	22	84.62%
28304	Federated Service Ins Co	MN	27	0.01%	99.93%	45	51	113.33%
13196	Western World Ins Co	NH	27	0.01%	99.94%	26	0	0%
19801	Argonaut Ins Co	CA	25	0.01%	99.94%	23	27	117.39%
21105	North River Ins Co	NJ	25	0.01%	99.95%	19	9	47.37%
18341	Insurance Corp Of NY	NY	23	0.01%	99.96%	154	-7	-4.55%
14265	Indiana Lumbermens Mut Ins Co	IN	23	0.01%	99.96%	28	63	225%
39608	Nutmeg Ins Co	CT	21	0.01%	99.97%	17	7	41.18%
18910	American Protection Ins Co	IL	21	0.01%	99.97%	30	-87	-290%
40258	American Intl South Ins Co	PA	20	0.01%	99.98%	10	0	0%
22306	Massachusetts Bay Ins Co	NH	19	0.01%	99.99%	16	17	106.25%
20621	OneBeacon America Ins Co	MA	19	0.01%	99.99%	-211	48	-22.75%
23108	Lumbermens Underwriting Alliance	MO	17	0.00%	100.00%	19	17	89.47%
22187	Greater NY Mut Ins Co	NY	17	0.00%	100.00%	7	6	85.71%
24260	Progressive Cas Ins Co	OH	15	0.00%	100.00%	9	0	0%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 21.2 - Commercial Auto Physical Damage

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
24589	American & Foreign Ins Co	DE	15	0.00%	100.01%	46	30	65.22%
20176	Celina Mut Ins Co	OH	14	0.00%	100.01%	13	-4	-30.77%
24732	General Ins Co Of Amer	WA	13	0.00%	100.02%	18	18	100%
21849	American Automobile Ins Co	MO	13	0.00%	100.02%	16	12	75%
10340	Stonington Ins Co	TX	12	0.00%	100.02%	3	1	33.33%
26611	Valiant Ins Co	IA	10	0.00%	100.03%	38	6	15.79%
42048	Diamond State Ins Co	IN	10	0.00%	100.03%	51	-1	-1.96%
24600	Globe Ind Co	DE	9	0.00%	100.03%	23	9	39.13%
10120	Everest Natl Ins Co	AZ	9	0.00%	100.03%	8	9	112.50%
32190	Constitution Ins Co	NY	9	0.00%	100.04%	9	6	66.67%
20079	National Fire & Marine Ins Co	NE	8	0.00%	100.04%	4	7	175%
34118	Colony Natl Ins Co	VA	7	0.00%	100.04%	6	0	0%
20346	Pacific Ind Co	WI	7	0.00%	100.04%	-16	1	-6.25%
37974	MT Hawley Ins Co	IL	7	0.00%	100.05%	14	1	7.14%
28223	Nationwide Agribusiness Ins Co	IA	7	0.00%	100.05%	5	1	20%
11401	Guaranty Natl Ins Co	CO	6	0.00%	100.05%	6	-22	-366.67%
39217	QBE Ins Corp	PA	6	0.00%	100.05%	6	-8	-133.33%
33600	LM Ins Corp	IA	6	0.00%	100.05%	4	0	0%
20613	American Employers Ins Co	MA	6	0.00%	100.05%	14	43	307.14%
23663	National American Ins Co	OK	6	0.00%	100.06%	4	0	0%
14613	Montgomery Mut Ins Co	MD	6	0.00%	100.06%	6	0	0%
31127	Columbia Cas Co	IL	5	0.00%	100.06%	5	23	460%
38989	Chubb Custom Ins Co	DE	5	0.00%	100.06%	3	0	0%
33588	First Liberty Ins Corp	IA	5	0.00%	100.06%	5	0	0%
23396	Amerisure Mut Ins Co	MI	5	0.00%	100.06%	8	5	62.50%
31534	Citizens Ins Co Of Amer	MI	5	0.00%	100.06%	2	-9	-450%
29874	North American Specialty Ins Co	NH	4	0.00%	100.07%	3	-25	-833.33%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 21.2 - Commercial Auto Physical Damage

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
22195	Insurance Co Of Greater NY	NY	4	0.00%	100.07%	4	-1	-25%
26832	Great American Alliance Ins Co	OH	4	0.00%	100.07%	16	13	81.25%
21962	Pennsylvania General Ins Co	PA	3	0.00%	100.07%	5	-6	-120%
16217	National Farmers Union Prop & Cas	CO	3	0.00%	100.07%	4	5	125%
19992	American Select Ins Co	OH	3	0.00%	100.07%	2	0	0%
28932	Markel American Ins Co	VA	3	0.00%	100.07%	20	10	50%
22209	Atlantic Ins Co	TX	3	0.00%	100.07%	3	-11	-366.67%
25496	TIG Ind Co	CA	3	0.00%	100.07%	29	35	120.69%
20397	Vigilant Ins Co	NY	3	0.00%	100.07%	3	0	0%
39926	Selective Ins Co Of The Southeast	NC	2	0.00%	100.07%	2	0	0%
31325	Acadia Ins Co	ME	2	0.00%	100.07%	2	0	0%
22713	Insurance Co Of North Amer	PA	2	0.00%	100.08%	43	-9	-20.93%
22748	Pacific Employers Ins Co	PA	2	0.00%	100.08%	82	-53	-64.63%
15709	Southern States Ins Exch	VA	2	0.00%	100.08%	6	15	250%
15059	Public Service Mut Ins Co	NY	1	0.00%	100.08%	2	2	100%
11622	Specialty Surplus Ins Co	IL	1	0.00%	100.08%	11	2	18.18%
34347	Colonial American Cas & Surety Co	MD	1	0.00%	100.08%	0	0	0%
24740	Safeco Ins Co Of Amer	WA	1	0.00%	100.08%	4	10	250%
13838	Farmland Mut Ins Co	IA	1	0.00%	100.08%	1	0	0%
27073	Nipponkoa Ins Co Ltd U.S. Branch	NY	1	0.00%	100.08%	1	10	1000%
26140	American Millennium Ins Co	NJ	1	0.00%	100.08%	1	0	0%
21199	Arch Speciality Ins Co	WI	0	0%	100.08%	0	0	0%
10238	Potomac Ins Co	PA	0	0%	100.08%	0	-27	0%
17370	Nautilus Ins Co	AZ	0	0%	100.08%	0	0	0%
33138	Landmark Amer Ins Co	OK	0	0%	100.08%	7	0	0%
30503	Shelby Cas Ins Comp	IL	0	0%	100.08%	0	0	0%
23647	Mutual Service Cas Ins Co	MN	0	0%	100.08%	0	0	0%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 21.2 - Commercial Auto Physical Damage

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
10829	Quadrant Ind Co	CT	0	0%	100.08%	0	114	0%
37206	Contractors Bonding & Ins Co	WA	0	0%	100.08%	0	-6	0%
20249	Central Natl Ins Co Of Omaha	NE	0	0%	100.08%	0	0	0%
35289	Continental Ins Co	SC	0	0%	100.08%	0	0	0%
42811	Gulf Underwriters Ins Co	CT	0	0%	100.08%	51	10	19.61%
21334	Empire Ind Ins Co	OK	0	0%	100.08%	0	0	0%
37273	Firemans Fund Ins Co Of WI	WI	0	0%	100.08%	0	0	0%
36838	General Agents Ins Co Of Amer Inc	OK	0	0%	100.08%	13	-11	-84.62%
42390	Amguard Ins Co	PA	0	0%	100.08%	0	0	0%
27502	Western General Ins Co	CA	0	0%	100.08%	1	1	100%
10213	Discover Specialty Ins Co	IL	0	0%	100.08%	0	0	0%
19402	Birmingham Fire Ins Co Of PA	PA	0	0%	100.08%	-1	0	0%
36951	Century Surety Co	OH	0	0%	100.08%	0	0	0%
19038	Travelers Cas & Surety Co	CT	0	0%	100.08%	0	-121	0%
36940	Indian Harbor Ins Co	ND	0	0%	100.08%	0	0	0%
36927	Colony Specialty Ins Co	OH	0	0%	100.08%	0	-44	0%
41807	Royal Surplus Lines Ins Co	CT	0	0%	100.08%	0	2	0%
24554	XL Ins Amer Inc	DE	0	0%	100.08%	0	-3	0%
19062	Automobile Ins Co Of Hartford CT	CT	0	0%	100.08%	0	0	0%
34789	AIG Centennial Ins Co	PA	0	0%	100.08%	0	-4	0%
19399	AIU Ins Co	NY	0	0%	100.08%	-9	262	-2911.11%
18279	Bankers Standard Ins Co	PA	0	0%	100.08%	0	0	0%
36170	Travelers Cas Co Of CT	CT	0	0%	100.08%	0	0	0%
12750	Evergreen Natl Ind Co	OH	0	0%	100.08%	0	0	0%
25909	Unitrin Preferred Ins Co	NY	0	0%	100.08%	0	-10	0%
21946	Camden Fire Ins Assoc	NJ	0	0%	100.08%	0	0	0%
20109	Bituminous Fire & Marine Ins Co	IL	0	0%	100.08%	0	0	0%

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 21.2 - Commercial Auto Physical Damage

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
19976	Amica Mut Ins Co	RI	0	0%	100.08%	0	0	0%
43117	American Equity Ins Co	AZ	0	0%	100.08%	8	-29	-362.50%
21121	Westchester Fire Ins Co	NY	0	0%	100.08%	0	0	0%
22810	Chicago Ins Co	IL	0	0%	100.08%	0	0	0%
36455	Northbrook Ind Co	IL	0	0%	100.08%	0	0	0%
20559	General Security Ind Co of AZ	AZ	0	0%	100.08%	1	4	400%
22640	Consolidated Ins Co	IN	0	0%	100.08%	0	0	0%
31194	Travelers Cas & Surety Co Of Amer	CT	0	0%	100.08%	0	-23	0%
36137	Travelers Commercial Ins Co	CT	0	0%	100.08%	0	-5	0%
37079	Hudson Specialty Ins Co	NY	0	0%	100.08%	0	0	0%
38652	Guic Ins Co	OH	0	0%	100.08%	0	-1	0%
27120	Trumbull Ins Co	CT	0	0%	100.08%	0	-1	0%
11630	Jefferson Ins Co	NY	0	0%	100.08%	0	-39	0%
37915	American Central Ins Co	MO	0	0%	100.08%	0	0	0%
38369	Northern Assur Co Of Amer	MA	0	0%	100.08%	1	0	0%
19070	Standard Fire Ins Co	CT	0	0%	100.08%	0	1	0%
12661	State Capital Ins Co	NC	0	0%	100.08%	0	-3	0%
22357	Hartford Accid & Ind Co	CT	0	0%	100.08%	0	1	0%
20710	Century Ind Co	PA	0	0%	100.08%	0	-4	0%
24104	Ohio Farmers Ins Co	OH	0	0%	100.08%	0	15	0%
40134	Potomac Ins Co Of IL	IL	0	0%	100.08%	0	-16	0%
27987	Northfield Ins Co	IA	0	0%	100.08%	0	-35	0%
19046	Travelers Cas Ins Co Of Amer	CT	0	0%	100.08%	0	-29	0%
25224	Great Divide Ins Co	ND	0	0%	100.08%	0	0	0%
20850	Firemens Ins Co Of Newark NJ	NJ	0	0%	100.08%	0	-5	0%
22063	Government Employees Ins Co	MD	0	0%	100.08%	0	0	0%
14753	Frederick Mut Ins Co	MD	0	0%	100.08%	0	0	0%

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 21.2 - Commercial Auto Physical Damage

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
14435	Lumber Mut Ins Co	MA	0	0%	100.08%	0	-8	0%
34622	Glens Falls Ins Co	DE	0	0%	100.08%	0	-5	0%
41483	Farmington Cas Co	CT	0	0%	100.08%	0	-60	0%
41297	Scottsdale Ins Co	OH	-1	0.00%	100.08%	7	-9	-128.57%
13684	Cumberland Mut Fire Ins Co	NJ	-1	0.00%	100.08%	-1	0	0%
34266	Frontier Ins Co	NY	-3	0.00%	100.08%	-3	-11	366.67%
32859	Penn-Amer Ins Co	PA	-3	0.00%	100.08%	-3	-5	166.67%
18023	Star Ins Co	MI	-5	0.00%	100.07%	-5	262	-5240%
21873	Firemans Fund Ins Co	CA	-6	0.00%	100.07%	57	-409	-717.54%
27790	Canal Ind Co	SC	-8	0.00%	100.07%	54	26	48.15%
26905	Century-Natl Ins Co	CA	-8	0.00%	100.07%	38	2	5.26%
11770	United Fncl Cas Co	OH	-13	0.00%	100.07%	11	4	36.36%
40150	MGA Ins Co Inc	TX	-14	0.00%	100.06%	18	81	450%
32352	LM Property and Casualty Ins. Co.	IN	-35	-0.01%	100.05%	-35	0	0%
22918	American Motorists Ins Co	IL	-69	-0.02%	100.03%	331	168	50.76%
21296	Commercial Guaranty Cas Ins Co	IN	-112	-0.03%	100%	1,164	381	32.73%
	394 Companies in the Report		**$ 353,879**	**100.00%**	**100.00%**	**$ 343,339**	**$ 160,550**	**46.76%**

END OF REPORT

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 22 - Aircraft (All Perils)

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
19445	National Union Fire Ins Co Of Pitts	PA	9,252	13.37%	13.37%	9,391	11,089	118.08%
22730	Converium Ins North Amer Inc	NJ	5,921	8.56%	21.93%	1,803	1,037	57.52%
37885	XL Specialty Ins Co	DE	5,751	8.31%	30.25%	5,249	26	0.50%
22667	Ace American Ins Co	PA	5,027	7.27%	37.52%	5,027	401	7.98%
23043	Liberty Mut Ins Co	MA	4,226	6.11%	43.62%	3,692	762	20.64%
16535	Zurich American Ins Co	NY	3,820	5.52%	49.15%	3,538	514	14.53%
19682	Hartford Fire In Co	CT	3,556	5.14%	54.29%	3,326	477	14.34%
19720	American Alt Ins Corp	DE	3,483	5.04%	59.32%	1,671	1,200	71.81%
20087	National Ind Co	NE	3,483	5.04%	64.36%	935	713	76.26%
19380	American Home Assur Co	NY	3,043	4.40%	68.76%	2,803	523	18.66%
24147	Old Republic Ins Co	PA	3,008	4.35%	73.10%	2,815	1,563	55.52%
24678	Royal Ind Co	DE	2,247	3.25%	76.35%	602	180	29.90%
35289	Continental Ins Co	SC	2,127	3.07%	79.43%	6,502	12,593	193.68%
19429	Insurance Co Of The State Of PA	PA	1,985	2.87%	82.30%	1,884	361	19.16%
22039	General Rein Corp	DE	1,838	2.66%	84.95%	820	249	30.37%
29599	US Specialty Ins Co	TX	1,634	2.36%	87.32%	1,644	81	4.93%
12904	Tokio Marine & Nichido Fire Ins Co	NY	1,564	2.26%	89.58%	717	625	87.17%
20281	Federal Ins Co	IN	1,551	2.24%	91.82%	5,375	1,138	21.17%
42374	Houston Cas Co	TX	1,364	1.97%	93.79%	1,024	25	2.44%
10367	Avemco Ins Co	MD	1,213	1.75%	95.54%	1,218	147	12.07%
20699	Ace Prop & Cas Ins Co	PA	1,180	1.71%	97.25%	1,229	290	23.60%
28401	American Natl Prop & Cas Co	MO	912	1.32%	98.57%	800	313	39.13%
10677	Cincinnati Ins Co	OH	506	0.73%	99.30%	1,571	235	14.96%
33022	AXA Corp Solutions Ins Co	NY	240	0.35%	99.65%	341	12	3.52%
20532	Clarendon Natl Ins Co	NJ	157	0.23%	99.87%	209	-11	-5.26%
20079	National Fire & Marine Ins Co	NE	33	0.05%	99.92%	6	3	50%
21121	Westchester Fire Ins Co	NY	25	0.04%	99.96%	62	4	6.45%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 22 - Aircraft (All Perils)

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
43575	Indemnity Ins Co Of North Amer	PA	23	0.03%	99.99%	24	-196	-816.67%
10340	Stonington Ins Co	TX	10	0.01%	100.01%	36	-12	-33.33%
19232	Allstate Ins Co	IL	3	0.00%	100.01%	3	-3	-100%
20052	National Liab & Fire Ins Co	CT	2	0.00%	100.01%	2	0	0%
20443	Continental Cas Co	IL	0	0%	100.01%	0	315	0%
22322	Greenwich Ins Co	DE	0	0%	100.01%	0	85	0%
24600	Globe Ind Co	DE	0	0%	100.01%	0	0	0%
20354	Sea Ins Co Of Amer	NY	0	0%	100.01%	0	0	0%
11231	Generali Us Branch	NY	0	0%	100.01%	0	-21	0%
25658	Travelers Ind Co	CT	0	0%	100.01%	0	0	0%
26980	Royal Ins Co Of Amer	IL	0	0%	100.01%	0	1	0%
42307	Navigators Ins Co	NY	0	0%	100.01%	0	2	0%
13056	RLI Ins Co	IL	0	0%	100.01%	0	-42	0%
19909	Centennial Ins Co	NY	0	0%	100.01%	0	8	0%
16691	Great American Ins Co	OH	0	0%	100.01%	0	60	0%
20850	Firemens Ins Co Of Newark NJ	NJ	0	0%	100.01%	0	22	0%
38776	Folksamerica Rein Co	NY	0	0%	100.01%	0	1	0%
22713	Insurance Co Of North Amer	PA	0	0%	100.01%	0	-11	0%
25887	US Fidelity & Guaranty Co	MD	0	0%	100.01%	0	-6	0%
24384	Ranger Ins Co	DE	0	0%	100.01%	0	2,086	0%
34207	Westport Ins Corp	MO	0	0%	100.01%	0	-2	0%
20710	Century Ind Co	PA	0	0%	100.01%	0	87	0%
22292	Hanover Ins Co	NH	0	0%	100.01%	0	1	0%
34622	Glens Falls Ins Co	DE	0	0%	100.01%	0	38	0%
22217	Gulf Ins Co	CT	0	0%	100.01%	0	-2	0%
25534	TIG Ins Co	CA	0	0%	100.01%	0	-19	0%
11630	Jefferson Ins Co	NY	-2	0.00%	100.01%	25	50	200%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 22 - Aircraft (All Perils)

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
24767	St Paul Fire & Marine Ins Co	MN	-3	0.00%	100.01%	103	59	57.28%
16608	New York Marine & Gnrl Ins Co	NY	-4	-0.01%	100%	-4	12	-300%
	56 Companies in the Report		**$ 69,175**	**100.00%**	**100.00%**	**$ 64,443**	**$ 37,063**	**57.51%**

END OF REPORT

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 23 - Fidelity

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
20281	Federal Ins Co	IN	9,647	18.10%	18.10%	9,150	16,046	175.37%
19445	National Union Fire Ins Co Of Pitts	PA	8,541	16.03%	34.13%	7,470	6,087	81.49%
31194	Travelers Cas & Surety Co Of Amer	CT	6,943	13.03%	47.15%	6,715	579	8.62%
10847	Cumis Ins Society Inc	WI	5,011	9.40%	56.55%	5,132	3,964	77.24%
20443	Continental Cas Co	IL	2,740	5.14%	61.70%	2,551	9,114	357.27%
16535	Zurich American Ins Co	NY	2,644	4.96%	66.66%	1,859	645	34.70%
39306	Fidelity & Deposit Co Of MD	MD	2,335	4.38%	71.04%	2,555	3,939	154.17%
19682	Hartford Fire In Co	CT	2,045	3.84%	74.87%	2,142	1,243	58.03%
22217	Gulf Ins Co	CT	1,324	2.48%	77.36%	1,533	-274	-17.87%
13188	Western Surety Co	SD	1,043	1.96%	79.32%	998	26	2.61%
10677	Cincinnati Ins Co	OH	838	1.57%	80.89%	534	618	115.73%
24767	St Paul Fire & Marine Ins Co	MN	780	1.46%	82.35%	563	-152	-27.00%
24074	Ohio Cas Ins Co	OH	745	1.40%	83.75%	571	-29	-5.08%
24791	St Paul Mercury Ins Co	MN	743	1.39%	85.14%	905	120	13.26%
35289	Continental Ins Co	SC	742	1.39%	86.54%	456	308	67.54%
24260	Progressive Cas Ins Co	OH	659	1.24%	87.77%	672	-23	-3.42%
12572	Selective Ins Co Of Amer	NJ	646	1.21%	88.98%	628	50	7.96%
16691	Great American Ins Co	OH	634	1.19%	90.17%	585	107	18.29%
41181	Universal Underwriters Ins Co	KS	441	0.83%	91.00%	465	358	76.99%
19917	Liberty Ins Underwriters Inc	NY	405	0.76%	91.76%	399	300	75.19%
22667	Ace American Ins Co	PA	356	0.67%	92.43%	289	0	0%
14990	Pennsylvania Ntl Mut Cas Ins Co	PA	314	0.59%	93.02%	330	-3	-0.91%
26263	Erie Ins Co	PA	275	0.52%	93.53%	277	17	6.14%
34347	Colonial American Cas & Surety Co	MD	225	0.42%	93.96%	120	43	35.83%
14168	Harleysville Mut Ins Co	PA	198	0.37%	94.33%	215	82	38.14%
35181	Executive Risk Ind Inc	DE	194	0.36%	94.69%	156	-33	-21.15%
10758	Colonial Surety Co	PA	190	0.36%	95.05%	73	22	30.14%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 23 - Fidelity

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
21180	Sentry Select Ins Co	WI	174	0.33%	95.38%	150	6	4%
31127	Columbia Cas Co	IL	155	0.29%	95.67%	272	107	39.34%
22977	Lumbermens Mut Cas Co	IL	147	0.28%	95.94%	321	18	5.61%
14788	Natl Grange Mut Ins Co	NH	128	0.24%	96.18%	114	2	1.75%
23043	Liberty Mut Ins Co	MA	95	0.18%	96.36%	88	-4	-4.55%
13935	Federated Mut Ins Co	MN	86	0.16%	96.52%	97	8	8.25%
25143	State Farm Fire And Cas Co	IL	85	0.16%	96.68%	84	2	2.38%
26301	Selective Way Ins Co	NJ	83	0.16%	96.84%	80	65	81.25%
26344	Great American Assur Co	OH	82	0.15%	96.99%	88	6	6.82%
24112	Westfield Ins Co	OH	75	0.14%	97.13%	75	0	0%
25135	State Automobile Mut Ins Co	OH	73	0.14%	97.27%	75	-4	-5.33%
20397	Vigilant Ins Co	NY	71	0.13%	97.40%	69	601	871.01%
25887	US Fidelity & Guaranty Co	MD	71	0.13%	97.53%	55	-263	-478.18%
42811	Gulf Underwriters Ins Co	CT	69	0.13%	97.66%	48	-19	-39.58%
10472	Capitol Ind Corp	WI	66	0.12%	97.79%	81	-3	-3.70%
20303	Great Northern Ins Co	MN	57	0.11%	97.89%	50	-1	-2%
37257	Insurance Corp Of Hannover	IL	55	0.10%	98.00%	39	27	69.23%
26883	American Intl Specialty Lines Ins Co	AK	55	0.10%	98.10%	318	123	38.68%
32441	Penn Natl Security Ins Co	PA	52	0.10%	98.20%	54	0	0%
19720	American Alt Ins Corp	DE	52	0.10%	98.30%	66	-101	-153.03%
40444	Old Republic Surety Co	WI	49	0.09%	98.39%	48	0	0%
19038	Travelers Cas & Surety Co	CT	49	0.09%	98.48%	57	166	291.23%
21415	Employers Mut Cas Co	IA	43	0.08%	98.56%	43	1	2.33%
40142	American Zurich Ins Co	IL	40	0.08%	98.64%	49	13	26.53%
26980	Royal Ins Co Of Amer	IL	39	0.07%	98.71%	240	243	101.25%
36463	Discover Prop & Cas Ins Co	IL	34	0.06%	98.77%	34	26	76.47%
39217	QBE Ins Corp	PA	33	0.06%	98.83%	27	8	29.63%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 23 - Fidelity

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
13056	RLI Ins Co	IL	30	0.06%	98.89%	26	-2	-7.69%
26379	Accredited Surety & Cas Co Inc	FL	28	0.05%	98.94%	12	1	8.33%
28550	Housing & Redevelopment Ins Exch	PA	27	0.05%	98.99%	25	-26	-104%
18538	Bancinsure Inc	OK	27	0.05%	99.05%	22	-1	-4.55%
14974	Pennsylvania Lumbermens Mut Ins	PA	27	0.05%	99.10%	27	0	0%
19259	Selective Ins Co Of SC	SC	26	0.05%	99.14%	24	3	12.50%
11118	Federated Rural Electric Ins Exch	KS	24	0.05%	99.19%	24	0	0%
20346	Pacific Ind Co	WI	23	0.04%	99.23%	17	8	47.06%
13200	Universal Surety Of Amer	TX	22	0.04%	99.27%	22	2	9.09%
14621	Motorists Mut Ins Co	OH	20	0.04%	99.31%	21	-3	-14.29%
25976	Utica Mut Ins Co	NY	19	0.04%	99.35%	20	4	20%
24104	Ohio Farmers Ins Co	OH	19	0.04%	99.38%	22	-1	-4.55%
27960	Illinois Union Ins Co	IL	19	0.04%	99.42%	50	4	8%
25879	Fidelity & Guaranty Ins Underwriters	WI	18	0.03%	99.45%	11	-5	-45.45%
35386	Fidelity & Guaranty Ins Co	IA	18	0.03%	99.49%	14	1	7.14%
24775	St Paul Guardian Ins Co	MN	18	0.03%	99.52%	24	4	16.67%
25127	State Auto Prop & Cas Ins Co	SC	18	0.03%	99.55%	18	-1	-5.56%
20478	National Fire Ins Co Of Hartford	CT	17	0.03%	99.59%	4	0	0%
33855	Lincoln General Ins Co	PA	15	0.03%	99.61%	9	0	0%
22136	Great American Ins Co of NY	NY	14	0.03%	99.64%	15	-6	-40%
24414	General Cas Co Of WI	WI	14	0.03%	99.67%	6	0	0%
24449	Regent Ins Co	WI	13	0.02%	99.69%	6	0	0%
18619	Platte River Ins Co.	NE	12	0.02%	99.71%	6	2	33.33%
23787	Nationwide Mut Ins Co	OH	12	0.02%	99.74%	12	-1	-8.33%
22918	American Motorists Ins Co	IL	11	0.02%	99.76%	14	7	50%
13501	Brethren Mut Ins Co	MD	10	0.02%	99.77%	10	0	0%
22292	Hanover Ins Co	NH	10	0.02%	99.79%	10	39	390%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 23 - Fidelity

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
23779	Nationwide Mut Fire Ins Co	OH	10	0.02%	99.81%	10	-1	-10%
26247	American Guarantee & Liability Ins	NY	10	0.02%	99.83%	5	0	0%
16187	AXA Re Prop & Cas Ins Co	DE	10	0.02%	99.85%	9	1	11.11%
19704	American States Ins Co	IN	9	0.02%	99.87%	11	2	18.18%
25674	Travelers Property Cas Co Of Amer	CT	8	0.02%	99.88%	7	-33	-471.43%
11150	Arch Ins Co	MO	7	0.01%	99.89%	5	2	40%
30104	Hartford Underwriters Ins Co	CT	6	0.01%	99.91%	6	-5	-83.33%
20486	Transcontinental Ins Co	NY	6	0.01%	99.92%	3	70	2333.33%
24120	Westfield Natl Ins Co	OH	6	0.01%	99.93%	4	0	0%
24147	Old Republic Ins Co	PA	5	0.01%	99.94%	-1	0	0%
20427	American Cas Co Of Reading PA	PA	5	0.01%	99.95%	4	1	25%
13331	American Hardware Mut Ins Co	OH	4	0.01%	99.96%	4	0	0%
21113	United States Fire Ins Co	DE	4	0.01%	99.96%	-38	-171	450%
20494	Transportation Ins Co	IL	4	0.01%	99.97%	1	0	0%
26832	Great American Alliance Ins Co	OH	4	0.01%	99.98%	14	10	71.43%
30562	American Manufacturers Mut Ins Co	IL	4	0.01%	99.99%	23	11	47.83%
24988	Sentry Ins A Mut Co	WI	4	0.01%	99.99%	5	0	0%
11991	National Cas Co	WI	4	0.01%	100%	3	12	400%
17558	Old Guard Ins Co	PA	4	0.01%	100.01%	4	0	0%
28304	Federated Service Ins Co	MN	4	0.01%	100.02%	4	-1	-25%
23809	Granite State Ins Co	PA	3	0.01%	100.02%	2	1	50%
20850	Firemens Ins Co Of Newark NJ	NJ	3	0.01%	100.03%	43	3	6.98%
14141	Harford Mut Ins Co	MD	3	0.01%	100.03%	4	0	0%
24503	Blue Ridge Ins Co	WI	3	0.01%	100.04%	4	0	0%
23841	New Hampshire Ins Co	PA	3	0.01%	100.04%	3	1	33.33%
41297	Scottsdale Ins Co	OH	2	0.00%	100.05%	1	18	1800%
21849	American Automobile Ins Co	MO	2	0.00%	100.05%	1	-1	-100%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 23 - Fidelity

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
25682	Travelers Ind Co Of CT	CT	2	0.00%	100.05%	2	2	100%
24724	First Natl Ins Co Of Amer	WA	2	0.00%	100.06%	2	0	0%
12904	Tokio Marine & Nichido Fire Ins Co	NY	1	0.00%	100.06%	0	0	0%
25658	Travelers Ind Co	CT	1	0.00%	100.06%	0	-75	0%
14982	Penn Millers Ins Co	PA	1	0.00%	100.06%	1	0	0%
10499	DaimlerChrysler Ins Co	MI	1	0.00%	100.07%	1	1	100%
19690	American Economy Ins Co	IN	1	0.00%	100.07%	2	0	0%
19992	American Select Ins Co	OH	1	0.00%	100.07%	1	0	0%
40100	Firstline Natl Ins Co	MD	1	0.00%	100.07%	2	0	0%
19232	Allstate Ins Co	IL	1	0.00%	100.07%	2	0	0%
24880	Fire & Cas Ins Co Of CT	CT	1	0.00%	100.08%	12	3	25%
19224	St. Paul Protective Ins Co	IL	1	0.00%	100.08%	3	1	33.33%
19895	Atlantic Mut Ins Co	NY	1	0.00%	100.08%	1	0	0%
26611	Valiant Ins Co	IA	1	0.00%	100.08%	2	-5	-250%
10213	Discover Specialty Ins Co	IL	1	0.00%	100.08%	1	0	0%
24902	Security Ins Co Of Hartford	CT	0	0%	100.08%	2	1	50%
29459	Twin City Fire Ins Co Co	IN	0	0%	100.08%	0	253	0%
21873	Firemans Fund Ins Co	CA	0	0%	100.08%	0	0	0%
21784	Firemens Ins Co Of Washington DC	DE	0	0%	100.08%	0	85	0%
24740	Safeco Ins Co Of Amer	WA	0	0%	100.08%	0	0	0%
24872	Connecticut Ind Co	CT	0	0%	100.08%	0	0	0%
40827	Virginia Surety Co Inc	IL	0	0%	100.08%	0	0	0%
24295	Providence Washington Ins Co	RI	0	0%	100.08%	0	1	0%
25615	Charter Oak Fire Ins Co	CT	0	0%	100.08%	0	1	0%
37877	Nationwide Prop & Cas Ins Co	OH	0	0%	100.08%	0	0	0%
26042	Wausau Underwriters Ins Co	WI	0	0%	100.08%	0	0	0%
21962	Pennsylvania General Ins Co	PA	0	0%	100.08%	0	0	0%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 23 - Fidelity

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
24600	Globe Ind Co	DE	0	0%	100.08%	0	0	0%
36940	Indian Harbor Ins Co	ND	0	0%	100.08%	0	-1	0%
23035	Liberty Mut Fire Ins Co	MA	0	0%	100.08%	0	0	0%
41807	Royal Surplus Lines Ins Co	CT	0	0%	100.08%	2	0	0%
29424	Hartford Cas Ins Co	IN	0	0%	100.08%	0	0	0%
20621	OneBeacon America Ins Co	MA	0	0%	100.08%	0	0	0%
21458	Employers Ins of Wausau	WI	0	0%	100.08%	0	-159	0%
21881	National Surety Corp	IL	0	0%	100.08%	0	0	0%
19062	Automobile Ins Co Of Hartford CT	CT	0	0%	100.08%	0	0	0%
24678	Royal Ind Co	DE	0	0%	100.08%	0	0	0%
21105	North River Ins Co	NJ	0	0%	100.08%	0	-19	0%
35270	Fidelity & Cas Co Of NY	SC	0	0%	100.08%	0	-1	0%
22357	Hartford Accid & Ind Co	CT	0	0%	100.08%	0	-1	0%
25666	Travelers Ind Co Of Amer	CT	0	0%	100.08%	0	2	0%
16217	National Farmers Union Prop & Cas	CO	0	0%	100.08%	0	0	0%
43575	Indemnity Ins Co Of North Amer	PA	0	0%	100.08%	0	-1	0%
22713	Insurance Co Of North Amer	PA	0	0%	100.08%	0	0	0%
26069	Wausau Business Ins Co	WI	0	0%	100.08%	0	0	0%
14265	Indiana Lumbermens Mut Ins Co	IN	0	0%	100.08%	0	-1	0%
44792	Executive Risk Speciality Ins Co	CT	0	0%	100.08%	0	-11	0%
36137	Travelers Commercial Ins Co	CT	0	0%	100.08%	0	0	0%
19305	Assurance Co Of Amer	NY	0	0%	100.08%	4	-4	-100%
24694	Safeguard Ins Co	CT	0	0%	100.08%	0	0	0%
25534	TIG Ins Co	CA	0	0%	100.08%	0	1	0%
22535	Seaboard Surety Co	NY	0	0%	100.08%	0	0	0%
24198	Peerless Ins Co	NH	0	0%	100.08%	1	0	0%
24660	Cumberland Cas & Surety Co	FL	0	0%	100.08%	0	0	0%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 23 - Fidelity

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
27987	Northfield Ins Co	IA	0	0%	100.08%	0	-3	0%
19046	Travelers Cas Ins Co Of Amer	CT	0	0%	100.08%	0	-2	0%
19380	American Home Assur Co	NY	0	0%	100.08%	11	4	36.36%
34266	Frontier Ins Co	NY	0	0%	100.08%	0	0	0%
10172	Westchester Surplus Lines Ins Co	GA	0	0%	100.08%	0	0	0%
39608	Nutmeg Ins Co	CT	0	0%	100.08%	173	-28	-16.19%
29874	North American Specialty Ins Co	NH	0	0%	100.08%	0	0	0%
12262	Pennsylvania Manufacturers Asn Ins C	PA	0	0%	100.08%	0	0	0%
40258	American Intl South Ins Co	PA	0	0%	100.08%	0	0	0%
14575	Millers Capital Ins Co	PA	0	0%	100.08%	5	3	60%
37532	Great American E&S Ins Co	DE	0	0%	100.08%	1	0	0%
19356	Maryland Cas Co	MD	0	0%	100.08%	4	-3	-75%
42900	Harleysville Ins Co Of NJ	NJ	0	0%	100.08%	0	0	0%
15580	Scottsdale Ind Co	OH	0	0%	100.08%	0	0	0%
22322	Greenwich Ins Co	DE	0	0%	100.08%	0	5	0%
41483	Farmington Cas Co	CT	0	0%	100.08%	0	0	0%
33138	Landmark Amer Ins Co	OK	0	0%	100.08%	2	0	0%
44393	West American Ins Co	IN	0	0%	100.08%	7	-1	-14.29%
24732	General Ins Co Of Amer	WA	0	0%	100.08%	0	0	0%
36650	Guarantee Co Of North America USA	MI	0	0%	100.08%	0	0	0%
38989	Chubb Custom Ins Co	DE	0	0%	100.08%	6	-7	-116.67%
33898	Aegis Security Ins Co	PA	0	0%	100.08%	0	0	0%
36170	Travelers Cas Co Of CT	CT	0	0%	100.08%	0	0	0%
21121	Westchester Fire Ins Co	NY	0	0%	100.08%	12	0	0%
19372	Northern Ins Co Of NY	NY	0	0%	100.08%	3	-18	-600%
35106	Niagara Fire Ins Co	DE	0	0%	100.08%	0	-1	0%
21970	OneBeacon Ins Co	PA	0	0%	100.08%	0	-2	0%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 23 - Fidelity

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
35696	Harleysville Preferred Ins Co	PA	0	0%	100.08%	0	0	0%
25623	Phoenix Ins Co	CT	0	0%	100.08%	0	-4	0%
20710	Century Ind Co	PA	0	0%	100.08%	0	-2	0%
37974	MT Hawley Ins Co	IL	0	0%	100.08%	0	0	0%
21857	American Ins Co	NE	0	0%	100.08%	0	-1	0%
19070	Standard Fire Ins Co	CT	0	0%	100.08%	0	0	0%
26433	Harco Natl Ins Co	IL	0	0%	100.08%	0	0	0%
28223	Nationwide Agribusiness Ins Co	IA	0	0%	100.08%	0	0	0%
21482	Factory Mut Ins Co	RI	-1	0.00%	100.08%	2	0	0%
10014	Affiliated Fm Ins Co	RI	-43	-0.08%	100%	59	5,311	9001.69%
	199 Companies in the Report		**$ 53,297**	**100.00%**	**100.00%**	**$ 51,003**	**$ 49,454**	**96.96%**

END OF REPORT

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 24 - Surety

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
22730	Converium Ins North Amer Inc	NJ	19,000	11.45%	11.45%	6,087	5,248	86.22%
31194	Travelers Cas & Surety Co Of Amer	CT	18,759	11.31%	22.76%	14,316	7,178	50.14%
39306	Fidelity & Deposit Co Of MD	MD	14,464	8.72%	31.48%	13,287	-39,406	-296.58%
23043	Liberty Mut Ins Co	MA	10,784	6.50%	37.98%	8,745	-13	-0.15%
24740	Safeco Ins Co Of Amer	WA	8,515	5.13%	43.12%	6,623	432	6.52%
20281	Federal Ins Co	IN	7,055	4.25%	47.37%	5,319	-1,170	-22.00%
24767	St Paul Fire & Marine Ins Co	MN	6,786	4.09%	51.46%	7,086	45,392	640.59%
13188	Western Surety Co	SD	4,935	2.98%	54.44%	3,882	429	11.05%
16691	Great American Ins Co	OH	4,664	2.81%	57.25%	4,422	1,217	27.52%
21121	Westchester Fire Ins Co	NY	2,944	1.77%	59.02%	1,516	0	0%
33898	Aegis Security Ins Co	PA	2,923	1.76%	60.79%	2,968	1,237	41.68%
19682	Hartford Fire In Co	CT	2,829	1.71%	62.49%	2,589	143	5.52%
11592	International Fidelity Ins Co	NJ	2,582	1.56%	64.05%	2,285	107	4.68%
24074	Ohio Cas Ins Co	OH	2,535	1.53%	65.58%	2,436	26	1.07%
20478	National Fire Ins Co Of Hartford	CT	2,349	1.42%	66.99%	3,265	-2,524	-77.30%
19038	Travelers Cas & Surety Co	CT	2,315	1.40%	68.39%	1,501	-369	-24.58%
16578	Fidelity Natl Prop and Cas Ins Co	NY	2,301	1.39%	69.78%	1,765	178	10.09%
12750	Evergreen Natl Ind Co	OH	2,287	1.38%	71.15%	1,958	137	7.00%
37885	XL Specialty Ins Co	DE	2,182	1.32%	72.47%	1,555	1,350	86.82%
19429	Insurance Co Of The State Of PA	PA	2,048	1.23%	73.70%	1,954	351	17.96%
22535	Seaboard Surety Co	NY	2,020	1.22%	74.92%	2,015	-146	-7.25%
19909	Centennial Ins Co	NY	1,926	1.16%	76.08%	2,061	-243	-11.79%
20427	American Cas Co Of Reading PA	PA	1,721	1.04%	77.12%	2,282	5,871	257.27%
22977	Lumbermens Mut Cas Co	IL	1,568	0.95%	78.07%	1,321	2,161	163.59%
26263	Erie Ins Co	PA	1,517	0.91%	78.98%	1,373	201	14.64%
10758	Colonial Surety Co	PA	1,372	0.83%	79.81%	1,265	50	3.95%
14990	Pennsylvania Ntl Mut Cas Ins Co	PA	1,337	0.81%	80.61%	1,600	-38	-2.38%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 24 - Surety

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
34169	Commonwealth Ins Co	PA	1,331	0.80%	81.42%	1,232	288	23.38%
21113	United States Fire Ins Co	DE	1,314	0.79%	82.21%	1,015	528	52.02%
25887	US Fidelity & Guaranty Co	MD	1,304	0.79%	82.99%	3,230	4,437	137.37%
10656	United States Surety Co	MD	1,285	0.77%	83.77%	1,046	195	18.64%
22217	Gulf Ins Co	CT	1,273	0.77%	84.54%	1,257	848	67.46%
35289	Continental Ins Co	SC	1,099	0.66%	85.20%	695	267	38.42%
10348	Arch Reins Co	NE	991	0.60%	85.80%	221	88	39.82%
14168	Harleysville Mut Ins Co	PA	981	0.59%	86.39%	1,012	67	6.62%
14788	Natl Grange Mut Ins Co	NH	960	0.58%	86.97%	936	386	41.24%
13285	Allegheny Cas Co	PA	957	0.58%	87.54%	962	22	2.29%
12572	Selective Ins Co Of Amer	NJ	898	0.54%	88.09%	941	107	11.37%
10677	Cincinnati Ins Co	OH	865	0.52%	88.61%	756	62	8.20%
40444	Old Republic Surety Co	WI	833	0.50%	89.11%	682	21	3.08%
13056	RLI Ins Co	IL	770	0.46%	89.57%	917	2,140	233.37%
34541	Allegheny Surety Co	PA	759	0.46%	90.03%	553	76	13.74%
35386	Fidelity & Guaranty Ins Co	IA	740	0.45%	90.48%	979	196	20.02%
22322	Greenwich Ins Co	DE	689	0.42%	90.89%	772	95	12.31%
19895	Atlantic Mut Ins Co	NY	644	0.39%	91.28%	489	243	49.69%
29874	North American Specialty Ins Co	NH	637	0.38%	91.66%	664	301	45.33%
32778	Washington Intl Ins Co	AZ	565	0.34%	92.01%	575	-803	-139.65%
26433	Harco Natl Ins Co	IL	560	0.34%	92.34%	365	806	220.82%
12718	Developers Surety And Ind Co	IA	522	0.31%	92.66%	573	3,115	543.63%
35505	Rockwood Cas Ins Co	PA	503	0.30%	92.96%	366	1	0.27%
24724	First Natl Ins Co Of Amer	WA	482	0.29%	93.25%	475	-479	-100.84%
36650	Guarantee Co Of North America USA	MI	463	0.28%	93.53%	725	-108	-14.90%
14494	Merchants Bonding Co (Mutual)	IA	458	0.28%	93.81%	435	-2	-0.46%
35769	Lyndon Property Ins Co	MO	450	0.27%	94.08%	587	935	159.28%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 24 - Surety

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
24104	Ohio Farmers Ins Co	OH	416	0.25%	94.33%	501	-6	-1.20%
11150	Arch Ins Co	MO	415	0.25%	94.58%	143	43	30.07%
34266	Frontier Ins Co	NY	399	0.24%	94.82%	561	-1,450	-258.47%
33855	Lincoln General Ins Co	PA	394	0.24%	95.06%	574	34	5.92%
29424	Hartford Cas Ins Co	IN	389	0.23%	95.29%	375	1,296	345.60%
26247	American Guarantee & Liability Ins	NY	372	0.22%	95.52%	342	580	169.59%
28649	Eastern Atlantic Ins Co	PA	341	0.21%	95.72%	226	9	3.98%
13307	Lexon Ins Co	TX	296	0.18%	95.90%	81	7	8.64%
37940	Lexington Natl Ins Corp	MD	287	0.17%	96.07%	286	0	0%
24732	General Ins Co Of Amer	WA	279	0.17%	96.24%	219	-33	-15.07%
30562	American Manufacturers Mut Ins Co	IL	277	0.17%	96.41%	492	674	136.99%
37206	Contractors Bonding & Ins Co	WA	263	0.16%	96.57%	261	74	28.35%
18619	Platte River Ins Co.	NE	257	0.15%	96.72%	170	46	27.06%
21105	North River Ins Co	NJ	236	0.14%	96.86%	278	-204	-73.38%
12416	Protective Ins Co	IN	234	0.14%	97.01%	121	1	0.83%
22292	Hanover Ins Co	NH	225	0.14%	97.14%	289	2	0.69%
15105	Safety Natl Cas Corp	MO	219	0.13%	97.27%	191	10	5.24%
25976	Utica Mut Ins Co	NY	216	0.13%	97.40%	317	367	115.77%
10510	Carolina Cas Ins Co	FL	213	0.13%	97.53%	254	-20	-7.87%
22713	Insurance Co Of North Amer	PA	213	0.13%	97.66%	236	6	2.54%
28519	First Sealord Surety Inc	PA	207	0.12%	97.78%	121	11	9.09%
24112	Westfield Ins Co	OH	193	0.12%	97.90%	110	4	3.64%
22667	Ace American Ins Co	PA	190	0.11%	98.02%	190	11,874	6249.47%
10936	Seneca Ins Co Inc	NY	168	0.10%	98.12%	171	0	0%
41181	Universal Underwriters Ins Co	KS	164	0.10%	98.22%	352	-1	-0.28%
19631	American Road Ins Co	MI	160	0.10%	98.31%	109	0	0%
22950	Acstar Ins Co	IL	154	0.09%	98.40%	154	-12	-7.79%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 24 - Surety

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
10216	American Contractors Ind Co	CA	152	0.09%	98.50%	133	18	13.53%
24775	St Paul Guardian Ins Co	MN	151	0.09%	98.59%	107	11	10.28%
20397	Vigilant Ins Co	NY	148	0.09%	98.68%	321	26	8.10%
22012	Motors Ins Corp	MI	143	0.09%	98.76%	71	6	8.45%
10472	Capitol Ind Corp	WI	117	0.07%	98.83%	111	-18	-16.22%
19445	National Union Fire Ins Co Of Pitts	PA	115	0.07%	98.90%	394	2,677	679.44%
19380	American Home Assur Co	NY	114	0.07%	98.97%	681	1,396	204.99%
24147	Old Republic Ins Co	PA	112	0.07%	99.04%	103	5	4.85%
44393	West American Ins Co	IN	111	0.07%	99.11%	108	-1	-0.93%
26379	Accredited Surety & Cas Co Inc	FL	109	0.07%	99.17%	109	5	4.59%
13935	Federated Mut Ins Co	MN	104	0.06%	99.23%	95	-6	-6.32%
13200	Universal Surety Of Amer	TX	101	0.06%	99.30%	61	49	80.33%
25143	State Farm Fire And Cas Co	IL	101	0.06%	99.36%	91	-4	-4.40%
21415	Employers Mut Cas Co	IA	93	0.06%	99.41%	54	618	1144.44%
22918	American Motorists Ins Co	IL	92	0.06%	99.47%	435	-1,182	-271.72%
20346	Pacific Ind Co	WI	92	0.06%	99.52%	68	0	0%
33162	Bankers Ins Co	FL	83	0.05%	99.57%	59	-2	-3.39%
42307	Navigators Ins Co	NY	82	0.05%	99.62%	29	6	20.69%
19704	American States Ins Co	IN	82	0.05%	99.67%	122	103	84.43%
43575	Indemnity Ins Co Of North Amer	PA	76	0.05%	99.72%	86	-28	-32.56%
21180	Sentry Select Ins Co	WI	62	0.04%	99.76%	63	-2,047	-3249.21%
21857	American Ins Co	NE	62	0.04%	99.79%	147	254	172.79%
30910	Harmony Ins Co	PA	56	0.03%	99.83%	56	3	5.36%
24660	Cumberland Cas & Surety Co	FL	49	0.03%	99.86%	48	215	447.92%
35408	Sirius Amer Ins Co	DE	49	0.03%	99.89%	49	749	1528.57%
24791	St Paul Mercury Ins Co	MN	46	0.03%	99.91%	70	23	32.86%
26565	Ohio Ind Co	OH	44	0.03%	99.94%	44	73	165.91%

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 24 - Surety

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
24260	Progressive Cas Ins Co	OH	44	0.03%	99.97%	33	7	21.21%
31380	American Surety Co	IN	42	0.03%	99.99%	40	0	0%
25135	State Automobile Mut Ins Co	OH	40	0.02%	100.02%	34	19	55.88%
39969	American Safety Cas Ins Co	DE	39	0.02%	100.04%	51	-204	-400%
22357	Hartford Accid & Ind Co	CT	37	0.02%	100.06%	72	3	4.17%
21458	Employers Ins of Wausau	WI	35	0.02%	100.08%	121	-159	-131.41%
14770	Universal Bonding Ins Co	NJ	33	0.02%	100.10%	25	82	328%
11703	Lackawanna Cas Co	PA	28	0.02%	100.12%	35	0	0%
36226	United Cas & Surety Ins Co	MA	27	0.02%	100.14%	24	0	0%
10499	DaimlerChrysler Ins Co	MI	25	0.02%	100.15%	48	16	33.33%
24384	Ranger Ins Co	DE	24	0.01%	100.17%	25	1	4%
36951	Century Surety Co	OH	23	0.01%	100.18%	20	1	5%
22136	Great American Ins Co of NY	NY	22	0.01%	100.19%	20	3	15%
10909	Sun Surety Ins Co	SD	20	0.01%	100.20%	20	0	0%
25658	Travelers Ind Co	CT	18	0.01%	100.22%	34	115	338.24%
35246	Laurier Ind Co	WI	15	0.01%	100.22%	16	7	43.75%
21849	American Automobile Ins Co	MO	14	0.01%	100.23%	15	30	200%
21881	National Surety Corp	IL	13	0.01%	100.24%	20	25	125%
19720	American Alt Ins Corp	DE	11	0.01%	100.25%	10	-5	-50%
20095	Bituminous Cas Corp	IL	10	0.01%	100.25%	12	2	16.67%
24198	Peerless Ins Co	NH	7	0.00%	100.26%	13	-2	-15.38%
22748	Pacific Employers Ins Co	PA	7	0.00%	100.26%	12	1	8.33%
41750	St Paul Medical Liability Ins Co	MN	6	0.00%	100.27%	1	-2	-200%
41483	Farmington Cas Co	CT	5	0.00%	100.27%	8	-13	-162.50%
11932	Mid-Continent Ins Co	PA	4	0.00%	100.27%	11	0	0%
23612	Midwest Employers Cas Co	DE	3	0.00%	100.27%	7	2	28.57%
12866	T.H.E. Ins Co	LA	3	0.00%	100.27%	2	0	0%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 24 - Surety

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
25534	TIG Ins Co	CA	3	0.00%	100.28%	3	0	0%
23787	Nationwide Mut Ins Co	OH	3	0.00%	100.28%	3	0	0%
27847	Insurance Co Of The West	CA	2	0.00%	100.28%	1	0	0%
20087	National Ind Co	NE	2	0.00%	100.28%	1	0	0%
26832	Great American Alliance Ins Co	OH	2	0.00%	100.28%	6	95	1583.33%
10847	Cumis Ins Society Inc	WI	2	0.00%	100.28%	2	0	0%
14141	Harford Mut Ins Co	MD	1	0.00%	100.28%	1	0	0%
42048	Diamond State Ins Co	IN	1	0.00%	100.28%	1	0	0%
24988	Sentry Ins A Mut Co	WI	1	0.00%	100.28%	1	0	0%
24139	International Bus & Merc Reassur Co	IL	1	0.00%	100.29%	0	0	0%
10111	American Bankers Ins Co Of FL	FL	1	0.00%	100.29%	1	32	3200%
34347	Colonial American Cas & Surety Co	MD	1	0.00%	100.29%	4	-1	-25%
24678	Royal Ind Co	DE	1	0.00%	100.29%	1	10	1000%
13331	American Hardware Mut Ins Co	OH	1	0.00%	100.29%	1	0	0%
20850	Firemens Ins Co Of Newark NJ	NJ	1	0.00%	100.29%	-32	26	-81.25%
20699	Ace Prop & Cas Ins Co	PA	1	0.00%	100.29%	2	17	850%
28860	RLI Ind Co	IL	1	0.00%	100.29%	1	0	0%
23663	National American Ins Co	OK	1	0.00%	100.29%	1	-6	-600%
22306	Massachusetts Bay Ins Co	NH	1	0.00%	100.29%	1	0	0%
28240	Service Ins Co	NJ	1	0.00%	100.29%	1	0	0%
39217	QBE Ins Corp	PA	1	0.00%	100.29%	1	0	0%
10014	Affiliated Fm Ins Co	RI	0	0%	100.29%	0	0	0%
30175	Oriska Ins Co	NY	0	0%	100.29%	4	0	0%
20621	OneBeacon America Ins Co	MA	0	0%	100.29%	0	-1	0%
23841	New Hampshire Ins Co	PA	0	0%	100.29%	0	-4	0%
16217	National Farmers Union Prop & Cas	CO	0	0%	100.29%	0	0	0%
38326	First Ind Of Amer Ins Co	NJ	0	0%	100.29%	150	26	17.33%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 24 - Surety

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
26387	Steadfast Ins Co	DE	0	0%	100.29%	0	-370	0%
32620	National Interstate Ins Co	OH	0	0%	100.29%	0	0	0%
16535	Zurich American Ins Co	NY	0	0%	100.29%	0	225	0%
28665	Cincinnati Cas Co	OH	0	0%	100.29%	0	0	0%
21962	Pennsylvania General Ins Co	PA	0	0%	100.29%	0	-1	0%
25151	State Farm General Ins Co	IL	0	0%	100.29%	0	0	0%
25879	Fidelity & Guaranty Ins Underwriters	WI	0	0%	100.29%	0	0	0%
23809	Granite State Ins Co	PA	0	0%	100.29%	0	0	0%
21865	Associated Ind Corp	CA	0	0%	100.29%	0	0	0%
33022	AXA Corp Solutions Ins Co	NY	0	0%	100.29%	0	-25	0%
13064	United Natl Ins Co	PA	0	0%	100.29%	0	45	0%
37893	Ulico Cas Co	DE	0	0%	100.29%	0	0	0%
11460	Homestead Ins Co	PA	0	0%	100.29%	0	-10	0%
26883	American Intl Specialty Lines Ins Co	AK	0	0%	100.29%	0	-1,413	0%
33600	LM Ins Corp	IA	0	0%	100.29%	0	0	0%
14265	Indiana Lumbermens Mut Ins Co	IN	0	0%	100.29%	0	0	0%
20710	Century Ind Co	PA	0	0%	100.29%	0	1,443	0%
13242	Titan Ind Co	TX	0	0%	100.29%	0	0	0%
39845	Employers Reins Corp	MO	0	0%	100.29%	2	-58	-2900%
10340	Stonington Ins Co	TX	0	0%	100.29%	0	-9	0%
20613	American Employers Ins Co	MA	0	0%	100.29%	0	0	0%
19232	Allstate Ins Co	IL	0	0%	100.29%	0	0	0%
18023	Star Ins Co	MI	0	0%	100.29%	1	58	5800%
28932	Markel American Ins Co	VA	0	0%	100.29%	0	0	0%
36455	Northbrook Ind Co	IL	0	0%	100.29%	0	0	0%
32441	Penn Natl Security Ins Co	PA	0	0%	100.29%	0	0	0%
23876	Mapfre Reins Corp	NJ	0	0%	100.29%	0	-21	0%

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 24 - Surety

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
24295	Providence Washington Ins Co	RI	0	0%	100.29%	0	0	0%
26980	Royal Ins Co Of Amer	IL	0	0%	100.29%	0	0	0%
26344	Great American Assur Co	OH	0	0%	100.29%	0	0	0%
38970	Markel Ins Co	IL	0	0%	100.29%	0	-1	0%
19070	Standard Fire Ins Co	CT	0	0%	100.29%	0	-5	0%
35270	Fidelity & Cas Co Of NY	SC	0	0%	100.29%	0	0	0%
15709	Southern States Ins Exch	VA	0	0%	100.29%	0	0	0%
14982	Penn Millers Ins Co	PA	0	0%	100.29%	0	0	0%
31089	Republic Western Ins Co	AZ	0	0%	100.29%	0	-19	0%
37303	Redland Ins Co	NJ	0	0%	100.29%	0	-22	0%
26220	Yosemite Ins Co	IN	0	0%	100.29%	1	0	0%
21326	Empire Fire & Marine Ins Co	NE	0	0%	100.29%	0	0	0%
34207	Westport Ins Corp	MO	0	0%	100.29%	0	-3	0%
24872	Connecticut Ind Co	CT	0	0%	100.29%	0	-19	0%
19046	Travelers Cas Ins Co Of Amer	CT	0	0%	100.29%	0	0	0%
24902	Security Ins Co Of Hartford	CT	0	0%	100.29%	0	0	0%
14486	Merchants & Business Mens Mut Ins Co	PA	0	0%	100.29%	0	-2	0%
20532	Clarendon Natl Ins Co	NJ	-1	0.00%	100.29%	0	-39	0%
19356	Maryland Cas Co	MD	-1	0.00%	100.29%	-1	0	0%
21970	OneBeacon Ins Co	PA	-4	0.00%	100.29%	103	-206	-200%
21873	Firemans Fund Ins Co	CA	-231	-0.14%	100.15%	402	-1,303	-324.13%
20443	Continental Cas Co	IL	-247	-0.15%	100%	-165	-14,296	8664.24%
	211 Companies in the Report		**$ 165,874**	**100.00%**	**100.00%**	**$ 140,002**	**$ 41,964**	**29.97%**

END OF REPORT

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 26 - Burglary and Theft

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
20281	Federal Ins Co	IN	1,004	19.56%	19.56%	949	52	5.48%
31194	Travelers Cas & Surety Co Of Amer	CT	690	13.44%	33.00%	607	106	17.46%
19445	National Union Fire Ins Co Of Pitts	PA	635	12.37%	45.36%	518	-32	-6.18%
27324	Hanover Fire And Cas Ins Co	PA	381	7.42%	52.79%	382	9	2.36%
19682	Hartford Fire In Co	CT	305	5.94%	58.73%	293	-348	-118.77%
17337	Philanthropic Mut Fire Ins Co	PA	277	5.40%	64.12%	271	24	8.86%
11142	United Cas Ins Co Of Amer	PA	223	4.34%	68.47%	223	9	4.04%
24767	St Paul Fire & Marine Ins Co	MN	190	3.70%	72.17%	142	125	88.03%
41181	Universal Underwriters Ins Co	KS	139	2.71%	74.87%	143	93	65.04%
21326	Empire Fire & Marine Ins Co	NE	80	1.56%	76.43%	70	6	8.57%
21180	Sentry Select Ins Co	WI	77	1.50%	77.93%	73	9	12.33%
26301	Selective Way Ins Co	NJ	63	1.23%	79.16%	63	14	22.22%
10677	Cincinnati Ins Co	OH	57	1.11%	80.27%	49	-1	-2.04%
11150	Arch Ins Co	MO	54	1.05%	81.32%	57	11	19.30%
13935	Federated Mut Ins Co	MN	54	1.05%	82.37%	58	14	24.14%
14990	Pennsylvania Ntl Mut Cas Ins Co	PA	43	0.84%	83.21%	47	-5	-10.64%
24112	Westfield Ins Co	OH	42	0.82%	84.03%	40	5	12.50%
22217	Gulf Ins Co	CT	41	0.80%	84.83%	51	53	103.92%
24791	St Paul Mercury Ins Co	MN	41	0.80%	85.63%	36	11	30.56%
25135	State Automobile Mut Ins Co	OH	40	0.78%	86.40%	43	8	18.60%
39306	Fidelity & Deposit Co Of MD	MD	39	0.76%	87.16%	46	1	2.17%
16993	Continental Mut Ins Co	PA	35	0.68%	87.85%	35	2	5.71%
26344	Great American Assur Co	OH	32	0.62%	88.47%	25	1	4%
14168	Harleysville Mut Ins Co	PA	28	0.55%	89.01%	27	25	92.59%
26980	Royal Ins Co Of Amer	IL	25	0.49%	89.50%	149	1	0.67%
19259	Selective Ins Co Of SC	SC	24	0.47%	89.97%	24	0	0%
16535	Zurich American Ins Co	NY	23	0.45%	90.42%	34	4	11.76%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 26 - Burglary and Theft

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
14575	Millers Capital Ins Co	PA	22	0.43%	90.85%	20	0	0%
36684	Riverport Ins Co	MN	22	0.43%	91.27%	21	-26	-123.81%
28550	Housing & Redevelopment Ins Exch	PA	20	0.39%	91.66%	19	1	5.26%
14974	Pennsylvania Lumbermens Mut Ins	PA	19	0.37%	92.03%	18	-4	-22.22%
14982	Penn Millers Ins Co	PA	19	0.37%	92.40%	20	0	0%
14621	Motorists Mut Ins Co	OH	19	0.37%	92.77%	19	1	5.26%
32441	Penn Natl Security Ins Co	PA	18	0.35%	93.12%	19	0	0%
35181	Executive Risk Ind Inc	DE	16	0.31%	93.44%	11	0	0%
19038	Travelers Cas & Surety Co	CT	16	0.31%	93.75%	19	-7	-36.84%
26433	Harco Natl Ins Co	IL	15	0.29%	94.04%	15	18	120%
20303	Great Northern Ins Co	MN	15	0.29%	94.33%	3	0	0%
13056	RLI Ins Co	IL	14	0.27%	94.60%	14	5	35.71%
20443	Continental Cas Co	IL	14	0.27%	94.88%	11	3	27.27%
23043	Liberty Mut Ins Co	MA	14	0.27%	95.15%	16	5	31.25%
16217	National Farmers Union Prop & Cas	CO	12	0.23%	95.38%	11	0	0%
37257	Insurance Corp Of Hannover	IL	12	0.23%	95.62%	10	-1	-10%
39217	QBE Ins Corp	PA	10	0.19%	95.81%	7	13	185.71%
38962	Genesis Ins Co	CT	10	0.19%	96.01%	10	3	30%
21415	Employers Mut Cas Co	IA	9	0.18%	96.18%	9	2	22.22%
43095	Clarendon Amer Ins Co	NJ	9	0.18%	96.36%	16	-2	-12.50%
21113	United States Fire Ins Co	DE	8	0.16%	96.51%	8	0	0%
29831	Independent Mut Fire Ins Co	IL	8	0.16%	96.67%	8	0	0%
41483	Farmington Cas Co	CT	8	0.16%	96.83%	8	-1	-12.50%
26247	American Guarantee & Liability Ins	NY	7	0.14%	96.96%	9	0	0%
24414	General Cas Co Of WI	WI	6	0.12%	97.08%	4	10	250%
19062	Automobile Ins Co Of Hartford CT	CT	6	0.12%	97.20%	6	0	0%
24015	Northland Ins Co	MN	6	0.12%	97.31%	7	2	28.57%

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 26 - Burglary and Theft

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
27740	North Pointe Ins Co	MI	5	0.10%	97.41%	1	0	0%
20427	American Cas Co Of Reading PA	PA	5	0.10%	97.51%	3	0	0%
24198	Peerless Ins Co	NH	5	0.10%	97.60%	4	0	0%
37532	Great American E&S Ins Co	DE	5	0.10%	97.70%	6	0	0%
24775	St Paul Guardian Ins Co	MN	5	0.10%	97.80%	3	0	0%
40142	American Zurich Ins Co	IL	5	0.10%	97.90%	14	0	0%
12262	Pennsylvania Manufacturers Asn Ins C	PA	4	0.08%	97.97%	4	-2	-50%
17582	Patrons Mut Fire Ins Co of IN PA	PA	4	0.08%	98.05%	4	2	50%
26263	Erie Ins Co	PA	4	0.08%	98.13%	11	-1	-9.09%
37893	Ulico Cas Co	DE	4	0.08%	98.21%	2	0	0%
17558	Old Guard Ins Co	PA	4	0.08%	98.29%	4	1	25%
11118	Federated Rural Electric Ins Exch	KS	4	0.08%	98.36%	4	0	0%
20346	Pacific Ind Co	WI	4	0.08%	98.44%	1	0	0%
16691	Great American Ins Co	OH	4	0.08%	98.52%	6	1	16.67%
12777	Chubb Ind Ins Co	NY	4	0.08%	98.60%	1	0	0%
36463	Discover Prop & Cas Ins Co	IL	4	0.08%	98.68%	5	2	40%
25127	State Auto Prop & Cas Ins Co	SC	4	0.08%	98.75%	4	3	75%
23779	Nationwide Mut Fire Ins Co	OH	4	0.08%	98.83%	4	0	0%
22136	Great American Ins Co of NY	NY	4	0.08%	98.91%	4	-1	-25%
14141	Harford Mut Ins Co	MD	3	0.06%	98.97%	4	0	0%
19992	American Select Ins Co	OH	3	0.06%	99.03%	3	0	0%
20397	Vigilant Ins Co	NY	3	0.06%	99.08%	1	0	0%
21849	American Automobile Ins Co	MO	3	0.06%	99.14%	2	0	0%
24074	Ohio Cas Ins Co	OH	3	0.06%	99.20%	3	0	0%
23787	Nationwide Mut Ins Co	OH	3	0.06%	99.26%	3	0	0%
13692	Donegal Mut Ins Co	PA	3	0.06%	99.32%	2	0	0%
41297	Scottsdale Ins Co	OH	3	0.06%	99.38%	2	0	0%

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 26 - Burglary and Theft

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
37974	MT Hawley Ins Co	IL	2	0.04%	99.42%	6	9	150%
25674	Travelers Property Cas Co Of Amer	CT	2	0.04%	99.45%	4	-8	-200%
21199	Arch Speciality Ins Co	WI	2	0.04%	99.49%	1	1	100%
40100	Firstline Natl Ins Co	MD	2	0.04%	99.53%	1	0	0%
19232	Allstate Ins Co	IL	2	0.04%	99.57%	3	10	333.33%
19704	American States Ins Co	IN	2	0.04%	99.61%	2	-1	-50%
14478	Mercer Ins Co	PA	2	0.04%	99.65%	2	0	0%
22829	Interstate Fire & Cas Co	IL	2	0.04%	99.69%	2	1	50%
27987	Northfield Ins Co	IA	2	0.04%	99.73%	3	-3	-100%
14788	Natl Grange Mut Ins Co	NH	2	0.04%	99.77%	2	0	0%
24988	Sentry Ins A Mut Co	WI	2	0.04%	99.81%	2	0	0%
26387	Steadfast Ins Co	DE	2	0.04%	99.84%	4	3	75%
24171	Netherlands Ins Co The	NH	2	0.04%	99.88%	3	0	0%
28304	Federated Service Ins Co	MN	1	0.02%	99.90%	1	7	700%
39020	Essex Ins Co	DE	1	0.02%	99.92%	1	-1	-100%
21458	Employers Ins of Wausau	WI	1	0.02%	99.94%	1	0	0%
36897	Manufacturers Alliance Ins Co	PA	1	0.02%	99.96%	1	1	100%
13331	American Hardware Mut Ins Co	OH	1	0.02%	99.98%	1	0	0%
20494	Transportation Ins Co	IL	1	0.02%	100%	1	0	0%
37150	Western Heritage Ins Co	AZ	1	0.02%	100.02%	1	-3	-300%
23809	Granite State Ins Co	PA	1	0.02%	100.04%	1	0	0%
24104	Ohio Farmers Ins Co	OH	1	0.02%	100.06%	1	0	0%
29874	North American Specialty Ins Co	NH	1	0.02%	100.08%	1	0	0%
12572	Selective Ins Co Of Amer	NJ	1	0.02%	100.10%	1	0	0%
14400	Lititz Mut Ins Co	PA	1	0.02%	100.12%	1	0	0%
11045	Excelsior Ins Co	NH	1	0.02%	100.14%	1	0	0%
23817	Illinois Natl Ins Co	IL	1	0.02%	100.16%	0	0	0%

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 26 - Burglary and Theft

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
24449	Regent Ins Co	WI	1	0.02%	100.18%	1	35	3500%
26832	Great American Alliance Ins Co	OH	1	0.02%	100.19%	2	0	0%
21881	National Surety Corp	IL	1	0.02%	100.21%	1	0	0%
20486	Transcontinental Ins Co	NY	1	0.02%	100.23%	0	0	0%
24554	XL Ins Amer Inc	DE	1	0.02%	100.25%	1	2	200%
25682	Travelers Ind Co Of CT	CT	1	0.02%	100.27%	1	-2	-200%
15709	Southern States Ins Exch	VA	1	0.02%	100.29%	1	0	0%
10213	Discover Specialty Ins Co	IL	1	0.02%	100.31%	1	0	0%
10014	Affiliated Fm Ins Co	RI	0	0%	100.31%	0	0	0%
23663	National American Ins Co	OK	0	0%	100.31%	0	0	0%
10340	Stonington Ins Co	TX	0	0%	100.31%	0	0	0%
20613	American Employers Ins Co	MA	0	0%	100.31%	0	0	0%
24147	Old Republic Ins Co	PA	0	0%	100.31%	0	-1	0%
25615	Charter Oak Fire Ins Co	CT	0	0%	100.31%	0	0	0%
21865	Associated Ind Corp	CA	0	0%	100.31%	0	0	0%
21784	Firemens Ins Co Of Washington DC	DE	0	0%	100.31%	1	0	0%
21970	OneBeacon Ins Co	PA	0	0%	100.31%	0	-1	0%
25623	Phoenix Ins Co	CT	0	0%	100.31%	0	0	0%
38989	Chubb Custom Ins Co	DE	0	0%	100.31%	0	0	0%
26611	Valiant Ins Co	IA	0	0%	100.31%	0	0	0%
19720	American Alt Ins Corp	DE	0	0%	100.31%	0	0	0%
20478	National Fire Ins Co Of Hartford	CT	0	0%	100.31%	0	0	0%
20621	OneBeacon America Ins Co	MA	0	0%	100.31%	0	0	0%
19356	Maryland Cas Co	MD	0	0%	100.31%	1	0	0%
16187	AXA Re Prop & Cas Ins Co	DE	0	0%	100.31%	0	0	0%
19372	Northern Ins Co Of NY	NY	0	0%	100.31%	4	0	0%
25658	Travelers Ind Co	CT	0	0%	100.31%	0	-43	0%

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 26 - Burglary and Theft

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
23841	New Hampshire Ins Co	PA	0	0%	100.31%	0	0	0%
24694	Safeguard Ins Co	CT	0	0%	100.31%	0	0	0%
24589	American & Foreign Ins Co	DE	0	0%	100.31%	0	0	0%
24503	Blue Ridge Ins Co	WI	0	0%	100.31%	1	0	0%
32190	Constitution Ins Co	NY	0	0%	100.31%	0	-2	0%
18767	Church Mut Ins Co	WI	0	0%	100.31%	0	0	0%
30481	St Paul Surplus Lines Ins Co	DE	0	0%	100.31%	0	0	0%
24880	Fire & Cas Ins Co Of CT	CT	0	0%	100.31%	2	0	0%
37877	Nationwide Prop & Cas Ins Co	OH	0	0%	100.31%	0	0	0%
25879	Fidelity & Guaranty Ins Underwriters	WI	0	0%	100.31%	0	0	0%
26883	American Intl Specialty Lines Ins Co	AK	0	0%	100.31%	0	0	0%
13196	Western World Ins Co	NH	0	0%	100.31%	0	0	0%
12904	Tokio Marine & Nichido Fire Ins Co	NY	0	0%	100.31%	0	0	0%
14370	Lebanon Mut Ins Co	PA	0	0%	100.31%	0	0	0%
19070	Standard Fire Ins Co	CT	0	0%	100.31%	0	0	0%
35300	Allianz Global Risks US Ins Co	CA	0	0%	100.31%	0	0	0%
39322	General Security Natl Ins Co	NY	0	0%	100.31%	0	0	0%
21482	Factory Mut Ins Co	RI	0	0%	100.31%	0	0	0%
36137	Travelers Commercial Ins Co	CT	0	0%	100.31%	0	0	0%
19046	Travelers Cas Ins Co Of Amer	CT	0	0%	100.31%	0	0	0%
36170	Travelers Cas Co Of CT	CT	0	0%	100.31%	0	0	0%
14486	Merchants & Business Mens Mut Ins Co	PA	0	0%	100.31%	1	0	0%
22292	Hanover Ins Co	NH	0	0%	100.31%	0	1	0%
19224	St. Paul Protective Ins Co	IL	0	0%	100.31%	0	0	0%
22918	American Motorists Ins Co	IL	0	0%	100.31%	0	0	0%
21105	North River Ins Co	NJ	0	0%	100.31%	0	0	0%
19895	Atlantic Mut Ins Co	NY	0	0%	100.31%	0	0	0%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 26 - Burglary and Theft

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
39608	Nutmeg Ins Co	CT	0	0%	100.31%	2	43	2150%
33138	Landmark Amer Ins Co	OK	0	0%	100.31%	1	0	0%
19305	Assurance Co Of Amer	NY	0	0%	100.31%	5	0	0%
20095	Bituminous Cas Corp	IL	0	0%	100.31%	0	-1	0%
24678	Royal Ind Co	DE	0	0%	100.31%	0	0	0%
26069	Wausau Business Ins Co	WI	0	0%	100.31%	0	0	0%
42900	Harleysville Ins Co Of NJ	NJ	0	0%	100.31%	0	0	0%
30562	American Manufacturers Mut Ins Co	IL	0	0%	100.31%	0	0	0%
22322	Greenwich Ins Co	DE	0	0%	100.31%	0	0	0%
10499	DaimlerChrysler Ins Co	MI	0	0%	100.31%	0	0	0%
35386	Fidelity & Guaranty Ins Co	IA	0	0%	100.31%	0	5	0%
19690	American Economy Ins Co	IN	0	0%	100.31%	1	0	0%
21407	Emcasco Ins Co	IA	0	0%	100.31%	0	0	0%
11100	Safeco Surplus Lines Ins Co	WA	0	0%	100.31%	0	0	0%
13684	Cumberland Mut Fire Ins Co	NJ	0	0%	100.31%	0	0	0%
35351	American Empire Surplus Lns Ins Co	DE	0	0%	100.31%	0	0	0%
41807	Royal Surplus Lines Ins Co	CT	0	0%	100.31%	2	0	0%
25984	Graphic Arts Mut Ins Co	NY	0	0%	100.31%	0	0	0%
25666	Travelers Ind Co Of Amer	CT	0	0%	100.31%	0	0	0%
24740	Safeco Ins Co Of Amer	WA	0	0%	100.31%	0	0	0%
35378	Evanston Ins Co	IL	0	0%	100.31%	0	0	0%
39926	Selective Ins Co Of The Southeast	NC	0	0%	100.31%	0	0	0%
24902	Security Ins Co Of Hartford	CT	0	0%	100.31%	1	10	1000%
24872	Connecticut Ind Co	CT	0	0%	100.31%	0	0	0%
10472	Capitol Ind Corp	WI	0	0%	100.31%	0	0	0%
25887	US Fidelity & Guaranty Co	MD	-1	-0.02%	100.29%	3	0	0%
22977	Lumbermens Mut Cas Co	IL	-3	-0.06%	100.23%	5	-59	-1180%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 26 - Burglary and Theft

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
21873	Firemans Fund Ins Co	CA	-6	-0.12%	100.12%	-2	0	0%
21857	American Ins Co	NE	-6	-0.12%	100%	-2	0	0%
	191 Companies in the Report		**$ 5,134**	**100.00%**	**100.00%**	**$ 4,980**	**$ 227**	**4.56%**

END OF REPORT

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 27 - Boiler and Machinery

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
21482	Factory Mut Ins Co	RI	11,317	19.92%	19.92%	11,369	3,615	31.80%
11452	Hartford Steam Boil Inspec & Ins Co	CT	6,491	11.43%	31.35%	6,573	998	15.18%
20443	Continental Cas Co	IL	6,133	10.80%	42.15%	8,202	-2,814	-34.31%
20281	Federal Ins Co	IN	5,422	9.55%	51.70%	5,084	374	7.36%
25674	Travelers Property Cas Co Of Amer	CT	4,218	7.43%	59.12%	4,639	462	9.96%
16535	Zurich American Ins Co	NY	1,718	3.02%	62.15%	1,657	-551	-33.25%
41181	Universal Underwriters Ins Co	KS	1,558	2.74%	64.89%	1,598	34	2.13%
20303	Great Northern Ins Co	MN	1,432	2.52%	67.41%	1,415	281	19.86%
24767	St Paul Fire & Marine Ins Co	MN	1,245	2.19%	69.60%	1,291	298	23.08%
19445	National Union Fire Ins Co Of Pitts	PA	1,241	2.18%	71.79%	1,015	-3	-0.30%
25623	Phoenix Ins Co	CT	1,134	2.00%	73.78%	878	308	35.08%
26247	American Guarantee & Liability Ins	NY	1,104	1.94%	75.73%	1,163	-151	-12.98%
26301	Selective Way Ins Co	NJ	1,018	1.79%	77.52%	925	170	18.38%
10014	Affiliated Fm Ins Co	RI	1,014	1.79%	79.31%	976	157	16.09%
10677	Cincinnati Ins Co	OH	727	1.28%	80.59%	694	420	60.52%
35300	Allianz Global Risks US Ins Co	CA	658	1.16%	81.74%	679	625	92.05%
26387	Steadfast Ins Co	DE	582	1.02%	82.77%	517	2	0.39%
25682	Travelers Ind Co Of CT	CT	569	1.00%	83.77%	404	130	32.18%
25658	Travelers Ind Co	CT	551	0.97%	84.74%	509	-879	-172.69%
20397	Vigilant Ins Co	NY	459	0.81%	85.55%	448	41	9.15%
34207	Westport Ins Corp	MO	438	0.77%	86.32%	475	-65	-13.68%
23787	Nationwide Mut Ins Co	OH	394	0.69%	87.01%	375	122	32.53%
13528	Brotherhood Mut Ins Co	IN	382	0.67%	87.69%	382	77	20.16%
37877	Nationwide Prop & Cas Ins Co	OH	367	0.65%	88.33%	350	70	20%
19259	Selective Ins Co Of SC	SC	334	0.59%	88.92%	320	93	29.06%
22136	Great American Ins Co of NY	NY	302	0.53%	89.45%	274	0	0%
13935	Federated Mut Ins Co	MN	283	0.50%	89.95%	280	30	10.71%

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 27 - Boiler and Machinery

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
25887	US Fidelity & Guaranty Co	MD	277	0.49%	90.44%	274	107	39.05%
21415	Employers Mut Cas Co	IA	271	0.48%	90.92%	250	51	20.40%
21407	Emcasco Ins Co	IA	232	0.41%	91.32%	244	67	27.46%
19682	Hartford Fire In Co	CT	226	0.40%	91.72%	225	13	5.78%
14982	Penn Millers Ins Co	PA	224	0.39%	92.12%	241	234	97.10%
19380	American Home Assur Co	NY	221	0.39%	92.51%	204	2	0.98%
20346	Pacific Ind Co	WI	204	0.36%	92.86%	183	8	4.37%
19489	Allied World Assur Co US Inc	DE	192	0.34%	93.20%	155	107	69.03%
14478	Mercer Ins Co	PA	189	0.33%	93.54%	176	34	19.32%
13692	Donegal Mut Ins Co	PA	187	0.33%	93.86%	175	0	0%
12904	Tokio Marine & Nichido Fire Ins Co	NY	175	0.31%	94.17%	187	31	16.58%
24775	St Paul Guardian Ins Co	MN	173	0.30%	94.48%	149	-4	-2.68%
10859	First Nonprofit Ins Co	IL	169	0.30%	94.77%	155	0	0%
25615	Charter Oak Fire Ins Co	CT	137	0.24%	95.02%	98	37	37.76%
24791	St Paul Mercury Ins Co	MN	132	0.23%	95.25%	141	-177	-125.53%
37052	Regis Ins Co	PA	121	0.21%	95.46%	107	-14	-13.08%
29696	Travelers Excess & Surplus Lines Co	CT	115	0.20%	95.66%	69	0	0%
23779	Nationwide Mut Fire Ins Co	OH	110	0.19%	95.86%	99	37	37.37%
24112	Westfield Ins Co	OH	109	0.19%	96.05%	103	8	7.77%
20524	Specialty Natl Ins Co	IL	107	0.19%	96.24%	130	0	0%
25135	State Automobile Mut Ins Co	OH	103	0.18%	96.42%	99	2	2.02%
41343	Gerling Amer Ins Co	NY	97	0.17%	96.59%	99	1	1.01%
13978	Florists Mut Ins Co	IL	85	0.15%	96.74%	86	9	10.47%
35386	Fidelity & Guaranty Ins Co	IA	81	0.14%	96.88%	81	14	17.28%
13501	Brethren Mut Ins Co	MD	80	0.14%	97.02%	70	19	27.14%
40142	American Zurich Ins Co	IL	79	0.14%	97.16%	97	-1	-1.03%
25879	Fidelity & Guaranty Ins Underwriters	WI	76	0.13%	97.30%	75	-11	-14.67%

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 27 - Boiler and Machinery

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
17558	Old Guard Ins Co	PA	70	0.12%	97.42%	58	0	0%
22586	Atlantic States Ins Co	PA	68	0.12%	97.54%	66	0	0%
25666	Travelers Ind Co Of Amer	CT	62	0.11%	97.65%	34	-6	-17.65%
16691	Great American Ins Co	OH	58	0.10%	97.75%	52	1	1.92%
10815	Verlan Fire Ins Co MD	MD	56	0.10%	97.85%	47	0	0%
39020	Essex Ins Co	DE	55	0.10%	97.95%	53	65	122.64%
14621	Motorists Mut Ins Co	OH	55	0.10%	98.04%	53	58	109.43%
24074	Ohio Cas Ins Co	OH	54	0.10%	98.14%	56	3	5.36%
22667	Ace American Ins Co	PA	53	0.09%	98.23%	39	-2	-5.13%
36463	Discover Prop & Cas Ins Co	IL	50	0.09%	98.32%	41	2	4.88%
23108	Lumbermens Underwriting Alliance	MO	46	0.08%	98.40%	43	0	0%
22322	Greenwich Ins Co	DE	38	0.07%	98.47%	43	240	558.14%
26344	Great American Assur Co	OH	36	0.06%	98.53%	40	12	30%
21784	Firemens Ins Co Of Washington DC	DE	36	0.06%	98.59%	22	21	95.45%
11991	National Cas Co	WI	36	0.06%	98.66%	43	3	6.98%
19895	Atlantic Mut Ins Co	NY	35	0.06%	98.72%	36	2	5.56%
39926	Selective Ins Co Of The Southeast	NC	34	0.06%	98.78%	33	0	0%
35270	Fidelity & Cas Co Of NY	SC	33	0.06%	98.84%	33	18	54.55%
19690	American Economy Ins Co	IN	33	0.06%	98.89%	41	2	4.88%
25127	State Auto Prop & Cas Ins Co	SC	33	0.06%	98.95%	36	-1	-2.78%
41297	Scottsdale Ins Co	OH	31	0.05%	99.01%	24	4	16.67%
21873	Firemans Fund Ins Co	CA	30	0.05%	99.06%	31	-14	-45.16%
25534	TIG Ins Co	CA	28	0.05%	99.11%	40	1	2.50%
23841	New Hampshire Ins Co	PA	26	0.05%	99.15%	28	-1	-3.57%
20494	Transportation Ins Co	IL	25	0.04%	99.20%	36	1	2.78%
20532	Clarendon Natl Ins Co	NJ	24	0.04%	99.24%	36	-11	-30.56%
14974	Pennsylvania Lumbermens Mut Ins	PA	24	0.04%	99.28%	22	0	0%

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 27 - Boiler and Machinery

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
39306	Fidelity & Deposit Co Of MD	MD	23	0.04%	99.32%	30	-4	-13.33%
18910	American Protection Ins Co	IL	23	0.04%	99.36%	42	36	85.71%
23809	Granite State Ins Co	PA	20	0.04%	99.40%	18	0	0%
15067	Quincy Mut Fire Ins Co	MA	20	0.04%	99.43%	18	2	11.11%
19704	American States Ins Co	IN	19	0.03%	99.47%	20	0	0%
19232	Allstate Ins Co	IL	17	0.03%	99.50%	16	0	0%
19992	American Select Ins Co	OH	16	0.03%	99.53%	14	0	0%
26980	Royal Ins Co Of Amer	IL	15	0.03%	99.55%	13	1	7.69%
29890	Hartford Steam Boil Inspec Ins Co CT	CT	15	0.03%	99.58%	1	0	0%
24678	Royal Ind Co	DE	14	0.02%	99.60%	13	1	7.69%
19402	Birmingham Fire Ins Co Of PA	PA	13	0.02%	99.63%	35	-2	-5.71%
24554	XL Ins Amer Inc	DE	13	0.02%	99.65%	9	18	200%
21199	Arch Speciality Ins Co	WI	12	0.02%	99.67%	5	1	20%
20427	American Cas Co Of Reading PA	PA	11	0.02%	99.69%	9	1	11.11%
19224	St. Paul Protective Ins Co	IL	11	0.02%	99.71%	53	-24	-45.28%
42374	Houston Cas Co	TX	11	0.02%	99.73%	20	-7	-35%
40258	American Intl South Ins Co	PA	11	0.02%	99.75%	6	0	0%
37893	Ulico Cas Co	DE	10	0.02%	99.77%	15	0	0%
23817	Illinois Natl Ins Co	IL	9	0.02%	99.78%	8	1	12.50%
20486	Transcontinental Ins Co	NY	9	0.02%	99.80%	22	1	4.55%
38962	Genesis Ins Co	CT	9	0.02%	99.81%	7	2	28.57%
36940	Indian Harbor Ins Co	ND	9	0.02%	99.83%	4	-3	-75%
37257	Insurance Corp Of Hannover	IL	9	0.02%	99.85%	7	4	57.14%
12572	Selective Ins Co Of Amer	NJ	8	0.01%	99.86%	6	0	0%
10172	Westchester Surplus Lines Ins Co	GA	8	0.01%	99.87%	5	1	20%
29459	Twin City Fire Ins Co Co	IN	8	0.01%	99.89%	7	1	14.29%
20699	Ace Prop & Cas Ins Co	PA	8	0.01%	99.90%	1	0	0%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 27 - Boiler and Machinery

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
35408	Sirius Amer Ins Co	DE	7	0.01%	99.91%	1	0	0%
25518	TIG Premier Ins Co	CA	7	0.01%	99.93%	16	-12	-75%
15610	AXIS Specialty Ins Co	CT	7	0.01%	99.94%	3	2	66.67%
37974	MT Hawley Ins Co	IL	6	0.01%	99.95%	6	4	66.67%
20370	AXIS Reins Co	NY	6	0.01%	99.96%	1	0	0%
37150	Western Heritage Ins Co	AZ	6	0.01%	99.97%	6	0	0%
28304	Federated Service Ins Co	MN	6	0.01%	99.98%	7	0	0%
13331	American Hardware Mut Ins Co	OH	6	0.01%	99.99%	5	0	0%
25496	TIG Ind Co	CA	6	0.01%	100.00%	8	-1	-12.50%
24724	First Natl Ins Co Of Amer	WA	5	0.01%	100.01%	4	0	0%
20508	Valley Forge Ins Co	PA	4	0.01%	100.02%	9	0	0%
14753	Frederick Mut Ins Co	MD	4	0.01%	100.02%	1	0	0%
30481	St Paul Surplus Lines Ins Co	DE	4	0.01%	100.03%	4	3	75%
34690	Property & Cas Ins Co Of Hartford	IN	3	0.01%	100.04%	3	0	0%
26832	Great American Alliance Ins Co	OH	3	0.01%	100.04%	116	43	37.07%
37362	General Star Ind Co	CT	3	0.01%	100.05%	2	0	0%
24198	Peerless Ins Co	NH	2	0.00%	100.05%	2	0	0%
37478	Hartford Ins Co Of The Midwest	IN	2	0.00%	100.05%	3	0	0%
20478	National Fire Ins Co Of Hartford	CT	2	0.00%	100.06%	2	0	0%
20702	Ace Fire Underwriters Ins Co	PA	2	0.00%	100.06%	10	-4	-40%
22977	Lumbermens Mut Cas Co	IL	1	0.00%	100.06%	10	-36	-360%
19372	Northern Ins Co Of NY	NY	1	0.00%	100.07%	12	0	0%
23329	Merchants Mut Ins Co	NY	1	0.00%	100.07%	1	0	0%
10499	DaimlerChrysler Ins Co	MI	1	0.00%	100.07%	0	-12	0%
21180	Sentry Select Ins Co	WI	1	0.00%	100.07%	1	-1	-100%
26611	Valiant Ins Co	IA	0	0%	100.07%	11	21	190.91%
19046	Travelers Cas Ins Co Of Amer	CT	0	0%	100.07%	0	0	0%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 27 - Boiler and Machinery

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
26620	AXIS Surplus Ins Co	IL	0	0%	100.07%	0	0	0%
40991	Kemper Ind Ins Co	IL	0	0%	100.07%	0	0	0%
19356	Maryland Cas Co	MD	0	0%	100.07%	7	-5	-71.43%
24988	Sentry Ins A Mut Co	WI	0	0%	100.07%	0	0	0%
41483	Farmington Cas Co	CT	0	0%	100.07%	0	0	0%
14141	Harford Mut Ins Co	MD	0	0%	100.07%	0	0	0%
25445	TIG Specialty Ins Corp	CA	0	0%	100.07%	0	0	0%
21970	OneBeacon Ins Co	PA	0	0%	100.07%	0	-75	0%
19038	Travelers Cas & Surety Co	CT	0	0%	100.07%	0	-7	0%
26069	Wausau Business Ins Co	WI	0	0%	100.07%	0	0	0%
31194	Travelers Cas & Surety Co Of Amer	CT	0	0%	100.07%	0	0	0%
11150	Arch Ins Co	MO	0	0%	100.07%	12	0	0%
19070	Standard Fire Ins Co	CT	0	0%	100.07%	0	0	0%
30104	Hartford Underwriters Ins Co	CT	0	0%	100.07%	0	0	0%
38261	Hartford Ins Co Of The Southeast	FL	0	0%	100.07%	0	0	0%
24902	Security Ins Co Of Hartford	CT	0	0%	100.07%	0	0	0%
20621	OneBeacon America Ins Co	MA	0	0%	100.07%	0	-15	0%
25054	Hudson Ins Co	DE	0	0%	100.07%	1	0	0%
29424	Hartford Cas Ins Co	IN	0	0%	100.07%	0	0	0%
43575	Indemnity Ins Co Of North Amer	PA	0	0%	100.07%	0	129	0%
22713	Insurance Co Of North Amer	PA	0	0%	100.07%	0	1	0%
40193	X L Ins Co Of NY	NY	0	0%	100.07%	0	-10	0%
21458	Employers Ins of Wausau	WI	0	0%	100.07%	0	4	0%
18279	Bankers Standard Ins Co	PA	0	0%	100.07%	4	0	0%
24872	Connecticut Ind Co	CT	0	0%	100.07%	0	0	0%
24740	Safeco Ins Co Of Amer	WA	0	0%	100.07%	0	0	0%
19909	Centennial Ins Co	NY	0	0%	100.07%	4	0	0%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 27 - Boiler and Machinery

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
24171	Netherlands Ins Co The	NH	0	0%	100.07%	0	0	0%
14575	Millers Capital Ins Co	PA	0	0%	100.07%	0	1	0%
19720	American Alt Ins Corp	DE	0	0%	100.07%	1	0	0%
20613	American Employers Ins Co	MA	0	0%	100.07%	0	0	0%
24880	Fire & Cas Ins Co Of CT	CT	0	0%	100.07%	0	0	0%
22918	American Motorists Ins Co	IL	0	0%	100.07%	1	1	100%
30562	American Manufacturers Mut Ins Co	IL	0	0%	100.07%	1	1	100%
24104	Ohio Farmers Ins Co	OH	0	0%	100.07%	0	0	0%
10940	Kemper Surplus Lines Ins Co	IL	-1	0.00%	100.07%	-1	-1	100%
19305	Assurance Co Of Amer	NY	-1	0.00%	100.07%	9	-4	-44.44%
38989	Chubb Custom Ins Co	DE	-1	0.00%	100.07%	2	0	0%
19437	Lexington Ins Co	DE	-37	-0.07%	100%	-37	0	0%
	174 Companies in the Report		**$ 56,799**	**100.00%**	**100.00%**	**$ 58,202**	**$ 4,873**	**8.37%**

END OF REPORT

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 28 - Credit

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
20516	Euler American Credit Ind Co	NY	6,520	36.29%	36.29%	6,434	2,446	38.02%
16691	Great American Ins Co	OH	2,614	14.55%	50.85%	2,092	372	17.78%
25011	Wesco Ins Co	DE	1,563	8.70%	59.55%	2,414	1,065	44.12%
20648	Employers Fire Ins Co	MA	1,415	7.88%	67.42%	509	430	84.48%
20443	Continental Cas Co	IL	1,413	7.87%	75.29%	1,712	1,221	71.32%
22667	Ace American Ins Co	PA	1,245	6.93%	82.22%	1,247	53	4.25%
25422	Atradius Trade Credit Ins Co	MD	1,233	6.86%	89.08%	1,297	106	8.17%
36455	Northbrook Ind Co	IL	523	2.91%	92.00%	108	66	61.11%
34568	Centennial Cas Co	AL	384	2.14%	94.13%	367	22	5.99%
39306	Fidelity & Deposit Co Of MD	MD	286	1.59%	95.72%	247	277	112.15%
35769	Lyndon Property Ins Co	MO	261	1.45%	97.18%	51	26	50.98%
20281	Federal Ins Co	IN	215	1.20%	98.37%	243	283	116.46%
33162	Bankers Ins Co	FL	120	0.67%	99.04%	209	41	19.62%
24147	Old Republic Ins Co	PA	78	0.43%	99.48%	78	48	61.54%
41343	Gerling Amer Ins Co	NY	30	0.17%	99.64%	30	-543	-1810%
35289	Continental Ins Co	SC	22	0.12%	99.77%	22	-527	-2395.45%
20621	OneBeacon America Ins Co	MA	18	0.10%	99.87%	897	100	11.15%
18538	Bancinsure Inc	OK	12	0.07%	99.93%	12	0	0%
40827	Virginia Surety Co Inc	IL	8	0.04%	99.98%	330	0	0%
11401	Guaranty Natl Ins Co	CO	3	0.02%	99.99%	2	-3	-150%
11150	Arch Ins Co	MO	2	0.01%	100.01%	3	0	0%
24902	Security Ins Co Of Hartford	CT	0	0%	100.01%	0	-1	0%
27960	Illinois Union Ins Co	IL	0	0%	100.01%	0	0	0%
30830	Western Diversified Cas Ins Co	WI	0	0%	100.01%	0	0	0%
10391	American Centennial Ins Co	DE	0	0%	100.01%	3	2	66.67%
21296	Commercial Guaranty Cas Ins Co	IN	0	0%	100.01%	0	1	0%
29874	North American Specialty Ins Co	NH	0	0%	100.01%	0	-16	0%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 28 - Credit

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
24767	St Paul Fire & Marine Ins Co	MN	0	0%	100.01%	0	0	0%
22713	Insurance Co Of North Amer	PA	0	0%	100.01%	0	1	0%
30481	St Paul Surplus Lines Ins Co	DE	0	0%	100.01%	19	-199	-1047.37%
22977	Lumbermens Mut Cas Co	IL	-1	-0.01%	100%	14	2	14.29%
	31 Companies in the Report		**$ 17,964**	**100.00%**	**100.00%**	**$ 18,340**	**$ 5,273**	**28.75%**

END OF REPORT

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 33 - Aggregate Write Ins for Other Lines of Business

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
22322	Greenwich Ins Co	DE	10,046	21.65%	21.65%	-4,237	2,763	-65.21%
39845	Employers Reins Corp	MO	5,562	11.98%	33.63%	5,226	-2,304	-44.09%
19631	American Road Ins Co	MI	4,263	9.19%	42.82%	4,320	1,210	28.01%
20850	Firemens Ins Co Of Newark NJ	NJ	4,256	9.17%	51.99%	2,783	3,369	121.06%
23612	Midwest Employers Cas Co	DE	4,138	8.92%	60.90%	3,985	2,286	57.37%
16691	Great American Ins Co	OH	3,897	8.40%	69.30%	3,859	773	20.03%
41211	Triton Ins Co	MO	3,567	7.69%	76.99%	6,553	3,545	54.10%
35769	Lyndon Property Ins Co	MO	2,852	6.15%	83.13%	1,690	7,238	428.28%
28649	Eastern Atlantic Ins Co	PA	2,494	5.37%	88.50%	5	0	0%
10344	Rvi Amer Ins Co	CT	2,248	4.84%	93.35%	200	40	20%
11991	National Cas Co	WI	1,736	3.74%	97.09%	671	870	129.66%
40827	Virginia Surety Co Inc	IL	1,729	3.73%	100.81%	1,702	2,402	141.13%
39527	Heritage Ind Co	CA	1,470	3.17%	103.98%	1,664	1,223	73.50%
21121	Westchester Fire Ins Co	NY	893	1.92%	105.91%	893	459	51.40%
34274	Central States Ind Co Of Omaha	NE	802	1.73%	107.63%	798	148	18.55%
26220	Yosemite Ins Co	IN	703	1.51%	109.15%	778	403	51.80%
26344	Great American Assur Co	OH	569	1.23%	110.37%	217	-48	-22.12%
21873	Firemans Fund Ins Co	CA	472	1.02%	111.39%	1,254	1,131	90.19%
36940	Indian Harbor Ins Co	ND	426	0.92%	112.31%	2,233	2,128	95.30%
44393	West American Ins Co	IN	395	0.85%	113.16%	395	0	0%
38601	MIC Prop & Cas Ins Corp	MI	369	0.80%	113.96%	383	96	25.07%
24376	American General Ind Co	IL	247	0.53%	114.49%	33	62	187.88%
16705	Dealers Assur Co	OH	174	0.37%	114.86%	186	62	33.33%
43460	FFG Ins Co	TX	145	0.31%	115.18%	122	18	14.75%
24066	American Fire & Cas Co	OH	142	0.31%	115.48%	142	0	0%
35599	Highmark Cas Ins Co	PA	129	0.28%	115.76%	132	87	65.91%
34738	Arag Ins Co	IA	108	0.23%	115.99%	108	60	55.56%

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 33 - Aggregate Write Ins for Other Lines of Business

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
20796	AIG Premier Ins Co	PA	106	0.23%	116.22%	106	14	13.21%
24074	Ohio Cas Ins Co	OH	106	0.23%	116.45%	106	0	0%
10111	American Bankers Ins Co Of FL	FL	101	0.22%	116.67%	344	496	144.19%
22004	CIM Ins Corp	MI	75	0.16%	116.83%	77	27	35.06%
24813	Balboa Ins Co	CA	73	0.16%	116.99%	251	89	35.46%
10003	Excess Share Ins Corp	OH	61	0.13%	117.12%	61	0	0%
24147	Old Republic Ins Co	PA	57	0.12%	117.24%	11	5	45.45%
16810	American Mercury Ins Co	OK	33	0.07%	117.31%	3	0	0%
19615	American Reliable Ins Co	AZ	32	0.07%	117.38%	41	1	2.44%
11770	United Fncl Cas Co	OH	31	0.07%	117.45%	28	14	50%
19232	Allstate Ins Co	IL	23	0.05%	117.50%	237	197	83.12%
11099	First American Home Buyers Pro Corp	CA	20	0.04%	117.54%	17	12	70.59%
22039	General Rein Corp	DE	18	0.04%	117.58%	96	4,809	5009.38%
27081	Bond Safeguard Ins Co	IL	6	0.01%	117.59%	3	1	33.33%
37532	Great American E&S Ins Co	DE	4	0.01%	117.60%	535	1,650	308.41%
42846	Atlantic Cas Ins Co	NC	3	0.01%	117.61%	2	0	0%
18538	Bancinsure Inc	OK	2	0.00%	117.61%	2	0	0%
11267	Security America RRG Inc	VT	2	0.00%	117.61%	0	0	0%
36307	Gray Ins Co	LA	2	0.00%	117.62%	2	-11	-550%
10952	Stonebridge Casualty Ins Co	OH	1	0.00%	117.62%	1	0	0%
11592	International Fidelity Ins Co	NJ	1	0.00%	117.62%	1	0	0%
40428	Voyager Ind Ins Co	GA	0	0%	117.62%	0	0	0%
25534	TIG Ins Co	CA	0	0%	117.62%	0	400	0%
26492	Courtesy Ins Co	FL	0	0%	117.62%	13	3	23.08%
25658	Travelers Ind Co	CT	0	0%	117.62%	0	-1,176	0%
11977	Northwestern Natl Ins Co Seg Accnt	WI	0	0%	117.62%	-16	-10,723	67018.75%
37060	Old United Cas Co	KS	0	0%	117.62%	7	2	28.57%

PENNSYLVANIA Insurance Department

2003 Detail and Market Loss Ratio

Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 33 - Aggregate Write Ins for Other Lines of Business

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
34835	National Reins Corp	DE	0	0%	117.62%	0	-43	0%
16039	Baltimore Equitable Society	MD	0	0%	117.62%	0	0	0%
14559	Guideone Specialty Mut Ins Co	IA	0	0%	117.62%	0	-6	0%
20788	Buckeye Union Ins Co	OH	0	0%	117.62%	2	3	150%
35971	Voyager Property & Cas Ins Co	SC	0	0%	117.62%	0	0	0%
42978	American Security Ins Co	DE	0	0%	117.62%	5	0	0%
31089	Republic Western Ins Co	AZ	0	0%	117.62%	0	-193	0%
19216	Southern Ins Co	TX	0	0%	117.62%	0	-15	0%
37257	Insurance Corp Of Hannover	IL	0	0%	117.62%	823	870	105.71%
20818	Commercial Ins Co Of Newark NJ	NJ	0	0%	117.62%	0	12	0%
26565	Ohio Ind Co	OH	-1	0.00%	117.62%	40	-5	-12.50%
35424	Old Republic Security Assur Co	AZ	-2	0.00%	117.62%	15	10	66.67%
30830	Western Diversified Cas Ins Co	WI	-4	-0.01%	117.61%	84	74	88.10%
10891	CEM Ins Co	IL	-12	-0.03%	117.58%	73	4	5.48%
35289	Continental Ins Co	SC	-15	-0.03%	117.55%	312	-43	-13.78%
41297	Scottsdale Ins Co	OH	-79	-0.17%	117.38%	-11	0	0%
29874	North American Specialty Ins Co	NH	-128	-0.28%	117.10%	-128	-456	356.25%
22977	Lumbermens Mut Cas Co	IL	-7,938	-17.10%	100%	-7,938	0	0%
	72 Companies in the Report		**$ 46,410**	**100.00%**	**100.00%**	**$ 31,300**	**$ 24,043**	**76.81%**

END OF REPORT

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 34 - TOTALS

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
26271	Erie Ins Exch	PA	1,574,495	8.60%	8.60%	1,495,229	1,037,046	69.36%
25178	State Farm Mut Auto Ins Co	IL	1,282,164	7.00%	15.60%	1,259,993	841,465	66.78%
19232	Allstate Ins Co	IL	904,957	4.94%	20.55%	897,573	624,033	69.52%
23787	Nationwide Mut Ins Co	OH	664,474	3.63%	24.17%	651,350	450,841	69.22%
25143	State Farm Fire And Cas Co	IL	516,574	2.82%	27.00%	480,783	296,909	61.76%
23779	Nationwide Mut Fire Ins Co	OH	323,335	1.77%	28.76%	305,318	168,125	55.07%
38628	Progressive Northern Ins Co	WI	295,522	1.61%	30.38%	307,692	173,152	56.27%
19445	National Union Fire Ins Co Of Pitts	PA	293,984	1.61%	31.98%	285,672	189,870	66.46%
20281	Federal Ins Co	IN	252,217	1.38%	33.36%	231,262	11,455	4.95%
19437	Lexington Ins Co	DE	230,080	1.26%	34.62%	223,659	237,031	105.98%
16535	Zurich American Ins Co	NY	210,305	1.15%	35.76%	204,074	158,346	77.59%
14990	Pennsylvania Ntl Mut Cas Ins Co	PA	209,040	1.14%	36.91%	202,353	105,133	51.96%
14168	Harleysville Mut Ins Co	PA	206,019	1.13%	38.03%	196,732	162,080	82.39%
23035	Liberty Mut Fire Ins Co	MA	197,233	1.08%	39.11%	195,263	122,178	62.57%
24260	Progressive Cas Ins Co	OH	177,472	0.97%	40.08%	147,596	86,306	58.47%
20443	Continental Cas Co	IL	172,748	0.94%	41.02%	153,276	109,975	71.75%
24767	St Paul Fire & Marine Ins Co	MN	171,236	0.94%	41.96%	159,329	126,192	79.20%
12262	Pennsylvania Manufacturers Asn Ins C	PA	166,212	0.91%	42.86%	172,150	137,361	79.79%
19380	American Home Assur Co	NY	157,997	0.86%	43.73%	143,918	123,765	86.00%
13692	Donegal Mut Ins Co	PA	148,301	0.81%	44.54%	143,293	71,492	49.89%
10677	Cincinnati Ins Co	OH	146,003	0.80%	45.33%	136,277	81,489	59.80%
32352	LM Property and Casualty Ins. Co.	IN	132,548	0.72%	46.06%	132,043	77,873	58.98%
35289	Continental Ins Co	SC	125,371	0.68%	46.74%	134,126	138,459	103.23%
24112	Westfield Ins Co	OH	123,405	0.67%	47.42%	104,476	57,779	55.30%
25941	United Services Auto Assoc	TX	114,422	0.62%	48.04%	109,352	66,120	60.47%
17230	Allstate Prop & Cas Ins Co	IL	111,903	0.61%	48.65%	95,833	66,044	68.92%
22667	Ace American Ins Co	PA	106,455	0.58%	49.24%	105,823	90,067	85.11%
25674	Travelers Property Cas Co Of Amer	CT	103,254	0.56%	49.80%	98,522	62,475	63.41%
16322	Progressive Halcyon Ins Co	OH	98,207	0.54%	50.34%	92,359	50,001	54.14%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 34 - TOTALS

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
24198	Peerless Ins Co	NH	98,090	0.54%	50.87%	78,872	41,954	53.19%
25658	Travelers Ind Co	CT	94,949	0.52%	51.39%	94,163	56,224	59.71%
25623	Phoenix Ins Co	CT	94,869	0.52%	51.91%	92,413	61,810	66.88%
21482	Factory Mut Ins Co	RI	93,226	0.51%	52.42%	91,138	22,295	24.46%
19240	Allstate Ind Co	IL	92,795	0.51%	52.92%	92,937	54,292	58.42%
10806	Farmers New Century Ins Co	IL	92,213	0.50%	53.43%	93,818	71,809	76.54%
24147	Old Republic Ins Co	PA	90,934	0.50%	53.92%	84,193	70,205	83.39%
20303	Great Northern Ins Co	MN	81,774	0.45%	54.37%	76,893	40,822	53.09%
29459	Twin City Fire Ins Co Co	IN	81,698	0.45%	54.82%	78,474	115,620	147.34%
17957	American Independent Ins Co	PA	79,366	0.43%	55.25%	78,601	50,421	64.15%
34207	Westport Ins Corp	MO	78,509	0.43%	55.68%	74,112	34,687	46.80%
37478	Hartford Ins Co Of The Midwest	IN	78,033	0.43%	56.11%	77,642	46,131	59.42%
25968	USAA Cas Ins Co	TX	77,217	0.42%	56.53%	72,942	43,678	59.88%
26263	Erie Ins Co	PA	75,961	0.41%	56.94%	75,119	52,820	70.32%
26883	American Intl Specialty Lines Ins Co	AK	75,131	0.41%	57.35%	63,428	7,460	11.76%
11843	Medical Protective Co	IN	74,856	0.41%	57.76%	70,151	48,172	68.67%
35882	Geico General Ins Co	MD	74,678	0.41%	58.17%	70,834	54,329	76.70%
26247	American Guarantee & Liability Ins	NY	71,792	0.39%	58.56%	64,538	44,085	68.31%
19682	Hartford Fire In Co	CT	70,847	0.39%	58.95%	67,654	73,449	108.57%
35599	Highmark Cas Ins Co	PA	70,679	0.39%	59.33%	69,645	40,927	58.77%
36897	Manufacturers Alliance Ins Co	PA	68,546	0.37%	59.71%	68,089	29,485	43.30%
26301	Selective Way Ins Co	NJ	68,051	0.37%	60.08%	63,523	41,058	64.63%
20720	Radian Ins Inc	PA	67,716	0.37%	60.45%	73,762	33,583	45.53%
44393	West American Ins Co	IN	66,247	0.36%	60.81%	63,930	24,441	38.23%
14664	Mutual Benefit Ins Co	PA	65,904	0.36%	61.17%	62,431	34,120	54.65%
35114	Pennsylvania Med Soc Liab Ins Co	PA	65,237	0.36%	61.53%	67,173	52,958	78.84%
23043	Liberty Mut Ins Co	MA	63,960	0.35%	61.88%	62,745	59,036	94.09%
41181	Universal Underwriters Ins Co	KS	61,981	0.34%	62.22%	64,997	41,272	63.50%
36447	LM General Ins Co	DE	61,651	0.34%	62.55%	59,236	42,733	72.14%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 34 - TOTALS

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
43575	Indemnity Ins Co Of North Amer	PA	60,446	0.33%	62.88%	56,220	38,259	68.05%
26387	Steadfast Ins Co	DE	57,964	0.32%	63.20%	50,807	18,129	35.68%
31127	Columbia Cas Co	IL	56,507	0.31%	63.51%	50,774	67,338	132.62%
10675	AAA Mid-Atlantic Ins Co	PA	55,887	0.31%	63.81%	55,100	40,297	73.13%
19259	Selective Ins Co Of SC	SC	55,851	0.31%	64.12%	54,455	39,698	72.90%
29858	Mortgage Guaranty Ins Corp	WI	54,468	0.30%	64.42%	54,333	42,826	78.82%
33588	First Liberty Ins Corp	IA	52,076	0.28%	64.70%	46,406	27,284	58.79%
40142	American Zurich Ins Co	IL	51,652	0.28%	64.98%	49,287	29,667	60.19%
38130	Travelers Personal Ins Co	CT	50,910	0.28%	65.26%	38,617	28,172	72.95%
35505	Rockwood Cas Ins Co	PA	50,000	0.27%	65.53%	50,063	29,403	58.73%
19410	Commerce & Industry Ins Co	NY	47,504	0.26%	65.79%	45,324	35,942	79.30%
35696	Harleysville Preferred Ins Co	PA	47,259	0.26%	66.05%	49,054	38,677	78.85%
25615	Charter Oak Fire Ins Co	CT	47,062	0.26%	66.31%	46,328	29,982	64.72%
11738	Leader Ins Co	OH	46,633	0.25%	66.56%	49,446	31,126	62.95%
25405	Safe Auto Ins Co	OH	46,545	0.25%	66.82%	42,129	20,041	47.57%
11681	Keystone Ins Co	PA	46,332	0.25%	67.07%	45,076	22,691	50.34%
19070	Standard Fire Ins Co	CT	45,450	0.25%	67.32%	45,276	24,394	53.88%
11547	Mountain Laurel RRG Inc	VT	44,750	0.24%	67.56%	19,140	13,316	69.57%
21784	Firemens Ins Co Of Washington DC	DE	44,709	0.24%	67.81%	40,158	15,121	37.65%
25682	Travelers Ind Co Of CT	CT	43,399	0.24%	68.04%	42,602	22,249	52.23%
20427	American Cas Co Of Reading PA	PA	42,609	0.23%	68.28%	41,938	30,544	72.83%
19429	Insurance Co Of The State Of PA	PA	41,856	0.23%	68.51%	38,194	27,143	71.07%
22586	Atlantic States Ins Co	PA	41,566	0.23%	68.73%	40,487	24,731	61.08%
14621	Motorists Mut Ins Co	OH	41,479	0.23%	68.96%	40,358	26,174	64.85%
19976	Amica Mut Ins Co	RI	41,437	0.23%	69.19%	39,252	27,483	70.02%
21113	United States Fire Ins Co	DE	40,850	0.22%	69.41%	37,601	5,562	14.79%
17558	Old Guard Ins Co	PA	40,759	0.22%	69.63%	49,784	25,682	51.59%
18058	Philadelphia Ind Ins Co	PA	40,752	0.22%	69.85%	32,447	8,149	25.11%
31470	Norguard Ins Co	PA	40,023	0.22%	70.07%	39,680	25,446	64.13%

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Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
22063	Government Employees Ins Co	MD	39,194	0.21%	70.29%	38,327	26,835	70.02%
31194	Travelers Cas & Surety Co Of Amer	CT	39,084	0.21%	70.50%	32,851	13,879	42.25%
29424	Hartford Cas Ins Co	IN	39,083	0.21%	70.71%	37,792	19,800	52.39%
22322	Greenwich Ins Co	DE	38,523	0.21%	70.92%	24,046	16,425	68.31%
24074	Ohio Cas Ins Co	OH	38,303	0.21%	71.13%	37,985	19,317	50.85%
37885	XL Specialty Ins Co	DE	37,761	0.21%	71.34%	34,402	19,578	56.91%
37877	Nationwide Prop & Cas Ins Co	OH	37,655	0.21%	71.54%	38,562	25,695	66.63%
17990	Tri Century Ins Co	PA	37,029	0.20%	71.75%	32,412	21,664	66.84%
14044	Goodville Mut Cas Co	PA	36,722	0.20%	71.95%	34,865	19,898	57.07%
26980	Royal Ins Co Of Amer	IL	36,547	0.20%	72.15%	56,601	53,365	94.28%
14575	Millers Capital Ins Co	PA	36,414	0.20%	72.35%	33,276	17,680	53.13%
21873	Firemans Fund Ins Co	CA	36,388	0.20%	72.54%	38,038	42,865	112.69%
17914	Philadelphia Contributionship Ins	PA	36,323	0.20%	72.74%	33,727	23,040	68.31%
12572	Selective Ins Co Of Amer	NJ	36,293	0.20%	72.94%	33,164	15,552	46.89%
35585	Flagship City Ins Co	PA	36,206	0.20%	73.14%	33,991	29,656	87.25%
19399	AIU Ins Co	NY	36,175	0.20%	73.34%	35,210	21,606	61.36%
33537	Pennsylvania Prof Liab Jua	PA	36,024	0.20%	73.53%	38,584	21,286	55.17%
34690	Property & Cas Ins Co Of Hartford	IN	35,606	0.19%	73.73%	29,047	21,364	73.55%
18287	Financial Security Assur Inc	NY	35,231	0.19%	73.92%	12,049	0	0%
25127	State Auto Prop & Cas Ins Co	SC	34,604	0.19%	74.11%	32,783	20,624	62.91%
10724	Eastern Alliance Ins Co	PA	34,167	0.19%	74.30%	34,493	27,175	78.78%
19720	American Alt Ins Corp	DE	33,662	0.18%	74.48%	29,819	22,417	75.18%
10808	Cassatt RRG Inc	VT	33,281	0.18%	74.66%	32,034	29,924	93.41%
33855	Lincoln General Ins Co	PA	33,272	0.18%	74.84%	38,056	24,587	64.61%
24678	Royal Ind Co	DE	32,559	0.18%	75.02%	49,537	35,602	71.87%
11219	Lackawanna American Ins Co	PA	32,216	0.18%	75.20%	24,954	16,902	67.73%
20532	Clarendon Natl Ins Co	NJ	31,996	0.17%	75.37%	36,344	36,115	99.37%
22217	Gulf Ins Co	CT	31,980	0.17%	75.55%	33,323	48,877	146.68%
24791	St Paul Mercury Ins Co	MN	31,758	0.17%	75.72%	27,006	5,299	19.62%

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21180	Sentry Select Ins Co	WI	31,225	0.17%	75.89%	27,778	18,446	66.41%
25887	US Fidelity & Guaranty Co	MD	31,095	0.17%	76.06%	34,575	17,404	50.34%
13935	Federated Mut Ins Co	MN	30,897	0.17%	76.23%	30,201	22,005	72.86%
14788	Natl Grange Mut Ins Co	NH	29,910	0.16%	76.39%	29,120	11,579	39.76%
21857	American Ins Co	NE	29,902	0.16%	76.56%	27,575	18,025	65.37%
24813	Balboa Ins Co	CA	29,894	0.16%	76.72%	24,614	10,466	42.52%
21458	Employers Ins of Wausau	WI	29,852	0.16%	76.88%	30,340	6,984	23.02%
16691	Great American Ins Co	OH	29,646	0.16%	77.04%	26,812	10,363	38.65%
21326	Empire Fire & Marine Ins Co	NE	29,406	0.16%	77.20%	28,084	17,806	63.40%
20346	Pacific Ind Co	WI	29,257	0.16%	77.36%	28,732	3,315	11.54%
39306	Fidelity & Deposit Co Of MD	MD	27,306	0.15%	77.51%	26,603	-30,829	-115.89%
21415	Employers Mut Cas Co	IA	26,927	0.15%	77.66%	24,981	15,128	60.56%
11991	National Cas Co	WI	26,646	0.15%	77.81%	24,924	14,773	59.27%
11185	Foremost Ins Co	MI	26,592	0.15%	77.95%	18,852	10,494	55.67%
23760	Nationwide General Ins Co	OH	26,447	0.14%	78.10%	26,462	15,697	59.32%
18708	Ambac Assur Corp	WI	26,345	0.14%	78.24%	17,112	-3,998	-23.36%
19305	Assurance Co Of Amer	NY	25,810	0.14%	78.38%	29,264	20,222	69.10%
20397	Vigilant Ins Co	NY	25,579	0.14%	78.52%	25,211	7,190	28.52%
24414	General Cas Co Of WI	WI	25,122	0.14%	78.66%	12,785	6,360	49.75%
30503	Shelby Cas Ins Comp	IL	25,076	0.14%	78.79%	25,196	15,227	60.43%
22730	Converium Ins North Amer Inc	NJ	24,921	0.14%	78.93%	7,889	6,285	79.67%
25135	State Automobile Mut Ins Co	OH	24,858	0.14%	79.07%	26,386	14,816	56.15%
36463	Discover Prop & Cas Ins Co	IL	24,611	0.13%	79.20%	23,106	12,178	52.70%
11259	Community Hospital RRG	VT	24,597	0.13%	79.34%	34,565	15,928	46.08%
36145	Travelers Personal Security Ins Co	CT	24,593	0.13%	79.47%	21,981	16,281	74.07%
24902	Security Ins Co Of Hartford	CT	24,581	0.13%	79.60%	27,741	21,595	77.85%
22055	Geico Ind Co	MD	24,433	0.13%	79.74%	22,753	14,603	64.18%
35181	Executive Risk Ind Inc	DE	24,299	0.13%	79.87%	24,175	14,669	60.68%
12416	Protective Ins Co	IN	24,084	0.13%	80.00%	23,962	23,056	96.22%

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36234	Preferred Professional Ins Co	NE	23,969	0.13%	80.13%	22,411	40,287	179.76%
20494	Transportation Ins Co	IL	23,821	0.13%	80.26%	25,407	24,141	95.02%
17825	Tuscarora Wayne Mut Ins Co	PA	23,819	0.13%	80.39%	22,468	11,101	49.41%
41297	Scottsdale Ins Co	OH	23,812	0.13%	80.52%	21,843	11,364	52.03%
24171	Netherlands Ins Co The	NH	23,672	0.13%	80.65%	22,546	11,361	50.39%
12157	Companion Prop & Cas Ins Co	SC	23,505	0.13%	80.78%	10,196	4,888	47.94%
11242	Allied Eastern Ind Co	PA	23,504	0.13%	80.91%	17,513	8,629	49.27%
27251	PMI Mortgage Ins Co	AZ	23,205	0.13%	81.04%	23,023	7,290	31.66%
11045	Excelsior Ins Co	NH	23,183	0.13%	81.16%	19,682	13,102	66.57%
42404	Liberty Ins Corp	IL	22,809	0.12%	81.29%	21,593	18,130	83.96%
26344	Great American Assur Co	OH	22,724	0.12%	81.41%	21,798	7,328	33.62%
25666	Travelers Ind Co Of Amer	CT	22,696	0.12%	81.53%	22,237	12,344	55.51%
35378	Evanston Ins Co	IL	22,618	0.12%	81.66%	22,547	13,028	57.78%
38458	General Electric Mortgage Ins Corp	NC	22,600	0.12%	81.78%	23,610	2,593	10.98%
32220	American Intl Ins Co	NY	22,494	0.12%	81.90%	20,884	11,766	56.34%
12777	Chubb Ind Ins Co	NY	22,436	0.12%	82.03%	20,341	12,412	61.02%
24015	Northland Ins Co	MN	21,947	0.12%	82.15%	22,847	12,269	53.70%
20486	Transcontinental Ins Co	NY	21,799	0.12%	82.27%	22,655	24,720	109.12%
35300	Allianz Global Risks US Ins Co	CA	21,776	0.12%	82.39%	25,086	-9,478	-37.78%
22578	Horace Mann Ins Co	IL	21,711	0.12%	82.50%	21,783	21,002	96.41%
17043	Everett Cash Mut Ins Co	PA	21,638	0.12%	82.62%	21,448	10,323	48.13%
13501	Brethren Mut Ins Co	MD	21,634	0.12%	82.74%	20,856	13,011	62.38%
11932	Mid-Continent Ins Co	PA	21,487	0.12%	82.86%	18,095	7,892	43.61%
20478	National Fire Ins Co Of Hartford	CT	21,389	0.12%	82.97%	20,933	6,079	29.04%
10639	Attorneys Liab Assur Society Inc RRG	VT	21,214	0.12%	83.09%	21,214	7,962	37.53%
41378	Rutgers Cas Ins Co	NJ	21,056	0.12%	83.21%	23,439	27,934	119.18%
39926	Selective Ins Co Of The Southeast	NC	20,994	0.11%	83.32%	20,114	9,162	45.55%
22225	AIG Preferred Ins Co	PA	20,947	0.11%	83.43%	20,426	16,930	82.88%
19062	Automobile Ins Co Of Hartford CT	CT	20,878	0.11%	83.55%	20,599	14,035	68.13%

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33790	Radian Guaranty Inc	PA	20,826	0.11%	83.66%	22,420	8,233	36.72%
20699	Ace Prop & Cas Ins Co	PA	20,790	0.11%	83.78%	20,769	49,515	238.41%
14400	Lititz Mut Ins Co	PA	20,684	0.11%	83.89%	19,190	12,481	65.04%
40649	Economy Premier Assur Co	IL	20,576	0.11%	84.00%	21,227	11,446	53.92%
24066	American Fire & Cas Co	OH	20,239	0.11%	84.11%	19,034	22,103	116.12%
19356	Maryland Cas Co	MD	20,230	0.11%	84.22%	25,729	18,455	71.73%
44180	Mountain Laurel Assur Co	PA	20,078	0.11%	84.33%	21,373	8,728	40.84%
10842	Franklin Cas Ins Co RRG	VT	19,817	0.11%	84.44%	19,410	17,890	92.17%
23833	New Hampshire Ind Co Inc	PA	19,621	0.11%	84.55%	23,510	18,002	76.57%
24740	Safeco Ins Co Of Amer	WA	19,354	0.11%	84.65%	17,639	6,016	34.11%
16233	Erie Ins Co Of NY	NY	19,353	0.11%	84.76%	19,076	21,333	111.83%
17450	Millville Mut Ins Co	PA	18,195	0.10%	84.86%	17,166	8,803	51.28%
28401	American Natl Prop & Cas Co	MO	18,191	0.10%	84.96%	16,515	11,498	69.62%
23817	Illinois Natl Ins Co	IL	18,064	0.10%	85.06%	11,306	3,028	26.78%
10111	American Bankers Ins Co Of FL	FL	17,765	0.10%	85.15%	18,724	5,114	27.31%
32441	Penn Natl Security Ins Co	PA	17,715	0.10%	85.25%	18,694	10,749	57.50%
41483	Farmington Cas Co	CT	17,704	0.10%	85.35%	16,125	5,734	35.56%
33383	First Professionals Ins Co	FL	17,685	0.10%	85.44%	17,463	16,587	94.98%
11150	Arch Ins Co	MO	17,666	0.10%	85.54%	13,495	10,640	78.84%
21881	National Surety Corp	IL	17,635	0.10%	85.64%	16,502	3,683	22.32%
40983	Harleysville Pennland Ins Co	PA	17,620	0.10%	85.73%	19,996	12,866	64.34%
24856	Admiral Ins Co	DE	17,423	0.10%	85.83%	17,207	9,580	55.68%
19895	Atlantic Mut Ins Co	NY	17,327	0.09%	85.92%	19,738	7,006	35.50%
10014	Affiliated Fm Ins Co	RI	17,175	0.09%	86.02%	18,231	5,689	31.21%
41335	United Natl Specialty Ins Co	WI	17,108	0.09%	86.11%	21,472	12,320	57.38%
14370	Lebanon Mut Ins Co	PA	16,984	0.09%	86.20%	17,940	10,819	60.31%
42811	Gulf Underwriters Ins Co	CT	16,736	0.09%	86.29%	16,473	12,517	75.98%
42978	American Security Ins Co	DE	16,675	0.09%	86.38%	15,340	5,053	32.94%
18767	Church Mut Ins Co	WI	16,367	0.09%	86.47%	15,009	10,956	73.00%

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20095	Bituminous Cas Corp	IL	16,313	0.09%	86.56%	15,803	12,518	79.21%
36170	Travelers Cas Co Of CT	CT	16,229	0.09%	86.65%	15,066	11,425	75.83%
23809	Granite State Ins Co	PA	16,182	0.09%	86.74%	15,631	7,029	44.97%
24589	American & Foreign Ins Co	DE	16,174	0.09%	86.83%	20,961	15,359	73.27%
28550	Housing & Redevelopment Ins Exch	PA	16,098	0.09%	86.92%	14,758	9,111	61.74%
12122	New Jersey Manufacturers Ins Co	NJ	16,028	0.09%	87.00%	14,748	8,123	55.08%
39020	Essex Ins Co	DE	15,852	0.09%	87.09%	16,058	5,810	36.18%
11278	First Medical Ins Co RRG	VT	15,621	0.09%	87.18%	14,642	14,382	98.22%
14974	Pennsylvania Lumbermens Mut Ins	PA	15,590	0.09%	87.26%	14,453	16,025	110.88%
24880	Fire & Cas Ins Co Of CT	CT	15,524	0.08%	87.35%	15,505	13,223	85.28%
35416	Us Underwriters Ins Co	ND	15,402	0.08%	87.43%	14,147	5,667	40.06%
28452	Republic Mortgage Ins Co	NC	15,365	0.08%	87.51%	15,833	1,812	11.44%
18910	American Protection Ins Co	IL	15,131	0.08%	87.60%	26,114	17,945	68.72%
41424	Pennsylvania Manufacturers Ind Co	PA	15,065	0.08%	87.68%	20,552	33,056	160.84%
41491	Geico Cas Co	MD	15,036	0.08%	87.76%	13,630	7,614	55.86%
15873	United Gty Residential Ins Co	NC	14,832	0.08%	87.84%	15,103	1,771	11.73%
42374	Houston Cas Co	TX	14,755	0.08%	87.92%	12,272	4,067	33.14%
21121	Westchester Fire Ins Co	NY	14,587	0.08%	88.00%	13,351	19,496	146.03%
20788	Buckeye Union Ins Co	OH	14,521	0.08%	88.08%	9,064	7,188	79.30%
21261	Electric Ins Co	MA	14,463	0.08%	88.16%	14,700	12,592	85.66%
25321	Metropolitan Drt Prop & Cas Ins Co	RI	14,377	0.08%	88.24%	13,897	9,734	70.04%
30104	Hartford Underwriters Ins Co	CT	14,353	0.08%	88.32%	13,525	4,847	35.84%
23841	New Hampshire Ins Co	PA	14,291	0.08%	88.39%	10,429	9,060	86.87%
35270	Fidelity & Cas Co Of NY	SC	14,222	0.08%	88.47%	14,606	86,848	594.61%
20508	Valley Forge Ins Co	PA	14,221	0.08%	88.55%	14,103	42,304	299.96%
27928	Amex Assur Co	IL	14,147	0.08%	88.63%	13,816	8,143	58.94%
19704	American States Ins Co	IN	14,055	0.08%	88.70%	12,734	9,274	72.83%
35351	American Empire Surplus Lns Ins Co	DE	14,045	0.08%	88.78%	13,594	7,151	52.60%
42390	Amguard Ins Co	PA	13,825	0.08%	88.86%	15,696	11,736	74.77%

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19658	Bristol West Ins Co	PA	13,700	0.07%	88.93%	12,728	9,039	71.02%
13528	Brotherhood Mut Ins Co	IN	13,582	0.07%	89.01%	12,749	6,619	51.92%
39993	Colony Ins Co	VA	13,555	0.07%	89.08%	13,492	1,574	11.67%
19909	Centennial Ins Co	NY	13,480	0.07%	89.15%	14,962	6,219	41.57%
39217	QBE Ins Corp	PA	12,957	0.07%	89.22%	11,861	5,944	50.11%
28665	Cincinnati Cas Co	OH	12,806	0.07%	89.29%	12,517	9,308	74.36%
15032	Guideone Mut Ins Co	IA	12,740	0.07%	89.36%	12,403	6,244	50.34%
13269	Zenith Ins Co	CA	12,555	0.07%	89.43%	12,130	6,986	57.59%
44792	Executive Risk Speciality Ins Co	CT	12,507	0.07%	89.50%	10,077	1,934	19.19%
34339	Metropolitan Grp Prop & Cas Ins Co	RI	12,290	0.07%	89.57%	12,233	7,349	60.08%
26298	Metropolitan Property & Cas Ins Co	RI	12,281	0.07%	89.63%	11,802	6,540	55.41%
37257	Insurance Corp Of Hannover	IL	12,267	0.07%	89.70%	10,862	7,348	67.65%
26620	AXIS Surplus Ins Co	IL	12,256	0.07%	89.77%	11,244	6,003	53.39%
40169	Metropolitan Cas Ins Co	RI	12,253	0.07%	89.84%	11,440	8,671	75.80%
21199	Arch Speciality Ins Co	WI	12,056	0.07%	89.90%	12,531	6,523	52.05%
25976	Utica Mut Ins Co	NY	12,001	0.07%	89.97%	11,155	3,840	34.42%
13056	RLI Ins Co	IL	11,990	0.07%	90.03%	12,006	9,634	80.24%
23469	American Modern Home Ins Co	OH	11,982	0.07%	90.10%	11,604	7,227	62.28%
14982	Penn Millers Ins Co	PA	11,952	0.07%	90.16%	12,045	11,536	95.77%
10847	Cumis Ins Society Inc	WI	11,815	0.06%	90.23%	12,694	6,306	49.68%
36940	Indian Harbor Ins Co	ND	11,617	0.06%	90.29%	13,117	7,926	60.43%
19860	Argonaut Great Central Ins Co	IL	11,501	0.06%	90.35%	10,420	4,075	39.11%
42376	Technology Ins Co Inc	NH	11,399	0.06%	90.42%	6,119	2,365	38.65%
13196	Western World Ins Co	NH	11,377	0.06%	90.48%	10,670	3,479	32.61%
14141	Harford Mut Ins Co	MD	11,302	0.06%	90.54%	11,982	6,909	57.66%
13684	Cumberland Mut Fire Ins Co	NJ	11,293	0.06%	90.60%	9,809	4,926	50.22%
13064	United Natl Ins Co	PA	11,129	0.06%	90.66%	14,847	9,459	63.71%
11530	Pennsylvania Hlthcare Providers Ins	PA	11,109	0.06%	90.72%	8,204	4,298	52.39%
40100	Firstline Natl Ins Co	MD	10,962	0.06%	90.78%	11,356	9,757	85.92%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 34 - TOTALS

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
38245	BCS Ins Co	OH	10,791	0.06%	90.84%	9,991	4,329	43.33%
24899	Alea North America Ins Co	NY	10,754	0.06%	90.90%	6,472	2,797	43.22%
10226	Unitrin Direct Ins Co	IL	10,749	0.06%	90.96%	11,247	8,861	78.79%
22357	Hartford Accid & Ind Co	CT	10,739	0.06%	91.02%	11,401	56,946	499.48%
10020	United Educators Ins RRG Inc	VT	10,603	0.06%	91.08%	9,265	4,339	46.83%
27960	Illinois Union Ins Co	IL	10,533	0.06%	91.13%	8,605	22,348	259.71%
11061	Farmers Fire Ins Co	PA	10,454	0.06%	91.19%	9,411	4,522	48.05%
36250	Radian Asset Assur Inc	NY	10,418	0.06%	91.25%	324	0	0%
19801	Argonaut Ins Co	CA	10,278	0.06%	91.30%	14,745	6,917	46.91%
30481	St Paul Surplus Lines Ins Co	DE	10,268	0.06%	91.36%	9,240	3,943	42.67%
11452	Hartford Steam Boil Inspec & Ins Co	CT	10,267	0.06%	91.42%	10,643	-1,683	-15.81%
23280	The Cincinnati Indemnity Co	OH	10,226	0.06%	91.47%	9,477	5,365	56.61%
19690	American Economy Ins Co	IN	10,181	0.06%	91.53%	8,657	5,734	66.24%
12041	MBIA Ins Corp	NY	10,170	0.06%	91.58%	14,419	-5,478	-37.99%
22551	Mitsui Sumitomo Ins USA Inc	NY	10,082	0.06%	91.64%	4,896	1,674	34.19%
35386	Fidelity & Guaranty Ins Co	IA	9,977	0.05%	91.69%	9,754	12,790	131.13%
33898	Aegis Security Ins Co	PA	9,924	0.05%	91.75%	9,397	4,095	43.58%
15156	Shelby Ins Co	IL	9,917	0.05%	91.80%	8,590	5,211	60.66%
39608	Nutmeg Ins Co	CT	9,881	0.05%	91.85%	7,909	12,222	154.53%
19038	Travelers Cas & Surety Co	CT	9,877	0.05%	91.91%	8,854	66,143	747.04%
38989	Chubb Custom Ins Co	DE	9,876	0.05%	91.96%	7,104	2,014	28.35%
21709	Truck Ins Exch	CA	9,856	0.05%	92.02%	9,730	16,697	171.60%
44520	Crum & Forster Specialty Ins Co	AZ	9,794	0.05%	92.07%	8,931	2,040	22.84%
24554	XL Ins Amer Inc	DE	9,790	0.05%	92.12%	11,431	7,682	67.20%
39845	Employers Reins Corp	MO	9,738	0.05%	92.18%	11,248	-2,078	-18.47%
12815	Financial Guaranty Ins Co	NY	9,726	0.05%	92.23%	12,004	0	0%
10932	Starr Excess Liability Ins Co Ltd	DE	9,685	0.05%	92.28%	6,948	3,503	50.42%
22136	Great American Ins Co of NY	NY	9,638	0.05%	92.34%	10,621	4,014	37.79%
15105	Safety Natl Cas Corp	MO	9,461	0.05%	92.39%	8,576	7,539	87.91%

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Property Writing Business Companies

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Line(s) of Business 34 - TOTALS

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
41807	Royal Surplus Lines Ins Co	CT	9,453	0.05%	92.44%	11,278	5,046	44.74%
35963	AF&L Ins Co	PA	9,418	0.05%	92.49%	9,666	2,810	29.07%
10725	Liberty Surplus Ins Corp	NH	9,373	0.05%	92.54%	9,252	-397	-4.29%
36587	AIG Natl Ins Co Inc	NY	9,325	0.05%	92.59%	4,531	2,561	56.52%
40827	Virginia Surety Co Inc	IL	9,297	0.05%	92.64%	9,721	10,752	110.61%
21849	American Automobile Ins Co	MO	9,277	0.05%	92.69%	9,683	754	7.79%
24120	Westfield Natl Ins Co	OH	9,276	0.05%	92.74%	8,919	8,263	92.64%
10728	Franklin Ins Co	PA	9,252	0.05%	92.79%	8,943	6,833	76.41%
11371	Great West Cas Co	NE	9,240	0.05%	92.85%	8,333	5,334	64.01%
37974	MT Hawley Ins Co	IL	9,061	0.05%	92.89%	7,879	3,108	39.45%
26077	Lancer Ins Co	IL	8,970	0.05%	92.94%	9,080	4,652	51.23%
20796	AIG Premier Ins Co	PA	8,952	0.05%	92.99%	10,164	9,219	90.70%
11536	Community Health Alliance Recip RRG	VT	8,916	0.05%	93.04%	11,421	5,738	50.24%
29939	Main St Amer Assur Co	NH	8,896	0.05%	93.09%	9,229	6,992	75.76%
16063	Unitrin Auto & Home Ins Co	NY	8,779	0.05%	93.14%	2,831	1,496	52.84%
10859	First Nonprofit Ins Co	IL	8,775	0.05%	93.19%	7,625	1,871	24.54%
10915	Unitrin Direct Property & Cas Co	IL	8,705	0.05%	93.23%	8,222	6,657	80.97%
19489	Allied World Assur Co US Inc	DE	8,646	0.05%	93.28%	8,273	3,184	38.49%
15911	American Mining Ins Co Inc	AL	8,643	0.05%	93.33%	8,804	5,217	59.26%
31895	American Interstate Ins Co	LA	8,625	0.05%	93.37%	8,598	4,593	53.42%
10315	Civic Property & Cas Co	CA	8,623	0.05%	93.42%	7,758	4,848	62.49%
35971	Voyager Property & Cas Ins Co	SC	8,617	0.05%	93.47%	8,543	10,166	119.00%
37362	General Star Ind Co	CT	8,592	0.05%	93.52%	10,098	3,981	39.42%
25895	United States Liability Ins Co	PA	8,590	0.05%	93.56%	8,120	1,198	14.75%
29599	US Specialty Ins Co	TX	8,552	0.05%	93.61%	4,168	815	19.55%
24988	Sentry Ins A Mut Co	WI	8,546	0.05%	93.66%	8,712	3,984	45.73%
11264	Prime Insurance Syndicate Inc	IL	8,532	0.05%	93.70%	6,930	5,211	75.19%
10480	Capitol Ins Co	PA	8,503	0.05%	93.75%	7,525	4,797	63.75%
21164	Dairyland Ins Co	WI	8,485	0.05%	93.80%	8,540	3,972	46.51%

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Property Writing Business Companies

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Line(s) of Business 34 - TOTALS

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10464	Canal Ins Co	SC	8,455	0.05%	93.84%	6,941	1,834	26.42%
38954	Pronational Ins Co	MI	8,443	0.05%	93.89%	7,796	10,030	128.66%
10022	Countryway Ins Co	NY	8,324	0.05%	93.93%	7,745	5,243	67.70%
35173	Agency Ins Co Of MD Inc	MD	8,288	0.05%	93.98%	7,447	4,414	59.27%
32620	National Interstate Ins Co	OH	8,172	0.04%	94.02%	5,819	3,703	63.64%
15610	AXIS Specialty Ins Co	CT	8,161	0.04%	94.07%	2,868	1,611	56.17%
37907	Deerbrook Ins Co	IL	8,143	0.04%	94.11%	8,339	5,174	62.05%
26042	Wausau Underwriters Ins Co	WI	8,136	0.04%	94.16%	5,565	7,792	140.02%
10046	Pacific Ins Co Ltd	CT	8,116	0.04%	94.20%	7,826	1,925	24.60%
34789	AIG Centennial Ins Co	PA	8,103	0.04%	94.25%	8,699	19,492	224.07%
21407	Emcasco Ins Co	IA	8,092	0.04%	94.29%	8,516	5,343	62.74%
22314	RSUI Ind Co	NH	8,074	0.04%	94.33%	1,937	1,774	91.58%
38970	Markel Ins Co	IL	8,058	0.04%	94.38%	7,309	1,812	24.79%
42226	Princeton Ins Co	NJ	7,899	0.04%	94.42%	17,102	16,111	94.21%
10172	Westchester Surplus Lines Ins Co	GA	7,833	0.04%	94.46%	8,319	7,636	91.79%
32859	Penn-Amer Ins Co	PA	7,828	0.04%	94.51%	7,445	4,554	61.17%
20052	National Liab & Fire Ins Co	CT	7,747	0.04%	94.55%	7,432	1,072	14.42%
20087	National Ind Co	NE	7,678	0.04%	94.59%	4,109	3,200	77.88%
17094	Farmers Mut Fire Ins Co Of Marble	PA	7,618	0.04%	94.63%	7,122	4,463	62.67%
28932	Markel American Ins Co	VA	7,593	0.04%	94.67%	8,352	4,679	56.02%
25984	Graphic Arts Mut Ins Co	NY	7,495	0.04%	94.71%	7,420	4,904	66.09%
22837	Interstate Ind Co	IL	7,454	0.04%	94.76%	6,887	4,408	64.00%
10936	Seneca Ins Co Inc	NY	7,442	0.04%	94.80%	6,546	226	3.45%
15059	Public Service Mut Ins Co	NY	7,394	0.04%	94.84%	6,954	6,867	98.75%
17493	Nazareth Mut Ins Co	PA	7,387	0.04%	94.88%	6,861	3,367	49.07%
25879	Fidelity & Guaranty Ins Underwriters	WI	7,256	0.04%	94.92%	6,867	5,722	83.33%
17370	Nautilus Ins Co	AZ	7,223	0.04%	94.96%	6,947	3,307	47.60%
24732	General Ins Co Of Amer	WA	7,170	0.04%	94.99%	7,671	5,046	65.78%
19372	Northern Ins Co Of NY	NY	7,014	0.04%	95.03%	7,313	4,077	55.75%

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Line(s) of Business 34 - TOTALS

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33138	Landmark Amer Ins Co	OK	6,976	0.04%	95.07%	3,146	1,541	48.98%
10510	Carolina Cas Ins Co	FL	6,930	0.04%	95.11%	4,428	1,901	42.93%
23329	Merchants Mut Ins Co	NY	6,895	0.04%	95.15%	5,985	7,423	124.03%
11177	First Financial Ins Co	IL	6,892	0.04%	95.18%	6,046	4,591	75.93%
42129	United Security Assur Co Of PA	PA	6,871	0.04%	95.22%	6,947	2,522	36.30%
33723	Great American Spirit Ins Co	OH	6,832	0.04%	95.26%	8,067	5,990	74.25%
36137	Travelers Commercial Ins Co	CT	6,778	0.04%	95.30%	6,368	3,763	59.09%
25712	Esurance Ins Co	OK	6,667	0.04%	95.33%	5,675	4,111	72.44%
42595	Rockingham Cas Co	VA	6,626	0.04%	95.37%	5,485	4,862	88.64%
31348	Crum & Forster Ind Co	DE	6,621	0.04%	95.41%	7,929	4,240	53.47%
36161	Travelers Prop Cas Ins Co	CT	6,616	0.04%	95.44%	6,753	4,808	71.20%
18600	USAA General Ind Co	TX	6,546	0.04%	95.48%	6,153	3,623	58.88%
20516	Euler American Credit Ind Co	NY	6,520	0.04%	95.51%	6,434	2,446	38.02%
20702	Ace Fire Underwriters Ins Co	PA	6,247	0.03%	95.55%	5,412	3,525	65.13%
13188	Western Surety Co	SD	6,183	0.03%	95.58%	5,072	433	8.54%
27120	Trumbull Ins Co	CT	6,139	0.03%	95.61%	5,362	6,248	116.52%
10723	Nationwide Assur Co	WI	6,123	0.03%	95.65%	7,527	3,862	51.31%
22829	Interstate Fire & Cas Co	IL	6,089	0.03%	95.68%	5,345	-692	-12.95%
20524	Specialty Natl Ins Co	IL	6,089	0.03%	95.71%	9,814	6,793	69.22%
20885	Kansas City Fire & Marine Ins Co	SC	6,077	0.03%	95.75%	6,434	1,090	16.94%
12904	Tokio Marine & Nichido Fire Ins Co	NY	6,059	0.03%	95.78%	5,640	2,247	39.84%
13714	Pharmacists Mut Ins Co	IA	6,026	0.03%	95.81%	5,395	4,018	74.48%
22772	Integon Ind Corp	NC	5,943	0.03%	95.85%	5,893	3,666	62.21%
24694	Safeguard Ins Co	CT	5,917	0.03%	95.88%	8,865	6,028	68.00%
22810	Chicago Ins Co	IL	5,877	0.03%	95.91%	6,024	-1,592	-26.43%
42447	National General Assur Co	MO	5,868	0.03%	95.94%	4,628	3,127	67.57%
36684	Riverport Ins Co	MN	5,760	0.03%	95.97%	5,103	4,244	83.17%
15067	Quincy Mut Fire Ins Co	MA	5,750	0.03%	96.00%	5,435	1,911	35.16%
24600	Globe Ind Co	DE	5,714	0.03%	96.04%	9,097	3,094	34.01%

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12866	T.H.E. Ins Co	LA	5,633	0.03%	96.07%	4,811	2,317	48.16%
19917	Liberty Ins Underwriters Inc	NY	5,547	0.03%	96.10%	5,741	2,804	48.84%
11967	General Star Natl Ins Co	OH	5,537	0.03%	96.13%	4,537	520	11.46%
28649	Eastern Atlantic Ins Co	PA	5,417	0.03%	96.16%	2,044	985	48.19%
14486	Merchants & Business Mens Mut Ins Co	PA	5,403	0.03%	96.19%	8,601	1,392	16.18%
37150	Western Heritage Ins Co	AZ	5,362	0.03%	96.22%	5,070	1,407	27.75%
22918	American Motorists Ins Co	IL	5,359	0.03%	96.25%	14,700	8,059	54.82%
26166	Windsor Mount Joy Mut Ins Co	PA	5,306	0.03%	96.27%	5,170	3,106	60.08%
22896	Aca Financial Guaranty Corp	MD	5,269	0.03%	96.30%	358	0	0%
10851	Everest Ind Ins Co	DE	5,257	0.03%	96.33%	4,674	1,826	39.07%
29696	Travelers Excess & Surplus Lines Co	CT	5,230	0.03%	96.36%	4,675	1,733	37.07%
19631	American Road Ins Co	MI	5,213	0.03%	96.39%	5,218	1,225	23.48%
21172	Vanliner Ins Co	AZ	5,164	0.03%	96.42%	5,065	6,305	124.48%
26830	Erie Ins Prop & Cas Co	PA	5,136	0.03%	96.44%	4,314	3,632	84.19%
17728	Reamstown Mut Ins Co	PA	5,115	0.03%	96.47%	4,650	2,517	54.13%
10975	Amerihealth Cas Ins Co	DE	5,047	0.03%	96.50%	2,853	1,857	65.09%
10448	Cumberland Ins Co Inc	NJ	5,009	0.03%	96.53%	4,437	3,507	79.04%
43095	Clarendon Amer Ins Co	NJ	4,954	0.03%	96.55%	6,189	3,087	49.88%
20079	National Fire & Marine Ins Co	NE	4,951	0.03%	96.58%	6,224	13,488	216.71%
14478	Mercer Ins Co	PA	4,882	0.03%	96.61%	4,309	2,067	47.97%
11703	Lackawanna Cas Co	PA	4,837	0.03%	96.63%	8,608	6,817	79.19%
26050	Response Worldwide Ins Co	OH	4,837	0.03%	96.66%	5,414	3,173	58.61%
24295	Providence Washington Ins Co	RI	4,811	0.03%	96.69%	5,563	2,304	41.42%
29963	United Farm Family Ins Co	NY	4,752	0.03%	96.71%	5,618	5,779	102.87%
30562	American Manufacturers Mut Ins Co	IL	4,718	0.03%	96.74%	12,265	5,439	44.35%
43958	Commerce Protective Ins Co	PA	4,716	0.03%	96.77%	4,411	834	18.91%
38962	Genesis Ins Co	CT	4,692	0.03%	96.79%	4,256	-856	-20.11%
11548	United Central PA RRG	VT	4,672	0.03%	96.82%	4,672	0	0%
27529	Laundry Owners Mut Liab Ins Asn	PA	4,633	0.03%	96.84%	4,594	3,974	86.50%

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21865	Associated Ind Corp	CA	4,610	0.03%	96.87%	5,211	3,322	63.75%
11575	Pace RRG Inc	VT	4,547	0.02%	96.89%	3,524	0	0%
20370	AXIS Reins Co	NY	4,543	0.02%	96.92%	942	533	56.58%
13978	Florists Mut Ins Co	IL	4,534	0.02%	96.94%	4,516	4,776	105.76%
28231	Fidelio Ins Co	PA	4,519	0.02%	96.97%	4,519	2,942	65.10%
20850	Firemens Ins Co Of Newark NJ	NJ	4,498	0.02%	96.99%	2,959	28,051	947.99%
39497	Tico Ins Co	OH	4,478	0.02%	97.01%	6,124	4,923	80.39%
40258	American Intl South Ins Co	PA	4,374	0.02%	97.04%	3,103	1,222	39.38%
24082	Ohio Security Ins Co	OH	4,359	0.02%	97.06%	4,837	4,567	94.42%
34495	Doctors Co An Interins Exchn	CA	4,277	0.02%	97.09%	3,952	777	19.66%
42803	Guideone Elite Ins Co	IA	4,263	0.02%	97.11%	3,922	3,094	78.89%
39098	Omni Ins Co	IL	4,253	0.02%	97.13%	4,071	2,682	65.88%
34916	First Specialty Ins Corp	MO	4,244	0.02%	97.16%	4,993	5,433	108.81%
26433	Harco Natl Ins Co	IL	4,225	0.02%	97.18%	3,688	2,603	70.58%
11682	Wellspan RRG	VT	4,221	0.02%	97.20%	2,110	1,251	59.29%
19530	State Auto Natl Ins Co	OH	4,217	0.02%	97.22%	4,412	2,630	59.61%
24775	St Paul Guardian Ins Co	MN	4,196	0.02%	97.25%	3,979	2,349	59.03%
23612	Midwest Employers Cas Co	DE	4,192	0.02%	97.27%	4,037	2,290	56.73%
23337	Merchants Ins Co Of NH Inc	NH	4,191	0.02%	97.29%	3,910	3,115	79.67%
35483	Daily Underwriters Of Amer	PA	4,179	0.02%	97.32%	3,910	1,783	45.60%
41513	Foremost Signature Ins Co	MI	4,011	0.02%	97.34%	4,315	2,619	60.70%
10472	Capitol Ind Corp	WI	4,002	0.02%	97.36%	4,324	3,039	70.28%
15326	Utica First Ins Co	NY	3,995	0.02%	97.38%	3,645	1,252	34.35%
22187	Greater NY Mut Ins Co	NY	3,987	0.02%	97.40%	3,579	1,195	33.39%
14559	Guideone Specialty Mut Ins Co	IA	3,985	0.02%	97.43%	4,169	1,346	32.29%
25534	TIG Ins Co	CA	3,967	0.02%	97.45%	4,921	17,268	350.90%
16888	Bedford Grange Mut Ins Co	PA	3,945	0.02%	97.47%	3,731	1,972	52.85%
11688	St Lukes Health Network Ins Co RRG	VT	3,913	0.02%	97.49%	2,651	1,806	68.13%
37532	Great American E&S Ins Co	DE	3,858	0.02%	97.51%	4,079	3,404	83.45%

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Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
35769	Lyndon Property Ins Co	MO	3,850	0.02%	97.53%	2,508	8,202	327.03%
37052	Regis Ins Co	PA	3,839	0.02%	97.55%	3,574	1,817	50.84%
24724	First Natl Ins Co Of Amer	WA	3,826	0.02%	97.57%	3,728	2,140	57.40%
18023	Star Ins Co	MI	3,821	0.02%	97.59%	2,501	1,284	51.34%
20621	OneBeacon America Ins Co	MA	3,811	0.02%	97.62%	5,137	-4,220	-82.15%
11516	Positive Mut RRG Inc	SC	3,792	0.02%	97.64%	3,374	1,986	58.86%
17086	Farmers & Mechanics Mut Ins Co	PA	3,751	0.02%	97.66%	3,429	3,104	90.52%
24384	Ranger Ins Co	DE	3,749	0.02%	97.68%	3,347	4,624	138.15%
16578	Fidelity Natl Prop and Cas Ins Co	NY	3,739	0.02%	97.70%	2,908	283	9.73%
42552	Nova Cas Co	NY	3,679	0.02%	97.72%	3,475	2,374	68.32%
17329	Juniata Mut Ins Co	PA	3,673	0.02%	97.74%	3,458	2,215	64.05%
16918	Briar Crk Mut Ins Co	PA	3,626	0.02%	97.76%	3,491	1,406	40.28%
17400	Noetic Specialty Ins Co	IL	3,588	0.02%	97.78%	2,344	1,224	52.22%
44121	Oms Natl Ins Co Rrg	IL	3,574	0.02%	97.80%	3,183	777	24.41%
17124	Farmers Mut Ins Co	PA	3,528	0.02%	97.82%	3,504	1,435	40.95%
24872	Connecticut Ind Co	CT	3,516	0.02%	97.84%	4,646	10,674	229.75%
26743	Maxum Ind Co	DE	3,461	0.02%	97.85%	1,319	500	37.91%
36951	Century Surety Co	OH	3,445	0.02%	97.87%	2,376	917	38.59%
34622	Glens Falls Ins Co	DE	3,434	0.02%	97.89%	3,568	4,846	135.82%
17108	Farmers Mut F I C Of Mccandless	PA	3,430	0.02%	97.91%	2,980	1,536	51.54%
26832	Great American Alliance Ins Co	OH	3,399	0.02%	97.93%	6,829	5,992	87.74%
41343	Gerling Amer Ins Co	NY	3,393	0.02%	97.95%	3,251	4,617	142.02%
17507	Lakeland Ins Co	PA	3,393	0.02%	97.97%	3,818	2,005	52.51%
21318	Coregis Ins Co	IN	3,339	0.02%	97.98%	3,149	1,831	58.15%
14354	Jewelers Mut Ins Co	WI	3,337	0.02%	98.00%	3,201	955	29.83%
26069	Wausau Business Ins Co	WI	3,319	0.02%	98.02%	2,332	1,746	74.87%
37893	Ulico Cas Co	DE	3,280	0.02%	98.04%	4,346	2,254	51.86%
35408	Sirius Amer Ins Co	DE	3,213	0.02%	98.06%	3,442	3,400	98.78%
10235	American Southern Ins Co	KS	3,179	0.02%	98.07%	2,317	400	17.26%

PENNSYLVANIA Insurance Department
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Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
38660	MIC General Ins Corp	MI	3,177	0.02%	98.09%	3,237	1,918	59.25%
10367	Avemco Ins Co	MD	3,148	0.02%	98.11%	3,154	863	27.36%
22713	Insurance Co Of North Amer	PA	3,107	0.02%	98.13%	5,422	10,668	196.75%
24350	Triad Guaranty Ins Corp	IL	3,100	0.02%	98.14%	3,227	314	9.73%
37982	Tudor Ins Co	NH	3,099	0.02%	98.16%	2,931	2,743	93.59%
37540	Omaha Prop & Cas Ins Co	NE	3,093	0.02%	98.18%	3,660	1,520	41.53%
11118	Federated Rural Electric Ins Exch	KS	3,088	0.02%	98.19%	2,848	2,701	94.84%
10317	Neighborhood Spirit Prop & Cas Co	CA	3,081	0.02%	98.21%	2,906	2,320	79.83%
26797	Housing Authority RRG Inc	VT	3,067	0.02%	98.23%	2,389	2,522	105.57%
17175	Friends Cove Mut Ins Co	PA	3,059	0.02%	98.24%	2,880	1,548	53.75%
21105	North River Ins Co	NJ	3,047	0.02%	98.26%	1,972	-748	-37.93%
11044	GMAC Ins Co Online Inc	MO	3,041	0.02%	98.28%	3,204	2,417	75.44%
41840	Allmerica Financial Benefit Ins Co	MI	2,989	0.02%	98.29%	2,757	2,325	84.33%
36927	Colony Specialty Ins Co	OH	2,982	0.02%	98.31%	2,487	2,467	99.20%
35912	American Western Home Ins Co	OK	2,838	0.02%	98.32%	1,918	457	23.83%
10933	MIIX Ins Co	NJ	2,779	0.02%	98.34%	3,126	31,232	999.10%
33600	LM Ins Corp	IA	2,779	0.02%	98.35%	2,084	1,196	57.39%
11255	Caterpillar Ins Co	MO	2,750	0.02%	98.37%	1,306	1,081	82.77%
38261	Hartford Ins Co Of The Southeast	FL	2,743	0.02%	98.38%	2,564	1,521	59.32%
26220	Yosemite Ins Co	IN	2,742	0.02%	98.40%	3,055	622	20.36%
20117	California Cas Ind Exch	CA	2,742	0.02%	98.41%	1,411	1,084	76.82%
17485	Mutual Ins Co Of Lehigh Cnty	PA	2,659	0.01%	98.43%	2,528	1,606	63.53%
35726	Providence Washington Ins Co Of NY	NY	2,630	0.01%	98.44%	3,513	5,330	151.72%
29742	Integon Natl Ins Co	NC	2,618	0.01%	98.46%	2,892	1,020	35.27%
10499	DaimlerChrysler Ins Co	MI	2,589	0.01%	98.47%	2,535	1,200	47.34%
31135	Great American Security Ins Co	OH	2,583	0.01%	98.49%	3,458	2,427	70.19%
11592	International Fidelity Ins Co	NJ	2,582	0.01%	98.50%	2,286	107	4.68%
19992	American Select Ins Co	OH	2,573	0.01%	98.51%	2,167	2,503	115.51%
24325	York Ins Co	IL	2,525	0.01%	98.53%	3,517	4,175	118.71%

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11531	CHC Cas RRG	VT	2,477	0.01%	98.54%	2,477	633	25.56%
15865	NCMIC Ins Co	IA	2,451	0.01%	98.55%	1,907	395	20.71%
10726	Somerset Cas Ins Co	PA	2,440	0.01%	98.57%	2,540	2,742	107.95%
16985	Conemaugh Valley Mut Ins Co	PA	2,431	0.01%	98.58%	2,454	1,685	68.66%
10023	Alliance Of Nonprofits For Ins RRG	VT	2,411	0.01%	98.59%	1,759	851	48.38%
20010	Acceptance Ind Ins Co	NE	2,401	0.01%	98.61%	1,967	-2,216	-112.66%
12260	Campmed Cas & Ind Co Inc MD	MD	2,393	0.01%	98.62%	947	237	25.03%
10120	Everest Natl Ins Co	AZ	2,371	0.01%	98.63%	1,781	412	23.13%
10105	Victoria Select Ins Co	OH	2,368	0.01%	98.65%	2,350	1,477	62.85%
22241	Medmarc Cas Ins Co	VT	2,358	0.01%	98.66%	2,753	2,111	76.68%
42846	Atlantic Cas Ins Co	NC	2,356	0.01%	98.67%	2,406	1,164	48.38%
11215	Safeco Ins Co Of IN	IN	2,347	0.01%	98.69%	994	486	48.89%
10745	Homesite Ins Co Of PA	PA	2,346	0.01%	98.70%	1,821	2,405	132.07%
27987	Northfield Ins Co	IA	2,314	0.01%	98.71%	2,444	2,237	91.53%
36153	Aetna Ins Co of CT	CT	2,308	0.01%	98.72%	2,547	1,868	73.34%
40177	Paramount Ins Co	NY	2,292	0.01%	98.74%	2,330	1,320	56.65%
12750	Evergreen Natl Ind Co	OH	2,286	0.01%	98.75%	1,959	245	12.51%
34452	Homeland Ins Co of NY	NY	2,278	0.01%	98.76%	1,148	721	62.80%
28886	Transguard Ins Co Of Amer Inc	IL	2,276	0.01%	98.77%	1,529	1,370	89.60%
14532	Middlesex Mut Assur Co	CT	2,262	0.01%	98.79%	1,606	315	19.61%
10344	Rvi Amer Ins Co	CT	2,248	0.01%	98.80%	200	40	20%
40436	Stratford Ins Co	NH	2,224	0.01%	98.81%	1,689	604	35.76%
16187	AXA Re Prop & Cas Ins Co	DE	2,218	0.01%	98.82%	2,147	1,895	88.26%
17256	HannahsTown Mut Ins Co	PA	2,217	0.01%	98.83%	2,155	955	44.32%
35246	Laurier Ind Co	WI	2,206	0.01%	98.85%	2,206	1,602	72.62%
44784	Fairfield Ins Co	CT	2,153	0.01%	98.86%	2,038	2,702	132.58%
37303	Redland Ins Co	NJ	2,153	0.01%	98.87%	2,495	803	32.18%
25569	Gotham Ins Co	NY	2,145	0.01%	98.88%	1,809	1,610	89.00%
22012	Motors Ins Corp	MI	2,144	0.01%	98.89%	2,819	866	30.72%

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20559	General Security Ind Co of AZ	AZ	2,134	0.01%	98.90%	1,985	1,638	82.52%
11282	Germantown Ins Co	PA	2,128	0.01%	98.92%	2,138	2,365	110.62%
11808	Schuykill Crossing Reciprocal RRG	VT	2,110	0.01%	98.93%	835	0	0%
26999	United Guaranty Mtg Indem Co	NC	2,108	0.01%	98.94%	2,103	150	7.13%
11000	Sentinel Ins Co Ltd	CT	2,083	0.01%	98.95%	788	515	65.36%
23728	National General Ins Co	MO	2,039	0.01%	98.96%	2,094	1,193	56.97%
29874	North American Specialty Ins Co	NH	2,037	0.01%	98.97%	7,428	21,094	283.98%
22535	Seaboard Surety Co	NY	2,020	0.01%	98.98%	1,945	-144	-7.40%
11142	United Cas Ins Co Of Amer	PA	1,986	0.01%	99.00%	1,995	426	21.35%
44105	Ophthalmic Mut Ins Co RRG	VT	1,933	0.01%	99.01%	1,756	-66	-3.76%
20362	Mitsui Sumitomo Ins Co of Amer	NY	1,930	0.01%	99.02%	1,558	102	6.55%
12203	James River Ins Co	OH	1,924	0.01%	99.03%	392	204	52.04%
31325	Acadia Ins Co	ME	1,901	0.01%	99.04%	1,544	830	53.76%
25011	Wesco Ins Co	DE	1,868	0.01%	99.05%	4,615	1,224	26.52%
22039	General Rein Corp	DE	1,855	0.01%	99.06%	916	5,058	552.18%
42234	Minnesota Lawyers Mut Ins Co	MN	1,853	0.01%	99.07%	1,406	468	33.29%
38237	American Country Ins Co	IL	1,818	0.01%	99.08%	1,576	673	42.70%
34274	Central States Ind Co Of Omaha	NE	1,810	0.01%	99.09%	1,804	495	27.44%
22683	Teachers Ins Co	IL	1,805	0.01%	99.10%	1,660	4,363	262.83%
23108	Lumbermens Underwriting Alliance	MO	1,796	0.01%	99.11%	1,836	3,013	164.11%
12475	Republic-Franklin Ins Co	OH	1,772	0.01%	99.12%	1,402	933	66.55%
27324	Hanover Fire And Cas Ins Co	PA	1,771	0.01%	99.13%	1,730	161	9.31%
42900	Harleysville Ins Co Of NJ	NJ	1,766	0.01%	99.14%	1,402	5,601	399.50%
40045	Starnet Ins Co	DE	1,756	0.01%	99.15%	1,833	994	54.23%
25433	American Safety Ind Co	OK	1,731	0.01%	99.16%	2,067	805	38.95%
11801	First Keystone RRG Inc	SC	1,728	0.01%	99.16%	225	135	60%
11800	Foremost Property & Cas Ins Co	MI	1,720	0.01%	99.17%	1,624	1,069	65.83%
38601	MIC Prop & Cas Ins Corp	MI	1,712	0.01%	99.18%	1,408	-12	-0.85%
11587	Pelican Ins RRG	VT	1,708	0.01%	99.19%	1,274	614	48.19%

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10815	Verlan Fire Ins Co MD	MD	1,694	0.01%	99.20%	1,558	125	8.02%
23450	American Family Home Ins Co	FL	1,671	0.01%	99.21%	2,262	1,522	67.29%
22977	Lumbermens Mut Cas Co	IL	1,659	0.01%	99.22%	25,122	-201,149	-800.69%
17752	Select Risk Ins Co	PA	1,640	0.01%	99.23%	1,730	347	20.06%
25585	Professionals Direct Ins Co	MI	1,639	0.01%	99.24%	1,190	301	25.29%
20060	National Ind Co Of Mid-Amer	IA	1,639	0.01%	99.25%	1,230	1,054	85.69%
22292	Hanover Ins Co	NH	1,637	0.01%	99.26%	2,305	3,546	153.84%
19615	American Reliable Ins Co	AZ	1,625	0.01%	99.26%	1,492	286	19.17%
20176	Celina Mut Ins Co	OH	1,610	0.01%	99.27%	1,262	1,071	84.87%
17965	American Sentinel Ins Co	PA	1,598	0.01%	99.28%	1,671	719	43.03%
10758	Colonial Surety Co	PA	1,561	0.01%	99.29%	1,337	71	5.31%
39942	American Natl General Ins Co	MO	1,561	0.01%	99.30%	1,544	962	62.31%
22195	Insurance Co Of Greater NY	NY	1,537	0.01%	99.31%	1,094	776	70.93%
16608	New York Marine & Gnrl Ins Co	NY	1,529	0.01%	99.32%	1,283	-98	-7.64%
41106	Triumphe Cas Co	PA	1,521	0.01%	99.32%	1,347	568	42.17%
10115	Eastern Dentists Ins Co RRG	VT	1,520	0.01%	99.33%	1,317	418	31.74%
20648	Employers Fire Ins Co	MA	1,512	0.01%	99.34%	660	391	59.24%
11676	Cruden Bay RRG Inc	VT	1,500	0.01%	99.35%	1,500	20	1.33%
20311	XL Capital Assurance Inc	NY	1,478	0.01%	99.36%	9	0	0%
39527	Heritage Ind Co	CA	1,470	0.01%	99.37%	1,664	1,223	73.50%
19224	St. Paul Protective Ins Co	IL	1,455	0.01%	99.37%	1,254	-285	-22.73%
30880	Washington Mut Fire & Storm Ins	PA	1,453	0.01%	99.38%	1,461	859	58.80%
31968	Merastar Ins Co	TN	1,447	0.01%	99.39%	1,946	1,435	73.74%
11694	Central PA Physicians RRG Inc	SC	1,443	0.01%	99.40%	654	466	71.25%
11675	Professional Cas Assn	PA	1,432	0.01%	99.40%	646	101	15.63%
13331	American Hardware Mut Ins Co	OH	1,417	0.01%	99.41%	1,314	676	51.45%
17337	Philanthropic Mut Fire Ins Co	PA	1,399	0.01%	99.42%	1,372	299	21.79%
31232	Monumental General Cas Co	MD	1,394	0.01%	99.43%	1,371	1,134	82.71%
10083	National Catholic RRG	VT	1,374	0.01%	99.44%	1,044	1,074	102.87%

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36340	Camico Mut Ins Co	CA	1,369	0.01%	99.44%	1,243	358	28.80%
11006	MGIC Assur Corp Segregated Account	WI	1,353	0.01%	99.45%	1,353	1,592	117.66%
18619	Platte River Ins Co.	NE	1,345	0.01%	99.46%	684	378	55.26%
34169	Commonwealth Ins Co	PA	1,331	0.01%	99.46%	1,232	288	23.38%
34649	Centre Ins Co	DE	1,319	0.01%	99.47%	1,171	413	35.27%
12831	State Natl Ins Co Inc	TX	1,295	0.01%	99.48%	1,123	2,344	208.73%
40266	CMG Mortgage Ins Co	WI	1,289	0.01%	99.49%	1,183	99	8.37%
10656	United States Surety Co	MD	1,285	0.01%	99.49%	1,046	195	18.64%
27340	Centre County Mut Fire Ins Co	PA	1,283	0.01%	99.50%	1,137	750	65.96%
25422	Atradius Trade Credit Ins Co	MD	1,233	0.01%	99.51%	1,297	106	8.17%
19941	American Commerce Ins Co	OH	1,186	0.01%	99.51%	1,006	1,091	108.45%
10786	Princeton Excess & Surplus Lines Ins	DE	1,152	0.01%	99.52%	331	132	39.88%
42307	Navigators Ins Co	NY	1,143	0.01%	99.53%	863	418	48.44%
27154	Atlantic Specialty Ins Co	NY	1,132	0.01%	99.53%	1,331	312	23.44%
31089	Republic Western Ins Co	AZ	1,114	0.01%	99.54%	1,526	335	21.95%
10750	1st Choice Auto Ins Co	PA	1,103	0.01%	99.54%	916	586	63.97%
42048	Diamond State Ins Co	IN	1,094	0.01%	99.55%	1,351	4,822	356.92%
10353	Ooida RRG Inc	VT	1,092	0.01%	99.56%	1,012	722	71.34%
38830	Fort Wayne Hlth & Cas Ins Co	IN	1,066	0.01%	99.56%	1,073	-936	-87.23%
10113	Terra Ins Co RRG	VT	1,064	0.01%	99.57%	1,064	-192	-18.05%
24139	International Bus & Merc Reassur Co	IL	1,033	0.01%	99.57%	1,021	1,584	155.14%
43044	Response Ins Co	DE	1,023	0.01%	99.58%	1,039	799	76.90%
37745	Integon Specialty Ins	NC	1,022	0.01%	99.58%	303	684	225.74%
18341	Insurance Corp Of NY	NY	1,021	0.01%	99.59%	3,458	2,331	67.41%
39969	American Safety Cas Ins Co	DE	1,020	0.01%	99.60%	2,071	1,447	69.87%
18279	Bankers Standard Ins Co	PA	1,020	0.01%	99.60%	1,551	-130	-8.38%
41769	Athena Assur Co	MN	1,008	0.01%	99.61%	1,099	1,464	133.21%
13137	Viking Ins Co Of WI	CO	1,004	0.01%	99.61%	1,197	1,050	87.72%
16993	Continental Mut Ins Co	PA	1,004	0.01%	99.62%	1,004	219	21.81%

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20109	Bituminous Fire & Marine Ins Co	IL	1,002	0.01%	99.62%	1,148	1,910	166.38%
10348	Arch Reins Co	NE	991	0.01%	99.63%	221	88	39.82%
25448	American Safety RRG Inc	VT	964	0.01%	99.63%	765	164	21.44%
41459	Armed Forces Ins Exchange	KS	958	0.01%	99.64%	926	366	39.52%
17868	Wallrose Mut Ins Co	PA	957	0.01%	99.64%	858	539	62.82%
13285	Allegheny Cas Co	PA	957	0.01%	99.65%	962	22	2.29%
17582	Patrons Mut Fire Ins Co of IN PA	PA	956	0.01%	99.65%	956	152	15.90%
11123	Safety First Ins Co	IL	923	0.01%	99.66%	734	242	32.97%
11126	Sompo Japan Ins Co of Amer	NY	921	0.01%	99.66%	867	537	61.94%
14656	Municipal Mut Ins Co	WV	914	0.01%	99.67%	949	803	84.62%
14460	Podiatry Ins Co Of Amer A Mut Co	IL	905	0.00%	99.67%	726	160	22.04%
22209	Atlantic Ins Co	TX	899	0.00%	99.68%	603	54	8.96%
25054	Hudson Ins Co	DE	896	0.00%	99.68%	822	147	17.88%
10914	Kemper Independence Ins Co	IL	891	0.00%	99.69%	1,758	1,085	61.72%
25518	TIG Premier Ins Co	CA	890	0.00%	99.69%	5,364	13,472	251.16%
40444	Old Republic Surety Co	WI	883	0.00%	99.70%	730	21	2.88%
26867	Southern Ins Co Of VA	VA	872	0.00%	99.70%	1,131	1,270	112.29%
22306	Massachusetts Bay Ins Co	NH	852	0.00%	99.71%	828	135	16.30%
16667	United Gty Residential Ins Co Of NC	NC	831	0.00%	99.71%	881	119	13.51%
18376	Hermitage Ins Co	NY	802	0.00%	99.72%	693	414	59.74%
34711	Computer Ins Co	RI	791	0.00%	99.72%	847	6	0.71%
16969	Clearfield Cty Grnge Mut Fire Ins Co	PA	788	0.00%	99.73%	761	257	33.77%
34541	Allegheny Surety Co	PA	759	0.00%	99.73%	553	76	13.74%
17191	Grange Mut Fire Ins Co	PA	758	0.00%	99.73%	723	750	103.73%
28720	Colorado Western Ins Co	CO	746	0.00%	99.74%	452	139	30.75%
14265	Indiana Lumbermens Mut Ins Co	IN	741	0.00%	99.74%	660	660	100%
24376	American General Ind Co	IL	737	0.00%	99.75%	507	357	70.41%
10061	Leader Specialty Ins Co	IN	730	0.00%	99.75%	137	78	56.93%
19828	Argonaut-Midwest Ins Co	IL	722	0.00%	99.75%	867	1,687	194.58%

PENNSYLVANIA Insurance Department
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Rounded to Thousands
Line(s) of Business 34 - TOTALS

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
10340	Stonington Ins Co	TX	702	0.00%	99.76%	222	278	125.23%
14494	Merchants Bonding Co (Mutual)	IA	697	0.00%	99.76%	682	100	14.66%
10967	Newport Mut Ins RRG Inc	HI	687	0.00%	99.77%	302	174	57.62%
11513	Physicians Specialty Ltd RRG	SC	679	0.00%	99.77%	236	250	105.93%
21946	Camden Fire Ins Assoc	NJ	675	0.00%	99.77%	675	-575	-85.19%
25038	North American Capacity Ins Co	NH	673	0.00%	99.78%	1,421	324	22.80%
24449	Regent Ins Co	WI	663	0.00%	99.78%	428	146	34.11%
11822	Millennium Ins Co	PA	654	0.00%	99.78%	34	0	0%
29629	Namic Ins Co Inc	IN	637	0.00%	99.79%	618	-195	-31.55%
17469	Montour Mut Ins Co	PA	630	0.00%	99.79%	570	160	28.07%
17574	Patrons Mut Fire Assoc Of Nw PA	PA	622	0.00%	99.79%	621	140	22.54%
19402	Birmingham Fire Ins Co Of PA	PA	603	0.00%	99.80%	3,066	2,089	68.13%
23248	Occidental Fire & Cas Co Of NC	NC	599	0.00%	99.80%	536	305	56.90%
10164	Cpa Mut Ins Co Of Amer RRG	VT	577	0.00%	99.80%	620	376	60.65%
32778	Washington Intl Ins Co	AZ	565	0.00%	99.81%	575	-803	-139.65%
25180	Fidelity Natl Ins Co	CA	564	0.00%	99.81%	55	0	0%
22756	Horace Mann Prop & Cas Ins Co	CA	560	0.00%	99.81%	432	719	166.44%
34118	Colony Natl Ins Co	VA	559	0.00%	99.82%	944	1,235	130.83%
26565	Ohio Ind Co	OH	550	0.00%	99.82%	590	675	114.41%
39381	Adriatic Ins Co	ND	528	0.00%	99.82%	517	173	33.46%
36455	Northbrook Ind Co	IL	523	0.00%	99.83%	108	12,351	11436.11%
12718	Developers Surety And Ind Co	IA	522	0.00%	99.83%	573	3,115	543.63%
25089	Coast Natl Ins Co	CA	517	0.00%	99.83%	450	408	90.67%
10952	Stonebridge Casualty Ins Co	OH	517	0.00%	99.83%	465	314	67.53%
28223	Nationwide Agribusiness Ins Co	IA	504	0.00%	99.84%	378	61	16.14%
11698	Faith Affiliated RRG Inc	SC	500	0.00%	99.84%	243	76	31.28%
29530	AXA Art Ins Corp	NY	478	0.00%	99.84%	450	678	150.67%
10833	Gemini Ins Co	DE	478	0.00%	99.84%	240	122	50.83%
28304	Federated Service Ins Co	MN	468	0.00%	99.85%	454	118	25.99%

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Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
17892	West Branch Mut Ins Co	PA	467	0.00%	99.85%	442	160	36.20%
17620	Penn Charter Mut Ins Co	PA	464	0.00%	99.85%	455	258	56.70%
36650	Guarantee Co Of North America USA	MI	463	0.00%	99.85%	725	-108	-14.90%
27332	Canonsburg Mut Fire Ins Co	PA	460	0.00%	99.86%	389	238	61.18%
24503	Blue Ridge Ins Co	WI	457	0.00%	99.86%	13,979	11,229	80.33%
24104	Ohio Farmers Ins Co	OH	451	0.00%	99.86%	889	1,607	180.76%
25496	TIG Ind Co	CA	442	0.00%	99.86%	1,381	9,634	697.61%
39322	General Security Natl Ins Co	NY	441	0.00%	99.87%	490	-149	-30.41%
39012	Safeco Ins Co Of IL	IL	438	0.00%	99.87%	419	352	84.01%
16071	Mutual Fire Ins Co In Calvert Cnty	MD	436	0.00%	99.87%	433	489	112.93%
23396	Amerisure Mut Ins Co	MI	427	0.00%	99.87%	525	3,224	614.10%
16853	Old Guard Fire Ins Co	PA	417	0.00%	99.88%	1,090	1,563	143.39%
23442	Patriot General Ins Co	WI	389	0.00%	99.88%	367	98	26.70%
34347	Colonial American Cas & Surety Co	MD	388	0.00%	99.88%	256	57	22.27%
44075	States Self-Insurers RRG	VT	387	0.00%	99.88%	387	-204	-52.71%
34568	Centennial Cas Co	AL	384	0.00%	99.88%	367	22	5.99%
34266	Frontier Ins Co	NY	383	0.00%	99.89%	548	-6,087	-1110.77%
40940	Western Pacific Mut Ins Co RRG	CO	380	0.00%	99.89%	341	10	2.93%
10748	Livingston Mut Ins Co	PA	379	0.00%	99.89%	257	163	63.42%
16217	National Farmers Union Prop & Cas	CO	371	0.00%	99.89%	358	204	56.98%
12599	Windsor Ins Co	IN	370	0.00%	99.89%	619	161	26.01%
40134	Potomac Ins Co Of IL	IL	369	0.00%	99.90%	369	-63	-17.07%
19984	ACIG Ins Co	IL	369	0.00%	99.90%	369	18	4.88%
36056	NIC Ins Co	NY	365	0.00%	99.90%	326	156	47.85%
17515	North Western Mut Fire Ins Co	PA	362	0.00%	99.90%	289	214	74.05%
34231	Medical Liability Mut Ins Co	NY	349	0.00%	99.90%	840	1,100	130.95%
25445	TIG Specialty Ins Corp	CA	338	0.00%	99.91%	810	-660	-81.48%
26611	Valiant Ins Co	IA	326	0.00%	99.91%	1,246	-1	-0.08%
11696	Guardian RRG Inc	MT	323	0.00%	99.91%	323	88	27.24%

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34487	Professional Undrwtrs Liab Ins Co	UT	323	0.00%	99.91%	333	13	3.90%
27278	Protection Mut Ins Co	PA	320	0.00%	99.91%	301	118	39.20%
38466	Evergreen USA RRG Inc	VT	312	0.00%	99.92%	266	19	7.14%
29700	North American Elite Ins Co	NH	308	0.00%	99.92%	258	46	17.83%
19712	American States Ins Co Of TX	TX	300	0.00%	99.92%	314	87	27.71%
42757	Agri General Ins Co	IA	298	0.00%	99.92%	297	152	51.18%
11197	National Independent Truckers IC RRG	SC	297	0.00%	99.92%	263	95	36.12%
13307	Lexon Ins Co	TX	296	0.00%	99.92%	81	7	8.64%
27740	North Pointe Ins Co	MI	293	0.00%	99.93%	55	0	0%
37940	Lexington Natl Ins Corp	MD	287	0.00%	99.93%	286	0	0%
10676	First Guard Ins Co	AZ	285	0.00%	99.93%	285	230	80.70%
42609	Affirmative Ins Co	IL	278	0.00%	99.93%	492	270	54.88%
44016	National Home Ins Co RRG	CO	277	0.00%	99.93%	149	-7	-4.70%
34991	Genesis Ind Ins Co	ND	277	0.00%	99.93%	465	-308	-66.24%
15709	Southern States Ins Exch	VA	274	0.00%	99.93%	298	17	5.70%
10991	Global Intl Ins Co Inc A RRG	HI	274	0.00%	99.94%	274	0	0%
10476	Steel Tank Ins Co RRG	VT	270	0.00%	99.94%	270	27	10%
10220	Commonwealth Ins Co Of Amer	WA	269	0.00%	99.94%	203	11,412	5621.67%
37206	Contractors Bonding & Ins Co	WA	263	0.00%	99.94%	261	419	160.54%
26085	Warner Ins Co	IL	262	0.00%	99.94%	321	273	85.05%
41238	Trans Pacific Ins Co	NY	253	0.00%	99.94%	247	-171	-69.23%
28053	United Coastal Ins Co	AZ	250	0.00%	99.94%	250	61	24.40%
15679	National Fire & Ind Exch	MO	242	0.00%	99.95%	233	743	318.88%
30945	National Alliance Ins Co	MO	238	0.00%	99.95%	450	414	92%
36420	Allianz Underwriters Ins Co	CA	235	0.00%	99.95%	225	-10,475	-4655.56%
10727	Response Ins Co Of Amer	DC	234	0.00%	99.95%	233	175	75.11%
25453	Nationwide Ins Co Of Amer	WI	232	0.00%	99.95%	111	356	320.72%
33162	Bankers Ins Co	FL	231	0.00%	99.95%	564	128	22.70%
10669	Church Ins Co	NY	230	0.00%	99.95%	214	43	20.09%

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31534	Citizens Ins Co Of Amer	MI	228	0.00%	99.95%	133	286	215.04%
10801	Fortress Ins Co	IL	228	0.00%	99.96%	89	4	4.49%
10200	American Live Stock Ins Co	IL	224	0.00%	99.96%	148	77	52.03%
10290	Response Ind Co Of DE	DE	221	0.00%	99.96%	244	112	45.90%
10232	American Assoc Of Othodontists RRG	VT	218	0.00%	99.96%	205	56	27.32%
33022	AXA Corp Solutions Ins Co	NY	214	0.00%	99.96%	453	1,194	263.58%
25844	Union Ins Co	NE	214	0.00%	99.96%	100	147	147%
17701	Pymatuning Mut Fire Ins Co	PA	209	0.00%	99.96%	206	28	13.59%
28519	First Sealord Surety Inc	PA	207	0.00%	99.96%	121	11	9.09%
31208	American General Property Ins Co	TN	206	0.00%	99.97%	208	36	17.31%
37621	Toyota Motor Ins Co	IA	205	0.00%	99.97%	175	184	105.14%
17159	Usf Ins Co	PA	204	0.00%	99.97%	204	993	486.76%
37656	Anesthesiologists Pro Assur Co	FL	201	0.00%	99.97%	195	260	133.33%
29831	Independent Mut Fire Ins Co	IL	195	0.00%	99.97%	195	23	11.79%
44202	American Feed Industry Ins Co RRG	IA	195	0.00%	99.97%	161	32	19.88%
14702	Eastguard Ins Co	PA	194	0.00%	99.97%	230	-279	-121.30%
27219	Center Valley Mut Fire Ins Co	PA	194	0.00%	99.97%	188	71	37.77%
14052	First Patriot Ins Co	PA	192	0.00%	99.97%	1,703	1,217	71.46%
33278	Florists Ins Co	IL	187	0.00%	99.97%	186	43	23.12%
37850	Pacific Specialty Ins Co	CA	183	0.00%	99.98%	160	24	15%
10101	Premier Ins Exchange RRG	VT	182	0.00%	99.98%	162	69	42.59%
21334	Empire Ind Ins Co	OK	177	0.00%	99.98%	263	637	242.21%
16705	Dealers Assur Co	OH	173	0.00%	99.98%	189	62	32.80%
15580	Scottsdale Ind Co	OH	171	0.00%	99.98%	83	53	63.86%
33650	Mendota Ins Co	MN	169	0.00%	99.98%	137	60	43.80%
40428	Voyager Ind Ins Co	GA	163	0.00%	99.98%	145	162	111.72%
11630	Jefferson Ins Co	NY	155	0.00%	99.98%	290	263	90.69%
22950	Acstar Ins Co	IL	154	0.00%	99.98%	154	-12	-7.79%
22268	Infinity Ins Co	IN	153	0.00%	99.98%	269	249	92.57%

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Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
10216	American Contractors Ind Co	CA	152	0.00%	99.98%	133	18	13.53%
35637	Landmark Ins Co	CA	152	0.00%	99.99%	127	390	307.09%
18538	Bancinsure Inc	OK	151	0.00%	99.99%	126	32	25.40%
35602	Ohic Ins Co	OH	147	0.00%	99.99%	255	-440	-172.55%
43460	FFG Ins Co	TX	145	0.00%	99.99%	122	18	14.75%
24660	Cumberland Cas & Surety Co	FL	145	0.00%	99.99%	148	265	179.05%
13893	Community Blood Cntr Exch RRG	IN	144	0.00%	99.99%	139	9	6.47%
26379	Accredited Surety & Cas Co Inc	FL	136	0.00%	99.99%	120	6	5%
14753	Frederick Mut Ins Co	MD	136	0.00%	99.99%	48	25	52.08%
31143	Old Republic Union Ins Co	IL	134	0.00%	99.99%	134	-1	-0.75%
37060	Old United Cas Co	KS	132	0.00%	99.99%	135	30	22.22%
42072	INA Surplus Ins Co	PA	130	0.00%	99.99%	96	227	236.46%
21806	Harbor Specialty Ins Co	NJ	124	0.00%	99.99%	285	2,031	712.63%
13200	Universal Surety Of Amer	TX	123	0.00%	99.99%	83	51	61.45%
10234	National Srvc Contract Ins Co RRG	HI	123	0.00%	100.00%	117	17	14.53%
10103	American Agricultural Ins Co	IN	117	0.00%	100.00%	117	187	159.83%
39640	Firemans Fund Ins Co Of OH	OH	116	0.00%	100.00%	80	3,379	4223.75%
23434	Middlesex Ins Co	WI	116	0.00%	100.00%	54	15	27.78%
12300	American Contractors Ins Co RRG	TX	114	0.00%	100.00%	81	-83	-102.47%
23663	National American Ins Co	OK	114	0.00%	100.00%	101	54	53.47%
11445	United Natl Cas Ins Co	IN	113	0.00%	100.00%	109	43	39.45%
17876	Washington Mut Fire Of Lawrence Cty	PA	112	0.00%	100.00%	112	1	0.89%
29017	Professionals Advocate Ins Co	MD	109	0.00%	100.00%	159	198	124.53%
34738	Arag Ins Co	IA	108	0.00%	100.00%	108	60	55.56%
11672	High Tech Services RRG Inc	VT	97	0.00%	100.00%	40	0	0%
11401	Guaranty Natl Ins Co	CO	94	0.00%	100.00%	77	567	736.36%
10680	Franklin Homeowners Assur Co	PA	93	0.00%	100.00%	82	169	206.10%
11878	MutualAid eXchange	KS	91	0.00%	100.00%	65	2	3.08%
10318	Exact Prop & Cas Co Inc	CA	91	0.00%	100.00%	91	40	43.96%

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17477	Mutual Fire Ins Co Of S Bend Twnshp	PA	90	0.00%	100.00%	88	28	31.82%
27685	Stone Valley Mut Fire Ins Co	PA	85	0.00%	100.00%	82	36	43.90%
10946	Arch Excess & Surplus Ins Co	NE	85	0.00%	100.00%	50	27	54%
35432	New Jersey Re-Insurance Co	NJ	84	0.00%	100.01%	78	0	0%
10084	Title Industry Assur Co RRG	VT	81	0.00%	100.01%	66	101	153.03%
12327	Philadelphia United Fire Ins Co	PA	80	0.00%	100.01%	80	4	5%
27405	Locust Mut Fire Ins Co	PA	78	0.00%	100.01%	78	16	20.51%
27847	Insurance Co Of The West	CA	77	0.00%	100.01%	90	116	128.89%
11100	Safeco Surplus Lines Ins Co	WA	76	0.00%	100.01%	80	-5	-6.25%
10213	Discover Specialty Ins Co	IL	75	0.00%	100.01%	75	2	2.67%
22004	CIM Ins Corp	MI	75	0.00%	100.01%	77	27	35.06%
32190	Constitution Ins Co	NY	73	0.00%	100.01%	73	-196	-268.49%
13838	Farmland Mut Ins Co	IA	70	0.00%	100.01%	33	4	12.12%
33391	Medical Assur Co Inc	AL	68	0.00%	100.01%	68	391	575%
10003	Excess Share Ins Corp	OH	61	0.00%	100.01%	61	0	0%
27197	Apollo Mut Fire Ins Co	PA	60	0.00%	100.01%	60	15	25%
37184	Deerfield Ins Co	IL	60	0.00%	100.01%	62	-90	-145.16%
29980	First Colonial Ins Co	FL	59	0.00%	100.01%	0	0	0%
11114	St Charles Ins Co RRG	SC	58	0.00%	100.01%	58	35	60.34%
17531	Old Elizabeth Mut F I C	PA	57	0.00%	100.01%	57	31	54.39%
43117	American Equity Ins Co	AZ	57	0.00%	100.01%	682	5,589	819.50%
30910	Harmony Ins Co	PA	56	0.00%	100.01%	56	3	5.36%
14613	Montgomery Mut Ins Co	MD	54	0.00%	100.01%	46	69	150%
10644	Victoria Automobile Ins Co	IN	54	0.00%	100.01%	84	298	354.76%
20260	Infinity Select Ins Co	IN	54	0.00%	100.01%	95	129	135.79%
20613	American Employers Ins Co	MA	54	0.00%	100.01%	440	5,528	1256.36%
18945	Pine Creek Mut Fire Ins Co	PA	51	0.00%	100.01%	51	34	66.67%
27073	Nipponkoa Ins Co Ltd U.S. Branch	NY	49	0.00%	100.01%	47	6	12.77%
14729	Mutual Fire Marine & Inland Ins Co	PA	49	0.00%	100.01%	43	23	53.49%

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13242	Titan Ind Co	TX	47	0.00%	100.01%	54	945	1750%
30589	Capital City Ins Co Inc	SC	47	0.00%	100.01%	51	4	7.84%
10389	Berkley Ins Co Of The Carolinas	NC	46	0.00%	100.01%	163	40	24.54%
23353	Meridian Security Ins Co	IN	46	0.00%	100.01%	350	355	101.43%
23914	Northwestern Natl Ins Co Milwaukee	WI	44	0.00%	100.02%	48	6,631	13814.58%
27200	Cambria County Mut Ins Co	PA	44	0.00%	100.02%	41	2	4.88%
16551	Savers Prop & Cas Ins Co	MO	43	0.00%	100.02%	25	-22	-88%
38369	Northern Assur Co Of Amer	MA	43	0.00%	100.02%	80	-1,873	-2341.25%
37923	Seaworthy Ins Co	MD	43	0.00%	100.02%	22	19	86.36%
31380	American Surety Co	IN	42	0.00%	100.02%	40	0	0%
40754	Blue Ridge Ind Co	WI	39	0.00%	100.02%	244	160	65.57%
42889	Victoria Fire & Cas Co	OH	38	0.00%	100.02%	48	31	64.58%
27391	Husbandmans Mut Fire Ins Co	PA	37	0.00%	100.02%	11	8	72.73%
17736	Saucon Mut Ins Co	PA	35	0.00%	100.02%	40	28	70%
20818	Commercial Ins Co Of Newark NJ	NJ	35	0.00%	100.02%	20	17	85%
14770	Universal Bonding Ins Co	NJ	33	0.00%	100.02%	25	82	328%
16810	American Mercury Ins Co	OK	33	0.00%	100.02%	3	0	0%
11097	Heritage Warranty Ins RRG Inc	SC	33	0.00%	100.02%	23	17	73.91%
28339	Gateway Ins Co	MO	33	0.00%	100.02%	24	27	112.50%
19046	Travelers Cas Ins Co Of Amer	CT	32	0.00%	100.02%	36	-2,204	-6122.22%
10674	Mainland Ins Co	PA	29	0.00%	100.02%	33	-50	-151.52%
36226	United Cas & Surety Ins Co	MA	27	0.00%	100.02%	24	0	0%
38873	Regal Ins Co	IN	26	0.00%	100.02%	37	17	45.95%
26522	Mount Vernon Fire Ins Co	PA	26	0.00%	100.02%	50	-9	-18%
38148	North Sea Ins Co	NY	25	0.00%	100.02%	57	0	0%
18759	Verex Assure Inc	WI	25	0.00%	100.02%	38	-38	-100%
20877	Capital Markets Assr Corp	NY	24	0.00%	100.02%	524	0	0%
11762	Vesta Fire Ins Corp	IL	24	0.00%	100.02%	17	540	3176.47%
10030	Ace Ind Ins Co	PA	24	0.00%	100.02%	27	26	96.30%

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39950	Metropolitan General Ins Co	RI	23	0.00%	100.02%	23	25	108.70%
36072	National Guardian RRG Inc	HI	22	0.00%	100.02%	22	0	0%
10909	Sun Surety Ins Co	SD	20	0.00%	100.02%	20	0	0%
11099	First American Home Buyers Pro Corp	CA	20	0.00%	100.02%	17	12	70.59%
10179	Red Mountain Cas Ins Co Inc	AL	19	0.00%	100.02%	11	3	27.27%
10657	First Mercury Ins Co	IL	19	0.00%	100.02%	18	-68	-377.78%
18740	MGIC Ind Corp	WI	19	0.00%	100.02%	25	1,435	5740%
35262	Phoenix Assur Co Of NY	NH	18	0.00%	100.02%	95	509	535.79%
11770	United Fncl Cas Co	OH	18	0.00%	100.02%	39	19	48.72%
36560	Service Ins Co	FL	17	0.00%	100.02%	17	0	0%
41858	Great American Fidelity Ins Co	DE	17	0.00%	100.02%	16	-158	-987.50%
10075	Consumer Specialties Ins Co RRG	VT	17	0.00%	100.02%	15	2	13.33%
32808	Illinois Emcasco Ins Co	IA	15	0.00%	100.02%	5	1	20%
29890	Hartford Steam Boil Inspec Ins Co CT	CT	15	0.00%	100.02%	1	0	0%
29114	CMG Mortgage Assur Co	WI	14	0.00%	100.02%	5	0	0%
10819	American Equity Specialty Ins Co	CA	14	0.00%	100.02%	72	-5	-6.94%
29157	United WI Ins Co	WI	13	0.00%	100.02%	13	-18	-138.46%
18007	Cloister Mut Cas Ins Co	PA	13	0.00%	100.02%	13	0	0%
32077	Heritage Casualty Ins Co	IL	12	0.00%	100.02%	12	1	8.33%
16845	Ashland Mut Fire Ins Co Of PA	PA	12	0.00%	100.02%	13	0	0%
11194	Capital Assur RRG Inc	SC	11	0.00%	100.02%	11	0	0%
12190	NIPPONKOA Ins Co of America	NY	10	0.00%	100.02%	9	2	22.22%
15474	National Lloyds Ins Co	TX	9	0%	100.02%	9	0	0%
20230	Central Mut Ins Co	OH	9	0%	100.02%	8	0	0%
27650	Shamokin Township Mut Fire Ins Co	PA	9	0%	100.02%	9	0	0%
10328	Capitol Specialty Ins Corp	WI	6	0%	100.02%	0	0	0%
27359	Clarion County Mut Fire Ins Co	PA	6	0%	100.02%	6	0	0%
41750	St Paul Medical Liability Ins Co	MN	6	0%	100.02%	1	-2	-200%
27081	Bond Safeguard Ins Co	IL	6	0%	100.02%	3	1	33.33%

PENNSYLVANIA Insurance Department
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Property Writing Business Companies

Rounded to Thousands
Line(s) of Business 34 - TOTALS

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
28860	RLI Ind Co	IL	6	0%	100.02%	5	0	0%
37001	American Premier Ins Co	IN	5	0%	100.02%	22	171	777.27%
10673	Penn-Star Ins Co	PA	5	0%	100.02%	14	3	21.43%
37338	Pacific Ins Co	CA	5	0%	100.02%	72	-413	-573.61%
10212	Allmerica Fncl Alliance Ins Co	NH	5	0%	100.02%	4	-1	-25%
37915	American Central Ins Co	MO	4	0%	100.02%	11	1,663	15118.18%
11710	Allied Professionals Ins Co RRG	AZ	4	0%	100.02%	2	0	0%
11033	Automotive Underwriters Ins Co A RRG	HI	3	0%	100.02%	3	0	0%
37710	First American Prop & Cas Ins Co	CA	3	0%	100.02%	3	0	0%
40150	MGA Ins Co Inc	TX	3	0%	100.02%	198	-4,513	-2279.29%
38849	Houston General Ins Co	TX	3	0%	100.02%	14	3,213	22950%
29823	Ge Residential Mortgage Ins Corp NC	NC	3	0%	100.02%	5	1	20%
10729	Seneca Specialty Ins Co	AZ	3	0%	100.02%	1	0	0%
26140	American Millennium Ins Co	NJ	2	0%	100.02%	2	0	0%
33189	Monticello Ins Co	DE	2	0%	100.02%	2	-105	-5250%
11267	Security America RRG Inc	VT	2	0%	100.02%	0	0	0%
36307	Gray Ins Co	LA	2	0%	100.02%	2	-11	-550%
16934	Bucks Cnty Contributionship	PA	1	0%	100.02%	1	0	0%
40975	Dentists Ins Co	CA	1	0%	100.02%	1	0	0%
28240	Service Ins Co	NJ	1	0%	100.02%	1	0	0%
16675	Gen Elec Mortgage Ins Corp Of NC	NC	1	0%	100.02%	2	-6	-300%
10717	Aspen Specialty Ins Co	ND	1	0%	100.02%	183	1,849	1010.38%
27998	Travelers Home & Marine Ins Co	CT	1	0%	100.02%	1	-273	-27300%
25747	Unigard Ins Co	WA	1	0%	100.02%	1	0	0%
38652	Guic Ins Co	OH	0	0%	100.02%	0	-1	0%
13803	Farm Family Cas Ins Co	NY	0	0%	100.02%	0	-3	0%
38580	Great American Protection Ins Co	OH	0	0%	100.02%	0	-2	0%
19607	XL Select	OK	0	0%	100.02%	23	-513	-2230.43%
20249	Central Natl Ins Co Of Omaha	NE	0	0%	100.02%	0	11,985	0%

PENNSYLVANIA Insurance Department
2003 Detail and Market Loss Ratio
Property Writing Business Companies

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36439	LM Personal Ins Co	DE	0	0%	100.02%	0	-3	0%
20710	Century Ind Co	PA	0	0%	100.02%	0	91,357	0%
18104	Anthracite Mut Fire Ins Co	PA	0	0%	100.02%	0	0	0%
10903	American Excess Ins Exchange RRG	VT	0	0%	100.02%	0	1,418	0%
18333	Peerless Ind Ins Co	IL	0	0%	100.02%	0	244	0%
33812	Reciprocal of America	VA	0	0%	100.02%	0	-232	0%
22659	Indiana Ins Co	IN	0	0%	100.02%	5	0	0%
14508	Michigan Millers Mut Ins Co	MI	0	0%	100.02%	0	-8	0%
19488	Amerisure Ins Co	MI	0	0%	100.02%	0	634	0%
36510	Assoc Of Trial Lawyers Asr A Mut RRG	IL	0	0%	100.02%	0	299	0%
27898	Americas Ins Co	LA	0	0%	100.02%	0	-27	0%
33006	American Physicians Assur Corp	MI	0	0%	100.02%	0	-4,100	0%
20184	National Mut Ins Co	OH	0	0%	100.02%	0	36	0%
44237	Mental Health RRG	VT	0	0%	100.02%	0	-113	0%
25763	Seaton Ins Co	RI	0	0%	100.02%	0	-63	0%
19135	Alfa Mut Ins Co	AL	0	0%	100.02%	0	19	0%
40193	X L Ins Co Of NY	NY	0	0%	100.02%	0	-65	0%
11460	Homestead Ins Co	PA	0	0%	100.02%	0	-41	0%
37214	American States Preferred Ins Co	IN	0	0%	100.02%	0	15	0%
38318	Republic Ins Co	TX	0	0%	100.02%	0	-467	0%
39462	North Pointe Casualty Ins Co	FL	0	0%	100.02%	0	-13	0%
20451	Midstates Rein Corp	IL	0	0%	100.02%	0	0	0%
30175	Oriska Ins Co	NY	0	0%	100.02%	4	0	0%
10502	Meridian Citizens Mut Ins Co	IN	0	0%	100.02%	0	134	0%
43702	North American Lumber Ins Co	MA	0	0%	100.02%	0	223	0%
38512	Rampart Ins Co	NY	0	0%	100.02%	37	25	67.57%
17930	Philadelphia Cbsp For Ins Of Houses	PA	0	0%	100.02%	0	73	0%
35106	Niagara Fire Ins Co	DE	0	0%	100.02%	-144	675	-468.75%
20761	Boston Old Colony Ins Co	MA	0	0%	100.02%	-2	60	-3000%

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37958	Acceptance Ins Co	NE	0	0%	100.02%	0	-1,256	0%
22640	Consolidated Ins Co	IN	0	0%	100.02%	1	0	0%
19216	Southern Ins Co	TX	0	0%	100.02%	0	-15	0%
23876	Mapfre Reins Corp	NJ	0	0%	100.02%	0	-21	0%
24319	Ulico Ind Co	AR	0	0%	100.02%	1	-1	-100%
20192	Republic Mut Ins Co	OH	0	0%	100.02%	0	135	0%
20354	Sea Ins Co Of Amer	NY	0	0%	100.02%	0	2	0%
24643	Newark Ins Co	NJ	0	0%	100.02%	0	-27	0%
27955	Commercial Risk Re-Ins Co	VT	0	0%	100.02%	0	1,043	0%
14435	Lumber Mut Ins Co	MA	0	0%	100.02%	0	-173	0%
38253	Hartford Lloyds Ins Co	TX	0	0%	100.02%	0	3	0%
23507	Mid American Fire & Cas Co	OH	0	0%	100.02%	0	0	0%
23965	Norfolk & Dedham Mut Fire Ins Co	MA	0	0%	100.02%	0	2	0%
10691	Residential Ins Co Inc A RRG	HI	0	0%	100.02%	3	3	100%
21792	Atlanta Cas Co	OH	0	0%	100.02%	0	16	0%
10829	Quadrant Ind Co	CT	0	0%	100.02%	0	110	0%
38326	First Ind Of Amer Ins Co	NJ	0	0%	100.02%	150	26	17.33%
38920	American Healthcare Specialty	AR	0	0%	100.02%	0	1	0%
40789	American Bus & Personal Ins Mut Inc	DE	0	0%	100.02%	0	97	0%
21830	New England Ins Co	CT	0	0%	100.02%	0	3,529	0%
28188	Travco Ins Co	CT	0	0%	100.02%	0	-43	0%
10893	Primeguard Ins Co Inc A RRG	HI	0	0%	100.02%	0	0	0%
20591	Bankers Std Fire & Marine Co	PA	0	0%	100.02%	1	-371	-37100%
27189	Associated Intl Ins Co	IL	0	0%	100.02%	0	-5,223	0%
22276	Stonewall Ins Co	RI	0	0%	100.02%	0	-2,150	0%
10803	Columbia Natl RRG Inc	VT	0	0%	100.02%	0	0	0%
22047	North Star Rein Corp	DE	0	0%	100.02%	0	-371	0%
23825	MBIA Ins Corp Of IL	IL	0	0%	100.02%	84	0	0%
40800	American Sterling Ins Co	CA	0	0%	100.02%	0	0	0%

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26921	Everest Reins Co	DE	0	0%	100.02%	0	13,553	0%
27502	Western General Ins Co	CA	0	0%	100.02%	1	1	100%
10391	American Centennial Ins Co	DE	0	0%	100.02%	3	4,673	155766.67%
44148	Architects & Engineers Ins Co RRG	DE	0	0%	100.02%	7	-348	-4971.43%
10250	Green Tree Perpetual Assur Co	PA	0	0%	100.02%	0	485	0%
17213	Ever-Greene Mut Ins Co	PA	0	0%	100.02%	0	-4	0%
35947	MT Mckinley Ins Co	DE	0	0%	100.02%	0	36,068	0%
20583	XL Reins America Inc	NY	0	0%	100.02%	0	-313	0%
22608	National Specialty Ins Co	TX	0	0%	100.02%	0	22	0%
15288	United Farm Family Mut Ins Co	IN	0	0%	100.02%	0	1	0%
23582	Harleysville Ins Co	MN	0	0%	100.02%	0	-38	0%
21822	First State Ins Co	CT	0	0%	100.02%	0	46,131	0%
24961	Connie Lee Ins Co	WI	0	0%	100.02%	1,434	0	0%
33014	Transport Ins Co	OH	0	0%	100.02%	0	237	0%
10227	American Rein Co	DE	0	0%	100.02%	0	-4,381	0%
20931	Atlanta Intl Ins Co	NY	0	0%	100.02%	0	0	0%
34835	National Reins Corp	DE	0	0%	100.02%	0	-43	0%
15334	UMI Ins Co	NY	0	0%	100.02%	0	343	0%
16039	Baltimore Equitable Society	MD	0	0%	100.02%	0	8	0%
10316	Appalachian Ins Co	RI	0	0%	100.02%	0	48,760	0%
10238	Potomac Ins Co	PA	0	0%	100.02%	0	-416	0%
25208	Statesman Ins Co	IN	0	0%	100.02%	0	902	0%
10163	General Eastern Ski Ins RRG Inc	VT	0	0%	100.02%	0	-451	0%
38776	Folksamerica Rein Co	NY	0	0%	100.02%	0	815	0%
28630	Guilderland Rein Co	NY	0	0%	100.02%	4	-7	-175%
11231	Generali Us Branch	NY	0	0%	100.02%	0	-15	0%
15024	Preferred Mut Ins Co	NY	0	0%	100.02%	0	0	0%
25909	Unitrin Preferred Ins Co	NY	0	0%	100.02%	0	190	0%
28258	Continental Natl Ind Co	OH	0	0%	100.02%	0	-1,131	0%

PENNSYLVANIA Insurance Department
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36838	General Agents Ins Co Of Amer Inc	OK	-1	0%	100.02%	48	1,055	2197.92%
35424	Old Republic Security Assur Co	AZ	-2	0%	100.02%	15	10	66.67%
24953	South Carolina Ins Co	SC	-2	0%	100.02%	154	7	4.55%
12661	State Capital Ins Co	NC	-3	0%	100.02%	-2	129	-6450%
14010	Crusader Ins Co	CA	-4	0%	100.02%	123	-170	-138.21%
30830	Western Diversified Cas Ins Co	WI	-4	0%	100.02%	84	74	88.10%
19925	Audubon Ind Co	MS	-5	0%	100.02%	11	149	1354.55%
27790	Canal Ind Co	SC	-6	0%	100.02%	57	26	45.61%
26905	Century-Natl Ins Co	CA	-6	0%	100.02%	41	2	4.88%
25224	Great Divide Ins Co	ND	-6	0%	100.02%	42	743	1769.05%
26492	Courtesy Ins Co	FL	-10	0.00%	100.02%	329	57	17.33%
23647	Mutual Service Cas Ins Co	MN	-10	0.00%	100.02%	85	-5	-5.88%
10891	CEM Ins Co	IL	-12	0.00%	100.02%	73	4	5.48%
10940	Kemper Surplus Lines Ins Co	IL	-26	0.00%	100.02%	-6	-4	66.67%
37079	Hudson Specialty Ins Co	NY	-35	0.00%	100.02%	141	35	24.82%
21296	Commercial Guaranty Cas Ins Co	IN	-55	0.00%	100.02%	2,011	1,726	85.83%
41211	Triton Ins Co	MO	-78	0.00%	100.02%	9,589	3,908	40.76%
23620	Burlington Ins Co	NC	-85	0.00%	100.02%	11	-54	-490.91%
25151	State Farm General Ins Co	IL	-96	0.00%	100.02%	-96	-194	202.08%
21962	Pennsylvania General Ins Co	PA	-106	0.00%	100.02%	10,407	4,218	40.53%
37273	Firemans Fund Ins Co Of WI	WI	-174	0.00%	100.02%	-164	10	-6.10%
39357	Travelers Ins Co Accident Dept	CT	-298	0.00%	100.02%	191	-562	-294.24%
11622	Specialty Surplus Ins Co	IL	-358	0.00%	100.01%	483	1,548	320.50%
21970	OneBeacon Ins Co	PA	-454	0.00%	100.01%	85	-11,507	-13537.65%
40991	Kemper Ind Ins Co	IL	-579	0.00%	100.01%	3,245	6,747	207.92%
22748	Pacific Employers Ins Co	PA	-587	0.00%	100.01%	2,809	28,683	1021.11%
27138	Kemper Cas Ins Co	IL	-1,048	-0.01%	100%	-981	-2,347	239.25%
	1013 Companies in the Report		**$ 18,309,056**	**100.00%**	**100.00%**	**$ 17,653,856**	**$ 11,821,036**	**66.96%**