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

FOR THE PERIOD JULY 1, 2004 TO JUNE 30, 2005

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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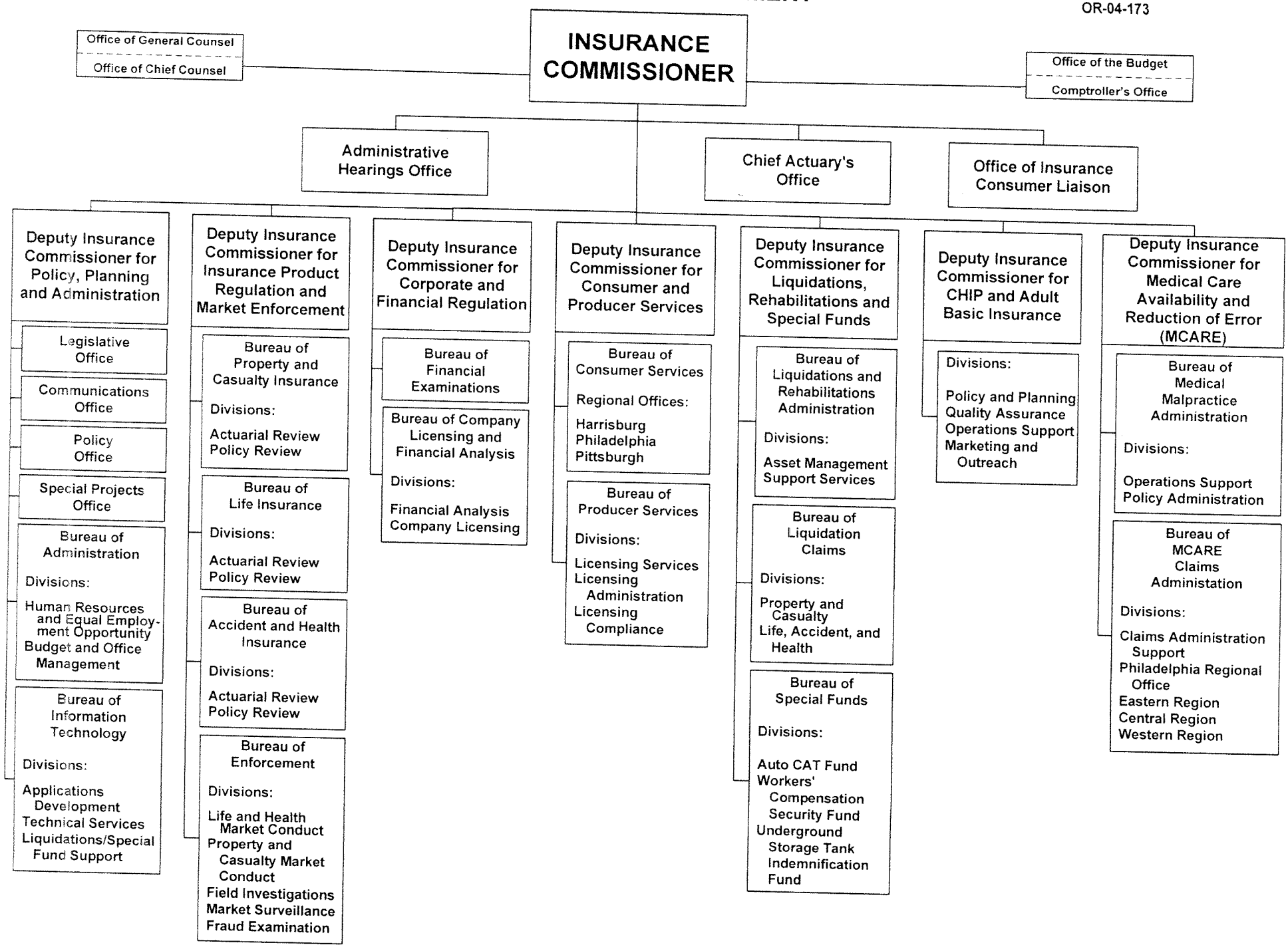

PENNSYLVANIA INSURANCE DEPARTMENT
VISION STATEMENT

"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 PA 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.

The Office of Consumer Liaison is the primary contact in gathering information from the public and presenting these concerns to the Department to consider in the formulation of policy.

The Office of the Children's Health Insurance Program and adultBasic is the primary contact for consumers who have questions regarding health insurance coverage and benefits for low-income children, families and/or adults.

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, established under the Act of Assembly of April 4, 1873, P.L. 20 and reorganized under the Insurance Department Act of May 17, 1921, P.L., 789, is responsible for administering the laws of the commonwealth as they pertain to the regulation of the insurance industry and the protection of the insurance consumer.

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 Pennsylvania 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.

OFFICE OF CONSUMER LIAISON

The Office of Consumer Liaison gathers information from the public and presents these concerns to the Department to consider in the formulation of policy. To carry out this charge, the Office is responsible for:

- Providing and coordinating education and outreach to consumers.
- Forming a consumer advisory group
- Providing the consumers perspective on policy, regulations and laws.
- Serving as a spokesperson for the consumer at various administrative hearing and other venues.
- Developing, conducting and attending forums on consumer related topics.
- Representing the commissioner on Consumer related matters.

OFFICE OF CHILDREN'S HEALTH INSURANCE PROGRAM AND ADULTBASIC

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

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 premium of $32 per month for coverage. adultBasic is funded through a portion of the National Tobacco Settlement funds received by the Commonwealth, as well as through funds committed by Pennsylvania's Blue Plans for Community Health Reinvestment activities.

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, procurement and contracting, facilities management, mail and messenger responsibilities and related office services duties. 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, Legislative Hearing Material, 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, Legislative staff 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), acts as Federal-International Liaison in regards to Legislation being considered in Congress and abroad, 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 (AutoCAT), Workers' Compensation Security Fund (WCSF) and the Underground Storage Tank Indemnification Fund (USTIF); 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 1,688 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 protection function, at its three regional offices located in Philadelphia, Pittsburgh, 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 and Drug and Alcohol benefit decisions. 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 pre-license education verification and test administration, the Bureau licenses more than 170,000 individuals and business entities in Pennsylvania to conduct the business of insurance with the general public. Over 157,000 of these licenses represent insurance producers. The Bureau also reviews more than 30,000 new applications and renews approximately 85,000 licenses each year as well as monitor compliance with the mandatory continuing education requirements for individual licensees. The Bureau also processes over 600,000 insurance company appointment transactions annually and processes billings for licenses and appointments that generate over $29,000,000.00 in revenue each fiscal year.

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 and 1, 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.) This Bureau also performs the valuation of life and health insurance reserves. The valuation function generates approximately $4,800,000 annually. Filings are reviewed for compliance with all statutory and regulatory requirements. The Bureau annually reviews approximately 1,000 rate filings and 4,100 form filings.

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 2004, the Bureau of Enforcement obtained over $4 million in civil penalties and ordered in excess of $10 million in restitution to consumers in the Commonwealth.

During 2004, the Field Investigation Division, based in Harrisburg, opened 409 investigative cases, closed 347 cases, issued 59 warning letters and 156 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 34 on-site company examinations and executed 52 consent orders/settlement agreements amounting to over $3.5 million in civil penalties and over $10 million in restitution. The Market Conduct Division also commenced an industry-wide review of homeowners underwriting guidelines to determine compliance with Act 205 concerning reasons for cancellations, non-renewals or refusals to write. Recent expansion in Market Conduct necessitated restructuring into two Divisions – Property and Casualty and Life and Health.

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 Surveillance Division began a transition into market analysis by participating in the Market Conduct Annual Statement Pilot (MCAS) several years ago. The MCAS continues and is considered a tool to identify general market problems through analysis of company data. The MCAS was developed by various states through the NAIC with input from both state regulators and the industry. The annual statement helps the Department allocate market conduct resources where they can be most effective. During the first market analysis, the Division selected 439 life and 476 property/casualty insurers who were subsequently instructed to gather data relative to complaints, claims, replacements and underwriting. A database was used to generate various reports that would determine the "outliers" (Companies whose ratios exceeded the industry average). The Market Conduct Annual Statement is an ongoing project. The Market Conduct Annual Statement is considered a valuable tool for market analysis.

During 2004, the NAIC developed a Market Analysis Handbook through the Market Analysis Working Group (MAWG) to assist states in developing, implementing and coordinating a market analysis program. The market analysis program is a system of collecting and analyzing data and other information. It allows the Department to prioritize and coordinate various market regulation functions and to establish and integrate systems to provide a uniformed collaboration among all the states. To do this, the NAIC created a scorecard that each insurance department was required to use to move into the area of market analysis. To reach the first objective, the Surveillance Division Chief was tasked with the responsibility to be the Department's Market Analysis Coordinator. To meet the second scorecard objective, the analysis was required to include a core complaint analysis and participate in CDS, ETS, RIRS and SAD sites. Once the analysis is completed, it is used to identify the "outliers" and then report the findings to the MAWG by way of a Level 1 checklist created by the NAIC.

The Anti-Fraud Compliance Division, operating through grant of the Pennsylvania Insurance Fraud Prevention Authority, reviews insurer fraud control programs to determine insurer compliance with law, performs analysis of fraud and fraud-related issues to assist Pennsylvania anti-fraud strategy and policy-making, functions as Department liaison with federal and state agencies on insurance fraud, and through educational initiatives, increases public awareness that insurance fraud harms Pennsylvania consumers through higher insurance costs.

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 provides for the abatement of the Mcare assessment in 2003 and 2004 for qualified health care providers, as well as Act 154 of 2004 which extends the abatement of the Mcare assessment for 2005.

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. Attorneys are assigned to one of three 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 in state and federal courts in cases of original and appellate jurisdiction dealing with all insurance regulatory 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. They supervise the legal affairs of insurers in liquidation or rehabilitation, dealing with reinsurance recoveries, 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 parties 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; Capital Associates Building; 333 Market Place; 30 N. 3rd Street

Harrisburg - Main Office
PA Insurance Department, 1326 Strawberry Square, Harrisburg, PA 17120

Regional Offices

Consumer Services - Harrisburg Regional Office
PA Insurance Department, 1209 Strawberry Square
Harrisburg, PA 17120
Phone: (717) 787-2317
Fax: (717) 787-8585
TTY/TDD: (717) 787-3898

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

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
Administrative Hearings Office 901 N. 7th Street, Harrisburg, PA 17102	James A. Johnson, Chief Hearing Officer	(717) 783-2126	(717) 787-8781
Office of Consumer Liaison	Cindy Fillman, Consumer Liaison	(717) 787-0636	(717) 346-9423 mailto: ra-in-consumerliaison@state.pa.us
Office of Children's Health Insurance Program (CHIP) and adultBasic 333 Market Street, Lobby Level, Harrisburg, PA 17120			
Children's Health Insurance Program (CHIP)	George Hoover, Deputy Commissioner	(717) 346-1366	(717) 705-1643
adultBasic	George Hoover, Deputy Commissioner	(717) 346-1366	(717) 705-1643
Office of Consumer and Producer Services 1209 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	Peter Dalina, Director	(717) 787-4298	(717) 705-3873
Human Resources and EEO Division	Kathy Culbertson, 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	Brad Harker, 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	David DelBiondo, Director	(717) 787-3952	(717) 787-8557
Bureau of Company Licensing and Financial Analysis	Willard Smith, Director	(717) 787-2735	(717) 787-8557 mailto:ra-in-company@state.pa.us
Office of Liquidations, Rehabilitations and Special Funds 901 North 7th Street, Harrisburg, PA 17102			
Deputy Commissioner	Joseph DiMemmo, 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	Vacant, Director	(717) 787-6009	(717) 772-4543

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

COMPANY LICENSING DIVISION
Insurance Companies Admitted
To Write Business In Pennsylvania
July 1, 2004 through June 30, 2005

	Date of Admission
Domestic For-Profit Preferred Provider Organization	
UPMC Health Network, Inc.	July 8, 2004
Domestic Stock Casualty	
Keystone National Insurance Company	January 1, 2005
Lackawanna National Insurance Company	May 17, 2005
WestGUARD Insurance Company	July 16, 2004
Domestic Stock Life	
Highmark Senior Resources Inc.	May 31, 2005
Foreign Inter-insurance Exchange	
Interinsurance Exchange of the Automobile Club	March 28, 2005
Foreign Mutual Casualty	
Housing Authority Property Insurance, A Mutual Company	November 8, 2004
Podiatry Insurance Company of America, A Mutual Company	July 22, 2004
SECURA Insurance, A Mutual Company	May 5, 2005
Foreign Stock Casualty	
Allied Property and Casualty Insurance Company	August 12, 2004
AMCO Insurance Company	August 12, 2004
Continental Heritage Insurance Company	December 1, 2004
Depositors Insurance Company	August 12, 2004
GeoVera Insurance Company	November 19, 2004
Financial Casualty & Surety, Inc.	July 20, 2004
FirstComp Insurance Company	March 16, 2005
MEMIC Indemnity Company	November 8, 2004
Mountain Valley Indemnity Company	December 16, 2004
Peninsula Indemnity Company	February 2, 2005
Peninsula Insurance Company	February 2, 2005
PACO Assurance Company, Inc.	July 22, 2004
Preserver Insurance Company	December 16, 2004
Safeway Insurance Company	April 13, 2005
SECURA Supreme Insurance Company	May 5, 2005
Sentry Casualty Company	September 24, 2004
Strathmore Insurance Company	February 23, 2005
Foreign Stock Life	
American Public Life Insurance Company	April 11, 2005
Church Life Insurance Corporation	November 10, 2004
Principal Health Insurance Company	December 10, 2004

COMPANY LICENSING DIVISION
Insurance Companies Admitted
To Write Business In Pennsylvania
July 1, 2004 through June 30, 2005

	Date of Admission
Foreign Stock Property	
Pacific Select Property Insurance Company	April 21, 2005
TNUS Insurance Company	August 3, 2004

BUREAU OF PRODUCER SERVICES
Licensing Report for the Period
July 1, 2004 through June 30, 2005

New Resident Producers	9,011
New Non-Resident Producers	18,695
Total New Producers	**27,706**
Existing Resident Producers	61,031
Existing Non-Resident Producers	61,017
Total Existing Producers	**122,048**
Resident PLMA Licenses Converted	284
Non-Resident PLMA Licensed Converted	44
Total Converted PLMA Licenses	**328**
Licenses Not Renewed	**17,675**
New Title Agents	304
Existing Title Agents	2,864
Total Title Agents	**3,168**
New Appointments	450,401
Existing Appointments	1,030,635
Total Appointments	**1,481,036**
Agency Corporations	10,892
Agency Partnerships	577
Agency Limited Liability	1,604
Total Corporations/Partnerships	**13,073**
Surplus Lines	739
Certificates of Eligibility	333
Public Adjusters	384
Public Adjusters Solicitors	370
Motor Vehicle Physical Damage Appraisers	6,542
Viatical Brokers	152
Limited Lines Resident Producers	2,188
Limited Lines Non-Resident Producers	251
Total Limited Lines Producers	**2,439**

BUREAU OF FINANCIAL EXAMINATIONS
Examinations Conducted for the Period
January 1, 2004 through December 31, 2004

	COMPLETED	IN PROCESS
Associations	2	1
Continuing Care Providers	5	43
Fraternals	3	8
Health Maintenance Organizations	11	7
Insurance Placement Facility	0	1
Life and Health	13	9
Non-Profit Medical	3	4
Preferred Provider Organizations	4	0
Property/Casualty	65	52
Target	1	1
Title	0	2
TOTALS	**107**	**128**

OFFICE OF LIQUIDATIONS, REHABILITATIONS AND SPECIAL FUNDS
Companies in Liquidation
July 1, 2004 through June 30, 2005

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
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, 2005	Rehabilitation Date
Fidelity Mutual Life Insurance Company	November 7, 1992
Pennsylvania Casualty Company	November 19, 2001

Companies Discharged as of June 30, 2005	Discharge Date
National American Life Insurance Company**	October 13, 2004

MARKET CONDUCT EXAMINATIONS AND MARKET OVERSIGHT REVIEWS
January 1, 2004 through December 31, 2004

MARKET CONDUCT EXAMINATIONS

Completed	In Process
34	50

MARKET OVERSIGHT REVIEWS

Completed	In Process
207	147

INSURANCE PREMIUM TAXES[1]
Deposited by the Department of Revenue
July 1, 2004 through June 30, 2005

Source of Tax	Amount
Domestic Casualty[2]	$ 17,036,000
Domestic Casualty-Accelerated	95,507,000
Domestic Life and Previously Exempt Lines	10,286,000
Domestic Life-Accelerated	58,164,000
Domestic Fire[3]	(6,076,000)
Domestic Fire-Accelerated	23,115,000
Marine Insurance	181,000
Foreign Casualty (Payable to Municipal Pension Aid Fund)	185,257,000
Excess Foreign Casualty	8,820,000
Foreign Life	25,834,000
Foreign Life- Accelerated	138,071,000
Foreign Fire (Payable to Fire Insurance Tax Fund)	81,140,000
Excess Foreign Fire	4,563,000
Foreign Title Insurance	818,000
Foreign Title Insurance–Accelerated	5,473,000
Unauthorized Insurance	5,805,000
Excess Insurance Brokers	23,103,000
TOTAL	**$677,098,000**

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, 2004 through June 30, 2005

Receipts of the Insurance Department*

Company Appointments	$23,215,489
Producer Licensing Fees (PLF)	7,962,692
Renewals (included in PLF)	
New Applicants (included in PLF)	
Examination Fees and Expenses	2,549,497
Valuation of Policy Fees	10,273,658
Miscellaneous Fees	350,150
Miscellaneous Licenses (included in PLF)	
Physical Damage Appraisers Licenses (included in PLF)	
Certificates and Filing Fees/Office of Company Regulation Certifications	2,186,948
Agents and Brokers Certification Fees (included in PLF)	
Market Conduct Examination Fees	917,925
Miscellaneous Fines	4,522,850
Miscellaneous Revenues	10,000
Refunds of Expenditures not Credited to Appropriations	
Total Receipts	**$51,989,209**

Expenses of the Insurance Department

Personnel Services	$18,750,000
Operational Expenses	4,294,000
Fixed Assets	118,000
Total Expenses	**$23,162,000**

*Remitted to the General Fund

Business of Fire and Casualty Companies for the State of Pennsylvania - 2004 ($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	3,394	2,182	733	50.54%	1,596	85.88%	-
10675	AAA Mid-Atlantic Ins Co	PA	23,676	8,767	1,765	25.21%	55,316	59.33%	-
22705	Ace Amer Reins Co	PA	277,749	81,339	(103,632)	-56.03%	-	N/A	-
22667	Ace American Ins Co	PA	5,374,012	881,559	269,759	44.09%	114,750	15.35%	-
38741	Ace Employers Ins Co	PA	26,569	13,976	547	4.08%	-	N/A	-
20702	Ace Fire Underwriters Ins Co	PA	77,246	52,055	1,357	2.68%	3,065	160.89%	-
10030	Ace Ind Ins Co	PA	23,829	11,234	359	3.30%	(21)	-2654.73%	-
20699	Ace Prop & Cas Ins Co	PA	4,495,746	797,714	30,487	3.97%	32,777	1208.78%	-
33898	Aegis Security Ins Co	PA	68,151	31,469	282	0.90%	10,532	22.44%	-
34789	AIG Centennial Ins Co	PA	558,134	245,030	29,102	13.48%	6,506	164.40%	-
43974	AIG Ind Ins Co	PA	55,587	21,436	7,969	59.17%	-	N/A	-
22225	AIG Preferred Ins Co	PA	76,852	21,820	1,174	5.68%	13,380	64.50%	-
20796	AIG Premier Ins Co	PA	341,387	116,936	26,822	29.76%	6,587	65.04%	-
13285	Allegheny Cas Co	PA	18,258	12,148	(112)	-0.92%	1,327	1.15%	-
34541	Allegheny Surety Co	PA	2,508	1,431	87	6.44%	795	0.00%	-
11242	Allied Eastern Ind Co	PA	18,513	4,226	596	16.41%	32,257	55.91%	-
20427	American Cas Co Of Reading PA	PA	102,777	102,425	3,168	3.19%	34,845	-9.98%	-
17957	American Independent Ins Co	PA	84,700	19,924	3,024	17.90%	82,283	64.96%	-
40258	American Intl South Ins Co	PA	32,470	32,361	1,485	4.81%	4,983	31.46%	-
23477	American Millers Ins Co	PA	8,854	8,477	(131)	-1.52%	-	N/A	-
17965	American Sentinel Ins Co	PA	20,661	9,551	157	1.67%	1,891	41.91%	-
42390	Amguard Ins Co	PA	174,835	47,270	3,462	7.90%	12,456	103.05%	198
18104	Anthracite Mut Fire Ins Co	PA	1,981	1,979	146	7.95%	0	0.00%	-
27197	Apollo Mut Fire Ins Co	PA	1,256	1,226	48	4.06%	64	22.12%	-
16845	Ashland Mut Fire Ins Co Of PA	PA	573	562	(7)	-1.28%	15	232.34%	-
22586	Atlantic States Ins Co	PA	365,870	127,219	17,365	15.81%	45,672	66.90%	433
18279	Bankers Standard Ins Co	PA	179,353	43,628	8,488	24.15%	91	1224.34%	-
20591	Bankers Std Fire & Marine Co	PA	104,896	16,196	4,049	33.34%	-	N/A	-
16888	Bedford Grange Mut Ins Co	PA	3,583	1,365	32	2.37%	4,222	61.95%	-
19402	Birmingham Fire Ins Co Of PA	PA	2,893,280	860,149	156,317	22.21%	4,470	84.85%	-
16918	Briar Crk Mut Ins Co	PA	6,799	4,464	901	25.28%	4,086	33.01%	-
19658	Bristol West Ins Co	PA	107,165	34,819	7,334	26.68%	16,240	63.13%	-
16934	Bucks Cnty Contributionship	PA	5,652	4,933	(243)	-4.70%	1	0.00%	48
27200	Cambria County Mut Ins Co	PA	582	578	(9)	-1.60%	40	14.78%	-
27332	Canonsburg Mut Fire Ins Co	PA	1,630	1,464	37	2.57%	676	50.63%	-

Business of Fire and Casualty Companies for the State of Pennsylvania - 2004 ($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
10480	Capitol Ins Co	PA	8,431	1,983	649	48.60%	10,642	57.31%	-
27219	Center Valley Mut Fire Ins Co	PA	1,975	1,861	87	4.88%	193	37.52%	-
27340	Centre County Mut Fire Ins Co	PA	3,519	2,560	(53)	-2.02%	1,485	57.83%	-
20710	Century Ind Co	PA	845,129	25,000	-	0.00%	-	N/A	-
35130	Century Rein Co	PA	103,054	78,986	7,571	10.60%	-	N/A	-
27359	Clarion County Mut Fire Ins Co	PA	121	119	6	5.71%	5	14.99%	-
16969	Clearfield Cty Grnge Mut Fire Ins Co	PA	2,649	2,408	73	3.11%	837	61.84%	-
18007	Cloister Mut Cas Ins Co	PA	4,095	3,880	159	4.28%	12	9.93%	-
10758	Colonial Surety Co	PA	12,809	5,756	1,312	29.53%	1,858	30.29%	-
43958	Commerce Protective Ins Co	PA	4,710	2,300	190	8.99%	3,866	50.79%	-
34169	Commonwealth Ins Co	PA	1,834	294	49	19.94%	1,179	13.35%	-
16985	Conemaugh Valley Mut Ins Co	PA	1,623	452	(21)	-4.53%	2,277	81.40%	-
16993	Continental Mut Ins Co	PA	1,242	1,091	(15)	-1.38%	1,088	20.51%	-
35483	Daily Underwriters Of Amer	PA	22,212	14,506	2,102	16.95%	4,450	20.42%	119
13692	Donegal Mut Ins Co	PA	235,377	92,844	7,953	9.37%	155,643	50.04%	666
10724	Eastern Alliance Ins Co	PA	85,737	24,850	3,300	15.31%	37,268	70.23%	235
28649	Eastern Atlantic Ins Co	PA	43,541	22,738	2,817	14.14%	3,121	50.37%	-
14702	Eastguard Ins Co	PA	43,106	14,486	831	6.08%	115	468.70%	13
26263	Erie Ins Co	PA	564,622	140,424	14,223	11.27%	71,946	86.63%	2,896
26271	Erie Ins Exch	PA	8,269,762	2,804,058	374,973	15.44%	1,715,718	60.35%	3,876
26830	Erie Ins Prop & Cas Co	PA	67,712	8,583	403	4.92%	4,797	91.89%	-
17043	Everett Cash Mut Ins Co	PA	34,897	13,029	2,462	23.30%	21,624	49.49%	-
17213	Ever-Greene Mut Ins Co	PA	2,081	1,753	242	16.01%	-	N/A	-
17086	Farmers & Mechanics Mut Ins Co	PA	2,955	2,211	177	8.70%	3,954	39.42%	-
11061	Farmers Fire Ins Co	PA	31,543	18,243	1,599	9.61%	12,356	49.86%	-
17108	Farmers Mut F I C Of Mccandless	PA	4,150	1,671	197	13.35%	3,741	47.69%	-
17094	Farmers Mut Fire Ins Co Of Marble	PA	11,636	4,740	401	9.25%	8,964	54.47%	-
17124	Farmers Mut Ins Co	PA	4,624	1,845	407	28.30%	3,952	38.70%	-
28231	Fidelio Ins Co	PA	6,310	5,641	334	6.29%	4,561	64.54%	-
28519	First Sealord Surety Inc	PA	10,713	8,524	388	4.77%	595	5.70%	-
35585	Flagship City Ins Co	PA	21,683	8,796	370	4.40%	38,985	79.14%	-
10680	Franklin Homeowners Assur Co	PA	12,743	12,301	2,156	21.26%	163	698.22%	-
10728	Franklin Ins Co	PA	15,695	6,588	346	5.55%	9,105	65.54%	-
11831	Freedom Advantage Ins Co	PA	5,202	2,001	3	0.18%	3,445	84.74%	-
17175	Friends Cove Mut Ins Co	PA	5,269	2,793	(31)	-1.10%	3,485	56.26%	-

Business of Fire and Casualty Companies for the State of Pennsylvania - 2004 ($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
11282	Germantown Ins Co	PA	51,268	22,396	656	3.02%	2,075	77.81%	-
14044	Goodville Mut Cas Co	PA	90,502	40,030	8,419	26.63%	40,147	46.19%	-
17191	Grange Mut Fire Ins Co	PA	2,046	1,355	(252)	-15.68%	832	65.51%	-
23809	Granite State Ins Co	PA	33,474	29,815	1,180	4.12%	13,542	56.55%	-
10250	Green Tree Perpetual Assur Co	PA	20,686	1,166	(597)	-33.88%	-	N/A	-
17256	HannahsTown Mut Ins Co	PA	2,430	783	(31)	-3.77%	2,305	59.12%	-
27324	Hanover Fire And Cas Ins Co	PA	2,503	1,959	32	1.68%	1,995	9.14%	-
14168	Harleysville Mut Ins Co	PA	1,261,820	521,653	44,611	9.35%	193,649	66.79%	1,340
40983	Harleysville Pennland Ins Co	PA	181,505	56,186	4,122	7.92%	13,457	73.95%	-
35696	Harleysville Preferred Ins Co	PA	562,574	134,544	8,341	6.61%	41,326	68.54%	486
30910	Harmony Ins Co	PA	2,712	2,706	24	0.89%	54	4.92%	-
35599	Highmark Cas Ins Co	PA	144,868	56,954	12,639	28.52%	88,984	65.40%	66
10745	Homesite Ins Co Of PA	PA	10,205	2,976	160	5.67%	3,620	73.80%	-
11460	Homestead Ins Co	PA	8,909	3,592	(324)	-8.28%	-	N/A	-
28550	Housing & Redevelopment Ins Exch	PA	33,197	8,644	1,070	14.12%	14,170	69.06%	-
27391	Husbandmans Mut Fire Ins Co	PA	758	750	4	0.58%	2	106.26%	-
42072	INA Surplus Ins Co	PA	29,517	28,770	902	3.24%	417	54.64%	-
43575	Indemnity Ins Co Of North Amer	PA	195,365	30,701	550	1.82%	50,025	71.21%	-
22713	Insurance Co Of North Amer	PA	508,398	68,285	15,277	28.82%	1,869	1388.19%	-
19429	Insurance Co Of The State Of PA	PA	3,156,975	1,094,887	270,665	32.84%	35,986	74.15%	-
17329	Juniata Mut Ins Co	PA	5,984	2,556	145	6.01%	4,253	46.58%	-
11681	Keystone Ins Co	PA	375,970	104,814	19,426	22.75%	45,109	57.26%	-
11219	Lackawanna American Ins Co	PA	33,168	10,527	579	5.82%	39,213	64.42%	-
11703	Lackawanna Cas Co	PA	142,454	56,698	9,235	19.46%	7,494	63.53%	-
17507	Lakeland Ins Co	PA	4,975	3,243	13	0.41%	2,111	55.61%	-
27529	Laundry Owners Mut Liab Ins Asn	PA	11,091	5,396	147	2.80%	4,766	7.21%	0
14370	Lebanon Mut Ins Co	PA	25,269	8,911	1,675	23.15%	14,722	47.48%	-
33855	Lincoln General Ins Co	PA	513,451	160,381	7,790	5.10%	42,563	59.11%	-
14400	Lititz Mut Ins Co	PA	206,684	122,927	10,566	9.40%	22,240	46.47%	-
10748	Livingston Mut Ins Co	PA	2,913	1,798	(39)	-2.15%	626	36.75%	-
27405	Locust Mut Fire Ins Co	PA	1,232	1,231	40	3.32%	81	7.39%	-
10674	Mainland Ins Co	PA	4,594	4,254	92	2.21%	17	-609.32%	-
36897	Manufacturers Alliance Ins Co	PA	186,247	54,820	465	0.86%	50,310	67.72%	332
14478	Mercer Ins Co	PA	129,100	61,990	3,653	6.26%	5,594	33.86%	-
14486	Merchants & Business Mens Mut Ins Co	PA	13,972	12,466	1,029	9.00%	2,402	248.01%	-

Business of Fire and Casualty Companies for the State of Pennsylvania - 2004 ($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
37630	Mid-America Ins Co	PA	30,155	7,608	140	1.88%	-	N/A	-
11932	Mid-Continent Ins Co	PA	38,233	19,310	504	2.68%	23,488	51.35%	-
11822	Millennium Ins Co	PA	5,991	1,771	115	6.97%	9,957	55.39%	-
14575	Millers Capital Ins Co	PA	87,327	35,495	3,519	11.01%	35,681	48.86%	-
17450	Millville Mut Ins Co	PA	30,341	12,481	1,066	9.34%	19,678	58.15%	-
17469	Montour Mut Ins Co	PA	1,147	798	7	0.89%	731	33.93%	-
26522	Mount Vernon Fire Ins Co	PA	531,552	275,283	29,103	11.82%	6	-1065.37%	-
44180	Mountain Laurel Assur Co	PA	71,308	21,774	(10,804)	-33.16%	17,055	51.16%	-
14664	Mutual Benefit Ins Co	PA	137,212	48,704	5,287	12.18%	69,487	61.48%	425
17477	Mutual Fire Ins Co Of S Bend Twnshp	PA	2,375	2,342	92	4.09%	90	46.80%	-
14729	Mutual Fire Marine & Inland Ins Co	PA	136,969	122,933	4,368	3.68%	72	-50.45%	-
17485	Mutual Ins Co Of Lehigh Cnty	PA	4,094	1,864	132	7.64%	2,850	44.08%	-
19445	National Union Fire Ins Co Of Pitts	PA	26,389,126	8,553,964	1,654,709	23.98%	312,820	76.12%	-
17493	Nazareth Mut Ins Co	PA	11,210	4,894	(466)	-8.69%	7,951	67.95%	-
23833	New Hampshire Ind Co Inc	PA	318,693	103,085	12,875	14.27%	7,678	47.35%	-
23841	New Hampshire Ins Co	PA	3,095,053	993,229	296,481	42.55%	17,004	56.34%	-
31470	Norguard Ins Co	PA	236,813	56,503	3,820	7.25%	32,866	79.19%	224
17515	North Western Mut Fire Ins Co	PA	613	407	(42)	-9.30%	578	75.96%	-
17531	Old Elizabeth Mut F I C	PA	753	732	(38)	-4.93%	60	413.33%	-
17558	Old Guard Ins Co	PA	251,957	80,002	12,672	18.82%	30,447	46.32%	88
24147	Old Republic Ins Co	PA	1,847,752	676,747	66,762	10.94%	106,881	69.74%	(50)
21970	OneBeacon Ins Co	PA	3,849,875	1,361,451	(913,129)	-40.14%	2,414	4062.93%	-
22748	Pacific Employers Ins Co	PA	1,561,607	315,292	34,844	12.42%	6,512	-438.77%	-
17574	Patrons Mut Fire Assoc Of Nw PA	PA	1,299	1,063	15	1.39%	745	49.13%	-
17582	Patrons Mut Fire Ins Co of IN PA	PA	2,400	1,931	(12)	-0.63%	976	62.91%	-
17620	Penn Charter Mut Ins Co	PA	12,616	6,801	(2,058)	-23.23%	475	55.00%	-
14982	Penn Millers Ins Co	PA	152,172	45,445	1,113	2.51%	13,485	18.30%	-
32441	Penn Natl Security Ins Co	PA	535,771	131,952	16,651	14.44%	17,166	64.07%	644
32859	Penn-Amer Ins Co	PA	337,025	140,336	18,376	15.07%	7,856	46.33%	-
10673	Penn-Star Ins Co	PA	153,824	48,410	6,178	14.63%	32	8.94%	-
21962	Pennsylvania General Ins Co	PA	627,884	220,616	18,183	8.98%	294	54.94%	-
11530	Pennsylvania Hlthcare Providers Ins	PA	28,785	8,331	2,266	37.36%	20,223	51.00%	-
14974	Pennsylvania Lumbermens Mut Ins	PA	241,265	83,690	10,005	13.58%	16,575	102.81%	47
12262	Pennsylvania Manufacturers Asn Ins C	PA	598,171	183,795	(894)	-0.48%	102,831	58.24%	1,132
41424	Pennsylvania Manufacturers Ind Co	PA	187,084	61,419	3,686	6.39%	13,935	113.70%	176

Business of Fire and Casualty Companies for the State of Pennsylvania - 2004 ($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
35114	Pennsylvania Med Soc Liab Ins Co	PA	435,769	114,876	8,160	7.65%	84,935	46.97%	-
11823	Pennsylvania Medical Reins Co	PA	17,751	9,800	(236)	-2.36%	-	N/A	-
14990	Pennsylvania Ntl Mut Cas Ins Co	PA	833,906	304,593	50,468	19.86%	219,714	54.30%	2,593
11968	Pennsylvania Physicians Recip Insur	PA	7,237	1,232	1,232	N/A	4,515	60.52%	-
33537	Pennsylvania Prof Liab Jua	PA	188,846	51,027	16,504	47.80%	45,346	47.65%	-
12270	Pennsylvania Rein Co	PA	7,337	3,016	(14)	-0.48%	-	N/A	-
38679	Pennsylvania Surface Coal Min Ins	PA	4,410	2,922	(238)	-7.54%	-	N/A	-
17930	Philadelphia Cbsp For Ins Of Houses	PA	216,122	153,974	(309)	-0.20%	-	N/A	1,197
17914	Philadelphia Contributionship Ins	PA	127,251	47,947	7,034	17.19%	40,612	64.15%	-
23850	Philadelphia In Co	PA	97,412	37,068	6,407	20.90%	-	N/A	-
18058	Philadelphia Ind Ins Co	PA	1,706,939	417,780	76,082	22.27%	56,024	41.22%	-
12319	Philadelphia Rein Corp	PA	228,334	138,764	19,657	16.50%	-	N/A	-
12327	Philadelphia United Fire Ins Co	PA	769	716	25	3.63%	73	9.08%	-
17337	Philanthropic Mut Fire Ins Co	PA	3,208	2,790	14	0.49%	1,414	31.43%	-
18945	Pine Creek Mut Fire Ins Co	PA	1,552	1,550	89	6.06%	56	24.90%	-
39675	PMA Capital Ins Co	PA	928,263	224,511	(276,106)	-55.15%	-	N/A	-
11863	Positive Physicians Ins Exchange	PA	10,950	1,777	1,777	N/A	3,937	70.71%	-
10238	Potomac Ins Co	PA	9,294	9,199	89	0.97%	-	N/A	-
11675	Professional Cas Assn	PA	15,479	6,309	1,689	36.54%	12,007	22.41%	-
27278	Protection Mut Ins Co	PA	806	688	(26)	-3.58%	307	47.60%	-
17701	Pymatuning Mut Fire Ins Co	PA	2,835	2,804	71	2.60%	200	13.79%	-
39217	QBE Ins Corp	PA	357,534	130,804	27,654	26.81%	15,584	47.59%	-
10219	QBE Reins Corp	PA	1,010,836	435,588	81,296	22.95%	-	N/A	-
33790	Radian Guaranty Inc	PA	3,249,765	426,623	211,478	98.30%	23,745	55.99%	-
20720	Radian Ins Inc	PA	199,087	71,833	24,508	51.79%	103,976	125.23%	-
17728	Reamstown Mut Ins Co	PA	3,614	1,068	(16)	-1.50%	5,543	55.75%	-
37052	Regis Ins Co	PA	18,878	7,140	53	0.75%	4,179	60.74%	-
35505	Rockwood Cas Ins Co	PA	215,992	62,720	2,955	4.94%	50,206	55.01%	1,114
17736	Saucon Mut Ins Co	PA	17,021	14,576	(980)	-6.30%	36	115.83%	-
17744	Seaway Mut Ins Co	PA	1,458	1,449	110	8.18%	92	0.27%	-
17752	Select Risk Ins Co	PA	26,145	8,085	986	13.88%	1,962	105.02%	76
27650	Shamokin Township Mut Fire Ins Co	PA	159	156	(2)	-1.28%	9	0.00%	-
10726	Somerset Cas Ins Co	PA	14,529	5,745	706	14.02%	1,887	6.31%	18
27685	Stone Valley Mut Fire Ins Co	PA	460	433	30	7.52%	85	5.83%	-
23221	Transportation Mut Ins Co	PA	200	173	19	12.30%	0	0.00%	-

Business of Fire and Casualty Companies for the State of Pennsylvania - 2004 ($000)

Domestic Companies

Company Code	Company Name	State of Domicile	Total Assets	Surplus	Change in Surplus ($000)	Change in Surplus (%)	Business in Pennsylvania: Direct Premiums Written	Business in Pennsylvania: Loss Ratio	Business in Pennsylvania: Dividends Paid
17990	Tri Century Ins Co	PA	15,499	7,084	773	12.25%	40,781	91.52%	-
41106	Triumphe Cas Co	PA	23,684	11,736	1,572	15.47%	464	47.18%	-
11505	Tuscarora Wayne Ins Co	PA	16,124	8,088	461	6.04%	-	N/A	-
17825	Tuscarora Wayne Mut Ins Co	PA	42,940	22,622	1,916	9.25%	24,780	47.11%	-
11142	United Cas Ins Co Of Amer	PA	17,495	15,193	(1,518)	-9.08%	2,005	18.15%	-
13064	United Natl Ins Co	PA	733,685	373,669	32,701	9.59%	3,124	-730.78%	-
42129	United Security Assur Co Of PA	PA	28,625	12,941	748	6.13%	6,747	42.87%	-
25895	United States Liability Ins Co	PA	637,609	367,588	30,983	9.20%	8,971	67.93%	-
26675	Urban Ins Co Of PA	PA	320	199	(20)	-9.20%	-	N/A	-
17159	Usf Ins Co	PA	78,729	25,892	466	1.83%	436	14.21%	-
17868	Wallrose Mut Ins Co	PA	907	374	43	13.08%	1,228	64.35%	-
30880	Washington Mut Fire & Storm Ins	PA	2,851	1,628	480	41.85%	1,311	39.74%	-
17876	Washington Mut Fire Of Lawrence Cty	PA	1,470	1,406	(6)	-0.43%	116	100.28%	-
17892	West Branch Mut Ins Co	PA	690	454	(7)	-1.62%	486	29.57%	-
11981	Westguard Ins Co	PA	11,817	5,174	5,174	N/A	-	N/A	-
26166	Windsor Mount Joy Mut Ins Co	PA	32,559	16,451	1,921	13.22%	5,417	56.91%	-
	191 Companies in the Report		**$ 87,111,716**	**$ 26,882,088**	**$ 2,933,216**	**13.14%**	**$ 5,039,501**	**70.41%**	**$ 18,393**

END OF REPORT

Business of Fraternal Insurance Companies for the State of Pennsylvania - 2004 ($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	265,054	10,151	2,272	28.84%	24,401	12,852	42	49
56642	First Windish Frat Bnft Soc Amer	PA	5,606	4,103	143	3.62%	32	32	0	0
56650	Grand Council Pa Catholic Beneficial	PA	630	232	-23	-8.89%	4	4	0	0
56677	Grand Lodge of PA Order Sons of Ital	PA	5,045	1,586	642	67.94%	322	322	0	0
56685	Greater Beneficial Union Pittsburgh	PA	361,484	18,781	3,488	22.81%	47,709	19,867	0	105
56693	Greek Catholic Union Of The USA	PA	563,512	24,747	1,112	4.71%	50,780	31,732	0	44
56707	ISDA fraternal Assoc	PA	35,908	4,324	241	5.89%	2,643	2,227	0	0
56715	Ladies Pa Slovak Catholic Union	PA	15,991	5,834	-288	-4.71%	304	256	0	0
58262	Lithuanian Alliance Of Amer	PA	2,694	1,140	-6	-0.48%	13	2	0	0
56758	Loyal Christian Benefit Assn	PA	136,866	7,014	-189	-2.62%	22,566	12,048	0	61
56766	Most Exc Assn Of Artisans Order	PA	16,220	7,836	-388	-4.71%	543	518	0	0
56782	National Slovak Society Of The Usa	PA	190,845	4,958	1,005	25.43%	21,322	19,756	0	0
56774	Natl Council Jr Ord Utd Amer Mech	PA	2,423	1,339	24	1.81%	4	0	0	0
56812	Polish Beneficial Assn	PA	11,852	2,711	-58	-2.11%	576	543	0	0
56820	Polish Falcons Of Amer	PA	45,780	2,651	478	22.00%	4,367	1,854	0	0
56839	Polish Natl Union Of Amer	PA	24,624	2,414	-590	-19.65%	754	516	2	0
56847	Polish Union Of Us Of N Amer	PA	9,534	2,871	-195	-6.35%	185	150	0	0
56863	Providence Assn Ukranian Cath Amer	PA	15,960	4,584	-5	-0.10%	140	120	0	0
56871	Russian Brotherhood Org USA	PA	9,819	3,987	112	2.89%	422	386	0	0
56898	Russian Orthodox Cath Mut Aid Soc	PA	1,052	159	-72	-31.29%	20	20	0	0
56936	Serb Natl Federation	PA	28,132	535	253	89.59%	1,482	627	0	0
57673	Slovene Natl Benefit Society	PA	139,301	8,820	677	8.31%	12,047	8,775	30	29
56952	Ukrainian Fraternal Assn	PA	9,520	776	118	17.87%	237	84	1	0
56979	United Lutheran Society	PA	20,493	2,760	218	8.57%	2,701	1,725	0	0
57010	William Penn Assn	PA	181,186	24,691	191	0.78%	25,230	10,233	9	588
	25 Companies in the Report		**$ 2,099,531**	**$ 149,004**	**$ 9,159**	**6.55%**	**$ 218,805**	**$ 124,647**	**$ 84**	**$ 875**

END OF REPORT

Business of Health Entities for the State of Pennsylvania - 2004 ($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
95109	Aetna Health Inc PA Corp	PA	290,975	121,439	(14,231)	1,312,278	294,952	1,225,968	1,312,278
95033	Americhoice Of PA Inc	PA	134,648	45,770	7,103	447,540	(10,164)	190,181	447,540
95044	Amerihealth Hmo Inc	PA	643,406	514,968	67,495	635,865	(62,465)	613,713	161,690
95616	Avalon Health Ltd	PA	7,826	5,346	(181)	-	-	13	-
41203	Capital Advantage Ins Co	PA	452,225	220,768	24,031	961,285	27,939	933,323	961,285
54720	Capital Blue Cross	PA	916,511	564,309	48,833	353,360	(25,132)	360,832	353,360
47017	Capital Health Plans Inc	PA	2,670	1,201	11	8,033	827	7,896	8,033
47041	Cigna Dental Health of PA Inc	PA	1,530	1,093	(263)	6,501	(1,799)	4,399	6,501
95121	Cigna Healthcare Of PA Inc	PA	4,792	2,800	591	4,299	(2,483)	4,630	4,299
47024	Community Care Behavioral Health O	PA	83,899	43,118	9,283	269,376	58,788	265,380	269,376
95283	Coventry Health Care Of PA Inc	PA	2,055	2,040	51	-	(31)	1	-
11524	Elder Health Pennsylvania HMO Inc	PA	16,036	5,828	678	51,422	16,613	50,354	51,422
60147	First Priority Life Ins Co Inc	PA	3,741	3,731	(140)	-	-	266	-
96938	Gateway Health Plan Inc	PA	169,974	69,932	1,287	823,034	107,640	823,899	823,034
95923	Geisinger Health Plan	PA	169,596	72,897	7,252	713,933	70,988	705,137	713,933
10244	Geisinger Ind Ins Co	PA	3,917	3,032	1,332	2,586	834	2,730	2,586
95060	Health Amer PA Inc	PA	204,113	89,469	30,495	758,001	36,331	697,725	748,896
95079	Health Net of PA Inc	PA	7,137	1,005	(2,566)	315	(55,497)	3,597	315
95066	Health Partners Of Philadelphia Inc	PA	177,398	54,002	9,095	692,345	54,539	680,980	692,345
11102	HealthAssurance PA Inc	PA	198,070	72,494	24,053	841,151	226,588	781,776	841,151
95443	Healthguard Of Lancaster Inc	PA	57,261	12,387	178	152,847	1,920	171,894	152,847
54771	Highmark Inc	PA	4,241,498	2,544,518	349,808	3,962,042	(8,896)	3,751,362	3,962,042
96601	Hmo Of NE PA	PA	132,478	74,300	9,570	305,068	12,716	295,872	305,068
10918	Horizon Healthcare Ins Co Of PA	PA	1,983	1,688	134	1,279	537	1,092	1,279
95359	Horizon Healthcare Of PA Inc	PA	6,151	5,823	248	-	-	(300)	-
54747	Hospital Service Assn of NE PA	PA	627,097	393,423	(11,271)	335,141	29,802	391,079	335,141
54704	Independence Blue Cross	PA	1,424,271	1,038,534	197,617	331,472	(31,513)	412,312	331,472
53252	Inter County Health Plan Inc	PA	16,953	4,511	256	36,726	(4,328)	6,448	36,726
54763	Inter Cty Hospitalization Plan Inc	PA	37,732	10,795	759	71,145	(6,403)	7,113	71,145
11679	ION HEALTH, INC	PA	7,861	1,503	(5,351)	6,688	6,688	13,391	6,688
95199	Keystone Health Plan Central Inc	PA	195,433	79,378	8,541	492,985	42,070	461,219	492,985
95056	Keystone Health Plan E Inc	PA	1,204,671	458,133	59,080	3,727,389	(339,928)	3,661,734	3,727,389
95048	Keystone Health Plan W Inc	PA	660,670	258,891	45,755	2,074,044	100,502	2,019,460	2,074,044
47019	Magellan Behavioral Health of Pa Inc	PA	47,657	21,504	3,923	187,113	(1,732)	181,461	187,113
95225	Optimum Choice Inc Of PA	PA	2,467	2,094	(2)	-	-	79	-
54798	Pennsylvania Dental Service Corp	PA	38,711	18,964	4,248	102,465	10,976	114,696	96,774

Business of Health Entities for the State of Pennsylvania - 2004 ($000)

Domestic Companies

Company Code	Company Name	Domicile	Admitted Assets	Surplus	Change in Surplus ($)	Countrywide Direct Premiums Written	Countrywide Change in Premiums Written	Total Underwriting Deductions	Pennsylvania Direct Premiums Written
93688	QCC Ins Co	PA	1,104,416	438,088	80,810	2,647,629	176,714	2,576,002	2,643,480
12012	Three Rivers Childrens Hlth Plan Inc	PA	2,887	2,270	2,270	5,345	5,345	4,667	5,345
95220	Three Rivers Health Plans Inc	PA	145,311	69,416	28,358	627,500	77,125	581,007	627,500
89070	United Concordia Companies Inc	PA	202,443	120,393	18,552	374,524	10,930	389,573	-
47089	United Concordia Dental Plan PA Inc	PA	4,814	1,831	(199)	35,749	2,947	36,834	35,749
62294	United Concordia Life & Hlth Ins Co	PA	144,078	85,332	8,688	289,480	58,410	352,943	269,584
47014	United Dental Care of PA Inc	PA	538	531	24	149	(7)	114	149
11995	UPMC For You Inc	PA	81,232	30,533	30,533	180,120	180,120	178,900	180,120
11018	Upmc Health Benefits Inc	PA	77,416	31,588	16,792	335,441	200,576	314,208	335,441
11994	UPMC Health Network Inc	PA	4,574	4,486	4,486	-	-	-	-
95216	UPMC Health Plan Inc	PA	165,976	96,762	34,174	611,574	(156,578)	582,140	611,574
47025	Value Behavioral Health of PA Inc	PA	27,804	10,332	2,959	101,148	8,010	97,106	101,148
53953	Vision Benefits of America Inc	PA	26,502	18,893	2,549	33,135	963	31,760	24,759
96660	Vista Health Plan Inc	PA	59,037	56,898	55,390	677,752	677,752	677,845	677,752
	50 Companies in the Report		**$ 14,240,442**	**$7,789,040**	**$ 1,163,086**	**$25,587,278**	**$1,793,185**	**$ 24,664,810**	**$ 24,691,363**

END OF REPORT

Business of Life Insurance Companies for the State of Pennsylvania - 2004 ($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	A & H Premiums	Deposit Type Funds	Other Consideration
35963	AF&L Ins Co	PA	138,951	-729	(8,299)	-109.62%	14,311	-	9,287	-	-
60232	AGL Life Assur Co	PA	1,935,595	11,949	1,135	10.50%	209,644	35,789	-	-	-
81078	American Network Ins Co	PA	12,996	8,372	96	1.16%	7,430	-	7	-	-
73326	Colonial American Life Ins Co	PA	19,938	7,072	394	5.90%	4,459	233	-	-	-
62065	Colonial Penn Life Ins Co	PA	774,681	36,507	(3,738)	-9.29%	81,059	12,728	159	-	-
76325	Conseco Senior Health Ins Co	PA	3,001,957	126,326	(8,422)	-6.25%	401,330	1,011	28,680	-	-
73539	Continental Life Ins Co	PA	19,376	2,283	107	4.94%	4,154	3,830	202	-	-
72052	Corporate Health Ins Co	PA	98,056	64,349	15,591	31.98%	212,764	-	45,862	-	-
62804	Educators Mut Life Ins Co	PA	82,805	56,359	953	1.72%	38,974	3,191	10,266	-	-
70769	Erie Family Life Ins Co	PA	1,459,744	136,021	11,386	9.14%	147,728	81,173	337	20,062	-
92908	Fidelity Life Ins Co	PA	8,914	8,821	172	1.99%	-	-	-	-	-
64327	Harleysville Life Ins Co	PA	351,261	24,389	795	3.37%	51,646	23,549	6,644	341	-
93440	Highmark Life Ins Co	PA	366,005	116,818	26,169	28.87%	253,185	16,621	36,197	-	-
90344	Keystone State Life Ins Co	PA	52,940	14,524	1,882	14.89%	4,291	2,882	-	-	-
65498	Life Ins Co Of North Amer	PA	5,321,940	660,301	125,738	23.52%	1,656,457	43,211	58,686	-	-
76694	London Life Reins Co	PA	849,797	68,016	1,335	2.00%	57,309	-	-	-	-
69515	Medamerica Ins Co	PA	276,895	21,219	(296)	-1.37%	35,844	-	1,498	-	-
63762	Medco Containment Life Ins Co	PA	40,564	38,988	3,004	8.35%	-	-	-	-	-
75744	National Safety Life Ins Co	PA	5,293	3,753	28	0.74%	1,425	27	1,326	-	-
68225	Nationwide Life Ins Co of Amer	PA	6,657,767	576,526	56,919	10.95%	667,351	32,678	94	77,917	-
67644	Penn Mut Life Ins Co	PA	8,709,473	1,157,589	285,163	32.69%	922,260	42,603	1,232	1,358	46,663
63282	Penn Treaty Network Amer Ins Co	PA	108,538	23,849	(1,289)	-5.13%	18,252	355	39,011	-	-
67660	Pennsylvania Life Ins Co	PA	544,847	61,210	1,721	2.89%	172,696	514	1,374	-	-
67792	Philadelphia-United Life Ins Co	PA	47,450	16,748	206	1.25%	8,107	2,248	9	-	-
67806	Philanthropic Mut Life Ins Co	PA	25,352	6,025	519	9.43%	3,862	3,724	-	-	-
76759	Senior American Life Ins Co	PA	11,263	3,382	(648)	-16.08%	6,291	-	-	-	-
69353	Teachers Protective Mut Life Ins Co	PA	44,879	6,647	(598)	-8.26%	22,827	773	16,335	-	-
63819	Unity Financial Life Ins Co	PA	28,546	5,708	159	2.87%	11,145	1,323	(8)	-	-
	28 Companies in the Report		**$ 30,995,820**	**$ 3,263,023**	**$ 510,183**	**18.53%**	**$ 5,014,800**	**$ 308,461**	**$ 257,197**	**$ 99,679**	**$ 46,663**

*** END OF REPORT ***

Business of Title Insurance Companies for the State of Pennsylvania - 2004 ($000)

Domestic Companies

NAIC CODE	Company Name	Domicile	Total Assets	Surplus	Change in Surplus ($)	Change in Surplus (%)	Business in Pennsylvania: Direct Premiums Written
50083	Commonwealth Land Title Ins Co	PA	656,500	164,229	1,353	0.83%	100,765
51209	Conestoga Title Ins Co	PA	8,663	4,069	(568)	-12.24%	5,691
51446	Manito Title Ins Co	PA	1,509	1,232	(118)	-8.71%	1,104
51497	Penn Attorneys Title Ins Co	PA	9,297	6,939	969	16.24%	2,184
51403	Ta Title Ins Co	PA	10,558	5,699	606	11.90%	14,642
	5 Companies in the Report		**$ 686,527**	**$ 182,168**	**$ 2,243**	**1.25%**	**$ 124,386**

END OF REPORT

Business of Fire and Casualty Companies for the State of Pennsylvania - 2004 ($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	10,725	10,111	415	4.28%	-	N/A	-
12963	21st Century Ins Co	CA	1,500,378	601,712	79,305	15.18%	-	N/A	-
22896	Aca Financial Guaranty Corp	MD	540,457	290,003	152,219	110.48%	881	0.00%	-
10921	ACA Ins Co	AK	17,530	13,091	1,013	8.39%	-	N/A	-
31325	Acadia Ins Co	ME	165,290	60,135	23,644	64.80%	15,676	60.72%	-
10349	Acceptance Cas Ins Co	NE	38,605	19,568	4,842	32.89%	-	N/A	-
20010	Acceptance Ind Ins Co	NE	121,488	51,139	17,709	52.97%	3,182	15.09%	-
10166	Accident Fund Ins Co of Amer	MI	1,636,672	483,057	84,677	21.26%	4	143.97%	-
26379	Accredited Surety & Cas Co Inc	FL	41,862	15,606	3,308	26.90%	267	13.50%	-
19984	ACIG Ins Co	IL	194,222	59,421	6,550	12.39%	280	13.70%	-
22950	Acstar Ins Co	IL	86,200	27,370	943	3.57%	359	45.25%	-
14184	Acuity A Mut Ins Co	WI	1,280,765	414,284	85,745	26.10%	-	N/A	-
44318	Admiral Ind Co	DE	54,910	26,702	2,024	8.20%	-	N/A	-
40517	Advantage Workers Comp Ins Co	IN	49,938	37,500	24,763	194.43%	-	N/A	-
36153	Aetna Ins Co of CT	CT	45,658	29,409	455	1.57%	971	66.76%	-
10014	Affiliated Fm Ins Co	RI	949,590	420,014	219,590	109.56%	14,502	15.50%	4
42609	Affirmative Ins Co	IL	319,381	139,316	102,623	279.68%	(35)	12.06%	-
35173	Agency Ins Co Of MD Inc	MD	45,232	14,844	4,313	40.95%	7,165	56.82%	-
42757	Agri General Ins Co	IA	315,386	202,596	45,026	28.58%	247	29.31%	-
36587	AIG Natl Ins Co Inc	NY	54,467	13,357	(1,111)	-7.68%	36,670	65.61%	-
19399	AIU Ins Co	NY	2,999,954	733,513	241,960	49.22%	39,015	72.07%	-
10957	Alamance Ins Co	IL	260,085	155,656	27,204	21.18%	-	N/A	-
24899	Alea North America Ins Co	NY	622,985	261,269	5,217	2.04%	23,214	55.39%	-
19135	Alfa Mut Ins Co	AL	1,273,824	871,695	68,413	8.52%	-	N/A	-
20273	Alliance Assur Co Of Amer	NY	13,220	13,220	274	2.12%	-	N/A	-
35300	Allianz Global Risks US Ins Co	CA	4,598,791	3,475,623	90,971	2.69%	17,700	137.50%	-
42579	Allied Prop & Cas Ins Co	IA	85,301	84,024	2,702	3.32%	-	N/A	-
41840	Allmerica Financial Benefit Ins Co	MI	14,301	14,292	474	3.43%	1,892	86.73%	-
10212	Allmerica Fncl Alliance Ins Co	NH	15,091	15,080	580	4.00%	3	-26.69%	-
29688	Allstate Fire and Cas Ins Co	IL	14,815	14,586	(800)	-5.20%	-	N/A	-
19240	Allstate Ind Co	IL	98,913	94,529	(5,579)	-5.57%	91,043	68.14%	-
19232	Allstate Ins Co	IL	44,711,746	16,766,722	666,138	4.14%	910,191	75.69%	-
17230	Allstate Prop & Cas Ins Co	IL	19,085	18,932	(1,076)	-5.38%	184,196	71.35%	-
18708	Ambac Assur Corp	WI	8,329,131	3,198,699	459,024	16.75%	23,528	0.01%	-
19100	Amco Ins Co	IA	969,700	390,850	6,569	1.71%	-	N/A	-
10103	American Agricultural Ins Co	IN	985,769	331,898	17,648	5.62%	141	52.21%	-
19720	American Alt Ins Corp	DE	422,576	147,872	2,387	1.64%	46,114	49.50%	-
21849	American Automobile Ins Co	MO	347,288	124,404	25,511	25.80%	8,591	38.68%	18
10111	American Bankers Ins Co Of FL	FL	1,112,979	241,494	(25,628)	-9.59%	16,795	73.95%	-
40789	American Bus & Personal Ins Mut Inc	DE	39,250	20,773	(2,129)	-9.30%	-	N/A	-

Business of Fire and Casualty Companies for the State of Pennsylvania - 2004 ($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
10391	American Centennial Ins Co	DE	36,946	22,851	46	0.20%	(2)	-285041.38%	-
37915	American Central Ins Co	MO	40,631	40,532	(180)	-0.44%	0	5473.68%	-
19941	American Commerce Ins Co	OH	295,447	94,397	17,021	22.00%	878	98.90%	-
45934	American Compensation Ins Co	MN	135,861	38,503	5,471	16.56%	-	N/A	-
10216	American Contractors Ind Co	CA	91,509	39,182	8,409	27.33%	335	22.77%	-
38237	American Country Ins Co	IL	109,970	24,055	(677)	-2.74%	2,518	80.40%	-
19690	American Economy Ins Co	IN	1,567,935	491,283	98,545	25.09%	10,692	61.40%	-
20613	American Employers Ins Co	MA	123,589	122,837	(6,699)	-5.17%	69	14382.33%	-
10819	American Equity Specialty Ins Co	CA	42,862	16,088	5,787	56.18%	-	N/A	-
23450	American Family Home Ins Co	FL	374,364	105,551	14,538	15.97%	1,726	62.34%	-
24066	American Fire & Cas Co	OH	307,250	115,638	8,042	7.47%	25,176	41.37%	-
40398	American Fuji Fire & Marine Ins Co	IL	104,837	81,515	(815)	-0.99%	-	N/A	-
24376	American General Ind Co	IL	80,495	34,978	25,640	274.58%	1,118	58.44%	-
31208	American General Property Ins Co	TN	62,117	45,281	540	1.21%	181	47.46%	-
26247	American Guarantee & Liability Ins	NY	213,770	128,140	34,411	36.71%	63,790	63.27%	1
13331	American Hardware Mut Ins Co	OH	278,916	100,270	8,205	8.91%	1,201	49.03%	68
39152	American Healthcare Ind Co	DE	117,072	39,518	6,915	21.21%	-	N/A	-
19380	American Home Assur Co	NY	19,477,874	4,315,648	693,749	19.15%	161,919	64.72%	-
21857	American Ins Co	NE	1,324,077	418,588	70,579	20.28%	25,615	59.42%	95
31895	American Interstate Ins Co	LA	499,057	112,334	15,429	15.92%	11,800	65.09%	15
32220	American Intl Ins Co	NY	1,170,574	299,968	51,838	20.89%	27,168	14.30%	-
10200	American Live Stock Ins Co	IL	68,932	45,305	2,866	6.75%	164	44.96%	-
30562	American Manufacturers Mut Ins Co	IL	25,988	10,409	409	4.09%	(1,027)	-3502.36%	(208)
16810	American Mercury Ins Co	OK	230,313	72,583	(4,756)	-6.15%	117	87.18%	-
26140	American Millennium Ins Co	NJ	10,668	3,903	284	7.85%	7	0.00%	-
15911	American Mining Ins Co Inc	AL	75,698	17,040	1,056	6.61%	7,130	42.87%	74
23469	American Modern Home Ins Co	OH	753,676	218,864	50,383	29.90%	10,490	36.76%	-
22918	American Motorists Ins Co	IL	83,343	30,819	(141,835)	-82.15%	(5,955)	2820.23%	(435)
39942	American Natl General Ins Co	MO	103,166	54,405	6,089	12.60%	1,136	75.53%	-
28401	American Natl Prop & Cas Co	MO	1,005,324	380,196	78,098	25.85%	21,041	74.19%	-
37001	American Premier Ins Co	IN	12,239	6,528	102	1.58%	-	N/A	-
12084	American Professionals Ins Co	IN	7,508	6,029	(106)	-1.73%	-	N/A	-
10227	American Rein Co	DE	15,486,058	3,304,678	33,215	1.02%	-	N/A	-
19615	American Reliable Ins Co	AZ	375,831	77,945	6,775	9.52%	1,763	98.75%	-
19631	American Road Ins Co	MI	706,279	396,102	75,934	23.72%	4,721	50.11%	-
39969	American Safety Cas Ins Co	DE	141,585	46,466	6,696	16.84%	945	74.23%	-
42978	American Security Ins Co	DE	656,292	225,110	52,903	30.72%	17,713	38.11%	-
19992	American Select Ins Co	OH	139,935	45,129	7,618	20.31%	3,210	32.90%	-
42897	American Service Ins Co Inc	IL	79,470	22,697	2,186	10.66%	-	N/A	-
10235	American Southern Ins Co	KS	102,345	34,629	153	0.44%	5,218	56.70%	-

Business of Fire and Casualty Companies for the State of Pennsylvania - 2004 ($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
19704	American States Ins Co	IN	2,267,842	801,499	171,503	27.22%	13,562	30.67%	-
19712	American States Ins Co Of TX	TX	17,817	17,737	(1,027)	-5.47%	592	42.37%	-
37214	American States Preferred Ins Co	IN	226,024	71,185	10,980	18.24%	-	N/A	-
40800	American Sterling Ins Co	CA	8,787	8,586	238	2.86%	-	N/A	-
31380	American Surety Co	IN	10,487	8,460	1,117	15.21%	37	0.00%	-
40142	American Zurich Ins Co	IL	188,759	171,986	40,405	30.71%	49,319	57.90%	-
10975	Amerihealth Cas Ins Co	DE	89,496	23,136	(852)	-3.55%	8,311	87.18%	-
30872	Amerin Guaranty Corp	IL	311,397	189,701	(114,330)	-37.60%	-	N/A	-
23396	Amerisure Mut Ins Co	MI	1,391,356	405,056	48,426	13.58%	289	-411.56%	36
27928	Amex Assur Co	IL	283,613	216,753	10,795	5.24%	16,410	59.68%	-
19976	Amica Mut Ins Co	RI	3,384,387	1,602,269	143,414	9.83%	43,248	42.60%	6,070
37656	Anesthesiologists Pro Assur Co	FL	83,581	14,840	(169)	-1.13%	77	60.00%	-
10984	Ansur America Ins	MI	13,286	10,921	312	2.95%	-	N/A	-
34738	Arag Ins Co	IA	37,150	23,565	2,899	14.03%	373	51.64%	-
41360	Arbella Protection Ins Co	MA	213,711	75,047	10,290	15.89%	-	N/A	-
11150	Arch Ins Co	MO	807,190	337,017	87,588	35.12%	24,096	45.01%	-
10348	Arch Reins Co	NE	887,024	479,443	96,626	25.24%	455	39.99%	-
19860	Argonaut Great Central Ins Co	IL	190,335	51,395	19,002	58.66%	13,007	58.40%	-
19801	Argonaut Ins Co	CA	1,195,883	372,404	18,830	5.33%	4,297	122.29%	86
19828	Argonaut-Midwest Ins Co	IL	97,063	38,741	(2,908)	-6.98%	6,148	47.63%	-
37680	ARI Cas Co	NJ	23,513	9,494	1,060	12.57%	-	N/A	-
13900	ARI Mut Ins Co	NJ	38,350	11,545	3,315	40.28%	-	N/A	-
41459	Armed Forces Ins Exchange	KS	148,700	80,591	(8,224)	-9.26%	1,033	37.80%	-
21865	Associated Ind Corp	CA	146,698	54,637	7,590	16.13%	2,972	7.36%	(72)
19305	Assurance Co Of Amer	NY	75,016	18,523	950	5.41%	25,308	77.76%	39
30180	Assured Guaranty Corp	MD	1,278,208	236,745	(18,838)	-7.37%	827	0.00%	-
41769	Athena Assur Co	MN	189,871	44,819	(2,712)	-5.71%	444	37.57%	-
21792	Atlanta Cas Co	OH	38,552	31,512	(52,830)	-62.64%	-	N/A	-
20931	Atlanta Intl Ins Co	NY	19,710	7,062	(2,888)	-29.02%	-	N/A	-
31925	Atlanta Specialty Ins Co	OH	18,199	12,381	(146)	-1.16%	-	N/A	-
42846	Atlantic Cas Ins Co	NC	127,422	43,155	9,890	29.73%	2,712	55.88%	-
22209	Atlantic Ins Co	TX	31,691	23,097	1,813	8.52%	1,203	79.88%	-
19895	Atlantic Mut Ins Co	NY	964,391	241,231	(80,037)	-24.91%	4,008	42.88%	1
27154	Atlantic Specialty Ins Co	NY	70,710	48,424	(1,283)	-2.58%	8,711	97.66%	-
25422	Atradius Trade Credit Ins Co	MD	63,500	37,344	384	1.04%	927	-15.18%	-
21210	Auto Club Grp Ins Co	MI	168,804	71,879	6,246	9.52%	-	N/A	-
21202	Auto Club Ins Assoc	MI	3,089,625	1,373,285	148,303	12.11%	-	N/A	-
19062	Automobile Ins Co Of Hartford CT	CT	900,692	254,384	(727)	-0.28%	22,970	44.50%	-
18988	Auto-Owners Ins Co	MI	7,715,692	3,519,926	277,320	8.55%	-	N/A	-
10367	Avemco Ins Co	MD	182,825	103,785	(4,321)	-4.00%	1,846	40.37%	-

Business of Fire and Casualty Companies for the State of Pennsylvania - 2004 ($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
10792	Avomark Ins Co	IN	24,203	9,630	384	4.15%	-	N/A	-
29530	AXA Art Ins Corp	NY	60,314	31,164	8,429	37.08%	469	30.67%	-
33022	AXA Corp Solutions Ins Co	NY	225,369	86,680	(4,446)	-4.88%	6,911	4.79%	-
11835	AXA Re Amer Ins Co	DE	64,080	48,417	1,498	3.19%	-	N/A	-
16187	AXA Re Prop & Cas Ins Co	DE	185,557	63,992	(41,686)	-39.45%	1,415	31.12%	-
20370	AXIS Reins Co	NY	973,066	517,040	13,977	2.78%	13,442	49.30%	-
24813	Balboa Ins Co	CA	896,534	336,444	(2,669)	-0.79%	35,275	50.46%	-
16039	Baltimore Equitable Society	MD	121,462	72,523	5,552	8.29%	-	-360.91%	-
18538	Bancinsure Inc	OK	99,722	34,497	4,261	14.09%	141	193.37%	-
13455	Bankers Independent Ins Co	MD	21,886	5,474	543	11.02%	-	N/A	-
33162	Bankers Ins Co	FL	84,794	27,230	(2,147)	-7.31%	221	66.00%	-
23132	Bankers Multiple Line Ins Co	IL	7,649	7,584	(46)	-0.60%	-	N/A	-
38245	BCS Ins Co	OH	216,037	123,769	5,142	4.33%	14,021	41.42%	-
41394	Benchmark Ins Co	KS	103,123	29,108	5,012	20.80%	-	N/A	-
32603	Berkley Ins Co	DE	4,777,872	1,511,628	337,085	28.70%	-	N/A	-
10389	Berkley Ins Co Of The Carolinas	NC	27,769	26,777	677	2.60%	-	N/A	-
29580	Berkley Regional Ins Co	DE	1,946,762	632,049	94,321	17.54%	13	40.20%	-
20095	Bituminous Cas Corp	IL	659,697	213,974	13,568	6.77%	18,422	52.84%	-
20109	Bituminous Fire & Marine Ins Co	IL	302,777	80,046	6,178	8.36%	795	170.86%	50
40754	Blue Ridge Ind Co	WI	51,475	14,172	(3,523)	-19.91%	(31)	156.75%	-
24503	Blue Ridge Ins Co	WI	163,438	52,266	(6,910)	-11.68%	81	-735.70%	-
20761	Boston Old Colony Ins Co	IL	32,987	32,540	1,899	6.20%	-	-919.17%	-
13501	Brethren Mut Ins Co	MD	145,066	59,386	12,142	25.70%	22,791	56.51%	-
13528	Brotherhood Mut Ins Co	IN	251,124	94,337	35,381	60.01%	14,221	62.57%	215
20788	Buckeye Union Ins Co	IL	286,044	272,706	11,571	4.43%	30,364	61.47%	-
23620	Burlington Ins Co	NC	395,812	95,548	12,955	15.69%	91	22.62%	-
20117	California Cas Ind Exch	CA	398,842	259,981	(6,085)	-2.29%	5,959	82.40%	-
32271	California Ind Ins Co	TX	14,312	14,312	(71,088)	-83.24%	-	N/A	-
21946	Camden Fire Ins Assoc	NJ	92,341	69,899	(188,746)	-72.97%	(2)	-24039.34%	-
36340	Camico Mut Ins Co	CA	111,537	34,264	2,313	7.24%	3,297	73.55%	-
12260	Campmed Cas & Ind Co Inc MD	MD	25,194	6,941	1,181	20.50%	5,819	38.76%	-
10464	Canal Ins Co	SC	1,123,037	487,550	39,801	8.89%	12,213	79.20%	-
30589	Capital City Ins Co Inc	SC	119,878	27,778	(4,745)	-14.59%	68	-15.54%	-
20877	Capital Markets Assr Corp	NY	99,375	97,792	(7,529)	-7.15%	-	0.00%	-
10472	Capitol Ind Corp	WI	430,261	138,927	(1,394)	-0.99%	3,988	53.95%	-
10510	Carolina Cas Ins Co	FL	689,943	189,628	4,259	2.30%	8,380	59.14%	-
25771	CDC Ixis Fin Guaranty N Amer Inc	NY	152,362	113,628	14,577	14.72%	280	N/A	-
20176	Celina Mut Ins Co	OH	32,990	12,609	4,710	59.63%	1,705	62.60%	-
10891	CEM Ins Co	IL	3,238	2,606	143	5.83%	68	26.47%	-
19909	Centennial Ins Co	NY	359,343	106,441	(28,696)	-21.24%	2,803	40.80%	88

Business of Fire and Casualty Companies for the State of Pennsylvania - 2004 ($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
20230	Central Mut Ins Co	OH	902,771	329,433	37,778	12.95%	9	0.00%	-
20249	Central Natl Ins Co Of Omaha	NE	32,913	8,044	(1,557)	-16.22%	-	N/A	-
34274	Central States Ind Co Of Omaha	NE	246,836	183,142	2,928	1.62%	1,559	24.72%	-
34649	Centre Ins Co	DE	674,260	121,545	39,127	47.47%	5,037	85.83%	-
26905	Century-Natl Ins Co	CA	495,116	133,026	23,982	21.99%	11	-11.43%	-
25615	Charter Oak Fire Ins Co	CT	796,643	194,419	11,957	6.55%	48,808	49.34%	49
10642	Cherokee Ins Co	MI	138,595	53,130	19,968	60.21%	143	66.77%	-
22810	Chicago Ins Co	IL	284,250	108,749	14,215	15.04%	4,852	-50.12%	-
12777	Chubb Ind Ins Co	NY	171,857	37,645	5,777	18.13%	26,443	70.70%	-
10052	Chubb Natl Ins Co	IN	143,142	37,532	6,017	19.09%	-	N/A	-
10669	Church Ins Co	NY	65,553	19,746	195	1.00%	195	82.09%	-
18767	Church Mut Ins Co	WI	836,238	231,354	26,185	12.76%	18,819	148.77%	34
22004	CIM Ins Corp	MI	36,465	15,013	358	2.44%	81	18.96%	-
28665	Cincinnati Cas Co	OH	323,532	259,323	6,805	2.69%	15,369	71.67%	-
10677	Cincinnati Ins Co	OH	9,820,123	4,191,159	1,411,343	50.77%	158,847	56.03%	2,510
31534	Citizens Ins Co Of Amer	MI	1,765,036	609,715	83,185	15.80%	375	40.89%	-
10315	Civic Property & Cas Co	CA	169,143	54,331	6,339	13.21%	9,743	58.65%	-
20532	Clarendon Natl Ins Co	NJ	2,022,936	564,566	(17,084)	-2.94%	26,017	166.11%	-
25070	Clearwater Ins Co	DE	1,102,498	583,407	26,365	4.73%	-	N/A	-
10019	Clearwater Select Ins Co	DE	117,983	61,837	(7,877)	-11.30%	-	N/A	-
29114	CMG Mortgage Assur Co	WI	8,855	8,309	24	0.29%	15	11.86%	-
40266	CMG Mortgage Ins Co	WI	265,611	103,832	12,044	13.12%	1,384	1.99%	-
30112	CNL Ins Amer Inc	GA	16,951	8,494	1,441	20.44%	1,157	11.83%	-
25089	Coast Natl Ins Co	CA	565,989	249,433	26,061	11.67%	846	74.21%	-
31887	Coface North Amer Ins Co	MA	19,694	11,848	6,448	119.42%	720	44.25%	-
33197	Cologne Reins Co Of Amer	CT	73,640	36,840	478	1.31%	-	N/A	-
34347	Colonial American Cas & Surety Co	MD	25,948	21,017	917	4.56%	1,345	18.01%	-
36927	Colony Specialty Ins Co	OH	110,821	27,393	5,468	24.94%	2,725	77.71%	-
19410	Commerce & Industry Ins Co	NY	5,687,685	1,543,208	299,916	24.12%	61,141	64.64%	-
32280	Commercial Cas Ins Co	CA	274,082	57,292	46,897	451.16%	-	N/A	-
21296	Commercial Guaranty Cas Ins Co	IN	172,478	116,291	320	0.28%	(83)	125.65%	-
20818	Commercial Ins Co Of Newark NJ	NJ	50,328	48,277	1,016	2.15%	41	2233.07%	-
18732	Commercial Loan Ins Corp	WI	9,932	9,149	492	5.69%	-	N/A	-
10220	Commonwealth Ins Co Of Amer	WA	44,271	20,832	1,468	7.58%	365	-2743.08%	-
10794	Companion Commercial Ins Co	SC	11,033	7,856	98	1.26%	-	N/A	-
12157	Companion Prop & Cas Ins Co	SC	302,794	86,141	7,851	10.03%	38,194	62.73%	-
21989	Compass Ins Co	NY	13,985	10,648	(1,319)	-11.02%	-	N/A	-
34711	Computer Ins Co	RI	25,463	22,171	(27,520)	-55.38%	641	-0.10%	-
24961	Connie Lee Ins Co	WI	217,795	106,989	(20,325)	-15.96%	-	0.00%	-
32190	Constitution Ins Co	NY	50,514	36,176	1,176	3.36%	(5)	-1243.14%	-

Business of Fire and Casualty Companies for the State of Pennsylvania - 2004 ($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
20443	Continental Cas Co	IL	34,211,782	6,815,291	769,469	12.73%	198,236	24.25%	-
39551	Continental Heritage Ins Co	OH	7,314	6,181	596	10.68%	-	N/A	-
35289	Continental Ins Co	SC	3,896,599	1,685,768	952,724	129.97%	109,012	36.05%	-
28258	Continental Natl Ind Co	OH	18,121	16,655	266	1.63%	-	N/A	-
20923	Continental Rein Corp	CA	100,204	97,196	4,398	4.74%	-	N/A	-
10804	Continental Western Ins Co	IA	240,400	71,923	19,360	36.83%	2	0.00%	-
37206	Contractors Bonding & Ins Co	WA	142,764	38,111	5,821	18.03%	174	-30.28%	-
22730	Converium Ins North Amer Inc	NJ	85,085	59,335	(1,553)	-2.55%	(27,189)	73.81%	-
39136	Converium Reins North Amer Inc	CT	2,545,429	349,255	(393,597)	-52.98%	-	N/A	-
10641	Core Ins Co	VT	33,514	33,032	883	2.75%	-	N/A	-
21318	Coregis Ins Co	IN	530,821	200,240	1,945	0.98%	1,606	69.50%	-
20982	Country Cas Ins Co	IL	71,477	55,040	1,686	3.16%	-	N/A	-
20990	Country Mut Ins Co	IL	2,756,295	1,199,215	145,726	13.83%	-	N/A	-
21008	Country Pref Ins Co	IL	55,727	14,439	687	5.00%	-	N/A	-
10022	Countryway Ins Co	NY	62,022	19,742	2,195	12.51%	8,650	49.03%	-
26492	Courtesy Ins Co	FL	253,535	78,726	8,297	11.78%	(5)	33.06%	-
31348	Crum & Forster Ind Co	DE	33,963	9,871	162	1.67%	4,949	39.18%	-
24660	Cumberland Cas & Surety Co	FL	8,295	(12,944)	(10,106)	355.98%	74	259.99%	-
10448	Cumberland Ins Co Inc	NJ	63,362	23,065	776	3.48%	6,051	39.21%	-
13684	Cumberland Mut Fire Ins Co	NJ	233,473	130,809	2,461	1.92%	13,610	48.01%	-
10847	Cumis Ins Society Inc	WI	973,172	402,786	49,722	14.08%	12,334	24.81%	-
10499	DaimlerChrysler Ins Co	MI	395,233	202,476	(4,486)	-2.17%	3,161	153.93%	-
21164	Dairyland Ins Co	WI	1,042,665	331,154	34,303	11.56%	7,822	56.09%	-
34924	Dakota Truck Underwriters	SD	43,169	14,238	2,720	23.62%	-	N/A	-
16624	Darwin Natl Assur Cp	DE	47,278	30,951	14,171	84.45%	144	42.90%	-
16705	Dealers Assur Co	OH	30,966	13,835	3,542	34.41%	190	49.52%	-
37907	Deerbrook Ins Co	IL	32,208	31,985	1,485	4.87%	6,515	59.21%	-
37184	Deerfield Ins Co	IL	119,045	42,270	(1,548)	-3.53%	42	-418.54%	-
40975	Dentists Ins Co	CA	203,086	116,329	8,697	8.08%	398	10.88%	0
42587	Depositors Ins Co	IA	43,198	42,524	1,477	3.60%	-	N/A	-
12718	Developers Surety And Ind Co	IA	84,576	36,704	4,145	12.73%	755	44.22%	-
10659	Diamond Ins Co	IL	87,668	13,893	2,611	23.14%	-	N/A	-
42048	Diamond State Ins Co	IN	151,802	105,843	6,178	6.20%	1,924	-234.83%	-
36463	Discover Prop & Cas Ins Co	IL	101,870	30,447	632	2.12%	24,208	70.13%	-
34495	Doctors Co An Interins Exchn	CA	1,559,572	405,583	55,393	15.82%	5,419	14.24%	-
33499	Dorinco Rein Co	MI	1,671,292	415,777	23,065	5.87%	-	N/A	-
39659	Eastern Cas Ins Co	MA	110,772	26,638	(3,688)	-12.16%	-	N/A	-
22926	Economy Fire & Cas Co	IL	372,774	362,267	(13,164)	-3.51%	-	N/A	-
38067	Economy Preferred Ins Co	IL	9,335	9,332	410	4.60%	-	N/A	-
40649	Economy Premier Assur Co	IL	37,985	35,183	1,407	4.17%	17,409	47.46%	-

Business of Fire and Casualty Companies for the State of Pennsylvania - 2004 ($000)

Foreign Companies

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21261	Electric Ins Co	MA	1,144,329	274,952	6,714	2.50%	15,978	125.37%	95
21407	Emcasco Ins Co	IA	222,822	59,000	14,454	32.45%	6,908	92.23%	34
21326	Empire Fire & Marine Ins Co	NE	672,214	125,780	2,136	1.73%	30,719	80.26%	-
20648	Employers Fire Ins Co	MA	109,468	54,711	2,857	5.51%	1,675	128.10%	-
21458	Employers Ins of Wausau	WI	4,423,248	995,149	244,328	32.54%	25,263	263.06%	155
21415	Employers Mut Cas Co	IA	1,837,476	577,004	25,476	4.62%	31,630	60.56%	640
39845	Employers Reins Corp	MO	16,759,214	5,513,121	393,770	7.69%	11,620	124.30%	-
15130	Encompass Ind Co	IL	22,578	18,360	1,119	6.49%	3,750	35.87%	-
10358	Encompass Ins Co	IL	11,234	11,106	442	4.14%	-	N/A	-
10071	Encompass Ins Co Of America	IL	88,135	78,302	50,311	179.74%	3,883	0.00%	-
11551	Endurance Reins Corp of Amer	NY	1,288,266	504,465	108,499	27.40%	-	N/A	-
16233	Erie Ins Co Of NY	NY	45,819	11,840	831	7.55%	17,580	68.01%	1,567
25712	Esurance Ins Co	OK	102,706	34,748	9,309	36.59%	9,325	55.54%	-
30210	Esurance Prop & Cas Ins Co	CA	29,854	13,925	187	1.36%	-	N/A	-
20516	Euler American Credit Ind Co	NY	268,143	128,838	14,388	12.57%	7,587	8.81%	-
10120	Everest Natl Ins Co	AZ	764,413	115,772	47,087	68.56%	11,908	54.82%	-
26921	Everest Reins Co	DE	8,572,712	2,093,152	377,634	22.01%	-	N/A	-
12750	Evergreen Natl Ind Co	OH	48,014	30,052	52	0.17%	1,348	21.92%	-
10318	Exact Prop & Cas Co Inc	CA	166,607	54,387	6,550	13.69%	94	13.31%	-
11045	Excelsior Ins Co	NH	77,223	62,164	6,203	11.08%	29,304	54.15%	9
13722	Excess Rein Co	DE	58,862	34,231	(1,988)	-5.49%	-	N/A	-
10003	Excess Share Ins Corp	OH	41,682	11,794	1,185	11.17%	104	0.00%	-
35181	Executive Risk Ind Inc	DE	2,225,389	585,218	75,120	14.73%	22,991	26.53%	-
40029	Explorer Ins Co	AZ	93,680	25,522	2,769	12.17%	-	N/A	-
21482	Factory Mut Ins Co	RI	6,974,548	3,532,791	699,496	24.69%	80,018	68.60%	-
44784	Fairfield Ins Co	CT	38,035	17,383	(1,783)	-9.30%	1,211	125.68%	-
25518	Fairmont Premier Ins Co	CA	168,487	119,916	82,472	220.26%	686	61.66%	-
24384	Fairmont Specialty Ins Co	DE	235,722	86,989	2,949	3.51%	4,925	34.44%	-
13897	Farmers Mut Hail Ins Co Of IA	IA	272,706	168,510	29,966	21.63%	-	N/A	-
10806	Farmers New Century Ins Co	IL	132,815	43,591	4,464	11.41%	83,044	78.66%	-
41483	Farmington Cas Co	CT	944,516	228,043	24,100	11.82%	27,573	27.76%	-
13838	Farmland Mut Ins Co	IA	317,055	108,729	10,759	10.98%	5	25.27%	-
10178	FCCI Ins Co	FL	1,052,121	327,165	14,113	4.51%	-	N/A	-
20281	Federal Ins Co	IN	23,128,725	7,764,665	1,470,759	23.37%	268,494	32.25%	-
13935	Federated Mut Ins Co	MN	3,359,840	1,293,944	119,210	10.15%	31,958	43.08%	-
11118	Federated Rural Electric Ins Exch	KS	220,792	68,265	8,244	13.74%	3,372	82.83%	-
28304	Federated Service Ins Co	MN	320,363	84,576	5,161	6.50%	617	25.31%	-
43460	FFG Ins Co	TX	46,352	29,244	3,433	13.30%	122	25.82%	-
35270	Fidelity & Cas Co Of NY	SC	140,186	137,992	2,230	1.64%	12,549	-439.58%	-
39306	Fidelity & Deposit Co Of MD	MD	216,503	178,740	12,795	7.71%	26,360	179.92%	-

Business of Fire and Casualty Companies for the State of Pennsylvania - 2004 ($000)

Foreign Companies

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35386	Fidelity & Guaranty Ins Co	IA	14,383	14,322	(578)	-3.88%	7,354	209.82%	-
25879	Fidelity & Guaranty Ins Underwriters	WI	32,007	31,852	(14,958)	-31.95%	7,050	93.07%	-
25180	Fidelity Natl Ins Co	CA	116,158	54,522	16,564	43.64%	3,380	552.05%	-
16578	Fidelity Natl Prop and Cas Ins Co	NY	59,344	22,615	9,186	68.41%	4,019	238.51%	-
35009	Financial Cas & Surety Inc	TX	6,404	5,856	40	0.68%	-	N/A	-
12815	Financial Guaranty Ins Co	NY	3,115,767	1,172,595	19,099	1.66%	11,977	0.00%	-
18287	Financial Security Assur Inc	NY	3,479,996	1,144,700	19,058	1.69%	24,930	0.00%	-
21873	Firemans Fund Ins Co	CA	9,913,245	2,930,106	71,240	2.49%	37,528	68.67%	12
37273	Firemans Fund Ins Co Of WI	IL	18,917	18,379	613	3.45%	0	-16398.15%	9
20850	Firemens Ins Co Of Newark NJ	NJ	529,968	505,636	37,696	8.06%	1,965	-186.61%	-
21784	Firemens Ins Co Of Washington DC	DE	117,266	30,536	5,132	20.20%	47,781	36.44%	(200)
37710	First American Prop & Cas Ins Co	CA	83,665	29,096	3,944	15.68%	5	186.90%	-
29980	First Colonial Ins Co	FL	178,425	30,909	(9,858)	-24.18%	(12)	0.00%	-
10676	First Guard Ins Co	AZ	6,511	5,921	801	15.64%	1,769	41.32%	-
38326	First Ind Of Amer Ins Co	NJ	6,615	4,514	587	14.94%	56	-28.68%	-
33588	First Liberty Ins Corp	IA	40,250	19,667	684	3.60%	82,392	54.92%	-
11278	First Medical Ins Co RRG	VT	35,657	5,646	3,654	183.38%	9,891	65.06%	-
24724	First Natl Ins Co Of Amer	WA	217,566	66,714	5,288	8.61%	3,208	52.32%	-
10859	First Nonprofit Ins Co	IL	40,503	16,824	5,732	51.68%	8,580	18.62%	-
33383	First Professionals Ins Co	FL	659,991	145,402	26,529	22.32%	10,098	-41.65%	-
40100	Firstline Natl Ins Co	MD	43,932	15,353	307	2.04%	9,417	74.57%	-
33278	Florists Ins Co	IL	16,120	7,020	(306)	-4.18%	203	93.61%	4
13978	Florists Mut Ins Co	IL	178,026	42,806	8,143	23.49%	4,560	100.86%	-
38776	Folksamerica Rein Co	NY	2,746,039	917,404	4,610	0.51%	-	N/A	-
11185	Foremost Ins Co	MI	1,441,612	410,927	55,691	15.68%	37,420	53.56%	-
11800	Foremost Property & Cas Ins Co	MI	32,678	13,917	423	3.13%	1,911	43.65%	-
41513	Foremost Signature Ins Co	MI	58,570	16,091	526	3.38%	3,697	46.50%	-
38830	Fort Wayne Hlth & Cas Ins Co	IN	321,231	157,761	(94,972)	-37.58%	13	-6402.02%	-
10801	Fortress Ins Co	IL	32,218	15,003	717	5.02%	349	13.06%	-
10985	Fortuity Ins Co	MI	12,016	11,942	323	2.78%	-	N/A	-
14249	Founders Ins Co	IL	162,373	53,154	3,250	6.51%	-	N/A	-
13986	Frankenmuth Mut Ins Co	MI	738,093	253,516	31,333	14.10%	-	N/A	-
14753	Frederick Mut Ins Co	MD	39,051	22,885	1,656	7.80%	486	18.94%	-
21253	Garrison Property and Cas Ins Co	TX	10,387	10,331	(2,804)	-21.35%	-	N/A	-
28339	Gateway Ins Co	MO	39,033	8,444	(705)	-7.70%	-	121.64%	-
22969	Ge Reins Corp	IL	2,763,483	689,117	21,921	3.29%	-	N/A	-
29823	Ge Residential Mortgage Ins Corp NC	NC	34,906	12,035	1,232	11.41%	2	224.91%	-
41491	Geico Cas Co	MD	261,923	85,070	10,433	13.98%	21,788	53.52%	-
35882	Geico General Ins Co	MD	125,939	56,095	(1,547)	-2.68%	96,711	68.84%	-
22055	Geico Ind Co	MD	3,409,350	1,409,250	223,543	18.85%	32,239	62.06%	-

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Foreign Companies

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41432	Gen Elec Home Equity Ins Corp Of NC	NC	5,817	5,746	278	5.09%	-	N/A	-
16675	Gen Elec Mortgage Ins Corp Of NC	NC	213,314	89,764	(6,689)	-6.93%	1	-231.72%	-
18821	General Cas Co Of IL	IL	171,906	59,458	(705)	-1.17%	358	67.32%	-
24414	General Cas Co Of WI	WI	1,527,957	530,395	57,567	12.17%	25,756	82.60%	-
38458	General Electric Mortgage Ins Corp	NC	2,724,043	186,207	134,129	257.55%	22,086	17.07%	-
30007	General Fidelity Ins Co	CA	166,785	154,395	14,585	10.43%	-	N/A	-
22039	General Rein Corp	DE	19,614,061	7,158,986	1,723,789	31.72%	1,519	285.69%	-
39322	General Security Natl Ins Co	NY	367,255	85,101	(13,417)	-13.62%	0	-245153.18%	-
11967	General Star Natl Ins Co	OH	529,973	173,245	15,001	9.48%	3,927	5.64%	-
11231	Generali Us Branch	NY	88,522	45,964	(10,865)	-19.12%	-	N/A	-
38962	Genesis Ins Co	CT	267,346	90,293	(4,158)	-4.40%	2,583	-48.13%	-
10799	Geovera Ins Co	MD	52,040	35,835	(15,060)	-29.59%	-	N/A	-
41343	Gerling Amer Ins Co	NY	141,493	80,434	357	0.45%	3,240	2.75%	-
21032	Gerling Global Reins Corp Of America	NY	1,058,772	65,068	(6,043)	-8.50%	-	N/A	-
34622	Glens Falls Ins Co	IL	146,663	145,306	29,444	25.41%	2,907	-134.41%	(9)
11948	Global Hawk Ins Co RRG	SC	1,305	1,300	1,300	N/A	-	N/A	-
11266	Global Reins Corp US Branch	NY	300,514	44,684	(14,604)	-24.63%	-	N/A	-
11054	GMAC Direct Ins Co	MO	8,921	8,597	54	0.63%	-	N/A	-
11044	GMAC Ins Co Online Inc	MO	17,003	10,429	(89)	-0.85%	1,885	74.72%	-
22063	Government Employees Ins Co	MD	11,160,614	4,796,839	672,896	16.32%	43,255	85.22%	-
10322	Grange Indemnity Ins Co	OH	40,977	21,981	3,162	16.80%	-	N/A	-
14060	Grange Mut Cas Co	OH	1,346,922	551,778	82,482	17.58%	-	N/A	-
25984	Graphic Arts Mut Ins Co	NY	117,701	33,205	5,326	19.10%	8,482	70.69%	71
36307	Gray Ins Co	LA	235,899	74,603	15,973	27.24%	217	0.00%	-
26832	Great American Alliance Ins Co	OH	24,650	24,619	2,214	9.88%	2,205	-20.30%	-
26344	Great American Assur Co	OH	14,354	14,335	223	1.58%	28,269	35.02%	-
16691	Great American Ins Co	OH	5,084,577	1,445,293	(117,234)	-7.50%	27,352	40.88%	-
22136	Great American Ins Co of NY	NY	52,791	52,262	1,858	3.69%	9,894	98.74%	0
31135	Great American Security Ins Co	OH	15,838	15,818	4,309	37.44%	427	103.14%	-
33723	Great American Spirit Ins Co	OH	17,282	17,260	441	2.62%	1,502	54.94%	-
25224	Great Divide Ins Co	ND	82,254	36,782	3,571	10.75%	-	N/A	-
18694	Great Midwest Ins Co	MI	30,275	12,658	162	1.30%	-	N/A	-
20303	Great Northern Ins Co	MN	1,297,347	254,959	33,491	15.12%	86,102	48.53%	210
11371	Great West Cas Co	NE	1,229,965	355,639	28,993	8.88%	14,490	61.92%	-
22187	Greater NY Mut Ins Co	NY	652,684	249,355	17,698	7.64%	5,104	26.01%	2
22322	Greenwich Ins Co	DE	674,630	292,664	19,585	7.17%	35,922	34.05%	-
40541	Grocers Ins Co	OR	9,516	8,015	(30,456)	-79.17%	-	N/A	-
36650	Guarantee Co Of North America USA	MI	62,985	52,395	(3,334)	-5.98%	409	79.33%	-
11401	Guaranty Natl Ins Co	CO	372,798	92,524	(32,634)	-26.07%	757	85.20%	-
38652	Guic Ins Co	OH	29,314	18,349	990	5.70%	-	N/A	-

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42803	Guideone Elite Ins Co	IA	26,941	15,645	(219)	-1.38%	5,577	95.45%	-
15032	Guideone Mut Ins Co	IA	686,708	248,121	23,077	10.25%	13,083	41.53%	42
14559	Guideone Specialty Mut Ins Co	IA	143,838	38,696	7,685	24.78%	3,028	40.21%	-
28630	Guilderland Rein Co	NY	23,044	12,640	2,549	25.26%	-	N/A	-
22217	Gulf Ins Co	CT	2,685,905	862,798	283,234	48.87%	20,829	61.09%	-
22292	Hanover Ins Co	NH	3,448,559	1,098,812	97,225	9.71%	2,333	-529.71%	-
21806	Harbor Specialty Ins Co	NJ	262,018	34,026	(1,733)	-4.85%	139	-1011.71%	-
26433	Harco Natl Ins Co	IL	375,845	144,321	10,887	8.16%	3,800	165.15%	-
14141	Harford Mut Ins Co	MD	224,131	72,158	3,941	5.78%	9,666	108.82%	60
23582	Harleysville Ins Co	MN	91,014	22,735	(380)	-1.64%	-	N/A	-
42900	Harleysville Ins Co Of NJ	NJ	626,937	132,627	13,249	11.10%	6,334	39.43%	68
13382	Harleysville-Atlantic Ins Co	GA	146,974	37,049	(353)	-0.94%	-	N/A	-
22357	Hartford Accid & Ind Co	CT	9,280,270	2,838,946	505,038	21.64%	8,866	62.40%	2
29424	Hartford Cas Ins Co	IN	1,760,161	754,188	61,062	8.81%	43,788	92.23%	19
19682	Hartford Fire In Co	CT	20,101,633	9,754,360	1,858,811	23.54%	67,960	67.42%	88
38288	Hartford Ins Co Of IL	IL	3,034,334	1,187,786	22,984	1.97%	-	N/A	-
37478	Hartford Ins Co Of The Midwest	IN	241,932	147,203	21,033	16.67%	80,572	51.23%	55
38261	Hartford Ins Co Of The Southeast	FL	153,603	62,197	7,277	13.25%	2,473	106.95%	16
11452	Hartford Steam Boil Inspec & Ins Co	CT	1,180,372	604,533	46,329	8.30%	9,626	-15.31%	-
29890	Hartford Steam Boil Inspec Ins Co CT	CT	65,919	32,173	6,357	24.62%	13	112.16%	-
30104	Hartford Underwriters Ins Co	CT	1,236,581	504,893	29,681	6.25%	17,595	110.36%	36
36781	HCC Ins Co	IN	16,759	16,374	(9,657)	-37.10%	-	N/A	-
32077	Heritage Casualty Ins Co	IL	162,626	37,549	19,570	108.85%	25	12.42%	-
39527	Heritage Ind Co	CA	198,019	84,718	7,626	9.89%	1,326	77.36%	-
11097	Heritage Warranty Ins RRG Inc	SC	24,678	3,056	394	14.81%	173	209.61%	-
18376	Hermitage Ins Co	NY	114,274	25,903	3,566	15.96%	921	72.41%	-
26638	Home-Owners Ins Co	MI	884,053	316,701	65,940	26.30%	-	N/A	-
17221	Homesite Ins Co	CT	35,765	11,518	3,688	47.10%	-	N/A	-
22578	Horace Mann Ins Co	IL	452,477	141,880	33,847	31.33%	22,419	66.43%	-
22756	Horace Mann Prop & Cas Ins Co	CA	92,037	33,689	12,429	58.46%	880	39.91%	-
10069	Housing Authority Prop A Mut Co	VT	116,988	36,244	8,150	29.01%	-	N/A	-
38849	Houston General Ins Co	TX	43,610	20,617	7	0.03%	(3)	14007.86%	-
25054	Hudson Ins Co	DE	219,951	79,076	28,484	56.30%	1,490	68.38%	-
40223	ICM Ins Co	NY	11,547	10,524	(140)	-1.31%	-	N/A	-
29068	IDS Prop Cas Ins Co	WI	728,372	346,048	34,237	10.98%	-	N/A	-
23817	Illinois Natl Ins Co	IL	50,609	50,518	2,060	4.25%	14,283	45.97%	-
26581	Independence Amer Ins Co	DE	55,737	35,408	8,224	30.25%	-	N/A	-
29831	Independent Mut Fire Ins Co	IL	28,002	24,002	469	1.99%	212	39.29%	9
14265	Indiana Lumbermens Mut Ins Co	IN	112,704	29,331	(377)	-1.27%	729	12.45%	-
22268	Infinity Ins Co	IN	901,858	322,454	135,621	72.59%	25	14.34%	-

Business of Fire and Casualty Companies for the State of Pennsylvania - 2004 ($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
10068	Infinity Natl Ins Co	IN	14,693	8,842	879	11.03%	-	N/A	-
20260	Infinity Select Ins Co	IN	23,919	17,250	2,391	16.09%	(1)	-85.56%	-
22195	Insurance Co Of Greater NY	NY	82,360	35,140	2,129	6.45%	1,854	90.11%	73
27847	Insurance Co Of The West	CA	630,030	293,453	43,267	17.29%	45	-53.31%	-
37257	Insurance Corp Of Hannover	IL	732,545	179,851	11,694	6.95%	13,550	115.45%	-
18341	Insurance Corp Of NY	NY	223,835	(39,738)	(63,144)	-269.78%	(19)	7405.15%	-
22780	Integon General Ins Corp	NC	74,016	39,835	2,211	5.88%	-	N/A	-
22772	Integon Ind Corp	NC	80,662	42,877	2,984	7.48%	6,141	63.44%	-
29742	Integon Natl Ins Co	NC	221,655	87,679	7,400	9.22%	1,802	30.62%	-
24139	International Bus & Merc Reassur Co	IL	546,301	150,707	26,910	21.74%	2,676	216.29%	(6)
11592	International Fidelity Ins Co	NJ	89,543	48,094	4,495	10.31%	2,754	-4.29%	-
22837	Interstate Ind Co	IL	148,334	55,497	8,019	16.89%	5,688	-6.30%	-
10749	Intrepid Ins Co	MI	24,214	16,713	41	0.25%	131	140.55%	-
11630	Jefferson Ins Co	NY	146,218	93,953	(172)	-0.18%	(2)	191.22%	-
14354	Jewelers Mut Ins Co	WI	166,367	93,256	5,939	6.80%	3,506	22.66%	203
20885	Kansas City Fire & Marine Ins Co	SC	24,191	23,907	3,983	19.99%	4,918	61.23%	-
27138	Kemper Cas Ins Co	IL	27,303	22,126	(360)	-1.60%	31	1517.11%	-
10914	Kemper Independence Ins Co	IL	35,142	10,274	5,402	110.90%	(13)	53.79%	-
26077	Lancer Ins Co	IL	481,045	72,466	9,842	15.72%	10,053	47.05%	-
35246	Laurier Ind Co	WI	22,648	12,355	1,911	18.29%	3,536	11.55%	-
11738	Leader Ins Co	OH	271,429	52,390	449	0.86%	30,247	46.73%	-
10195	Leader Preferred Ins Co	OH	7,703	5,133	1,124	28.02%	8,530	77.00%	-
10061	Leader Specialty Ins Co	IN	11,256	8,889	275	3.20%	14,267	72.08%	-
37940	Lexington Natl Ins Corp	MD	23,947	7,282	1,030	16.47%	324	0.00%	-
13307	Lexon Ins Co	TX	44,239	24,889	4,838	24.13%	2,081	10.53%	-
42404	Liberty Ins Corp	IL	1,639,778	270,237	12,449	4.83%	49,576	93.88%	145
19917	Liberty Ins Underwriters Inc	NY	115,989	61,893	1,133	1.86%	8,518	52.22%	-
23035	Liberty Mut Fire Ins Co	MA	2,774,089	672,745	121,515	22.04%	312,779	66.67%	(17)
23043	Liberty Mut Ins Co	MA	23,956,965	7,255,350	1,132,256	18.49%	54,597	43.61%	21
36447	LM General Ins Co	DE	28,325	14,375	123	0.86%	27,353	39.60%	-
33600	LM Ins Corp	IA	61,480	17,644	789	4.68%	4,713	88.93%	(42)
36439	LM Personal Ins Co	DE	19,482	15,166	495	3.37%	-	N/A	-
32352	LM Property and Casualty Ins. Co	IN	906,706	670,010	74,784	12.56%	34,806	23.58%	-
22977	Lumbermens Mut Cas Co	IL	3,776,441	171,435	(30,991)	-15.31%	(976)	5094.11%	(1,157)
23108	Lumbermens Underwriting Alliance	MO	352,451	87,243	22,070	33.86%	974	47.09%	-
35769	Lyndon Property Ins Co	MO	393,909	159,328	5,653	3.68%	1,846	169.01%	-
29939	Main St Amer Assur Co	FL	728,003	213,693	27,561	14.81%	6,640	61.38%	-
23876	Mapfre Reins Corp	NJ	256,501	151,279	20,741	15.89%	-	N/A	-
11117	Marathon Financial Ins	SC	9,536	1,923	719	59.74%	-	N/A	-
29998	Marine Ind Ins Co Of Amer	NY	12,834	12,726	197	1.57%	-	N/A	-

Business of Fire and Casualty Companies for the State of Pennsylvania - 2004 ($000)

Foreign Companies

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28932	Markel American Ins Co	VA	351,073	81,315	10,263	14.44%	6,794	80.86%	-
38970	Markel Ins Co	IL	485,035	120,244	15,216	14.49%	7,788	26.50%	-
10074	Martingale Natl Ins Co	IL	8,112	8,091	106	1.32%	-	N/A	-
19356	Maryland Cas Co	MD	417,138	371,759	26,686	7.73%	14,506	122.66%	2
22306	Massachusetts Bay Ins Co	NH	22,779	22,739	828	3.78%	995	29.02%	-
12041	MBIA Ins Corp	NY	10,380,151	3,394,676	(320,337)	-8.62%	6,420	-19.87%	-
23825	MBIA Ins Corp Of IL	IL	171,510	170,546	2,790	1.66%	-	0.00%	-
33391	Medical Assur Co Inc	AL	1,391,537	276,909	38,169	15.99%	438	158.84%	-
34231	Medical Liability Mut Ins Co	NY	5,051,359	478,124	(364,703)	-43.27%	100	4749.76%	-
11843	Medical Protective Co	IN	2,172,579	510,822	67,941	15.34%	83,430	58.75%	-
22241	Medmarc Cas Ins Co	VT	93,290	36,105	11,532	46.93%	2,361	560.29%	-
11030	Memic Ind Co	NH	96,522	38,627	11,489	42.33%	-	N/A	-
33650	Mendota Ins Co	MN	96,623	35,970	3,165	9.65%	209	51.82%	-
31968	Merastar Ins Co	TN	105,090	21,823	(4,271)	-16.37%	1,334	79.01%	-
14494	Merchants Bonding Co (Mutual)	IA	53,241	36,953	2,569	7.47%	902	2.49%	-
23337	Merchants Ins Co Of NH Inc	NH	220,242	61,708	4,034	6.99%	4,356	63.94%	4
23329	Merchants Mut Ins Co	NY	294,983	73,824	6,996	10.47%	8,359	49.90%	-
11202	Mercury Ins Co of FL	FL	66,717	31,721	12,409	64.26%	357	89.84%	-
10502	Meridian Citizens Mut Ins Co	IN	23,615	10,567	581	5.82%	-	N/A	-
23353	Meridian Security Ins Co	IN	150,439	68,096	4,688	7.39%	(1)	-7237.30%	7
40169	Metropolitan Cas Ins Co	RI	42,387	41,324	(10,873)	-20.83%	13,938	71.43%	-
25321	Metropolitan Drt Prop & Cas Ins Co	RI	25,573	21,887	(449)	-2.01%	14,244	47.34%	1
39950	Metropolitan General Ins Co	RI	27,211	26,457	(6,389)	-19.45%	21	204.01%	-
34339	Metropolitan Grp Prop & Cas Ins Co	RI	364,498	198,641	(112,823)	-36.22%	12,815	61.81%	3
26298	Metropolitan Property & Cas Ins Co	RI	5,192,196	1,874,999	(121,335)	-6.08%	12,749	47.95%	0
40150	MGA Ins Co Inc	TX	43,185	17,560	895	5.37%	6	2826.85%	-
22594	MGIC Assur Corp General Account	WI	8,683	8,616	(15,217)	-63.85%	-	N/A	-
10682	MGIC Credit Assur Corp	WI	47,745	35,537	16,875	90.43%	-	N/A	-
18740	MGIC Ind Corp	WI	21,317	20,887	502	2.46%	14	-10710.32%	-
38660	MIC General Ins Corp	MI	69,082	14,390	1,096	8.24%	37	84.76%	-
38601	MIC Prop & Cas Ins Corp	MI	372,621	52,320	1,432	2.81%	938	40.62%	-
14508	Michigan Millers Mut Ins Co	MI	282,671	111,994	17,000	17.90%	-	N/A	-
40932	Mico Ins Co	OH	30,169	21,224	(1,567)	-6.88%	-	N/A	-
21687	Mid-Century Ins Co	CA	2,900,573	558,361	(47,490)	-7.84%	(0)	-1634.41%	-
23434	Middlesex Ins Co	WI	529,669	165,652	15,744	10.50%	54	41.59%	-
14532	Middlesex Mut Assur Co	CT	211,259	51,476	3,590	7.50%	2,610	21.67%	-
23612	Midwest Employers Cas Co	DE	227,301	112,388	11,851	11.79%	4,378	130.72%	-
23515	Midwestern Ind Co	OH	34,196	28,368	2,022	7.67%	-	N/A	-
14583	Millers First Ins Co	IL	45,592	18,104	866	5.02%	-	N/A	-
42234	Minnesota Lawyers Mut Ins Co	MN	77,641	43,935	3,702	9.20%	2,755	18.25%	138

Business of Fire and Casualty Companies for the State of Pennsylvania - 2004 ($000)

Foreign Companies

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22551	Mitsui Sumitomo Ins USA Inc	NY	92,167	38,604	(475)	-1.22%	10,688	50.02%	-
23655	Modern Service Ins Co	MN	26,202	20,519	(1,351)	-6.18%	-	N/A	-
14613	Montgomery Mut Ins Co	MD	135,250	51,795	12,538	31.94%	(22)	-2987.62%	-
31232	Monumental General Cas Co	MD	7,947	7,795	(21,247)	-73.16%	88	-94.26%	-
29858	Mortgage Guaranty Ins Corp	WI	7,022,545	1,776,805	141,855	8.68%	53,255	65.77%	-
14621	Motorists Mut Ins Co	OH	1,035,830	404,519	33,521	9.04%	44,163	85.05%	118
22012	Motors Ins Corp	MI	7,780,727	2,073,787	315,662	17.95%	2,401	248.80%	-
10205	Mountain Valley Ind Co	NH	35,726	7,954	(103)	-1.28%	-	N/A	-
14656	Municipal Mut Ins Co	WV	17,562	8,960	1,306	17.07%	932	89.81%	-
23647	Mutual Service Cas Ins Co	MN	57,049	35,854	1,626	4.75%	1	-17632.28%	-
11878	MutualAid eXchange	KS	29,076	17,137	2,211	14.81%	143	32.54%	-
30945	National Alliance Ins Co	MO	27,332	20,980	885	4.40%	-	6863.91%	-
23663	National American Ins Co	OK	127,510	41,458	(8,696)	-17.34%	81	135.11%	-
11991	National Cas Co	WI	98,919	93,050	4,006	4.50%	31,127	55.29%	-
10243	National Continental Ins Co	NY	102,386	43,403	2,408	5.87%	-	N/A	-
16217	National Farmers Union Prop & Cas	CO	288,440	90,905	2,126	2.39%	372	-71.88%	-
15679	National Fire & Ind Exch	MO	14,623	7,107	(74)	-1.04%	237	-34.78%	27
20478	National Fire Ins Co Of Hartford	CT	159,636	159,227	5,548	3.61%	24,684	43.19%	-
42447	National General Assur Co	MO	48,092	8,815	101	1.15%	14,533	71.04%	-
23728	National General Ins Co	MO	130,278	37,253	2,129	6.06%	333	97.42%	-
36072	National Guardian RRG Inc	HI	11,176	2,787	876	45.86%	270	0.00%	-
20087	National Ind Co	NE	50,959,623	27,224,759	4,128,440	17.87%	8,706	37.33%	-
20060	National Ind Co Of Mid-Amer	IA	115,580	67,507	(1,850)	-2.67%	1,518	20.57%	-
11197	National Independent Truckers IC RRG	SC	7,587	2,041	569	38.65%	204	28.54%	-
23736	National Ins Underwriters	AR	6,478	5,981	271	4.74%	-	N/A	-
32620	National Interstate Ins Co	OH	297,898	92,124	33,503	57.15%	8,105	58.06%	-
20052	National Liab & Fire Ins Co	CT	654,764	278,812	42,823	18.15%	9,140	23.92%	-
15474	National Lloyds Ins Co	TX	135,326	71,715	11,704	19.50%	4	1444.83%	-
20184	National Mut Ins Co	OH	38,191	11,316	2,627	30.23%	-	N/A	-
34835	National Reins Corp	DE	1,065,840	722,092	27,732	3.99%	-	N/A	-
22608	National Specialty Ins Co	TX	17,037	9,180	1,365	17.47%	356	37.96%	-
21881	National Surety Corp	IL	465,097	143,122	23,195	19.34%	20,640	53.13%	75
20141	National Trust Ins Co	TN	29,442	8,042	(1,800)	-18.29%	-	N/A	-
26093	Nationwide Affinity Co of Amer	KS	13,742	13,084	507	4.03%	-	N/A	-
28223	Nationwide Agribusiness Ins Co	IA	92,248	47,667	3,003	6.72%	11,761	97.52%	3
10723	Nationwide Assur Co	WI	70,631	66,653	2,786	4.36%	3,700	42.29%	-
23760	Nationwide General Ins Co	OH	21,708	21,304	859	4.20%	25,226	59.53%	-
25453	Nationwide Ins Co Of Amer	WI	78,243	71,764	4,819	7.20%	26,600	68.62%	-
23779	Nationwide Mut Fire Ins Co	OH	4,279,315	1,490,739	180,871	13.81%	338,036	50.06%	-
23787	Nationwide Mut Ins Co	OH	24,183,383	7,581,203	423,744	5.92%	657,673	60.75%	551

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37877	Nationwide Prop & Cas Ins Co	OH	25,962	25,564	963	3.92%	48,192	61.49%	182
14788	Natl Grange Mut Ins Co	FL	723,121	358,307	41,449	13.08%	35,093	60.29%	-
42307	Navigators Ins Co	NY	804,921	235,561	25,238	12.00%	1,392	84.05%	-
15865	NCMIC Ins Co	IA	445,666	131,124	280	0.21%	3,574	27.72%	161
10317	Neighborhood Spirit Prop & Cas Co	CA	170,383	55,608	6,622	13.52%	2,972	39.98%	-
24171	Netherlands Ins Co The	NH	182,028	45,868	4,922	12.02%	26,155	51.45%	4
21830	New England Ins Co	CT	281,577	253,344	8,270	3.37%	-	N/A	-
12122	New Jersey Manufacturers Ins Co	NJ	4,099,259	1,887,365	139,933	8.01%	19,063	69.40%	2,472
35432	New Jersey Re-Insurance Co	NJ	1,366,831	621,729	15,595	2.57%	103	36.96%	-
12130	New South Ins Co	NC	74,727	30,266	1,448	5.02%	-	N/A	-
16608	New York Marine & Gnrl Ins Co	NY	530,151	167,010	(4,919)	-2.86%	1,600	188.09%	-
24643	Newark Ins Co	NJ	23,966	3,648	(4,286)	-54.02%	-	N/A	-
10967	Newport Mut Ins RRG Inc	HI	4,089	1,315	171	14.94%	372	60.94%	-
35106	Niagara Fire Ins Co	IL	56,292	55,895	2,544	4.77%	-	-964.83%	-
27073	Nipponkoa Ins Co Ltd U.S. Branch	NY	178,928	51,282	(2,355)	-4.39%	67	25.11%	-
12190	NIPPONKOA Ins Co of America	NY	59,876	43,918	2,977	7.27%	9	74.10%	-
27905	NLC Mut Ins Co	VT	191,076	45,846	(41)	-0.09%	-	N/A	-
33200	Norcal Mut Ins Co	CA	886,638	311,626	55,346	21.60%	-	N/A	-
23965	Norfolk & Dedham Mut Fire Ins Co	MA	208,180	97,704	20,094	25.89%	-	N/A	-
29700	North American Elite Ins Co	NH	38,086	35,588	626	1.79%	400	91.11%	-
29874	North American Specialty Ins Co	NH	285,043	185,292	10,610	6.07%	935	986.55%	-
27740	North Pointe Ins Co	MI	124,722	32,681	2,974	10.01%	1,006	7.04%	-
21105	North River Ins Co	NJ	844,851	304,374	21,783	7.71%	15,003	63.47%	(0)
38148	North Sea Ins Co	NY	9,604	3,190	(658)	-17.09%	38	151.80%	-
22047	North Star Rein Corp	DE	17,474	17,431	513	3.03%	-	N/A	-
36455	Northbrook Ind Co	IL	97,583	97,280	4,585	4.95%	3,193	125.74%	-
38369	Northern Assur Co Of Amer	MA	345,033	163,927	13,118	8.70%	870	-847.74%	-
19372	Northern Ins Co Of NY	NY	63,726	28,328	1,139	4.19%	7,560	99.04%	1
24015	Northland Ins Co	MN	1,100,314	434,703	54,759	14.41%	24,626	49.77%	-
23914	Northwestern Natl Ins Co Milwaukee	WI	74,389	(46,760)	(10,874)	30.30%	-	N/A	-
42552	Nova Cas Co	NY	70,894	18,758	3,744	24.93%	4,578	57.78%	-
23248	Occidental Fire & Cas Co Of NC	NC	257,885	118,655	16,816	16.51%	2,076	126.09%	-
23680	Odyssey America Reins Co	CT	4,855,109	1,675,858	122,791	7.91%	-	N/A	-
35602	Ohic Ins Co	OH	322,045	63,005	10,439	19.86%	-	N/A	-
24074	Ohio Cas Ins Co	OH	2,595,542	972,040	104,413	12.03%	38,450	89.08%	-
24104	Ohio Farmers Ins Co	OH	1,202,050	919,715	154,426	20.18%	446	-262.96%	-
26565	Ohio Ind Co	OH	101,168	30,880	(5,413)	-14.92%	717	15.44%	-
24082	Ohio Security Ins Co	OH	65,737	33,913	534	1.60%	4,546	-21.67%	-
33715	Old Republic Mercantile Ins Co	WI	3,902	3,857	711	22.59%	-	N/A	-
35424	Old Republic Security Assur Co	AZ	89,494	17,166	1,873	12.25%	(1)	54.39%	-

Business of Fire and Casualty Companies for the State of Pennsylvania - 2004 ($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
40444	Old Republic Surety Co	WI	88,209	38,234	2,155	5.97%	869	5.99%	-
37060	Old United Cas Co	KS	252,980	69,769	18,510	36.11%	138	57.56%	-
37540	Omaha Prop & Cas Ins Co	NE	26,018	11,664	(36,266)	-75.66%	(12)	131.60%	-
34940	Omni Ind Co	IL	63,445	28,888	(1,001)	-3.35%	-	N/A	-
39098	Omni Ins Co	IL	344,385	115,612	(7,468)	-6.07%	4,712	70.40%	-
20621	OneBeacon America Ins Co	MA	1,299,575	596,567	87,812	17.26%	3,025	-85.74%	-
30175	Oriska Ins Co	NY	15,920	5,303	(2,438)	-31.50%	0	0.00%	-
32700	Owners Ins Co	OH	1,642,375	538,197	73,832	15.90%	-	N/A	-
20346	Pacific Ind Co	WI	4,612,460	1,151,862	172,682	17.64%	28,998	25.43%	537
37850	Pacific Specialty Ins Co	CA	231,026	74,835	2,008	2.76%	181	25.14%	-
10222	PACO Assur Co Inc	IL	16,001	10,020	667	7.13%	17	0.00%	-
40177	Paramount Ins Co	NY	63,723	23,972	(840)	-3.38%	2,253	59.41%	124
10006	Partnerre Ins Co Of NY	NY	114,709	99,140	6,448	6.96%	-	N/A	-
22250	Pathfinder Ins Co	CO	11,475	7,078	1,038	17.18%	-	N/A	-
23442	Patriot General Ins Co	WI	20,579	18,830	795	4.41%	780	17.08%	30
14931	Pawtucket Mut Ins Co	RI	38,398	1,850	73	4.09%	-	N/A	-
25755	Peachtree Cas Ins Co	FL	12,585	5,614	573	11.36%	-	N/A	-
18333	Peerless Ind Ins Co	IL	1,579,863	544,639	39,784	7.88%	21	-3124.00%	-
24198	Peerless Ins Co	NH	2,541,990	862,052	62,363	7.80%	115,266	64.05%	6
12289	Personal Service Ins Co	OH	20,418	11,000	2,390	27.76%	-	N/A	-
13714	Pharmacists Mut Ins Co	IA	145,288	50,885	1,500	3.04%	7,418	116.84%	333
34037	Phoenix Ind Ins Co	AZ	27,684	14,038	3,969	39.41%	-	N/A	-
25623	Phoenix Ins Co	CT	3,371,333	995,749	30,045	3.11%	105,381	53.78%	9
10357	Platinum Underwriters Reins Co.	MD	1,421,279	403,121	30,200	8.10%	-	N/A	-
18619	Platte River Ins Co.	NE	63,839	29,669	991	3.46%	3,157	34.55%	-
27251	PMI Mortgage Ins Co	AZ	3,421,679	645,481	126,051	24.27%	24,543	30.55%	-
14460	Podiatry Ins Co Of Amer A Mut Co	IL	176,984	55,804	7,833	16.33%	115	70.65%	1
15024	Preferred Mut Ins Co	NY	281,731	100,566	9,301	10.19%	0	0.00%	-
36234	Preferred Professional Ins Co	NE	186,783	49,884	11,336	29.41%	22,511	11.02%	-
15586	Preserver Ins Co	NJ	93,950	23,297	219	0.95%	-	N/A	-
42226	Princeton Ins Co	NJ	976,378	166,635	30,937	22.80%	526	1364.34%	-
37095	Private Residential Mortgage Ins Co	NC	19,956	10,892	1,165	11.98%	-	N/A	-
12513	Professional Liab Ins Co Of Amer	NY	16,767	7,063	(17,538)	-71.29%	-	N/A	-
11127	Professional Solutions Ins Co	IA	11,398	8,524	(207)	-2.37%	356	87.49%	-
29017	Professionals Advocate Ins Co	MD	85,129	16,815	2,007	13.55%	(2)	790.28%	-
25585	Professionals Direct Ins Co	MI	40,430	16,823	691	4.28%	2,080	45.14%	-
24260	Progressive Cas Ins Co	OH	6,508,115	1,773,858	(444,250)	-20.03%	241,006	54.24%	-
44288	Progressive Choice Ins Co	OH	235,524	86,199	26,246	43.78%	-	N/A	-
16322	Progressive Halcyon Ins Co	OH	1,841,278	683,556	552,941	423.33%	119,768	53.74%	-
11851	Progressive Home Ins Co	OH	147,959	56,953	52,251	1111.18%	-	N/A	-

Business of Fire and Casualty Companies for the State of Pennsylvania - 2004 ($000)

Foreign Companies

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24279	Progressive Max Ins Co	OH	208,727	55,192	14,930	37.08%	(0)	0.00%	-
38628	Progressive Northern Ins Co	WI	1,426,095	435,872	(56,647)	-11.50%	258,438	53.90%	-
32786	Progressive Specialty Ins Co	OH	987,007	427,401	108,516	34.03%	-	N/A	-
38954	Pronational Ins Co	MI	1,012,972	241,825	53,888	28.67%	6,963	27.60%	-
34690	Property & Cas Ins Co Of Hartford	IN	160,060	66,838	11,356	20.47%	48,558	61.28%	-
12416	Protective Ins Co	IN	525,495	318,182	14,797	4.88%	29,483	74.55%	-
24295	Providence Washington Ins Co	RI	260,382	22,161	(28,770)	-56.49%	2,702	65.21%	-
35726	Providence Washington Ins Co Of NY	NY	30,424	5,391	(2,965)	-35.49%	1,718	87.41%	60
15059	Public Service Mut Ins Co	NY	629,519	172,743	28,695	19.92%	8,206	78.41%	16
35157	Putnam Rein Co	NY	404,656	125,638	(2,071)	-1.62%	-	N/A	-
10829	Quadrant Ind Co	CT	135,873	36,796	4,500	13.93%	107	-624.25%	-
23752	Quanta Ind Co	CO	229,098	34,662	(5,148)	-12.93%	1,086	47.25%	-
15067	Quincy Mut Fire Ins Co	MA	1,029,303	533,134	100,268	23.16%	6,112	81.75%	-
36250	Radian Asset Assur Inc	NY	2,070,002	1,003,748	180,674	21.95%	1,960	0.00%	-
38512	Rampart Ins Co	NY	119,763	48,103	8,445	21.30%	-	N/A	-
15466	Realm Natl Ins Co	NY	24,158	(5,520)	(7,355)	-400.92%	-	N/A	-
10179	Red Mountain Cas Ins Co Inc	AL	49,853	16,511	(274)	-1.63%	24	25.85%	-
37303	Redland Ins Co	NJ	118,627	25,858	(181)	-0.70%	2,250	34.05%	-
38873	Regal Ins Co	IN	41,207	13,961	891	6.82%	5	472.84%	-
24449	Regent Ins Co	WI	223,995	74,141	(32,050)	-30.18%	2,008	78.81%	2
38318	Republic Ins Co	TX	73,293	14,636	2,127	17.00%	-	N/A	-
28452	Republic Mortgage Ins Co	NC	1,660,956	138,581	(15,118)	-9.84%	15,692	16.84%	-
32174	Republic Mortgage Ins Co Of FL	FL	35,845	10,464	386	3.83%	-	N/A	-
31275	Republic Mortgage Ins Of NC	NC	400,811	75,498	12,004	18.91%	-	N/A	-
20192	Republic Mut Ins Co	OH	13,014	4,325	755	21.15%	-	N/A	-
31089	Republic Western Ins Co	AZ	285,292	64,789	(8,998)	-12.19%	648	23.05%	-
12475	Republic-Franklin Ins Co	OH	78,558	29,068	3,517	13.76%	2,255	76.24%	17
10287	Residential Guaranty Co	AZ	358,296	94,851	11,284	13.50%	-	N/A	-
10290	Response Ind Co Of DE	DE	17,320	6,106	49	0.82%	201	89.68%	-
43044	Response Ins Co	DE	87,953	68,751	(2,978)	-4.15%	914	67.76%	-
10727	Response Ins Co Of Amer	DC	16,204	5,967	(243)	-3.92%	659	59.77%	-
26050	Response Worldwide Ins Co	CT	62,040	24,418	461	1.92%	3,646	40.62%	-
36684	Riverport Ins Co	MN	65,710	29,117	1,765	6.45%	5,480	68.22%	-
28860	RLI Ind Co	IL	33,773	32,881	1,045	3.28%	(1)	1681.11%	-
13056	RLI Ins Co	IL	1,216,034	605,967	59,381	10.86%	11,129	20.59%	-
42595	Rockingham Cas Co	VA	36,812	13,832	1,878	15.71%	6,911	77.52%	-
24678	Royal Ind Co	DE	4,774,042	893,538	(340,680)	-27.60%	10,309	117.04%	-
22314	RSUI Ind Co	NH	1,471,897	647,280	81,282	14.36%	17,531	74.60%	-
41378	Rutgers Cas Ins Co	NJ	79,491	20,267	700	3.58%	11,692	56.82%	-
10344	Rvi Amer Ins Co	CT	80,170	24,226	4,633	23.65%	1,327	20.27%	-

Business of Fire and Casualty Companies for the State of Pennsylvania - 2004 ($000)

Foreign Companies

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25405	Safe Auto Ins Co	OH	294,272	92,997	35,671	62.23%	58,100	56.58%	-
24740	Safeco Ins Co Of Amer	WA	3,785,602	1,043,397	224,921	27.48%	19,308	43.15%	-
39012	Safeco Ins Co Of IL	IL	542,480	166,378	12,193	7.91%	406	73.42%	-
11215	Safeco Ins Co Of IN	IN	11,458	11,347	317	2.87%	17,458	84.20%	-
11123	Safety First Ins Co	IL	15,346	10,891	754	7.44%	81	6.89%	-
15105	Safety Natl Cas Corp	MO	1,095,483	286,174	34,004	13.48%	13,119	46.22%	-
40460	Sagamore Ins Co	IN	157,155	88,967	6,443	7.81%	-	N/A	-
30058	Scor Reins Co	NY	1,970,168	505,761	79,837	18.74%	-	N/A	-
15580	Scottsdale Ind Co	OH	14,783	14,603	1,369	10.35%	363	72.16%	-
20354	Sea Ins Co Of Amer	NY	634,152	70,615	(46,025)	-39.46%	-	N/A	-
22535	Seaboard Surety Co	NY	265,697	121,036	(4,824)	-3.83%	2,307	44.67%	-
15563	SeaBright Ins Co	IL	183,523	54,500	18,641	51.99%	3,675	49.00%	-
25763	Seaton Ins Co	RI	66,698	55,742	1,974	3.67%	-	N/A	-
37923	Seaworthy Ins Co	MD	38,681	18,263	1,088	6.33%	199	25.43%	-
24902	Security Ins Co Of Hartford	CT	1,235,217	166,909	(55,158)	-24.84%	1,327	105.25%	-
12572	Selective Ins Co Of Amer	NJ	1,924,327	463,503	86,499	22.94%	40,879	60.47%	-
13730	Selective Ins Co Of NY	NY	235,534	52,965	7,061	15.38%	-	N/A	-
19259	Selective Ins Co Of SC	SC	320,427	70,146	8,580	13.94%	58,941	60.08%	100
39926	Selective Ins Co Of The Southeast	NC	245,429	53,650	8,053	17.66%	24,147	161.04%	-
26301	Selective Way Ins Co	NJ	721,670	161,699	25,828	19.01%	75,151	54.57%	535
10936	Seneca Ins Co Inc	NY	255,474	82,472	(775)	-0.93%	9,519	17.08%	-
44172	Senior Citizens Mut Ins Co	FL	19,542	5,385	(1,543)	-22.27%	-	N/A	-
11000	Sentinel Ins Co Ltd	CT	343,261	286,038	12,453	4.55%	15,552	66.78%	-
28460	Sentry Cas Co	WI	30,907	30,846	15,264	97.96%	-	N/A	-
24988	Sentry Ins A Mut Co	WI	4,667,635	2,366,715	189,651	8.71%	11,874	49.65%	(46)
21180	Sentry Select Ins Co	WI	556,728	152,501	4,943	3.35%	34,590	53.25%	500
36560	Service Ins Co	FL	40,240	12,000	1,893	18.73%	17	0.00%	-
28240	Service Ins Co	NJ	3,036	2,532	253	11.09%	4	0.00%	-
30503	Shelby Cas Ins Comp	IL	29,391	21,685	(5,346)	-19.78%	25,406	42.77%	-
15156	Shelby Ins Co	IL	28,299	26,839	(35,488)	-56.94%	10,632	53.72%	-
35408	Sirius Amer Ins Co	DE	287,900	82,197	141	0.17%	1,750	76.83%	-
11126	Sompo Japan Ins Co of Amer	NY	518,104	198,288	91,837	86.27%	1,158	121.68%	-
24953	South Carolina Ins Co	SC	18,082	(2,325)	(6,750)	-152.53%	(8)	-1.56%	-
37141	Southern General Ins Co	GA	79,923	35,060	3,953	12.71%	-	N/A	-
19216	Southern Ins Co	TX	9,171	8,722	246	2.90%	-	N/A	-
26867	Southern Ins Co Of VA	VA	108,244	50,254	9,604	23.63%	855	271.89%	54
15709	Southern States Ins Exch	VA	31,518	14,541	0	0.00%	180	68.33%	8
11114	St Charles Ins Co RRG	SC	6,093	2,502	485	24.05%	77	60.00%	-
24767	St Paul Fire & Marine Ins Co	MN	19,049,273	5,508,658	432,931	8.53%	151,446	45.04%	246
24775	St Paul Guardian Ins Co	MN	14,494	14,359	(18,815)	-56.72%	3,995	97.43%	4

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41750	St Paul Medical Liability Ins Co	MN	189,671	44,619	(3,003)	-6.31%	-	664.64%	-
24791	St Paul Mercury Ins Co	MN	25,712	25,435	(39,355)	-60.74%	31,454	96.99%	105
19224	St. Paul Protective Ins Co	IL	369,394	225,765	(4,981)	-2.16%	1,458	152.22%	-
19070	Standard Fire Ins Co	CT	3,243,997	924,702	35,251	3.96%	44,547	104.70%	-
18023	Star Ins Co	MI	410,095	120,727	20,811	20.83%	5,761	52.54%	80
40045	Starnet Ins Co	DE	39,661	22,796	1,345	6.27%	2,218	55.98%	-
19530	State Auto Natl Ins Co	OH	124,870	59,318	5,962	11.17%	3,240	59.99%	-
25127	State Auto Prop & Cas Ins Co	SC	1,343,493	419,743	69,205	19.74%	38,343	56.40%	2
25135	State Automobile Mut Ins Co	OH	1,654,198	1,089,282	93,073	9.34%	24,852	46.63%	58
25143	State Farm Fire And Cas Co	IL	20,636,269	6,519,567	1,915,309	41.60%	572,784	60.82%	-
25151	State Farm General Ins Co	IL	3,492,483	1,080,105	377,021	53.62%	(2)	-2361.77%	-
25178	State Farm Mut Auto Ins Co	IL	84,405,165	46,144,211	6,163,624	15.42%	1,337,258	59.50%	1
12831	State Natl Ins Co Inc	TX	148,583	77,106	6,377	9.02%	2,777	151.12%	-
10952	Stonebridge Casualty Ins Co	OH	176,732	71,541	35,023	95.91%	4,576	77.52%	-
10340	Stonington Ins Co	TX	233,067	55,317	29,010	110.28%	2,702	70.07%	-
40436	Stratford Ins Co	NH	157,344	45,937	3,396	7.98%	2,006	59.57%	-
40134	SUA Ins Co	IL	102,808	100,725	60,545	150.68%	71	-10263.15%	-
10909	Sun Surety Ins Co	SD	6,601	3,263	661	25.42%	10	0.00%	-
25364	Swiss Rein America Corp	NY	11,467,288	2,647,733	143,029	5.71%	-	N/A	-
12866	T.H.E. Ins Co	LA	139,050	38,155	2,897	8.22%	5,334	63.53%	-
22683	Teachers Ins Co	IL	306,233	61,927	(12,122)	-16.37%	2,402	237.92%	-
42376	Technology Ins Co Inc	NH	98,428	31,692	16,612	110.16%	16,444	37.72%	-
29513	The Bar Plan Mut Ins Co	MO	47,336	20,787	135	0.65%	-	N/A	-
23280	The Cincinnati Indemnity Co	OH	71,599	60,170	3,436	6.06%	11,357	63.35%	-
39497	Tico Ins Co	OH	11,916	9,497	326	3.56%	3,187	43.45%	-
25496	TIG Ind Co	CA	25,725	23,735	1,469	6.60%	1	-1120.58%	-
25534	TIG Ins Co	CA	2,148,706	742,027	46,099	6.62%	1,093	902.91%	-
13242	Titan Ind Co	TX	116,884	94,120	(7)	-0.01%	13	2340.69%	-
32301	TNUS Ins Co	NY	114,494	44,516	1,579	3.68%	-	N/A	-
42439	Toa-Re Ins Co Of Amer	DE	1,175,960	330,037	23,360	7.62%	-	N/A	-
12904	Tokio Marine & Nichido Fire Ins Co	NY	1,349,878	409,666	64,880	18.82%	7,184	43.74%	-
37621	Toyota Motor Ins Co	IA	111,939	26,336	5,349	25.49%	513	67.78%	-
41238	Trans Pacific Ins Co	NY	43,030	31,944	201	0.63%	226	-7.22%	-
19453	Transatlantic Rein Co	NY	7,482,980	1,944,450	93,263	5.04%	-	N/A	-
20486	Transcontinental Ins Co	NY	92,385	88,777	3,011	3.51%	18,877	-4.97%	72
28886	Transguard Ins Co Of Amer Inc	IL	206,139	64,076	(1,859)	-2.82%	6,209	172.22%	-
33014	Transport Ins Co	OH	60,642	17,491	(5,567)	-24.14%	-	N/A	-
20494	Transportation Ins Co	IL	80,025	79,741	4,640	6.18%	22,957	-43.51%	(888)
28188	Travco Ins Co	CT	194,031	61,916	16	0.03%	-	N/A	-
40282	Travelers Commercial Cas Co	CT	307,133	71,910	(155)	-0.22%	-	N/A	-

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19038	Travelers Cas & Surety Co	CT	13,576,190	3,343,510	297,677	9.77%	8,207	291.28%	2
31194	Travelers Cas & Surety Co Of Amer	CT	2,295,233	870,472	50,816	6.20%	43,621	29.67%	-
36170	Travelers Cas Co Of CT	CT	301,025	75,126	2,808	3.88%	16,114	59.22%	-
19046	Travelers Cas Ins Co Of Amer	CT	1,716,695	424,000	5,343	1.28%	43	-513.34%	-
36137	Travelers Commercial Ins Co	CT	303,605	78,459	2,092	2.74%	6,362	58.10%	-
27998	Travelers Home & Marine Ins Co	CT	189,223	62,406	310	0.50%	-	N/A	-
25658	Travelers Ind Co	CT	13,847,004	4,639,342	138,330	3.07%	90,849	66.69%	7
25666	Travelers Ind Co Of Amer	CT	493,108	132,718	5,375	4.22%	23,286	48.18%	9
25682	Travelers Ind Co Of CT	CT	944,884	293,710	6,046	2.10%	44,837	47.79%	16
39357	Travelers Ins Co Accident Dept	CT	67,958,043	7,885,780	278,381	3.66%	238	-177.77%	-
38130	Travelers Personal Ins Co	CT	181,872	55,086	1,258	2.34%	86,459	70.02%	-
36145	Travelers Personal Security Ins Co	CT	183,358	56,626	586	1.05%	29,215	67.22%	-
36161	Travelers Prop Cas Ins Co	CT	200,114	59,383	4,230	7.67%	6,011	59.13%	-
25674	Travelers Property Cas Co Of Amer	CT	254,846	86,613	4,226	5.13%	111,285	57.78%	0
34894	Trenwick Amer Reins Corp	CT	440,239	62,378	(16,625)	-21.04%	-	N/A	-
24350	Triad Guaranty Ins Corp	IL	572,413	135,661	7,449	5.81%	3,049	5.39%	-
41211	Triton Ins Co	MO	679,980	377,354	13,519	3.72%	4,900	21.69%	-
21709	Truck Ins Exch	CA	1,215,272	349,245	58,632	20.18%	1,486	932.33%	-
27120	Trumbull Ins Co	CT	381,802	288,935	12,795	4.63%	5,374	27.37%	6
40118	Trustgard Ins Co	OH	54,841	18,423	3,733	25.41%	-	N/A	-
33421	Trygg-Hansa Ins Co Ltd Us Branch	NY	7,463	7,225	(584)	-7.48%	-	N/A	-
29459	Twin City Fire Ins Co Co	IN	508,805	231,054	31,354	15.70%	91,025	57.47%	145
37893	Ulico Cas Co	DE	133,290	45,311	1,935	4.46%	1,122	-15.39%	-
15334	UMI Ins Co	NY	3,748	2,940	(484)	-14.14%	-	N/A	-
41050	Underwriter For The Professions Ins	CO	160,239	77,205	8,950	13.11%	-	N/A	-
25747	Unigard Ins Co	WA	571,892	195,226	11,737	6.40%	3	0.00%	-
25844	Union Ins Co	NE	60,299	22,878	4,126	22.00%	630	211.21%	-
36226	United Cas & Surety Ins Co	MA	14,185	3,024	113	3.89%	6	0.00%	-
24910	United Equitable Ins Co	IL	12,884	4,573	1,027	28.96%	-	N/A	-
29963	United Farm Family Ins Co	NY	16,210	4,523	878	24.08%	3,950	36.45%	-
11770	United Fncl Cas Co	OH	144,998	56,741	1,315	2.37%	(7)	149.34%	-
15873	United Gty Residential Ins Co	NC	1,886,680	481,789	268,440	125.82%	16,938	18.03%	-
16667	United Gty Residential Ins Co Of NC	NC	288,832	122,174	65,696	116.32%	1,360	20.56%	-
26999	United Guaranty Mtg Indem Co	NC	108,441	21,277	(3,383)	-13.72%	2,418	16.91%	-
25941	United Services Auto Assoc	TX	14,383,720	9,060,159	1,252,609	16.04%	125,733	54.41%	9,616
21113	United States Fire Ins Co	DE	2,934,247	885,281	79,500	9.87%	31,619	51.28%	295
10656	United States Surety Co	MD	14,676	5,302	625	13.36%	1,652	17.06%	-
29157	United WI Ins Co	WI	153,776	55,163	3,692	7.17%	27	6.90%	-
16063	Unitrin Auto & Home Ins Co	NY	46,872	22,702	(1,431)	-5.93%	21,702	68.48%	-
10226	Unitrin Direct Ins Co	IL	47,735	17,523	(3,521)	-16.73%	9,107	73.24%	-

Business of Fire and Casualty Companies for the State of Pennsylvania - 2004 ($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
10915	Unitrin Direct Property & Cas Co	IL	30,945	14,992	1,650	12.37%	15,525	70.15%	-
25909	Unitrin Preferred Ins Co	NY	21,627	10,095	140	1.41%	-	N/A	-
14770	Universal Bonding Ins Co	NJ	52,383	6,996	6,818	3834.37%	14	801.09%	-
42862	Universal Cas Co	IL	74,902	29,660	9,460	46.83%	-	N/A	-
13200	Universal Surety Of Amer	TX	25,281	10,280	1,836	21.75%	276	63.37%	-
41181	Universal Underwriters Ins Co	KS	608,598	481,295	21,457	4.67%	63,600	54.33%	0
40843	Universal Underwriters Of TX Ins	TX	17,327	13,419	583	4.54%	-	N/A	-
25887	US Fidelity & Guaranty Co	MD	4,842,603	1,741,365	709,319	68.73%	22,960	215.57%	-
29599	US Specialty Ins Co	TX	465,798	139,693	22,518	19.22%	16,230	258.67%	-
25968	USAA Cas Ins Co	TX	4,721,088	1,702,478	329,347	23.99%	86,881	52.83%	2,934
18600	USAA General Ind Co	TX	394,605	146,375	17,913	13.94%	6,298	76.38%	308
10336	Usauto Ins Co	TN	56,006	20,046	3,277	19.54%	-	N/A	-
10620	Usf&G Ins Co Of Ms	MS	20,036	19,257	1,018	5.58%	-	N/A	-
15326	Utica First Ins Co	NY	119,922	36,596	6,325	20.89%	4,463	70.05%	-
25976	Utica Mut Ins Co	NY	1,994,746	510,287	94,260	22.66%	10,898	11.78%	33
26611	Valiant Ins Co	IA	19,094	15,220	610	4.18%	861	-21.74%	11
20508	Valley Forge Ins Co	IN	49,666	49,643	1,460	3.03%	15,058	34.43%	57
21172	Vanliner Ins Co	AZ	345,431	104,923	3,818	3.78%	5,003	58.15%	-
18759	Verex Assure Inc	WI	29,011	9,300	1,986	27.16%	14	-166.46%	-
10815	Verlan Fire Ins Co MD	MD	23,905	14,266	2,200	18.24%	1,427	-5.91%	-
11762	Vesta Fire Ins Corp	IL	505,954	145,480	(58,322)	-28.62%	41	-1611.69%	-
42668	Vesta Ins Corp	IL	11,708	10,511	(1,975)	-15.82%	-	N/A	-
10644	Victoria Automobile Ins Co	IN	8,165	8,052	(620)	-7.15%	18	30.88%	-
42889	Victoria Fire & Cas Co	OH	117,024	42,700	(1,631)	-3.68%	36	281.85%	-
10105	Victoria Select Ins Co	OH	7,306	7,202	(531)	-6.87%	2,583	79.30%	-
20397	Vigilant Ins Co	NY	367,327	119,470	22,250	22.89%	25,926	53.62%	225
13137	Viking Ins Co Of WI	CO	257,362	33,143	(2,285)	-6.45%	820	42.07%	-
40827	Virginia Surety Co Inc	IL	1,927,446	461,555	25,496	5.85%	9,966	115.53%	195
35971	Voyager Property & Cas Ins Co	SC	83,061	30,288	(5,188)	-14.62%	10,471	152.24%	-
26085	Warner Ins Co	CT	24,313	16,463	(334)	-1.99%	618	56.22%	-
32778	Washington Intl Ins Co	AZ	100,092	39,372	3,756	10.55%	598	20.92%	-
26069	Wausau Business Ins Co	WI	145,788	42,137	1,862	4.62%	7,308	42.80%	58
26042	Wausau Underwriters Ins Co	WI	202,355	99,813	6,341	6.78%	15,641	98.84%	74
25011	Wesco Ins Co	DE	310,111	225,397	31,178	16.05%	1,644	13.09%	-
44393	West American Ins Co	IN	1,884,056	484,609	39,902	8.97%	71,442	55.69%	16
21121	Westchester Fire Ins Co	NY	1,892,153	500,180	24,006	5.04%	12,070	308.96%	-
30830	Western Diversified Cas Ins Co	WI	10,392	10,236	143	1.42%	(1)	127.74%	-
27502	Western General Ins Co	CA	77,248	24,945	5,827	30.48%	4	72.03%	-
13188	Western Surety Co	SD	786,746	252,414	61,992	32.55%	9,120	17.10%	-
37770	Western United Ins Co	CA	80,182	46,129	6,739	17.11%	-	N/A	-

Business of Fire and Casualty Companies for the State of Pennsylvania - 2004 ($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
24112	Westfield Ins Co	OH	1,825,649	517,568	86,343	20.02%	146,286	46.11%	-
24120	Westfield Natl Ins Co	OH	376,155	129,129	19,240	17.51%	10,259	39.75%	550
34207	Westport Ins Corp	MO	1,216,168	340,665	36,638	12.05%	78,429	53.77%	-
25780	Williamsburg Natl Ins Co	CA	28,311	15,579	1,858	13.54%	3	21.66%	-
12599	Windsor Ins Co	IN	390,774	131,839	8,531	6.92%	7	-442.22%	-
40193	X L Ins Co Of NY	NY	141,268	44,196	3,671	9.06%	-	N/A	-
20311	XL Capital Assurance Inc	NY	341,937	197,705	(10,361)	-4.98%	3,289	0.00%	-
24554	XL Ins Amer Inc	DE	482,265	165,340	16,455	11.05%	16,146	89.63%	-
20583	XL Reins America Inc	NY	4,415,380	1,775,407	138,493	8.46%	-	N/A	-
37885	XL Specialty Ins Co	DE	633,572	140,160	30,692	28.04%	49,275	20.82%	-
24325	York Ins Co	RI	40,454	3,166	(4,618)	-59.33%	1,187	130.12%	48
26220	Yosemite Ins Co	IN	445,313	348,785	41,966	13.68%	1,971	13.88%	-
13269	Zenith Ins Co	CA	1,971,229	573,270	113,465	24.68%	15,561	43.09%	-
16535	Zurich American Ins Co	NY	25,058,754	4,924,607	1,249,016	33.98%	213,510	67.22%	-
	814 Companies in the Report		**$1,068,335,953**	**$368,990,245**	**$ 42,882,291**	**13.15%**	**$13,019,980**	**61.01%**	**$ 31,272**

END OF REPORT

Business of Fraternal Insurance Companies for the State of Pennsylvania - 2004 ($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	8,691	68	-180	-72.46%	173	2	0	0
56197	Alliance Of Transylvanian Saxons	OH	59,023	2,589	-224	-7.95%	3,759	573	0	72
56200	American Fraternal Union	MN	22,992	841	118	16.28%	1,781	173	1	0
56227	American Slovenian Cath Union Kskj	IL	86,630	6,030	-156	-2.52%	12,611	1,233	36	20
56235	Association Of Lithuanian Workers	NY	724	125	-50	-28.42%	30	8	0	0
57223	Baptist Life Assn	NY	22,127	825	12	1.53%	1,747	243	0	0
56022	Catholic Family Life Ins	WI	280,489	12,289	1,385	12.70%	28,208	9	0	0
56030	Catholic Knights	WI	704,468	46,165	2,816	6.50%	61,182	15	0	2
56421	Catholic Knights Of Amer	MO	50,434	1,121	-100	-8.21%	4,235	316	0	35
57487	Catholic Order Of Foresters	IL	536,745	36,197	773	2.18%	66,506	396	17	0
57983	Croatian Catholic Union USA	IN	10,065	305	-164	-34.89%	744	12	0	0
56138	CSA Fraternal Life	IL	112,359	1,611	-1,666	-50.84%	5,667	322	0	0
56324	Czech Catholic Union	OH	11,103	3,082	33	1.09%	451	0	0	0
57088	Degree Of Honor Protective Assn	MN	166,595	4,987	667	15.43%	18,372	584	0	0
56065	Federation Life Ins Of Amer	WI	6,190	499	-246	-33.00%	183	7	0	0
56332	First Cath Slovak Ladies Assn USA	OH	457,476	82,421	4,089	5.22%	22,273	9,682	0	53
56340	First Cath Slovak Union Of US & CN	OH	186,465	8,578	1,985	30.11%	11,616	5,123	0	56
57770	Holy Family Society Of The Usa	IL	28,697	10,944	233	2.17%	4,231	549	0	0
56553	Hungarian Reformed Federation Amer	DC	22,971	5,957	-2,005	-25.19%	643	306	0	0
58068	Independent Order Of Foresters Us Br	NY	2,811,782	454,759	34,524	8.22%	197,305	3,760	9	1,886
58033	Knights Of Columbus	CT	11,735,413	1,529,036	101,652	7.12%	1,080,780	21,536	388	6,719
57835	Knights Of Peter Claver	AL	3,559	1,937	-153	-7.30%	1,256	32	0	0
57967	Luso Amer Life Ins Society	CA	59,439	8,621	96	1.13%	3,438	7	0	0
57991	Mennonite Mut Aid Assn	IN	306,412	74,273	9,571	14.79%	72,149	7,692	11,698	80
57541	Modern Woodmen Of Amer	IL	6,928,588	902,347	68,501	8.22%	684,194	12,957	22	3
56251	Mutual Beneficial Assn Inc	DE	33,422	761	20	2.69%	5,440	1,585	0	0
56383	Order United Commrl Trav Of Amer	OH	16,966	2,679	-716	-21.08%	4,144	199	2,820	0
57622	Polish Natl Alliance Us Of Na	IL	392,769	31,303	907	2.98%	25,818	2,355	0	217
57630	Polish Roman Catholic Union Of Amer	IL	121,302	15,746	-606	-3.70%	14,593	1,808	0	0
57282	Polish Union Of Amer	NY	19,276	198	-87	-30.41%	791	67	0	0
57649	Polish Womens Alliance Of Amer	IL	49,991	1,118	-1,111	-49.85%	3,269	740	0	0
57657	Royal Neighbors Of Amer	IL	619,470	179,349	-4,375	-2.38%	19,873	1,227	0	0
57193	Slovak Catholic Sokol	NJ	53,086	12,540	210	1.70%	1,040	513	0	0
57207	Slovak Gymnastic Union Sokol Usa	NJ	9,883	4,926	157	3.29%	162	16	0	0
57142	Sons Of Norway	MN	225,363	9,104	1,020	12.61%	25,932	18	1	50
58181	Supreme Council The Royal Arcanum	MA	61,297	13,709	729	5.61%	3,495	136	0	0
56014	Thrivent Financial For Lutherans	WI	49,323,833	3,060,175	210,779	7.40%	3,790,175	173,698	16,417	4,014
56006	Travelers Protective Assn Of Amer	MO	11,009	9,206	-627	-6.38%	1,248	0	149	0
57215	Ukrainian Natl Assn Inc	NJ	64,839	5,261	-1,036	-16.45%	3,786	979	4	0
56456	United States Ltr Carriers Mut Ben	TN	156,807	23,508	794	3.50%	16,765	757	346	0

Business of Fraternal Insurance Companies for the State of Pennsylvania - 2004 ($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	227,993	28,896	-5,873	-16.89%	15,247	420	164	6
57711	Western Catholic Union	IL	92,176	2,054	203	10.97%	24,414	11	0	0
56170	Womans Life Ins Society	MI	175,075	30,187	1,271	4.39%	12,418	120	0	11
56499	Woodmen World Assur Life Assn	CO	58,835	6,449	298	4.84%	3,633	6	0	0
57320	Woodmen World Life Ins Soc	NE	6,873,264	689,998	71,756	11.61%	748,488	7,541	67	1,267
57290	Workmens Benefit Fund Of The USA	NY	40,183	1,745	78	4.70%	1,924	18	2	0
56480	Wsa Fraternal Life	CO	39,668	8,633	3,020	53.80%	2,969	305	0	1,017
	47 Companies in the Report		**$83,285,946**	**$ 7,333,153**	**$ 498,322**	**7.29%**	**$ 7,009,160**	**$ 258,057**	**$ 32,143**	**$ 15,506**

END OF REPORT

Business of Health Entities for the State of Pennsylvania - 2004 ($000)

Foreign Companies

Company Code	Company Name	Domicile	Admitted Assets	Surplus	Change in Surplus ($)	Countrywide Direct Premiums Written	Countrywide Change in Premiums Written	Total Underwriting Deductions	Pennsylvania Direct Premiums Written
55085	Delta Denta of NJ Inc	NJ	166,307	128,295	14,848	222,529	3,369	218,329	-
11132	Delta Dental of DE Inc	DE	584	308	12	974	(135)	230	-
95657	Dominion Dental Services Inc	VA	2,432	1,363.	(82)	12,748	(142)	12,323	1,564
43010	Fidelity Ins Co	MD	24,050	9,961	9,287	105,099	9,219	91,415	809
95846	Group Dental Service Of MD Inc	MD	3,910	2,730	654	14,786	482	16,132	5
60321	Mamsi Life And Health Ins Co	MD	212,455	107,302	(148,745)	684,231	(25,147)	574,938	30,099
29076	Medical Mut Of OH	OH	894,173	533,650	127,994	1,645,187	123,939	1,563,337	-
85286	OneNation Ins Co	IN	97,085	73,632	5,158	252	(17)	87,107	0
78026	Oxford Health Ins Inc	NY	738,552	310,845	100,823	1,870,982	587,063	1,748,061	5,260
39616	Vision Service Plan Ins Co	CT	257,453	199,540	22,785	399,185	54,023	368,821	9,885
61705	WellChoice Ins of NJ Inc	NJ	41,079	31,255	16,198	24,839	(19,172)	30,243	-
85537	Wellington Life Ins Co	AZ	7,593	4,544	(735)	10,105	3,215	11,288	-
	12 Companies in the Report		**$ 2,445,674**	**$ 1,403,424**	**$ 148,198**	**$ 4,990,916**	**$ 736,699**	**$ 4,722,223**	**$ 47,621**

END OF REPORT

Business of Life Insurance Companies for the State of Pennsylvania - 2004 ($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
77879	5 Star Life Ins Co	LA	138,423	49,319	338	0.69%	78,311	1,785	193	-	-
71854	AAA Life Ins Co	MI	246,179	34,483	(1,254)	-3.51%	75,893	5,451	856	-	-
60038	Acacia Life Ins Co	DC	1,647,321	237,312	64,404	37.25%	69,481	7,607	1	1,218	-
60046	Academy Life Ins Co	MO	456,475	53,235	7,239	15.74%	36,500	746	25	64	-
78700	Aetna Health & Life Ins Co	CT	1,261,186	123,981	(15,097)	-10.86%	189,675	-	-	-	-
60054	Aetna Life Ins Co	CT	27,017,720	2,448,150	405,410	19.85%	6,868,633	55,991	133,001	9,714	-
97780	AGC Life Ins Co	MO	9,991,073	8,000,670	489,803	6.52%	49,553	-	-	-	-
70432	AIG Annuity Ins Co	TX	50,842,158	3,532,027	577,095	19.53%	808,466	412,055	-	236	-
66842	AIG Life Ins Co	DE	13,584,992	739,951	110,431	17.54%	289,422	10,551	13,118	545	-
60941	AIG SunAmerica Life Assur Co	AZ	29,749,410	840,001	237,652	39.45%	4,017,561	130,641	-	-	-
82406	All Savers Ins Co	IN	3,925	3,423	210	6.54%	90	-	-	-	-
90611	Allianz Life Ins Co Of North Amer	MN	41,676,314	2,233,969	203,989	10.05%	12,841,675	421,634	6,528	-	-
84824	Allmerica Financial Life & Annuity	MA	11,533,971	555,629	60,032	12.11%	82,563	14,640	1,286	-	-
70866	Allstate Assur Co	IL	11,398	7,626	(3,468)	-31.26%	-	-	-	-	-
60186	Allstate Life Ins Co	IL	72,004,933	3,655,914	96,290	2.71%	13,800,987	118,271	4,258	969	-
70874	Allstate Life Ins Co Of NY	NY	6,529,292	356,782	62,139	21.09%	1,565,079	2,833	22	-	-
67369	Alta Health & Life Ins Co	IN	185,106	68,271	(58,569)	-46.18%	42,308	41	419	-	-
60216	Amalgamated Life Ins Co	NY	50,840	20,313	2,104	11.55%	30,723	551	290	-	-
68594	American Amicable Life Ins Co Of TX	TX	269,585	40,267	(1,973)	-4.67%	50,559	776	-	-	-
60275	American Bankers Life Assur Co Of FL	FL	895,440	131,125	(89,357)	-40.53%	249,297	4,742	8,530	-	-
60291	American Capitol Ins Co	TX	72,963	5,849	728	14.22%	10,035	209	-	-	-
60305	American Comm Mut Ins Co	MI	158,915	87,883	3,731	4.43%	369,502	6	28	-	-
94439	American Creditors Life Ins Co	DE	15,942	11,381	751	7.06%	(67)	(1)	(0)	-	-
94234	American Enterprise Life Ins Co	IN	8,701,155	525,885	30,069	6.06%	799,781	60,608	-	-	-
92738	American Equity Invest Life Ins Co	IA	7,960,767	608,930	234,343	62.56%	1,665,718	95,407	-	-	-
60380	American Family Life Asr Co Columbus	NE	49,277,784	2,795,377	442,127	18.79%	11,537,796	3,394	119,932	-	-
60410	American Fidelity Assur Co	OK	2,736,843	176,508	15,415	9.57%	437,201	1,407	31,311	-	-
60429	American Fidelity Life Ins Co	FL	452,928	74,010	2,966	4.17%	17,666	361	-	-	-
69337	American Financial Security Life	MO	2,029	1,931	(48)	-2.44%	18	-	-	-	-
60445	American Founders Life Ins Co	TX	502,445	30,829	(4,841)	-13.57%	25,502	8	0	-	-
68373	American Gen Assur Co	IL	1,377,156	155,032	(250)	-0.16%	722,367	5,424	5,586	-	-
66672	American Gen Life & Acc Ins Co	TN	8,803,379	570,676	70,571	14.11%	932,104	77,007	6,171	-	-
60488	American Gen Life Ins Co	TX	28,386,365	4,705,497	639,048	15.72%	2,830,330	130,907	969	9,616	-
60518	American Health & Life Ins Co	TX	1,859,698	933,715	(10,427)	-1.10%	297,313	1,916	6,317	3	-
60534	American Heritage Life Ins Co	FL	1,843,355	127,595	(58,755)	-31.53%	21,883	3,569	9,182	-	-
60577	American Income Life Ins Co	IN	1,295,262	182,033	23,074	14.52%	396,139	12,564	1,941	-	-
60607	American Intl Life Assr Co NY	NY	8,344,160	565,893	69,652	14.04%	566,463	20,510	784	4,108	-
60631	American Investors Life Ins Co	KS	8,415,202	393,321	50,380	14.69%	1,077,710	63,176	-	16,303	-
60666	American Life & Acc Ins Co Of KY	KY	269,880	157,095	2,920	1.89%	348	0	-	-	-
60704	American Life Ins Co of NY	NY	91,484	15,925	(8,768)	-35.51%	3,133	249	1	-	0
81213	American Maturity Life Ins Co	CT	74,235	37,348	882	2.42%	87	8	-	-	3
81418	American Medical & Life Ins Co	NY	14,009	8,165	351	4.49%	12,543	-	-	-	-
97179	American Medical Security Life InsCo	WI	373,349	200,409	41,050	25.76%	707,964	450	23,149	-	-
67989	American Memorial Life Ins Co	SD	1,344,868	113,659	3,772	3.43%	277,144	5,250	0	-	-
65811	American Modern Life Ins Co	OH	60,341	20,321	3,203	18.71%	12,702	1	(0)	-	-
60739	American Natl Ins Co	TX	12,102,843	1,867,665	191,388	11.42%	1,834,153	64,092	439	2,604	-
71773	American Natl Life Ins Co Of TX	TX	142,871	47,995	(3,185)	-6.22%	82,883	94	1,185	-	-
93653	American Partners Life Ins Co	AZ	496,385	54,988	10,034	22.32%	72,664	1,956	-	-	-
91785	American Phoenix Life & Reassur Co	CT	59,758	39,330	329	0.84%	13,612	-	-	-	-
80624	American Progressive L&H Ins Of NY	NY	185,300	14,971	4,780	46.90%	82,890	2,289	25,209	-	-
60836	American Republic Ins Co	IA	457,688	210,636	3,415	1.65%	379,866	1,148	3,009	-	-

Business of Life Insurance Companies for the State of Pennsylvania - 2004 ($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
86630	American Skandia Life Assur Corp	CT	29,302,348	399,008	69,463	21.08%	4,124,428	217,956	-	784	-
84697	American Specialty Hlth Ins Co	IL	7,870	7,742	(8)	-0.10%	307	(0)	(1)	-	-
60879	American States Life Ins Co	IN	565,444	81,974	4,802	6.22%	48,230	1,503	94	-	-
60895	American United Life Ins Co	IN	11,548,943	644,014	6,064	0.95%	1,802,514	45,111	9,129	46	-
61999	Americo Financial Life Annunity Ins	TX	2,770,963	174,663	38,580	28.35%	286,868	6,954	-	48	-
94471	Americom Life & Annuity Ins Co	TX	294,829	14,837	80	0.54%	63,805	8,099	-	-	-
61301	Ameritas Life Ins Corp	NE	2,838,688	703,776	65,341	10.23%	625,879	3,981	3,905	8,222	-
97977	Ameritas Variable Life Ins Co	NE	2,441,657	110,885	13,952	14.39%	261,568	28,286	-	439	-
61689	Amerus Life Ins Co	IA	6,785,025	351,505	115,175	48.74%	1,261,784	35,712	52	4,826	-
72222	Amica Life Ins Co	RI	800,880	128,457	14,004	12.24%	86,671	1,968	-	-	-
62421	Annuity & Life Reassur Amer Inc	CT	58,920	10,766	(3,126)	-22.50%	5,854	35	-	-	-
93661	Annuity Investors Life Ins Co	OH	1,288,151	48,200	(1,818)	-3.63%	213,614	752	-	-	-
61069	Anthem Life Ins Co	IN	252,461	63,654	(232)	-0.36%	119,229	16	40	-	-
71439	Assurity Life Ins Co	NE	1,103,232	107,282	1,084	1.02%	142,014	551	5,955	5	-
61093	Atlanta Life Ins Co	GA	88,793	21,306	(3,843)	-15.28%	70,910	0	-	-	-
61182	Aurora Natl Life Assur Co	CA	3,524,210	263,629	(55,640)	-17.43%	2,653	1,787	-	(112)	-
84522	Auto Club Life Ins Co	MI	417,838	26,514	(2,852)	-9.71%	57,034	8	2	-	-
61190	Auto Owners Life Ins Co	MI	1,508,270	172,959	9,793	6.00%	223,675	38	-	-	-
62898	Aviva Life Ins Co	DE	5,210,560	346,996	3,516	1.02%	691,439	26,520	6	139	-
68365	AXA Corp Solutions Life Reins Co	DE	640,456	329,784	38,951	13.39%	137,953	-	-	-	-
62944	AXA Equitable Life Ins Co	NY	105,307,514	4,331,498	196,786	4.76%	13,954,062	585,162	11,385	360	161,904
62880	AXA Life & Annuity Co	CO	525,712	85,749	6,625	8.37%	16,551	6,591	-	-	-
68160	Balboa Life Ins Co	CA	114,168	84,491	8,077	10.57%	16,229	45	397	-	-
61212	Baltimore Life Ins Co	MD	795,245	46,078	13,879	43.10%	78,345	32,956	3,151	-	-
61239	Bankers Fidelity Life Ins Co	GA	116,207	35,492	4,295	13.77%	67,251	1,206	12,727	-	-
61263	Bankers Life & Cas Co	IL	7,864,420	418,701	(25,653)	-5.77%	2,235,422	55,443	48,741	-	-
81043	Bankers Life Ins Co	FL	118,828	7,460	99	1.34%	5,467	195	67	-	-
63932	Bankers Life Ins Co Of NY	NY	525,474	44,022	7,268	19.77%	102,234	1,089	0	98	-
71013	Bankers Reserve Life Ins Co Of WI	WI	54,950	19,813	13,551	216.39%	89,163	-	-	-	-
94250	Banner Life Ins Co	MD	1,172,484	321,428	41,313	14.75%	214,066	25,485	1	-	-
80985	BCS Life Ins Co	IL	155,049	69,874	3,113	4.66%	177,138	4,031	1,366	4	-
61395	Beneficial Life Ins Co	UT	2,856,670	233,211	24,263	11.61%	390,532	466	-	-	-
62345	Berkshire Hathaway Life Ins Co NE	NE	3,495,459	566,905	16,585	3.01%	202,012	-	-	-	-
71714	Berkshire Life Ins Co of Amer	MA	1,772,413	259,702	(7,069)	-2.65%	340,840	308	4,411	-	-
61476	Boston Mut Life Ins Co	MA	747,125	67,238	1,496	2.28%	188,314	7,707	5,360	-	-
74900	Brokers Natl Life Assur Co	AR	24,072	13,438	1,090	8.83%	42,728	7	1,435	-	-
61492	Business Mens Assur Co Of Amer	SC	2,152,237	146,395	10,295	7.56%	369,087	17,360	812	7	-
81060	Canada Life Ins Co Of Amer	MI	2,635,429	169,851	4,365	2.64%	12,091	235	-	-	-
61581	Capitol Life Ins Co	TX	275,698	7,265	(3,120)	-30.04%	-	-	-	-	-
80799	Celtic Ins Co	IL	102,113	48,537	914	1.92%	140,637	0	2,568	-	-
60255	Central Benefits Mut Ins Co	DC	71,609	55,493	11,278	25.51%	15,330	-	-	-	-
61700	Central Natl Life Ins Co Omaha	DE	12,111	11,800	213	1.84%	-	(3)	1	-	-
61727	Central Reserve Life Ins Co	OH	82,894	38,320	(2,642)	-6.45%	139,669	52	11,939	-	-
61751	Central States H & L Co Of Omaha	NE	338,323	65,751	(13,564)	-17.10%	119,798	2,577	8,133	-	-
61883	Central United Life Ins Co	TX	380,513	35,437	371	1.06%	93,004	215	443	-	-
80896	Centre Life Ins Co	MA	1,696,085	70,091	(9,366)	-11.79%	5,337	-	2,606	-	-
62383	Centurion Life Ins Co	MO	1,051,376	854,232	36,784	4.50%	43,115	(107)	190	-	-
61808	Charter Natl Life Ins Co	IL	288,283	8,604	(16,574)	-65.83%	-	92	-	-	-
63207	Chase Ins Life and Annuity Co	IL	5,370,134	399,750	41,304	11.52%	288,831	24,234	-	-	-
70661	Chase Ins Life Co	IL	356,850	96,579	1,476	1.55%	39,384	6,806	-	-	-
67164	Chase Life & Annuity Co	DE	384,565	104,224	11,385	12.26%	68,837	2	0	-	-

Business of Life Insurance Companies for the State of Pennsylvania - 2004 ($000)

Foreign Companies

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61832	Chesapeake Life Ins Co	OK	90,201	25,926	7,296	39.16%	53,673	312	719	6	-
61875	Church Life Ins Corp	NY	200,609	29,301	550	1.91%	23,888	1,104	-	104	-
64548	Cigna Life Ins Co Of NY	NY	353,107	73,747	13,093	21.59%	98,735	-	46	-	-
76236	Cincinnati Life Ins Co	OH	2,155,577	438,670	42,251	10.66%	190,992	14,904	292	291	-
80322	Citicorp Life Ins Co	AZ	1,076,688	863,241	52,182	6.43%	17,693	4	1	-	-
61921	Citizens Security Life Ins Co	KY	109,733	10,756	(373)	-3.35%	27,231	919	614	0	-
93432	CM Life Ins Co	CT	8,992,243	396,786	10,658	2.76%	1,639,241	122,305	-	-	-
62049	Colonial Life & Accident Ins Co	SC	1,504,904	294,910	67,862	29.89%	770,288	4,923	16,812	-	-
84786	Colorado Bankers Life Ins Co	CO	114,934	14,041	(9,139)	-39.42%	37,432	857	45	22	-
77720	Columbia Universal Life Ins Co	TX	26,346	11,499	(17,878)	-60.86%	(142,582)	34	40	-	-
76023	Columbian Life Ins Co	IL	231,252	24,331	(4,039)	-14.24%	66,337	3,764	151	-	-
62103	Columbian Mut Life Ins Co	NY	318,262	39,263	1,820	4.86%	31,366	884	24	-	-
99937	Columbus Life Ins Co	OH	2,326,785	261,660	(5,713)	-2.14%	217,511	9,635	56	-	-
62146	Combined Ins Co Of Amer	IL	2,667,827	839,420	139,623	19.95%	1,211,110	5,408	37,996	-	-
81426	Commercial Travelers Mut Ins Co	NY	35,162	10,524	3,711	54.46%	33,303	-	688	-	-
88374	Commonwealth Dealers Life Ins Co	VA	29,751	5,987	(3,559)	-37.28%	5,088	-	-	-	-
77828	Companion Life Ins Co	SC	88,380	51,046	3,342	7.01%	100,864	859	2,994	-	-
73504	Congress Life Ins Co	AZ	6,152	6,060	132	2.22%	182	-	-	-	-
62308	Connecticut General Life Ins Co	CT	50,665,306	2,430,686	(428,318)	-14.98%	9,365,391	59,778	41,300	412,437	-
78174	Conseco Health Ins Co	AZ	1,980,546	110,929	7,210	6.95%	364,768	48	14,502	-	-
60682	Conseco Ins Co	IL	4,899,708	352,014	(3,457)	-0.97%	69,475	2,406	70	-	-
65900	Conseco Life Ins Co	IN	3,951,267	219,043	19,344	9.69%	414,884	15,965	27	0	-
62359	Constitution Life Ins Co	TX	85,517	10,829	(1,425)	-11.63%	32,099	20	13,082	-	-
62375	Consumers Life Ins Co	OH	10,149	9,260	(773)	-7.71%	1,826	-	267	-	-
71730	Continental American Ins Co	SC	62,537	15,890	2,503	18.70%	42,268	225	1,219	-	-
62413	Continental Assur Co	IL	6,037,736	1,176,700	469,910	66.49%	296,479	7,901	3,922	118	-
71404	Continental General Ins Co	NE	444,667	68,966	9,460	15.90%	318,451	368	27,896	-	-
68500	Continental Life Ins Co Brentwood	TN	113,166	36,611	5,278	16.85%	152,469	214	10,852	-	-
94218	Country Investors Life Assur Co	IL	146,438	133,493	1,806	1.37%	-	16	-	-	-
62553	Country Life Ins Co	IL	6,181,122	934,356	19,472	2.13%	555,118	143	13	-	-
81973	Coventry Health & Life Ins Co	DE	125,864	56,348	5,942	11.79%	336,476	-	12,258	-	-
82880	CSI Life Ins Co	NE	25,534	12,499	1,071	9.37%	17,462	-	-	-	-
62626	Cuna Mut Ins Society	WI	3,124,015	724,660	105,567	17.05%	1,457,229	53,603	30,449	-	-
65749	Cuna Mut Life Ins Co	IA	7,551,505	287,272	36,374	14.50%	1,069,808	51,217	366	-	-
62634	Delaware American Life Ins Co	DE	97,006	39,188	4,213	12.05%	18,651	318	107	-	-
81396	Delta Dental Ins Co	DE	76,387	34,972	151	0.43%	138,227	-	1,253	-	-
73474	Dentegra Ins Co	DE	10,021	8,705	1,981	29.47%	1,545	-	-	-	-
97705	Direct General Life Ins Co	SC	6,548	5,943	365	6.54%	564	-	-	-	-
62928	EMC Natl Life Co	IA	652,215	73,355	1,476	2.05%	154,597	127	173	10	-
88595	Emphesys Ins Co	TX	3,763	3,742	203	5.72%	-	-	-	-	-
94285	Empire General Life Assur Corp	TN	219,132	68,060	(11,151)	-14.08%	60,391	14,448	-	-	-
84174	Employees Life Co Mut	IL	288,449	14,603	4,041	38.26%	45,006	510	-	96	-
68276	Employers Reassur Corp	KS	6,043,342	259,934	(116,710)	-30.99%	1,087,571	-	-	-	-
62952	Equitable Life & Cas Ins Co	UT	156,298	32,862	2,449	8.05%	114,075	1	34	-	-
62510	Equitrust Life Ins Co	IA	2,849,314	165,771	41,778	33.69%	727,027	854	-	-	-
77968	Family Heritage Life Ins Co Of Amer	OH	150,313	17,145	4,730	38.09%	69,206	-	424	-	-
63053	Family Life Ins Co	TX	111,562	21,900	(4,496)	-17.03%	22,202	536	0	-	-
74004	Family Service Life Ins Co	TX	609,684	73,543	(49)	-0.07%	189	-	-	-	-
63126	Farm Family Life Ins Co	NY	943,343	120,496	(559)	-0.46%	61,343	808	62	-	-
63193	Farmers & Traders Life Ins Co	NY	488,780	34,448	1,724	5.27%	40,655	2,078	4	-	-
63177	Farmers New World Life Ins Co	WA	6,828,279	1,094,581	42,442	4.03%	799,450	782	-	11	-

Business of Life Insurance Companies for the State of Pennsylvania - 2004 ($000)

Foreign Companies

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67695	Federal Home Life Ins Co	VA	1,766,311	1,187,904	32,702	2.83%	55,907	959	959	-	-
63223	Federal Life Ins Co	IL	233,580	39,126	(1,694)	-4.15%	23,227	1,456	24	30	-
63258	Federated Life Ins Co	MN	762,922	189,992	11,477	6.43%	101,978	2,358	1,256	-	-
63274	Fidelity & Guaranty Life Ins Co	MD	14,974,756	720,607	179,270	33.12%	3,410,463	174,644	-	2,820	-
93696	Fidelity Investments Life Ins Co	UT	11,548,929	512,902	60,417	13.35%	383,074	18,840	-	1,656	-
63290	Fidelity Life Assn	IL	586,602	263,891	13,224	5.28%	13,962	1,804	0	-	-
71870	Fidelity Security Life Ins Co	MO	454,644	54,460	5,658	11.59%	153,379	666	17,461	-	-
71455	Financial American Life Ins Co	KS	36,629	7,729	1,032	15.42%	11,668	-	-	-	-
98213	Financial Benefit Life Ins Co	KS	204,068	12,246	1,607	15.10%	2,326	3	-	100	-
69140	First Allmerica Fin Life Ins Co	MA	3,851,124	183,644	60,843	49.55%	69,261	1,507	71	56	-
63401	First Colony Life Ins Co	VA	7,232,804	914,411	(206,635)	-18.43%	1,001,291	65,655	2	2,940	-
90328	First Health Life & Health Ins Co	TX	88,237	23,791	5,799	32.23%	35,672	19	196	-	-
63495	First Investors Life Ins Co	NY	1,208,907	82,997	8,233	11.01%	102,965	5,908	1	-	-
67652	First Penn Pacific Life Ins Co	IN	1,797,042	161,786	41,547	34.55%	103,094	11,011	-	-	-
81434	First Rehab Life Ins Co Of Amer	NY	76,723	44,054	1,113	2.59%	70,999	7	345	-	-
79677	Forethought Life Assur Co	IN	3,053,408	175,353	166,511	1883.20%	149,264	(5)	-	-	-
91642	Forethought Life Ins Co	IN	310,511	101,974	(219,549)	-68.28%	258,514	20,063	-	-	-
71129	Fort Dearborn Life Ins Co	IL	1,595,342	331,674	19,833	6.36%	728,177	23,289	7,342	225	-
70408	Fortis Benefits Ins Co	IA	8,129,826	584,177	23,281	4.15%	1,913,198	20,295	35,432	4,374	-
69477	Fortis Ins Co	WI	827,251	246,038	70,316	40.02%	1,470,296	1,352	42,971	1,759	-
99775	Funeral Directors Life Ins Co	TX	378,366	37,094	3,798	11.41%	75,409	7,662	-	-	-
63657	Garden State Life Ins Co	TX	100,437	33,259	(1,223)	-3.55%	36,843	1,717	3	-	-
80926	GE Grp Life Assur Co	CT	843,519	212,973	5,334	2.57%	581,082	7,698	25,645	-	-
65536	GE Life And Annuity Assur Co	VA	17,256,636	817,203	254,790	45.30%	1,467,412	35,498	14,162	-	15,258
63665	General American Life Ins Co	MO	14,452,852	1,297,258	284,164	28.05%	897,747	88,006	1,529	6,881	-
70025	General Electric Capital Assur Co	DE	31,489,852	3,183,915	410,134	14.79%	4,840,303	34,996	63,665	1,845	10,000
93521	General Fidelity Life Ins Co	CA	307,540	241,856	32,203	15.36%	(4,979)	(8)	-	-	-
86258	General Re Life Corp	CT	2,042,485	355,873	44,338	14.23%	871,055	-	-	-	-
70939	Gerber Life Ins Co	NY	937,797	148,603	25,351	20.57%	244,198	7,994	15,267	-	-
70092	Glenbrook Life & Annuity Co	AZ	1,333,998	174,509	6,458	3.84%	-	335,199	-	-	-
91472	Globe Life & Accident Ins Co	DE	2,103,377	326,532	19,856	6.47%	432,254	15,630	479	-	-
62286	Golden Rule Ins Co	IL	2,369,026	274,636	36,590	15.37%	1,014,552	5,986	20,083	-	-
63967	Government Personnel Mut Life Ins Co	TX	711,503	78,288	12,101	18.28%	50,705	748	57	-	-
71218	Grange Life Ins Co	OH	190,317	19,974	810	4.23%	36,159	149	-	-	-
63312	Great American Life Ins Co	OH	7,788,684	577,939	62,579	12.14%	563,887	25,993	323	281	-
90212	Great Southern Life Ins Co	TX	75,532	26,888	(33,126)	-55.20%	947	4,866	112	110	-
68322	Great West Life & Annuity Ins Co	CO	32,157,724	1,477,425	264,876	21.84%	3,587,435	68,834	7,576	568	-
80705	Great West Life Assur Co	MI	188,926	51,143	5,276	11.50%	9,133	487	566	-	-
71480	Great Western Ins Co	UT	337,084	24,023	4,597	23.66%	102,137	10	-	-	-
64211	Guarantee Trust Life Ins Co	IL	211,246	31,478	(12,718)	-28.78%	210,737	2,234	5,226	1	-
78778	Guardian Ins & Annuity Co Inc	DE	9,904,832	230,833	8,457	3.80%	1,129,553	43,248	-	-	2,312
64246	Guardian Life Ins Co Of Amer	NY	23,336,264	2,905,286	309,544	11.93%	5,582,473	114,396	100,073	-	-
60348	Hart Life Ins Co	CT	11,288	11,265	(712)	-5.94%	-	-	-	-	-
70815	Hartford Life & Accident Ins Co	CT	10,838,224	5,117,928	647,418	14.48%	2,492,729	64,897	63,895	-	-
71153	Hartford Life & Annuity Ins Co	CT	69,726,527	1,307,992	264,211	25.31%	11,742,941	36,922	3	7,668	454,326
74268	Hartford Life Grp Ins Co	IL	2,698,417	516,643	39,541	8.29%	1,013,857	1,613	16,418	-	-
88072	Hartford Life Ins Co	CT	112,861,252	3,191,896	76,596	2.46%	14,265,361	19,018	13,263	13,708	287,917
92711	HCC Life Ins Co	IN	240,886	129,985	5,754	4.63%	230,299	21	4,981	-	-
78611	HCSC Ins Services Co	IL	19,229	18,214	5,178	39.72%	2,189	-	-	-	-
70670	Health Care Svc Corp A Mut Leg Res	IL	5,886,800	2,892,789	829,381	40.19%	7,099,352	-	-	-	-
66141	Health Net Life Ins Co	CA	344,115	168,596	4,223	2.57%	678,054	-	-	-	-

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Foreign Companies

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64394	Heritage Life Ins Co	AZ	60,996	51,603	5,270	11.37%	(40)	-	-	-	-
64467	Home Owners Life Ins Co	IL	34,069	9,438	(1,424)	-13.11%	4,494	(1,541)	-	-	-
64505	Homesteaders Life Co	IA	1,070,229	60,455	4,938	8.89%	273,862	21,907	-	-	-
64513	Horace Mann Life Ins Co	IL	4,163,230	230,108	(2,076)	-0.89%	385,994	19,170	143	-	-
93777	Household Life Ins Co	MI	1,064,061	452,843	57,266	14.48%	196,220	1,874	2,103	-	-
73288	Humana Ins Co	WI	928,892	375,784	(14,447)	-3.70%	2,951,853	5	396	-	-
70580	Humanadental Ins Co	WI	77,089	57,375	12,252	27.15%	204,974	668	1,463	-	-
97764	Idealife Ins Co	CT	20,707	11,866	2,300	24.05%	1,918	63	77	0	-
65005	IDS Life Ins Co	MN	53,108,474	2,276,724	(527,869)	-18.82%	5,827,310	319,821	18,485	620	-
64580	Illinois Mut Life Ins Co	IL	1,116,234	122,455	5,540	4.74%	114,391	254	1,240	20	-
64602	Independence Life & Annuity Co	RI	172,038	45,751	3,598	8.53%	(889)	-	-	-	-
64645	Indianapolis Life Ins Co	IN	3,657,203	235,590	42,445	21.98%	314,578	6,426	322	2,472	-
81779	Individual Assur Co Life Hlth & Acc	MO	47,669	11,991	(3,614)	-23.16%	25,286	574	329	-	-
76953	ING Ins Co Of America	FL	737,841	75,189	6,943	10.17%	20,311	161	-	-	-
86509	Ing Life Ins & Annuity Co	CT	53,114,989	1,346,998	116,349	9.45%	7,017,766	249,836	2	2,407	113,929
80942	ING USA Annuity and Life Ins Co	IA	48,007,142	1,668,310	587,166	54.31%	10,577,896	547,463	-	-	89,000
81868	Insurance Investors Life Ins Co	TX	193,336	192,985	36,170	23.07%	58	-	-	-	-
74780	Integrity Life Ins Co	OH	4,020,823	244,996	71,650	41.33%	323,924	29,002	-	-	-
64831	Intramerica Life Ins Co	NY	50,575	11,005	(9,271)	-45.72%	226	48	0	-	-
64890	Investors Guaranty Life Ins Co	CA	7,607	7,353	87	1.20%	136	0	-	-	-
64904	Investors Heritage Life Ins Co	KY	323,858	17,481	467	2.74%	44,573	32	-	-	-
64939	Investors Ins Corp	DE	230,511	24,604	(670)	-2.65%	37,276	20,835	-	-	-
63487	Investors Life Ins Co North Amer	TX	1,060,055	34,095	(14,089)	-29.24%	42,835	5,553	1	29	-
65056	Jackson Natl Life Ins Co	MI	53,721,693	3,140,683	141,652	4.72%	8,744,640	306,752	-	5,429	-
64017	Jefferson Natl Life Ins Co	TX	1,699,318	51,822	(3,704)	-6.67%	96,235	4,741	28	43	-
70254	Jefferson Pilot Financial Ins Co	NE	12,610,164	1,037,405	35,755	3.57%	1,758,597	46,960	23,529	-	-
67865	Jefferson Pilot Life Ins Co	NC	15,565,508	892,634	120,304	15.58%	2,107,529	90,191	1,266	230	-
62057	Jefferson Pilot Lifeamerica Ins Co	NJ	1,431,727	107,795	(18,273)	-14.49%	150,766	1,947	26	-	-
89958	JMIC Life Ins Co	FL	235,851	76,057	6,418	9.22%	37,795	526	816	-	-
65080	John Alden Life Ins Co	WI	667,419	149,968	15,796	11.77%	738,800	577	19,512	-	30
65099	John Hancock Life Ins Co	MA	73,282,667	4,084,516	294,574	7.77%	5,777,695	42,512	37,885	-	99,454
90204	John Hancock Variable Life Ins Co	MA	13,399,904	810,794	141,402	21.12%	1,064,804	91,068	-	-	1,288
65110	Kanawha Ins Co	SC	539,002	83,708	16,900	25.30%	105,024	94	1,324	-	-
65129	Kansas City Life Ins Co	MO	3,310,950	290,289	64,264	28.43%	298,427	4,507	1,254	6,083	-
90557	Kemper Investors Life Ins Co	IL	16,758,958	384,464	25,061	6.97%	328,332	57,019	-	4,129	-
65242	Lafayette Life Ins Co	IN	1,672,672	110,209	4,898	4.65%	268,389	6,310	2,551	105	-
68543	Liberty Bankers Life Ins Co	OK	239,660	14,806	644	4.55%	(16,144)	998	-	-	-
65315	Liberty Life Assur Co Of Boston	MA	8,228,430	302,619	157,573	108.64%	492,605	21,922	12,937	-	-
65323	Liberty Life Ins Co	SC	1,572,075	298,026	20,861	7.53%	198,429	2,486	3,051	3	-
65331	Liberty Natl Life Ins Co	AL	4,340,421	443,416	11,380	2.63%	538,944	2,859	27	-	-
65528	Life Ins Co Of The Southwest	TX	4,043,197	219,316	36,082	19.69%	683,755	34,123	0	-	-
64130	Life Investors Ins Co Of Amer	IA	10,816,946	606,261	(105,122)	-14.78%	885,899	22,195	8,814	24	-
97691	Life Of The South Ins Co	GA	46,024	12,668	561	4.63%	30,741	-	-	-	-
65595	Lincoln Benefit Life Co	NE	2,683,303	255,471	53,332	26.38%	32,013	197,374	2,951	5,702	-
65668	Lincoln Direct Life Ins Co	NE	157,006	23,221	228	0.99%	18,366	740	-	1	-
65927	Lincoln Heritage Life Ins Co	IL	485,846	72,595	1,598	2.25%	113,607	6,299	19	-	-
69833	Lincoln Memorial Life Ins Co	TX	91,938	10,913	2,276	26.35%	6,507	-	-	-	-
65676	Lincoln Natl Life Ins Co	IN	87,081,133	2,961,192	174,495	6.26%	11,356,030	514,709	1,561	-	-
65722	Loyal American Life Ins Co	OH	501,783	94,101	15,732	20.07%	48,885	2,897	43	4	-
65781	Madison Natl Life Ins Co Inc	WI	601,351	135,682	24,425	21.95%	77,252	793	5,716	-	-
65870	Manhattan Life Ins Co	NY	350,442	40,048	14,861	59.01%	20,067	1,183	-	-	-

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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	275,649	42,966	2,528	6.25%	3,558	1,428	-	-	-
87793	Manufacturers Life Ins Co Of Amer	MI	8,464	8,232	255	3.20%	-	-	-	-	-
93610	Manulife Ins Co	DE	561,587	115,967	12,309	11.87%	264	89	-	-	-
71072	Marquette Natl Life Ins Co	TX	7,240	6,741	88	1.32%	-	-	-	-	-
65935	Massachusetts Mut Life Ins Co	MA	95,586,708	6,290,174	7,908	0.13%	13,839,270	254,394	25,494	434	458,320
87750	Mayflower Natl Life Ins Co	IN	220,419	45,960	(20,493)	-30.84%	70,714	657	-	-	-
71471	Medico Life Ins Co	NE	136,678	16,221	25	0.16%	20,807	18	72	-	-
97055	Mega Life & Health Ins Co The	OK	1,269,140	307,527	44,320	16.84%	1,341,146	301	53,788	1	-
86126	Members Life Ins Co	WI	807,113	46,614	314	0.68%	100,283	9	3	-	-
65951	Merit Life Ins Co	IN	1,024,136	613,502	58,733	10.59%	110,510	1,455	1,469	-	-
79022	Merrill Lynch Life Ins Co	AR	14,320,159	284,765	(10,956)	-3.70%	751,936	49,259	-	-	-
93513	MetLife Investors Ins Co	MO	8,480,256	182,442	(86,746)	-32.22%	268,793	28,157	-	152	-
61050	MetLife Investors USA Ins Co	DE	14,589,558	381,550	85,693	28.96%	863,149	371,799	-	-	-
65978	Metropolitan Life Ins Co	NY	244,236,104	8,804,495	837,102	10.51%	31,970,332	667,177	153,800	-	253,268
97136	Metropolitan Tower Life Ins Co	DE	6,537,902	1,195,181	76,894	6.88%	64,692	15,395	-	-	-
85561	MIC Life Ins Corp	DE	17,590	14,810	1,953	15.19%	-	-	28	-	-
66087	Mid West Natl Life Ins Co Of TN	TX	433,581	140,941	39,333	38.71%	431,038	38	3,343	0	-
67679	Midamerica Life Ins Co	NE	8,770	8,530	3,555	71.45%	-	-	-	-	-
66044	Midland Natl Life Ins Co	IA	16,123,539	811,179	124,463	18.12%	2,212,519	219,504	1	4,094	-
66109	Midwestern United Life Ins Co	IN	259,117	83,575	7,780	10.26%	5,162	81	0	-	-
66168	Minnesota Life Ins Co	MN	20,014,428	1,419,449	250,696	21.45%	3,231,304	53,244	7,673	454	13,854
74209	MMA Ins Co	IN	17,243	10,681	1,312	14.00%	20,762	12	4,777	-	-
70416	MML Bay State Life Ins Co	CT	4,307,213	222,522	13,681	6.55%	85,414	4,621	-	-	-
65265	Monarch Life Ins Co	MA	1,010,616	11,823	663	5.94%	13,042	130	1,731	-	-
81442	Monitor Life Ins Co Of NY	NY	9,780	5,929	(463)	-7.24%	1,493	159	-	-	-
66281	Monumental Life Ins Co	MD	19,261,230	936,703	(161,551)	-14.71%	1,710,273	50,254	14,192	5	174,443
66370	Mony Life Ins Co	NY	11,019,419	830,886	(95,932)	-10.35%	746,385	23,398	3,570	-	-
78077	Mony Life Ins Co Of Amer	AZ	6,362,552	231,490	(36,628)	-13.66%	863,316	91,699	-	-	-
66311	Motorists Life Ins Co	OH	293,213	49,498	486	0.99%	37,138	6,760	-	50	-
66427	MTL Ins Co	IL	1,177,404	96,642	8,751	9.96%	121,954	5,767	7	90	-
66346	Munich American Reassur Co	GA	3,344,701	495,779	36,838	8.03%	713,222	-	-	-	-
88668	Mutual Of Amer Life Ins Co	NY	11,486,923	676,717	49,089	7.82%	1,088,151	2,918	474	-	53,423
71412	Mutual Of Omaha Ins Co	NE	4,012,021	1,737,849	41,279	2.43%	1,765,936	-	28,496	-	-
31119	Mutual Protective Ins Co	NE	277,619	21,475	(10,110)	-32.01%	66,759	-	400	-	-
66419	Mutual Service Life Ins Co	MN	371,460	43,640	3,859	9.70%	5,651	14	0	-	-
61409	National Benefit Life Ins Co	NY	781,394	295,402	36,806	14.23%	280,298	2,054	53	-	-
66540	National Farmers Union Life Ins Co	TX	305,783	39,921	1,457	3.79%	9,813	468	-	15	-
66583	National Guardian Life Ins Co	WI	1,295,291	135,294	9,918	7.91%	160,358	24,733	3,220	-	-
82538	National Health Ins Co	TX	33,816	11,368	12,310	-1307.36%	92,507	4	667	-	-
66680	National Life Ins Co	VT	7,584,802	542,437	90,047	19.90%	643,465	21,479	2,329	-	-
66702	National Masonic Provident Assoc	OH	1,783	959	(59)	-5.83%	43	6	2	-	-
85472	National Security Life & Anniuty Co	NY	51,431	21,159	(507)	-2.34%	2,719	-	-	-	-
60593	National States Ins Co	MO	118,484	13,994	(1,049)	-6.97%	92,572	610	247	-	-
87963	National Teachers Assoc Life Ins Co	TX	105,994	16,971	3,942	30.25%	46,153	1	15	-	-
66850	National Western Life Ins Co	CO	5,293,472	526,084	48,081	10.06%	1,014,501	92,118	-	519	-
70750	Nationwide Life & Ann Co of Amer	DE	1,052,411	54,533	8,214	17.73%	36,725	1,492	1	-	-
92657	Nationwide Life And Annuity Ins Co	OH	8,319,171	230,186	1,936	0.85%	166,905	7,990	-	-	38,039
66869	Nationwide Life Ins Co	OH	90,735,077	2,391,019	163,917	7.36%	11,143,848	101,620	4,941	-	280,241
91626	New England Life Ins Co	MA	10,034,092	372,377	45,265	13.84%	1,705,517	133,560	1,586	-	16,162
78743	New Era Life Ins Co	TX	202,245	33,615	12,613	60.06%	110,175	0	0	-	-
91596	New York Life Ins & Annuity Corp	DE	56,282,522	2,008,845	126,485	6.72%	7,393,483	228,191	-	-	-

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Foreign Companies

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66915	New York Life Ins Co	NY	101,303,785	9,707,782	570,933	6.25%	15,030,454	149,103	14,322	5,499	169,340
97241	NGL American Life Co	WI	124,794	22,438	542	2.48%	12,054	291	-	-	-
81264	Nippon Life Ins Co Of Amer	IA	158,594	105,908	6,717	6.77%	208,614	94	27	-	-
66974	North American Co Life & Hlth Ins	IL	4,568,701	401,281	95,440	31.21%	590,899	64,723	13	337	-
68349	North American Ins Co	WI	33,708	14,442	1,924	15.37%	14,741	-	2	-	-
67032	North Carolina Mut Life Ins Co	NC	161,465	19,977	(1,991)	-9.06%	75,772	1,921	15	-	-
69000	Northwestern Long Term Care Ins Co	WI	114,431	55,344	25	0.04%	47,148	-	2,084	-	-
67091	Northwestern Mut Life Ins Co	WI	123,906,729	8,933,951	1,387,193	18.38%	10,559,633	240,587	25,470	146	169
63444	Nutmeg Life Ins Co	IA	9,428	9,416	150	1.62%	-	-	-	-	-
81353	NYLife Ins Co Of AZ	AZ	124,989	36,180	(11,546)	-24.19%	35,467	1,869	-	-	-
67148	Occidental Life Ins Co Of NC	TX	259,667	23,567	412	1.78%	19,694	298	-	-	-
89206	Ohio Natl Life Assur Corp	OH	1,982,844	138,327	(8,680)	-5.90%	233,260	9,905	1,151	-	-
67172	Ohio Natl Life Ins Co	OH	9,659,737	686,365	7,076	1.04%	1,227,382	166,923	849	326	2,418
67180	Ohio State Life Ins Co	TX	14,218	6,216	67	1.09%	0	4,107	1	172	-
67199	Old American Ins Co	MO	264,355	23,823	3,690	18.33%	67,799	1,084	19	-	-
67261	Old Republic Life Ins Co	IL	109,178	23,826	(1,384)	-5.49%	30,851	1,105	1,636	-	-
76007	Old United Life Ins Co	AZ	64,699	30,014	4,089	15.77%	5,007	0	-	-	-
76112	Oxford Life Ins Co	AZ	689,352	85,641	24,750	40.65%	47,228	80	251	-	-
97268	Pacific Life & Annuity Co	AZ	1,348,981	308,126	36,244	13.33%	980,321	97	3,089	-	1,311
67466	Pacific Life Ins Co	NE	68,467,251	2,814,157	455,686	19.32%	10,336,045	110,294	1,326	-	420,729
70785	Pacificare Life & Health Ins Co	IN	206,237	93,183	48,183	107.07%	388,848	-	596	-	-
93459	Pan American Assur Co	LA	22,543	12,295	3,201	35.19%	1,323	1,967	-	-	-
67539	Pan American Life Ins Co	LA	1,607,494	222,861	11,757	5.57%	208,826	277	4,098	-	-
93564	Paragon Life Ins Co	MO	528,164	24,858	(1,490)	-5.65%	91,178	5,005	-	-	-
60003	Park Avenue Life Ins Co	DE	494,395	162,328	(4,205)	-2.53%	12,986	462	-	-	-
71099	Parker Centennial Assur Co	WI	37,247	37,174	25,260	212.02%	-	(0)	(0)	-	-
67598	Paul Revere Life Ins Co	MA	5,281,316	1,117,771	36,357	3.36%	573,291	974	26,314	3	-
67601	Paul Revere Variable Annuity Ins Co	MA	147,640	121,175	(5,528)	-4.36%	379	106	-	1,398	-
67636	Peninsular Life Ins Co	FL	5,945	5,858	72	1.24%	-	-	-	-	-
93262	Penn Ins & Annuity Co	DE	1,222,624	111,846	4,345	4.04%	30,504	13,420	-	-	111
66605	Peoples Benefit Life Ins Co	IA	14,323,126	615,052	139,954	29.46%	957,440	39,916	10,412	-	-
90247	Pharmacists Life Ins Co	IA	29,274	6,865	(355)	-4.91%	3,236	227	-	-	-
67784	Philadelphia American Life Ins Co	TX	90,946	13,278	1,580	13.50%	56,415	1,968	20,331	-	-
93548	PHL Variable Ins Co	CT	5,567,296	245,831	5,081	2.11%	631,235	34,195	-	307	-
93734	Phoenix Life & Annuity Co	CT	49,821	12,375	1,507	13.87%	6,130	1,252	-	-	-
67814	Phoenix Life Ins Co	NY	16,704,928	809,216	46,347	6.08%	1,464,890	56,110	45	17,902	-
69647	Phoenix Natl Ins Co	OH	14,054	13,481	471	3.62%	-	5	-	-	-
72125	Physicians Life Ins Co	NE	1,301,486	78,926	3,962	5.28%	385,563	1,542	169	209	-
80578	Physicians Mut Ins Co	NE	1,202,193	668,542	33,332	5.25%	474,380	-	6,892	-	-
67911	Pioneer Mut Life Ins Co	ND	464,062	31,703	1,905	6.39%	29,279	32	-	-	-
67946	Pioneer Security Life Ins Co	TX	78,180	62,719	2,639	4.39%	2,878	24	-	-	-
68039	Presidential Life Ins Co	NY	4,329,444	215,391	5,587	2.66%	276,352	10,649	-	2,528	-
65919	Primerica Life Ins Co	MA	5,553,178	1,817,879	141,491	8.44%	1,098,229	55,303	8	-	-
71161	Principal Hlth Ins Co	IA	13,785	10,823	132	1.24%	-	-	-	-	-
61271	Principal Life Ins Co	IA	101,495,613	3,046,768	(815,110)	-21.11%	19,958,991	162,558	29,458	684,774	2,403
68047	Professional Ins Co	TX	67,288	15,712	(938)	-5.63%	38,227	14	520	-	-
68136	Protective Life Ins Co	TN	17,517,152	1,315,719	181,777	16.03%	2,984,312	23,006	4,149	437	-
67903	Provident Amer Life & Hlth Ins Co	OH	6,244	3,857	(1,577)	-29.02%	4,795	76	17	-	-
68195	Provident Life & Accident Ins Co	TN	7,850,590	1,419,557	258,252	22.24%	1,086,408	8,946	44,493	1	-
68209	Provident Life & Cas Ins Co	TN	639,961	84,573	13,153	18.42%	71,437	38	820	-	-
79227	Pruco Life Ins Co	AZ	22,252,442	571,507	54,136	10.46%	2,122,629	263,651	-	(41,997)	-

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Foreign Companies

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68241	Prudential Ins Co Of Amer	NJ	207,012,442	8,420,498	948,921	12.70%	17,822,523	456,622	35,001	21,276	232,278
93629	Prudential Retirement Ins & Anuty Co	CT	22,876,732	1,027,389	1,017,031	9818.90%	5,020,864	576	-	84,885	-
66133	Prudential Select L I C Of Amer	MN	9,351	9,351	478	5.38%	-	-	-	-	-
68284	Pyramid Life Ins Co	KS	127,967	27,469	3,049	12.49%	135,171	13	84	-	-
65765	Reassure America Life Ins Co	IL	11,413,597	579,250	220,137	61.30%	811,779	17,684	3,751	-	-
68357	Reliable Life Ins Co	MO	688,990	79,333	8,304	11.69%	117,350	4	0	-	-
72613	Reliance Life Ins Co	DE	9,336	9,181	62	0.68%	(1)	-	-	-	-
68381	Reliance Standard Life Ins Co	IL	2,420,890	325,399	37,014	12.83%	679,116	27,302	23,607	-	-
67105	Reliastar Life Ins Co	MN	21,563,438	1,538,492	(30,010)	-1.91%	3,360,784	78,786	10,064	0	-
61360	Reliastar Life Ins Co Of NY	NY	2,679,545	260,863	(17,799)	-6.39%	288,625	6,992	220	-	-
94587	Renaissance Life & Health Ins Co	IN	5,915	5,211	551	11.83%	3,126	-	-	-	-
61506	Resource Life Ins Co	IL	145,946	33,133	(797)	-2.35%	1,908	155	278	-	-
93572	RGA Reins Co	MO	8,973,224	869,443	40,520	4.89%	1,660,567	-	-	-	-
60183	S USA Life Ins Co Inc	AZ	12,314	11,551	2,066	21.78%	442	22	0	-	-
79014	Safehealth Life Ins Co	CA	25,057	12,323	4,218	52.04%	60,107	-	44	-	-
93246	Sage Life Assur Of Amer Inc	DE	127,236	12,173	6,542	116.18%	(161)	-	-	-	11
60176	SBLI USA Mut Life Ins Co Inc	NY	1,510,102	119,807	(280)	-0.23%	134,640	934	8	-	-
68446	Scor Life Ins Co	TX	422,939	18,962	1,851	10.82%	2,007	20	-	-	-
64688	SCOR Life US Re Ins Co	TX	2,219,737	48,678	(9,199)	-15.89%	379,308	-	-	-	-
69914	Sears Life Ins Co	TX	72,214	58,987	130	0.22%	7,968	1,155	1,491	-	-
93742	Securian Life Ins Co	MN	15,885	13,119	(252)	-1.89%	508	0	36	-	-
68675	Security Benefit Life Ins Co	KS	10,242,646	591,118	71,828	13.83%	1,448,725	158,264	-	-	-
68764	Security Financial Life Ins Co	NE	765,124	78,172	6,965	9.78%	87,990	3,262	72	49	-
68721	Security Life Ins Co Of Amer	MN	74,007	11,802	930	8.56%	88,352	5	1,510	-	-
68713	Security Life Of Denver Ins Co	CO	21,150,022	1,069,746	33,833	3.27%	3,363,044	35,573	3	-	35,750
68772	Security Mut Life Ins Co Of NY	NY	1,864,709	94,297	(244)	-0.26%	242,448	12,292	2,368	262	-
78662	Senior Life Ins Co	GA	9,658	4,730	325	7.37%	6,909	42	-	-	-
68810	Sentry Life Ins Co	WI	2,623,418	214,512	20,962	10.83%	305,290	6,419	210	-	-
80586	Servus Life Ins Co	CT	11,580	10,983	(780)	-6.63%	-	-	-	-	-
68845	Shenandoah Life Ins Co	VA	1,406,525	117,356	22,775	24.08%	231,438	22,969	959	-	-
71420	Sierra Health & Life Ins Co Inc	CA	74,749	38,389	9,245	31.72%	104,342	-	-	-	-
91391	Southwestern Life Ins Co	TX	1,745,509	162,554	29,781	22.43%	86,757	1,397	75	18	-
69019	Standard Ins Co	OR	9,688,686	926,197	55,539	6.38%	2,629,133	22,123	35,021	-	29,602
86355	Standard Life & Accident Ins Co	OK	486,577	187,726	12,191	6.94%	212,716	383	511	-	-
69051	Standard Life Ins Co Of IN	IN	1,699,028	69,907	7,082	11.27%	252,210	625	-	2,636	-
69078	Standard Security Life Ins Co Of NY	NY	273,640	105,490	17,338	19.67%	128,988	40	8,544	-	-
68985	Starmount Life Ins Co	LA	13,417	6,502	1,674	34.67%	33,756	169	14	-	-
69108	State Farm Life Ins Co	IL	37,501,082	4,099,792	321,460	8.51%	3,635,970	141,259	-	301	-
69116	State Life Ins Co	IN	424,432	46,819	415	0.89%	53,602	2,283	950	-	-
69132	State Mut Ins Co	GA	335,067	22,919	119	0.52%	20,019	48	47	-	-
89184	Sterling Investors Life Ins Co	GA	21,793	5,501	168	3.15%	1,242	2	-	-	-
77399	Sterling Life Ins Co	IL	115,361	51,010	28,396	125.57%	214,885	-	285	-	11,233
65021	Stonebridge Life Ins Co	VT	1,860,351	111,847	(17,821)	-13.74%	593,146	11,479	15,321	-	-
79065	Sun Life Assur Co Of Canada US	DE	39,839,134	1,584,931	128,208	8.80%	3,936,956	312,882	-	527	-
69256	Sunamerica Life Ins Co	AZ	68,080,447	5,014,620	655,093	15.03%	10,705,871	1,249	10	-	-
69272	Sunset Life Ins Co Of Amer	MO	485,129	35,843	2,418	7.23%	27,909	59	-	0	-
69310	Surety Life Ins Co	NE	37,100	10,905	(15,944)	-59.38%	1	1,293	8	-	-
82627	Swiss Re Life & Health Amer Inc	CT	11,823,431	2,006,561	404,368	25.24%	2,107,696	-	-	-	-
68608	Symetra Life Ins Co	WA	18,887,873	1,138,437	78,874	7.44%	1,042,394	56,256	12,434	3,293	-
90581	Symetra Natl Life Ins Co	WA	17,190	10,802	(963)	-8.19%	454	1	-	-	-
69345	Teachers Ins & Ann Assoc Of Amer	NY	163,564,354	11,177,400	935,938	9.14%	9,048,907	643,956	4,551	5,935	-

Business of Life Insurance Companies for the State of Pennsylvania - 2004 ($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
69396	Texas Life Ins Co	TX	874,171	32,216	1,893	6.24%	81,299	579	-	-	-
70435	The Savings Bank Life Ins Co Of MA	MA	1,697,939	189,989	14,049	7.99%	223,852	1,377	-	134	-
87726	The Travelers Ins Co	CT	67,958,043	7,885,780	278,381	3.66%	12,170,248	216,805	7,594	300,076	-
97721	Thrivent Life Ins Co	MN	3,999,888	134,007	16,794	14.33%	192,653	11,563	3	-	-
60142	TIAA Cref Life Ins Co	NY	3,376,041	300,078	20,564	7.36%	454,764	13,132	1,052	944	-
69566	Trans World Assur Co	CA	295,894	57,860	2,963	5.40%	16,016	346	-	-	-
70688	Transamerica Financial Life Ins Co	NY	15,790,316	690,699	64,378	10.28%	2,218,326	32,402	408	-	450
69507	Transamerica Life Ins & Annuity Co	NC	25,543,641	877,758	(275,670)	-23.90%	4,408,739	34,596	-	622	78,932
86231	Transamerica Life Ins Co	IA	44,084,752	1,864,334	489,103	35.57%	3,665,751	220,067	3,868	2	-
67121	Transamerica Occidental Life Ins Co	IA	28,200,020	2,742,061	590,279	27.43%	5,347,154	73,078	5,497	33,950	4,250
80950	Travelers Life & Annuity Co	CT	19,055,742	942,401	448,816	90.93%	3,022,899	213,140	-	477	-
71768	Trigon Health And Life Ins Co	VA	13,389	12,468	5	0.04%	-	-	-	-	-
92525	TruAssure Ins Co	IL	2,398	2,370	(267)	-10.12%	0	-	-	-	-
61425	Trustmark Ins Co	IL	1,285,202	174,219	(25,477)	-12.76%	302,359	3,687	11,156	-	-
62863	Trustmark Life Ins Co	IL	597,114	74,354	4,051	5.76%	632,431	352	6,225	-	-
67423	UBS PaineWebber Life Ins Co	CA	38,033	21,744	1,672	8.33%	3,581	-	-	-	-
86371	Ullico Life Ins Co	TX	10,758	8,851	(335)	-3.65%	410	81	-	-	-
80314	Unicare Life & Health Ins Co	DE	1,254,379	300,622	7,694	2.63%	1,495,730	2,450	10,027	-	-
11121	Unified Life Ins Co	TX	61,974	11,747	1,704	16.96%	8,467	-	0	-	-
91529	Unimerica Ins Co	WI	45,570	27,703	5,960	27.41%	47,088	84	-	-	-
69701	Union Bankers Ins Co	TX	95,880	7,744	1,654	27.17%	17,058	372	5,566	-	-
80837	Union Central Life Ins Co	OH	6,499,384	337,730	26,421	8.49%	688,372	39,490	3,924	533	-
62596	Union Fidelity Life Ins Co	IL	19,298,777	784,975	161,866	25.98%	646,629	3,425	2,980	-	-
69744	Union Labor Life Ins Co	MD	3,075,715	88,276	24,934	39.36%	313,602	6,500	3,831	-	-
98884	Union Security Life Ins Co	DE	146,238	35,988	(7,752)	-17.72%	51,243	9,889	3,157	-	-
81124	Union Standard Of Amer Life Ins Co	MD	14,871	6,085	128	2.15%	874	-	131	-	-
92916	United American Ins Co	DE	1,079,961	175,460	(12,179)	-6.49%	759,880	4,927	34,700	-	-
65269	United Benefit Life Ins Co	OH	5,715	2,982	(162)	-5.16%	-	-	-	-	-
97870	United Dental Care Ins Co	AZ	4,227	4,059	307	8.19%	1,786	-	-	-	-
91693	United Family Life Ins Co	GA	944,308	808,398	(145,094)	-15.22%	4,971	35	20	0	-
87645	United Fidelity Life Ins Co	TX	601,775	173,567	38,936	28.92%	39,165	219	-	13	-
79413	United Healthcare Ins Co	CT	6,300,475	1,280,433	(104,073)	-7.52%	14,375,778	312	310,928	-	-
69922	United Home Life Ins Co	IN	46,483	9,956	(160)	-1.59%	3,320	129	-	-	-
69930	United Ins Co Of Amer	IL	2,025,667	326,144	34,065	11.66%	242,188	11,618	429	-	-
94099	United Investors Life Ins Co	MO	2,966,323	194,505	(11,771)	-5.71%	196,502	5,061	-	497	-
69868	United Of Omaha Life Ins Co	NE	12,937,155	1,226,275	179,309	17.13%	1,513,304	38,199	5,220	1,622	202
70106	United States Life Ins Co In NYC	NY	3,775,218	401,357	36,701	10.06%	309,899	21,656	20,638	-	-
63479	United Teacher Assoc Ins Co	TX	387,000	60,582	6,754	12.55%	227,071	45	1,943	-	-
72850	United World Life Ins Co	NE	64,184	17,480	(749)	-4.11%	3,185	61	-	-	-
70114	Unity Mut Life Ins Co	NY	379,871	21,908	3,511	19.08%	22,076	692	2	-	-
70130	Universal Guaranty Life Ins Co	OH	258,909	21,860	8,852	68.05%	13,352	220	0	-	-
70173	Universal Underwriters Life Ins Co	KS	344,806	101,635	599	0.59%	55,198	3,433	2,888	-	-
62235	Unum Life Ins Co Of Amer	ME	12,680,888	1,201,449	24,477	2.08%	2,853,686	51,214	151,127	71	-
80802	US Branch SunLife Assur Co Of Canada	MI	12,237,471	669,995	62,197	10.23%	1,694,838	41,478	24,426	-	-
80675	US Bus of Crown Life Ins Co	MI	385,240	45,913	4,651	11.27%	14,121	2,541	283	-	-
80659	US Bus of the Canada Life Assur Co	MI	2,345,059	98,448	25,404	34.78%	100,428	14,621	7,612	-	-
84530	US Financial Life Ins Co	OH	303,537	36,078	11,289	45.54%	56,371	12,428	-	-	-
70955	USA Life One Ins Co Of IN	IN	37,100	15,329	673	4.59%	1,550	3	-	-	-
69663	USAA Life Ins Co	TX	10,117,298	787,152	111,867	16.57%	954,148	25,353	3,078	123	-
94358	USAble Life	AR	148,865	72,124	5,900	8.91%	82,172	2,278	1,794	-	-
63738	Utica Natl Life Ins Co	NY	257,250	21,275	2,159	11.29%	18,454	230	-	-	-

Business of Life Insurance Companies for the State of Pennsylvania - 2004 ($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
70211	Valley Forge Life Ins Co	IN	3,185,966	553,451	357,014	181.75%	307,864	51,728	18	1	-
68632	VantisLife Ins Co	CT	691,374	63,469	2,690	4.43%	68,684	53	-	-	-
70238	Variable Annuity Life Ins Co	TX	55,765,853	2,677,257	339,725	14.53%	5,555,303	135,489	-	-	-
81027	Veterans Life Ins Co	IL	309,365	66,187	14,554	28.19%	9,070	6,217	613	-	-
84549	Vista Life Ins Co	MI	27,260	16,514	1,975	13.59%	(898)	-	-	-	-
70319	Washington Natl Ins Co	IL	2,768,852	775,990	22,942	3.05%	285,080	3,432	19,733	-	-
83607	Wellmark Comm Ins Inc	IA	19,201	14,897	910	6.51%	3	-	-	-	-
70335	West Coast Life Ins Co	NE	2,497,355	185,937	50,262	37.05%	205,415	21,904	22	-	-
70483	Western & Southern Life Ins Co	OH	8,055,203	2,924,503	52,810	1.84%	382,368	12,272	986	-	-
91413	Western Reserve Life Assur Co of OH	OH	10,099,003	277,921	(66,762)	-19.37%	1,147,652	25,771	-	-	-
92622	Western Southern Life Assur Co	OH	8,898,574	492,904	71,846	17.06%	1,004,112	72,255	-	-	-
78301	Westward Life Ins Co	AZ	49,812	42,395	1,917	4.74%	761	8	229	-	-
66230	William Penn Life Ins Co Of NY	NY	1,021,808	107,653	25,542	31.11%	75,711	1,864	1	-	-
70629	World Ins Co	NE	211,638	77,367	4,452	6.11%	154,371	27	1,021	-	-
83080	XL Life Ins and Annuity Co	IL	705,539	86,521	(98)	-0.11%	57,500	(0)	(1)	-	-
	474 Companies in the Report		$ 3,929,074,926	$ 264,180,777	$ 23,315,111	9.68%	$ 549,685,216	$ 14,600,661	$ 2,686,234	$ 1,681,762	$ 3,512,361

*** END OF REPORT ***

Business of Title Insurance Companies for the Commonwealth of Pennsylvania - 2004 ($000)

Foreign Companies

Company Code	Company Name	Domicile	Total Assets	Surplus	Change in Surplus ($)	Change in Surplus (%)	Business in Pennsylvania: Direct Written Premiums
51411	American Guaranty Title Ins Co	OK	11,217	8,530	2,926	52.23%	-
50636	Censtar Title Ins Co	TX	17,781	16,116	1,122	7.48%	1,932
50229	Chicago Title Ins Co	MO	1,351,063	492,205	42,505	9.45%	44,162
50026	Commerce Title Ins Co	CA	16,849	9,395	(842)	-8.23%	-
51195	Commonwealth Land Title Ins NJ	NJ	40,435	32,743	6,237	23.53%	-
51586	Fidelity Natl Title Ins Co	CA	747,720	219,704	(19,226)	-8.05%	68,242
50814	First American Title Ins Co	CA	1,825,723	746,045	(535)	-0.07%	129,292
50180	Guarantee Title & Trust Co	OH	9,169	2,504	(361)	-12.59%	4,164
51632	Guardian Title Ins Co	OH	4,390	1,955	42	2.19%	-
50369	Investors Title Ins Co	NC	92,015	45,928	5,881	14.68%	2,620
50024	Lawyers Title Ins Corp	VA	650,344	237,640	(27,310)	-10.31%	100,289
50156	National Land Title Ins	IL	4,485	2,872	86	3.07%	-
51020	National Title Ins Of NY Inc	NY	15,548	5,325	(1,331)	-19.99%	99
51101	Nations Title Ins Of NY Inc	NY	20,879	9,862	251	2.61%	-
50520	Old Republic Natl Title Ins Co	MN	448,781	113,987	14,155	14.18%	43,358
50202	Port Lawrence Title & Trust Co	OH	22,354	12,687	1,332	11.73%	-
50784	Security Title Guarantee Corp Bltmre	MD	15,111	5,101	678	15.33%	8,960
50857	Security Union Title Ins Co	CA	120,269	73,298	9,302	14.53%	-
50792	Southern Title Ins Corp	VA	17,752	7,664	156	2.08%	653
50121	Stewart Title Guaranty Co	TX	899,998	417,906	43,110	11.50%	41,206
50067	Ticor Title Ins Co	CA	279,982	66,081	(15,881)	-19.38%	4,199
51535	Ticor Title Ins Co of FL	FL	110,353	34,343	(8,042)	-18.97%	7,536
50245	Title Ins Co Of Amer	TN	13,410	8,867	(296)	-3.23%	-
50012	Transnation Title Ins Co	AZ	194,572	75,562	7,758	11.44%	1,765
51624	United General Title Ins Co	CO	64,127	22,785	(1,455)	-6.00%	9,466
50050	Westcor Land Title Ins Co	CA	19,939	7,909	767	10.73%	-
	26 Companies in the Report		**$ 7,014,265**	**$ 2,677,013**	**$ 61,028**	**2.33%**	**$ 467,944**

END OF REPORT

PENNSYLVANIA Insurance Department
Recapitulation - 2004 ($000)

Catagories of Companies	Number of Companies	Total Assets	Policyholder Surplus	Direct Written Premiums
Fire and Casualty Companies:				
Foreign	814	$1,068,335,953	$368,990,245	$ 13,019,980
Pennsylvania	191	87,111,716	26,882,088	5,039,501
Total	1,005	$1,155,447,669	$395,872,333	$ 18,059,480
Fraternal Societies:				
Foreign	47	$ 83,285,946	$ 7,333,153	$ 305,706
Pennsylvania	25	2,099,531	149,004	128,606
Total	72	$ 85,385,476	$ 7,482,157	$ 434,312
Health Entities:				
Foreign	12	$ 2,445,674	$ 1,403,424	$ 47,621
Pennsylvania	50	14,240,442	7,789,040	24,691,363
Total	62	$ 16,686,116	$ 9,192,465	$ 24,738,984
Life Companies:				
Foreign	474	$3,929,074,926	$264,180,777	$ 22,481,018
Pennsylvania	28	30,995,820	3,263,023	712,000
Total	502	$3,960,070,747	$267,443,800	$ 23,193,018
Title Companies:				
Foreign	26	$ 7,014,265	$ 2,677,013	$ 467,944
Pennsylvania	5	686,527	182,168	124,386
Total	31	$ 7,700,791	$ 2,859,181	$ 592,329
Insurance Pacement Facility of PA (FAIR Plan)	1	$ 10,624	$ (2,452)	$ 13,651
Coal and Clay Mine Subsidence Fund ***	1	$ 43,777	$ 40,201	$ 4,797
State Workmens Insurance Fund	1	$ 1,679,460	$ 157,656	$ 365,454
Mcare	1	$ -	$ -	$ 429,000
Total - Foreign	1,373	$5,090,156,764	$644,584,611	$ 36,322,269
Total - Pennsylvania	303	$ 136,867,896	$ 38,460,729	$ 31,508,757
Grand Total	**1,676**	**$5,227,024,660**	**$683,045,340**	**$ 67,831,025**

*** June 30, 2004 Year end

PENNSYLVANIA Insurance Department
2004 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	796	42.03%	42.03%
69930	United Ins Co Of Amer	IL	387	20.43%	62.46%
66281	Monumental Life Ins Co	MD	180	9.50%	71.96%
67032	North Carolina Mut Life Ins Co	NC	99	5.23%	77.19%
76236	Cincinnati Life Ins Co	OH	98	5.17%	82.37%
67806	Philanthropic Mut Life Ins Co	PA	96	5.07%	87.43%
66672	American Gen Life & Acc Ins Co	TN	78	4.12%	91.55%
67792	Philadelphia-United Life Ins Co	PA	60	3.17%	94.72%
61921	Citizens Security Life Ins Co	KY	40	2.11%	96.83%
65323	Liberty Life Ins Co	SC	20	1.06%	97.89%
70114	Unity Mut Life Ins Co	NY	13	0.69%	98.57%
61212	Baltimore Life Ins Co	MD	12	0.63%	99.21%
62103	Columbian Mut Life Ins Co	NY	8	0.42%	99.63%
70483	Western & Southern Life Ins Co	OH	6	0.32%	99.95%
65536	GE Life And Annuity Assur Co	VA	1	0.05%	100%
60739	American Natl Ins Co	TX	0	0%	100%
65331	Liberty Natl Life Ins Co	AL	0	0%	100%
61476	Boston Mut Life Ins Co	MA	0	0%	100%
60291	American Capitol Ins Co	TX	0	0%	100%
68357	Reliable Life Ins Co	MO	0	0%	100%
60666	American Life & Acc Ins Co Of KY	KY	0	0%	100%
70408	Union Security Ins Co	IA	0	0%	100%
	22 Companies in the Report		**$ 1,894**	**100.00%**	**100.00%**

END OF REPORT

PENNSYLVANIA Insurance Department
2004 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	13,056	27.89%	27.89%
98884	Union Security Life Ins Co	DE	9,718	20.76%	48.64%
68373	American Gen Assur Co	IL	3,452	7.37%	56.01%
68136	Protective Life Ins Co	TN	3,282	7.01%	63.02%
60275	American Bankers Life Assur Co Of FL	FL	3,276	7.00%	70.02%
61751	Central States H & L Co Of Omaha	NE	2,314	4.94%	74.96%
66168	Minnesota Life Ins Co	MN	2,279	4.87%	79.83%
70173	Universal Underwriters Life Ins Co	KS	2,119	4.53%	84.36%
60518	American Health & Life Ins Co	TX	1,896	4.05%	88.41%
60895	American United Life Ins Co	IN	1,673	3.57%	91.98%
60534	American Heritage Life Ins Co	FL	1,578	3.37%	95.35%
65951	Merit Life Ins Co	IN	1,201	2.57%	97.92%
64130	Life Investors Ins Co Of Amer	IA	1,145	2.45%	100.36%
60836	American Republic Ins Co	IA	1,056	2.26%	102.62%
89958	JMIC Life Ins Co	FL	526	1.12%	103.74%
81779	Individual Assur Co Life Hlth & Acc	MO	449	0.96%	104.70%
64211	Guarantee Trust Life Ins Co	IL	438	0.94%	105.63%
61506	Resource Life Ins Co	IL	155	0.33%	105.97%
60739	American Natl Ins Co	TX	74	0.16%	106.12%
65323	Liberty Life Ins Co	SC	17	0.04%	106.16%
65811	American Modern Life Ins Co	OH	1	0.00%	106.16%
69108	State Farm Life Ins Co	IL	0	0%	106.16%
68195	Provident Life & Accident Ins Co	TN	0	0%	106.16%
68241	Prudential Ins Co Of Amer	NJ	0	0%	106.16%
88080	XL Life Ins and Annuity Co	IL	0	0%	106.16%
60054	Aetna Life Ins Co	CT	0	0%	106.16%

PENNSYLVANIA Insurance Department
2004 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
71099	Parker Centennial Assur Co	WI	0	0%	106.16%
84697	American Specialty Hlth Ins Co	IL	0	0%	106.16%
65781	Madison Natl Life Ins Co Inc	WI	-1	0.00%	106.16%
93521	General Fidelity Life Ins Co	CA	-1	0.00%	106.16%
94439	American Creditors Life Ins Co	DE	-1	0.00%	106.16%
68160	Balboa Life Ins Co	CA	-4	-0.01%	106.15%
79677	Forethought Life Assur Co	IN	-5	-0.01%	106.14%
70254	Jefferson Pilot Financial Ins Co	NE	-5	-0.01%	106.13%
61700	Central Natl Life Ins Co Omaha	DE	-7	-0.02%	106.11%
70106	United States Life Ins Co In NYC	NY	-9	-0.02%	106.09%
93777	Household Life Ins Co	MI	-40	-0.09%	106.01%
63819	Unity Financial Life Ins Co	PA	-53	-0.11%	105.89%
62383	Centurion Life Ins Co	MO	-107	-0.23%	105.66%
67261	Old Republic Life Ins Co	IL	-240	-0.51%	105.15%
62596	Union Fidelity Life Ins Co	IL	-281	-0.60%	104.55%
66281	Monumental Life Ins Co	MD	-590	-1.26%	103.29%
64467	Home Owners Life Ins Co	IL	-1,541	-3.29%	100%
	43 Companies in the Report		**$ 46,820**	**100.00%**	**100.00%**

END OF REPORT

PENNSYLVANIA Insurance Department
2004 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	249,738	5.85%	5.85%
67091	Northwestern Mut Life Ins Co	WI	221,141	5.18%	11.02%
65978	Metropolitan Life Ins Co	NY	191,629	4.49%	15.51%
62944	AXA Equitable Life Ins Co	NY	160,920	3.77%	19.28%
69108	State Farm Life Ins Co	IL	116,480	2.73%	22.00%
65935	Massachusetts Mut Life Ins Co	MA	115,419	2.70%	24.71%
67466	Pacific Life Ins Co	NE	108,779	2.55%	27.25%
66915	New York Life Ins Co	NY	104,736	2.45%	29.70%
64246	Guardian Life Ins Co Of Amer	NY	104,249	2.44%	32.14%
66869	Nationwide Life Ins Co	OH	94,014	2.20%	34.35%
65838	John Hancock Life Ins Co (USA)	MI	93,943	2.20%	36.54%
90204	John Hancock Variable Life Ins Co	MA	91,068	2.13%	38.68%
79227	Pruco Life Ins Co	AZ	88,411	2.07%	40.75%
63665	General American Life Ins Co	MO	87,447	2.05%	42.79%
60488	American Gen Life Ins Co	TX	73,882	1.73%	44.52%
67121	Transamerica Occidental Life Ins Co	IA	71,450	1.67%	46.20%
91626	New England Life Ins Co	MA	66,398	1.55%	47.75%
80950	Travelers Life & Annuity Co	CT	63,785	1.49%	49.24%
86231	Transamerica Life Ins Co	IA	62,468	1.46%	50.71%
66672	American Gen Life & Acc Ins Co	TN	61,571	1.44%	52.15%
65676	Lincoln Natl Life Ins Co	IN	58,746	1.38%	53.52%
91596	New York Life Ins & Annuity Corp	DE	56,263	1.32%	54.84%
65919	Primerica Life Ins Co	MA	55,225	1.29%	56.13%
67814	Phoenix Life Ins Co	NY	54,624	1.28%	57.41%
63401	First Colony Life Ins Co	VA	52,858	1.24%	58.65%
61271	Principal Life Ins Co	IA	52,204	1.22%	59.87%

PENNSYLVANIA Insurance Department
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Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
70211	Valley Forge Life Ins Co	IN	51,034	1.19%	61.07%
66044	Midland Natl Life Ins Co	IA	50,289	1.18%	62.24%
65005	IDS Life Ins Co	MN	47,760	1.12%	63.36%
70769	Erie Family Life Ins Co	PA	41,552	0.97%	64.33%
67644	Penn Mut Life Ins Co	PA	39,944	0.94%	65.27%
65099	John Hancock Life Ins Co	MA	38,598	0.90%	66.17%
65595	Lincoln Benefit Life Co	NE	38,355	0.90%	67.07%
66281	Monumental Life Ins Co	MD	37,750	0.88%	67.95%
67865	Jefferson Pilot Life Ins Co	NC	37,145	0.87%	68.82%
70254	Jefferson Pilot Financial Ins Co	NE	36,492	0.85%	69.68%
71153	Hartford Life & Annuity Ins Co	CT	35,671	0.84%	70.51%
68713	Security Life Of Denver Ins Co	CO	35,491	0.83%	71.34%
67105	Reliastar Life Ins Co	MN	35,357	0.83%	72.17%
78077	Mony Life Ins Co Of Amer	AZ	32,882	0.77%	72.94%
68225	Nationwide Life Ins Co of Amer	PA	32,114	0.75%	73.69%
80802	US Branch SunLife Assur Co Of Canada	MI	29,063	0.68%	74.37%
69868	United Of Omaha Life Ins Co	NE	28,375	0.66%	75.04%
60186	Allstate Life Ins Co	IL	28,299	0.66%	75.70%
62308	Connecticut General Life Ins Co	CT	26,980	0.63%	76.33%
94250	Banner Life Ins Co	MD	25,486	0.60%	76.93%
61212	Baltimore Life Ins Co	MD	23,603	0.55%	77.48%
63207	Chase Ins Life and Annuity Co	IL	23,214	0.54%	78.02%
69345	Teachers Ins & Ann Assoc Of Amer	NY	22,529	0.53%	78.55%
66370	Mony Life Ins Co	NY	22,107	0.52%	79.07%
70335	West Coast Life Ins Co	NE	21,902	0.51%	79.58%
66974	North American Co Life & Hlth Ins	IL	20,918	0.49%	80.07%

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87726	The Travelers Ins Co	CT	19,409	0.45%	80.53%
79065	Sun Life Assur Co Of Canada US	DE	19,262	0.45%	80.98%
93432	CM Life Ins Co	CT	18,580	0.44%	81.41%
64130	Life Investors Ins Co Of Amer	IA	17,722	0.41%	81.83%
65765	Reassure America Life Ins Co	IL	17,299	0.41%	82.23%
66680	National Life Ins Co	VT	16,298	0.38%	82.61%
91413	Western Reserve Life Assur Co of OH	OH	16,080	0.38%	82.99%
65900	Conseco Life Ins Co	IN	15,831	0.37%	83.36%
97136	Metropolitan Tower Life Ins Co	DE	15,112	0.35%	83.71%
66168	Minnesota Life Ins Co	MN	15,000	0.35%	84.07%
69663	USAA Life Ins Co	TX	14,846	0.35%	84.41%
94285	Empire General Life Assur Corp	TN	14,448	0.34%	84.75%
65315	Liberty Life Assur Co Of Boston	MA	13,625	0.32%	85.07%
93262	Penn Ins & Annuity Co	DE	13,391	0.31%	85.38%
60577	American Income Life Ins Co	IN	12,532	0.29%	85.68%
84530	US Financial Life Ins Co	OH	12,428	0.29%	85.97%
70483	Western & Southern Life Ins Co	OH	12,255	0.29%	86.25%
93548	PHL Variable Ins Co	CT	11,894	0.28%	86.53%
63274	Fidelity & Guaranty Life Ins Co	MD	11,877	0.28%	86.81%
68136	Protective Life Ins Co	TN	11,311	0.26%	87.08%
69930	United Ins Co Of Amer	IL	11,230	0.26%	87.34%
86509	Ing Life Ins & Annuity Co	CT	11,025	0.26%	87.60%
67652	First Penn Pacific Life Ins Co	IN	11,001	0.26%	87.85%
61689	Amerus Life Ins Co	IA	10,840	0.25%	88.11%
66583	National Guardian Life Ins Co	WI	10,456	0.24%	88.35%
62065	Colonial Penn Life Ins Co	PA	10,448	0.24%	88.60%

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76236	Cincinnati Life Ins Co	OH	10,443	0.24%	88.84%
91472	Globe Life & Accident Ins Co	DE	9,923	0.23%	89.07%
62898	Aviva Life Ins Co	DE	9,727	0.23%	89.30%
80837	Union Central Life Ins Co	OH	9,344	0.22%	89.52%
64327	Harleysville Life Ins Co	PA	9,306	0.22%	89.74%
61263	Bankers Life & Cas Co	IL	9,249	0.22%	89.96%
89206	Ohio Natl Life Assur Corp	OH	8,918	0.21%	90.16%
99937	Columbus Life Ins Co	OH	8,888	0.21%	90.37%
68772	Security Mut Life Ins Co Of NY	NY	8,849	0.21%	90.58%
92622	Western Southern Life Assur Co	OH	8,720	0.20%	90.78%
65056	Jackson Natl Life Ins Co	MI	8,619	0.20%	90.99%
68845	Shenandoah Life Ins Co	VA	8,225	0.19%	91.18%
88072	Hartford Life Ins Co	CT	8,036	0.19%	91.37%
80659	US Bus of the Canada Life Assur Co	MI	7,625	0.18%	91.54%
92657	Nationwide Life And Annuity Ins Co	OH	7,492	0.18%	91.72%
70092	Glenbrook Life & Annuity Co	AZ	7,375	0.17%	91.89%
70939	Gerber Life Ins Co	NY	6,910	0.16%	92.05%
97977	Ameritas Variable Life Ins Co	NE	6,841	0.16%	92.21%
70661	Chase Ins Life Co	IL	6,806	0.16%	92.37%
61360	Reliastar Life Ins Co Of NY	NY	6,726	0.16%	92.53%
68195	Provident Life & Accident Ins Co	TN	6,652	0.16%	92.69%
62880	AXA Life & Annuity Co	CO	6,591	0.15%	92.84%
90611	Allianz Life Ins Co Of North Amer	MN	6,466	0.15%	92.99%
70408	Union Security Ins Co	IA	6,236	0.15%	93.14%
84824	Allmerica Financial Life & Annuity	MA	6,111	0.14%	93.28%
67172	Ohio Natl Life Ins Co	OH	5,976	0.14%	93.42%

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Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
65536	GE Life And Annuity Assur Co	VA	5,919	0.14%	93.56%
64645	Indianapolis Life Ins Co	IN	5,878	0.14%	93.70%
60038	Acacia Life Ins Co	DC	5,606	0.13%	93.83%
61476	Boston Mut Life Ins Co	MA	5,588	0.13%	93.96%
65498	Life Ins Co Of North Amer	PA	5,246	0.12%	94.08%
65927	Lincoln Heritage Life Ins Co	IL	5,219	0.12%	94.20%
67989	American Memorial Life Ins Co	SD	5,148	0.12%	94.33%
66311	Motorists Life Ins Co	OH	4,854	0.11%	94.44%
62049	Colonial Life & Accident Ins Co	SC	4,789	0.11%	94.55%
63487	Investors Life Ins Co North Amer	TX	4,721	0.11%	94.66%
80942	ING USA Annuity and LIfe Ins Co	IA	4,655	0.11%	94.77%
70106	United States Life Ins Co In NYC	NY	4,601	0.11%	94.88%
70416	MML Bay State Life Ins Co	CT	4,584	0.11%	94.99%
90212	Great Southern Life Ins Co	TX	4,553	0.11%	95.09%
66842	AIG Life Ins Co	DE	4,401	0.10%	95.20%
62146	Combined Ins Co Of Amer	IL	4,262	0.10%	95.30%
94099	United Investors Life Ins Co	MO	4,242	0.10%	95.39%
67180	Ohio State Life Ins Co	TX	4,087	0.10%	95.49%
65129	Kansas City Life Ins Co	MO	3,921	0.09%	95.58%
63312	Great American Life Ins Co	OH	3,841	0.09%	95.67%
76023	Columbian Life Ins Co	IL	3,715	0.09%	95.76%
67806	Philanthropic Mut Life Ins Co	PA	3,627	0.08%	95.84%
65242	Lafayette Life Ins Co	IN	3,569	0.08%	95.93%
61301	Ameritas Life Ins Corp	NE	3,492	0.08%	96.01%
62286	Golden Rule Ins Co	IL	3,455	0.08%	96.09%
60895	American United Life Ins Co	IN	3,357	0.08%	96.17%

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2004 Life and Annuity Market Share
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60380	American Family Life Asr Co Columbus	NE	3,326	0.08%	96.25%
63495	First Investors Life Ins Co	NY	3,318	0.08%	96.32%
60739	American Natl Ins Co	TX	3,293	0.08%	96.40%
70319	Washington Natl Ins Co	IL	3,190	0.07%	96.48%
68322	Great West Life & Annuity Ins Co	CO	3,187	0.07%	96.55%
73539	Continental Life Ins Co	PA	3,033	0.07%	96.62%
66427	MTL Ins Co	IL	2,959	0.07%	96.69%
60941	AIG SunAmerica Life Assur Co	AZ	2,899	0.07%	96.76%
90344	Keystone State Life Ins Co	PA	2,882	0.07%	96.83%
65331	Liberty Natl Life Ins Co	AL	2,858	0.07%	96.89%
68764	Security Financial Life Ins Co	NE	2,639	0.06%	96.95%
64513	Horace Mann Life Ins Co	IL	2,634	0.06%	97.02%
60054	Aetna Life Ins Co	CT	2,572	0.06%	97.08%
80675	US Bus of Crown Life Ins Co	MI	2,488	0.06%	97.13%
70025	General Electric Capital Assur Co	DE	2,445	0.06%	97.19%
70815	Hartford Life & Accident Ins Co	CT	2,431	0.06%	97.25%
65749	Cuna Mut Life Ins Co	IA	2,399	0.06%	97.31%
69116	State Life Ins Co	IN	2,282	0.05%	97.36%
61999	Americo Financial Life Annunity Ins	TX	2,271	0.05%	97.41%
63258	Federated Life Ins Co	MN	2,262	0.05%	97.46%
67792	Philadelphia-United Life Ins Co	PA	2,187	0.05%	97.52%
62413	Continental Assur Co	IL	2,040	0.05%	97.56%
93459	Pan American Assur Co	LA	1,967	0.05%	97.61%
90557	Kemper Investors Life Ins Co	IL	1,940	0.05%	97.66%
61409	National Benefit Life Ins Co	NY	1,910	0.04%	97.70%
60534	American Heritage Life Ins Co	FL	1,903	0.04%	97.74%

PENNSYLVANIA Insurance Department
2004 Life and Annuity Market Share
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Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
81353	NYLife Ins Co Of AZ	AZ	1,869	0.04%	97.79%
66230	William Penn Life Ins Co Of NY	NY	1,863	0.04%	97.83%
63290	Fidelity Life Assn	IL	1,804	0.04%	97.87%
78778	Guardian Ins & Annuity Co Inc	DE	1,801	0.04%	97.92%
66605	Peoples Benefit Life Ins Co	IA	1,799	0.04%	97.96%
64211	Guarantee Trust Life Ins Co	IL	1,776	0.04%	98.00%
63657	Garden State Life Ins Co	TX	1,714	0.04%	98.04%
60142	TIAA Cref Life Ins Co	NY	1,699	0.04%	98.08%
61182	Aurora Natl Life Assur Co	CA	1,646	0.04%	98.12%
72222	Amica Life Ins Co	RI	1,605	0.04%	98.16%
68381	Reliance Standard Life Ins Co	IL	1,579	0.04%	98.19%
68608	Symetra Life Ins Co	WA	1,578	0.04%	98.23%
69140	First Allmerica Fin Life Ins Co	MA	1,539	0.04%	98.27%
63193	Farmers & Traders Life Ins Co	NY	1,482	0.03%	98.30%
60879	American States Life Ins Co	IN	1,479	0.03%	98.34%
67083	Manhattan Natl Life Ins Co	IL	1,427	0.03%	98.37%
71854	AAA Life Ins Co	MI	1,421	0.03%	98.40%
91391	Southwestern Life Ins Co	TX	1,397	0.03%	98.43%
70435	The Savings Bank Life Ins Co Of MA	MA	1,377	0.03%	98.47%
67261	Old Republic Life Ins Co	IL	1,346	0.03%	98.50%
70173	Universal Underwriters Life Ins Co	KS	1,314	0.03%	98.53%
67032	North Carolina Mut Life Ins Co	NC	1,305	0.03%	98.56%
69310	Surety Life Ins Co	NE	1,279	0.03%	98.59%
69477	Time Ins Co	WI	1,270	0.03%	98.62%
93734	Phoenix Life & Annuity Co	CT	1,252	0.03%	98.65%
65528	Life Ins Co Of The Southwest	TX	1,241	0.03%	98.68%

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92916	United American Ins Co	DE	1,214	0.03%	98.71%
60410	American Fidelity Assur Co	OK	1,212	0.03%	98.73%
61239	Bankers Fidelity Life Ins Co	GA	1,206	0.03%	98.76%
65870	Manhattan Life Ins Co	NY	1,182	0.03%	98.79%
65323	Liberty Life Ins Co	SC	1,163	0.03%	98.82%
62626	Cuna Mut Ins Society	WI	1,161	0.03%	98.84%
79022	Merrill Lynch Life Ins Co	AR	1,135	0.03%	98.87%
62235	Unum Life Ins Co Of Amer	ME	1,103	0.03%	98.90%
67199	Old American Ins Co	MO	1,084	0.03%	98.92%
61492	Business Mens Assur Co Of Amer	SC	1,040	0.02%	98.95%
63932	Bankers Life Ins Co Of NY	NY	1,018	0.02%	98.97%
76325	Conseco Senior Health Ins Co	PA	1,011	0.02%	98.99%
72125	Physicians Life Ins Co	NE	1,010	0.02%	99.02%
66850	National Western Life Ins Co	CO	1,009	0.02%	99.04%
67695	Federal Home Life Ins Co	VA	935	0.02%	99.06%
60176	SBLI USA Mut Life Ins Co Inc	NY	912	0.02%	99.08%
97721	Thrivent Life Ins Co	MN	882	0.02%	99.11%
62103	Columbian Mut Life Ins Co	NY	873	0.02%	99.13%
60139	Lincoln Life & Annuity Co Of NY	NY	872	0.02%	99.15%
65021	Stonebridge Life Ins Co	VT	842	0.02%	99.17%
61921	Citizens Security Life Ins Co	KY	822	0.02%	99.19%
70874	Allstate Life Ins Co Of NY	NY	806	0.02%	99.20%
80624	American Progressive L&H Ins Of NY	NY	789	0.02%	99.22%
63126	Farm Family Life Ins Co	NY	751	0.02%	99.24%
62057	Jefferson Pilot Lifeamerica Ins Co	NJ	737	0.02%	99.26%
65668	Lincoln Direct Life Ins Co	NE	736	0.02%	99.27%

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63223	Federal Life Ins Co	IL	674	0.02%	99.29%
68594	American Amicable Life Ins Co Of TX	TX	659	0.02%	99.31%
67598	Paul Revere Life Ins Co	MA	632	0.01%	99.32%
64017	Jefferson Natl Life Ins Co	TX	616	0.01%	99.34%
60593	National States Ins Co	MO	610	0.01%	99.35%
70750	Nationwide Life & Ann Co of Amer	DE	601	0.01%	99.36%
60046	Academy Life Ins Co	MO	587	0.01%	99.38%
68543	Liberty Bankers Life Ins Co	OK	582	0.01%	99.39%
63177	Farmers New World Life Ins Co	WA	581	0.01%	99.40%
68039	Presidential Life Ins Co	NY	579	0.01%	99.42%
69396	Texas Life Ins Co	TX	578	0.01%	99.43%
60275	American Bankers Life Assur Co Of FL	FL	569	0.01%	99.44%
68675	Security Benefit Life Ins Co	KS	559	0.01%	99.46%
70688	Transamerica Financial Life Ins Co	NY	555	0.01%	99.47%
63053	Family Life Ins Co	TX	527	0.01%	99.48%
69353	Teachers Protective Mut Life Ins Co	PA	498	0.01%	99.49%
70114	Unity Mut Life Ins Co	NY	498	0.01%	99.51%
69094	State Farm Life & Accident Asr Co	IL	496	0.01%	99.52%
80705	Great West Life Assur Co	MI	480	0.01%	99.53%
68810	Sentry Life Ins Co	WI	468	0.01%	99.54%
60003	Park Avenue Life Ins Co	DE	462	0.01%	99.55%
66540	National Farmers Union Life Ins Co	TX	456	0.01%	99.56%
70580	Humanadental Ins Co	WI	445	0.01%	99.57%
84786	Colorado Bankers Life Ins Co	CO	442	0.01%	99.58%
61395	Beneficial Life Ins Co	UT	432	0.01%	99.59%
86630	American Skandia Life Assur Corp	CT	427	0.01%	99.60%

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93696	Fidelity Investments Life Ins Co	UT	398	0.01%	99.61%
69701	Union Bankers Ins Co	TX	372	0.01%	99.62%
60429	American Fidelity Life Ins Co	FL	358	0.01%	99.63%
63282	Penn Treaty Network Amer Ins Co	PA	354	0.01%	99.64%
69566	Trans World Assur Co	CA	346	0.01%	99.65%
63819	Unity Financial Life Ins Co	PA	345	0.01%	99.65%
60232	AGL Life Assur Co	PA	329	0.01%	99.66%
63967	Government Personnel Mut Life Ins Co	TX	322	0.01%	99.67%
71404	Continental General Ins Co	NE	313	0.01%	99.68%
61832	Chesapeake Life Ins Co	OK	310	0.01%	99.68%
71714	Berkshire Life Ins Co of Amer	MA	308	0.01%	99.69%
61425	Trustmark Ins Co	IL	302	0.01%	99.70%
67148	Occidental Life Ins Co Of NC	TX	298	0.01%	99.70%
62634	Delaware American Life Ins Co	DE	293	0.01%	99.71%
71439	Assurity Life Ins Co	NE	291	0.01%	99.72%
97241	NGL American Life Ins Co	WI	291	0.01%	99.73%
80594	IDS Life Ins Co Of NY	NY	288	0.01%	99.73%
65781	Madison Natl Life Ins Co Inc	WI	288	0.01%	99.74%
69256	Sunamerica Life Ins Co	AZ	263	0.01%	99.74%
65951	Merit Life Ins Co	IN	254	0.01%	99.75%
60704	American Life Ins Co of NY	NY	247	0.01%	99.76%
60712	American Mayflower Life Ins Co NY	NY	246	0.01%	99.76%
62596	Union Fidelity Life Ins Co	IL	242	0.01%	99.77%
67660	Pennsylvania Life Ins Co	PA	239	0.01%	99.77%
61751	Central States H & L Co Of Omaha	NE	239	0.01%	99.78%
69051	Standard Life Ins Co Of IN	IN	238	0.01%	99.78%

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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
73326	Colonial American Life Ins Co	PA	233	0.01%	99.79%
65080	John Alden Life Ins Co	WI	232	0.01%	99.80%
87920	Locomotive Engrs&Cond Mut Prot Assn	MI	230	0.01%	99.80%
86355	Standard Life & Accident Ins Co	OK	228	0.01%	99.81%
86375	John Hancock Life Ins Co of NY	NY	221	0.01%	99.81%
70130	Universal Guaranty Life Ins Co	OH	219	0.01%	99.82%
64580	Illinois Mut Life Ins Co	IL	214	0.01%	99.82%
68500	Continental Life Ins Co Brentwood	TN	214	0.01%	99.83%
87645	United Fidelity Life Ins Co	TX	214	0.01%	99.83%
71129	Fort Dearborn Life Ins Co	IL	212	0.01%	99.84%
60399	American Family Life Ins Co	WI	206	0.00%	99.84%
60682	Conseco Ins Co	IL	206	0.00%	99.85%
63738	Utica Natl Life Ins Co	NY	203	0.00%	99.85%
81043	Bankers Life Ins Co	FL	195	0.00%	99.86%
67539	Pan American Life Ins Co	LA	189	0.00%	99.86%
61883	Central United Life Ins Co	TX	187	0.00%	99.86%
81060	Canada Life Ins Co Of Amer	MI	186	0.00%	99.87%
60291	American Capitol Ins Co	TX	183	0.00%	99.87%
69019	Standard Ins Co	OR	173	0.00%	99.88%
97055	Mega Life & Health Ins Co The	OK	169	0.00%	99.88%
68985	Starmount Life Ins Co	LA	168	0.00%	99.88%
90247	Pharmacists Life Ins Co	IA	155	0.00%	99.89%
71218	Grange Life Ins Co	OH	149	0.00%	99.89%
62553	Country Life Ins Co	IL	143	0.00%	99.90%
66265	Monarch Life Ins Co	MA	130	0.00%	99.90%
69922	United Home Life Ins Co	IN	129	0.00%	99.90%

PENNSYLVANIA Insurance Department
2004 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
61050	MetLife Investors USA Ins Co	DE	125	0.00%	99.90%
79359	Canada Life Ins Co Of NY	NY	125	0.00%	99.91%
81027	Veterans Life Ins Co	IL	116	0.00%	99.91%
60607	American Intl Life Assr Co NY	NY	115	0.00%	99.91%
69744	Union Labor Life Ins Co	MD	112	0.00%	99.92%
88668	Mutual Of Amer Life Ins Co	NY	112	0.00%	99.92%
67601	Paul Revere Variable Annuity Ins Co	MA	106	0.00%	99.92%
93564	Paragon Life Ins Co	MO	105	0.00%	99.92%
94471	Americom Life & Annuity Ins Co	TX	102	0.00%	99.93%
78697	Combined Life Ins Co Of NY	NY	97	0.00%	99.93%
71773	American Natl Life Ins Co Of TX	TX	93	0.00%	99.93%
60836	American Republic Ins Co	IA	92	0.00%	99.93%
71870	Fidelity Security Life Ins Co	MO	90	0.00%	99.93%
62928	EMC Natl Life Co	IA	90	0.00%	99.94%
93610	Manulife Ins Co	DE	89	0.00%	99.94%
91642	Forethought Life Ins Co	IN	83	0.00%	99.94%
66109	Midwestern United Life Ins Co	IN	81	0.00%	99.94%
67873	Pioneer American Ins Co	TX	81	0.00%	99.94%
86371	Ullico Life Ins Co	TX	81	0.00%	99.95%
65722	Loyal American Life Ins Co	OH	77	0.00%	99.95%
92495	First Sunamerica Life Ins Co	NY	75	0.00%	99.95%
92665	Aviva Life Ins Co of NY	NY	72	0.00%	99.95%
63088	Farm Bureau Life Ins Co	IA	65	0.00%	99.95%
65110	Kanawha Ins Co	SC	63	0.00%	99.95%
78140	Life Ins Co Of Boston & NY	NY	62	0.00%	99.96%
97764	Idealife Ins Co	CT	62	0.00%	99.96%

PENNSYLVANIA Insurance Department
2004 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
72850	United World Life Ins Co	NE	61	0.00%	99.96%
69272	Sunset Life Ins Co Of Amer	MO	59	0.00%	99.96%
60228	USAA Life Ins Co Of NY	NY	58	0.00%	99.96%
65471	Life Ins Co Of GA	GA	57	0.00%	99.96%
81442	Monitor Life Ins Co Of NY	NY	52	0.00%	99.96%
67784	Philadelphia American Life Ins Co	TX	50	0.00%	99.96%
78174	Conseco Health Ins Co	AZ	48	0.00%	99.97%
69132	State Mut Ins Co	GA	48	0.00%	99.97%
84174	Employees Life Co Mut	IL	47	0.00%	99.97%
61875	Church Life Ins Corp	NY	47	0.00%	99.97%
64831	Intramerica Life Ins Co	NY	46	0.00%	99.97%
63479	United Teacher Assoc Ins Co	TX	45	0.00%	99.97%
64297	First Unum Life Ins Co	NY	44	0.00%	99.97%
78662	Senior Life Ins Co	GA	42	0.00%	99.97%
61190	Auto Owners Life Ins Co	MI	37	0.00%	99.97%
70432	AIG Annuity Ins Co	TX	35	0.00%	99.98%
62421	Annuity & Life Reassur Amer Inc	CT	35	0.00%	99.98%
68160	Balboa Life Ins Co	CA	33	0.00%	99.98%
67911	Pioneer Mut Life Ins Co	ND	32	0.00%	99.98%
74780	Integrity Life Ins Co	OH	32	0.00%	99.98%
68209	Provident Life & Cas Ins Co	TN	31	0.00%	99.98%
77798	American Centurion Life Assur Co	NY	31	0.00%	99.98%
69507	Transamerica Life Ins & Annuity Co	NC	30	0.00%	99.98%
66087	Mid West Natl Life Ins Co Of TN	TX	29	0.00%	99.98%
67393	Ozark Natl Life Ins Co	MO	29	0.00%	99.98%
91693	United Family Life Ins Co	GA	29	0.00%	99.98%

PENNSYLVANIA Insurance Department
2004 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
75744	National Safety Life Ins Co	PA	27	0.00%	99.98%
70629	World Ins Co	NE	27	0.00%	99.98%
77720	Columbia Universal Life Ins Co	TX	26	0.00%	99.98%
77879	5 Star Life Ins Co	LA	23	0.00%	99.98%
68632	VantisLife Ins Co	CT	23	0.00%	99.99%
93440	Highmark Life Ins Co	PA	23	0.00%	99.99%
65757	Shelter Life Ins Co	MO	23	0.00%	99.99%
64904	Investors Heritage Life Ins Co	KY	23	0.00%	99.99%
67946	Pioneer Security Life Ins Co	TX	21	0.00%	99.99%
93513	MetLIfe Investors Ins Co	MO	21	0.00%	99.99%
60518	American Health & Life Ins Co	TX	20	0.00%	99.99%
62359	Constitution Life Ins Co	TX	20	0.00%	99.99%
68446	Scor Life Ins Co	TX	20	0.00%	99.99%
60183	S USA Life Ins Co Inc	AZ	19	0.00%	99.99%
60542	American Home Life Ins Co	KS	19	0.00%	99.99%
64505	Homesteaders Life Co	IA	18	0.00%	99.99%
71471	Medico Life Ins Co	NE	18	0.00%	99.99%
68047	Professional Ins Co	TX	14	0.00%	99.99%
66419	Mutual Service Life Ins Co	MN	14	0.00%	99.99%
68284	Pyramid Life Ins Co	KS	13	0.00%	99.99%
88536	Protective Life And Annuity Ins Co	AL	13	0.00%	99.99%
62537	Cotton States Life Ins Co	GA	13	0.00%	99.99%
60763	American Pioneer Life Ins Co	FL	13	0.00%	99.99%
94218	Country Investors Life Assur Co	IL	12	0.00%	99.99%
64238	Guaranty Income Life Ins Co	LA	11	0.00%	99.99%
67628	Pekin Life Ins Co	IL	10	0.00%	99.99%

PENNSYLVANIA Insurance Department
2004 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
60214	First Great West Life & Annuity Ins	NY	10	0.00%	99.99%
68829	Sentry Life Ins Co Of NY	NY	10	0.00%	99.99%
66443	Columbian Family Life Ins Co	NY	9	0.00%	99.99%
60140	Jackson Natl Life Ins Co Of NY	NY	9	0.00%	99.99%
10091	Chase Ins Life Co of NY	NY	9	0.00%	99.99%
64220	Settlers Life Ins Co	VA	8	0.00%	99.99%
84522	Auto Club Life Ins Co	MI	8	0.00%	100.00%
92738	American Equity Invest Life Ins Co	IA	8	0.00%	100.00%
78301	Westward Life Ins Co	AZ	8	0.00%	100.00%
71480	Great Western Ins Co	UT	8	0.00%	100.00%
61727	Central Reserve Life Ins Co	OH	7	0.00%	100.00%
90328	First Health Life & Health Ins Co	TX	7	0.00%	100.00%
61069	Anthem Life Ins Co	IN	7	0.00%	100.00%
74900	Brokers Natl Life Assur Co	AR	7	0.00%	100.00%
60984	Compbenefits Ins Co	TX	7	0.00%	100.00%
69493	Tower Life Ins Co	TX	6	0.00%	100.00%
63983	United Heritage Life Ins Co	ID	6	0.00%	100.00%
73377	Southern Security Life Ins Co	FL	6	0.00%	100.00%
66702	National Masonic Provident Assoc	OH	6	0.00%	100.00%
97268	Pacific Life & Annuity Co	AZ	6	0.00%	100.00%
68721	Security Life Ins Co Of Amer	MN	5	0.00%	100.00%
66532	National Farm Life Ins Co	TX	5	0.00%	100.00%
84514	US Branch of Industrial Alliance Pac	WA	5	0.00%	100.00%
60305	American Comm Mut Ins Co	MI	5	0.00%	100.00%
71463	Citizens Ins Co Of Amer	CO	5	0.00%	100.00%
60445	American Founders Life Ins Co	TX	5	0.00%	100.00%

PENNSYLVANIA Insurance Department
2004 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
69647	Phoenix Natl Ins Co	OH	5	0.00%	100.00%
61700	Central Natl Life Ins Co Omaha	DE	4	0.00%	100.00%
69485	Security Natl Life Ins Co	UT	4	0.00%	100.00%
77828	Companion Life Ins Co	SC	4	0.00%	100.00%
60033	First Ameritas Life Ins Corp of NY	NY	4	0.00%	100.00%
93653	American Partners Life Ins Co	AZ	4	0.00%	100.00%
84654	US Branch Assumption Mut Life Ins Co	MA	4	0.00%	100.00%
76031	Florida Combined Life Ins Co Inc	FL	4	0.00%	100.00%
80985	BCS Life Ins Co	IL	4	0.00%	100.00%
68357	Reliable Life Ins Co	MO	4	0.00%	100.00%
68373	American Gen Assur Co	IL	3	0.00%	100.00%
79340	First Central Natl Life Ins Co NY	NY	3	0.00%	100.00%
70955	USA Life One Ins Co Of IN	IN	3	0.00%	100.00%
67369	Alta Health & Life Ins Co	IN	3	0.00%	100.00%
77372	Stanford Life Ins Co	AZ	3	0.00%	100.00%
62251	Concord Heritage Life Ins Co Inc	NH	2	0%	100.00%
78093	Financial Assur Life Ins Co	TX	2	0%	100.00%
92711	HCC Life Ins Co	IN	2	0%	100.00%
89184	Sterling Investors Life Ins Co	GA	2	0%	100.00%
80322	Citicorp Life Ins Co	AZ	2	0%	100.00%
81612	Pacific Union Assur Co	CA	2	0%	100.00%
67059	North Coast Life Ins Co	WA	2	0%	100.00%
67164	Chase Life & Annuity Co	DE	2	0%	100.00%
68802	Sentinel Security Life Ins Co	UT	1	0%	100.00%
69078	Standard Security Life Ins Co Of NY	NY	1	0%	100.00%
81779	Individual Assur Co Life Hlth & Acc	MO	1	0%	100.00%

PENNSYLVANIA Insurance Department
2004 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
69914	Sears Life Ins Co	TX	1	0%	100.00%
69418	Southern Financial Life Ins Co	LA	1	0%	100.00%
62952	Equitable Life & Cas Ins Co	UT	1	0%	100.00%
86126	Members Life Ins Co	WI	1	0%	100.00%
90581	Symetra Natl Life Ins Co	WA	1	0%	100.00%
87963	National Teachers Assoc Life Ins Co	TX	1	0%	100.00%
91910	American Savings Life Ins Co	AZ	1	0%	100.00%
71730	Continental American Ins Co	SC	1	0%	100.00%
71706	Standard Life & Cas Ins Co	UT	1	0%	100.00%
94234	American Enterprise Life Ins Co	IN	1	0%	100.00%
71323	Zale Life Ins Co	AZ	1	0%	100.00%
92649	American Underwriters Life Ins Co	AZ	1	0%	100%
77925	Western United Life Assur Co	WA	1	0%	100%
98205	National Foundation Life Ins Co	TX	1	0%	100%
68462	Reserve Natl Ins Co	OK	0	0%	100%
60992	First Metlife Investors Ins Co	NY	0	0%	100%
61328	Bankers Life Ins Co Of Amer	TX	0	0%	100%
64190	Allianz Life Ins Co Of NY	NY	0	0%	100%
78620	Brooke Life Ins Co	MI	0	0%	100%
78743	New Era Life Ins Co	TX	0	0%	100%
60801	American Public Life Ins Co	OK	0	0%	100%
60631	American Investors Life Ins Co	KS	0	0%	100%
61093	Atlanta Life Ins Co	GA	0	0%	100%
82252	Landmark Life Ins Co	TX	0	0%	100%
85189	Investors Consolidated Ins Co	NH	0	0%	100%
93742	Securian Life Ins Co	MN	0	0%	100%

PENNSYLVANIA Insurance Department
2004 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
76007	Old United Life Ins Co	AZ	0	0%	100%
77119	Sentinel American Life Ins Co	TX	0	0%	100%
66214	Dixie Natl Life Ins Co	IN	0	0%	100%
92703	United Natl Life Ins Co Of Amer	IL	0	0%	100%
64890	Investors Guaranty Life Ins Co	CA	0	0%	100%
61670	Citizens USA Life Ins Co	IL	0	0%	100%
80799	Celtic Ins Co	IL	0	0%	100%
11804	Conseco Life Ins Co of TX	TX	0	0%	100%
76112	Oxford Life Ins Co	AZ	0	0%	100%
	451 Companies in the Report		**$ 4,271,612**	**100.00%**	**100.00%**

END OF REPORT

PENNSYLVANIA Insurance Department
2004 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	163,949	15.30%	15.30%
68241	Prudential Ins Co Of Amer	NJ	127,983	11.94%	27.24%
70815	Hartford Life & Accident Ins Co	CT	62,465	5.83%	33.07%
60054	Aetna Life Ins Co	CT	53,701	5.01%	38.08%
62235	Unum Life Ins Co Of Amer	ME	50,111	4.68%	42.76%
65935	Massachusetts Mut Life Ins Co	MA	48,420	4.52%	47.28%
65498	Life Ins Co Of North Amer	PA	37,806	3.53%	50.80%
66915	New York Life Ins Co	NY	30,842	2.88%	53.68%
62308	Connecticut General Life Ins Co	CT	30,501	2.85%	56.53%
90557	Kemper Investors Life Ins Co	IL	27,672	2.58%	59.11%
64505	Homesteaders Life Co	IA	21,761	2.03%	61.14%
60488	American Gen Life Ins Co	TX	21,394	2.00%	63.14%
91642	Forethought Life Ins Co	IN	19,979	1.86%	65.00%
69019	Standard Ins Co	OR	19,577	1.83%	66.83%
68381	Reliance Standard Life Ins Co	IL	18,387	1.72%	68.55%
62626	Cuna Mut Ins Society	WI	17,475	1.63%	70.18%
70106	United States Life Ins Co In NYC	NY	17,055	1.59%	71.77%
93440	Highmark Life Ins Co	PA	16,598	1.55%	73.32%
67105	Reliastar Life Ins Co	MN	13,641	1.27%	74.59%
80802	US Branch SunLife Assur Co Of Canada	MI	12,413	1.16%	75.75%
71129	Fort Dearborn Life Ins Co	IL	11,738	1.10%	76.84%
70408	Union Security Ins Co	IA	11,662	1.09%	77.93%
66583	National Guardian Life Ins Co	WI	11,499	1.07%	79.00%
66168	Minnesota Life Ins Co	MN	10,955	1.02%	80.03%
65021	Stonebridge Life Ins Co	VT	10,637	0.99%	81.02%
64246	Guardian Life Ins Co Of Amer	NY	9,940	0.93%	81.95%

PENNSYLVANIA Insurance Department
2004 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
70254	Jefferson Pilot Financial Ins Co	NE	9,345	0.87%	82.82%
66605	Peoples Benefit Life Ins Co	IA	8,121	0.76%	83.58%
66281	Monumental Life Ins Co	MD	7,991	0.75%	84.32%
80926	GE Grp Life Assur Co	CT	7,698	0.72%	85.04%
64327	Harleysville Life Ins Co	PA	7,272	0.68%	85.72%
61271	Principal Life Ins Co	IA	7,161	0.67%	86.39%
80659	US Bus of the Canada Life Assur Co	MI	6,977	0.65%	87.04%
60186	Allstate Life Ins Co	IL	6,463	0.60%	87.64%
69744	Union Labor Life Ins Co	MD	6,387	0.60%	88.24%
81027	Veterans Life Ins Co	IL	6,101	0.57%	88.81%
62413	Continental Assur Co	IL	5,816	0.54%	89.35%
91472	Globe Life & Accident Ins Co	DE	5,707	0.53%	89.88%
93564	Paragon Life Ins Co	MO	4,900	0.46%	90.34%
80985	BCS Life Ins Co	IL	4,027	0.38%	90.71%
71854	AAA Life Ins Co	MI	4,020	0.38%	91.09%
68322	Great West Life & Annuity Ins Co	CO	3,983	0.37%	91.46%
88072	Hartford Life Ins Co	CT	3,958	0.37%	91.83%
65315	Liberty Life Assur Co Of Boston	MA	3,953	0.37%	92.20%
60607	American Intl Life Assr Co NY	NY	3,894	0.36%	92.56%
86231	Transamerica Life Ins Co	IA	3,566	0.33%	92.90%
62596	Union Fidelity Life Ins Co	IL	3,465	0.32%	93.22%
61425	Trustmark Ins Co	IL	3,381	0.32%	93.53%
62804	Educators Mut Life Ins Co	PA	3,191	0.30%	93.83%
69868	United Of Omaha Life Ins Co	NE	2,932	0.27%	94.11%
80314	Unicare Life & Health Ins Co	DE	2,450	0.23%	94.33%
68195	Provident Life & Accident Ins Co	TN	2,294	0.21%	94.55%

PENNSYLVANIA Insurance Department
2004 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
62065	Colonial Penn Life Ins Co	PA	2,280	0.21%	94.76%
94358	USAble Life	AR	2,278	0.21%	94.97%
60895	American United Life Ins Co	IN	2,247	0.21%	95.18%
64130	Life Investors Ins Co Of Amer	IA	2,190	0.20%	95.39%
61476	Boston Mut Life Ins Co	MA	2,119	0.20%	95.59%
68373	American Gen Assur Co	IL	1,969	0.18%	95.77%
93777	Household Life Ins Co	MI	1,914	0.18%	95.95%
60739	American Natl Ins Co	TX	1,879	0.18%	96.12%
65056	Jackson Natl Life Ins Co	MI	1,875	0.18%	96.30%
77879	5 Star Life Ins Co	LA	1,762	0.16%	96.46%
70769	Erie Family Life Ins Co	PA	1,757	0.16%	96.63%
74268	Hartford Life Grp Ins Co	IL	1,613	0.15%	96.78%
65323	Liberty Life Ins Co	SC	1,287	0.12%	96.90%
68772	Security Mut Life Ins Co Of NY	NY	1,276	0.12%	97.02%
61212	Baltimore Life Ins Co	MD	1,258	0.12%	97.13%
65838	John Hancock Life Ins Co (USA)	MI	1,223	0.11%	97.25%
66842	AIG Life Ins Co	DE	1,159	0.11%	97.36%
69914	Sears Life Ins Co	TX	1,154	0.11%	97.46%
62146	Combined Ins Co Of Amer	IL	1,145	0.11%	97.57%
65242	Lafayette Life Ins Co	IN	1,089	0.10%	97.67%
70939	Gerber Life Ins Co	NY	1,084	0.10%	97.77%
80837	Union Central Life Ins Co	OH	1,036	0.10%	97.87%
63819	Unity Financial Life Ins Co	PA	1,031	0.10%	97.97%
65927	Lincoln Heritage Life Ins Co	IL	1,023	0.10%	98.06%
79065	Sun Life Assur Co Of Canada US	DE	901	0.08%	98.15%
78077	Mony Life Ins Co Of Amer	AZ	892	0.08%	98.23%

PENNSYLVANIA Insurance Department
2004 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
77828	Companion Life Ins Co	SC	855	0.08%	98.31%
60275	American Bankers Life Assur Co Of FL	FL	851	0.08%	98.39%
67644	Penn Mut Life Ins Co	PA	728	0.07%	98.46%
94099	United Investors Life Ins Co	MO	687	0.06%	98.52%
70211	Valley Forge Life Ins Co	IN	630	0.06%	98.58%
66974	North American Co Life & Hlth Ins	IL	620	0.06%	98.64%
69108	State Farm Life Ins Co	IL	602	0.06%	98.69%
60216	Amalgamated Life Ins Co	NY	551	0.05%	98.74%
87750	Mayflower Natl Life Ins Co	IN	544	0.05%	98.80%
67032	North Carolina Mut Life Ins Co	NC	513	0.05%	98.84%
71870	Fidelity Security Life Ins Co	MO	497	0.05%	98.89%
88668	Mutual Of Amer Life Ins Co	NY	497	0.05%	98.94%
61875	Church Life Ins Corp	NY	477	0.04%	98.98%
97179	American Medical Security Life InsCo	WI	450	0.04%	99.02%
99775	Funeral Directors Life Ins Co	TX	429	0.04%	99.06%
63967	Government Personnel Mut Life Ins Co	TX	408	0.04%	99.10%
65781	Madison Natl Life Ins Co Inc	WI	405	0.04%	99.14%
68225	Nationwide Life Ins Co of Amer	PA	382	0.04%	99.17%
69345	Teachers Ins & Ann Assoc Of Amer	NY	355	0.03%	99.21%
62863	Trustmark Life Ins Co	IL	352	0.03%	99.24%
65080	John Alden Life Ins Co	WI	346	0.03%	99.27%
65765	Reassure America Life Ins Co	IL	345	0.03%	99.30%
67598	Paul Revere Life Ins Co	MA	342	0.03%	99.34%
86509	Ing Life Ins & Annuity Co	CT	324	0.03%	99.37%
79413	United Healthcare Ins Co	CT	312	0.03%	99.40%
67121	Transamerica Occidental Life Ins Co	IA	287	0.03%	99.42%

PENNSYLVANIA Insurance Department
2004 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
90611	Allianz Life Ins Co Of North Amer	MN	286	0.03%	99.45%
69353	Teachers Protective Mut Life Ins Co	PA	275	0.03%	99.48%
71730	Continental American Ins Co	SC	224	0.02%	99.50%
68845	Shenandoah Life Ins Co	VA	209	0.02%	99.52%
65129	Kansas City Life Ins Co	MO	197	0.02%	99.53%
61360	Reliastar Life Ins Co Of NY	NY	193	0.02%	99.55%
60410	American Fidelity Assur Co	OK	191	0.02%	99.57%
65595	Lincoln Benefit Life Co	NE	189	0.02%	99.59%
68608	Symetra Life Ins Co	WA	185	0.02%	99.60%
68136	Protective Life Ins Co	TN	184	0.02%	99.62%
98884	Union Security Life Ins Co	DE	171	0.02%	99.64%
71153	Hartford Life & Annuity Ins Co	CT	166	0.02%	99.65%
60046	Academy Life Ins Co	MO	153	0.01%	99.67%
61409	National Benefit Life Ins Co	NY	144	0.01%	99.68%
61182	Aurora Natl Life Assur Co	CA	140	0.01%	99.69%
62049	Colonial Life & Accident Ins Co	SC	133	0.01%	99.71%
81779	Individual Assur Co Life Hlth & Acc	MO	124	0.01%	99.72%
97055	Mega Life & Health Ins Co The	OK	120	0.01%	99.73%
64297	First Unum Life Ins Co	NY	113	0.01%	99.74%
68594	American Amicable Life Ins Co Of TX	TX	105	0.01%	99.75%
81442	Monitor Life Ins Co Of NY	NY	99	0.01%	99.76%
68543	Liberty Bankers Life Ins Co	OK	98	0.01%	99.77%
81264	Nippon Life Ins Co Of Amer	IA	94	0.01%	99.78%
97268	Pacific Life & Annuity Co	AZ	91	0.01%	99.79%
67539	Pan American Life Ins Co	LA	86	0.01%	99.79%
91529	Unimerica Ins Co	WI	84	0.01%	99.80%

PENNSYLVANIA Insurance Department
2004 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
68713	Security Life Of Denver Ins Co	CO	82	0.01%	99.81%
60534	American Heritage Life Ins Co	FL	82	0.01%	99.82%
67989	American Memorial Life Ins Co	SD	80	0.01%	99.82%
68810	Sentry Life Ins Co	WI	79	0.01%	99.83%
69477	Time Ins Co	WI	79	0.01%	99.84%
67903	Provident Amer Life & Hlth Ins Co	OH	76	0.01%	99.85%
76112	Oxford Life Ins Co	AZ	71	0.01%	99.85%
63932	Bankers Life Ins Co Of NY	NY	71	0.01%	99.86%
84824	Allmerica Financial Life & Annuity	MA	71	0.01%	99.87%
60380	American Family Life Asr Co Columbus	NE	69	0.01%	99.87%
72222	Amica Life Ins Co	RI	59	0.01%	99.88%
61921	Citizens Security Life Ins Co	KY	57	0.01%	99.88%
63401	First Colony Life Ins Co	VA	57	0.01%	99.89%
67784	Philadelphia American Life Ins Co	TX	56	0.01%	99.89%
64513	Horace Mann Life Ins Co	IL	55	0.01%	99.90%
65900	Conseco Life Ins Co	IN	54	0.01%	99.90%
76023	Columbian Life Ins Co	IL	49	0.00%	99.91%
80675	US Bus of Crown Life Ins Co	MI	45	0.00%	99.91%
69078	Standard Security Life Ins Co Of NY	NY	38	0.00%	99.92%
67369	Alta Health & Life Ins Co	IN	38	0.00%	99.92%
65110	Kanawha Ins Co	SC	32	0.00%	99.92%
62286	Golden Rule Ins Co	IL	32	0.00%	99.93%
66370	Mony Life Ins Co	NY	31	0.00%	99.93%
60577	American Income Life Ins Co	IN	31	0.00%	99.93%
65676	Lincoln Natl Life Ins Co	IN	31	0.00%	99.93%
68632	VantisLife Ins Co	CT	30	0.00%	99.94%

PENNSYLVANIA Insurance Department
2004 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
61727	Central Reserve Life Ins Co	OH	29	0.00%	99.94%
93262	Penn Ins & Annuity Co	DE	29	0.00%	99.94%
62634	Delaware American Life Ins Co	DE	25	0.00%	99.94%
66869	Nationwide Life Ins Co	OH	25	0.00%	99.95%
63223	Federal Life Ins Co	IL	24	0.00%	99.95%
61751	Central States H & L Co Of Omaha	NE	24	0.00%	99.95%
91626	New England Life Ins Co	MA	24	0.00%	99.95%
64017	Jefferson Natl Life Ins Co	TX	22	0.00%	99.96%
60176	SBLI USA Mut Life Ins Co Inc	NY	22	0.00%	99.96%
93432	CM Life Ins Co	CT	22	0.00%	99.96%
62928	EMC Natl Life Co	IA	20	0.00%	99.96%
64211	Guarantee Trust Life Ins Co	IL	19	0.00%	99.96%
63258	Federated Life Ins Co	MN	18	0.00%	99.97%
64190	Allianz Life Ins Co Of NY	NY	18	0.00%	99.97%
92711	HCC Life Ins Co	IN	18	0.00%	99.97%
68160	Balboa Life Ins Co	CA	16	0.00%	99.97%
65099	John Hancock Life Ins Co	MA	16	0.00%	99.97%
61999	Americo Financial Life Annunity Ins	TX	16	0.00%	99.97%
62898	Aviva Life Ins Co	DE	16	0.00%	99.97%
67814	Phoenix Life Ins Co	NY	15	0.00%	99.98%
69140	First Allmerica Fin Life Ins Co	MA	15	0.00%	99.98%
78778	Guardian Ins & Annuity Co Inc	DE	14	0.00%	99.98%
70688	Transamerica Financial Life Ins Co	NY	14	0.00%	99.98%
64220	Settlers Life Ins Co	VA	12	0.00%	99.98%
90328	First Health Life & Health Ins Co	TX	12	0.00%	99.98%
74209	MMA Ins Co	IN	12	0.00%	99.98%

PENNSYLVANIA Insurance Department
2004 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
60682	Conseco Ins Co	IL	12	0.00%	99.98%
66540	National Farmers Union Life Ins Co	TX	11	0.00%	99.99%
90212	Great Southern Life Ins Co	TX	11	0.00%	99.99%
70025	General Electric Capital Assur Co	DE	11	0.00%	99.99%
91413	Western Reserve Life Assur Co of OH	OH	11	0.00%	99.99%
67652	First Penn Pacific Life Ins Co	IN	10	0.00%	99.99%
61069	Anthem Life Ins Co	IN	9	0.00%	99.99%
86126	Members Life Ins Co	WI	8	0.00%	99.99%
68209	Provident Life & Cas Ins Co	TN	7	0.00%	99.99%
81434	First Rehab Life Ins Co Of Amer	NY	7	0.00%	99.99%
66087	Mid West Natl Life Ins Co Of TN	TX	7	0.00%	99.99%
80705	Great West Life Assur Co	MI	7	0.00%	99.99%
65005	IDS Life Ins Co	MN	6	0.00%	99.99%
91693	United Family Life Ins Co	GA	6	0.00%	99.99%
68764	Security Financial Life Ins Co	NE	5	0.00%	100.00%
70092	Glenbrook Life & Annuity Co	AZ	5	0.00%	100.00%
85189	Investors Consolidated Ins Co	NH	5	0.00%	100.00%
73288	Humana Ins Co	WI	5	0.00%	100.00%
63312	Great American Life Ins Co	OH	4	0.00%	100.00%
67873	Pioneer American Ins Co	TX	4	0.00%	100.00%
69310	Surety Life Ins Co	NE	3	0.00%	100.00%
82538	National Health Ins Co	TX	3	0.00%	100.00%
62103	Columbian Mut Life Ins Co	NY	3	0.00%	100.00%
60183	S USA Life Ins Co Inc	AZ	3	0.00%	100.00%
63657	Garden State Life Ins Co	TX	2	0.00%	100.00%
69930	United Ins Co Of Amer	IL	2	0.00%	100.00%

PENNSYLVANIA Insurance Department
2004 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
80322	Citicorp Life Ins Co	AZ	2	0.00%	100.00%
67946	Pioneer Security Life Ins Co	TX	2	0.00%	100.00%
70319	Washington Natl Ins Co	IL	2	0.00%	100.00%
64904	Investors Heritage Life Ins Co	KY	2	0.00%	100.00%
71480	Great Western Ins Co	UT	2	0.00%	100.00%
60704	American Life Ins Co of NY	NY	2	0.00%	100%
61883	Central United Life Ins Co	TX	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%
66672	American Gen Life & Acc Ins Co	TN	1	0.00%	100.00%
60305	American Comm Mut Ins Co	MI	1	0.00%	100.00%
77798	American Centurion Life Assur Co	NY	1	0.00%	100.00%
60214	First Great West Life & Annuity Ins	NY	1	0.00%	100.00%
69507	Transamerica Life Ins & Annuity Co	NC	1	0.00%	100.00%
68985	Starmount Life Ins Co	LA	0	0%	100.00%
65870	Manhattan Life Ins Co	NY	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%
71404	Continental General Ins Co	NE	0	0%	100.00%
76031	Florida Combined Life Ins Co Inc	FL	0	0%	100.00%
71439	Assurity Life Ins Co	NE	0	0%	100.00%
60836	American Republic Ins Co	IA	0	0%	100.00%
65722	Loyal American Life Ins Co	OH	0	0%	100.00%
63282	Penn Treaty Network Amer Ins Co	PA	0	0%	100.00%
61395	Beneficial Life Ins Co	UT	0	0%	100.00%
65528	Life Ins Co Of The Southwest	TX	0	0%	100.00%

PENNSYLVANIA Insurance Department
2004 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
93521	General Fidelity Life Ins Co	CA	-8	0.00%	100%
	235 Companies in the Report		**1,071,629**	**100.00%**	**100.00%**

END OF REPORT

PENNSYLVANIA Insurance Department
2004 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	377,721	7.01%	7.01%
65978	Metropolitan Life Ins Co	NY	355,578	6.59%	13.60%
67091	Northwestern Mut Life Ins Co	WI	221,141	4.10%	17.70%
65935	Massachusetts Mut Life Ins Co	MA	163,839	3.04%	20.74%
62944	AXA Equitable Life Ins Co	NY	160,920	2.98%	23.72%
66915	New York Life Ins Co	NY	135,578	2.51%	26.24%
69108	State Farm Life Ins Co	IL	117,081	2.17%	28.41%
64246	Guardian Life Ins Co Of Amer	NY	114,188	2.12%	30.53%
67466	Pacific Life Ins Co	NE	108,779	2.02%	32.55%
60488	American Gen Life Ins Co	TX	95,276	1.77%	34.31%
65838	John Hancock Life Ins Co (USA)	MI	95,166	1.77%	36.08%
66869	Nationwide Life Ins Co	OH	94,039	1.74%	37.82%
90204	John Hancock Variable Life Ins Co	MA	91,068	1.69%	39.51%
79227	Pruco Life Ins Co	AZ	88,411	1.64%	41.15%
63665	General American Life Ins Co	MO	87,447	1.62%	42.77%
67121	Transamerica Occidental Life Ins Co	IA	71,736	1.33%	44.10%
91626	New England Life Ins Co	MA	66,422	1.23%	45.33%
86231	Transamerica Life Ins Co	IA	66,034	1.22%	46.56%
70815	Hartford Life & Accident Ins Co	CT	64,896	1.20%	47.76%
80950	Travelers Life & Annuity Co	CT	63,785	1.18%	48.95%
66672	American Gen Life & Acc Ins Co	TN	61,650	1.14%	50.09%
61271	Principal Life Ins Co	IA	59,365	1.10%	51.19%
65676	Lincoln Natl Life Ins Co	IN	58,777	1.09%	52.28%
62308	Connecticut General Life Ins Co	CT	57,481	1.07%	53.35%
60054	Aetna Life Ins Co	CT	56,273	1.04%	54.39%
91596	New York Life Ins & Annuity Corp	DE	56,263	1.04%	55.43%

PENNSYLVANIA Insurance Department
2004 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
65919	Primerica Life Ins Co	MA	55,225	1.02%	56.46%
67814	Phoenix Life Ins Co	NY	54,639	1.01%	57.47%
63401	First Colony Life Ins Co	VA	52,915	0.98%	58.45%
70211	Valley Forge Life Ins Co	IN	51,664	0.96%	59.41%
62235	Unum Life Ins Co Of Amer	ME	51,214	0.95%	60.36%
66044	Midland Natl Life Ins Co	IA	50,289	0.93%	61.29%
67105	Reliastar Life Ins Co	MN	48,998	0.91%	62.20%
65005	IDS Life Ins Co	MN	47,766	0.89%	63.09%
70254	Jefferson Pilot Financial Ins Co	NE	45,831	0.85%	63.94%
66281	Monumental Life Ins Co	MD	45,330	0.84%	64.78%
70769	Erie Family Life Ins Co	PA	43,309	0.80%	65.58%
65498	Life Ins Co Of North Amer	PA	43,053	0.80%	66.38%
80802	US Branch SunLife Assur Co Of Canada	MI	41,476	0.77%	67.15%
67644	Penn Mut Life Ins Co	PA	40,671	0.75%	67.90%
65099	John Hancock Life Ins Co	MA	38,613	0.72%	68.62%
65595	Lincoln Benefit Life Co	NE	38,544	0.71%	69.33%
67865	Jefferson Pilot Life Ins Co	NC	37,145	0.69%	70.02%
71153	Hartford Life & Annuity Ins Co	CT	35,838	0.66%	70.69%
68713	Security Life Of Denver Ins Co	CO	35,573	0.66%	71.35%
60186	Allstate Life Ins Co	IL	34,761	0.64%	71.99%
78077	Mony Life Ins Co Of Amer	AZ	33,773	0.63%	72.62%
68225	Nationwide Life Ins Co of Amer	PA	32,496	0.60%	73.22%
62626	Cuna Mut Ins Society	WI	31,691	0.59%	73.81%
69868	United Of Omaha Life Ins Co	NE	31,307	0.58%	74.39%
90557	Kemper Investors Life Ins Co	IL	29,612	0.55%	74.94%
66168	Minnesota Life Ins Co	MN	28,234	0.52%	75.46%

PENNSYLVANIA Insurance Department
2004 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
94250	Banner Life Ins Co	MD	25,486	0.47%	75.93%
61212	Baltimore Life Ins Co	MD	24,873	0.46%	76.40%
63207	Chase Ins Life and Annuity Co	IL	23,214	0.43%	76.83%
69345	Teachers Ins & Ann Assoc Of Amer	NY	22,884	0.42%	77.25%
66370	Mony Life Ins Co	NY	22,139	0.41%	77.66%
66583	National Guardian Life Ins Co	WI	21,955	0.41%	78.07%
70335	West Coast Life Ins Co	NE	21,902	0.41%	78.47%
64505	Homesteaders Life Co	IA	21,779	0.40%	78.88%
70106	United States Life Ins Co In NYC	NY	21,647	0.40%	79.28%
66974	North American Co Life & Hlth Ins	IL	21,538	0.40%	79.68%
64130	Life Investors Ins Co Of Amer	IA	21,056	0.39%	80.07%
79065	Sun Life Assur Co Of Canada US	DE	20,163	0.37%	80.44%
91642	Forethought Life Ins Co	IN	20,063	0.37%	80.82%
68381	Reliance Standard Life Ins Co	IL	19,966	0.37%	81.19%
69019	Standard Ins Co	OR	19,750	0.37%	81.55%
87726	The Travelers Ins Co	CT	19,409	0.36%	81.91%
93432	CM Life Ins Co	CT	18,602	0.35%	82.26%
70408	Union Security Ins Co	IA	17,899	0.33%	82.59%
65765	Reassure America Life Ins Co	IL	17,644	0.33%	82.92%
65315	Liberty Life Assur Co Of Boston	MA	17,578	0.33%	83.24%
93440	Highmark Life Ins Co	PA	16,621	0.31%	83.55%
64327	Harleysville Life Ins Co	PA	16,578	0.31%	83.86%
66680	National Life Ins Co	VT	16,298	0.30%	84.16%
91413	Western Reserve Life Assur Co of OH	OH	16,091	0.30%	84.46%
65900	Conseco Life Ins Co	IN	15,885	0.29%	84.75%
91472	Globe Life & Accident Ins Co	DE	15,630	0.29%	85.04%

PENNSYLVANIA Insurance Department
2004 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
97136	Metropolitan Tower Life Ins Co	DE	15,112	0.28%	85.32%
69663	USAA Life Ins Co	TX	14,846	0.28%	85.60%
68136	Protective Life Ins Co	TN	14,777	0.27%	85.87%
80659	US Bus of the Canada Life Assur Co	MI	14,602	0.27%	86.14%
94285	Empire General Life Assur Corp	TN	14,448	0.27%	86.41%
93262	Penn Ins & Annuity Co	DE	13,420	0.25%	86.66%
62065	Colonial Penn Life Ins Co	PA	12,728	0.24%	86.90%
60577	American Income Life Ins Co	IN	12,563	0.23%	87.13%
84530	US Financial Life Ins Co	OH	12,428	0.23%	87.36%
70483	Western & Southern Life Ins Co	OH	12,261	0.23%	87.59%
88072	Hartford Life Ins Co	CT	11,994	0.22%	87.81%
71129	Fort Dearborn Life Ins Co	IL	11,950	0.22%	88.03%
93548	PHL Variable Ins Co	CT	11,894	0.22%	88.25%
63274	Fidelity & Guaranty Life Ins Co	MD	11,877	0.22%	88.47%
69930	United Ins Co Of Amer	IL	11,618	0.22%	88.69%
65021	Stonebridge Life Ins Co	VT	11,479	0.21%	88.90%
86509	Ing Life Ins & Annuity Co	CT	11,349	0.21%	89.11%
67652	First Penn Pacific Life Ins Co	IN	11,011	0.20%	89.32%
61689	Amerus Life Ins Co	IA	10,840	0.20%	89.52%
76236	Cincinnati Life Ins Co	OH	10,540	0.20%	89.71%
65056	Jackson Natl Life Ins Co	MI	10,494	0.19%	89.91%
80837	Union Central Life Ins Co	OH	10,381	0.19%	90.10%
68772	Security Mut Life Ins Co Of NY	NY	10,125	0.19%	90.29%
66605	Peoples Benefit Life Ins Co	IA	9,920	0.18%	90.47%
98884	Union Security Life Ins Co	DE	9,889	0.18%	90.65%
62898	Aviva Life Ins Co	DE	9,743	0.18%	90.84%

PENNSYLVANIA Insurance Department
2004 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	9,249	0.17%	91.01%
68195	Provident Life & Accident Ins Co	TN	8,946	0.17%	91.17%
89206	Ohio Natl Life Assur Corp	OH	8,918	0.17%	91.34%
99937	Columbus Life Ins Co	OH	8,888	0.16%	91.50%
92622	Western Southern Life Assur Co	OH	8,720	0.16%	91.66%
68845	Shenandoah Life Ins Co	VA	8,434	0.16%	91.82%
70939	Gerber Life Ins Co	NY	7,994	0.15%	91.97%
62413	Continental Assur Co	IL	7,856	0.15%	92.12%
61476	Boston Mut Life Ins Co	MA	7,707	0.14%	92.26%
80926	GE Grp Life Assur Co	CT	7,698	0.14%	92.40%
92657	Nationwide Life And Annuity Ins Co	OH	7,492	0.14%	92.54%
70092	Glenbrook Life & Annuity Co	AZ	7,380	0.14%	92.68%
60895	American United Life Ins Co	IN	7,278	0.14%	92.81%
68322	Great West Life & Annuity Ins Co	CO	7,170	0.13%	92.94%
61360	Reliastar Life Ins Co Of NY	NY	6,919	0.13%	93.07%
97977	Ameritas Variable Life Ins Co	NE	6,841	0.13%	93.20%
70661	Chase Ins Life Co	IL	6,806	0.13%	93.33%
90611	Allianz Life Ins Co Of North Amer	MN	6,752	0.13%	93.45%
62880	AXA Life & Annuity Co	CO	6,591	0.12%	93.57%
69744	Union Labor Life Ins Co	MD	6,499	0.12%	93.69%
65927	Lincoln Heritage Life Ins Co	IL	6,242	0.12%	93.81%
81027	Veterans Life Ins Co	IL	6,217	0.12%	93.93%
84824	Allmerica Financial Life & Annuity	MA	6,182	0.11%	94.04%
67172	Ohio Natl Life Ins Co	OH	5,976	0.11%	94.15%
65536	GE Life And Annuity Assur Co	VA	5,921	0.11%	94.26%
64645	Indianapolis Life Ins Co	IN	5,878	0.11%	94.37%

PENNSYLVANIA Insurance Department
2004 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
60038	Acacia Life Ins Co	DC	5,606	0.10%	94.47%
66842	AIG Life Ins Co	DE	5,560	0.10%	94.58%
71854	AAA Life Ins Co	MI	5,441	0.10%	94.68%
68373	American Gen Assur Co	IL	5,424	0.10%	94.78%
62146	Combined Ins Co Of Amer	IL	5,408	0.10%	94.88%
60739	American Natl Ins Co	TX	5,246	0.10%	94.98%
67989	American Memorial Life Ins Co	SD	5,228	0.10%	95.07%
93564	Paragon Life Ins Co	MO	5,005	0.09%	95.17%
94099	United Investors Life Ins Co	MO	4,929	0.09%	95.26%
62049	Colonial Life & Accident Ins Co	SC	4,923	0.09%	95.35%
66311	Motorists Life Ins Co	OH	4,854	0.09%	95.44%
63487	Investors Life Ins Co North Amer	TX	4,721	0.09%	95.53%
60275	American Bankers Life Assur Co Of FL	FL	4,696	0.09%	95.61%
65242	Lafayette Life Ins Co	IN	4,659	0.09%	95.70%
80942	ING USA Annuity and LIfe Ins Co	IA	4,655	0.09%	95.79%
70416	MML Bay State Life Ins Co	CT	4,584	0.09%	95.87%
90212	Great Southern Life Ins Co	TX	4,565	0.08%	95.96%
65129	Kansas City Life Ins Co	MO	4,118	0.08%	96.03%
67180	Ohio State Life Ins Co	TX	4,088	0.08%	96.11%
80985	BCS Life Ins Co	IL	4,031	0.07%	96.18%
60607	American Intl Life Assr Co NY	NY	4,009	0.07%	96.26%
63312	Great American Life Ins Co	OH	3,846	0.07%	96.33%
73539	Continental Life Ins Co	PA	3,830	0.07%	96.40%
76023	Columbian Life Ins Co	IL	3,764	0.07%	96.47%
67806	Philanthropic Mut Life Ins Co	PA	3,724	0.07%	96.54%
61425	Trustmark Ins Co	IL	3,684	0.07%	96.61%

PENNSYLVANIA Insurance Department
2004 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
60534	American Heritage Life Ins Co	FL	3,562	0.07%	96.67%
61301	Ameritas Life Ins Corp	NE	3,492	0.06%	96.74%
62286	Golden Rule Ins Co	IL	3,487	0.06%	96.80%
70173	Universal Underwriters Life Ins Co	KS	3,433	0.06%	96.87%
62596	Union Fidelity Life Ins Co	IL	3,425	0.06%	96.93%
60380	American Family Life Asr Co Columbus	NE	3,394	0.06%	96.99%
63495	First Investors Life Ins Co	NY	3,318	0.06%	97.05%
70319	Washington Natl Ins Co	IL	3,193	0.06%	97.11%
62804	Educators Mut Life Ins Co	PA	3,191	0.06%	97.17%
66427	MTL Ins Co	IL	2,959	0.05%	97.23%
60941	AIG SunAmerica Life Assur Co	AZ	2,899	0.05%	97.28%
90344	Keystone State Life Ins Co	PA	2,882	0.05%	97.33%
65331	Liberty Natl Life Ins Co	AL	2,859	0.05%	97.39%
64513	Horace Mann Life Ins Co	IL	2,689	0.05%	97.44%
68764	Security Financial Life Ins Co	NE	2,645	0.05%	97.49%
61751	Central States H & L Co Of Omaha	NE	2,577	0.05%	97.53%
80675	US Bus of Crown Life Ins Co	MI	2,533	0.05%	97.58%
65323	Liberty Life Ins Co	SC	2,486	0.05%	97.63%
70025	General Electric Capital Assur Co	DE	2,456	0.05%	97.67%
80314	Unicare Life & Health Ins Co	DE	2,450	0.05%	97.72%
65749	Cuna Mut Life Ins Co	IA	2,399	0.04%	97.76%
61999	Americo Financial Life Annunity Ins	TX	2,287	0.04%	97.80%
69116	State Life Ins Co	IN	2,282	0.04%	97.85%
63258	Federated Life Ins Co	MN	2,279	0.04%	97.89%
94358	USAble Life	AR	2,278	0.04%	97.93%
67792	Philadelphia-United Life Ins Co	PA	2,247	0.04%	97.97%

PENNSYLVANIA Insurance Department
2004 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
64211	Guarantee Trust Life Ins Co	IL	2,234	0.04%	98.01%
61409	National Benefit Life Ins Co	NY	2,054	0.04%	98.05%
93459	Pan American Assur Co	LA	1,967	0.04%	98.09%
67032	North Carolina Mut Life Ins Co	NC	1,918	0.04%	98.12%
60518	American Health & Life Ins Co	TX	1,916	0.04%	98.16%
93777	Household Life Ins Co	MI	1,874	0.03%	98.19%
81353	NYLife Ins Co Of AZ	AZ	1,869	0.03%	98.23%
66230	William Penn Life Ins Co Of NY	NY	1,863	0.03%	98.26%
78778	Guardian Ins & Annuity Co Inc	DE	1,815	0.03%	98.30%
63290	Fidelity Life Assn	IL	1,804	0.03%	98.33%
61182	Aurora Natl Life Assur Co	CA	1,787	0.03%	98.36%
77879	5 Star Life Ins Co	LA	1,785	0.03%	98.40%
68608	Symetra Life Ins Co	WA	1,763	0.03%	98.43%
63657	Garden State Life Ins Co	TX	1,717	0.03%	98.46%
60142	TIAA Cref Life Ins Co	NY	1,699	0.03%	98.49%
72222	Amica Life Ins Co	RI	1,664	0.03%	98.52%
74268	Hartford Life Grp Ins Co	IL	1,613	0.03%	98.55%
69140	First Allmerica Fin Life Ins Co	MA	1,553	0.03%	98.58%
63193	Farmers & Traders Life Ins Co	NY	1,482	0.03%	98.61%
60879	American States Life Ins Co	IN	1,479	0.03%	98.64%
65951	Merit Life Ins Co	IN	1,455	0.03%	98.67%
67083	Manhattan Natl Life Ins Co	IL	1,427	0.03%	98.69%
60410	American Fidelity Assur Co	OK	1,403	0.03%	98.72%
91391	Southwestern Life Ins Co	TX	1,397	0.03%	98.74%
70435	The Savings Bank Life Ins Co Of MA	MA	1,377	0.03%	98.77%
69477	Time Ins Co	WI	1,349	0.03%	98.79%

PENNSYLVANIA Insurance Department
2004 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
63819	Unity Financial Life Ins Co	PA	1,323	0.02%	98.82%
69310	Surety Life Ins Co	NE	1,282	0.02%	98.84%
93734	Phoenix Life & Annuity Co	CT	1,252	0.02%	98.87%
65528	Life Ins Co Of The Southwest	TX	1,241	0.02%	98.89%
92916	United American Ins Co	DE	1,214	0.02%	98.91%
61239	Bankers Fidelity Life Ins Co	GA	1,206	0.02%	98.93%
65870	Manhattan Life Ins Co	NY	1,183	0.02%	98.96%
69914	Sears Life Ins Co	TX	1,155	0.02%	98.98%
60836	American Republic Ins Co	IA	1,148	0.02%	99.00%
79022	Merrill Lynch Life Ins Co	AR	1,135	0.02%	99.02%
67261	Old Republic Life Ins Co	IL	1,105	0.02%	99.04%
63932	Bankers Life Ins Co Of NY	NY	1,089	0.02%	99.06%
67199	Old American Ins Co	MO	1,084	0.02%	99.08%
61492	Business Mens Assur Co Of Amer	SC	1,040	0.02%	99.10%
76325	Conseco Senior Health Ins Co	PA	1,011	0.02%	99.12%
72125	Physicians Life Ins Co	NE	1,010	0.02%	99.14%
66850	National Western Life Ins Co	CO	1,009	0.02%	99.16%
67598	Paul Revere Life Ins Co	MA	974	0.02%	99.17%
67695	Federal Home Life Ins Co	VA	935	0.02%	99.19%
60176	SBLI USA Mut Life Ins Co Inc	NY	934	0.02%	99.21%
61921	Citizens Security Life Ins Co	KY	919	0.02%	99.23%
62103	Columbian Mut Life Ins Co	NY	884	0.02%	99.24%
97721	Thrivent Life Ins Co	MN	882	0.02%	99.26%
60139	Lincoln Life & Annuity Co Of NY	NY	872	0.02%	99.27%
77828	Companion Life Ins Co	SC	859	0.02%	99.29%
70874	Allstate Life Ins Co Of NY	NY	806	0.01%	99.31%

PENNSYLVANIA Insurance Department
2004 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
80624	American Progressive L&H Ins Of NY	NY	789	0.01%	99.32%
69353	Teachers Protective Mut Life Ins Co	PA	773	0.01%	99.33%
68594	American Amicable Life Ins Co Of TX	TX	764	0.01%	99.35%
63126	Farm Family Life Ins Co	NY	751	0.01%	99.36%
60046	Academy Life Ins Co	MO	741	0.01%	99.38%
62057	Jefferson Pilot Lifeamerica Ins Co	NJ	737	0.01%	99.39%
65668	Lincoln Direct Life Ins Co	NE	736	0.01%	99.40%
63967	Government Personnel Mut Life Ins Co	TX	730	0.01%	99.42%
63223	Federal Life Ins Co	IL	699	0.01%	99.43%
65781	Madison Natl Life Ins Co Inc	WI	692	0.01%	99.44%
68543	Liberty Bankers Life Ins Co	OK	680	0.01%	99.46%
64017	Jefferson Natl Life Ins Co	TX	638	0.01%	99.47%
60593	National States Ins Co	MO	610	0.01%	99.48%
88668	Mutual Of Amer Life Ins Co	NY	609	0.01%	99.49%
70750	Nationwide Life & Ann Co of Amer	DE	601	0.01%	99.50%
71870	Fidelity Security Life Ins Co	MO	586	0.01%	99.51%
63177	Farmers New World Life Ins Co	WA	581	0.01%	99.52%
68039	Presidential Life Ins Co	NY	579	0.01%	99.53%
69396	Texas Life Ins Co	TX	578	0.01%	99.54%
65080	John Alden Life Ins Co	WI	577	0.01%	99.55%
81779	Individual Assur Co Life Hlth & Acc	MO	574	0.01%	99.57%
70688	Transamerica Financial Life Ins Co	NY	569	0.01%	99.58%
68675	Security Benefit Life Ins Co	KS	559	0.01%	99.59%
60216	Amalgamated Life Ins Co	NY	551	0.01%	99.60%
68810	Sentry Life Ins Co	WI	547	0.01%	99.61%
87750	Mayflower Natl Life Ins Co	IN	544	0.01%	99.62%

PENNSYLVANIA Insurance Department
2004 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
63053	Family Life Ins Co	TX	527	0.01%	99.63%
89958	JMIC Life Ins Co	FL	526	0.01%	99.64%
61875	Church Life Ins Corp	NY	525	0.01%	99.65%
70114	Unity Mut Life Ins Co	NY	511	0.01%	99.66%
69094	State Farm Life & Accident Asr Co	IL	496	0.01%	99.66%
80705	Great West Life Assur Co	MI	487	0.01%	99.67%
66540	National Farmers Union Life Ins Co	TX	467	0.01%	99.68%
60003	Park Avenue Life Ins Co	DE	462	0.01%	99.69%
97179	American Medical Security Life InsCo	WI	450	0.01%	99.70%
70580	Humanadental Ins Co	WI	445	0.01%	99.71%
84786	Colorado Bankers Life Ins Co	CO	442	0.01%	99.72%
61395	Beneficial Life Ins Co	UT	432	0.01%	99.72%
99775	Funeral Directors Life Ins Co	TX	429	0.01%	99.73%
86630	American Skandia Life Assur Corp	CT	427	0.01%	99.74%
93696	Fidelity Investments Life Ins Co	UT	398	0.01%	99.75%
69701	Union Bankers Ins Co	TX	372	0.01%	99.75%
60429	American Fidelity Life Ins Co	FL	358	0.01%	99.76%
63282	Penn Treaty Network Amer Ins Co	PA	355	0.01%	99.77%
62863	Trustmark Life Ins Co	IL	352	0.01%	99.77%
69566	Trans World Assur Co	CA	346	0.01%	99.78%
60232	AGL Life Assur Co	PA	329	0.01%	99.79%
62634	Delaware American Life Ins Co	DE	318	0.01%	99.79%
71404	Continental General Ins Co	NE	313	0.01%	99.80%
79413	United Healthcare Ins Co	CT	312	0.01%	99.80%
61832	Chesapeake Life Ins Co	OK	310	0.01%	99.81%
71714	Berkshire Life Ins Co of Amer	MA	308	0.01%	99.81%

PENNSYLVANIA Insurance Department
2004 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
67148	Occidental Life Ins Co Of NC	TX	298	0.01%	99.82%
71439	Assurity Life Ins Co	NE	291	0.01%	99.83%
97241	NGL American Life Ins Co	WI	291	0.01%	99.83%
97055	Mega Life & Health Ins Co The	OK	289	0.01%	99.84%
80594	IDS Life Ins Co Of NY	NY	288	0.01%	99.84%
67539	Pan American Life Ins Co	LA	276	0.01%	99.85%
69256	Sunamerica Life Ins Co	AZ	263	0.00%	99.85%
60704	American Life Ins Co of NY	NY	249	0.00%	99.86%
60712	American Mayflower Life Ins Co NY	NY	246	0.00%	99.86%
67660	Pennsylvania Life Ins Co	PA	239	0.00%	99.87%
69051	Standard Life Ins Co Of IN	IN	238	0.00%	99.87%
73326	Colonial American Life Ins Co	PA	233	0.00%	99.87%
87920	Locomotive Engrs&Cond Mut Prot Assn	MI	230	0.00%	99.88%
86355	Standard Life & Accident Ins Co	OK	228	0.00%	99.88%
71730	Continental American Ins Co	SC	225	0.00%	99.89%
86375	John Hancock Life Ins Co of NY	NY	221	0.00%	99.89%
70130	Universal Guaranty Life Ins Co	OH	219	0.00%	99.90%
60682	Conseco Ins Co	IL	218	0.00%	99.90%
64580	Illinois Mut Life Ins Co	IL	214	0.00%	99.90%
87645	United Fidelity Life Ins Co	TX	214	0.00%	99.91%
68500	Continental Life Ins Co Brentwood	TN	214	0.00%	99.91%
60399	American Family Life Ins Co	WI	206	0.00%	99.91%
63738	Utica Natl Life Ins Co	NY	203	0.00%	99.92%
81043	Bankers Life Ins Co	FL	195	0.00%	99.92%
61883	Central United Life Ins Co	TX	188	0.00%	99.93%
81060	Canada Life Ins Co Of Amer	MI	186	0.00%	99.93%

PENNSYLVANIA Insurance Department
2004 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
60291	American Capitol Ins Co	TX	183	0.00%	99.93%
68985	Starmount Life Ins Co	LA	169	0.00%	99.94%
64297	First Unum Life Ins Co	NY	157	0.00%	99.94%
61506	Resource Life Ins Co	IL	155	0.00%	99.94%
90247	Pharmacists Life Ins Co	IA	155	0.00%	99.94%
81442	Monitor Life Ins Co Of NY	NY	150	0.00%	99.95%
71218	Grange Life Ins Co	OH	149	0.00%	99.95%
62553	Country Life Ins Co	IL	143	0.00%	99.95%
66265	Monarch Life Ins Co	MA	130	0.00%	99.95%
69922	United Home Life Ins Co	IN	129	0.00%	99.96%
61050	MetLife Investors USA Ins Co	DE	125	0.00%	99.96%
79359	Canada Life Ins Co Of NY	NY	125	0.00%	99.96%
62928	EMC Natl Life Co	IA	110	0.00%	99.96%
67601	Paul Revere Variable Annuity Ins Co	MA	106	0.00%	99.97%
67784	Philadelphia American Life Ins Co	TX	106	0.00%	99.97%
94471	Americom Life & Annuity Ins Co	TX	102	0.00%	99.97%
78697	Combined Life Ins Co Of NY	NY	97	0.00%	99.97%
97268	Pacific Life & Annuity Co	AZ	97	0.00%	99.97%
81264	Nippon Life Ins Co Of Amer	IA	94	0.00%	99.98%
65110	Kanawha Ins Co	SC	94	0.00%	99.98%
71773	American Natl Life Ins Co Of TX	TX	93	0.00%	99.98%
93610	Manulife Ins Co	DE	89	0.00%	99.98%
67873	Pioneer American Ins Co	TX	85	0.00%	99.98%
91529	Unimerica Ins Co	WI	84	0.00%	99.98%
66109	Midwestern United Life Ins Co	IN	81	0.00%	99.98%
86371	Ullico Life Ins Co	TX	81	0.00%	99.99%

PENNSYLVANIA Insurance Department
2004 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
65722	Loyal American Life Ins Co	OH	78	0.00%	99.99%
67903	Provident Amer Life & Hlth Ins Co	OH	76	0.00%	99.99%
92495	First Sunamerica Life Ins Co	NY	75	0.00%	99.99%
92665	Aviva Life Ins Co of NY	NY	72	0.00%	99.99%
76112	Oxford Life Ins Co	AZ	71	0.00%	99.99%
63088	Farm Bureau Life Ins Co	IA	65	0.00%	99.99%
78140	Life Ins Co Of Boston & NY	NY	62	0.00%	100.00%
97764	Idealife Ins Co	CT	62	0.00%	100.00%
72850	United World Life Ins Co	NE	61	0.00%	100.00%
69272	Sunset Life Ins Co Of Amer	MO	59	0.00%	100.00%
60228	USAA Life Ins Co Of NY	NY	58	0.00%	100.00%
65471	Life Ins Co Of GA	GA	57	0.00%	100.00%
68632	VantisLife Ins Co	CT	53	0.00%	100.00%
78174	Conseco Health Ins Co	AZ	48	0.00%	100.00%
69132	State Mut Ins Co	GA	48	0.00%	100.00%
84174	Employees Life Co Mut	IL	47	0.00%	100.00%
64831	Intramerica Life Ins Co	NY	46	0.00%	100.01%
68160	Balboa Life Ins Co	CA	45	0.00%	100.01%
63479	United Teacher Assoc Ins Co	TX	45	0.00%	100.01%
78662	Senior Life Ins Co	GA	42	0.00%	100.01%
67369	Alta Health & Life Ins Co	IN	41	0.00%	100.01%
69078	Standard Security Life Ins Co Of NY	NY	40	0.00%	100.01%
68209	Provident Life & Cas Ins Co	TN	38	0.00%	100.01%
61190	Auto Owners Life Ins Co	MI	37	0.00%	100.01%
66087	Mid West Natl Life Ins Co Of TN	TX	37	0.00%	100.01%
61727	Central Reserve Life Ins Co	OH	36	0.00%	100.01%

PENNSYLVANIA Insurance Department
2004 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
70432	AIG Annuity Ins Co	TX	35	0.00%	100.01%
62421	Annuity & Life Reassur Amer Inc	CT	35	0.00%	100.01%
91693	United Family Life Ins Co	GA	35	0.00%	100.01%
67911	Pioneer Mut Life Ins Co	ND	32	0.00%	100.01%
77798	American Centurion Life Assur Co	NY	32	0.00%	100.02%
74780	Integrity Life Ins Co	OH	32	0.00%	100.02%
69507	Transamerica Life Ins & Annuity Co	NC	31	0.00%	100.02%
67393	Ozark Natl Life Ins Co	MO	29	0.00%	100.02%
75744	National Safety Life Ins Co	PA	27	0.00%	100.02%
70629	World Ins Co	NE	27	0.00%	100.02%
77720	Columbia Universal Life Ins Co	TX	26	0.00%	100.02%
64904	Investors Heritage Life Ins Co	KY	24	0.00%	100.02%
65757	Shelter Life Ins Co	MO	23	0.00%	100.02%
67946	Pioneer Security Life Ins Co	TX	23	0.00%	100.02%
60183	S USA Life Ins Co Inc	AZ	22	0.00%	100.02%
93513	MetLIfe Investors Ins Co	MO	21	0.00%	100.02%
92711	HCC Life Ins Co	IN	21	0.00%	100.02%
64220	Settlers Life Ins Co	VA	20	0.00%	100.02%
62359	Constitution Life Ins Co	TX	20	0.00%	100.02%
68446	Scor Life Ins Co	TX	20	0.00%	100.02%
60542	American Home Life Ins Co	KS	19	0.00%	100.02%
90328	First Health Life & Health Ins Co	TX	19	0.00%	100.02%
64190	Allianz Life Ins Co Of NY	NY	18	0.00%	100.02%
71471	Medico Life Ins Co	NE	18	0.00%	100.02%
61069	Anthem Life Ins Co	IN	16	0.00%	100.02%
68047	Professional Ins Co	TX	14	0.00%	100.02%

PENNSYLVANIA Insurance Department
2004 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
66419	Mutual Service Life Ins Co	MN	14	0.00%	100.02%
68284	Pyramid Life Ins Co	KS	13	0.00%	100.02%
62537	Cotton States Life Ins Co	GA	13	0.00%	100.03%
60763	American Pioneer Life Ins Co	FL	13	0.00%	100.03%
88536	Protective Life And Annuity Ins Co	AL	13	0.00%	100.03%
74209	MMA Ins Co	IN	12	0.00%	100.03%
94218	Country Investors Life Assur Co	IL	12	0.00%	100.03%
60214	First Great West Life & Annuity Ins	NY	11	0.00%	100.03%
64238	Guaranty Income Life Ins Co	LA	11	0.00%	100.03%
67628	Pekin Life Ins Co	IL	10	0.00%	100.03%
68829	Sentry Life Ins Co Of NY	NY	10	0.00%	100.03%
71480	Great Western Ins Co	UT	10	0.00%	100.03%
86126	Members Life Ins Co	WI	9	0.00%	100.03%
10091	Chase Ins Life Co of NY	NY	9	0.00%	100.03%
66443	Columbian Family Life Ins Co	NY	9	0.00%	100.03%
60140	Jackson Natl Life Ins Co Of NY	NY	9	0.00%	100.03%
78301	Westward Life Ins Co	AZ	8	0.00%	100.03%
84522	Auto Club Life Ins Co	MI	8	0.00%	100.03%
92738	American Equity Invest Life Ins Co	IA	8	0.00%	100.03%
60984	Compbenefits Ins Co	TX	7	0.00%	100.03%
74900	Brokers Natl Life Assur Co	AR	7	0.00%	100.03%
81434	First Rehab Life Ins Co Of Amer	NY	7	0.00%	100.03%
69493	Tower Life Ins Co	TX	6	0.00%	100.03%
63983	United Heritage Life Ins Co	ID	6	0.00%	100.03%
73377	Southern Security Life Ins Co	FL	6	0.00%	100.03%
60305	American Comm Mut Ins Co	MI	6	0.00%	100.03%

PENNSYLVANIA Insurance Department
2004 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
66702	National Masonic Provident Assoc	OH	6	0.00%	100.03%
68721	Security Life Ins Co Of Amer	MN	5	0.00%	100.03%
60445	American Founders Life Ins Co	TX	5	0.00%	100.03%
73288	Humana Ins Co	WI	5	0.00%	100.03%
69647	Phoenix Natl Ins Co	OH	5	0.00%	100.03%
66532	National Farm Life Ins Co	TX	5	0.00%	100.03%
84514	US Branch of Industrial Alliance Pac	WA	5	0.00%	100.03%
76031	Florida Combined Life Ins Co Inc	FL	5	0.00%	100.03%
85189	Investors Consolidated Ins Co	NH	5	0.00%	100.03%
71463	Citizens Ins Co Of Amer	CO	5	0.00%	100.03%
69485	Security Natl Life Ins Co	UT	4	0.00%	100.03%
68357	Reliable Life Ins Co	MO	4	0.00%	100.03%
93653	American Partners Life Ins Co	AZ	4	0.00%	100.03%
84654	US Branch Assumption Mut Life Ins Co	MA	4	0.00%	100.03%
60033	First Ameritas Life Ins Corp of NY	NY	4	0.00%	100.03%
80322	Citicorp Life Ins Co	AZ	4	0.00%	100.03%
79340	First Central Natl Life Ins Co NY	NY	3	0.00%	100.03%
77372	Stanford Life Ins Co	AZ	3	0.00%	100.03%
82538	National Health Ins Co	TX	3	0.00%	100.03%
70955	USA Life One Ins Co Of IN	IN	3	0.00%	100.03%
62251	Concord Heritage Life Ins Co Inc	NH	2	0%	100.03%
78093	Financial Assur Life Ins Co	TX	2	0%	100.03%
89184	Sterling Investors Life Ins Co	GA	2	0%	100.03%
81612	Pacific Union Assur Co	CA	2	0%	100.03%
67059	North Coast Life Ins Co	WA	2	0%	100.03%
67164	Chase Life & Annuity Co	DE	2	0%	100.03%

PENNSYLVANIA Insurance Department
2004 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
68802	Sentinel Security Life Ins Co	UT	1	0%	100.03%
65811	American Modern Life Ins Co	OH	1	0%	100.03%
62952	Equitable Life & Cas Ins Co	UT	1	0%	100.03%
90581	Symetra Natl Life Ins Co	WA	1	0%	100.03%
77925	Western United Life Assur Co	WA	1	0%	100.03%
71706	Standard Life & Cas Ins Co	UT	1	0%	100.03%
87963	National Teachers Assoc Life Ins Co	TX	1	0%	100.03%
91910	American Savings Life Ins Co	AZ	1	0%	100.03%
71323	Zale Life Ins Co	AZ	1	0%	100.03%
94234	American Enterprise Life Ins Co	IN	1	0%	100.03%
92649	American Underwriters Life Ins Co	AZ	1	0%	100.03%
98205	National Foundation Life Ins Co	TX	1	0%	100.03%
69418	Southern Financial Life Ins Co	LA	1	0%	100.03%
68462	Reserve Natl Ins Co	OK	0	0%	100.03%
60666	American Life & Acc Ins Co Of KY	KY	0	0%	100.03%
66214	Dixie Natl Life Ins Co	IN	0	0%	100.03%
78620	Brooke Life Ins Co	MI	0	0%	100.03%
78743	New Era Life Ins Co	TX	0	0%	100.03%
60801	American Public Life Ins Co	OK	0	0%	100.03%
84697	American Specialty Hlth Ins Co	IL	0	0%	100.03%
60631	American Investors Life Ins Co	KS	0	0%	100.03%
61093	Atlanta Life Ins Co	GA	0	0%	100.03%
82252	Landmark Life Ins Co	TX	0	0%	100.03%
71099	Parker Centennial Assur Co	WI	0	0%	100.03%
93742	Securian Life Ins Co	MN	0	0%	100.03%
88080	XL Life Ins and Annuity Co	IL	0	0%	100.03%

PENNSYLVANIA Insurance Department
2004 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
76007	Old United Life Ins Co	AZ	0	0%	100.03%
77119	Sentinel American Life Ins Co	TX	0	0%	100.03%
92703	United Natl Life Ins Co Of Amer	IL	0	0%	100.03%
64890	Investors Guaranty Life Ins Co	CA	0	0%	100.03%
61670	Citizens USA Life Ins Co	IL	0	0%	100.03%
80799	Celtic Ins Co	IL	0	0%	100.03%
11804	Conseco Life Ins Co of TX	TX	0	0%	100.03%
60992	First Metlife Investors Ins Co	NY	0	0%	100.03%
61328	Bankers Life Ins Co Of Amer	TX	0	0%	100.03%
94439	American Creditors Life Ins Co	DE	-1	0%	100.03%
61700	Central Natl Life Ins Co Omaha	DE	-3	0.00%	100.03%
79677	Forethought Life Assur Co	IN	-5	0.00%	100.03%
93521	General Fidelity Life Ins Co	CA	-8	0.00%	100.03%
62383	Centurion Life Ins Co	MO	-107	0.00%	100.03%
64467	Home Owners Life Ins Co	IL	-1,541	-0.03%	100%
	483 Companies in the Report		**$ 5,391,965**	**100.00%**	**100.00%**

END OF REPORT

PENNSYLVANIA Insurance Department
2004 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
69345	Teachers Ins & Ann Assoc Of Amer	NY	423,860	6.58%	6.58%
90611	Allianz Life Ins Co Of North Amer	MN	414,882	6.44%	13.01%
70432	AIG Annuity Ins Co	TX	411,974	6.39%	19.40%
61050	MetLife Investors USA Ins Co	DE	370,693	5.75%	25.15%
62944	AXA Equitable Life Ins Co	NY	317,445	4.92%	30.08%
65676	Lincoln Natl Life Ins Co	IN	305,393	4.74%	34.82%
65005	IDS Life Ins Co	MN	266,662	4.14%	38.95%
65978	Metropolitan Life Ins Co	NY	196,900	3.05%	42.01%
79227	Pruco Life Ins Co	AZ	175,239	2.72%	44.73%
91596	New York Life Ins & Annuity Corp	DE	171,928	2.67%	47.39%
63274	Fidelity & Guaranty Life Ins Co	MD	162,755	2.52%	49.92%
67172	Ohio Natl Life Ins Co	OH	160,947	2.50%	52.42%
79065	Sun Life Assur Co Of Canada US	DE	154,327	2.39%	54.81%
86231	Transamerica Life Ins Co	IA	154,033	2.39%	57.20%
68675	Security Benefit Life Ins Co	KS	151,032	2.34%	59.54%
80950	Travelers Life & Annuity Co	CT	149,350	2.32%	61.86%
87726	The Travelers Ins Co	CT	147,977	2.30%	64.15%
65595	Lincoln Benefit Life Co	NE	114,576	1.78%	65.93%
93432	CM Life Ins Co	CT	103,702	1.61%	67.54%
92738	American Equity Invest Life Ins Co	IA	95,400	1.48%	69.02%
80942	ING USA Annuity and LIfe Ins Co	IA	94,065	1.46%	70.48%
86630	American Skandia Life Assur Corp	CT	86,128	1.34%	71.82%
61271	Principal Life Ins Co	IA	84,851	1.32%	73.13%
70238	Variable Annuity Life Ins Co	TX	82,310	1.28%	74.41%
65935	Massachusetts Mut Life Ins Co	MA	81,685	1.27%	75.68%
68241	Prudential Ins Co Of Amer	NJ	70,347	1.09%	76.77%

PENNSYLVANIA Insurance Department
2004 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
91626	New England Life Ins Co	MA	67,138	1.04%	77.81%
92622	Western Southern Life Assur Co	OH	63,535	0.99%	78.80%
60631	American Investors Life Ins Co	KS	63,176	0.98%	79.78%
94234	American Enterprise Life Ins Co	IN	60,596	0.94%	80.72%
78077	Mony Life Ins Co Of Amer	AZ	57,926	0.90%	81.61%
79022	Merrill Lynch Life Ins Co	AR	48,061	0.75%	82.36%
61263	Bankers Life & Cas Co	IL	46,194	0.72%	83.08%
68608	Symetra Life Ins Co	WA	44,819	0.70%	83.77%
60941	AIG SunAmerica Life Assur Co	AZ	38,551	0.60%	84.37%
60488	American Gen Life Ins Co	TX	35,509	0.55%	84.92%
70769	Erie Family Life Ins Co	PA	35,101	0.54%	85.47%
69507	Transamerica Life Ins & Annuity Co	NC	34,036	0.53%	85.99%
65749	Cuna Mut Life Ins Co	IA	32,504	0.50%	86.50%
70025	General Electric Capital Assur Co	DE	32,398	0.50%	87.00%
65528	Life Ins Co Of The Southwest	TX	32,223	0.50%	87.50%
65536	GE Life And Annuity Assur Co	VA	29,577	0.46%	87.96%
66605	Peoples Benefit Life Ins Co	IA	29,559	0.46%	88.42%
74780	Integrity Life Ins Co	OH	28,970	0.45%	88.87%
78778	Guardian Ins & Annuity Co Inc	DE	28,361	0.44%	89.31%
93513	MetLIfe Investors Ins Co	MO	28,135	0.44%	89.74%
66168	Minnesota Life Ins Co	MN	25,009	0.39%	90.13%
69108	State Farm Life Ins Co	IL	24,178	0.38%	90.51%
93548	PHL Variable Ins Co	CT	22,301	0.35%	90.85%
63312	Great American Life Ins Co	OH	21,972	0.34%	91.19%
60739	American Natl Ins Co	TX	21,693	0.34%	91.53%
90557	Kemper Investors Life Ins Co	IL	21,582	0.33%	91.86%

PENNSYLVANIA Insurance Department
2004 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
97977	Ameritas Variable Life Ins Co	NE	21,445	0.33%	92.20%
64939	Investors Ins Corp	DE	20,835	0.32%	92.52%
67091	Northwestern Mut Life Ins Co	WI	19,446	0.30%	92.82%
93696	Fidelity Investments Life Ins Co	UT	18,442	0.29%	93.11%
67105	Reliastar Life Ins Co	MN	18,392	0.29%	93.39%
65056	Jackson Natl Life Ins Co	MI	17,790	0.28%	93.67%
64513	Horace Mann Life Ins Co	IL	16,481	0.26%	93.93%
61492	Business Mens Assur Co Of Amer	SC	16,320	0.25%	94.18%
66672	American Gen Life & Acc Ins Co	TN	15,357	0.24%	94.42%
60607	American Intl Life Assr Co NY	NY	14,594	0.23%	94.64%
70092	Glenbrook Life & Annuity Co	AZ	14,564	0.23%	94.87%
68845	Shenandoah Life Ins Co	VA	14,532	0.23%	95.09%
66044	Midland Natl Life Ins Co	IA	14,479	0.22%	95.32%
80837	Union Central Life Ins Co	OH	13,333	0.21%	95.53%
63401	First Colony Life Ins Co	VA	12,740	0.20%	95.72%
66915	New York Life Ins Co	NY	12,623	0.20%	95.92%
60142	TIAA Cref Life Ins Co	NY	11,433	0.18%	96.10%
71129	Fort Dearborn Life Ins Co	IL	11,339	0.18%	96.27%
97721	Thrivent Life Ins Co	MN	10,681	0.17%	96.44%
69663	USAA Life Ins Co	TX	10,507	0.16%	96.60%
68039	Presidential Life Ins Co	NY	10,070	0.16%	96.76%
91413	Western Reserve Life Assur Co of OH	OH	9,129	0.14%	96.90%
84824	Allmerica Financial Life & Annuity	MA	8,458	0.13%	97.03%
61212	Baltimore Life Ins Co	MD	7,999	0.12%	97.15%
94471	Americom Life & Annuity Ins Co	TX	7,997	0.12%	97.28%
60895	American United Life Ins Co	IN	7,897	0.12%	97.40%

PENNSYLVANIA Insurance Department
2004 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
60186	Allstate Life Ins Co	IL	7,727	0.12%	97.52%
66869	Nationwide Life Ins Co	OH	7,549	0.12%	97.64%
99775	Funeral Directors Life Ins Co	TX	7,232	0.11%	97.75%
64327	Harleysville Life Ins Co	PA	6,971	0.11%	97.86%
69868	United Of Omaha Life Ins Co	NE	5,715	0.09%	97.95%
88072	Hartford Life Ins Co	CT	5,548	0.09%	98.03%
68136	Protective Life Ins Co	TN	5,296	0.08%	98.12%
66680	National Life Ins Co	VT	5,180	0.08%	98.20%
61689	Amerus Life Ins Co	IA	5,064	0.08%	98.27%
66281	Monumental Life Ins Co	MD	4,924	0.08%	98.35%
61999	Americo Financial Life Annunity Ins	TX	4,652	0.07%	98.42%
76236	Cincinnati Life Ins Co	OH	4,364	0.07%	98.49%
65315	Liberty Life Assur Co Of Boston	MA	4,343	0.07%	98.56%
64017	Jefferson Natl Life Ins Co	TX	4,102	0.06%	98.62%
86509	Ing Life Ins & Annuity Co	CT	4,065	0.06%	98.68%
92916	United American Ins Co	DE	3,713	0.06%	98.74%
68381	Reliance Standard Life Ins Co	IL	2,897	0.04%	98.79%
65722	Loyal American Life Ins Co	OH	2,820	0.04%	98.83%
66427	MTL Ins Co	IL	2,808	0.04%	98.87%
63495	First Investors Life Ins Co	NY	2,591	0.04%	98.91%
62286	Golden Rule Ins Co	IL	2,499	0.04%	98.95%
67865	Jefferson Pilot Life Ins Co	NC	2,472	0.04%	98.99%
70408	Union Security Ins Co	IA	2,397	0.04%	99.03%
69019	Standard Ins Co	OR	2,372	0.04%	99.07%
60682	Conseco Ins Co	IL	2,188	0.03%	99.10%
68772	Security Mut Life Ins Co Of NY	NY	2,167	0.03%	99.13%

PENNSYLVANIA Insurance Department
2004 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
68322	Great West Life & Annuity Ins Co	CO	2,107	0.03%	99.17%
60038	Acacia Life Ins Co	DC	2,001	0.03%	99.20%
70874	Allstate Life Ins Co Of NY	NY	1,926	0.03%	99.23%
66311	Motorists Life Ins Co	OH	1,906	0.03%	99.26%
66583	National Guardian Life Ins Co	WI	1,900	0.03%	99.29%
67784	Philadelphia American Life Ins Co	TX	1,862	0.03%	99.32%
67644	Penn Mut Life Ins Co	PA	1,862	0.03%	99.34%
93653	American Partners Life Ins Co	AZ	1,804	0.03%	99.37%
62898	Aviva Life Ins Co	DE	1,638	0.03%	99.40%
65242	Lafayette Life Ins Co	IN	1,569	0.02%	99.42%
80624	American Progressive L&H Ins Of NY	NY	1,500	0.02%	99.45%
67814	Phoenix Life Ins Co	NY	1,463	0.02%	99.47%
60140	Jackson Natl Life Ins Co Of NY	NY	1,392	0.02%	99.49%
62626	Cuna Mut Ins Society	WI	1,369	0.02%	99.51%
75264	National Integrity Life Ins Co	NY	1,317	0.02%	99.53%
60992	First Metlife Investors Ins Co	NY	1,302	0.02%	99.55%
67121	Transamerica Occidental Life Ins Co	IA	1,290	0.02%	99.57%
62057	Jefferson Pilot Lifeamerica Ins Co	NJ	1,205	0.02%	99.59%
80594	IDS Life Ins Co Of NY	NY	1,167	0.02%	99.61%
70254	Jefferson Pilot Financial Ins Co	NE	1,121	0.02%	99.63%
71153	Hartford Life & Annuity Ins Co	CT	1,085	0.02%	99.64%
63207	Chase Ins Life and Annuity Co	IL	1,020	0.02%	99.66%
89206	Ohio Natl Life Assur Corp	OH	987	0.02%	99.67%
69256	Sunamerica Life Ins Co	AZ	962	0.01%	99.69%
67466	Pacific Life Ins Co	NE	946	0.01%	99.70%
70750	Nationwide Life & Ann Co of Amer	DE	890	0.01%	99.72%

PENNSYLVANIA Insurance Department
2004 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
62510	Equitrust Life Ins Co	IA	854	0.01%	99.73%
64130	Life Investors Ins Co Of Amer	IA	833	0.01%	99.74%
63487	Investors Life Ins Co North Amer	TX	818	0.01%	99.76%
65099	John Hancock Life Ins Co	MA	774	0.01%	99.77%
99937	Columbus Life Ins Co	OH	747	0.01%	99.78%
93661	Annuity Investors Life Ins Co	OH	717	0.01%	99.79%
66842	AIG Life Ins Co	DE	622	0.01%	99.80%
68764	Security Financial Life Ins Co	NE	617	0.01%	99.81%
63193	Farmers & Traders Life Ins Co	NY	596	0.01%	99.82%
61875	Church Life Ins Corp	NY	579	0.01%	99.83%
63665	General American Life Ins Co	MO	553	0.01%	99.84%
72125	Physicians Life Ins Co	NE	532	0.01%	99.84%
92657	Nationwide Life And Annuity Ins Co	OH	498	0.01%	99.85%
61301	Ameritas Life Ins Corp	NE	489	0.01%	99.86%
84174	Employees Life Co Mut	IL	463	0.01%	99.87%
60139	Lincoln Life & Annuity Co Of NY	NY	429	0.01%	99.87%
92495	First Sunamerica Life Ins Co	NY	419	0.01%	99.88%
84786	Colorado Bankers Life Ins Co	CO	416	0.01%	99.89%
65129	Kansas City Life Ins Co	MO	389	0.01%	99.89%
69051	Standard Life Ins Co Of IN	IN	387	0.01%	99.90%
66974	North American Co Life & Hlth Ins	IL	345	0.01%	99.90%
68543	Liberty Bankers Life Ins Co	OK	319	0.00%	99.91%
72222	Amica Life Ins Co	RI	304	0.00%	99.91%
90212	Great Southern Life Ins Co	TX	291	0.00%	99.92%
97136	Metropolitan Tower Life Ins Co	DE	283	0.00%	99.92%
67660	Pennsylvania Life Ins Co	PA	275	0.00%	99.93%

PENNSYLVANIA Insurance Department
2004 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
71439	Assurity Life Ins Co	NE	260	0.00%	99.93%
64645	Indianapolis Life Ins Co	IN	259	0.00%	99.94%
70319	Washington Natl Ins Co	IL	240	0.00%	99.94%
70580	Humanadental Ins Co	WI	224	0.00%	99.94%
64246	Guardian Life Ins Co Of Amer	NY	208	0.00%	99.95%
63177	Farmers New World Life Ins Co	WA	201	0.00%	99.95%
68225	Nationwide Life Ins Co of Amer	PA	183	0.00%	99.95%
70114	Unity Mut Life Ins Co	NY	181	0.00%	99.95%
86355	Standard Life & Accident Ins Co	OK	154	0.00%	99.96%
76953	ING Ins Co Of America	FL	150	0.00%	99.96%
62308	Connecticut General Life Ins Co	CT	141	0.00%	99.96%
94099	United Investors Life Ins Co	MO	132	0.00%	99.96%
72990	GE Capital Life Assur Co Of NY	NY	131	0.00%	99.97%
64505	Homesteaders Life Co	IA	128	0.00%	99.97%
66370	Mony Life Ins Co	NY	127	0.00%	99.97%
87750	Mayflower Natl Life Ins Co	IN	113	0.00%	99.97%
68810	Sentry Life Ins Co	WI	109	0.00%	99.97%
65781	Madison Natl Life Ins Co Inc	WI	101	0.00%	99.97%
61808	Charter Natl Life Ins Co	IL	92	0.00%	99.98%
63223	Federal Life Ins Co	IL	82	0.00%	99.98%
65900	Conseco Life Ins Co	IN	80	0.00%	99.98%
63258	Federated Life Ins Co	MN	79	0.00%	99.98%
65919	Primerica Life Ins Co	MA	78	0.00%	99.98%
61360	Reliastar Life Ins Co Of NY	NY	74	0.00%	99.98%
90247	Pharmacists Life Ins Co	IA	72	0.00%	99.98%
70211	Valley Forge Life Ins Co	IN	64	0.00%	99.98%

PENNSYLVANIA Insurance Department
2004 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
63126	Farm Family Life Ins Co	NY	58	0.00%	99.98%
65927	Lincoln Heritage Life Ins Co	IL	57	0.00%	99.99%
71404	Continental General Ins Co	NE	55	0.00%	99.99%
66850	National Western Life Ins Co	CO	50	0.00%	99.99%
81060	Canada Life Ins Co Of Amer	MI	49	0.00%	99.99%
60275	American Bankers Life Assur Co Of FL	FL	45	0.00%	99.99%
64580	Illinois Mut Life Ins Co	IL	40	0.00%	99.99%
81620	Metlife Investors Ins Co of CA	CA	40	0.00%	99.99%
65765	Reassure America Life Ins Co	IL	39	0.00%	99.99%
70416	MML Bay State Life Ins Co	CT	38	0.00%	99.99%
61395	Beneficial Life Ins Co	UT	34	0.00%	99.99%
61883	Central United Life Ins Co	TX	27	0.00%	99.99%
63738	Utica Natl Life Ins Co	NY	27	0.00%	99.99%
60291	American Capitol Ins Co	TX	26	0.00%	99.99%
67695	Federal Home Life Ins Co	VA	24	0.00%	99.99%
60879	American States Life Ins Co	IN	24	0.00%	99.99%
72664	Sun Life Ins & Annuity Co Of NY	NY	23	0.00%	99.99%
71870	Fidelity Security Life Ins Co	MO	21	0.00%	99.99%
67989	American Memorial Life Ins Co	SD	21	0.00%	99.99%
67180	Ohio State Life Ins Co	TX	19	0.00%	99.99%
80659	US Bus of the Canada Life Assur Co	MI	19	0.00%	100.00%
63967	Government Personnel Mut Life Ins Co	TX	18	0.00%	100.00%
62928	EMC Natl Life Co	IA	17	0.00%	100.00%
69094	State Farm Life & Accident Asr Co	IL	16	0.00%	100.00%
61727	Central Reserve Life Ins Co	OH	16	0.00%	100.00%
62413	Continental Assur Co	IL	12	0.00%	100.00%

PENNSYLVANIA Insurance Department
2004 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
68594	American Amicable Life Ins Co Of TX	TX	12	0.00%	100.00%
97055	Mega Life & Health Ins Co The	OK	12	0.00%	100.00%
69310	Surety Life Ins Co	NE	11	0.00%	100.00%
70483	Western & Southern Life Ins Co	OH	11	0.00%	100.00%
69140	First Allmerica Fin Life Ins Co	MA	10	0.00%	100.00%
71854	AAA Life Ins Co	MI	10	0.00%	100.00%
63053	Family Life Ins Co	TX	9	0.00%	100.00%
70106	United States Life Ins Co In NYC	NY	9	0.00%	100.00%
60228	USAA Life Ins Co Of NY	NY	9	0.00%	100.00%
76112	Oxford Life Ins Co	AZ	8	0.00%	100.00%
80675	US Bus of Crown Life Ins Co	MI	8	0.00%	100.00%
81442	Monitor Life Ins Co Of NY	NY	8	0.00%	100.00%
64904	Investors Heritage Life Ins Co	KY	8	0.00%	100.00%
77720	Columbia Universal Life Ins Co	TX	8	0.00%	100.00%
60534	American Heritage Life Ins Co	FL	7	0.00%	100.00%
77798	American Centurion Life Assur Co	NY	7	0.00%	100.00%
60046	Academy Life Ins Co	MO	6	0.00%	100.00%
70688	Transamerica Financial Life Ins Co	NY	6	0.00%	100.00%
87645	United Fidelity Life Ins Co	TX	5	0.00%	100.00%
82848	ML Life Ins Co Of NY	NY	5	0.00%	100.00%
60410	American Fidelity Assur Co	OK	5	0.00%	100.00%
67032	North Carolina Mut Life Ins Co	NC	4	0.00%	100.00%
77674	Town & Country Life Ins Co	UT	4	0.00%	100.00%
94218	Country Investors Life Assur Co	IL	4	0.00%	100.00%
65668	Lincoln Direct Life Ins Co	NE	4	0.00%	100.00%
63088	Farm Bureau Life Ins Co	IA	4	0.00%	100.00%

PENNSYLVANIA Insurance Department
2004 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
60429	American Fidelity Life Ins Co	FL	3	0%	100.00%
93629	Prudential Retirement Ins & Anuty Co	CT	3	0%	100.00%
69477	Time Ins Co	WI	3	0%	100.00%
98213	Financial Benefit Life Ins Co	KS	3	0%	100.00%
61425	Trustmark Ins Co	IL	3	0%	100.00%
66540	National Farmers Union Life Ins Co	TX	2	0%	100.00%
70335	West Coast Life Ins Co	NE	2	0%	100.00%
61832	Chesapeake Life Ins Co	OK	2	0%	100.00%
60445	American Founders Life Ins Co	TX	2	0%	100.00%
64831	Intramerica Life Ins Co	NY	2	0%	100.00%
61190	Auto Owners Life Ins Co	MI	1	0%	100.00%
66230	William Penn Life Ins Co Of NY	NY	1	0%	100.00%
69116	State Life Ins Co	IN	1	0%	100.00%
68713	Security Life Of Denver Ins Co	CO	1	0%	100.00%
69744	Union Labor Life Ins Co	MD	1	0%	100.00%
67792	Philadelphia-United Life Ins Co	PA	1	0%	100.00%
60577	American Income Life Ins Co	IN	1	0%	100.00%
80802	US Branch SunLife Assur Co Of Canada	MI	1	0%	100.00%
71773	American Natl Life Ins Co Of TX	TX	1	0%	100%
67539	Pan American Life Ins Co	LA	1	0%	100%
62049	Colonial Life & Accident Ins Co	SC	1	0%	100%
66265	Monarch Life Ins Co	MA	1	0%	100%
66087	Mid West Natl Life Ins Co Of TN	TX	1	0%	100%
69396	Texas Life Ins Co	TX	0	0%	100%
68721	Security Life Ins Co Of Amer	MN	0	0%	100%
88668	Mutual Of Amer Life Ins Co	NY	0	0%	100%

PENNSYLVANIA Insurance Department
2004 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
76325	Conseco Senior Health Ins Co	PA	0	0%	100%
69930	United Ins Co Of Amer	IL	0	0%	100%
61476	Boston Mut Life Ins Co	MA	0	0%	100%
67873	Pioneer American Ins Co	TX	0	0%	100%
67393	Ozark Natl Life Ins Co	MO	0	0%	100%
97764	Idealife Ins Co	CT	0	0%	100%
61239	Bankers Fidelity Life Ins Co	GA	0	0%	100%
70130	Universal Guaranty Life Ins Co	OH	0	0%	100%
67946	Pioneer Security Life Ins Co	TX	0	0%	100%
67083	Manhattan Natl Life Ins Co	IL	0	0%	100%
68446	Scor Life Ins Co	TX	0	0%	100%
65331	Liberty Natl Life Ins Co	AL	0	0%	100%
64211	Guarantee Trust Life Ins Co	IL	0	0%	100%
65471	Life Ins Co Of GA	GA	0	0%	100%
69485	Security Natl Life Ins Co	UT	0	0%	100%
67148	Occidental Life Ins Co Of NC	TX	0	0%	100%
69566	Trans World Assur Co	CA	0	0%	100%
91391	Southwestern Life Ins Co	TX	0	0%	100%
94250	Banner Life Ins Co	MD	-1	0%	100%
	279 Companies in the Report		**$6,445,953**	**100.00%**	**100.00%**

END OF REPORT

PENNSYLVANIA Insurance Department
2004 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
80942	ING USA Annuity and LIfe Ins Co	IA	448,744	14.13%	14.13%
70092	Glenbrook Life & Annuity Co	AZ	313,256	9.86%	23.99%
65056	Jackson Natl Life Ins Co	MI	278,468	8.77%	32.75%
86509	Ing Life Ins & Annuity Co	CT	234,422	7.38%	40.13%
69345	Teachers Ins & Ann Assoc Of Amer	NY	197,212	6.21%	46.34%
66044	Midland Natl Life Ins Co	IA	154,736	4.87%	51.21%
65676	Lincoln Natl Life Ins Co	IN	150,540	4.74%	55.95%
79065	Sun Life Assur Co Of Canada US	DE	138,391	4.36%	60.31%
86630	American Skandia Life Assur Corp	CT	131,401	4.14%	64.44%
65978	Metropolitan Life Ins Co	NY	114,699	3.61%	68.05%
62944	AXA Equitable Life Ins Co	NY	106,797	3.36%	71.42%
66850	National Western Life Ins Co	CO	91,059	2.87%	74.28%
60941	AIG SunAmerica Life Assur Co	AZ	89,191	2.81%	77.09%
60186	Allstate Life Ins Co	IL	75,782	2.39%	79.48%
68322	Great West Life & Annuity Ins Co	CO	59,558	1.87%	81.35%
70238	Variable Annuity Life Ins Co	TX	53,180	1.67%	83.03%
67865	Jefferson Pilot Life Ins Co	NC	50,573	1.59%	84.62%
87726	The Travelers Ins Co	CT	49,420	1.56%	86.17%
65595	Lincoln Benefit Life Co	NE	44,254	1.39%	87.57%
66974	North American Co Life & Hlth Ins	IL	42,840	1.35%	88.91%
60739	American Natl Ins Co	TX	37,153	1.17%	90.08%
60232	AGL Life Assur Co	PA	35,460	1.12%	91.20%
70688	Transamerica Financial Life Ins Co	NY	31,827	1.00%	92.20%
60895	American United Life Ins Co	IN	29,936	0.94%	93.14%
62626	Cuna Mut Ins Society	WI	20,543	0.65%	93.79%
61689	Amerus Life Ins Co	IA	19,809	0.62%	94.42%

PENNSYLVANIA Insurance Department
2004 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
61271	Principal Life Ins Co	IA	18,342	0.58%	94.99%
65749	Cuna Mut Life Ins Co	IA	16,314	0.51%	95.51%
80837	Union Central Life Ins Co	OH	15,776	0.50%	96.00%
62898	Aviva Life Ins Co	DE	15,140	0.48%	96.48%
78778	Guardian Ins & Annuity Co Inc	DE	13,072	0.41%	96.89%
67105	Reliastar Life Ins Co	MN	11,397	0.36%	97.25%
68608	Symetra Life Ins Co	WA	9,675	0.30%	97.55%
65935	Massachusetts Mut Life Ins Co	MA	8,870	0.28%	97.83%
68241	Prudential Ins Co Of Amer	NJ	8,555	0.27%	98.10%
68675	Security Benefit Life Ins Co	KS	6,673	0.21%	98.31%
90557	Kemper Investors Life Ins Co	IL	5,826	0.18%	98.50%
68810	Sentry Life Ins Co	WI	5,763	0.18%	98.68%
65005	IDS Life Ins Co	MN	5,393	0.17%	98.85%
68381	Reliance Standard Life Ins Co	IL	4,439	0.14%	98.99%
66842	AIG Life Ins Co	DE	4,370	0.14%	99.12%
65099	John Hancock Life Ins Co	MA	3,124	0.10%	99.22%
68136	Protective Life Ins Co	TN	2,932	0.09%	99.32%
70769	Erie Family Life Ins Co	PA	2,763	0.09%	99.40%
88668	Mutual Of Amer Life Ins Co	NY	2,309	0.07%	99.48%
62308	Connecticut General Life Ins Co	CT	2,156	0.07%	99.54%
60607	American Intl Life Assr Co NY	NY	1,908	0.06%	99.60%
88072	Hartford Life Ins Co	CT	1,476	0.05%	99.65%
69868	United Of Omaha Life Ins Co	NE	1,176	0.04%	99.69%
66370	Mony Life Ins Co	NY	1,132	0.04%	99.72%
61050	MetLife Investors USA Ins Co	DE	981	0.03%	99.75%
66915	New York Life Ins Co	NY	902	0.03%	99.78%

PENNSYLVANIA Insurance Department
2004 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
66583	National Guardian Life Ins Co	WI	878	0.03%	99.81%
63223	Federal Life Ins Co	IL	675	0.02%	99.83%
65528	Life Ins Co Of The Southwest	TX	660	0.02%	99.85%
93629	Prudential Retirement Ins & Anuty Co	CT	573	0.02%	99.87%
67466	Pacific Life Ins Co	NE	569	0.02%	99.89%
91413	Western Reserve Life Assur Co of OH	OH	551	0.02%	99.90%
69507	Transamerica Life Ins & Annuity Co	NC	529	0.02%	99.92%
66605	Peoples Benefit Life Ins Co	IA	436	0.01%	99.93%
64130	Life Investors Ins Co Of Amer	IA	306	0.01%	99.94%
64645	Indianapolis Life Ins Co	IN	289	0.01%	99.95%
63312	Great American Life Ins Co	OH	176	0.01%	99.96%
65498	Life Ins Co Of North Amer	PA	158	0.01%	99.96%
93653	American Partners Life Ins Co	AZ	147	0.00%	99.97%
70025	General Electric Capital Assur Co	DE	143	0.00%	99.97%
60488	American Gen Life Ins Co	TX	122	0.00%	99.98%
92495	First Sunamerica Life Ins Co	NY	112	0.00%	99.98%
65838	John Hancock Life Ins Co (USA)	MI	109	0.00%	99.98%
70874	Allstate Life Ins Co Of NY	NY	101	0.00%	99.99%
61212	Baltimore Life Ins Co	MD	83	0.00%	99.99%
65242	Lafayette Life Ins Co	IN	82	0.00%	99.99%
67644	Penn Mut Life Ins Co	PA	70	0.00%	99.99%
79022	Merrill Lynch Life Ins Co	AR	63	0.00%	100.00%
71870	Fidelity Security Life Ins Co	MO	59	0.00%	100.00%
67121	Transamerica Occidental Life Ins Co	IA	52	0.00%	100.00%
77798	American Centurion Life Assur Co	NY	52	0.00%	100.00%
70432	AIG Annuity Ins Co	TX	47	0.00%	100.00%

PENNSYLVANIA Insurance Department
2004 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
93661	Annuity Investors Life Ins Co	OH	35	0.00%	100.00%
62413	Continental Assur Co	IL	33	0.00%	100.01%
66869	Nationwide Life Ins Co	OH	32	0.00%	100.01%
69256	Sunamerica Life Ins Co	AZ	24	0.00%	100.01%
63487	Investors Life Ins Co North Amer	TX	15	0.00%	100.01%
61999	Americo Financial Life Annunity Ins	TX	15	0.00%	100.01%
63274	Fidelity & Guaranty Life Ins Co	MD	12	0.00%	100.01%
94234	American Enterprise Life Ins Co	IN	11	0.00%	100.01%
76953	ING Ins Co Of America	FL	11	0.00%	100.01%
90212	Great Southern Life Ins Co	TX	10	0.00%	100.01%
67814	Phoenix Life Ins Co	NY	8	0.00%	100.01%
70254	Jefferson Pilot Financial Ins Co	NE	8	0.00%	100.01%
81213	American Maturity Life Ins Co	CT	8	0.00%	100.01%
63665	General American Life Ins Co	MO	6	0.00%	100.01%
62057	Jefferson Pilot Lifeamerica Ins Co	NJ	5	0.00%	100.01%
80950	Travelers Life & Annuity Co	CT	4	0.00%	100.01%
68845	Shenandoah Life Ins Co	VA	2	0.00%	100.01%
80594	IDS Life Ins Co Of NY	NY	1	0%	100.01%
82538	National Health Ins Co	TX	1	0%	100.01%
60140	Jackson Natl Life Ins Co Of NY	NY	1	0%	100.01%
70815	Hartford Life & Accident Ins Co	CT	1	0%	100.01%
64017	Jefferson Natl Life Ins Co	TX	1	0%	100.01%
91391	Southwestern Life Ins Co	TX	0	0%	100.01%
67989	American Memorial Life Ins Co	SD	0	0%	100.01%
62596	Union Fidelity Life Ins Co	IL	0	0%	100.01%
86231	Transamerica Life Ins Co	IA	0	0%	100.01%

PENNSYLVANIA Insurance Department
2004 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
84824	Allmerica Financial Life & Annuity	MA	0	0%	100.01%
60445	American Founders Life Ins Co	TX	0	0%	100.01%
69140	First Allmerica Fin Life Ins Co	MA	-57	0.00%	100.01%
60054	Aetna Life Ins Co	CT	-282	-0.01%	100%
	108 Companies in the Report		**$3,176,662**	**100.00%**	**100.00%**

END OF REPORT

PENNSYLVANIA Insurance Department
2004 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	621,072	6.45%	6.45%
80942	ING USA Annuity and LIfe Ins Co	IA	542,809	5.64%	12.10%
65676	Lincoln Natl Life Ins Co	IN	455,933	4.74%	16.83%
62944	AXA Equitable Life Ins Co	NY	424,242	4.41%	21.24%
90611	Allianz Life Ins Co Of North Amer	MN	414,882	4.31%	25.55%
70432	AIG Annuity Ins Co	TX	412,020	4.28%	29.84%
61050	MetLife Investors USA Ins Co	DE	371,674	3.86%	33.70%
70092	Glenbrook Life & Annuity Co	AZ	327,819	3.41%	37.10%
65978	Metropolitan Life Ins Co	NY	311,598	3.24%	40.34%
65056	Jackson Natl Life Ins Co	MI	296,258	3.08%	43.42%
79065	Sun Life Assur Co Of Canada US	DE	292,718	3.04%	46.46%
65005	IDS Life Ins Co	MN	272,055	2.83%	49.29%
86509	Ing Life Ins & Annuity Co	CT	238,487	2.48%	51.77%
86630	American Skandia Life Assur Corp	CT	217,529	2.26%	54.03%
87726	The Travelers Ins Co	CT	197,397	2.05%	56.08%
79227	Pruco Life Ins Co	AZ	175,239	1.82%	57.90%
91596	New York Life Ins & Annuity Corp	DE	171,928	1.79%	59.69%
66044	Midland Natl Life Ins Co	IA	169,215	1.76%	61.45%
63274	Fidelity & Guaranty Life Ins Co	MD	162,767	1.69%	63.14%
67172	Ohio Natl Life Ins Co	OH	160,947	1.67%	64.81%
65595	Lincoln Benefit Life Co	NE	158,830	1.65%	66.46%
68675	Security Benefit Life Ins Co	KS	157,705	1.64%	68.10%
86231	Transamerica Life Ins Co	IA	154,033	1.60%	69.70%
80950	Travelers Life & Annuity Co	CT	149,354	1.55%	71.25%
70238	Variable Annuity Life Ins Co	TX	135,489	1.41%	72.66%
60941	AIG SunAmerica Life Assur Co	AZ	127,742	1.33%	73.99%

PENNSYLVANIA Insurance Department
2004 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
93432	CM Life Ins Co	CT	103,702	1.08%	75.07%
61271	Principal Life Ins Co	IA	103,193	1.07%	76.14%
92738	American Equity Invest Life Ins Co	IA	95,400	0.99%	77.13%
66850	National Western Life Ins Co	CO	91,109	0.95%	78.08%
65935	Massachusetts Mut Life Ins Co	MA	90,555	0.94%	79.02%
60186	Allstate Life Ins Co	IL	83,510	0.87%	79.89%
68241	Prudential Ins Co Of Amer	NJ	78,902	0.82%	80.71%
91626	New England Life Ins Co	MA	67,138	0.70%	81.40%
92622	Western Southern Life Assur Co	OH	63,535	0.66%	82.06%
60631	American Investors Life Ins Co	KS	63,176	0.66%	82.72%
68322	Great West Life & Annuity Ins Co	CO	61,665	0.64%	83.36%
94234	American Enterprise Life Ins Co	IN	60,607	0.63%	83.99%
60739	American Natl Ins Co	TX	58,846	0.61%	84.60%
78077	Mony Life Ins Co Of Amer	AZ	57,926	0.60%	85.21%
68608	Symetra Life Ins Co	WA	54,493	0.57%	85.77%
67865	Jefferson Pilot Life Ins Co	NC	53,046	0.55%	86.32%
65749	Cuna Mut Life Ins Co	IA	48,818	0.51%	86.83%
79022	Merrill Lynch Life Ins Co	AR	48,124	0.50%	87.33%
61263	Bankers Life & Cas Co	IL	46,194	0.48%	87.81%
66974	North American Co Life & Hlth Ins	IL	43,185	0.45%	88.26%
78778	Guardian Ins & Annuity Co Inc	DE	41,433	0.43%	88.69%
70769	Erie Family Life Ins Co	PA	37,864	0.39%	89.08%
60895	American United Life Ins Co	IN	37,833	0.39%	89.48%
60488	American Gen Life Ins Co	TX	35,631	0.37%	89.85%
60232	AGL Life Assur Co	PA	35,460	0.37%	90.22%
69507	Transamerica Life Ins & Annuity Co	NC	34,565	0.36%	90.57%

PENNSYLVANIA Insurance Department
2004 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
65528	Life Ins Co Of The Southwest	TX	32,883	0.34%	90.92%
70025	General Electric Capital Assur Co	DE	32,541	0.34%	91.25%
70688	Transamerica Financial Life Ins Co	NY	31,833	0.33%	91.59%
66605	Peoples Benefit Life Ins Co	IA	29,996	0.31%	91.90%
67105	Reliastar Life Ins Co	MN	29,789	0.31%	92.21%
65536	GE Life And Annuity Assur Co	VA	29,577	0.31%	92.51%
80837	Union Central Life Ins Co	OH	29,109	0.30%	92.82%
74780	Integrity Life Ins Co	OH	28,970	0.30%	93.12%
93513	MetLife Investors Ins Co	MO	28,135	0.29%	93.41%
90557	Kemper Investors Life Ins Co	IL	27,408	0.28%	93.69%
66168	Minnesota Life Ins Co	MN	25,009	0.26%	93.95%
61689	Amerus Life Ins Co	IA	24,873	0.26%	94.21%
69108	State Farm Life Ins Co	IL	24,178	0.25%	94.46%
93548	PHL Variable Ins Co	CT	22,301	0.23%	94.70%
63312	Great American Life Ins Co	OH	22,148	0.23%	94.93%
62626	Cuna Mut Ins Society	WI	21,912	0.23%	95.15%
97977	Ameritas Variable Life Ins Co	NE	21,445	0.22%	95.38%
64939	Investors Ins Corp	DE	20,835	0.22%	95.59%
67091	Northwestern Mut Life Ins Co	WI	19,446	0.20%	95.80%
93696	Fidelity Investments Life Ins Co	UT	18,442	0.19%	95.99%
62898	Aviva Life Ins Co	DE	16,778	0.17%	96.16%
60607	American Intl Life Assr Co NY	NY	16,501	0.17%	96.33%
64513	Horace Mann Life Ins Co	IL	16,481	0.17%	96.50%
61492	Business Mens Assur Co Of Amer	SC	16,320	0.17%	96.67%
66672	American Gen Life & Acc Ins Co	TN	15,357	0.16%	96.83%
68845	Shenandoah Life Ins Co	VA	14,535	0.15%	96.98%

PENNSYLVANIA Insurance Department
2004 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
66915	New York Life Ins Co	NY	13,525	0.14%	97.13%
63401	First Colony Life Ins Co	VA	12,740	0.13%	97.26%
60142	TIAA Cref Life Ins Co	NY	11,433	0.12%	97.38%
71129	Fort Dearborn Life Ins Co	IL	11,339	0.12%	97.49%
97721	Thrivent Life Ins Co	MN	10,681	0.11%	97.61%
69663	USAA Life Ins Co	TX	10,507	0.11%	97.71%
68039	Presidential Life Ins Co	NY	10,070	0.10%	97.82%
91413	Western Reserve Life Assur Co of OH	OH	9,681	0.10%	97.92%
84824	Allmerica Financial Life & Annuity	MA	8,458	0.09%	98.01%
68136	Protective Life Ins Co	TN	8,228	0.09%	98.09%
61212	Baltimore Life Ins Co	MD	8,082	0.08%	98.18%
94471	Americom Life & Annuity Ins Co	TX	7,997	0.08%	98.26%
66869	Nationwide Life Ins Co	OH	7,581	0.08%	98.34%
68381	Reliance Standard Life Ins Co	IL	7,336	0.08%	98.42%
99775	Funeral Directors Life Ins Co	TX	7,232	0.08%	98.49%
88072	Hartford Life Ins Co	CT	7,024	0.07%	98.56%
64327	Harleysville Life Ins Co	PA	6,971	0.07%	98.64%
69868	United Of Omaha Life Ins Co	NE	6,892	0.07%	98.71%
68810	Sentry Life Ins Co	WI	5,872	0.06%	98.77%
66680	National Life Ins Co	VT	5,180	0.05%	98.82%
66842	AIG Life Ins Co	DE	4,991	0.05%	98.87%
66281	Monumental Life Ins Co	MD	4,924	0.05%	98.93%
61999	Americo Financial Life Annunity Ins	TX	4,668	0.05%	98.97%
76236	Cincinnati Life Ins Co	OH	4,364	0.05%	99.02%
65315	Liberty Life Assur Co Of Boston	MA	4,343	0.05%	99.06%
64017	Jefferson Natl Life Ins Co	TX	4,103	0.04%	99.11%

PENNSYLVANIA Insurance Department
2004 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
65099	John Hancock Life Ins Co	MA	3,898	0.04%	99.15%
92916	United American Ins Co	DE	3,713	0.04%	99.19%
65722	Loyal American Life Ins Co	OH	2,820	0.03%	99.22%
66427	MTL Ins Co	IL	2,808	0.03%	99.24%
66583	National Guardian Life Ins Co	WI	2,778	0.03%	99.27%
63495	First Investors Life Ins Co	NY	2,591	0.03%	99.30%
62286	Golden Rule Ins Co	IL	2,499	0.03%	99.33%
70408	Union Security Ins Co	IA	2,397	0.02%	99.35%
69019	Standard Ins Co	OR	2,372	0.02%	99.38%
88668	Mutual Of Amer Life Ins Co	NY	2,309	0.02%	99.40%
62308	Connecticut General Life Ins Co	CT	2,297	0.02%	99.42%
60682	Conseco Ins Co	IL	2,188	0.02%	99.45%
68772	Security Mut Life Ins Co Of NY	NY	2,167	0.02%	99.47%
70874	Allstate Life Ins Co Of NY	NY	2,027	0.02%	99.49%
60038	Acacia Life Ins Co	DC	2,001	0.02%	99.51%
93653	American Partners Life Ins Co	AZ	1,951	0.02%	99.53%
67644	Penn Mut Life Ins Co	PA	1,932	0.02%	99.55%
66311	Motorists Life Ins Co	OH	1,906	0.02%	99.57%
67784	Philadelphia American Life Ins Co	TX	1,862	0.02%	99.59%
65242	Lafayette Life Ins Co	IN	1,652	0.02%	99.61%
67466	Pacific Life Ins Co	NE	1,515	0.02%	99.62%
80624	American Progressive L&H Ins Of NY	NY	1,500	0.02%	99.64%
67814	Phoenix Life Ins Co	NY	1,471	0.02%	99.65%
60140	Jackson Natl Life Ins Co Of NY	NY	1,393	0.01%	99.67%
67121	Transamerica Occidental Life Ins Co	IA	1,341	0.01%	99.68%
75264	National Integrity Life Ins Co	NY	1,317	0.01%	99.70%

PENNSYLVANIA Insurance Department
2004 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
60992	First Metlife Investors Ins Co	NY	1,302	0.01%	99.71%
66370	Mony Life Ins Co	NY	1,259	0.01%	99.72%
62057	Jefferson Pilot Lifeamerica Ins Co	NJ	1,210	0.01%	99.74%
80594	IDS Life Ins Co Of NY	NY	1,168	0.01%	99.75%
64130	Life Investors Ins Co Of Amer	IA	1,139	0.01%	99.76%
70254	Jefferson Pilot Financial Ins Co	NE	1,129	0.01%	99.77%
71153	Hartford Life & Annuity Ins Co	CT	1,085	0.01%	99.78%
63207	Chase Ins Life and Annuity Co	IL	1,020	0.01%	99.79%
89206	Ohio Natl Life Assur Corp	OH	987	0.01%	99.80%
69256	Sunamerica Life Ins Co	AZ	986	0.01%	99.81%
70750	Nationwide Life & Ann Co of Amer	DE	890	0.01%	99.82%
62510	Equitrust Life Ins Co	IA	854	0.01%	99.83%
63487	Investors Life Ins Co North Amer	TX	833	0.01%	99.84%
63223	Federal Life Ins Co	IL	757	0.01%	99.85%
93661	Annuity Investors Life Ins Co	OH	752	0.01%	99.86%
99937	Columbus Life Ins Co	OH	747	0.01%	99.86%
68764	Security Financial Life Ins Co	NE	617	0.01%	99.87%
63193	Farmers & Traders Life Ins Co	NY	596	0.01%	99.88%
61875	Church Life Ins Corp	NY	579	0.01%	99.88%
93629	Prudential Retirement Ins & Anuty Co	CT	576	0.01%	99.89%
63665	General American Life Ins Co	MO	559	0.01%	99.89%
64645	Indianapolis Life Ins Co	IN	548	0.01%	99.90%
72125	Physicians Life Ins Co	NE	532	0.01%	99.91%
92495	First Sunamerica Life Ins Co	NY	531	0.01%	99.91%
92657	Nationwide Life And Annuity Ins Co	OH	498	0.01%	99.92%
61301	Ameritas Life Ins Corp	NE	489	0.01%	99.92%

PENNSYLVANIA Insurance Department
2004 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
84174	Employees Life Co Mut	IL	463	0.00%	99.93%
60139	Lincoln Life & Annuity Co Of NY	NY	429	0.00%	99.93%
84786	Colorado Bankers Life Ins Co	CO	416	0.00%	99.93%
65129	Kansas City Life Ins Co	MO	389	0.00%	99.94%
69051	Standard Life Ins Co Of IN	IN	387	0.00%	99.94%
68543	Liberty Bankers Life Ins Co	OK	319	0.00%	99.95%
72222	Amica Life Ins Co	RI	304	0.00%	99.95%
90212	Great Southern Life Ins Co	TX	302	0.00%	99.95%
97136	Metropolitan Tower Life Ins Co	DE	283	0.00%	99.96%
67660	Pennsylvania Life Ins Co	PA	275	0.00%	99.96%
71439	Assurity Life Ins Co	NE	260	0.00%	99.96%
70319	Washington Natl Ins Co	IL	240	0.00%	99.96%
70580	Humanadental Ins Co	WI	224	0.00%	99.97%
64246	Guardian Life Ins Co Of Amer	NY	208	0.00%	99.97%
63177	Farmers New World Life Ins Co	WA	201	0.00%	99.97%
68225	Nationwide Life Ins Co of Amer	PA	183	0.00%	99.97%
70114	Unity Mut Life Ins Co	NY	181	0.00%	99.97%
76953	ING Ins Co Of America	FL	161	0.00%	99.98%
65498	Life Ins Co Of North Amer	PA	158	0.00%	99.98%
86355	Standard Life & Accident Ins Co	OK	154	0.00%	99.98%
94099	United Investors Life Ins Co	MO	132	0.00%	99.98%
72990	GE Capital Life Assur Co Of NY	NY	131	0.00%	99.98%
64505	Homesteaders Life Co	IA	128	0.00%	99.98%
87750	Mayflower Natl Life Ins Co	IN	113	0.00%	99.98%
65838	John Hancock Life Ins Co (USA)	MI	109	0.00%	99.99%
65781	Madison Natl Life Ins Co Inc	WI	101	0.00%	99.99%

PENNSYLVANIA Insurance Department
2004 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
61808	Charter Natl Life Ins Co	IL	92	0.00%	99.99%
65900	Conseco Life Ins Co	IN	80	0.00%	99.99%
63258	Federated Life Ins Co	MN	79	0.00%	99.99%
71870	Fidelity Security Life Ins Co	MO	79	0.00%	99.99%
65919	Primerica Life Ins Co	MA	78	0.00%	99.99%
61360	Reliastar Life Ins Co Of NY	NY	74	0.00%	99.99%
90247	Pharmacists Life Ins Co	IA	72	0.00%	99.99%
70211	Valley Forge Life Ins Co	IN	64	0.00%	99.99%
77798	American Centurion Life Assur Co	NY	59	0.00%	99.99%
63126	Farm Family Life Ins Co	NY	58	0.00%	99.99%
65927	Lincoln Heritage Life Ins Co	IL	57	0.00%	99.99%
71404	Continental General Ins Co	NE	55	0.00%	99.99%
81060	Canada Life Ins Co Of Amer	MI	49	0.00%	100.00%
62413	Continental Assur Co	IL	45	0.00%	100.00%
60275	American Bankers Life Assur Co Of FL	FL	45	0.00%	100.00%
64580	Illinois Mut Life Ins Co	IL	40	0.00%	100.00%
81620	Metlife Investors Ins Co of CA	CA	40	0.00%	100.00%
65765	Reassure America Life Ins Co	IL	39	0.00%	100.00%
70416	MML Bay State Life Ins Co	CT	38	0.00%	100.00%
61395	Beneficial Life Ins Co	UT	34	0.00%	100.00%
61883	Central United Life Ins Co	TX	27	0.00%	100.00%
63738	Utica Natl Life Ins Co	NY	27	0.00%	100.00%
60291	American Capitol Ins Co	TX	26	0.00%	100.00%
67695	Federal Home Life Ins Co	VA	24	0.00%	100.00%
60879	American States Life Ins Co	IN	24	0.00%	100.00%
72664	Sun Life Ins & Annuity Co Of NY	NY	23	0.00%	100.00%

PENNSYLVANIA Insurance Department
2004 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
67989	American Memorial Life Ins Co	SD	22	0.00%	100.00%
67180	Ohio State Life Ins Co	TX	19	0.00%	100.00%
80659	US Bus of the Canada Life Assur Co	MI	19	0.00%	100.00%
63967	Government Personnel Mut Life Ins Co	TX	18	0.00%	100.00%
62928	EMC Natl Life Co	IA	17	0.00%	100.00%
69094	State Farm Life & Accident Asr Co	IL	16	0.00%	100.00%
61727	Central Reserve Life Ins Co	OH	16	0.00%	100.00%
97055	Mega Life & Health Ins Co The	OK	12	0.00%	100.00%
68594	American Amicable Life Ins Co Of TX	TX	12	0.00%	100.00%
69310	Surety Life Ins Co	NE	11	0.00%	100.00%
70483	Western & Southern Life Ins Co	OH	11	0.00%	100.00%
71854	AAA Life Ins Co	MI	10	0.00%	100.00%
63053	Family Life Ins Co	TX	9	0.00%	100.00%
70106	United States Life Ins Co In NYC	NY	9	0.00%	100.00%
60228	USAA Life Ins Co Of NY	NY	9	0.00%	100.00%
76112	Oxford Life Ins Co	AZ	8	0.00%	100.00%
80675	US Bus of Crown Life Ins Co	MI	8	0.00%	100.00%
81442	Monitor Life Ins Co Of NY	NY	8	0.00%	100.00%
81213	American Maturity Life Ins Co	CT	8	0.00%	100.00%
77720	Columbia Universal Life Ins Co	TX	8	0.00%	100.00%
64904	Investors Heritage Life Ins Co	KY	8	0.00%	100.00%
60534	American Heritage Life Ins Co	FL	7	0.00%	100.00%
60046	Academy Life Ins Co	MO	6	0.00%	100.00%
87645	United Fidelity Life Ins Co	TX	5	0.00%	100.00%
82848	ML Life Ins Co Of NY	NY	5	0.00%	100.00%
60410	American Fidelity Assur Co	OK	5	0.00%	100.00%

PENNSYLVANIA Insurance Department
2004 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
67032	North Carolina Mut Life Ins Co	NC	4	0%	100.00%
77674	Town & Country Life Ins Co	UT	4	0%	100.00%
94218	Country Investors Life Assur Co	IL	4	0%	100.00%
65668	Lincoln Direct Life Ins Co	NE	4	0%	100.00%
63088	Farm Bureau Life Ins Co	IA	4	0%	100.00%
60429	American Fidelity Life Ins Co	FL	3	0%	100.00%
98213	Financial Benefit Life Ins Co	KS	3	0%	100.00%
60445	American Founders Life Ins Co	TX	3	0%	100.00%
69477	Time Ins Co	WI	3	0%	100.00%
61425	Trustmark Ins Co	IL	3	0%	100.00%
66540	National Farmers Union Life Ins Co	TX	2	0%	100.00%
70335	West Coast Life Ins Co	NE	2	0%	100.00%
61832	Chesapeake Life Ins Co	OK	2	0%	100.00%
64831	Intramerica Life Ins Co	NY	2	0%	100.00%
61190	Auto Owners Life Ins Co	MI	1	0%	100.00%
69116	State Life Ins Co	IN	1	0%	100.00%
68713	Security Life Of Denver Ins Co	CO	1	0%	100.00%
67792	Philadelphia-United Life Ins Co	PA	1	0%	100.00%
60577	American Income Life Ins Co	IN	1	0%	100.00%
80802	US Branch SunLife Assur Co Of Canada	MI	1	0%	100.00%
69744	Union Labor Life Ins Co	MD	1	0%	100.00%
70815	Hartford Life & Accident Ins Co	CT	1	0%	100.00%
71773	American Natl Life Ins Co Of TX	TX	1	0%	100.00%
67539	Pan American Life Ins Co	LA	1	0%	100.00%
82538	National Health Ins Co	TX	1	0%	100.00%
62049	Colonial Life & Accident Ins Co	SC	1	0%	100.00%

PENNSYLVANIA Insurance Department
2004 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
66087	Mid West Natl Life Ins Co Of TN	TX	1	0%	100.00%
66230	William Penn Life Ins Co Of NY	NY	1	0%	100.00%
66265	Monarch Life Ins Co	MA	1	0%	100.00%
69396	Texas Life Ins Co	TX	0	0%	100.00%
68721	Security Life Ins Co Of Amer	MN	0	0%	100.00%
97764	Idealife Ins Co	CT	0	0%	100.00%
61239	Bankers Fidelity Life Ins Co	GA	0	0%	100.00%
62596	Union Fidelity Life Ins Co	IL	0	0%	100.00%
70130	Universal Guaranty Life Ins Co	OH	0	0%	100.00%
67946	Pioneer Security Life Ins Co	TX	0	0%	100.00%
67083	Manhattan Natl Life Ins Co	IL	0	0%	100.00%
68446	Scor Life Ins Co	TX	0	0%	100.00%
65331	Liberty Natl Life Ins Co	AL	0	0%	100.00%
64211	Guarantee Trust Life Ins Co	IL	0	0%	100.00%
65471	Life Ins Co Of GA	GA	0	0%	100.00%
76325	Conseco Senior Health Ins Co	PA	0	0%	100.00%
69930	United Ins Co Of Amer	IL	0	0%	100.00%
61476	Boston Mut Life Ins Co	MA	0	0%	100.00%
67873	Pioneer American Ins Co	TX	0	0%	100.00%
67393	Ozark Natl Life Ins Co	MO	0	0%	100.00%
69485	Security Natl Life Ins Co	UT	0	0%	100.00%
67148	Occidental Life Ins Co Of NC	TX	0	0%	100.00%
69566	Trans World Assur Co	CA	0	0%	100.00%
91391	Southwestern Life Ins Co	TX	0	0%	100.00%
94250	Banner Life Ins Co	MD	-1	0%	100.00%
69140	First Allmerica Fin Life Ins Co	MA	-46	0.00%	100.00%

PENNSYLVANIA Insurance Department
2004 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
60054	Aetna Life Ins Co	CT	-282	0.00%	100%
	287 Companies in the Report		**$9,622,618**	**100.00%**	**100.00%**

END OF REPORT

PENNSYLVANIA Insurance Department
2004 Accident and Health Market Share
Line of Business: Accident and Health / Total
All Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
54771	Highmark Inc	PA	3,962,042	14.18%	14.18%
95056	Keystone Health Plan E Inc	PA	3,727,389	13.34%	27.51%
93688	QCC Ins Co	PA	2,666,158	9.54%	37.05%
95048	Keystone Health Plan W Inc	PA	2,074,044	7.42%	44.48%
95109	Aetna Health Inc PA Corp	PA	1,312,278	4.70%	49.17%
41203	Capital Advantage Ins Co	PA	961,285	3.44%	52.61%
11102	HealthAssurance PA Inc	PA	841,151	3.01%	55.62%
96938	Gateway Health Plan Inc	PA	823,034	2.95%	58.57%
95060	Health Amer PA Inc	PA	748,896	2.68%	61.25%
95923	Geisinger Health Plan	PA	713,933	2.55%	63.80%
96660	Vista Health Plan Inc	PA	677,752	2.43%	66.22%
95066	Health Partners Of Philadelphia Inc	PA	668,430	2.39%	68.62%
95220	Three Rivers Health Plans Inc	PA	627,500	2.25%	70.86%
95216	UPMC Health Plan Inc	PA	611,507	2.19%	73.05%
95199	Keystone Health Plan Central Inc	PA	492,985	1.76%	74.81%
95033	Americhoice Of PA Inc	PA	447,539	1.60%	76.42%
54720	Capital Blue Cross	PA	353,360	1.26%	77.68%
54747	Hospital Service Assn of NE PA	PA	336,136	1.20%	78.88%
11018	Upmc Health Benefits Inc	PA	334,053	1.20%	80.08%
54704	Independence Blue Cross	PA	331,472	1.19%	81.26%
79413	United Healthcare Ins Co	CT	310,928	1.11%	82.38%
96601	Hmo Of NE PA	PA	306,049	1.10%	83.47%
62294	United Concordia Life & Hlth Ins Co	PA	268,586	0.96%	84.43%
47024	Community Care Behavioral Health Org	PA	238,556	0.85%	85.29%
47019	Magellan Behavioral Health of Pa Inc	PA	187,113	0.67%	85.96%
11995	UPMC For You Inc	PA	180,117	0.64%	86.60%

PENNSYLVANIA Insurance Department
2004 Accident and Health Market Share
Line of Business: Accident and Health / Total
All Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
95044	Amerihealth Hmo Inc	PA	161,690	0.58%	87.18%
65978	Metropolitan Life Ins Co	NY	153,800	0.55%	87.73%
95443	Healthguard Of Lancaster Inc	PA	152,847	0.55%	88.28%
62235	Unum Life Ins Co Of Amer	ME	151,127	0.54%	88.82%
60054	Aetna Life Ins Co	CT	133,001	0.48%	89.29%
60380	American Family Life Asr Co Columbus	NE	119,932	0.43%	89.72%
54798	Pennsylvania Dental Service Corp	PA	109,577	0.39%	90.11%
47025	Value Behavioral Health of PA Inc	PA	100,683	0.36%	90.47%
64246	Guardian Life Ins Co Of Amer	NY	100,073	0.36%	90.83%
54763	Inter Cty Hospitalization Plan Inc	PA	72,256	0.26%	91.09%
70815	Hartford Life & Accident Ins Co	CT	63,895	0.23%	91.32%
70025	General Electric Capital Assur Co	DE	63,665	0.23%	91.55%
65498	Life Ins Co Of North Amer	PA	58,686	0.21%	91.76%
25178	State Farm Mut Auto Ins Co	IL	53,950	0.19%	91.95%
97055	Mega Life & Health Ins Co The	OK	53,788	0.19%	92.14%
35599	Highmark Cas Ins Co	PA	52,717	0.19%	92.33%
11524	Elder Health Pennsylvania HMO Inc	PA	51,304	0.18%	92.52%
20443	Continental Cas Co	IL	50,097	0.18%	92.69%
61263	Bankers Life & Cas Co	IL	48,741	0.17%	92.87%
72052	Corporate Health Ins Co	PA	45,862	0.16%	93.03%
68195	Provident Life & Accident Ins Co	TN	44,493	0.16%	93.19%
69477	Fortis Ins Co	WI	42,971	0.15%	93.35%
62308	Connecticut General Life Ins Co	CT	41,300	0.15%	93.49%
63282	Penn Treaty Network Amer Ins Co	PA	39,011	0.14%	93.63%
62146	Combined Ins Co Of Amer	IL	37,996	0.14%	93.77%
65099	John Hancock Life Ins Co	MA	37,885	0.14%	93.90%

PENNSYLVANIA Insurance Department
2004 Accident and Health Market Share
Line of Business: Accident and Health / Total
All Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
53252	Inter County Health Plan Inc	PA	37,111	0.13%	94.04%
93440	Highmark Life Ins Co	PA	36,197	0.13%	94.17%
47089	United Concordia Dental Plan PA Inc	PA	35,749	0.13%	94.29%
70408	Fortis Benefits Ins Co	IA	35,432	0.13%	94.42%
69019	Standard Ins Co	OR	35,021	0.13%	94.55%
68241	Prudential Ins Co Of Amer	NJ	35,001	0.13%	94.67%
92916	United American Ins Co	DE	34,700	0.12%	94.80%
53953	Vision Benefits of America Inc	PA	33,121	0.12%	94.91%
60410	American Fidelity Assur Co	OK	31,311	0.11%	95.03%
62626	Cuna Mut Ins Society	WI	30,449	0.11%	95.14%
60321	Mamsi Life And Health Ins Co	MD	29,732	0.11%	95.24%
61271	Principal Life Ins Co	IA	29,458	0.11%	95.35%
76325	Conseco Senior Health Ins Co	PA	28,680	0.10%	95.45%
71412	Mutual Of Omaha Ins Co	NE	28,496	0.10%	95.55%
71404	Continental General Ins Co	NE	27,896	0.10%	95.65%
67598	Paul Revere Life Ins Co	MA	26,314	0.09%	95.75%
80926	GE Grp Life Assur Co	CT	25,645	0.09%	95.84%
65935	Massachusetts Mut Life Ins Co	MA	25,494	0.09%	95.93%
67091	Northwestern Mut Life Ins Co	WI	25,470	0.09%	96.02%
80624	American Progressive L&H Ins Of NY	NY	25,209	0.09%	96.11%
80802	US Branch SunLife Assur Co Of Canada	MI	24,426	0.09%	96.20%
68381	Reliance Standard Life Ins Co	IL	23,607	0.08%	96.28%
70254	Jefferson Pilot Financial Ins Co	NE	23,529	0.08%	96.37%
97179	American Medical Security Life InsCo	WI	23,149	0.08%	96.45%
19445	National Union Fire Ins Co Of Pitts	PA	20,950	0.08%	96.52%
70106	United States Life Ins Co In NYC	NY	20,638	0.07%	96.60%

PENNSYLVANIA Insurance Department
2004 Accident and Health Market Share
Line of Business: Accident and Health / Total
All Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
67784	Philadelphia American Life Ins Co	TX	20,331	0.07%	96.67%
62286	Golden Rule Ins Co	IL	20,083	0.07%	96.74%
70319	Washington Natl Ins Co	IL	19,733	0.07%	96.81%
65080	John Alden Life Ins Co	WI	19,512	0.07%	96.88%
65005	IDS Life Ins Co	MN	18,485	0.07%	96.95%
71870	Fidelity Security Life Ins Co	MO	17,461	0.06%	97.01%
62049	Colonial Life & Accident Ins Co	SC	16,812	0.06%	97.07%
74268	Hartford Life Grp Ins Co	IL	16,418	0.06%	97.13%
69353	Teachers Protective Mut Life Ins Co	PA	16,335	0.06%	97.19%
65021	Stonebridge Life Ins Co	VT	15,321	0.05%	97.24%
70939	Gerber Life Ins Co	NY	15,267	0.05%	97.30%
78174	Conseco Health Ins Co	AZ	14,502	0.05%	97.35%
66915	New York Life Ins Co	NY	14,322	0.05%	97.40%
66281	Monumental Life Ins Co	MD	14,192	0.05%	97.45%
65536	GE Life And Annuity Assur Co	VA	14,162	0.05%	97.50%
88072	Hartford Life Ins Co	CT	13,263	0.05%	97.55%
66842	AIG Life Ins Co	DE	13,118	0.05%	97.60%
62359	Constitution Life Ins Co	TX	13,082	0.05%	97.64%
65315	Liberty Life Assur Co Of Boston	MA	12,937	0.05%	97.69%
61239	Bankers Fidelity Life Ins Co	GA	12,727	0.05%	97.74%
68608	Symetra Life Ins Co	WA	12,434	0.04%	97.78%
81973	Coventry Health & Life Ins Co	DE	12,258	0.04%	97.82%
61727	Central Reserve Life Ins Co	OH	11,939	0.04%	97.87%
77399	Sterling Life Ins Co	IL	11,518	0.04%	97.91%
62944	AXA Equitable Life Ins Co	NY	11,385	0.04%	97.95%
61425	Trustmark Ins Co	IL	11,156	0.04%	97.99%

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Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
68500	Continental Life Ins Co Brentwood	TN	10,853	0.04%	98.03%
66605	Peoples Benefit Life Ins Co	IA	10,412	0.04%	98.07%
62804	Educators Mut Life Ins Co	PA	10,266	0.04%	98.10%
67105	Reliastar Life Ins Co	MN	10,064	0.04%	98.14%
80314	Unicare Life & Health Ins Co	DE	10,027	0.04%	98.17%
39616	Vision Service Plan Ins Co	CT	9,885	0.04%	98.21%
35963	AF&L Ins Co	PA	9,287	0.03%	98.24%
12262	Pennsylvania Manufacturers Asn Ins C	PA	9,267	0.03%	98.28%
60534	American Heritage Life Ins Co	FL	9,182	0.03%	98.31%
60895	American United Life Ins Co	IN	9,129	0.03%	98.34%
22667	Ace American Ins Co	PA	8,843	0.03%	98.37%
64130	Life Investors Ins Co Of Amer	IA	8,814	0.03%	98.40%
69078	Standard Security Life Ins Co Of NY	NY	8,544	0.03%	98.44%
60275	American Bankers Life Assur Co Of FL	FL	8,530	0.03%	98.47%
47017	Capital Health Plans Inc	PA	8,163	0.03%	98.49%
61751	Central States H & L Co Of Omaha	NE	8,133	0.03%	98.52%
66168	Minnesota Life Ins Co	MN	7,673	0.03%	98.55%
80659	US Bus of the Canada Life Assur Co	MI	7,612	0.03%	98.58%
87726	The Travelers Ins Co	CT	7,594	0.03%	98.61%
68322	Great West Life & Annuity Ins Co	CO	7,576	0.03%	98.63%
71129	Fort Dearborn Life Ins Co	IL	7,342	0.03%	98.66%
38245	BCS Ins Co	OH	6,929	0.02%	98.68%
80578	Physicians Mut Ins Co	NE	6,892	0.02%	98.71%
42129	United Security Assur Co Of PA	PA	6,747	0.02%	98.73%
64327	Harleysville Life Ins Co	PA	6,644	0.02%	98.76%
10111	American Bankers Ins Co Of FL	FL	6,528	0.02%	98.78%

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90611	Allianz Life Ins Co Of North Amer	MN	6,528	0.02%	98.80%
47041	Cigna Dental Health of PA Inc	PA	6,501	0.02%	98.83%
60518	American Health & Life Ins Co	TX	6,317	0.02%	98.85%
62863	Trustmark Life Ins Co	IL	6,225	0.02%	98.87%
66672	American Gen Life & Acc Ins Co	TN	6,171	0.02%	98.89%
71439	Assurity Life Ins Co	NE	5,955	0.02%	98.91%
78026	Oxford Health Ins Inc	NY	5,841	0.02%	98.94%
39217	QBE Ins Corp	PA	5,805	0.02%	98.96%
65781	Madison Natl Life Ins Co Inc	WI	5,716	0.02%	98.98%
68373	American Gen Assur Co	IL	5,586	0.02%	99.00%
69701	Union Bankers Ins Co	TX	5,566	0.02%	99.02%
67121	Transamerica Occidental Life Ins Co	IA	5,497	0.02%	99.04%
61476	Boston Mut Life Ins Co	MA	5,360	0.02%	99.06%
12012	Three Rivers Childrens Hlth Plan Inc	PA	5,345	0.02%	99.07%
64211	Guarantee Trust Life Ins Co	IL	5,226	0.02%	99.09%
69868	United Of Omaha Life Ins Co	NE	5,220	0.02%	99.11%
92711	HCC Life Ins Co	IN	4,981	0.02%	99.13%
66869	Nationwide Life Ins Co	OH	4,941	0.02%	99.15%
74209	MMA Ins Co	IN	4,777	0.02%	99.16%
95121	Cigna Healthcare Of PA Inc	PA	4,564	0.02%	99.18%
28231	Fidelio Ins Co	PA	4,561	0.02%	99.20%
27928	Amex Assur Co	IL	4,555	0.02%	99.21%
69345	Teachers Ins & Ann Assoc Of Amer	NY	4,551	0.02%	99.23%
71714	Berkshire Life Ins Co of Amer	MA	4,411	0.02%	99.25%
39845	Employers Reins Corp	MO	4,377	0.02%	99.26%
34649	Centre Ins Co	DE	4,280	0.02%	99.28%

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Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
60186	Allstate Life Ins Co	IL	4,258	0.02%	99.29%
68136	Protective Life Ins Co	TN	4,149	0.01%	99.31%
67539	Pan American Life Ins Co	LA	4,098	0.01%	99.32%
80837	Union Central Life Ins Co	OH	3,924	0.01%	99.34%
62413	Continental Assur Co	IL	3,922	0.01%	99.35%
61301	Ameritas Life Ins Corp	NE	3,905	0.01%	99.36%
86231	Transamerica Life Ins Co	IA	3,868	0.01%	99.38%
69744	Union Labor Life Ins Co	MD	3,831	0.01%	99.39%
65765	Reassure America Life Ins Co	IL	3,751	0.01%	99.40%
11681	Keystone Ins Co	PA	3,727	0.01%	99.42%
16535	Zurich American Ins Co	NY	3,710	0.01%	99.43%
66370	Mony Life Ins Co	NY	3,570	0.01%	99.44%
66087	Mid West Natl Life Ins Co Of TN	TN	3,343	0.01%	99.46%
66583	National Guardian Life Ins Co	WI	3,220	0.01%	99.47%
98884	Union Security Life Ins Co	DE	3,157	0.01%	99.48%
61212	Baltimore Life Ins Co	MD	3,151	0.01%	99.49%
97268	Pacific Life & Annuity Co	AZ	3,089	0.01%	99.50%
69663	USAA Life Ins Co	TX	3,078	0.01%	99.51%
65323	Liberty Life Ins Co	SC	3,051	0.01%	99.52%
60836	American Republic Ins Co	IA	3,009	0.01%	99.53%
77828	Companion Life Ins Co	SC	2,994	0.01%	99.54%
62596	Union Fidelity Life Ins Co	IL	2,980	0.01%	99.56%
65595	Lincoln Benefit Life Co	NE	2,951	0.01%	99.57%
22217	Gulf Ins Co	CT	2,888	0.01%	99.58%
70173	Universal Underwriters Life Ins Co	KS	2,888	0.01%	99.59%
80896	Centre Life Ins Co	MA	2,606	0.01%	99.60%

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10244	Geisinger Ind Ins Co	PA	2,586	0.01%	99.60%
80799	Celtic Ins Co	IL	2,568	0.01%	99.61%
65242	Lafayette Life Ins Co	IN	2,551	0.01%	99.62%
68772	Security Mut Life Ins Co Of NY	NY	2,368	0.01%	99.63%
66680	National Life Ins Co	VT	2,329	0.01%	99.64%
93777	Household Life Ins Co	MI	2,103	0.01%	99.65%
69000	Northwestern Long Term Care Ins Co	WI	2,084	0.01%	99.65%
38970	Markel Ins Co	IL	2,068	0.01%	99.66%
24147	Old Republic Ins Co	PA	2,028	0.01%	99.67%
63479	United Teacher Assoc Ins Co	TX	1,943	0.01%	99.68%
60577	American Income Life Ins Co	IN	1,941	0.01%	99.68%
17965	American Sentinel Ins Co	PA	1,891	0.01%	99.69%
94358	USAble Life	AR	1,794	0.01%	99.70%
42978	American Security Ins Co	DE	1,777	0.01%	99.70%
20281	Federal Ins Co	IN	1,761	0.01%	99.71%
66265	Monarch Life Ins Co	MA	1,731	0.01%	99.72%
67261	Old Republic Life Ins Co	IL	1,636	0.01%	99.72%
19682	Hartford Fire In Co	CT	1,616	0.01%	99.73%
91626	New England Life Ins Co	MA	1,586	0.01%	99.73%
95657	Dominion Dental Services Inc	VA	1,564	0.01%	99.74%
65676	Lincoln Natl Life Ins Co	IN	1,561	0.01%	99.74%
63665	General American Life Ins Co	MO	1,529	0.01%	99.75%
68721	Security Life Ins Co Of Amer	MN	1,510	0.01%	99.75%
69515	Medamerica Ins Co	PA	1,498	0.01%	99.76%
69914	Sears Life Ins Co	TX	1,491	0.01%	99.77%
65951	Merit Life Ins Co	IN	1,469	0.01%	99.77%

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Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
70580	Humanadental Ins Co	WI	1,463	0.01%	99.78%
74900	Brokers Natl Life Assur Co	AR	1,435	0.01%	99.78%
67660	Pennsylvania Life Ins Co	PA	1,374	0.00%	99.79%
80985	BCS Life Ins Co	IL	1,366	0.00%	99.79%
67466	Pacific Life Ins Co	CA	1,326	0.00%	99.80%
75744	National Safety Life Ins Co	PA	1,326	0.00%	99.80%
65110	Kanawha Ins Co	SC	1,324	0.00%	99.81%
84824	Allmerica Financial Life & Annuity	MA	1,286	0.00%	99.81%
10918	Horizon Healthcare Ins Co Of PA	PA	1,279	0.00%	99.81%
67865	Jefferson Pilot Life Ins Co	NC	1,266	0.00%	99.82%
63258	Federated Life Ins Co	MN	1,256	0.00%	99.82%
65129	Kansas City Life Ins Co	MO	1,254	0.00%	99.83%
81396	Delta Dental Ins Co	DE	1,253	0.00%	99.83%
64580	Illinois Mut Life Ins Co	IL	1,240	0.00%	99.84%
67644	Penn Mut Life Ins Co	PA	1,232	0.00%	99.84%
71730	Continental American Ins Co	SC	1,219	0.00%	99.85%
71773	American Natl Life Ins Co Of TX	TX	1,185	0.00%	99.85%
89206	Ohio Natl Life Assur Corp	OH	1,151	0.00%	99.85%
60142	TIAA Cref Life Ins Co	NY	1,052	0.00%	99.86%
70629	World Ins Co	NE	1,021	0.00%	99.86%
70483	Western & Southern Life Ins Co	OH	986	0.00%	99.86%
60488	American Gen Life Ins Co	TX	969	0.00%	99.87%
13935	Federated Mut Ins Co	MN	963	0.00%	99.87%
64297	First Unum Life Ins Co	NY	959	0.00%	99.88%
68845	Shenandoah Life Ins Co	VA	959	0.00%	99.88%
67695	Federal Home Life Ins Co	VA	959	0.00%	99.88%

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69116	State Life Ins Co	IN	950	0.00%	99.89%
34274	Central States Ind Co Of Omaha	NE	862	0.00%	99.89%
71854	AAA Life Ins Co	MI	856	0.00%	99.89%
67172	Ohio Natl Life Ins Co	OH	849	0.00%	99.89%
68209	Provident Life & Cas Ins Co	TN	820	0.00%	99.90%
89958	JMIC Life Ins Co	FL	816	0.00%	99.90%
61492	Business Mens Assur Co Of Amer	SC	812	0.00%	99.90%
43010	Fidelity Ins Co	MD	809	0.00%	99.91%
22977	Lumbermens Mut Cas Co	IL	804	0.00%	99.91%
60607	American Intl Life Assr Co NY	NY	784	0.00%	99.91%
61832	Chesapeake Life Ins Co	OK	719	0.00%	99.91%
81426	Commercial Travelers Mut Ins Co	NY	688	0.00%	99.92%
82538	National Health Ins Co	TX	667	0.00%	99.92%
61921	Citizens Security Life Ins Co	KY	614	0.00%	99.92%
81027	Veterans Life Ins Co	IL	613	0.00%	99.92%
70785	Pacificare Life & Health Ins Co	IN	596	0.00%	99.93%
10367	Avemco Ins Co	MD	581	0.00%	99.93%
80705	Great West Life Assur Co	MI	566	0.00%	99.93%
68047	Professional Ins Co	TX	520	0.00%	99.93%
86355	Standard Life & Accident Ins Co	OK	511	0.00%	99.93%
35408	Sirius Amer Ins Co	DE	504	0.00%	99.94%
91472	Globe Life & Accident Ins Co	DE	479	0.00%	99.94%
88668	Mutual Of Amer Life Ins Co	NY	474	0.00%	99.94%
61883	Central United Life Ins Co	TX	443	0.00%	99.94%
60739	American Natl Ins Co	TX	439	0.00%	99.94%
11150	Arch Ins Co	MO	433	0.00%	99.94%

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Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
69930	United Ins Co Of Amer	IL	429	0.00%	99.95%
77968	Family Heritage Life Ins Co Of Amer	OH	424	0.00%	99.95%
67369	Alta Health & Life Ins Co	IN	419	0.00%	99.95%
70688	Transamerica Financial Life Ins Co	NY	408	0.00%	99.95%
31119	Mutual Protective Ins Co	NE	400	0.00%	99.95%
68160	Balboa Life Ins Co	CA	397	0.00%	99.95%
60763	American Pioneer Life Ins Co	FL	396	0.00%	99.95%
73288	Humana Ins Co	WI	396	0.00%	99.96%
65749	Cuna Mut Life Ins Co	IA	366	0.00%	99.96%
81434	First Rehab Life Ins Co Of Amer	NY	345	0.00%	99.96%
70769	Erie Family Life Ins Co	PA	337	0.00%	99.96%
33898	Aegis Security Ins Co	PA	336	0.00%	99.96%
20532	Clarendon Natl Ins Co	NJ	335	0.00%	99.96%
81779	Individual Assur Co Life Hlth & Acc	MO	329	0.00%	99.96%
63312	Great American Life Ins Co	OH	323	0.00%	99.96%
64645	Indianapolis Life Ins Co	IN	322	0.00%	99.97%
95079	Health Net of PA Inc	PA	315	0.00%	99.97%
72990	GE Capital Life Assur Co Of NY	NY	295	0.00%	99.97%
76236	Cincinnati Life Ins Co	OH	292	0.00%	99.97%
60216	Amalgamated Life Ins Co	NY	290	0.00%	99.97%
29599	US Specialty Ins Co	TX	283	0.00%	99.97%
80675	US Bus of Crown Life Ins Co	MI	283	0.00%	99.97%
61506	Resource Life Ins Co	IL	278	0.00%	99.97%
62375	Consumers Life Ins Co	OH	267	0.00%	99.97%
60214	First Great West Life & Annuity Ins	NY	260	0.00%	99.97%
76112	Oxford Life Ins Co	AZ	251	0.00%	99.98%

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Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
60593	National States Ins Co	MO	247	0.00%	99.98%
78301	Westward Life Ins Co	AZ	229	0.00%	99.98%
20796	AIG Premier Ins Co	PA	223	0.00%	99.98%
61360	Reliastar Life Ins Co Of NY	NY	220	0.00%	99.98%
68810	Sentry Life Ins Co	WI	210	0.00%	99.98%
73539	Continental Life Ins Co	PA	202	0.00%	99.98%
22713	Insurance Co Of North Amer	PA	201	0.00%	99.98%
90328	First Health Life & Health Ins Co	TX	196	0.00%	99.98%
77879	5 Star Life Ins Co	LA	193	0.00%	99.98%
62383	Centurion Life Ins Co	MO	190	0.00%	99.98%
78697	Combined Life Ins Co Of NY	NY	179	0.00%	99.98%
62928	EMC Natl Life Co	IA	173	0.00%	99.98%
72125	Physicians Life Ins Co	NE	169	0.00%	99.98%
90956	National Financial Ins Co	TX	161	0.00%	99.99%
62065	Colonial Penn Life Ins Co	PA	159	0.00%	99.99%
76023	Columbian Life Ins Co	IL	151	0.00%	99.99%
47014	United Dental Care of PA Inc	PA	149	0.00%	99.99%
24988	Sentry Ins A Mut Co	WI	145	0.00%	99.99%
64513	Horace Mann Life Ins Co	IL	143	0.00%	99.99%
81124	Union Standard Of Amer Life Ins Co	MD	131	0.00%	99.99%
13528	Brotherhood Mut Ins Co	IN	130	0.00%	99.99%
60801	American Public Life Ins Co	OK	129	0.00%	99.99%
11991	National Cas Co	WI	112	0.00%	99.99%
19704	American States Ins Co	IN	112	0.00%	99.99%
90212	Great Southern Life Ins Co	TX	112	0.00%	99.99%
31089	Republic Western Ins Co	AZ	108	0.00%	99.99%

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Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
62634	Delaware American Life Ins Co	DE	107	0.00%	99.99%
80594	IDS Life Ins Co Of NY	NY	106	0.00%	99.99%
98205	National Foundation Life Ins Co	TX	99	0.00%	99.99%
60879	American States Life Ins Co	IN	94	0.00%	99.99%
68225	Nationwide Life Ins Co of Amer	PA	94	0.00%	99.99%
68284	Pyramid Life Ins Co	KS	84	0.00%	99.99%
25534	TIG Ins Co	CA	77	0.00%	99.99%
97764	Idealife Ins Co	CT	77	0.00%	99.99%
91391	Southwestern Life Ins Co	TX	75	0.00%	99.99%
68764	Security Financial Life Ins Co	NE	72	0.00%	99.99%
71471	Medico Life Ins Co	NE	72	0.00%	99.99%
69140	First Allmerica Fin Life Ins Co	MA	71	0.00%	99.99%
60682	Conseco Ins Co	IL	70	0.00%	99.99%
81043	Bankers Life Ins Co	FL	67	0.00%	99.99%
63126	Farm Family Life Ins Co	NY	62	0.00%	100.00%
26387	Steadfast Ins Co	DE	58	0.00%	100.00%
63967	Government Personnel Mut Life Ins Co	TX	57	0.00%	100.00%
99937	Columbus Life Ins Co	OH	56	0.00%	100.00%
19380	American Home Assur Co	NY	54	0.00%	100.00%
35483	Daily Underwriters Of Amer	PA	54	0.00%	100.00%
61409	National Benefit Life Ins Co	NY	53	0.00%	100.00%
61689	Amerus Life Ins Co	IA	52	0.00%	100.00%
10952	Stonebridge Casualty Ins Co	OH	50	0.00%	100.00%
69132	State Mut Ins Co	GA	47	0.00%	100.00%
64548	Cigna Life Ins Co Of NY	NY	46	0.00%	100.00%
84786	Colorado Bankers Life Ins Co	CO	45	0.00%	100.00%

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67814	Phoenix Life Ins Co	NY	45	0.00%	100.00%
79014	Safehealth Life Ins Co	CA	44	0.00%	100.00%
11977	Northwestern Natl Ins Co Seg Accnt	WI	43	0.00%	100.00%
65722	Loyal American Life Ins Co	OH	43	0.00%	100.00%
11106	National Foot Care Program Inc	MI	41	0.00%	100.00%
11082	SVS Vision Managed Care Inc	MI	40	0.00%	100.00%
61069	Anthem Life Ins Co	IN	40	0.00%	100.00%
77720	Columbia Universal Life Ins Co	TX	40	0.00%	100.00%
65471	Life Ins Co Of GA	GA	38	0.00%	100.00%
95040	Aet Health Care Plan Inc	TX	37	0.00%	100.00%
93742	Securian Life Ins Co	MN	36	0.00%	100.00%
68462	Reserve Natl Ins Co	OK	35	0.00%	100.00%
62952	Equitable Life & Cas Ins Co	UT	34	0.00%	100.00%
60305	American Comm Mut Ins Co	MI	28	0.00%	100.00%
64017	Jefferson Natl Life Ins Co	TX	28	0.00%	100.00%
85561	MIC Life Ins Corp	DE	28	0.00%	100.00%
65331	Liberty Natl Life Ins Co	AL	27	0.00%	100.00%
65900	Conseco Life Ins Co	IN	27	0.00%	100.00%
81264	Nippon Life Ins Co Of Amer	IA	27	0.00%	100.00%
62057	Jefferson Pilot Lifeamerica Ins Co	NJ	26	0.00%	100.00%
60046	Academy Life Ins Co	MO	25	0.00%	100.00%
62103	Columbian Mut Life Ins Co	NY	24	0.00%	100.00%
37893	Ulico Cas Co	DE	24	0.00%	100.00%
63223	Federal Life Ins Co	IL	24	0.00%	100%
70335	West Coast Life Ins Co	NE	22	0.00%	100.00%
70874	Allstate Life Ins Co Of NY	NY	22	0.00%	100.00%

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91693	United Family Life Ins Co	GA	20	0.00%	100.00%
65927	Lincoln Heritage Life Ins Co	IL	19	0.00%	100.00%
67199	Old American Ins Co	MO	19	0.00%	100.00%
70211	Valley Forge Life Ins Co	IN	18	0.00%	100.00%
67903	Provident Amer Life & Hlth Ins Co	OH	17	0.00%	100.00%
87963	National Teachers Assoc Life Ins Co	TX	15	0.00%	100.00%
67032	North Carolina Mut Life Ins Co	NC	15	0.00%	100.00%
68985	Starmount Life Ins Co	LA	14	0.00%	100.00%
19356	Maryland Cas Co	MD	13	0%	100.00%
66974	North American Co Life & Hlth Ins	IL	13	0%	100.00%
62553	Country Life Ins Co	IL	13	0%	100.00%
38830	Fort Wayne Hlth & Cas Ins Co	IN	13	0%	100.00%
61859	Christian Fidelity Life Ins Co	TX	11	0%	100.00%
32077	Heritage Casualty Ins Co	IL	10	0%	100.00%
69256	Sunamerica Life Ins Co	AZ	10	0%	100.00%
22063	Government Employees Ins Co	MD	10	0%	100.00%
67792	Philadelphia-United Life Ins Co	PA	9	0%	100.00%
18007	Cloister Mut Cas Ins Co	PA	9	0%	100.00%
60176	SBLI USA Mut Life Ins Co Inc	NY	8	0%	100.00%
69310	Surety Life Ins Co	NE	8	0%	100.00%
65919	Primerica Life Ins Co	MA	8	0%	100.00%
20621	OneBeacon America Ins Co	MA	7	0%	100.00%
66427	MTL Ins Co	IL	7	0%	100.00%
81078	American Network Ins Co	PA	7	0%	100.00%
23787	Nationwide Mut Ins Co	OH	7	0%	100.00%
62324	Freedom Life Ins Co Of Amer	TX	6	0%	100.00%

PENNSYLVANIA Insurance Department
2004 Accident and Health Market Share
Line of Business: Accident and Health / Total
All Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
62898	Aviva Life Ins Co	DE	6	0%	100.00%
23043	Liberty Mut Ins Co	MA	5	0%	100.00%
95846	Group Dental Service Of MD Inc	MD	5	0%	100.00%
42374	Houston Cas Co	TX	5	0%	100.00%
25135	State Automobile Mut Ins Co	OH	5	0%	100.00%
19429	Insurance Co Of The State Of PA	PA	5	0%	100.00%
12572	Selective Ins Co Of Amer	NJ	4	0%	100.00%
63193	Farmers & Traders Life Ins Co	NY	4	0%	100.00%
97721	Thrivent Life Ins Co	MN	3	0%	100.00%
65757	Shelter Life Ins Co	MO	3	0%	100.00%
63657	Garden State Life Ins Co	TX	3	0%	100.00%
68713	Security Life Of Denver Ins Co	CO	3	0%	100.00%
64190	Allianz Life Ins Co Of NY	NY	3	0%	100.00%
86126	Members Life Ins Co	WI	3	0%	100.00%
71153	Hartford Life & Annuity Ins Co	CT	3	0%	100.00%
67628	Pekin Life Ins Co	IL	3	0%	100.00%
63983	United Heritage Life Ins Co	ID	2	0%	100.00%
20427	American Cas Co Of Reading PA	PA	2	0%	100.00%
68349	North American Ins Co	WI	2	0%	100.00%
21326	Empire Fire & Marine Ins Co	NE	2	0%	100.00%
70114	Unity Mut Life Ins Co	NY	2	0%	100.00%
84522	Auto Club Life Ins Co	MI	2	0%	100.00%
86509	Ing Life Ins & Annuity Co	CT	2	0%	100.00%
19615	American Reliable Ins Co	AZ	2	0%	100.00%
66702	National Masonic Provident Assoc	OH	2	0%	100.00%
34789	AIG Centennial Ins Co	PA	2	0%	100.00%

PENNSYLVANIA Insurance Department
2004 Accident and Health Market Share
Line of Business: Accident and Health / Total
All Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
63401	First Colony Life Ins Co	VA	2	0%	100.00%
63088	Farm Bureau Life Ins Co	IA	2	0%	100.00%
35971	Voyager Property & Cas Ins Co	SC	1	0%	100.00%
85189	Investors Consolidated Ins Co	NH	1	0%	100.00%
80322	Citicorp Life Ins Co	AZ	1	0%	100.00%
70750	Nationwide Life & Ann Co of Amer	DE	1	0%	100.00%
94250	Banner Life Ins Co	MD	1	0%	100.00%
63487	Investors Life Ins Co North Amer	TX	1	0%	100.00%
66044	Midland Natl Life Ins Co	IA	1	0%	100.00%
63495	First Investors Life Ins Co	NY	1	0%	100.00%
60704	American Life Ins Co of NY	NY	1	0%	100.00%
67180	Ohio State Life Ins Co	TX	1	0%	100.00%
65838	Manufacturers Life Ins Co USA	MI	1	0%	100.00%
62251	Concord Heritage Life Ins Co Inc	NH	1	0%	100.00%
60038	Acacia Life Ins Co	DC	1	0%	100.00%
66230	William Penn Life Ins Co Of NY	NY	1	0%	100.00%
61700	Central Natl Life Ins Co Omaha	DE	1	0%	100.00%
69485	Security Natl Life Ins Co	UT	1	0%	100.00%
92495	First Sunamerica Life Ins Co	NY	1	0%	100.00%
16217	National Farmers Union Prop & Cas	CO	1	0%	100.00%
94439	American Creditors Life Ins Co	DE	0	0%	100.00%
63290	Fidelity Life Assn	IL	0	0%	100.00%
79359	Canada Life Ins Co Of NY	NY	0	0%	100.00%
71463	Citizens Ins Co Of Amer	CO	0	0%	100.00%
81949	American Ins Co Of TX	TX	0	0%	100.00%
88536	Protective Life And Annuity Ins Co	AL	0	0%	100.00%

PENNSYLVANIA Insurance Department
2004 Accident and Health Market Share
Line of Business: Accident and Health / Total
All Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
71706	Standard Life & Cas Ins Co	UT	0	0%	100.00%
71099	Parker Centennial Assur Co	WI	0	0%	100.00%
67164	Chase Life & Annuity Co	DE	0	0%	100.00%
65528	Life Ins Co Of The Southwest	TX	0	0%	100.00%
66419	Mutual Service Life Ins Co	MN	0	0%	100.00%
65811	American Modern Life Ins Co	OH	0	0%	100.00%
60445	American Founders Life Ins Co	TX	0	0%	100.00%
29157	United WI Ins Co	WI	0	0%	100.00%
11121	Unified Life Ins Co	TX	0	0%	100.00%
67989	American Memorial Life Ins Co	SD	0	0%	100.00%
66109	Midwestern United Life Ins Co	IN	0	0%	100.00%
64831	Intramerica Life Ins Co	NY	0	0%	100.00%
63932	Bankers Life Ins Co Of NY	NY	0	0%	100.00%
60183	S USA Life Ins Co Inc	AZ	0	0%	100.00%
10022	Countryway Ins Co	NY	0	0%	100.00%
70130	Universal Guaranty Life Ins Co	OH	0	0%	100.00%
63053	Family Life Ins Co	TX	0	0%	100.00%
19402	Birmingham Fire Ins Co Of PA	PA	0	0%	100.00%
78743	New Era Life Ins Co	TX	0	0%	100.00%
67393	Ozark Natl Life Ins Co	MO	0	0%	100.00%
68357	Reliable Life Ins Co	MO	0	0%	100.00%
84697	American Specialty Hlth Ins Co	IL	-1	0%	100.00%
88080	XL Life Ins and Annuity Co	IL	-1	0%	100.00%
24902	Security Ins Co Of Hartford	CT	-5	0%	100.00%
63819	Unity Financial Life Ins Co	PA	-8	0%	100.00%
16691	Great American Ins Co	OH	-443	0.00%	100%

PENNSYLVANIA Insurance Department
2004 Credit Accident and Health Market Share
Line of Business: Credit Accident and Health
All Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
62626	Cuna Mut Ins Society	WI	23,512	31.20%	31.20%
60275	American Bankers Life Assur Co Of FL	FL	6,410	8.51%	39.70%
10111	American Bankers Ins Co Of FL	FL	6,256	8.30%	48.01%
60518	American Health & Life Ins Co	TX	6,241	8.28%	56.29%
68136	Protective Life Ins Co	TN	3,968	5.27%	61.55%
66168	Minnesota Life Ins Co	MN	3,751	4.98%	66.53%
98884	Union Security Life Ins Co	DE	3,157	4.19%	70.72%
70173	Universal Underwriters Life Ins Co	KS	2,888	3.83%	74.55%
60534	American Heritage Life Ins Co	FL	2,881	3.82%	78.37%
64130	Life Investors Ins Co Of Amer	IA	2,542	3.37%	81.75%
60895	American United Life Ins Co	IN	2,146	2.85%	84.60%
68373	American Gen Assur Co	IL	2,110	2.80%	87.40%
42978	American Security Ins Co	DE	1,777	2.36%	89.75%
60836	American Republic Ins Co	IA	1,547	2.05%	91.81%
65951	Merit Life Ins Co	IN	1,469	1.95%	93.76%
93777	Household Life Ins Co	MI	1,337	1.77%	95.53%
89958	JMIC Life Ins Co	FL	816	1.08%	96.61%
34274	Central States Ind Co Of Omaha	NE	782	1.04%	97.65%
64211	Guarantee Trust Life Ins Co	IL	644	0.85%	98.50%
68160	Balboa Life Ins Co	CA	396	0.53%	99.03%
81779	Individual Assur Co Life Hlth & Acc	MO	329	0.44%	99.47%
61506	Resource Life Ins Co	IL	278	0.37%	99.84%
25178	State Farm Mut Auto Ins Co	IL	237	0.31%	100.15%
62383	Centurion Life Ins Co	MO	190	0.25%	100.40%
60739	American Natl Ins Co	TX	35	0.05%	100.45%
70106	United States Life Ins Co In NYC	NY	8	0.01%	100.46%

PENNSYLVANIA Insurance Department
2004 Credit Accident and Health Market Share
Line of Business: Credit Accident and Health
All Companies

Rounded to Thousands

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share
86126	Members Life Ins Co	WI	3	0.00%	100.46%
61751	Central States H & L Co Of Omaha	NE	3	0.00%	100.47%
19615	American Reliable Ins Co	AZ	2	0.00%	100.47%
35971	Voyager Property & Cas Ins Co	SC	1	0.00%	100.47%
19232	Allstate Ins Co	IL	0	0%	100.47%
65080	John Alden Life Ins Co	WI	0	0%	100.47%
71099	Parker Centennial Assur Co	WI	0	0%	100.47%
20796	AIG Premier Ins Co	PA	0	0%	100.47%
61700	Central Natl Life Ins Co Omaha	DE	0	0%	100.47%
68241	Prudential Ins Co Of Amer	NJ	0	0%	100.47%
66842	AIG Life Ins Co	DE	0	0%	100.47%
64467	Home Owners Life Ins Co	IL	0	0%	100.47%
65021	Stonebridge Life Ins Co	VT	0	0%	100.47%
94439	American Creditors Life Ins Co	DE	0	0%	100.47%
60054	Aetna Life Ins Co	CT	0	0%	100.47%
65811	American Modern Life Ins Co	OH	0	0%	100.47%
65781	Madison Natl Life Ins Co Inc	WI	-1	0.00%	100.47%
84697	American Specialty Hlth Ins Co	IL	-1	0.00%	100.47%
88080	XL Life Ins and Annuity Co	IL	-1	0.00%	100.47%
63819	Unity Financial Life Ins Co	PA	-8	-0.01%	100.46%
62596	Union Fidelity Life Ins Co	IL	-42	-0.06%	100.40%
67261	Old Republic Life Ins Co	IL	-142	-0.19%	100.21%
66281	Monumental Life Ins Co	MD	-160	-0.21%	100%
	49 Companies in the Report		**$75,361**	**100.00%**	**100.00%**

END OF REPORT

PENNSYLVANIA Insurance Department
2004 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
19437	Lexington Ins Co	DE	46,264	13.88%	13.88%	42,554	5,582	13.12%
21482	Factory Mut Ins Co	RI	13,368	4.01%	17.89%	14,499	2,062	14.22%
14990	Pennsylvania Ntl Mut Cas Ins Co	PA	13,079	3.92%	21.82%	12,923	4,735	36.64%
42978	American Security Ins Co	DE	11,507	3.45%	25.27%	10,857	4,018	37.01%
11185	Foremost Ins Co	MI	8,878	2.66%	27.94%	6,442	3,762	58.40%
35300	Allianz Global Risks US Ins Co	CA	8,141	2.44%	30.38%	8,981	-1,245	-13.86%
24813	Balboa Ins Co	CA	8,028	2.41%	32.79%	8,264	940	11.37%
26301	Selective Way Ins Co	NJ	7,477	2.24%	35.03%	6,962	1,842	26.46%
25658	Travelers Ind Co	CT	7,407	2.22%	37.26%	7,512	-295	-3.93%
14974	Pennsylvania Lumbermens Mut Ins	PA	6,283	1.89%	39.14%	6,158	1,588	25.79%
19232	Allstate Ins Co	IL	6,131	1.84%	40.98%	5,638	3,629	64.37%
10014	Affiliated Fm Ins Co	RI	5,903	1.77%	42.75%	6,750	-268	-3.97%
26387	Steadfast Ins Co	DE	5,364	1.61%	44.36%	8,468	5,373	63.45%
23779	Nationwide Mut Fire Ins Co	OH	5,150	1.55%	45.91%	4,966	2,082	41.93%
26271	Erie Ins Exch	PA	4,728	1.42%	47.33%	4,510	1,518	33.66%
10936	Seneca Ins Co Inc	NY	4,624	1.39%	48.71%	4,545	833	18.33%
26247	American Guarantee & Liability Ins	NY	4,574	1.37%	50.09%	6,047	483	7.99%
21458	Employers Ins of Wausau	WI	4,563	1.37%	51.46%	4,654	2,145	46.09%
34207	Westport Ins Corp	MO	4,497	1.35%	52.80%	4,441	810	18.24%
25135	State Automobile Mut Ins Co	OH	3,779	1.13%	53.94%	3,592	1,567	43.62%
17450	Millville Mut Ins Co	PA	3,730	1.12%	55.06%	3,380	1,421	42.04%
17914	Philadelphia Contributionship Ins	PA	3,620	1.09%	56.14%	3,166	2,696	85.15%
10677	Cincinnati Ins Co	OH	3,485	1.05%	57.19%	3,339	512	15.33%
17825	Tuscarora Wayne Mut Ins Co	PA	3,466	1.04%	58.23%	3,336	336	10.07%
25674	Travelers Property Cas Co Of Amer	CT	3,462	1.04%	59.27%	3,400	1,192	35.06%
22314	RSUI Ind Co	NH	3,408	1.02%	60.29%	2,423	852	35.16%

PENNSYLVANIA Insurance Department
2004 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
21113	United States Fire Ins Co	DE	3,303	0.99%	61.28%	4,212	-40	-0.95%
35416	Us Underwriters Ins Co	ND	3,118	0.94%	62.22%	3,210	320	9.97%
28550	Housing & Redevelopment Ins Exch	PA	2,945	0.88%	63.10%	2,796	1,888	67.53%
32441	Penn Natl Security Ins Co	PA	2,939	0.88%	63.98%	2,892	1,351	46.72%
36463	Discover Prop & Cas Ins Co	IL	2,859	0.86%	64.84%	2,631	1,962	74.57%
17094	Farmers Mut Fire Ins Co Of Marble	PA	2,738	0.82%	65.66%	2,540	501	19.72%
10172	Westchester Surplus Lines Ins Co	GA	2,692	0.81%	66.47%	2,634	701	26.61%
29696	Travelers Excess & Surplus Lines Co	CT	2,658	0.80%	67.27%	2,734	222	8.12%
14168	Harleysville Mut Ins Co	PA	2,645	0.79%	68.06%	2,766	401	14.50%
41181	Universal Underwriters Ins Co	KS	2,550	0.77%	68.83%	2,405	1,258	52.31%
13692	Donegal Mut Ins Co	PA	2,453	0.74%	69.56%	2,407	881	36.60%
24554	XL Ins Amer Inc	DE	2,423	0.73%	70.29%	1,477	-83	-5.62%
19489	Allied World Assur Co US Inc	DE	2,358	0.71%	71.00%	3,692	1,692	45.83%
24767	St Paul Fire & Marine Ins Co	MN	2,306	0.69%	71.69%	2,382	1,410	59.19%
11061	Farmers Fire Ins Co	PA	2,287	0.69%	72.38%	2,055	1,246	60.63%
19259	Selective Ins Co Of SC	SC	2,253	0.68%	73.05%	2,179	952	43.69%
16535	Zurich American Ins Co	NY	2,207	0.66%	73.72%	3,023	-40	-1.32%
23035	Liberty Mut Fire Ins Co	MA	2,194	0.66%	74.37%	1,760	7,561	429.60%
36940	Indian Harbor Ins Co	ND	2,143	0.64%	75.02%	1,904	-407	-21.38%
17043	Everett Cash Mut Ins Co	PA	1,949	0.58%	75.60%	2,085	943	45.23%
33138	Landmark Amer Ins Co	OK	1,835	0.55%	76.15%	1,746	512	29.32%
21199	Arch Speciality Ins Co	WI	1,769	0.53%	76.68%	1,665	894	53.69%
19682	Hartford Fire In Co	CT	1,676	0.50%	77.19%	3,335	-205	-6.15%
14400	Lititz Mut Ins Co	PA	1,665	0.50%	77.69%	1,672	568	33.97%
35289	Continental Ins Co	SC	1,632	0.49%	78.18%	1,729	1,265	73.16%
10046	Pacific Ins Co Ltd	CT	1,561	0.47%	78.64%	1,668	237	14.21%

PENNSYLVANIA Insurance Department
2004 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
14044	Goodville Mut Cas Co	PA	1,546	0.46%	79.11%	1,501	915	60.96%
27324	Hanover Fire And Cas Ins Co	PA	1,508	0.45%	79.56%	1,512	153	10.12%
14982	Penn Millers Ins Co	PA	1,450	0.44%	80.00%	1,270	96	7.56%
24198	Peerless Ins Co	NH	1,450	0.44%	80.43%	1,367	591	43.23%
19070	Standard Fire Ins Co	CT	1,292	0.39%	80.82%	1,140	853	74.82%
37257	Insurance Corp Of Hannover	IL	1,262	0.38%	81.20%	2,120	1,379	65.05%
17493	Nazareth Mut Ins Co	PA	1,240	0.37%	81.57%	1,189	254	21.36%
25569	Gotham Ins Co	NY	1,222	0.37%	81.94%	1,482	932	62.89%
23469	American Modern Home Ins Co	OH	1,217	0.37%	82.30%	1,122	328	29.23%
11142	United Cas Ins Co Of Amer	PA	1,188	0.36%	82.66%	1,186	301	25.38%
17558	Old Guard Ins Co	PA	1,178	0.35%	83.01%	1,241	292	23.53%
17370	Nautilus Ins Co	AZ	1,128	0.34%	83.35%	1,118	580	51.88%
19062	Automobile Ins Co Of Hartford CT	CT	1,111	0.33%	83.68%	973	539	55.40%
21415	Employers Mut Cas Co	IA	1,090	0.33%	84.01%	1,027	284	27.65%
16993	Continental Mut Ins Co	PA	1,050	0.32%	84.33%	1,050	221	21.05%
14575	Millers Capital Ins Co	PA	1,031	0.31%	84.64%	1,282	243	18.95%
24856	Admiral Ins Co	DE	1,023	0.31%	84.94%	863	-72	-8.34%
21180	Sentry Select Ins Co	WI	1,022	0.31%	85.25%	1,083	98	9.05%
10315	Civic Property & Cas Co	CA	990	0.30%	85.55%	841	217	25.80%
15156	Shelby Ins Co	IL	977	0.29%	85.84%	891	530	59.48%
39020	Essex Ins Co	DE	962	0.29%	86.13%	1,087	364	33.49%
25941	United Services Auto Assoc	TX	944	0.28%	86.41%	791	60	7.59%
24112	Westfield Ins Co	OH	943	0.28%	86.69%	946	390	41.23%
24074	Ohio Cas Ins Co	OH	901	0.27%	86.96%	830	265	31.93%
37974	MT Hawley Ins Co	IL	893	0.27%	87.23%	1,245	126	10.12%
16888	Bedford Grange Mut Ins Co	PA	875	0.26%	87.49%	870	249	28.62%

PENNSYLVANIA Insurance Department
2004 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
17108	Farmers Mut F I C Of Mccandless	PA	870	0.26%	87.76%	822	322	39.17%
17337	Philanthropic Mut Fire Ins Co	PA	869	0.26%	88.02%	867	337	38.87%
17086	Farmers & Mechanics Mut Ins Co	PA	864	0.26%	88.28%	868	446	51.38%
35378	Evanston Ins Co	IL	862	0.26%	88.53%	831	-35	-4.21%
25887	US Fidelity & Guaranty Co	MD	807	0.24%	88.78%	959	-123	-12.83%
17124	Farmers Mut Ins Co	PA	785	0.24%	89.01%	756	197	26.06%
17329	Juniata Mut Ins Co	PA	775	0.23%	89.25%	730	255	34.93%
10815	Verlan Fire Ins Co MD	MD	757	0.23%	89.47%	784	0	0%
16918	Briar Crk Mut Ins Co	PA	728	0.22%	89.69%	686	162	23.62%
11932	Mid-Continent Ins Co	PA	711	0.21%	89.90%	699	255	36.48%
20370	AXIS Reins Co	NY	668	0.20%	90.10%	1,147	240	20.92%
35912	American Western Home Ins Co	OK	661	0.20%	90.30%	597	10	1.68%
29963	United Farm Family Ins Co	NY	655	0.20%	90.50%	646	329	50.93%
12904	Tokio Marine & Nichido Fire Ins Co	NY	639	0.19%	90.69%	597	18	3.02%
13935	Federated Mut Ins Co	MN	636	0.19%	90.88%	569	13	2.28%
41343	Gerling Amer Ins Co	NY	619	0.19%	91.07%	561	19	3.39%
44393	West American Ins Co	IN	591	0.18%	91.25%	551	72	13.07%
26166	Windsor Mount Joy Mut Ins Co	PA	586	0.18%	91.42%	570	171	30%
11045	Excelsior Ins Co	NH	566	0.17%	91.59%	527	39	7.40%
41297	Scottsdale Ins Co	OH	551	0.17%	91.76%	694	197	28.39%
17256	HannahsTown Mut Ins Co	PA	544	0.16%	91.92%	532	186	34.96%
17175	Friends Cove Mut Ins Co	PA	540	0.16%	92.08%	527	247	46.87%
44520	Crum & Forster Specialty Ins Co	AZ	537	0.16%	92.24%	470	868	184.68%
25127	State Auto Prop & Cas Ins Co	SC	536	0.16%	92.40%	504	-381	-75.60%
13501	Brethren Mut Ins Co	MD	504	0.15%	92.55%	490	75	15.31%
17728	Reamstown Mut Ins Co	PA	499	0.15%	92.70%	498	100	20.08%

PENNSYLVANIA Insurance Department
2004 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
27340	Centre County Mut Fire Ins Co	PA	499	0.15%	92.85%	524	115	21.95%
14664	Mutual Benefit Ins Co	PA	476	0.14%	93.00%	449	21	4.68%
24791	St Paul Mercury Ins Co	MN	475	0.14%	93.14%	466	123	26.39%
22829	Interstate Fire & Cas Co	IL	469	0.14%	93.28%	582	28	4.81%
16969	Clearfield Cty Grnge Mut Fire Ins Co	PA	463	0.14%	93.42%	459	229	49.89%
24988	Sentry Ins A Mut Co	WI	463	0.14%	93.56%	382	104	27.23%
36684	Riverport Ins Co	MN	454	0.14%	93.69%	439	197	44.87%
34452	Homeland Ins Co of NY	NY	447	0.13%	93.83%	85	36	42.35%
24171	Netherlands Ins Co The	NH	443	0.13%	93.96%	370	4	1.08%
17582	Patrons Mut Fire Ins Co of IN PA	PA	418	0.13%	94.09%	418	162	38.76%
10317	Neighborhood Spirit Prop & Cas Co	CA	409	0.12%	94.21%	375	145	38.67%
26220	Yosemite Ins Co	IN	408	0.12%	94.33%	404	32	7.92%
25968	USAA Cas Ins Co	TX	387	0.12%	94.45%	317	11	3.47%
14141	Harford Mut Ins Co	MD	372	0.11%	94.56%	362	37	10.22%
14656	Municipal Mut Ins Co	WV	345	0.10%	94.66%	348	315	90.52%
21326	Empire Fire & Marine Ins Co	NE	338	0.10%	94.76%	337	206	61.13%
25879	Fidelity & Guaranty Ins Underwriters	WI	338	0.10%	94.87%	289	19	6.57%
37362	General Star Ind Co	CT	338	0.10%	94.97%	458	1,712	373.80%
21407	Emcasco Ins Co	IA	336	0.10%	95.07%	341	137	40.18%
16985	Conemaugh Valley Mut Ins Co	PA	329	0.10%	95.17%	342	116	33.92%
17469	Montour Mut Ins Co	PA	324	0.10%	95.26%	306	59	19.28%
14621	Motorists Mut Ins Co	OH	320	0.10%	95.36%	325	132	40.62%
38989	Chubb Custom Ins Co	DE	315	0.09%	95.45%	246	19	7.72%
13684	Cumberland Mut Fire Ins Co	NJ	306	0.09%	95.55%	328	53	16.16%
17868	Wallrose Mut Ins Co	PA	304	0.09%	95.64%	277	62	22.38%
35386	Fidelity & Guaranty Ins Co	IA	304	0.09%	95.73%	344	24	6.98%

PENNSYLVANIA Insurance Department
2004 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
14370	Lebanon Mut Ins Co	PA	297	0.09%	95.82%	339	-6	-1.77%
32859	Penn-Amer Ins Co	PA	295	0.09%	95.91%	330	-5	-1.52%
17485	Mutual Ins Co Of Lehigh Cnty	PA	283	0.08%	95.99%	286	164	57.34%
36951	Century Surety Co	OH	283	0.08%	96.08%	281	30	10.68%
20788	Buckeye Union Ins Co	IL	280	0.08%	96.16%	205	97	47.32%
21857	American Ins Co	NE	272	0.08%	96.24%	275	21	7.64%
42374	Houston Cas Co	TX	267	0.08%	96.32%	251	0	0%
21121	Westchester Fire Ins Co	NY	263	0.08%	96.40%	266	-210	-78.95%
27987	Northfield Ins Co	IA	258	0.08%	96.48%	247	-5	-2.02%
33022	AXA Corp Solutions Ins Co	NY	250	0.08%	96.55%	237	-606	-255.70%
37478	Hartford Ins Co Of The Midwest	IN	241	0.07%	96.63%	229	108	47.16%
20559	General Security Ind Co of AZ	AZ	239	0.07%	96.70%	561	-451	-80.39%
28932	Markel American Ins Co	VA	238	0.07%	96.77%	357	-3	-0.84%
15610	AXIS Specialty Ins Co	CT	237	0.07%	96.84%	512	0	0%
35270	Fidelity & Cas Co Of NY	SC	231	0.07%	96.91%	240	83	34.58%
14788	Natl Grange Mut Ins Co	FL	224	0.07%	96.98%	249	-9	-3.61%
27278	Protection Mut Ins Co	PA	214	0.06%	97.04%	227	96	42.29%
19704	American States Ins Co	IN	211	0.06%	97.10%	276	11	3.99%
43095	Clarendon Amer Ins Co	NJ	209	0.06%	97.17%	324	66	20.37%
34916	First Specialty Ins Corp	MO	207	0.06%	97.23%	58	-24	-41.38%
12572	Selective Ins Co Of Amer	NJ	200	0.06%	97.29%	197	58	29.44%
25682	Travelers Ind Co Of CT	CT	192	0.06%	97.35%	191	53	27.75%
11150	Arch Ins Co	MO	188	0.06%	97.40%	356	-238	-66.85%
24740	Safeco Ins Co Of Amer	WA	187	0.06%	97.46%	198	-169	-85.35%
33898	Aegis Security Ins Co	PA	179	0.05%	97.51%	184	53	28.80%
17507	Lakeland Ins Co	PA	173	0.05%	97.57%	272	124	45.59%

PENNSYLVANIA Insurance Department
2004 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
23108	Lumbermens Underwriting Alliance	MO	171	0.05%	97.62%	321	-112	-34.89%
24414	General Cas Co Of WI	WI	166	0.05%	97.67%	158	158	100%
10717	Aspen Specialty Ins Co	ND	160	0.05%	97.71%	85	49	57.65%
27960	Illinois Union Ins Co	IL	158	0.05%	97.76%	124	-13	-10.48%
17515	North Western Mut Fire Ins Co	PA	154	0.05%	97.81%	139	96	69.06%
29831	Independent Mut Fire Ins Co	IL	154	0.05%	97.85%	153	77	50.33%
17701	Pymatuning Mut Fire Ins Co	PA	153	0.05%	97.90%	155	25	16.13%
10340	Stonington Ins Co	TX	151	0.05%	97.95%	152	36	23.68%
30503	Shelby Cas Ins Comp	IL	151	0.05%	97.99%	162	48	29.63%
12203	James River Ins Co	OH	150	0.05%	98.04%	111	41	36.94%
25615	Charter Oak Fire Ins Co	CT	149	0.04%	98.08%	107	30	28.04%
27154	Atlantic Specialty Ins Co	NY	147	0.04%	98.12%	78	3	3.85%
31208	American General Property Ins Co	TN	145	0.04%	98.17%	147	77	52.38%
11991	National Cas Co	WI	140	0.04%	98.21%	272	85	31.25%
24015	Northland Ins Co	MN	140	0.04%	98.25%	191	-27	-14.14%
17191	Grange Mut Fire Ins Co	PA	137	0.04%	98.29%	132	57	43.18%
11681	Keystone Ins Co	PA	136	0.04%	98.33%	130	75	57.69%
30880	Washington Mut Fire & Storm Ins	PA	136	0.04%	98.37%	133	25	18.80%
11118	Federated Rural Electric Ins Exch	KS	129	0.04%	98.41%	149	10	6.71%
37150	Western Heritage Ins Co	AZ	128	0.04%	98.45%	175	61	34.86%
25666	Travelers Ind Co Of Amer	CT	128	0.04%	98.49%	125	-24	-19.20%
22578	Horace Mann Ins Co	IL	122	0.04%	98.53%	110	89	80.91%
27219	Center Valley Mut Fire Ins Co	PA	120	0.04%	98.56%	65	58	89.23%
23841	New Hampshire Ins Co	PA	116	0.03%	98.60%	81	-8	-9.88%
25895	United States Liability Ins Co	PA	116	0.03%	98.63%	90	59	65.56%
21784	Firemens Ins Co Of Washington DC	DE	107	0.03%	98.66%	109	-77	-70.64%

PENNSYLVANIA Insurance Department
2004 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
41335	United Natl Specialty Ins Co	WI	107	0.03%	98.70%	132	0	0%
30481	St Paul Surplus Lines Ins Co	DE	107	0.03%	98.73%	183	-84	-45.90%
11264	Prime Insurance Syndicate Inc	IL	106	0.03%	98.76%	60	-44	-73.33%
24724	First Natl Ins Co Of Amer	WA	104	0.03%	98.79%	38	2	5.26%
16063	Unitrin Auto & Home Ins Co	NY	95	0.03%	98.82%	76	-2	-2.63%
12122	New Jersey Manufacturers Ins Co	NJ	95	0.03%	98.85%	83	0	0%
42048	Diamond State Ins Co	IN	93	0.03%	98.88%	94	0	0%
10748	Livingston Mut Ins Co	PA	92	0.03%	98.90%	80	25	31.25%
17574	Patrons Mut Fire Assoc Of Nw PA	PA	92	0.03%	98.93%	79	28	35.44%
23329	Merchants Mut Ins Co	NY	92	0.03%	98.96%	87	22	25.29%
42811	Gulf Underwriters Ins Co	CT	87	0.03%	98.99%	103	26	25.24%
26433	Harco Natl Ins Co	IL	85	0.03%	99.01%	103	-1	-0.97%
27685	Stone Valley Mut Fire Ins Co	PA	85	0.03%	99.04%	85	5	5.88%
10071	Encompass Ins Co Of America	IL	84	0.03%	99.06%	2	0	0%
27332	Canonsburg Mut Fire Ins Co	PA	84	0.03%	99.09%	73	14	19.18%
23809	Granite State Ins Co	PA	83	0.02%	99.11%	108	-39	-36.11%
23787	Nationwide Mut Ins Co	OH	83	0.02%	99.14%	71	-61	-85.92%
26298	Metropolitan Property & Cas Ins Co	RI	83	0.02%	99.16%	196	460	234.69%
19976	Amica Mut Ins Co	RI	82	0.02%	99.19%	71	0	0%
17892	West Branch Mut Ins Co	PA	81	0.02%	99.21%	79	-1	-1.27%
27405	Locust Mut Fire Ins Co	PA	81	0.02%	99.24%	81	6	7.41%
17876	Washington Mut Fire Of Lawrence Cty	PA	81	0.02%	99.26%	81	95	117.28%
11126	Sompo Japan Ins Co of Amer	NY	79	0.02%	99.28%	78	0	0%
22322	Greenwich Ins Co	DE	77	0.02%	99.31%	76	-50	-65.79%
19690	American Economy Ins Co	IN	75	0.02%	99.33%	64	1	1.56%
16187	AXA Re Prop & Cas Ins Co	DE	75	0.02%	99.35%	116	-197	-169.83%

PENNSYLVANIA Insurance Department
2004 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
12327	Philadelphia United Fire Ins Co	PA	73	0.02%	99.37%	74	7	9.46%
17477	Mutual Fire Ins Co Of S Bend Twnshp	PA	72	0.02%	99.39%	72	34	47.22%
28304	Federated Service Ins Co	MN	72	0.02%	99.42%	66	1	1.52%
32352	LM Property and Casualty Ins. Co.	IN	72	0.02%	99.44%	474	485	102.32%
23817	Illinois Natl Ins Co	IL	70	0.02%	99.46%	74	7	9.46%
22837	Interstate Ind Co	IL	69	0.02%	99.48%	12	-6	-50%
16691	Great American Ins Co	OH	68	0.02%	99.50%	62	18	29.03%
37052	Regis Ins Co	PA	68	0.02%	99.52%	77	-9	-11.69%
35505	Rockwood Cas Ins Co	PA	68	0.02%	99.54%	69	0	0%
14486	Merchants & Business Mens Mut Ins Co	PA	67	0.02%	99.56%	80	-34	-42.50%
16217	National Farmers Union Prop & Cas	CO	63	0.02%	99.58%	61	0	0%
14478	Mercer Ins Co	PA	61	0.02%	99.60%	63	11	17.46%
17531	Old Elizabeth Mut F I C	PA	60	0.02%	99.62%	60	247	411.67%
42595	Rockingham Cas Co	VA	58	0.02%	99.63%	29	0	0%
12866	T.H.E. Ins Co	LA	55	0.02%	99.65%	110	0	0%
18767	Church Mut Ins Co	WI	51	0.02%	99.67%	49	16	32.65%
18945	Pine Creek Mut Fire Ins Co	PA	51	0.02%	99.68%	51	14	27.45%
27197	Apollo Mut Fire Ins Co	PA	51	0.02%	99.70%	49	11	22.45%
40258	American Intl South Ins Co	PA	49	0.01%	99.71%	49	5	10.20%
24775	St Paul Guardian Ins Co	MN	48	0.01%	99.73%	48	5	10.42%
39926	Selective Ins Co Of The Southeast	NC	47	0.01%	99.74%	42	-8	-19.05%
19720	American Alt Ins Corp	DE	46	0.01%	99.75%	41	-42	-102.44%
38962	Genesis Ins Co	CT	46	0.01%	99.77%	42	-11	-26.19%
26620	AXIS Surplus Ins Co	IL	46	0.01%	99.78%	113	-288	-254.87%
20885	Kansas City Fire & Marine Ins Co	SC	45	0.01%	99.79%	45	-26	-57.78%
17620	Penn Charter Mut Ins Co	PA	44	0.01%	99.81%	47	14	29.79%

PENNSYLVANIA Insurance Department
2004 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
20532	Clarendon Natl Ins Co	NJ	44	0.01%	99.82%	33	25	75.76%
10316	Appalachian Ins Co	RI	44	0.01%	99.83%	20	0	0%
13064	United Natl Ins Co	PA	41	0.01%	99.85%	28	145	517.86%
15130	Encompass Ind Co	IL	40	0.01%	99.86%	1	0	0%
29424	Hartford Cas Ins Co	IN	40	0.01%	99.87%	39	6	15.38%
13056	RLI Ins Co	IL	37	0.01%	99.88%	39	-5	-12.82%
27200	Cambria County Mut Ins Co	PA	37	0.01%	99.89%	39	5	12.82%
39993	Colony Ins Co	VA	36	0.01%	99.90%	29	0	0%
19895	Atlantic Mut Ins Co	NY	35	0.01%	99.91%	75	0	0%
38970	Markel Ins Co	IL	34	0.01%	99.92%	50	-19	-38%
19607	XL Select	OK	33	0.01%	99.93%	33	1	3.03%
34622	Glens Falls Ins Co	IL	33	0.01%	99.94%	41	14	34.15%
24732	General Ins Co Of Amer	WA	29	0.01%	99.95%	14	0	0%
18376	Hermitage Ins Co	NY	27	0.01%	99.96%	27	2	7.41%
42072	INA Surplus Ins Co	PA	26	0.01%	99.97%	42	0	0%
41459	Armed Forces Ins Exchange	KS	25	0.01%	99.98%	23	9	39.13%
12262	Pennsylvania Manufacturers Asn Ins C	PA	24	0.01%	99.98%	22	6	27.27%
39217	QBE Ins Corp	PA	24	0.01%	99.99%	64	-2	-3.13%
11878	MutualAid eXchange	KS	24	0.01%	100.00%	16	7	43.75%
13528	Brotherhood Mut Ins Co	IN	22	0.01%	100.00%	35	6	17.14%
40428	Voyager Ind Ins Co	GA	22	0.01%	100.01%	31	0	0%
21873	Firemans Fund Ins Co	CA	22	0.01%	100.02%	23	0	0%
20427	American Cas Co Of Reading PA	PA	21	0.01%	100.02%	26	-1	-3.85%
14559	Guideone Specialty Mut Ins Co	IA	21	0.01%	100.03%	29	71	244.83%
10022	Countryway Ins Co	NY	19	0.01%	100.04%	18	75	416.67%
22136	Great American Ins Co of NY	NY	19	0.01%	100.04%	22	-4	-18.18%

PENNSYLVANIA Insurance Department
2004 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
23450	American Family Home Ins Co	FL	18	0.01%	100.05%	18	-9	-50%
22292	Hanover Ins Co	NH	15	0.00%	100.05%	15	10	66.67%
27120	Trumbull Ins Co	CT	15	0.00%	100.06%	13	0	0%
35726	Providence Washington Ins Co Of NY	NY	15	0.00%	100.06%	13	6	46.15%
20095	Bituminous Cas Corp	IL	14	0.00%	100.06%	14	0	0%
13714	Pharmacists Mut Ins Co	IA	13	0.00%	100.07%	12	0	0%
25984	Graphic Arts Mut Ins Co	NY	13	0.00%	100.07%	9	0	0%
16845	Ashland Mut Fire Ins Co Of PA	PA	12	0.00%	100.08%	11	32	290.91%
10472	Capitol Ind Corp	WI	12	0.00%	100.08%	8	-1	-12.50%
29874	North American Specialty Ins Co	NH	12	0.00%	100.08%	11	1	9.09%
15059	Public Service Mut Ins Co	NY	12	0.00%	100.09%	12	1,175	9791.67%
42404	Liberty Ins Corp	IL	11	0.00%	100.09%	8	4	50%
24902	Security Ins Co Of Hartford	CT	10	0.00%	100.09%	13	-28	-215.38%
27847	Insurance Co Of The West	CA	10	0.00%	100.10%	16	0	0%
10111	American Bankers Ins Co Of FL	FL	9	0.00%	100.10%	9	0	0%
10499	DaimlerChrysler Ins Co	MI	9	0.00%	100.10%	6	0	0%
21970	OneBeacon Ins Co	PA	9	0.00%	100.10%	8	2	25%
27650	Shamokin Township Mut Fire Ins Co	PA	9	0.00%	100.11%	9	0	0%
37745	Integon Specialty Ins	NC	9	0.00%	100.11%	7	3	42.86%
10328	Capitol Specialty Ins Corp	WI	8	0.00%	100.11%	2	0	0%
42900	Harleysville Ins Co Of NJ	NJ	7	0.00%	100.11%	7	0	0%
26883	American Intl Specialty Lines Ins Co	AK	7	0.00%	100.12%	4	249	6225%
18023	Star Ins Co	MI	7	0.00%	100.12%	2	0	0%
20362	Mitsui Sumitomo Ins Co of Amer	NY	7	0.00%	100.12%	10	1	10%
21261	Electric Ins Co	MA	7	0.00%	100.12%	7	0	0%
17736	Saucon Mut Ins Co	PA	6	0.00%	100.12%	5	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	Direct Loss Ratio Excluding All LAE
23043	Liberty Mut Ins Co	MA	6	0.00%	100.13%	10	20	200%
40100	Firstline Natl Ins Co	MD	6	0.00%	100.13%	9	0	0%
22217	Gulf Ins Co	CT	5	0.00%	100.13%	5	-66	-1320%
39306	Fidelity & Deposit Co Of MD	MD	5	0.00%	100.13%	5	0	0%
27359	Clarion County Mut Fire Ins Co	PA	5	0.00%	100.13%	5	1	20%
27073	Nipponkoa Ins Co Ltd U.S. Branch	NY	5	0.00%	100.13%	3	0	0%
15326	Utica First Ins Co	NY	4	0.00%	100.13%	3	0	0%
24295	Providence Washington Ins Co	RI	4	0.00%	100.14%	12	-44	-366.67%
35351	American Empire Surplus Lns Ins Co	DE	4	0.00%	100.14%	7	0	0%
26743	Maxum Ind Co	DE	4	0.00%	100.14%	1	0	0%
25623	Phoenix Ins Co	CT	4	0.00%	100.14%	4	0	0%
24066	American Fire & Cas Co	OH	4	0.00%	100.14%	4	0	0%
37877	Nationwide Prop & Cas Ins Co	OH	4	0.00%	100.14%	4	0	0%
18007	Cloister Mut Cas Ins Co	PA	3	0.00%	100.14%	3	0	0%
19909	Centennial Ins Co	NY	3	0.00%	100.14%	4	-2	-50%
34118	Colony Natl Ins Co	VA	3	0.00%	100.14%	2	0	0%
42803	Guideone Elite Ins Co	IA	3	0.00%	100.15%	3	23	766.67%
11177	First Financial Ins Co	IL	3	0.00%	100.15%	3	22	733.33%
20397	Vigilant Ins Co	NY	2	0.00%	100.15%	22	-8	-36.36%
24120	Westfield Natl Ins Co	OH	2	0.00%	100.15%	2	0	0%
20281	Federal Ins Co	IN	2	0.00%	100.15%	110	957	870%
27391	Husbandmans Mut Fire Ins Co	PA	2	0.00%	100.15%	28	30	107.14%
15032	Guideone Mut Ins Co	IA	2	0.00%	100.15%	3	0	0%
22586	Atlantic States Ins Co	PA	2	0.00%	100.15%	2	1	50%
10946	Arch Excess & Surplus Ins Co	NE	1	0.00%	100.15%	1	0	0%
24449	Regent Ins Co	WI	1	0.00%	100.15%	0	0	0%

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Rounded to Thousands
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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
17159	Usf Ins Co	PA	1	0.00%	100.15%	1	0	0%
35408	Sirius Amer Ins Co	DE	1	0.00%	100.15%	0	0	0%
25433	American Safety Ind Co	OK	1	0.00%	100.15%	4	2	50%
41840	Allmerica Financial Benefit Ins Co	MI	1	0.00%	100.15%	2	0	0%
20443	Continental Cas Co	IL	1	0.00%	100.15%	1	0	0%
10213	Discover Specialty Ins Co	IL	1	0.00%	100.15%	1	0	0%
20486	Transcontinental Ins Co	NY	1	0.00%	100.15%	1	-1	-100%
20494	Transportation Ins Co	IL	1	0.00%	100.15%	1	-3	-300%
13331	American Hardware Mut Ins Co	OH	1	0.00%	100.15%	1	0	0%
18279	Bankers Standard Ins Co	PA	0	0%	100.15%	0	0	0%
19372	Northern Ins Co Of NY	NY	0	0%	100.15%	0	-1	0%
31127	Columbia Cas Co	IL	0	0%	100.15%	0	-84	0%
31089	Republic Western Ins Co	AZ	0	0%	100.15%	0	0	0%
37710	First American Prop & Cas Ins Co	CA	0	0%	100.15%	0	7	0%
24384	Fairmont Specialty Ins Co	DE	0	0%	100.15%	0	0	0%
22756	Horace Mann Prop & Cas Ins Co	CA	0	0%	100.15%	0	2	0%
21962	Pennsylvania General Ins Co	PA	0	0%	100.15%	0	-30	0%
40142	American Zurich Ins Co	IL	0	0%	100.15%	20	-10	-50%
32190	Constitution Ins Co	NY	0	0%	100.15%	0	-3	0%
38580	Great American Protection Ins Co	OH	0	0%	100.15%	0	0	0%
38512	Rampart Ins Co	NY	0	0%	100.15%	0	-25	0%
37893	Ulico Cas Co	DE	0	0%	100.15%	3	0	0%
29459	Twin City Fire Ins Co Co	IN	0	0%	100.15%	1	0	0%
43575	Indemnity Ins Co Of North Amer	PA	0	0%	100.15%	139	-56	-40.29%
40193	X L Ins Co Of NY	NY	0	0%	100.15%	0	-51	0%
33855	Lincoln General Ins Co	PA	0	0%	100.15%	1	-400	-40000%

PENNSYLVANIA Insurance Department
2004 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
31348	Crum & Forster Ind Co	DE	0	0%	100.15%	17	1	5.88%
31194	Travelers Cas & Surety Co Of Amer	CT	0	0%	100.15%	0	0	0%
28223	Nationwide Agribusiness Ins Co	IA	0	0%	100.15%	0	1	0%
26832	Great American Alliance Ins Co	OH	0	0%	100.15%	8	-1	-12.50%
26069	Wausau Business Ins Co	WI	0	0%	100.15%	0	2	0%
25844	Union Ins Co	NE	0	0%	100.15%	0	0	0%
22810	Chicago Ins Co	IL	0	0%	100.15%	0	-6	0%
21105	North River Ins Co	NJ	0	0%	100.15%	0	0	0%
20478	National Fire Ins Co Of Hartford	CT	0	0%	100.15%	0	0	0%
20109	Bituminous Fire & Marine Ins Co	IL	0	0%	100.15%	0	0	0%
43117	American Equity Ins Co	AZ	0	0%	100.15%	0	-3	0%
37273	Axis Ins Co	IL	0	0%	100.15%	0	0	0%
36137	Travelers Commercial Ins Co	CT	0	0%	100.15%	0	0	0%
24147	Old Republic Ins Co	PA	0	0%	100.15%	0	-2	0%
22713	Insurance Co Of North Amer	PA	0	0%	100.15%	0	0	0%
35696	Harleysville Preferred Ins Co	PA	0	0%	100.15%	0	0	0%
33189	Monticello Ins Co	DE	0	0%	100.15%	0	-4	0%
25534	TIG Ins Co	CA	0	0%	100.15%	0	-184	0%
26905	Century-Natl Ins Co	CA	0	0%	100.15%	0	0	0%
26042	Wausau Underwriters Ins Co	WI	0	0%	100.15%	1	0	0%
41483	Farmington Cas Co	CT	0	0%	100.15%	0	0	0%
34266	Frontier Ins Co	NY	0	0%	100.15%	0	-1	0%
30562	American Manufacturers Mut Ins Co	IL	0	0%	100.15%	3	6	200%
18104	Anthracite Mut Fire Ins Co	PA	0	0%	100.15%	0	0	0%
11100	Safeco Surplus Lines Ins Co	WA	0	0%	100.15%	0	9	0%
25038	North American Capacity Ins Co	NH	0	0%	100.15%	0	-3	0%

PENNSYLVANIA Insurance Department
2004 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
22306	Massachusetts Bay Ins Co	NH	0	0%	100.15%	0	0	0%
20702	Ace Fire Underwriters Ins Co	PA	0	0%	100.15%	0	0	0%
20699	Ace Prop & Cas Ins Co	PA	0	0%	100.15%	0	0	0%
20648	Employers Fire Ins Co	MA	0	0%	100.15%	0	0	0%
19046	Travelers Cas Ins Co Of Amer	CT	0	0%	100.15%	0	0	0%
24503	Blue Ridge Ins Co	WI	0	0%	100.15%	0	-66	0%
24104	Ohio Farmers Ins Co	OH	0	0%	100.15%	0	-6	0%
20176	Celina Mut Ins Co	OH	0	0%	100.15%	0	0	0%
19038	Travelers Cas & Surety Co	CT	0	0%	100.15%	0	-49	0%
17930	Philadelphia Cbsp For Ins Of Houses	PA	0	0%	100.15%	0	27	0%
20621	OneBeacon America Ins Co	MA	0	0%	100.15%	0	1	0%
19615	American Reliable Ins Co	AZ	0	0%	100.15%	0	0	0%
19305	Assurance Co Of Amer	NY	0	0%	100.15%	0	0	0%
11452	Hartford Steam Boil Inspec & Ins Co	CT	0	0%	100.15%	0	-29	0%
11401	Guaranty Natl Ins Co	CO	0	0%	100.15%	0	0	0%
10673	Penn-Star Ins Co	PA	0	0%	100.15%	0	0	0%
22551	Mitsui Sumitomo Ins USA Inc	NY	0	0%	100.15%	0	0	0%
21822	First State Ins Co	CT	0	0%	100.15%	0	1,106	0%
10669	Church Ins Co	NY	0	0%	100.15%	2	0	0%
21318	Coregis Ins Co	IN	0	0%	100.15%	0	0	0%
20613	American Employers Ins Co	MA	0	0%	100.15%	0	0	0%
19224	St Paul Protective Ins Co	IL	0	0%	100.15%	2	0	0%
15580	Scottsdale Ind Co	OH	0	0%	100.15%	0	0	0%
11630	Jefferson Ins Co	NY	0	0%	100.15%	0	-22	0%
10786	Princeton Excess & Surplus Lines Ins	DE	0	0%	100.15%	0	-122	0%
12831	State Natl Ins Co Inc	TX	0	0%	100.15%	0	0	0%

PENNSYLVANIA Insurance Department
2004 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
10212	Allmerica Fncl Alliance Ins Co	NH	0	0%	100.15%	0	0	0%
23434	Middlesex Ins Co	WI	0	0%	100.15%	0	0	0%
23337	Merchants Ins Co Of NH Inc	NH	0	0%	100.15%	0	0	0%
22977	Lumbermens Mut Cas Co	IL	0	0%	100.15%	12	-5	-41.67%
22918	American Motorists Ins Co	IL	0	0%	100.15%	2	6	300%
21849	American Automobile Ins Co	MO	0	0%	100.15%	0	0	0%
19941	American Commerce Ins Co	OH	0	0%	100.15%	0	0	0%
14729	Mutual Fire Marine & Inland Ins Co	PA	0	0%	100.15%	4	-14	-350%
23353	Meridian Security Ins Co	IN	0	0%	100.15%	0	0	0%
22667	Ace American Ins Co	PA	0	0%	100.15%	31	3	9.68%
21881	National Surety Corp	IL	0	0%	100.15%	0	4	0%
21865	Associated Ind Corp	CA	0	0%	100.15%	0	0	0%
21334	Empire Ind Ins Co	OK	0	0%	100.15%	0	1	0%
20710	Century Ind Co	PA	0	0%	100.15%	0	15	0%
19445	National Union Fire Ins Co Of Pitts	PA	-1	0.00%	100.15%	50	-84	-168%
36897	Manufacturers Alliance Ins Co	PA	-1	0.00%	100.15%	5	0	0%
25976	Utica Mut Ins Co	NY	-1	0.00%	100.15%	2	0	0%
31135	Great American Security Ins Co	OH	-1	0.00%	100.15%	15	-49	-326.67%
24325	York Ins Co	RI	-2	0.00%	100.15%	3	0	0%
19356	Maryland Cas Co	MD	-3	0.00%	100.15%	3	-31	-1033.33%
39608	Nutmeg Ins Co	CT	-4	0.00%	100.15%	7	0	0%
19380	American Home Assur Co	NY	-19	-0.01%	100.14%	-2	-43	2150%
24678	Royal Ind Co	DE	-64	-0.02%	100.12%	879	648	73.72%
37532	Great American E&S Ins Co	DE	-84	-0.03%	100.10%	-65	-5	7.69%
26344	Great American Assur Co	OH	-143	-0.04%	100.06%	2	27	1350%
41807	Royal Surplus Lines Ins Co	CT	-188	-0.06%	100%	142	100	70.42%

PENNSYLVANIA Insurance Department
2004 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
	416 Companies in the Report		$ 333,239	100.00%	100.00%	$ 336,170	$ 96,552	28.72%

END OF REPORT

PENNSYLVANIA Insurance Department
2004 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	42,561	19.43%	19.43%	44,631	3,935	8.82%
19437	Lexington Ins Co	DE	12,740	5.81%	25.24%	11,345	19,641	173.12%
20443	Continental Cas Co	IL	8,543	3.90%	29.14%	9,559	-755	-7.90%
24767	St Paul Fire & Marine Ins Co	MN	5,980	2.73%	31.87%	7,186	1,340	18.65%
26301	Selective Way Ins Co	NJ	5,059	2.31%	34.18%	4,995	1,809	36.22%
16691	Great American Ins Co	OH	5,035	2.30%	36.48%	4,938	1,529	30.96%
26247	American Guarantee & Liability Ins	NY	4,355	1.99%	38.46%	4,826	274	5.68%
39306	Fidelity & Deposit Co Of MD	MD	4,223	1.93%	40.39%	4,252	1,727	40.62%
21113	United States Fire Ins Co	DE	3,947	1.80%	42.19%	3,857	2,545	65.98%
25658	Travelers Ind Co	CT	3,936	1.80%	43.99%	4,204	760	18.08%
24732	General Ins Co Of Amer	WA	3,625	1.65%	45.64%	3,612	2,676	74.09%
35300	Allianz Global Risks US Ins Co	CA	3,612	1.65%	47.29%	3,562	26,116	733.18%
10936	Seneca Ins Co Inc	NY	3,596	1.64%	48.93%	3,240	385	11.88%
42978	American Security Ins Co	DE	3,553	1.62%	50.55%	3,264	2,135	65.41%
24813	Balboa Ins Co	CA	3,286	1.50%	52.05%	3,388	2,696	79.58%
10014	Affiliated Fm Ins Co	RI	3,084	1.41%	53.46%	3,425	12	0.35%
23779	Nationwide Mut Fire Ins Co	OH	2,950	1.35%	54.81%	2,807	1,486	52.94%
26387	Steadfast Ins Co	DE	2,928	1.34%	56.14%	3,037	108	3.56%
22314	RSUI Ind Co	NH	2,873	1.31%	57.46%	2,479	1,178	47.52%
41181	Universal Underwriters Ins Co	KS	2,339	1.07%	58.52%	2,211	899	40.66%
29696	Travelers Excess & Surplus Lines Co	CT	2,333	1.06%	59.59%	2,307	1,401	60.73%
26344	Great American Assur Co	OH	2,300	1.05%	60.64%	2,146	572	26.65%
25135	State Automobile Mut Ins Co	OH	2,272	1.04%	61.67%	2,131	827	38.81%
24554	XL Ins Amer Inc	DE	2,257	1.03%	62.70%	1,516	-487	-32.12%
26271	Erie Ins Exch	PA	2,203	1.01%	63.71%	2,160	1,413	65.42%
25674	Travelers Property Cas Co Of Amer	CT	2,200	1.00%	64.71%	2,153	3,964	184.12%

PENNSYLVANIA Insurance Department
2004 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
11185	Foremost Ins Co	MI	2,187	1.00%	65.71%	1,581	44	2.78%
10677	Cincinnati Ins Co	OH	2,167	0.99%	66.70%	2,072	2,439	117.71%
36940	Indian Harbor Ins Co	ND	2,143	0.98%	67.68%	1,903	-407	-21.39%
34207	Westport Ins Corp	MO	2,091	0.95%	68.63%	2,442	1,878	76.90%
19259	Selective Ins Co Of SC	SC	2,089	0.95%	69.59%	2,187	759	34.71%
14168	Harleysville Mut Ins Co	PA	2,075	0.95%	70.53%	2,185	918	42.01%
36463	Discover Prop & Cas Ins Co	IL	2,052	0.94%	71.47%	1,877	1,244	66.28%
17914	Philadelphia Contributionship Ins	PA	2,012	0.92%	72.39%	1,741	862	49.51%
19232	Allstate Ins Co	IL	1,972	0.90%	73.29%	1,801	533	29.59%
18767	Church Mut Ins Co	WI	1,898	0.87%	74.16%	1,883	10,419	553.32%
33138	Landmark Amer Ins Co	OK	1,850	0.84%	75.00%	1,598	1,698	106.26%
14974	Pennsylvania Lumbermens Mut Ins	PA	1,835	0.84%	75.84%	1,767	881	49.86%
10046	Pacific Ins Co Ltd	CT	1,509	0.69%	76.53%	1,625	235	14.46%
24198	Peerless Ins Co	NH	1,481	0.68%	77.20%	1,427	240	16.82%
21458	Employers Ins of Wausau	WI	1,455	0.66%	77.87%	1,623	10,429	642.58%
10172	Westchester Surplus Lines Ins Co	GA	1,336	0.61%	78.48%	1,333	-66	-4.95%
21415	Employers Mut Cas Co	IA	1,308	0.60%	79.07%	1,231	358	29.08%
23035	Liberty Mut Fire Ins Co	MA	1,166	0.53%	79.61%	935	297	31.76%
19070	Standard Fire Ins Co	CT	1,096	0.50%	80.11%	962	753	78.27%
15610	AXIS Specialty Ins Co	CT	1,057	0.48%	80.59%	780	130	16.67%
17825	Tuscarora Wayne Mut Ins Co	PA	945	0.43%	81.02%	902	307	34.04%
16535	Zurich American Ins Co	NY	937	0.43%	81.45%	932	-4,767	-511.48%
11061	Farmers Fire Ins Co	PA	914	0.42%	81.86%	827	524	63.36%
17450	Millville Mut Ins Co	PA	869	0.40%	82.26%	779	130	16.69%
37362	General Star Ind Co	CT	855	0.39%	82.65%	944	738	78.18%
19062	Automobile Ins Co Of Hartford CT	CT	843	0.38%	83.04%	740	667	90.14%

PENNSYLVANIA Insurance Department
2004 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
41297	Scottsdale Ins Co	OH	838	0.38%	83.42%	717	253	35.29%
14044	Goodville Mut Cas Co	PA	797	0.36%	83.78%	774	291	37.60%
14400	Lititz Mut Ins Co	PA	778	0.36%	84.14%	793	602	75.91%
11045	Excelsior Ins Co	NH	768	0.35%	84.49%	715	88	12.31%
14982	Penn Millers Ins Co	PA	744	0.34%	84.83%	689	142	20.61%
20370	AXIS Reins Co	NY	713	0.33%	85.15%	423	127	30.02%
23469	American Modern Home Ins Co	OH	710	0.32%	85.48%	616	255	41.40%
28550	Housing & Redevelopment Ins Exch	PA	691	0.32%	85.79%	705	32	4.54%
25941	United Services Auto Assoc	TX	673	0.31%	86.10%	583	532	91.25%
25887	US Fidelity & Guaranty Co	MD	669	0.31%	86.40%	780	701	89.87%
14575	Millers Capital Ins Co	PA	661	0.30%	86.71%	714	362	50.70%
19489	Allied World Assur Co US Inc	DE	643	0.29%	87.00%	1,008	549	54.46%
24074	Ohio Cas Ins Co	OH	639	0.29%	87.29%	578	299	51.73%
13692	Donegal Mut Ins Co	PA	636	0.29%	87.58%	612	442	72.22%
11142	United Cas Ins Co Of Amer	PA	618	0.28%	87.86%	623	56	8.99%
29963	United Farm Family Ins Co	NY	603	0.28%	88.14%	555	446	80.36%
36684	Riverport Ins Co	MN	565	0.26%	88.40%	625	129	20.64%
10815	Verlan Fire Ins Co MD	MD	560	0.26%	88.65%	604	-89	-14.74%
24791	St Paul Mercury Ins Co	MN	553	0.25%	88.90%	657	179	27.25%
17558	Old Guard Ins Co	PA	541	0.25%	89.15%	572	160	27.97%
17493	Nazareth Mut Ins Co	PA	536	0.24%	89.40%	509	387	76.03%
21180	Sentry Select Ins Co	WI	524	0.24%	89.64%	586	43	7.34%
44520	Crum & Forster Specialty Ins Co	AZ	524	0.24%	89.87%	456	1,393	305.48%
26620	AXIS Surplus Ins Co	IL	505	0.23%	90.11%	184	-39	-21.20%
24112	Westfield Ins Co	OH	504	0.23%	90.34%	525	127	24.19%
39020	Essex Ins Co	DE	479	0.22%	90.55%	537	198	36.87%

PENNSYLVANIA Insurance Department
2004 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
17043	Everett Cash Mut Ins Co	PA	478	0.22%	90.77%	503	195	38.77%
44393	West American Ins Co	IN	470	0.21%	90.99%	442	318	71.95%
17370	Nautilus Ins Co	AZ	466	0.21%	91.20%	463	-51	-11.02%
21407	Emcasco Ins Co	IA	428	0.20%	91.39%	432	166	38.43%
27740	North Pointe Ins Co	MI	421	0.19%	91.59%	289	5	1.73%
35289	Continental Ins Co	SC	408	0.19%	91.77%	433	37	8.55%
37257	Insurance Corp Of Hannover	IL	388	0.18%	91.95%	393	-40	-10.18%
10315	Civic Property & Cas Co	CA	374	0.17%	92.12%	320	165	51.56%
28401	American Natl Prop & Cas Co	MO	339	0.15%	92.28%	300	272	90.67%
17728	Reamstown Mut Ins Co	PA	332	0.15%	92.43%	332	66	19.88%
12904	Tokio Marine & Nichido Fire Ins Co	NY	320	0.15%	92.57%	328	243	74.09%
14990	Pennsylvania Ntl Mut Cas Ins Co	PA	319	0.15%	92.72%	304	133	43.75%
24678	Royal Ind Co	DE	314	0.14%	92.86%	1,306	-84	-6.43%
17124	Farmers Mut Ins Co	PA	300	0.14%	93.00%	290	85	29.31%
25127	State Auto Prop & Cas Ins Co	SC	300	0.14%	93.14%	281	219	77.94%
13935	Federated Mut Ins Co	MN	298	0.14%	93.27%	254	50	19.69%
37150	Western Heritage Ins Co	AZ	295	0.13%	93.41%	253	-16	-6.32%
17337	Philanthropic Mut Fire Ins Co	PA	290	0.13%	93.54%	289	112	38.75%
21199	Arch Speciality Ins Co	WI	282	0.13%	93.67%	219	3	1.37%
26166	Windsor Mount Joy Mut Ins Co	PA	281	0.13%	93.80%	272	96	35.29%
14141	Harford Mut Ins Co	MD	280	0.13%	93.92%	276	155	56.16%
34916	First Specialty Ins Corp	MO	277	0.13%	94.05%	407	1,609	395.33%
25968	USAA Cas Ins Co	TX	274	0.13%	94.17%	232	184	79.31%
13501	Brethren Mut Ins Co	MD	268	0.12%	94.30%	232	56	24.14%
14664	Mutual Benefit Ins Co	PA	266	0.12%	94.42%	249	48	19.28%
24171	Netherlands Ins Co The	NH	265	0.12%	94.54%	244	40	16.39%

PENNSYLVANIA Insurance Department
2004 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
17485	Mutual Ins Co Of Lehigh Cnty	PA	250	0.11%	94.65%	240	0	0%
24988	Sentry Ins A Mut Co	WI	245	0.11%	94.77%	214	339	158.41%
17329	Juniata Mut Ins Co	PA	243	0.11%	94.88%	229	55	24.02%
24899	Alea North America Ins Co	NY	243	0.11%	94.99%	241	108	44.81%
16888	Bedford Grange Mut Ins Co	PA	237	0.11%	95.10%	237	629	265.40%
11991	National Cas Co	WI	235	0.11%	95.20%	146	72	49.32%
24856	Admiral Ins Co	DE	232	0.11%	95.31%	297	194	65.32%
11932	Mid-Continent Ins Co	PA	231	0.11%	95.41%	239	531	222.18%
27154	Atlantic Specialty Ins Co	NY	225	0.10%	95.52%	112	5	4.46%
37532	Great American E&S Ins Co	DE	222	0.10%	95.62%	279	-13	-4.66%
11118	Federated Rural Electric Ins Exch	KS	220	0.10%	95.72%	193	75	38.86%
17108	Farmers Mut F I C Of Mccandless	PA	218	0.10%	95.82%	205	0	0%
35378	Evanston Ins Co	IL	218	0.10%	95.92%	215	149	69.30%
12572	Selective Ins Co Of Amer	NJ	218	0.10%	96.02%	218	64	29.36%
34452	Homeland Ins Co of NY	NY	211	0.10%	96.11%	95	30	31.58%
25879	Fidelity & Guaranty Ins Underwriters	WI	207	0.09%	96.21%	174	169	97.13%
35386	Fidelity & Guaranty Ins Co	IA	189	0.09%	96.29%	207	101	48.79%
19682	Hartford Fire In Co	CT	184	0.08%	96.38%	176	53	30.11%
11100	Safeco Surplus Lines Ins Co	WA	182	0.08%	96.46%	182	5	2.75%
10213	Discover Specialty Ins Co	IL	177	0.08%	96.54%	177	43	24.29%
21326	Empire Fire & Marine Ins Co	NE	176	0.08%	96.62%	202	357	176.73%
35912	American Western Home Ins Co	OK	174	0.08%	96.70%	159	8	5.03%
17256	HannahsTown Mut Ins Co	PA	171	0.08%	96.78%	166	48	28.92%
17094	Farmers Mut Fire Ins Co Of Marble	PA	170	0.08%	96.86%	141	124	87.94%
17086	Farmers & Mechanics Mut Ins Co	PA	165	0.08%	96.93%	167	50	29.94%
14621	Motorists Mut Ins Co	OH	158	0.07%	97.00%	172	55	31.98%

PENNSYLVANIA Insurance Department
2004 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
43095	Clarendon Amer Ins Co	NJ	86	0.04%	98.48%	151	74	49.01%
22829	Interstate Fire & Cas Co	IL	85	0.04%	98.52%	72	25	34.72%
27960	Illinois Union Ins Co	IL	84	0.04%	98.56%	65	-6	-9.23%
16918	Briar Crk Mut Ins Co	PA	81	0.04%	98.60%	82	14	17.07%
16985	Conemaugh Valley Mut Ins Co	PA	78	0.04%	98.63%	81	21	25.93%
17582	Patrons Mut Fire Ins Co of IN PA	PA	75	0.03%	98.67%	75	12	16%
27987	Northfield Ins Co	IA	75	0.03%	98.70%	77	162	210.39%
24775	St Paul Guardian Ins Co	MN	75	0.03%	98.73%	54	2	3.70%
27219	Center Valley Mut Fire Ins Co	PA	74	0.03%	98.77%	130	15	11.54%
17515	North Western Mut Fire Ins Co	PA	69	0.03%	98.80%	62	16	25.81%
39926	Selective Ins Co Of The Southeast	NC	68	0.03%	98.83%	71	0	0%
36951	Century Surety Co	OH	66	0.03%	98.86%	65	28	43.08%
27340	Centre County Mut Fire Ins Co	PA	66	0.03%	98.89%	64	56	87.50%
16217	National Farmers Union Prop & Cas	CO	63	0.03%	98.92%	61	0	0%
19976	Amica Mut Ins Co	RI	63	0.03%	98.95%	58	36	62.07%
19607	XL Select	OK	63	0.03%	98.98%	63	0	0%
30481	St Paul Surplus Lines Ins Co	DE	62	0.03%	99.01%	107	-8	-7.48%
42374	Houston Cas Co	TX	62	0.03%	99.03%	51	0	0%
16063	Unitrin Auto & Home Ins Co	NY	60	0.03%	99.06%	47	36	76.60%
22322	Greenwich Ins Co	DE	60	0.03%	99.09%	67	91	135.82%
27278	Protection Mut Ins Co	PA	59	0.03%	99.12%	64	58	90.63%
17469	Montour Mut Ins Co	PA	58	0.03%	99.14%	55	-10	-18.18%
24724	First Natl Ins Co Of Amer	WA	57	0.03%	99.17%	21	11	52.38%
29033	Victoria Ins Co	TX	55	0.03%	99.19%	10	0	0%
24414	General Cas Co Of WI	WI	55	0.03%	99.22%	61	41	67.21%
13064	United Natl Ins Co	PA	51	0.02%	99.24%	37	4	10.81%

PENNSYLVANIA Insurance Department
2004 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
29831	Independent Mut Fire Ins Co	IL	51	0.02%	99.26%	51	6	11.76%
39993	Colony Ins Co	VA	51	0.02%	99.29%	90	52	57.78%
14559	Guideone Specialty Mut Ins Co	IA	49	0.02%	99.31%	68	2	2.94%
23329	Merchants Mut Ins Co	NY	49	0.02%	99.33%	44	11	25%
23787	Nationwide Mut Ins Co	OH	46	0.02%	99.35%	38	1	2.63%
26298	Metropolitan Property & Cas Ins Co	RI	45	0.02%	99.37%	108	83	76.85%
32352	LM Property and Casualty Ins. Co.	IN	44	0.02%	99.39%	292	301	103.08%
17574	Patrons Mut Fire Assoc Of Nw PA	PA	43	0.02%	99.41%	37	1	2.70%
35505	Rockwood Cas Ins Co	PA	41	0.02%	99.43%	43	-5	-11.63%
14486	Merchants & Business Mens Mut Ins Co	PA	40	0.02%	99.45%	51	1	1.96%
14478	Mercer Ins Co	PA	40	0.02%	99.47%	41	12	29.27%
17701	Pymatuning Mut Fire Ins Co	PA	38	0.02%	99.49%	39	3	7.69%
10748	Livingston Mut Ins Co	PA	37	0.02%	99.50%	34	43	126.47%
16187	AXA Re Prop & Cas Ins Co	DE	36	0.02%	99.52%	56	26	46.43%
31208	American General Property Ins Co	TN	36	0.02%	99.54%	37	10	27.03%
13056	RLI Ins Co	IL	35	0.02%	99.55%	34	-11	-32.35%
33162	Bankers Ins Co	FL	35	0.02%	99.57%	33	104	315.15%
17876	Washington Mut Fire Of Lawrence Cty	PA	34	0.02%	99.58%	34	22	64.71%
11681	Keystone Ins Co	PA	33	0.02%	99.60%	33	74	224.24%
22578	Horace Mann Ins Co	IL	33	0.02%	99.61%	30	0	0%
21784	Firemens Ins Co Of Washington DC	DE	31	0.01%	99.63%	35	5	14.29%
23809	Granite State Ins Co	PA	31	0.01%	99.64%	33	56	169.70%
20699	Ace Prop & Cas Ins Co	PA	30	0.01%	99.66%	30	8	26.67%
30880	Washington Mut Fire & Storm Ins	PA	30	0.01%	99.67%	29	8	27.59%
19895	Atlantic Mut Ins Co	NY	29	0.01%	99.68%	79	-6	-7.59%
14656	Municipal Mut Ins Co	WV	28	0.01%	99.70%	31	54	174.19%

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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
20427	American Cas Co Of Reading PA	PA	28	0.01%	99.71%	34	15	44.12%
28304	Federated Service Ins Co	MN	27	0.01%	99.72%	27	2	7.41%
35270	Fidelity & Cas Co Of NY	SC	27	0.01%	99.73%	27	0	0%
12122	New Jersey Manufacturers Ins Co	NJ	26	0.01%	99.74%	22	5	22.73%
19690	American Economy Ins Co	IN	25	0.01%	99.76%	33	0	0%
23817	Illinois Natl Ins Co	IL	25	0.01%	99.77%	36	17	47.22%
41459	Armed Forces Ins Exchange	KS	24	0.01%	99.78%	23	22	95.65%
17620	Penn Charter Mut Ins Co	PA	23	0.01%	99.79%	24	-3	-12.50%
42803	Guideone Elite Ins Co	IA	23	0.01%	99.80%	19	1	5.26%
17892	West Branch Mut Ins Co	PA	22	0.01%	99.81%	21	3	14.29%
17191	Grange Mut Fire Ins Co	PA	21	0.01%	99.82%	19	0	0%
27332	Canonsburg Mut Fire Ins Co	PA	21	0.01%	99.83%	21	5	23.81%
38970	Markel Ins Co	IL	20	0.01%	99.84%	21	13	61.90%
42072	INA Surplus Ins Co	PA	19	0.01%	99.85%	31	0	0%
33022	AXA Corp Solutions Ins Co	NY	19	0.01%	99.85%	19	130	684.21%
17477	Mutual Fire Ins Co Of S Bend Twnshp	PA	18	0.01%	99.86%	18	8	44.44%
32220	American Intl Ins Co	NY	18	0.01%	99.87%	17	6	35.29%
10022	Countryway Ins Co	NY	17	0.01%	99.88%	17	0	0%
29424	Hartford Cas Ins Co	IN	17	0.01%	99.89%	17	4	23.53%
10071	Encompass Ins Co Of America	IL	17	0.01%	99.89%	0	0	0%
22292	Hanover Ins Co	NH	16	0.01%	99.90%	9	1	11.11%
42048	Diamond State Ins Co	IN	16	0.01%	99.91%	15	-12	-80%
10499	DaimlerChrysler Ins Co	MI	16	0.01%	99.92%	10	0	0%
27120	Trumbull Ins Co	CT	15	0.01%	99.92%	13	0	0%
43575	Indemnity Ins Co Of North Amer	PA	15	0.01%	99.93%	524	0	0%
37052	Regis Ins Co	PA	15	0.01%	99.94%	16	-1	-6.25%

PENNSYLVANIA Insurance Department
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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	Loss Ratio Excluding All LAE
15032	Guideone Mut Ins Co	IA	14	0.01%	99.94%	15	8	53.33%
31325	Acadia Ins Co	ME	14	0.01%	99.95%	5	0	0%
27197	Apollo Mut Fire Ins Co	PA	13	0.01%	99.96%	12	3	25%
20362	Mitsui Sumitomo Ins Co of Amer	NY	10	0.00%	99.96%	13	5	38.46%
20095	Bituminous Cas Corp	IL	10	0.00%	99.96%	10	-5	-50%
18376	Hermitage Ins Co	NY	10	0.00%	99.97%	11	0	0%
12262	Pennsylvania Manufacturers Asn Ins C	PA	10	0.00%	99.97%	8	4	50%
10472	Capitol Ind Corp	WI	9	0.00%	99.98%	7	0	0%
22667	Ace American Ins Co	PA	9	0.00%	99.98%	9	-1	-11.11%
23450	American Family Home Ins Co	FL	9	0.00%	99.99%	8	8	100%
35726	Providence Washington Ins Co Of NY	NY	9	0.00%	99.99%	10	21	210%
13714	Pharmacists Mut Ins Co	IA	8	0.00%	99.99%	7	14	200%
28932	Markel American Ins Co	VA	8	0.00%	100.00%	9	0	0%
25984	Graphic Arts Mut Ins Co	NY	8	0.00%	100.00%	7	0	0%
29874	North American Specialty Ins Co	NH	8	0.00%	100.01%	8	-6	-75%
20486	Transcontinental Ins Co	NY	8	0.00%	100.01%	6	0	0%
15059	Public Service Mut Ins Co	NY	8	0.00%	100.01%	8	0	0%
32441	Penn Natl Security Ins Co	PA	8	0.00%	100.02%	9	0	0%
17159	Usf Ins Co	PA	7	0.00%	100.02%	4	-11	-275%
13528	Brotherhood Mut Ins Co	IN	7	0.00%	100.02%	13	49	376.92%
22217	Gulf Ins Co	CT	7	0.00%	100.03%	7	-17	-242.86%
21873	Firemans Fund Ins Co	CA	7	0.00%	100.03%	99	-28	-28.28%
21261	Electric Ins Co	MA	6	0.00%	100.03%	6	23	383.33%
40100	Firstline Natl Ins Co	MD	6	0.00%	100.03%	7	-10	-142.86%
42404	Liberty Ins Corp	IL	6	0.00%	100.04%	4	2	50%
41335	United Natl Specialty Ins Co	WI	6	0.00%	100.04%	6	0	0%

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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
10946	Arch Excess & Surplus Ins Co	NE	6	0.00%	100.04%	5	2	40%
18945	Pine Creek Mut Fire Ins Co	PA	5	0.00%	100.04%	5	0	0%
25615	Charter Oak Fire Ins Co	CT	5	0.00%	100.05%	2	-1	-50%
19720	American Alt Ins Corp	DE	5	0.00%	100.05%	3	0	0%
14729	Mutual Fire Marine & Inland Ins Co	PA	4	0.00%	100.05%	2	-3	-150%
21970	OneBeacon Ins Co	PA	4	0.00%	100.05%	4	0	0%
37877	Nationwide Prop & Cas Ins Co	OH	4	0.00%	100.05%	3	0	0%
23043	Liberty Mut Ins Co	MA	4	0.00%	100.06%	6	4	66.67%
10111	American Bankers Ins Co Of FL	FL	4	0.00%	100.06%	4	0	0%
27200	Cambria County Mut Ins Co	PA	3	0.00%	100.06%	3	1	33.33%
16845	Ashland Mut Fire Ins Co Of PA	PA	3	0.00%	100.06%	3	0	0%
42900	Harleysville Ins Co Of NJ	NJ	3	0.00%	100.06%	3	0	0%
18023	Star Ins Co	MI	3	0.00%	100.06%	1	0	0%
10328	Capitol Specialty Ins Corp	WI	3	0.00%	100.07%	1	0	0%
11126	Sompo Japan Ins Co of Amer	NY	2	0.00%	100.07%	1	0	0%
20532	Clarendon Natl Ins Co	NJ	2	0.00%	100.07%	2	1	50%
24066	American Fire & Cas Co	OH	2	0.00%	100.07%	1	0	0%
25623	Phoenix Ins Co	CT	2	0.00%	100.07%	2	0	0%
40428	Voyager Ind Ins Co	GA	2	0.00%	100.07%	3	0	0%
27847	Insurance Co Of The West	CA	2	0.00%	100.07%	2	2	100%
37850	Pacific Specialty Ins Co	CA	2	0.00%	100.07%	1	0	0%
24295	Providence Washington Ins Co	RI	2	0.00%	100.07%	6	0	0%
24449	Regent Ins Co	WI	2	0.00%	100.07%	1	0	0%
22136	Great American Ins Co of NY	NY	2	0.00%	100.07%	2	-14	-700%
19909	Centennial Ins Co	NY	2	0.00%	100.08%	2	3	150%
16934	Bucks Cnty Contributionship	PA	1	0.00%	100.08%	1	0	0%

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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
41840	Allmerica Financial Benefit Ins Co	MI	1	0.00%	100.08%	1	0	0%
35408	Sirius Amer Ins Co	DE	1	0.00%	100.08%	1	0	0%
24902	Security Ins Co Of Hartford	CT	1	0.00%	100.08%	5	-17	-340%
34347	Colonial American Cas & Surety Co	MD	1	0.00%	100.08%	0	0	0%
27359	Clarion County Mut Fire Ins Co	PA	1	0.00%	100.08%	1	0	0%
24120	Westfield Natl Ins Co	OH	1	0.00%	100.08%	1	0	0%
35351	American Empire Surplus Lns Ins Co	DE	1	0.00%	100.08%	1	0	0%
23841	New Hampshire Ins Co	PA	1	0.00%	100.08%	1	0	0%
19445	National Union Fire Ins Co Of Pitts	PA	1	0.00%	100.08%	1	0	0%
15156	Shelby Ins Co	IL	1	0.00%	100.08%	1	0	0%
10847	Cumis Ins Society Inc	WI	1	0.00%	100.08%	1	0	0%
13196	Western World Ins Co	NH	1	0.00%	100.08%	1	0	0%
15326	Utica First Ins Co	NY	1	0.00%	100.08%	1	0	0%
11177	First Financial Ins Co	IL	0	0%	100.08%	0	0	0%
19038	Travelers Cas & Surety Co	CT	0	0%	100.08%	0	68	0%
20494	Transportation Ins Co	IL	0	0%	100.08%	1	0	0%
18279	Bankers Standard Ins Co	PA	0	0%	100.08%	0	0	0%
20648	Employers Fire Ins Co	MA	0	0%	100.08%	0	0	0%
11000	Sentinel Ins Co Ltd	CT	0	0%	100.08%	0	0	0%
39322	General Security Natl Ins Co	NY	0	0%	100.08%	0	-7	0%
38580	Great American Protection Ins Co	OH	0	0%	100.08%	0	0	0%
36897	Manufacturers Alliance Ins Co	PA	0	0%	100.08%	2	0	0%
33189	Monticello Ins Co	DE	0	0%	100.08%	0	0	0%
31194	Travelers Cas & Surety Co Of Amer	CT	0	0%	100.08%	0	-11	0%
29459	Twin City Fire Ins Co Co	IN	0	0%	100.08%	0	0	0%
28223	Nationwide Agribusiness Ins Co	IA	0	0%	100.08%	0	0	0%

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27073	Nipponkoa Ins Co Ltd U.S. Branch	NY	0	0%	100.08%	0	0	0%
43117	American Equity Ins Co	AZ	0	0%	100.08%	0	-17	0%
40193	X L Ins Co Of NY	NY	0	0%	100.08%	0	-17	0%
38989	Chubb Custom Ins Co	DE	0	0%	100.08%	0	2	0%
33855	Lincoln General Ins Co	PA	0	0%	100.08%	0	-85	0%
38261	Hartford Ins Co Of The Southeast	FL	0	0%	100.08%	0	0	0%
37273	Axis Ins Co	IL	0	0%	100.08%	0	0	0%
31089	Republic Western Ins Co	AZ	0	0%	100.08%	0	0	0%
25763	Seaton Ins Co	RI	0	0%	100.08%	0	0	0%
24147	Old Republic Ins Co	PA	0	0%	100.08%	0	-1	0%
23353	Meridian Security Ins Co	IN	0	0%	100.08%	0	0	0%
21881	National Surety Corp	IL	0	0%	100.08%	0	0	0%
21334	Empire Ind Ins Co	OK	0	0%	100.08%	0	0	0%
20621	OneBeacon America Ins Co	MA	0	0%	100.08%	1	0	0%
38318	Republic Ins Co	TX	0	0%	100.08%	0	-25	0%
37710	First American Prop & Cas Ins Co	CA	0	0%	100.08%	0	2	0%
35696	Harleysville Preferred Ins Co	PA	0	0%	100.08%	0	0	0%
30104	Hartford Underwriters Ins Co	CT	0	0%	100.08%	0	0	0%
25844	Union Ins Co	NE	0	0%	100.08%	0	0	0%
23434	Middlesex Ins Co	WI	0	0%	100.08%	0	0	0%
36137	Travelers Commercial Ins Co	CT	0	0%	100.08%	0	0	0%
32190	Constitution Ins Co	NY	0	0%	100.08%	0	-1	0%
30562	American Manufacturers Mut Ins Co	IL	0	0%	100.08%	2	1	50%
28188	Travco Ins Co	CT	0	0%	100.08%	0	1	0%
26069	Wausau Business Ins Co	WI	0	0%	100.08%	0	0	0%
26042	Wausau Underwriters Ins Co	WI	0	0%	100.08%	0	0	0%

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25976	Utica Mut Ins Co	NY	0	0%	100.08%	1	0	0%
24503	Blue Ridge Ins Co	WI	0	0%	100.08%	0	-8	0%
25433	American Safety Ind Co	OK	0	0%	100.08%	1	0	0%
22837	Interstate Ind Co	IL	0	0%	100.08%	0	0	0%
31348	Crum & Forster Ind Co	DE	0	0%	100.08%	15	0	0%
26883	American Intl Specialty Lines Ins Co	AK	0	0%	100.08%	0	0	0%
25534	TIG Ins Co	CA	0	0%	100.08%	0	-6	0%
20109	Bituminous Fire & Marine Ins Co	IL	0	0%	100.08%	0	-1	0%
19402	Birmingham Fire Ins Co Of PA	PA	0	0%	100.08%	13	0	0%
20710	Century Ind Co	PA	0	0%	100.08%	0	174	0%
19305	Assurance Co Of Amer	NY	0	0%	100.08%	0	3	0%
13838	Farmland Mut Ins Co	IA	0	0%	100.08%	0	0	0%
13331	American Hardware Mut Ins Co	OH	0	0%	100.08%	0	0	0%
10669	Church Ins Co	NY	0	0%	100.08%	2	0	0%
18104	Anthracite Mut Fire Ins Co	PA	0	0%	100.08%	0	0	0%
17736	Saucon Mut Ins Co	PA	0	0%	100.08%	0	0	0%
24384	Fairmont Specialty Ins Co	DE	0	0%	100.08%	0	0	0%
24104	Ohio Farmers Ins Co	OH	0	0%	100.08%	0	-5	0%
22756	Horace Mann Prop & Cas Ins Co	CA	0	0%	100.08%	0	-4	0%
22551	Mitsui Sumitomo Ins USA Inc	NY	0	0%	100.08%	0	0	0%
21962	Pennsylvania General Ins Co	PA	0	0%	100.08%	0	1	0%
21318	Coregis Ins Co	IN	0	0%	100.08%	0	-1	0%
21105	North River Ins Co	NJ	0	0%	100.08%	0	0	0%
19372	Northern Ins Co Of NY	NY	0	0%	100.08%	0	2	0%
19046	Travelers Cas Ins Co Of Amer	CT	0	0%	100.08%	0	0	0%
22918	American Motorists Ins Co	IL	0	0%	100.08%	1	-7	-700%

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21822	First State Ins Co	CT	0	0%	100.08%	0	167	0%
20508	Valley Forge Ins Co	IN	0	0%	100.08%	0	0	0%
20176	Celina Mut Ins Co	OH	0	0%	100.08%	0	0	0%
19380	American Home Assur Co	NY	0	0%	100.08%	0	-1	0%
19224	St Paul Protective Ins Co	IL	0	0%	100.08%	0	-1	0%
40142	American Zurich Ins Co	IL	0	0%	100.08%	3	0	0%
38601	MIC Prop & Cas Ins Corp	MI	0	0%	100.08%	1	0	0%
34690	Property & Cas Ins Co Of Hartford	IN	0	0%	100.08%	0	0	0%
12831	State Natl Ins Co Inc	TX	0	0%	100.08%	0	0	0%
11401	Guaranty Natl Ins Co	CO	0	0%	100.08%	0	0	0%
10673	Penn-Star Ins Co	PA	0	0%	100.08%	0	0	0%
10212	Allmerica Fncl Alliance Ins Co	NH	0	0%	100.08%	0	0	0%
22977	Lumbermens Mut Cas Co	IL	0	0%	100.08%	8	-54	-675%
21849	American Automobile Ins Co	MO	0	0%	100.08%	0	0	0%
20559	General Security Ind Co of AZ	AZ	0	0%	100.08%	0	-3	0%
20478	National Fire Ins Co Of Hartford	CT	0	0%	100.08%	0	0	0%
22306	Massachusetts Bay Ins Co	NH	0	0%	100.08%	0	0	0%
19917	Liberty Ins Underwriters Inc	NY	0	0%	100.08%	0	0	0%
11452	Hartford Steam Boil Inspec & Ins Co	CT	0	0%	100.08%	0	0	0%
10250	Green Tree Perpetual Assur Co	PA	0	0%	100.08%	0	3	0%
20613	American Employers Ins Co	MA	0	0%	100.08%	0	0	0%
16578	Fidelity Natl Prop and Cas Ins Co	NY	0	0%	100.08%	0	0	0%
15580	Scottsdale Ind Co	OH	0	0%	100.08%	0	0	0%
31135	Great American Security Ins Co	OH	-1	0.00%	100.08%	9	4	44.44%
39217	QBE Ins Corp	PA	-1	0.00%	100.08%	1	0	0%
19356	Maryland Cas Co	MD	-2	0.00%	100.08%	-1	-13	1300%

PENNSYLVANIA Insurance Department
2004 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
24325	York Ins Co	RI	-2	0.00%	100.08%	3	0	0%
34118	Colony Natl Ins Co	VA	-3	0.00%	100.08%	-2	0	0%
24015	Northland Ins Co	MN	-22	-0.01%	100.07%	57	68	119.30%
41807	Royal Surplus Lines Ins Co	CT	-148	-0.07%	100%	73	-21	-28.77%
	394 Companies in the Report		**$ 219,101**	**100.00%**	**100.00%**	**$ 219,614**	**$ 127,528**	**58.07%**

END OF REPORT

PENNSYLVANIA Insurance Department
2004 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	19,886	58.71%	58.71%	19,886	4,496	22.61%
21326	Empire Fire & Marine Ins Co	NE	7,822	23.09%	81.81%	7,822	10,919	139.59%
22322	Greenwich Ins Co	DE	3,822	11.28%	93.09%	3,822	3,035	79.41%
21873	Firemans Fund Ins Co	CA	1,444	4.26%	97.36%	1,444	-816	-56.51%
42757	Agri General Ins Co	IA	247	0.73%	98.09%	248	73	29.44%
29424	Hartford Cas Ins Co	IN	219	0.65%	98.73%	220	79	35.91%
17892	West Branch Mut Ins Co	PA	213	0.63%	99.36%	209	72	34.45%
10103	American Agricultural Ins Co	IN	141	0.42%	99.78%	141	74	52.48%
14559	Guideone Specialty Mut Ins Co	IA	77	0.23%	100.01%	77	393	510.39%
22136	Great American Ins Co of NY	NY	-2	-0.01%	100%	-2	-106	5300%
	10 Companies in the Report		**$33,869**	**100.00%**	**100.00%**	**$33,867**	**$18,219**	**53.80%**

END OF REPORT

PENNSYLVANIA Insurance Department
2004 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	5,215	17.55%	17.55%	4,744	27,819	586.40%
19070	Standard Fire Ins Co	CT	4,077	13.72%	31.27%	3,918	20,298	518.07%
25180	Fidelity Natl Ins Co	CA	3,377	11.37%	42.64%	2,230	12,312	552.11%
25143	State Farm Fire And Cas Co	IL	3,175	10.69%	53.32%	3,029	17,295	570.98%
19232	Allstate Ins Co	IL	2,197	7.39%	60.72%	2,016	13,702	679.66%
23779	Nationwide Mut Fire Ins Co	OH	2,073	6.98%	67.69%	1,980	12,686	640.71%
14168	Harleysville Mut Ins Co	PA	2,048	6.89%	74.59%	1,887	11,448	606.68%
16578	Fidelity Natl Prop and Cas Ins Co	NY	1,443	4.86%	79.44%	1,420	8,997	633.59%
19682	Hartford Fire In Co	CT	1,305	4.39%	83.84%	1,289	425	32.97%
10111	American Bankers Ins Co Of FL	FL	1,096	3.69%	87.52%	1,003	6,639	661.91%
17558	Old Guard Ins Co	PA	1,026	3.45%	90.98%	1,026	2,516	245.22%
23035	Liberty Mut Fire Ins Co	MA	640	2.15%	93.13%	443	3,501	790.29%
18600	USAA General Ind Co	TX	464	1.56%	94.69%	434	1,554	358.06%
17914	Philadelphia Contributionship Ins	PA	444	1.49%	96.19%	413	2,196	531.72%
18058	Philadelphia Ind Ins Co	PA	256	0.86%	97.05%	217	2,433	1121.20%
17892	West Branch Mut Ins Co	PA	166	0.56%	97.61%	167	68	40.72%
19615	American Reliable Ins Co	AZ	132	0.44%	98.05%	137	1,265	923.36%
10680	Franklin Homeowners Assur Co	PA	93	0.31%	98.36%	35	40	114.29%
14788	Natl Grange Mut Ins Co	FL	77	0.26%	98.62%	70	459	655.71%
36587	AIG Natl Ins Co Inc	NY	71	0.24%	98.86%	44	69	156.82%
10806	Farmers New Century Ins Co	IL	61	0.21%	99.07%	58	213	367.24%
23841	New Hampshire Ins Co	PA	41	0.14%	99.21%	41	2	4.88%
11762	Vesta Fire Ins Corp	IL	41	0.14%	99.34%	38	107	281.58%
10315	Civic Property & Cas Co	CA	33	0.11%	99.45%	31	36	116.13%
35432	New Jersey Re-Insurance Co	NJ	27	0.09%	99.55%	23	34	147.83%
32620	National Interstate Ins Co	OH	24	0.08%	99.63%	14	193	1378.57%

PENNSYLVANIA Insurance Department
2004 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
32352	LM Property and Casualty Ins. Co.	IN	24	0.08%	99.71%	204	384	188.24%
24813	Balboa Ins Co	CA	24	0.08%	99.79%	23	15	65.22%
28401	American Natl Prop & Cas Co	MO	23	0.08%	99.87%	23	0	0%
19380	American Home Assur Co	NY	19	0.06%	99.93%	21	0	0%
36560	Service Ins Co	FL	17	0.06%	99.99%	17	0	0%
19437	Lexington Ins Co	DE	11	0.04%	100.02%	9	2	22.22%
26905	Century-Natl Ins Co	CA	7	0.02%	100.05%	4	0	0%
15474	National Lloyds Ins Co	TX	4	0.01%	100.06%	9	137	1522.22%
37710	First American Prop & Cas Ins Co	CA	2	0.01%	100.07%	2	0	0%
29939	Main St Amer Assur Co	FL	0	0%	100.07%	0	0	0%
23809	Granite State Ins Co	PA	0	0%	100.07%	0	0	0%
19941	American Commerce Ins Co	OH	0	0%	100.07%	0	0	0%
33162	Bankers Ins Co	FL	0	0%	100.07%	0	0	0%
25534	TIG Ins Co	CA	0	0%	100.07%	0	-5	0%
12572	Selective Ins Co Of Amer	NJ	0	0%	100.07%	0	-14	0%
24953	South Carolina Ins Co	SC	-8	-0.03%	100.04%	-6	0	0%
37540	Beazley Ins Co Inc	NE	-12	-0.04%	100%	1,156	1,521	131.57%
	43 Companies in the Report		**$29,713**	**100.00%**	**100.00%**	**$28,169**	**$148,347**	**526.63%**

END OF REPORT

PENNSYLVANIA Insurance Department
2004 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	24,634	31.50%	31.50%	24,525	10,876	44.35%
28223	Nationwide Agribusiness Ins Co	IA	8,459	10.82%	42.32%	3,684	1,949	52.90%
17043	Everett Cash Mut Ins Co	PA	6,577	8.41%	50.73%	6,336	2,882	45.49%
14044	Goodville Mut Cas Co	PA	6,471	8.27%	59.00%	6,064	3,005	49.55%
10022	Countryway Ins Co	NY	3,840	4.91%	63.91%	3,737	1,513	40.49%
23779	Nationwide Mut Fire Ins Co	OH	3,520	4.50%	68.41%	7,798	2,690	34.50%
13501	Brethren Mut Ins Co	MD	2,609	3.34%	71.75%	2,316	1,211	52.29%
17450	Millville Mut Ins Co	PA	2,407	3.08%	74.82%	2,324	887	38.17%
13692	Donegal Mut Ins Co	PA	2,076	2.65%	77.48%	2,022	622	30.76%
17825	Tuscarora Wayne Mut Ins Co	PA	1,807	2.31%	79.79%	1,770	653	36.89%
14400	Lititz Mut Ins Co	PA	1,645	2.10%	81.89%	1,574	453	28.78%
20176	Celina Mut Ins Co	OH	1,625	2.08%	83.97%	1,567	1,028	65.60%
10728	Franklin Ins Co	PA	1,451	1.86%	85.83%	1,414	1,282	90.66%
17094	Farmers Mut Fire Ins Co Of Marble	PA	1,171	1.50%	87.32%	1,156	581	50.26%
17329	Juniata Mut Ins Co	PA	923	1.18%	88.50%	885	145	16.38%
43575	Indemnity Ins Co Of North Amer	PA	842	1.08%	89.58%	845	26	3.08%
25143	State Farm Fire And Cas Co	IL	795	1.02%	90.60%	752	785	104.39%
16888	Bedford Grange Mut Ins Co	PA	772	0.99%	91.58%	769	332	43.17%
17728	Reamstown Mut Ins Co	PA	760	0.97%	92.56%	641	156	24.34%
16918	Briar Crk Mut Ins Co	PA	716	0.92%	93.47%	672	178	26.49%
17108	Farmers Mut F I C Of Mccandless	PA	568	0.73%	94.20%	540	294	54.44%
16691	Great American Ins Co	OH	470	0.60%	94.80%	473	62	13.11%
26166	Windsor Mount Joy Mut Ins Co	PA	427	0.55%	95.34%	387	202	52.20%
17191	Grange Mut Fire Ins Co	PA	405	0.52%	95.86%	386	155	40.16%
27332	Canonsburg Mut Fire Ins Co	PA	389	0.50%	96.36%	323	236	73.07%
17256	HannahsTown Mut Ins Co	PA	319	0.41%	96.77%	317	174	54.89%

PENNSYLVANIA Insurance Department
2004 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
17574	Patrons Mut Fire Assoc Of Nw PA	PA	270	0.35%	97.11%	262	160	61.07%
10111	American Bankers Ins Co Of FL	FL	246	0.31%	97.43%	180	9	5%
17868	Wallrose Mut Ins Co	PA	198	0.25%	97.68%	182	12	6.59%
38970	Markel Ins Co	IL	183	0.23%	97.91%	196	37	18.88%
17086	Farmers & Mechanics Mut Ins Co	PA	180	0.23%	98.14%	189	124	65.61%
23787	Nationwide Mut Ins Co	OH	168	0.21%	98.36%	533	410	76.92%
19615	American Reliable Ins Co	AZ	162	0.21%	98.57%	113	338	299.12%
26344	Great American Assur Co	OH	157	0.20%	98.77%	211	54	25.59%
30880	Washington Mut Fire & Storm Ins	PA	121	0.15%	98.92%	130	29	22.31%
22136	Great American Ins Co of NY	NY	119	0.15%	99.07%	101	1	0.99%
13064	United Natl Ins Co	PA	110	0.14%	99.21%	82	5	6.10%
25666	Travelers Ind Co Of Amer	CT	102	0.13%	99.35%	80	7	8.75%
40045	Starnet Ins Co	DE	93	0.12%	99.46%	35	19	54.29%
17124	Farmers Mut Ins Co	PA	86	0.11%	99.57%	91	16	17.58%
25615	Charter Oak Fire Ins Co	CT	80	0.10%	99.68%	82	12	14.63%
25682	Travelers Ind Co Of CT	CT	64	0.08%	99.76%	78	114	146.15%
25658	Travelers Ind Co	CT	60	0.08%	99.84%	55	22	40%
11878	MutualAid eXchange	KS	48	0.06%	99.90%	42	10	23.81%
14575	Millers Capital Ins Co	PA	42	0.05%	99.95%	229	6	2.62%
11967	General Star Natl Ins Co	OH	28	0.04%	99.99%	175	-222	-126.86%
14656	Municipal Mut Ins Co	WV	21	0.03%	100.01%	20	6	30%
17515	North Western Mut Fire Ins Co	PA	14	0.02%	100.03%	10	0	0%
42048	Diamond State Ins Co	IN	10	0.01%	100.04%	5	0	0%
10748	Livingston Mut Ins Co	PA	3	0.00%	100.05%	2	0	0%
12572	Selective Ins Co Of Amer	NJ	1	0.00%	100.05%	0	0	0%
14168	Harleysville Mut Ins Co	PA	1	0.00%	100.05%	110	20	18.18%

PENNSYLVANIA Insurance Department
2004 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
18279	Bankers Standard Ins Co	PA	0	0%	100.05%	0	32	0%
41335	United Natl Specialty Ins Co	WI	0	0%	100.05%	2	0	0%
20710	Century Ind Co	PA	0	0%	100.05%	0	1	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%
26271	Erie Ins Exch	PA	0	0%	100.05%	0	0	0%
25534	TIG Ins Co	CA	0	0%	100.05%	0	-1	0%
26832	Great American Alliance Ins Co	OH	0	0%	100.05%	0	0	0%
21105	North River Ins Co	NJ	0	0%	100.05%	0	0	0%
19682	Hartford Fire In Co	CT	0	0%	100.05%	0	0	0%
20699	Ace Prop & Cas Ins Co	PA	0	0%	100.05%	0	171	0%
17507	Lakeland Ins Co	PA	0	0%	100.05%	0	-8	0%
21873	Firemans Fund Ins Co	CA	0	0%	100.05%	0	0	0%
13684	Cumberland Mut Fire Ins Co	NJ	0	0%	100.05%	17	1	5.88%
41297	Scottsdale Ins Co	OH	0	0%	100.05%	0	0	0%
24384	Fairmont Specialty Ins Co	DE	0	0%	100.05%	0	0	0%
25151	State Farm General Ins Co	IL	0	0%	100.05%	0	0	0%
19259	Selective Ins Co Of SC	SC	0	0%	100.05%	1	0	0%
31135	Great American Security Ins Co	OH	0	0%	100.05%	0	0	0%
21849	American Automobile Ins Co	MO	0	0%	100.05%	0	0	0%
22667	Ace American Ins Co	PA	0	0%	100.05%	0	1	0%
23353	Meridian Security Ins Co	IN	0	0%	100.05%	0	0	0%
33855	Lincoln General Ins Co	PA	-1	0.00%	100.05%	-1	-130	13000%
20532	Clarendon Natl Ins Co	NJ	-38	-0.05%	100%	69	-64	-92.75%
	76 Companies in the Report		**$78,206**	**100.00%**	**100.00%**	**$76,558**	**$33,569**	**43.85%**

PENNSYLVANIA Insurance Department
2004 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

END OF REPORT

PENNSYLVANIA Insurance Department
2004 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	387,089	18.64%	18.64%	366,992	199,430	54.34%
26271	Erie Ins Exch	PA	296,345	14.27%	32.92%	276,567	126,263	45.65%
19232	Allstate Ins Co	IL	234,134	11.28%	44.20%	217,488	102,201	46.99%
23779	Nationwide Mut Fire Ins Co	OH	196,783	9.48%	53.67%	196,258	77,841	39.66%
23035	Liberty Mut Fire Ins Co	MA	66,845	3.22%	56.89%	42,699	18,709	43.82%
20303	Great Northern Ins Co	MN	44,846	2.16%	59.05%	42,552	21,957	51.60%
25658	Travelers Ind Co	CT	40,139	1.93%	60.99%	38,565	12,069	31.30%
25623	Phoenix Ins Co	CT	38,927	1.88%	62.86%	35,470	11,725	33.06%
13692	Donegal Mut Ins Co	PA	34,673	1.67%	64.53%	34,333	13,587	39.57%
17914	Philadelphia Contributionship Ins	PA	30,679	1.48%	66.01%	29,487	17,283	58.61%
25941	United Services Auto Assoc	TX	28,700	1.38%	67.39%	27,162	10,567	38.90%
24112	Westfield Ins Co	OH	27,745	1.34%	68.73%	26,464	12,867	48.62%
35289	Continental Ins Co	SC	27,696	1.33%	70.06%	29,365	14,891	50.71%
41483	Farmington Cas Co	CT	26,454	1.27%	71.34%	21,141	6,691	31.65%
33588	First Liberty Ins Corp	IA	19,607	0.94%	72.28%	12,976	5,941	45.78%
14990	Pennsylvania Ntl Mut Cas Ins Co	PA	19,033	0.92%	73.20%	18,230	11,669	64.01%
10806	Farmers New Century Ins Co	IL	18,614	0.90%	74.09%	18,800	12,402	65.97%
24198	Peerless Ins Co	NH	18,593	0.90%	74.99%	17,558	9,643	54.92%
11681	Keystone Ins Co	PA	18,562	0.89%	75.88%	17,969	10,396	57.86%
25968	USAA Cas Ins Co	TX	17,863	0.86%	76.74%	16,554	7,202	43.51%
14168	Harleysville Mut Ins Co	PA	16,843	0.81%	77.56%	18,238	7,209	39.53%
37478	Hartford Ins Co Of The Midwest	IN	15,768	0.76%	78.32%	15,980	6,019	37.67%
44393	West American Ins Co	IN	14,009	0.67%	78.99%	13,152	6,436	48.94%
11185	Foremost Ins Co	MI	13,793	0.66%	79.65%	11,592	6,269	54.08%
14400	Lititz Mut Ins Co	PA	13,570	0.65%	80.31%	12,991	7,587	58.40%
20346	Pacific Ind Co	WI	13,323	0.64%	80.95%	13,112	4,549	34.69%

PENNSYLVANIA Insurance Department
2004 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
19240	Allstate Ind Co	IL	12,935	0.62%	81.57%	11,541	6,602	57.20%
19062	Automobile Ins Co Of Hartford CT	CT	12,688	0.61%	82.18%	12,380	2,970	23.99%
14664	Mutual Benefit Ins Co	PA	11,395	0.55%	82.73%	10,815	7,215	66.71%
37877	Nationwide Prop & Cas Ins Co	OH	11,185	0.54%	83.27%	3,221	981	30.46%
19976	Amica Mut Ins Co	RI	10,222	0.49%	83.76%	9,266	2,608	28.15%
17450	Millville Mut Ins Co	PA	10,031	0.48%	84.25%	9,629	6,279	65.21%
34690	Property & Cas Ins Co Of Hartford	IN	9,593	0.46%	84.71%	8,148	2,996	36.77%
15156	Shelby Ins Co	IL	9,423	0.45%	85.16%	9,217	5,533	60.03%
17825	Tuscarora Wayne Mut Ins Co	PA	9,214	0.44%	85.61%	8,990	5,200	57.84%
25666	Travelers Ind Co Of Amer	CT	9,064	0.44%	86.04%	8,519	2,698	31.67%
13684	Cumberland Mut Fire Ins Co	NJ	8,684	0.42%	86.46%	8,013	4,346	54.24%
20281	Federal Ins Co	IN	8,629	0.42%	86.88%	8,223	2,693	32.75%
14044	Goodville Mut Cas Co	PA	7,909	0.38%	87.26%	7,536	2,354	31.24%
32220	American Intl Ins Co	NY	7,905	0.38%	87.64%	7,286	3,111	42.70%
20397	Vigilant Ins Co	NY	7,838	0.38%	88.02%	7,690	8,956	116.46%
19259	Selective Ins Co Of SC	SC	7,129	0.34%	88.36%	6,891	3,645	52.90%
25127	State Auto Prop & Cas Ins Co	SC	7,106	0.34%	88.70%	6,501	3,526	54.24%
17043	Everett Cash Mut Ins Co	PA	7,098	0.34%	89.04%	7,437	4,754	63.92%
20788	Buckeye Union Ins Co	IL	6,765	0.33%	89.37%	5,054	2,312	45.75%
26298	Metropolitan Property & Cas Ins Co	RI	6,618	0.32%	89.69%	6,035	2,443	40.48%
16063	Unitrin Auto & Home Ins Co	NY	6,253	0.30%	89.99%	5,144	4,234	82.31%
25615	Charter Oak Fire Ins Co	CT	6,189	0.30%	90.29%	6,235	2,372	38.04%
11061	Farmers Fire Ins Co	PA	5,738	0.28%	90.56%	5,260	3,058	58.14%
21881	National Surety Corp	IL	5,664	0.27%	90.84%	5,895	4,122	69.92%
40649	Economy Premier Assur Co	IL	5,601	0.27%	91.11%	6,024	2,357	39.13%
14788	Natl Grange Mut Ins Co	FL	5,584	0.27%	91.38%	5,714	3,221	56.37%

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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
14621	Motorists Mut Ins Co	OH	5,453	0.26%	91.64%	4,977	3,955	79.47%
32352	LM Property and Casualty Ins. Co.	IN	5,358	0.26%	91.90%	33,410	18,922	56.64%
10677	Cincinnati Ins Co	OH	5,123	0.25%	92.14%	4,773	7,378	154.58%
17493	Nazareth Mut Ins Co	PA	4,859	0.23%	92.38%	4,700	4,297	91.43%
14370	Lebanon Mut Ins Co	PA	4,604	0.22%	92.60%	4,697	3,149	67.04%
10315	Civic Property & Cas Co	CA	4,566	0.22%	92.82%	4,529	2,132	47.07%
12777	Chubb Ind Ins Co	NY	4,523	0.22%	93.04%	3,980	2,324	58.39%
33898	Aegis Security Ins Co	PA	4,448	0.21%	93.25%	4,435	637	14.36%
17094	Farmers Mut Fire Ins Co Of Marble	PA	4,345	0.21%	93.46%	3,945	3,198	81.06%
35270	Fidelity & Cas Co Of NY	SC	4,334	0.21%	93.67%	4,589	845	18.41%
28401	American Natl Prop & Cas Co	MO	4,116	0.20%	93.87%	3,525	1,920	54.47%
13501	Brethren Mut Ins Co	MD	4,006	0.19%	94.06%	3,838	3,426	89.27%
30503	Shelby Cas Ins Comp	IL	3,736	0.18%	94.24%	4,005	1,868	46.64%
29459	Twin City Fire Ins Co Co	IN	3,657	0.18%	94.42%	3,836	694	18.09%
10745	Homesite Ins Co Of PA	PA	3,620	0.17%	94.59%	2,823	2,083	73.79%
24414	General Cas Co Of WI	WI	3,612	0.17%	94.77%	3,484	2,783	79.88%
22578	Horace Mann Ins Co	IL	3,559	0.17%	94.94%	3,389	922	27.21%
41513	Foremost Signature Ins Co	MI	3,473	0.17%	95.10%	3,631	1,641	45.19%
24740	Safeco Ins Co Of Amer	WA	3,451	0.17%	95.27%	3,740	1,214	32.46%
26166	Windsor Mount Joy Mut Ins Co	PA	2,880	0.14%	95.41%	2,854	2,315	81.11%
17230	Allstate Prop & Cas Ins Co	IL	2,835	0.14%	95.55%	1,470	528	35.92%
25321	Metropolitan Drt Prop & Cas Ins Co	RI	2,802	0.14%	95.68%	2,610	1,205	46.17%
24066	American Fire & Cas Co	OH	2,790	0.13%	95.81%	2,543	905	35.59%
17175	Friends Cove Mut Ins Co	PA	2,758	0.13%	95.95%	2,564	1,423	55.50%
35696	Harleysville Preferred Ins Co	PA	2,696	0.13%	96.08%	3,085	1,867	60.52%
17728	Reamstown Mut Ins Co	PA	2,548	0.12%	96.20%	2,392	1,768	73.91%

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17086	Farmers & Mechanics Mut Ins Co	PA	2,503	0.12%	96.32%	2,356	846	35.91%
38261	Hartford Ins Co Of The Southeast	FL	2,492	0.12%	96.44%	2,480	3,065	123.59%
10317	Neighborhood Spirit Prop & Cas Co	CA	2,335	0.11%	96.55%	2,398	921	38.41%
21849	American Automobile Ins Co	MO	2,254	0.11%	96.66%	2,302	1,210	52.56%
21873	Firemans Fund Ins Co	CA	2,247	0.11%	96.77%	2,380	1,193	50.13%
34789	AIG Centennial Ins Co	PA	2,182	0.11%	96.88%	2,356	1,543	65.49%
42595	Rockingham Cas Co	VA	2,161	0.10%	96.98%	2,052	980	47.76%
16888	Bedford Grange Mut Ins Co	PA	2,160	0.10%	97.08%	2,093	1,294	61.83%
12122	New Jersey Manufacturers Ins Co	NJ	2,028	0.10%	97.18%	1,811	1,105	61.02%
20885	Kansas City Fire & Marine Ins Co	SC	1,984	0.10%	97.28%	2,128	1,199	56.34%
11282	Germantown Ins Co	PA	1,971	0.09%	97.37%	1,994	1,608	80.64%
11800	Foremost Property & Cas Ins Co	MI	1,911	0.09%	97.46%	1,794	780	43.48%
17124	Farmers Mut Ins Co	PA	1,822	0.09%	97.55%	1,682	943	56.06%
16985	Conemaugh Valley Mut Ins Co	PA	1,804	0.09%	97.64%	1,863	1,753	94.10%
24074	Ohio Cas Ins Co	OH	1,776	0.09%	97.72%	1,711	655	38.28%
17329	Juniata Mut Ins Co	PA	1,768	0.09%	97.81%	1,628	1,229	75.49%
10111	American Bankers Ins Co Of FL	FL	1,732	0.08%	97.89%	1,889	1,583	83.80%
15326	Utica First Ins Co	NY	1,653	0.08%	97.97%	1,617	1,084	67.04%
17108	Farmers Mut F I C Of Mccandless	PA	1,455	0.07%	98.04%	2,067	1,180	57.09%
17485	Mutual Ins Co Of Lehigh Cnty	PA	1,433	0.07%	98.11%	1,367	646	47.26%
14478	Mercer Ins Co	PA	1,430	0.07%	98.18%	1,344	742	55.21%
19682	Hartford Fire In Co	CT	1,347	0.06%	98.24%	1,438	386	26.84%
11000	Sentinel Ins Co Ltd	CT	1,331	0.06%	98.31%	541	164	30.31%
34622	Glens Falls Ins Co	IL	1,331	0.06%	98.37%	1,435	476	33.17%
16918	Briar Crk Mut Ins Co	PA	1,322	0.06%	98.44%	1,278	685	53.60%
24813	Balboa Ins Co	CA	1,271	0.06%	98.50%	1,151	177	15.38%

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28932	Markel American Ins Co	VA	1,236	0.06%	98.56%	2,179	922	42.31%
14141	Harford Mut Ins Co	MD	1,179	0.06%	98.61%	1,205	904	75.02%
23337	Merchants Ins Co Of NH Inc	NH	1,161	0.06%	98.67%	1,098	1,220	111.11%
10071	Encompass Ins Co Of America	IL	1,160	0.06%	98.73%	27	0	0%
21857	American Ins Co	NE	1,154	0.06%	98.78%	1,267	346	27.31%
21261	Electric Ins Co	MA	1,131	0.05%	98.84%	1,061	514	48.44%
41335	United Natl Specialty Ins Co	WI	1,063	0.05%	98.89%	1,019	-546	-53.58%
10022	Countryway Ins Co	NY	1,023	0.05%	98.94%	949	136	14.33%
17256	HannahsTown Mut Ins Co	PA	990	0.05%	98.98%	987	889	90.07%
29424	Hartford Cas Ins Co	IN	911	0.04%	99.03%	940	526	55.96%
22756	Horace Mann Prop & Cas Ins Co	CA	862	0.04%	99.07%	693	280	40.40%
15130	Encompass Ind Co	IL	819	0.04%	99.11%	37	1	2.70%
27928	Amex Assur Co	IL	778	0.04%	99.15%	663	671	101.21%
34649	Centre Ins Co	DE	758	0.04%	99.18%	1,114	2,488	223.34%
41459	Armed Forces Ins Exchange	KS	749	0.04%	99.22%	712	314	44.10%
27340	Centre County Mut Fire Ins Co	PA	702	0.03%	99.25%	637	603	94.66%
17868	Wallrose Mut Ins Co	PA	682	0.03%	99.29%	590	627	106.27%
23329	Merchants Mut Ins Co	NY	658	0.03%	99.32%	630	505	80.16%
25135	State Automobile Mut Ins Co	OH	647	0.03%	99.35%	703	94	13.37%
19437	Lexington Ins Co	DE	600	0.03%	99.38%	595	241	40.50%
11932	Mid-Continent Ins Co	PA	551	0.03%	99.40%	481	455	94.59%
14656	Municipal Mut Ins Co	WV	537	0.03%	99.43%	520	450	86.54%
24732	General Ins Co Of Amer	WA	519	0.03%	99.45%	346	39	11.27%
19895	Atlantic Mut Ins Co	NY	513	0.02%	99.48%	446	102	22.87%
21407	Emcasco Ins Co	IA	463	0.02%	99.50%	448	184	41.07%
21326	Empire Fire & Marine Ins Co	NE	456	0.02%	99.52%	122	47	38.52%

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20117	California Cas Ind Exch	CA	445	0.02%	99.55%	308	108	35.06%
10748	Livingston Mut Ins Co	PA	433	0.02%	99.57%	316	110	34.81%
17620	Penn Charter Mut Ins Co	PA	398	0.02%	99.59%	389	252	64.78%
17582	Patrons Mut Fire Ins Co of IN PA	PA	392	0.02%	99.60%	392	385	98.21%
22306	Massachusetts Bay Ins Co	NH	392	0.02%	99.62%	436	434	99.54%
17507	Lakeland Ins Co	PA	391	0.02%	99.64%	588	446	75.85%
13528	Brotherhood Mut Ins Co	IN	369	0.02%	99.66%	362	195	53.87%
30104	Hartford Underwriters Ins Co	CT	356	0.02%	99.68%	369	101	27.37%
16969	Clearfield Cty Grnge Mut Fire Ins Co	PA	347	0.02%	99.69%	330	284	86.06%
26301	Selective Way Ins Co	NJ	338	0.02%	99.71%	341	33	9.68%
17574	Patrons Mut Fire Assoc Of Nw PA	PA	326	0.02%	99.73%	278	139	50%
17515	North Western Mut Fire Ins Co	PA	323	0.02%	99.74%	239	241	100.84%
14575	Millers Capital Ins Co	PA	317	0.02%	99.76%	1,896	1,103	58.18%
24678	Royal Ind Co	DE	303	0.01%	99.77%	4,922	2,518	51.16%
13714	Pharmacists Mut Ins Co	IA	297	0.01%	99.79%	272	252	92.65%
22292	Hanover Ins Co	NH	264	0.01%	99.80%	307	236	76.87%
30880	Washington Mut Fire & Storm Ins	PA	263	0.01%	99.81%	260	50	19.23%
17191	Grange Mut Fire Ins Co	PA	259	0.01%	99.82%	241	253	104.98%
17469	Montour Mut Ins Co	PA	258	0.01%	99.84%	236	136	57.63%
19992	American Select Ins Co	OH	251	0.01%	99.85%	354	126	35.59%
19909	Centennial Ins Co	NY	240	0.01%	99.86%	243	102	41.98%
39306	Fidelity & Deposit Co Of MD	MD	211	0.01%	99.87%	211	117	55.45%
27332	Canonsburg Mut Fire Ins Co	PA	175	0.01%	99.88%	124	20	16.13%
41297	Scottsdale Ins Co	OH	174	0.01%	99.89%	171	31	18.13%
39942	American Natl General Ins Co	MO	171	0.01%	99.89%	147	76	51.70%
31968	Merastar Ins Co	TN	166	0.01%	99.90%	145	129	88.97%

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21415	Employers Mut Cas Co	IA	164	0.01%	99.91%	154	139	90.26%
24295	Providence Washington Ins Co	RI	139	0.01%	99.92%	195	99	50.77%
43575	Indemnity Ins Co Of North Amer	PA	135	0.01%	99.92%	145	149	102.76%
42978	American Security Ins Co	DE	134	0.01%	99.93%	107	83	77.57%
18767	Church Mut Ins Co	WI	130	0.01%	99.94%	127	241	189.76%
23450	American Family Home Ins Co	FL	124	0.01%	99.94%	145	-74	-51.03%
23469	American Modern Home Ins Co	OH	124	0.01%	99.95%	128	104	81.25%
38989	Chubb Custom Ins Co	DE	116	0.01%	99.95%	128	6	4.69%
22713	Insurance Co Of North Amer	PA	106	0.01%	99.96%	111	-5	-4.50%
22586	Atlantic States Ins Co	PA	101	0.00%	99.96%	15	0	0%
10318	Exact Prop & Cas Co Inc	CA	94	0.00%	99.97%	92	12	13.04%
27324	Hanover Fire And Cas Ins Co	PA	84	0.00%	99.97%	45	12	26.67%
24902	Security Ins Co Of Hartford	CT	77	0.00%	99.98%	1,027	343	33.40%
40428	Voyager Ind Ins Co	GA	61	0.00%	99.98%	86	45	52.33%
11878	MutualAid eXchange	KS	59	0.00%	99.98%	50	20	40%
22667	Ace American Ins Co	PA	49	0.00%	99.98%	51	-13	-25.49%
20702	Ace Fire Underwriters Ins Co	PA	48	0.00%	99.99%	49	98	200%
24724	First Natl Ins Co Of Amer	WA	44	0.00%	99.99%	56	5	8.93%
21970	OneBeacon Ins Co	PA	40	0.00%	99.99%	40	186	465%
18279	Bankers Standard Ins Co	PA	37	0.00%	99.99%	42	49	116.67%
10014	Affiliated Fm Ins Co	RI	33	0.00%	99.99%	32	30	93.75%
11264	Prime Insurance Syndicate Inc	IL	24	0.00%	100.00%	20	0	0%
17736	Saucon Mut Ins Co	PA	22	0.00%	100.00%	23	43	186.96%
14974	Pennsylvania Lumbermens Mut Ins	PA	18	0.00%	100.00%	26	-7	-26.92%
21865	Associated Ind Corp	CA	17	0.00%	100.00%	19	6	31.58%
19941	American Commerce Ins Co	OH	15	0.00%	100.00%	27	13	48.15%

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14753	Frederick Mut Ins Co	MD	13	0.00%	100.00%	5	0	0%
26883	American Intl Specialty Lines Ins Co	AK	11	0.00%	100.00%	12	0	0%
22918	American Motorists Ins Co	IL	7	0.00%	100%	901	-141	-15.65%
30562	American Manufacturers Mut Ins Co	IL	5	0.00%	100.00%	332	-306	-92.17%
25674	Travelers Property Cas Co Of Amer	CT	4	0.00%	100.00%	4	-9	-225%
19305	Assurance Co Of Amer	NY	4	0.00%	100.00%	6	-21	-350%
39640	Firemans Fund Ins Co Of OH	OH	4	0.00%	100.00%	43	3	6.98%
42900	Harleysville Ins Co Of NJ	NJ	3	0.00%	100.00%	3	-1	-33.33%
25180	Fidelity Natl Ins Co	CA	3	0.00%	100.00%	0	0	0%
12904	Tokio Marine & Nichido Fire Ins Co	NY	3	0.00%	100.00%	3	2	66.67%
22977	Lumbermens Mut Cas Co	IL	3	0.00%	100.00%	7	1,292	18457.14%
26611	Valiant Ins Co	IA	2	0.00%	100.00%	2	14	700%
35912	American Western Home Ins Co	OK	2	0.00%	100.00%	4	0	0%
25976	Utica Mut Ins Co	NY	1	0%	100.00%	33	-1	-3.03%
25984	Graphic Arts Mut Ins Co	NY	1	0%	100.00%	9	-1	-11.11%
23841	New Hampshire Ins Co	PA	1	0%	100.00%	8	0	0%
12831	State Natl Ins Co Inc	TX	1	0%	100.00%	1	0	0%
19356	Maryland Cas Co	MD	1	0%	100.00%	2	39	1950%
24988	Sentry Ins A Mut Co	WI	0	0%	100.00%	0	0	0%
19380	American Home Assur Co	NY	0	0%	100.00%	13	0	0%
14982	Penn Millers Ins Co	PA	0	0%	100.00%	0	-234	0%
16039	Baltimore Equitable Society	MD	0	0%	100.00%	0	51	0%
18058	Philadelphia Ind Ins Co	PA	0	0%	100.00%	0	0	0%
19372	Northern Ins Co Of NY	NY	0	0%	100.00%	0	7	0%
19615	American Reliable Ins Co	AZ	0	0%	100.00%	0	0	0%
19704	American States Ins Co	IN	0	0%	100.00%	0	-2	0%

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20478	National Fire Ins Co Of Hartford	CT	0	0%	100.00%	0	-6	0%
20508	Valley Forge Ins Co	IN	0	0%	100.00%	0	-8	0%
14613	Montgomery Mut Ins Co	MD	0	0%	100.00%	0	458	0%
10250	Green Tree Perpetual Assur Co	PA	0	0%	100.00%	0	722	0%
11126	Sompo Japan Ins Co of Amer	NY	0	0%	100.00%	0	3	0%
11762	Vesta Fire Ins Corp	IL	0	0%	100.00%	0	21	0%
10502	Meridian Citizens Mut Ins Co	IN	0	0%	100.00%	0	18	0%
16535	Zurich American Ins Co	NY	0	0%	100.00%	0	1	0%
17930	Philadelphia Cbsp For Ins Of Houses	PA	0	0%	100.00%	0	164	0%
19038	Travelers Cas & Surety Co	CT	0	0%	100.00%	0	-1	0%
20532	Clarendon Natl Ins Co	NJ	0	0%	100.00%	1	2	200%
21105	North River Ins Co	NJ	0	0%	100.00%	0	1	0%
20427	American Cas Co Of Reading PA	PA	0	0%	100.00%	0	45	0%
20443	Continental Cas Co	IL	0	0%	100.00%	0	-21	0%
26344	Great American Assur Co	OH	0	0%	100.00%	0	0	0%
25879	Fidelity & Guaranty Ins Underwriters	WI	0	0%	100.00%	0	177	0%
25151	State Farm General Ins Co	IL	0	0%	100.00%	0	-45	0%
24953	South Carolina Ins Co	SC	0	0%	100.00%	0	0	0%
24767	St Paul Fire & Marine Ins Co	MN	0	0%	100.00%	0	-1	0%
24325	York Ins Co	RI	0	0%	100.00%	0	0	0%
20648	Employers Fire Ins Co	MA	0	0%	100.00%	0	0	0%
20710	Century Ind Co	PA	0	0%	100.00%	0	-381	0%
20818	Commercial Ins Co Of Newark NJ	NJ	0	0%	100.00%	0	0	0%
21113	United States Fire Ins Co	DE	0	0%	100.00%	0	1	0%
22357	Hartford Accid & Ind Co	CT	0	0%	100.00%	0	0	0%
10680	Franklin Homeowners Assur Co	PA	0	0%	100.00%	0	208	0%

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38318	Republic Ins Co	TX	0	0%	100.00%	0	-17	0%
37362	General Star Ind Co	CT	0	0%	100.00%	0	-3	0%
35386	Fidelity & Guaranty Ins Co	IA	0	0%	100.00%	0	-56	0%
33189	Monticello Ins Co	DE	0	0%	100.00%	0	-30	0%
26832	Great American Alliance Ins Co	OH	0	0%	100.00%	0	32	0%
25844	Union Ins Co	NE	0	0%	100.00%	0	0	0%
25887	US Fidelity & Guaranty Co	MD	0	0%	100.00%	0	75	0%
25534	TIG Ins Co	CA	0	0%	100.00%	1	98	9800%
20621	OneBeacon America Ins Co	MA	0	0%	100.00%	0	-16	0%
43117	American Equity Ins Co	AZ	0	0%	100.00%	0	-56	0%
38970	Markel Ins Co	IL	0	0%	100.00%	0	-2	0%
38369	Northern Assur Co Of Amer	MA	0	0%	100.00%	0	-29	0%
37273	Axis Ins Co	IL	0	0%	100.00%	0	0	0%
37214	American States Preferred Ins Co	IN	0	0%	100.00%	0	-8	0%
35637	Landmark Ins Co	CA	0	0%	100.00%	0	-3	0%
35378	Evanston Ins Co	IL	0	0%	100.00%	0	-8	0%
21784	Firemens Ins Co Of Washington DC	DE	0	0%	100.00%	0	-25	0%
21946	Camden Fire Ins Assoc	NJ	0	0%	100.00%	0	1	0%
22136	Great American Ins Co of NY	NY	0	0%	100.00%	0	-1	0%
22748	Pacific Employers Ins Co	PA	0	0%	100.00%	0	6	0%
22810	Chicago Ins Co	IL	0	0%	100.00%	0	-21	0%
22829	Interstate Fire & Cas Co	IL	0	0%	100.00%	5	-26	-520%
23043	Liberty Mut Ins Co	MA	0	0%	100.00%	0	-8	0%
19690	American Economy Ins Co	IN	0	0%	100.00%	0	-2	0%
20184	National Mut Ins Co	OH	0	0%	100.00%	0	7	0%
23582	Harleysville Ins Co	MN	0	0%	100.00%	0	-246	0%

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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
23728	National General Ins Co	MO	0	0%	100.00%	0	13	0%
24104	Ohio Farmers Ins Co	OH	0	0%	100.00%	0	-23	0%
22837	Interstate Ind Co	IL	0	0%	100.00%	0	-10	0%
24015	Northland Ins Co	MN	0	0%	100.00%	0	0	0%
13935	Federated Mut Ins Co	MN	0	0%	100.00%	0	-1	0%
10046	Pacific Ins Co Ltd	CT	0	0%	100.00%	0	4	0%
13064	United Natl Ins Co	PA	0	0%	100.00%	0	-470	0%
25224	Great Divide Ins Co	ND	0	0%	100.00%	0	-130	0%
24503	Blue Ridge Ins Co	WI	-1	0%	100.00%	-1	-711	71100%
42048	Diamond State Ins Co	IN	-1	0%	100.00%	0	-3	0%
33723	Great American Spirit Ins Co	OH	-1	0%	100.00%	50	-2	-4%
14486	Merchants & Business Mens Mut Ins Co	PA	-1	0%	100.00%	37	-346	-935.14%
17558	Old Guard Ins Co	PA	-1	0%	100.00%	224	-51	-22.77%
20850	Firemens Ins Co Of Newark NJ	NJ	-1	0%	100.00%	-1	0	0%
38849	Houston General Ins Co	TX	-2	0.00%	100.00%	-1	-2	200%
19070	Standard Fire Ins Co	CT	-2	0.00%	100.00%	-1	-79	7900%
11630	Jefferson Ins Co	NY	-2	0.00%	100.00%	42	10	23.81%
31135	Great American Security Ins Co	OH	-3	0.00%	100.00%	32	1	3.13%
21962	Pennsylvania General Ins Co	PA	-5	0.00%	100.00%	-4	-20	500%
33855	Lincoln General Ins Co	PA	-7	0.00%	100.00%	311	-160	-51.45%
29963	United Farm Family Ins Co	NY	-10	0.00%	100%	144	216	150%
	281 Companies in the Report		**$2,076,136**	**100.00%**	**100.00%**	**$1,977,851**	**$964,256**	**48.75%**

END OF REPORT

PENNSYLVANIA Insurance Department
2004 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	118,643	13.42%	13.42%	113,218	50,129	44.28%
20281	Federal Ins Co	IN	38,162	4.32%	17.74%	36,243	5,679	15.67%
14168	Harleysville Mut Ins Co	PA	31,014	3.51%	21.25%	31,081	10,896	35.06%
10677	Cincinnati Ins Co	OH	30,200	3.42%	24.66%	29,395	18,723	63.69%
25674	Travelers Property Cas Co Of Amer	CT	28,227	3.19%	27.86%	26,957	15,576	57.78%
25143	State Farm Fire And Cas Co	IL	27,031	3.06%	30.91%	26,141	7,589	29.03%
13692	Donegal Mut Ins Co	PA	21,283	2.41%	33.32%	20,472	9,778	47.76%
14575	Millers Capital Ins Co	PA	18,938	2.14%	35.46%	18,320	8,894	48.55%
29424	Hartford Cas Ins Co	IN	18,668	2.11%	37.57%	16,841	22,619	134.31%
19682	Hartford Fire In Co	CT	15,327	1.73%	39.31%	15,250	2,422	15.88%
24171	Netherlands Ins Co The	NH	13,829	1.56%	40.87%	12,834	4,338	33.80%
24767	St Paul Fire & Marine Ins Co	MN	13,707	1.55%	42.42%	17,139	3,128	18.25%
19305	Assurance Co Of Amer	NY	13,595	1.54%	43.96%	13,143	17,049	129.72%
18058	Philadelphia Ind Ins Co	PA	12,893	1.46%	45.42%	11,212	4,269	38.08%
24112	Westfield Ins Co	OH	12,469	1.41%	46.83%	11,538	9,095	78.83%
23787	Nationwide Mut Ins Co	OH	12,209	1.38%	48.21%	11,453	7,305	63.78%
43575	Indemnity Ins Co Of North Amer	PA	11,844	1.34%	49.55%	11,590	1,806	15.58%
23779	Nationwide Mut Fire Ins Co	OH	11,440	1.29%	50.85%	10,861	5,385	49.58%
21784	Firemens Ins Co Of Washington DC	DE	11,407	1.29%	52.14%	10,534	4,043	38.38%
22667	Ace American Ins Co	PA	11,283	1.28%	53.41%	9,796	1,158	11.82%
24198	Peerless Ins Co	NH	10,889	1.23%	54.64%	10,367	2,530	24.40%
20303	Great Northern Ins Co	MN	8,791	0.99%	55.64%	9,476	3,353	35.38%
20478	National Fire Ins Co Of Hartford	CT	8,731	0.99%	56.63%	8,963	3,884	43.33%
14664	Mutual Benefit Ins Co	PA	8,372	0.95%	57.57%	8,150	4,228	51.88%
44393	West American Ins Co	IN	8,300	0.94%	58.51%	8,010	2,601	32.47%
18767	Church Mut Ins Co	WI	8,047	0.91%	59.42%	7,527	9,312	123.71%
11932	Mid-Continent Ins Co	PA	7,989	0.90%	60.33%	7,717	3,792	49.14%
25682	Travelers Ind Co Of CT	CT	7,736	0.88%	61.20%	7,922	1,954	24.67%

PENNSYLVANIA Insurance Department
2004 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
19356	Maryland Cas Co	MD	7,537	0.85%	62.05%	7,904	12,260	155.11%
37877	Nationwide Prop & Cas Ins Co	OH	7,462	0.84%	62.90%	6,559	2,985	45.51%
11045	Excelsior Ins Co	NH	7,368	0.83%	63.73%	6,832	2,401	35.14%
19232	Allstate Ins Co	IL	7,065	0.80%	64.53%	6,221	3,324	53.43%
23035	Liberty Mut Fire Ins Co	MA	6,913	0.78%	65.31%	7,175	-1,764	-24.59%
13528	Brotherhood Mut Ins Co	IN	6,606	0.75%	66.06%	6,323	5,863	92.73%
19720	American Alt Ins Corp	DE	6,497	0.73%	66.79%	6,574	4,440	67.54%
20397	Vigilant Ins Co	NY	6,313	0.71%	67.51%	6,476	1,453	22.44%
17825	Tuscarora Wayne Mut Ins Co	PA	6,248	0.71%	68.22%	6,239	1,965	31.50%
20486	Transcontinental Ins Co	NY	6,182	0.70%	68.91%	7,134	1,279	17.93%
39217	QBE Ins Corp	PA	6,077	0.69%	69.60%	6,181	1,802	29.15%
22586	Atlantic States Ins Co	PA	6,064	0.69%	70.29%	5,515	1,281	23.23%
14990	Pennsylvania Ntl Mut Cas Ins Co	PA	5,779	0.65%	70.94%	5,372	3,071	57.17%
20508	Valley Forge Ins Co	IN	5,655	0.64%	71.58%	5,038	1,974	39.18%
21873	Firemans Fund Ins Co	CA	5,595	0.63%	72.21%	5,035	516	10.25%
21881	National Surety Corp	IL	5,328	0.60%	72.82%	4,169	84	2.01%
20427	American Cas Co Of Reading PA	PA	5,219	0.59%	73.41%	6,254	1,424	22.77%
21857	American Ins Co	NE	5,180	0.59%	73.99%	5,571	1,892	33.96%
15032	Guideone Mut Ins Co	IA	4,631	0.52%	74.52%	4,479	2,504	55.91%
25615	Charter Oak Fire Ins Co	CT	4,631	0.52%	75.04%	4,478	1,199	26.78%
20443	Continental Cas Co	IL	4,610	0.52%	75.56%	4,550	814	17.89%
25658	Travelers Ind Co	CT	4,554	0.52%	76.08%	4,354	4,132	94.90%
22551	Mitsui Sumitomo Ins USA Inc	NY	4,540	0.51%	76.59%	4,572	1,799	39.35%
38989	Chubb Custom Ins Co	DE	4,491	0.51%	77.10%	3,158	356	11.27%
29459	Twin City Fire Ins Co Co	IN	4,342	0.49%	77.59%	4,209	310	7.37%
19690	American Economy Ins Co	IN	3,968	0.45%	78.04%	4,034	1,737	43.06%
40100	Firstline Natl Ins Co	MD	3,695	0.42%	78.46%	4,531	2,619	57.80%
26301	Selective Way Ins Co	NJ	3,544	0.40%	78.86%	4,015	1,114	27.75%

PENNSYLVANIA Insurance Department
2004 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
22136	Great American Ins Co of NY	NY	3,522	0.40%	79.26%	3,399	1,105	32.51%
19860	Argonaut Great Central Ins Co	IL	3,461	0.39%	79.65%	2,800	936	33.43%
14370	Lebanon Mut Ins Co	PA	3,434	0.39%	80.04%	3,626	1,442	39.77%
25127	State Auto Prop & Cas Ins Co	SC	3,366	0.38%	80.42%	3,314	1,762	53.17%
10120	Everest Natl Ins Co	AZ	3,336	0.38%	80.79%	1,400	1,135	81.07%
32859	Penn-Amer Ins Co	PA	3,129	0.35%	81.15%	3,206	849	26.48%
14788	Natl Grange Mut Ins Co	FL	3,119	0.35%	81.50%	2,910	1,316	45.22%
15059	Public Service Mut Ins Co	NY	3,105	0.35%	81.85%	3,162	2,757	87.19%
24678	Royal Ind Co	DE	3,017	0.34%	82.19%	5,637	9,764	173.21%
14621	Motorists Mut Ins Co	OH	3,007	0.34%	82.53%	2,880	1,686	58.54%
17043	Everett Cash Mut Ins Co	PA	2,994	0.34%	82.87%	2,950	700	23.73%
13501	Brethren Mut Ins Co	MD	2,988	0.34%	83.21%	2,861	744	26.00%
11452	Hartford Steam Boil Inspec & Ins Co	CT	2,984	0.34%	83.55%	3,411	-2,802	-82.15%
25984	Graphic Arts Mut Ins Co	NY	2,973	0.34%	83.88%	2,917	536	18.38%
23809	Granite State Ins Co	PA	2,902	0.33%	84.21%	2,752	1,924	69.91%
25666	Travelers Ind Co Of Amer	CT	2,879	0.33%	84.54%	3,005	648	21.56%
22187	Greater NY Mut Ins Co	NY	2,842	0.32%	84.86%	2,450	500	20.41%
14982	Penn Millers Ins Co	PA	2,832	0.32%	85.18%	2,810	1,193	42.46%
24066	American Fire & Cas Co	OH	2,778	0.31%	85.49%	2,454	1,004	40.91%
13684	Cumberland Mut Fire Ins Co	NJ	2,749	0.31%	85.81%	2,663	703	26.40%
25887	US Fidelity & Guaranty Co	MD	2,660	0.30%	86.11%	2,791	1,859	66.61%
15067	Quincy Mut Fire Ins Co	MA	2,642	0.30%	86.41%	2,702	2,015	74.57%
42803	Guideone Elite Ins Co	IA	2,622	0.30%	86.70%	2,442	3,290	134.73%
14478	Mercer Ins Co	PA	2,608	0.30%	87.00%	2,156	994	46.10%
21458	Employers Ins of Wausau	WI	2,490	0.28%	87.28%	2,703	3,184	117.80%
14044	Goodville Mut Cas Co	PA	2,454	0.28%	87.56%	2,304	719	31.21%
27154	Atlantic Specialty Ins Co	NY	2,442	0.28%	87.83%	1,375	3,079	223.93%
13935	Federated Mut Ins Co	MN	2,374	0.27%	88.10%	2,405	450	18.71%

PENNSYLVANIA Insurance Department
2004 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
20494	Transportation Ins Co	IL	2,335	0.26%	88.36%	2,846	390	13.70%
42552	Nova Cas Co	NY	2,285	0.26%	88.62%	2,140	1,193	55.75%
39306	Fidelity & Deposit Co Of MD	MD	2,165	0.24%	88.87%	2,102	1,360	64.70%
11061	Farmers Fire Ins Co	PA	2,125	0.24%	89.11%	1,955	739	37.80%
24414	General Cas Co Of WI	WI	2,109	0.24%	89.35%	2,043	1,029	50.37%
24074	Ohio Cas Ins Co	OH	2,058	0.23%	89.58%	2,009	408	20.31%
12262	Pennsylvania Manufacturers Asn Ins C	PA	2,030	0.23%	89.81%	2,719	1,229	45.20%
34207	Westport Ins Corp	MO	1,985	0.22%	90.03%	1,910	-1,485	-77.75%
16535	Zurich American Ins Co	NY	1,963	0.22%	90.26%	2,506	2,675	106.74%
35912	American Western Home Ins Co	OK	1,935	0.22%	90.48%	1,656	518	31.28%
14532	Middlesex Mut Assur Co	CT	1,890	0.21%	90.69%	1,747	129	7.38%
36897	Manufacturers Alliance Ins Co	PA	1,885	0.21%	90.90%	2,077	3,248	156.38%
37052	Regis Ins Co	PA	1,827	0.21%	91.11%	1,762	916	51.99%
14400	Lititz Mut Ins Co	PA	1,790	0.20%	91.31%	1,758	314	17.86%
15326	Utica First Ins Co	NY	1,728	0.20%	91.51%	1,602	1,027	64.11%
19372	Northern Ins Co Of NY	NY	1,662	0.19%	91.69%	1,740	1,948	111.95%
10859	First Nonprofit Ins Co	IL	1,565	0.18%	91.87%	1,752	492	28.08%
11150	Arch Ins Co	MO	1,563	0.18%	92.05%	1,358	1,332	98.09%
41297	Scottsdale Ins Co	OH	1,562	0.18%	92.23%	1,473	855	58.04%
19917	Liberty Ins Underwriters Inc	NY	1,545	0.17%	92.40%	1,412	1,130	80.03%
19704	American States Ins Co	IN	1,447	0.16%	92.56%	1,479	268	18.12%
26344	Great American Assur Co	OH	1,374	0.16%	92.72%	1,386	476	34.34%
40142	American Zurich Ins Co	IL	1,364	0.15%	92.87%	1,217	20	1.64%
10847	Cumis Ins Society Inc	WI	1,299	0.15%	93.02%	1,277	373	29.21%
17450	Millville Mut Ins Co	PA	1,287	0.15%	93.17%	1,114	1,641	147.31%
13714	Pharmacists Mut Ins Co	IA	1,282	0.15%	93.31%	1,140	3,033	266.05%
13978	Florists Mut Ins Co	IL	1,229	0.14%	93.45%	1,239	151	12.19%
10014	Affiliated Fm Ins Co	RI	1,220	0.14%	93.59%	353	11	3.12%

PENNSYLVANIA Insurance Department
2004 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
14559	Guideone Specialty Mut Ins Co	IA	1,219	0.14%	93.73%	1,197	297	24.81%
24791	St Paul Mercury Ins Co	MN	1,197	0.14%	93.86%	1,444	1,400	96.95%
37150	Western Heritage Ins Co	AZ	1,157	0.13%	93.99%	1,236	820	66.34%
39020	Essex Ins Co	DE	1,088	0.12%	94.12%	1,153	385	33.39%
21326	Empire Fire & Marine Ins Co	NE	1,071	0.12%	94.24%	1,340	307	22.91%
20362	Mitsui Sumitomo Ins Co of Amer	NY	1,051	0.12%	94.36%	756	307	40.61%
17728	Reamstown Mut Ins Co	PA	1,032	0.12%	94.47%	1,009	784	77.70%
14486	Merchants & Business Mens Mut Ins Co	PA	1,028	0.12%	94.59%	1,846	329	17.82%
10725	Liberty Surplus Ins Corp	NH	1,016	0.11%	94.70%	179	0	0%
38970	Markel Ins Co	IL	985	0.11%	94.81%	1,175	272	23.15%
23043	Liberty Mut Ins Co	MA	984	0.11%	94.93%	1,351	63	4.66%
35378	Evanston Ins Co	IL	940	0.11%	95.03%	1,088	-176	-16.18%
17493	Nazareth Mut Ins Co	PA	920	0.10%	95.14%	886	166	18.74%
23329	Merchants Mut Ins Co	NY	910	0.10%	95.24%	917	293	31.95%
10472	Capitol Ind Corp	WI	907	0.10%	95.34%	930	279	30%
36951	Century Surety Co	OH	877	0.10%	95.44%	824	226	27.43%
42811	Gulf Underwriters Ins Co	CT	874	0.10%	95.54%	855	338	39.53%
13196	Western World Ins Co	NH	858	0.10%	95.64%	908	321	35.35%
23841	New Hampshire Ins Co	PA	844	0.10%	95.73%	581	-540	-92.94%
24775	St Paul Guardian Ins Co	MN	831	0.09%	95.83%	852	43	5.05%
20346	Pacific Ind Co	WI	828	0.09%	95.92%	1,146	131	11.43%
42048	Diamond State Ins Co	IN	796	0.09%	96.01%	766	-501	-65.40%
17124	Farmers Mut Ins Co	PA	788	0.09%	96.10%	767	221	28.81%
20699	Ace Prop & Cas Ins Co	PA	779	0.09%	96.19%	225	77	34.22%
35386	Fidelity & Guaranty Ins Co	IA	699	0.08%	96.27%	718	403	56.13%
25879	Fidelity & Guaranty Ins Underwriters	WI	691	0.08%	96.34%	780	121	15.51%
20702	Ace Fire Underwriters Ins Co	PA	691	0.08%	96.42%	582	659	113.23%
21849	American Automobile Ins Co	MO	685	0.08%	96.50%	802	307	38.28%

PENNSYLVANIA Insurance Department
2004 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
14141	Harford Mut Ins Co	MD	684	0.08%	96.58%	779	131	16.82%
39993	Colony Ins Co	VA	682	0.08%	96.66%	635	448	70.55%
19259	Selective Ins Co Of SC	SC	663	0.08%	96.73%	578	246	42.56%
26247	American Guarantee & Liability Ins	NY	662	0.07%	96.80%	541	180	33.27%
19895	Atlantic Mut Ins Co	NY	657	0.07%	96.88%	1,898	299	15.75%
37478	Hartford Ins Co Of The Midwest	IN	638	0.07%	96.95%	684	334	48.83%
17485	Mutual Ins Co Of Lehigh Cnty	PA	633	0.07%	97.02%	585	384	65.64%
26069	Wausau Business Ins Co	WI	633	0.07%	97.09%	487	482	98.97%
17108	Farmers Mut F I C Of Mccandless	PA	629	0.07%	97.17%	557	203	36.45%
16918	Briar Crk Mut Ins Co	PA	628	0.07%	97.24%	570	41	7.19%
21709	Truck Ins Exch	CA	621	0.07%	97.31%	637	273	42.86%
14354	Jewelers Mut Ins Co	WI	611	0.07%	97.38%	600	157	26.17%
12866	T.H.E. Ins Co	LA	610	0.07%	97.45%	566	161	28.45%
21415	Employers Mut Cas Co	IA	606	0.07%	97.51%	617	277	44.89%
22217	Gulf Ins Co	CT	574	0.06%	97.58%	526	144	27.38%
12475	Republic-Franklin Ins Co	OH	556	0.06%	97.64%	507	1,006	198.42%
24449	Regent Ins Co	WI	521	0.06%	97.70%	395	490	124.05%
24902	Security Ins Co Of Hartford	CT	506	0.06%	97.76%	3,695	1,507	40.78%
22195	Insurance Co Of Greater NY	NY	496	0.06%	97.81%	220	7	3.18%
23817	Illinois Natl Ins Co	IL	477	0.05%	97.87%	897	168	18.73%
24295	Providence Washington Ins Co	RI	474	0.05%	97.92%	867	527	60.78%
10786	Princeton Excess & Surplus Lines Ins	DE	469	0.05%	97.97%	291	530	182.13%
30880	Washington Mut Fire & Storm Ins	PA	461	0.05%	98.03%	515	360	69.90%
24724	First Natl Ins Co Of Amer	WA	447	0.05%	98.08%	342	1	0.29%
41335	United Natl Specialty Ins Co	WI	440	0.05%	98.13%	656	-58	-8.84%
26166	Windsor Mount Joy Mut Ins Co	PA	435	0.05%	98.18%	396	135	34.09%
10340	Stonington Ins Co	TX	420	0.05%	98.22%	287	316	110.10%
21970	OneBeacon Ins Co	PA	419	0.05%	98.27%	364	420	115.38%

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

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24899	Alea North America Ins Co	NY	405	0.05%	98.32%	382	615	160.99%
37257	Insurance Corp Of Hannover	IL	402	0.05%	98.36%	441	225	51.02%
12572	Selective Ins Co Of Amer	NJ	399	0.05%	98.41%	423	537	126.95%
25976	Utica Mut Ins Co	NY	396	0.04%	98.45%	507	33	6.51%
25623	Phoenix Ins Co	CT	393	0.04%	98.50%	467	23	4.93%
19380	American Home Assur Co	NY	389	0.04%	98.54%	513	64	12.48%
22357	Hartford Accid & Ind Co	CT	359	0.04%	98.58%	344	305	88.66%
10220	Commonwealth Ins Co Of Amer	WA	354	0.04%	98.62%	232	-6,545	-2821.12%
24384	Fairmont Specialty Ins Co	DE	351	0.04%	98.66%	335	370	110.45%
17329	Juniata Mut Ins Co	PA	337	0.04%	98.70%	312	125	40.06%
17558	Old Guard Ins Co	PA	320	0.04%	98.74%	991	-45	-4.54%
19992	American Select Ins Co	OH	318	0.04%	98.77%	363	66	18.18%
20095	Bituminous Cas Corp	IL	314	0.04%	98.81%	307	28	9.12%
24740	Safeco Ins Co Of Amer	WA	314	0.04%	98.84%	307	183	59.61%
11991	National Cas Co	WI	303	0.03%	98.88%	222	43	19.37%
24325	York Ins Co	RI	302	0.03%	98.91%	504	-317	-62.90%
35408	Sirius Amer Ins Co	DE	298	0.03%	98.94%	299	228	76.25%
11177	First Financial Ins Co	IL	294	0.03%	98.98%	372	214	57.53%
29963	United Farm Family Ins Co	NY	289	0.03%	99.01%	292	26	8.90%
11126	Sompo Japan Ins Co of Amer	NY	275	0.03%	99.04%	261	19	7.28%
17094	Farmers Mut Fire Ins Co Of Marble	PA	265	0.03%	99.07%	235	69	29.36%
18023	Star Ins Co	MI	262	0.03%	99.10%	130	7	5.38%
21865	Associated Ind Corp	CA	254	0.03%	99.13%	284	-6	-2.11%
14753	Frederick Mut Ins Co	MD	246	0.03%	99.16%	166	10	6.02%
42846	Atlantic Cas Ins Co	NC	234	0.03%	99.18%	241	54	22.41%
35351	American Empire Surplus Lns Ins Co	DE	227	0.03%	99.21%	250	65	26%
35696	Harleysville Preferred Ins Co	PA	222	0.03%	99.24%	252	24	9.52%
41424	Pennsylvania Manufacturers Ind Co	PA	217	0.02%	99.26%	309	718	232.36%

PENNSYLVANIA Insurance Department
2004 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
42404	Liberty Ins Corp	IL	211	0.02%	99.28%	203	-62	-30.54%
24988	Sentry Ins A Mut Co	WI	210	0.02%	99.31%	205	-56	-27.32%
29700	North American Elite Ins Co	NH	208	0.02%	99.33%	204	274	134.31%
30104	Hartford Underwriters Ins Co	CT	206	0.02%	99.35%	218	-17	-7.80%
26042	Wausau Underwriters Ins Co	WI	202	0.02%	99.38%	284	1,426	502.11%
15679	National Fire & Ind Exch	MO	199	0.02%	99.40%	202	-73	-36.14%
27960	Illinois Union Ins Co	IL	197	0.02%	99.42%	191	-32	-16.75%
18376	Hermitage Ins Co	NY	195	0.02%	99.44%	214	406	189.72%
24015	Northland Ins Co	MN	192	0.02%	99.47%	179	123	68.72%
34690	Property & Cas Ins Co Of Hartford	IN	192	0.02%	99.49%	163	-71	-43.56%
14265	Indiana Lumbermens Mut Ins Co	IN	190	0.02%	99.51%	135	-1	-0.74%
12904	Tokio Marine & Nichido Fire Ins Co	NY	185	0.02%	99.53%	148	125	84.46%
25135	State Automobile Mut Ins Co	OH	182	0.02%	99.55%	307	201	65.47%
19909	Centennial Ins Co	NY	169	0.02%	99.57%	636	536	84.28%
22292	Hanover Ins Co	NH	167	0.02%	99.59%	170	39	22.94%
31534	Citizens Ins Co Of Amer	MI	160	0.02%	99.61%	125	43	34.40%
10936	Seneca Ins Co Inc	NY	156	0.02%	99.62%	117	64	54.70%
20532	Clarendon Natl Ins Co	NJ	153	0.02%	99.64%	370	191	51.62%
13331	American Hardware Mut Ins Co	OH	149	0.02%	99.66%	152	18	11.84%
10669	Church Ins Co	NY	146	0.02%	99.67%	157	39	24.84%
13064	United Natl Ins Co	PA	129	0.01%	99.69%	82	1	1.22%
20621	OneBeacon America Ins Co	MA	129	0.01%	99.70%	88	-187	-212.50%
40045	Starnet Ins Co	DE	127	0.01%	99.72%	155	15	9.68%
24856	Admiral Ins Co	DE	125	0.01%	99.73%	89	-38	-42.70%
31127	Columbia Cas Co	IL	123	0.01%	99.75%	106	-8	-7.55%
34916	First Specialty Ins Corp	MO	116	0.01%	99.76%	443	575	129.80%
21962	Pennsylvania General Ins Co	PA	114	0.01%	99.77%	76	7	9.21%
24732	General Ins Co Of Amer	WA	109	0.01%	99.78%	75	655	873.33%

PENNSYLVANIA Insurance Department
2004 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
36463	Discover Prop & Cas Ins Co	IL	108	0.01%	99.80%	112	3	2.68%
35726	Providence Washington Ins Co Of NY	NY	108	0.01%	99.81%	211	-660	-312.80%
40975	Dentists Ins Co	CA	104	0.01%	99.82%	104	43	41.35%
26832	Great American Alliance Ins Co	OH	101	0.01%	99.83%	88	-705	-801.14%
22306	Massachusetts Bay Ins Co	NH	98	0.01%	99.84%	104	-222	-213.46%
19437	Lexington Ins Co	DE	93	0.01%	99.85%	92	-12	-13.04%
23337	Merchants Ins Co Of NH Inc	NH	89	0.01%	99.86%	88	8	9.09%
28223	Nationwide Agribusiness Ins Co	IA	86	0.01%	99.87%	11	-59	-536.36%
13056	RLI Ins Co	IL	82	0.01%	99.88%	76	21	27.63%
17256	HannahsTown Mut Ins Co	PA	79	0.01%	99.89%	73	30	41.10%
21113	United States Fire Ins Co	DE	72	0.01%	99.90%	149	-327	-219.46%
19224	St Paul Protective Ins Co	IL	71	0.01%	99.91%	258	61	23.64%
10680	Franklin Homeowners Assur Co	PA	70	0.01%	99.92%	69	482	698.55%
10172	Westchester Surplus Lines Ins Co	GA	68	0.01%	99.92%	32	9	28.13%
15709	Southern States Ins Exch	VA	68	0.01%	99.93%	68	4	5.88%
14729	Mutual Fire Marine & Inland Ins Co	PA	59	0.01%	99.94%	43	-4	-9.30%
22322	Greenwich Ins Co	DE	59	0.01%	99.94%	75	3	4%
42900	Harleysville Ins Co Of NJ	NJ	50	0.01%	99.95%	52	6	11.54%
21407	Emcasco Ins Co	IA	48	0.01%	99.96%	48	9	18.75%
28932	Markel American Ins Co	VA	45	0.01%	99.96%	108	32	29.63%
23396	Amerisure Mut Ins Co	MI	44	0.01%	99.97%	34	0	0%
40827	Virginia Surety Co Inc	IL	37	0.00%	99.97%	21	5	23.81%
25433	American Safety Ind Co	OK	35	0.00%	99.97%	24	-74	-308.33%
10328	Capitol Specialty Ins Corp	WI	33	0.00%	99.98%	27	3	11.11%
20648	Employers Fire Ins Co	MA	30	0.00%	99.98%	37	32	86.49%
20613	American Employers Ins Co	MA	28	0.00%	99.98%	39	516	1323.08%
10748	Livingston Mut Ins Co	PA	28	0.00%	99.99%	29	2	6.90%
33855	Lincoln General Ins Co	PA	27	0.00%	99.99%	101	-158	-156.44%

PENNSYLVANIA Insurance Department
2004 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
16985	Conemaugh Valley Mut Ins Co	PA	23	0.00%	99.99%	24	0	0%
44776	Alea North Amer Specialty Ins Co	DE	23	0.00%	100.00%	6	4	66.67%
15580	Scottsdale Ind Co	OH	20	0.00%	100.00%	7	0	0%
33022	AXA Corp Solutions Ins Co	NY	19	0.00%	100.00%	19	0	0%
10673	Penn-Star Ins Co	PA	18	0.00%	100.00%	17	1	5.88%
10022	Countryway Ins Co	NY	16	0.00%	100.00%	16	13	81.25%
38369	Northern Assur Co Of Amer	MA	16	0.00%	100.01%	26	-4,469	-17188.46%
25844	Union Ins Co	NE	15	0.00%	100.01%	0	45	0%
31325	Acadia Ins Co	ME	15	0.00%	100.01%	8	13	162.50%
25534	TIG Ins Co	CA	13	0.00%	100.01%	111	-54	-48.65%
35505	Rockwood Cas Ins Co	PA	13	0.00%	100.01%	55	-32	-58.18%
18538	Bancinsure Inc	OK	12	0.00%	100.01%	12	0	0%
24554	XL Ins Amer Inc	DE	12	0.00%	100.01%	13	-81	-623.08%
11515	QBE Specialty Ins Co	ND	12	0.00%	100.02%	12	5	41.67%
40258	American Intl South Ins Co	PA	11	0.00%	100.02%	35	-12	-34.29%
37982	Tudor Ins Co	NH	10	0.00%	100.02%	8	0	0%
38237	American Country Ins Co	IL	10	0.00%	100.02%	49	-116	-236.73%
38148	North Sea Ins Co	NY	8	0.00%	100.02%	11	6	54.55%
34266	Frontier Ins Co	NY	8	0.00%	100.02%	8	1	12.50%
16187	AXA Re Prop & Cas Ins Co	DE	7	0.00%	100.02%	27	-9	-33.33%
41807	Royal Surplus Lines Ins Co	CT	7	0.00%	100.02%	147	-62	-42.18%
28304	Federated Service Ins Co	MN	6	0.00%	100.02%	6	0	0%
20230	Central Mut Ins Co	OH	6	0.00%	100.02%	6	0	0%
11401	Guaranty Natl Ins Co	CO	5	0.00%	100.03%	4	0	0%
23469	American Modern Home Ins Co	OH	5	0.00%	100.03%	9	-3	-33.33%
11878	MutualAid eXchange	KS	4	0.00%	100.03%	2	0	0%
26743	Maxum Ind Co	DE	4	0.00%	100.03%	5	2	40%
27847	Insurance Co Of The West	CA	4	0.00%	100.03%	7	-38	-542.86%

PENNSYLVANIA Insurance Department
2004 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
12831	State Natl Ins Co Inc	TX	3	0.00%	100.03%	1	0	0%
29696	Travelers Excess & Surplus Lines Co	CT	3	0.00%	100.03%	2	4	200%
14613	Montgomery Mut Ins Co	MD	1	0.00%	100.03%	0	0	0%
15130	Encompass Ind Co	IL	1	0.00%	100.03%	0	0	0%
25054	Hudson Ins Co	DE	1	0.00%	100.03%	3	558	18600%
43117	American Equity Ins Co	AZ	1	0.00%	100.03%	1	-42	-4200%
33138	Landmark Amer Ins Co	OK	1	0.00%	100.03%	3	-59	-1966.67%
21105	North River Ins Co	NJ	1	0.00%	100.03%	35	-58	-165.71%
10111	American Bankers Ins Co Of FL	FL	0	0%	100.03%	0	763	0%
18333	Peerless Ind Ins Co	IL	0	0%	100.03%	0	-79	0%
19135	Alfa Mut Ins Co	AL	0	0%	100.03%	0	-5	0%
20559	General Security Ind Co of AZ	AZ	0	0%	100.03%	0	-5	0%
31089	Republic Western Ins Co	AZ	0	0%	100.03%	17	38	223.53%
25909	Unitrin Preferred Ins Co	NY	0	0%	100.03%	0	-38	0%
25496	TIG Ind Co	CA	0	0%	100.03%	7	-2	-28.57%
23353	Meridian Security Ins Co	IN	0	0%	100.03%	0	0	0%
22640	Consolidated Ins Co	IN	0	0%	100.03%	0	0	0%
23434	Middlesex Ins Co	WI	0	0%	100.03%	0	0	0%
22810	Chicago Ins Co	IL	0	0%	100.03%	0	-724	0%
22748	Pacific Employers Ins Co	PA	0	0%	100.03%	0	203	0%
21946	Camden Fire Ins Assoc	NJ	0	0%	100.03%	0	63	0%
37303	Redland Ins Co	NJ	0	0%	100.03%	0	2	0%
37206	Contractors Bonding & Ins Co	WA	0	0%	100.03%	0	-9	0%
36137	Travelers Commercial Ins Co	CT	0	0%	100.03%	0	0	0%
35289	Continental Ins Co	SC	0	0%	100.03%	0	-41	0%
34622	Glens Falls Ins Co	IL	0	0%	100.03%	0	15	0%
32190	Constitution Ins Co	NY	0	0%	100.03%	0	0	0%
29017	Professionals Advocate Ins Co	MD	0	0%	100.03%	0	0	0%

PENNSYLVANIA Insurance Department
2004 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
22713	Insurance Co Of North Amer	PA	0	0%	100.03%	4	3	75%
20710	Century Ind Co	PA	0	0%	100.03%	0	17,157	0%
44784	Fairfield Ins Co	CT	0	0%	100.03%	0	-76	0%
43095	Clarendon Amer Ins Co	NJ	0	0%	100.03%	3	510	17000%
41483	Farmington Cas Co	CT	0	0%	100.03%	0	-1	0%
39640	Firemans Fund Ins Co Of OH	OH	0	0%	100.03%	0	0	0%
38601	MIC Prop & Cas Ins Corp	MI	0	0%	100.03%	0	-8	0%
38253	Hartford Lloyds Ins Co	TX	0	0%	100.03%	0	113	0%
23442	Patriot General Ins Co	WI	0	0%	100.03%	0	0	0%
22837	Interstate Ind Co	IL	0	0%	100.03%	0	-342	0%
22659	Indiana Ins Co	IN	0	0%	100.03%	0	0	0%
40428	Voyager Ind Ins Co	GA	0	0%	100.03%	1	3	300%
37532	Great American E&S Ins Co	DE	0	0%	100.03%	27	-61	-225.93%
13838	Farmland Mut Ins Co	IA	0	0%	100.03%	0	0	0%
12750	Evergreen Natl Ind Co	OH	0	0%	100.03%	0	-3	0%
11762	Vesta Fire Ins Corp	IL	0	0%	100.03%	0	0	0%
22209	Atlantic Ins Co	TX	0	0%	100.03%	0	-206	0%
19615	American Reliable Ins Co	AZ	0	0%	100.03%	0	-18	0%
14435	Lumber Mut Ins Co	MA	0	0%	100.03%	0	0	0%
31348	Crum & Forster Ind Co	DE	0	0%	100.03%	16	-104	-650%
26883	American Intl Specialty Lines Ins Co	AK	0	0%	100.03%	3	1	33.33%
26611	Valiant Ins Co	IA	0	0%	100.03%	0	-63	0%
24104	Ohio Farmers Ins Co	OH	0	0%	100.03%	0	-92	0%
22829	Interstate Fire & Cas Co	IL	0	0%	100.03%	0	-27	0%
21318	Coregis Ins Co	IN	0	0%	100.03%	3	-86	-2866.67%
19062	Automobile Ins Co Of Hartford CT	CT	0	0%	100.03%	0	0	0%
19038	Travelers Cas & Surety Co	CT	0	0%	100.03%	0	8	0%
13242	Titan Ind Co	TX	0	0%	100.03%	0	0	0%

PENNSYLVANIA Insurance Department
2004 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
44792	Executive Risk Speciality Ins Co	CT	0	0%	100.03%	0	-4	0%
40134	SUA Ins Co	IL	0	0%	100.03%	0	-62	0%
38580	Great American Protection Ins Co	OH	0	0%	100.03%	0	0	0%
37915	American Central Ins Co	MO	0	0%	100.03%	3	-87	-2900%
35106	Niagara Fire Ins Co	IL	0	0%	100.03%	0	-1	0%
34118	Colony Natl Ins Co	VA	0	0%	100.03%	6	0	0%
31194	Travelers Cas & Surety Co Of Amer	CT	0	0%	100.03%	0	2	0%
30481	St Paul Surplus Lines Ins Co	DE	0	0%	100.03%	0	0	0%
27987	Northfield Ins Co	IA	0	0%	100.03%	0	-2	0%
37273	Axis Ins Co	IL	0	0%	100.03%	0	9	0%
36455	Northbrook Ind Co	IL	0	0%	100.03%	0	0	0%
36170	Travelers Cas Co Of CT	CT	0	0%	100.03%	0	0	0%
20850	Firemens Ins Co Of Newark NJ	NJ	0	0%	100.03%	0	-2	0%
20176	Celina Mut Ins Co	OH	0	0%	100.03%	0	0	0%
19445	National Union Fire Ins Co Of Pitts	PA	0	0%	100.03%	0	-25	0%
19046	Travelers Cas Ins Co Of Amer	CT	0	0%	100.03%	0	3	0%
14010	Crusader Ins Co	CA	0	0%	100.03%	0	-3	0%
10389	Berkley Ins Co Of The Carolinas	NC	0	0%	100.03%	0	0	0%
10238	Potomac Ins Co	PA	0	0%	100.03%	0	0	0%
20109	Bituminous Fire & Marine Ins Co	IL	0	0%	100.03%	0	1	0%
21334	Empire Ind Ins Co	OK	0	0%	100.03%	0	220	0%
20788	Buckeye Union Ins Co	IL	0	0%	100.03%	0	0	0%
29874	North American Specialty Ins Co	NH	0	0%	100.03%	0	-51	0%
19070	Standard Fire Ins Co	CT	0	0%	100.03%	0	0	0%
16551	Savers Prop & Cas Ins Co	MO	0	0%	100.03%	0	0	0%
11100	Safeco Surplus Lines Ins Co	WA	0	0%	100.03%	0	-4	0%
11460	Homestead Ins Co	PA	0	0%	100.03%	0	7	0%
11622	Specialty Surplus Ins Co	IL	-1	0.00%	100.03%	0	0	0%

PENNSYLVANIA Insurance Department
2004 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
42226	Princeton Ins Co	NJ	-1	0.00%	100.03%	2	13	650%
30562	American Manufacturers Mut Ins Co	IL	-1	0.00%	100.03%	15	-1,066	-7106.67%
18279	Bankers Standard Ins Co	PA	-1	0.00%	100.03%	81	195	240.74%
28665	Cincinnati Cas Co	OH	-3	0.00%	100.03%	-1	3	-300%
24813	Balboa Ins Co	CA	-4	0.00%	100.03%	8	-23	-287.50%
37893	Ulico Cas Co	DE	-5	0.00%	100.03%	57	4	7.02%
36940	Indian Harbor Ins Co	ND	-6	0.00%	100.03%	-6	-2	33.33%
24503	Blue Ridge Ins Co	WI	-7	0.00%	100.03%	-7	-154	2200%
22977	Lumbermens Mut Cas Co	IL	-11	0.00%	100.02%	80	-3,570	-4462.50%
21121	Westchester Fire Ins Co	NY	-17	0.00%	100.02%	-17	1	-5.88%
22918	American Motorists Ins Co	IL	-72	-0.01%	100.01%	-28	-1,946	6950%
16691	Great American Ins Co	OH	-121	-0.01%	100%	53	2,420	4566.04%
	376 Companies in the Report		**$884,018**	**100.00%**	**100.00%**	**$866,794**	**$398,543**	**45.98%**

END OF REPORT

PENNSYLVANIA Insurance Department
2004 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	63,705	10.84%	10.84%	61,580	10,232	16.62%
14168	Harleysville Mut Ins Co	PA	32,538	5.53%	16.37%	32,164	17,623	54.79%
18058	Philadelphia Ind Ins Co	PA	32,171	5.47%	21.84%	27,576	7,819	28.35%
25674	Travelers Property Cas Co Of Amer	CT	24,510	4.17%	26.01%	22,757	8,047	35.36%
20281	Federal Ins Co	IN	22,866	3.89%	29.90%	21,917	6,215	28.36%
10677	Cincinnati Ins Co	OH	20,083	3.42%	33.32%	19,971	6,844	34.27%
21784	Firemens Ins Co Of Washington DC	DE	16,207	2.76%	36.08%	14,336	3,822	26.66%
24112	Westfield Ins Co	OH	12,468	2.12%	38.20%	11,302	2,186	19.34%
23787	Nationwide Mut Ins Co	OH	11,880	2.02%	40.22%	11,343	7,934	69.95%
25143	State Farm Fire And Cas Co	IL	11,585	1.97%	42.19%	11,643	3,633	31.20%
23779	Nationwide Mut Fire Ins Co	OH	10,431	1.77%	43.96%	9,858	4,844	49.14%
43575	Indemnity Ins Co Of North Amer	PA	9,154	1.56%	45.52%	9,034	1,379	15.26%
19682	Hartford Fire In Co	CT	9,099	1.55%	47.07%	8,676	5,128	59.11%
25682	Travelers Ind Co Of CT	CT	7,975	1.36%	48.42%	8,337	2,737	32.83%
14575	Millers Capital Ins Co	PA	7,773	1.32%	49.75%	7,354	2,264	30.79%
24198	Peerless Ins Co	NH	7,726	1.31%	51.06%	7,369	6,379	86.57%
14664	Mutual Benefit Ins Co	PA	7,359	1.25%	52.31%	7,122	5,342	75.01%
11932	Mid-Continent Ins Co	PA	6,487	1.10%	53.42%	6,412	1,410	21.99%
24171	Netherlands Ins Co The	NH	6,356	1.08%	54.50%	5,827	5,058	86.80%
29424	Hartford Cas Ins Co	IN	6,251	1.06%	55.56%	5,460	2,697	49.40%
37877	Nationwide Prop & Cas Ins Co	OH	6,225	1.06%	56.62%	5,598	2,840	50.73%
44393	West American Ins Co	IN	6,149	1.05%	57.67%	4,929	4,469	90.67%
19720	American Alt Ins Corp	DE	5,772	0.98%	58.65%	7,598	3,367	44.31%
11045	Excelsior Ins Co	NH	5,386	0.92%	59.56%	5,030	2,826	56.18%
13692	Donegal Mut Ins Co	PA	5,321	0.91%	60.47%	5,118	2,444	47.75%
10851	Everest Ind Ins Co	DE	5,121	0.87%	61.34%	4,065	2,035	50.06%
14788	Natl Grange Mut Ins Co	FL	4,896	0.83%	62.17%	4,432	1,415	31.93%

PENNSYLVANIA Insurance Department
2004 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
10859	First Nonprofit Ins Co	IL	4,894	0.83%	63.01%	4,901	410	8.37%
29459	Twin City Fire Ins Co Co	IN	4,883	0.83%	63.84%	4,422	2,567	58.05%
25615	Charter Oak Fire Ins Co	CT	4,738	0.81%	64.64%	4,614	2,557	55.42%
23809	Granite State Ins Co	PA	4,702	0.80%	65.44%	4,327	2,438	56.34%
10120	Everest Natl Ins Co	AZ	4,524	0.77%	66.21%	2,422	1,129	46.61%
24899	Alea North America Ins Co	NY	4,174	0.71%	66.92%	3,806	1,652	43.41%
25658	Travelers Ind Co	CT	4,097	0.70%	67.62%	4,012	2,987	74.45%
20486	Transcontinental Ins Co	NY	4,034	0.69%	68.30%	5,015	406	8.10%
16535	Zurich American Ins Co	NY	3,995	0.68%	68.98%	4,081	3,212	78.71%
20427	American Cas Co Of Reading PA	PA	3,825	0.65%	69.64%	5,230	-3,067	-58.64%
21881	National Surety Corp	IL	3,809	0.65%	70.28%	2,731	880	32.22%
39217	QBE Ins Corp	PA	3,747	0.64%	70.92%	3,985	1,867	46.85%
40100	Firstline Natl Ins Co	MD	3,690	0.63%	71.55%	3,293	3,195	97.02%
21857	American Ins Co	NE	3,546	0.60%	72.15%	4,264	2,202	51.64%
18767	Church Mut Ins Co	WI	3,537	0.60%	72.75%	3,256	2,911	89.40%
20095	Bituminous Cas Corp	IL	3,470	0.59%	73.34%	3,369	1,672	49.63%
20478	National Fire Ins Co Of Hartford	CT	3,431	0.58%	73.93%	3,447	2,375	68.90%
25127	State Auto Prop & Cas Ins Co	SC	3,366	0.57%	74.50%	3,314	1,762	53.17%
20303	Great Northern Ins Co	MN	3,302	0.56%	75.06%	3,415	1,466	42.93%
19860	Argonaut Great Central Ins Co	IL	3,296	0.56%	75.62%	2,860	2,394	83.71%
20397	Vigilant Ins Co	NY	3,037	0.52%	76.14%	3,078	199	6.47%
42803	Guideone Elite Ins Co	IA	2,920	0.50%	76.64%	2,470	1,405	56.88%
15032	Guideone Mut Ins Co	IA	2,869	0.49%	77.12%	2,798	686	24.52%
13528	Brotherhood Mut Ins Co	IN	2,793	0.48%	77.60%	2,827	1,567	55.43%
15059	Public Service Mut Ins Co	NY	2,792	0.47%	78.07%	2,829	2,010	71.05%
19690	American Economy Ins Co	IN	2,740	0.47%	78.54%	2,873	1,564	54.44%
24414	General Cas Co Of WI	WI	2,671	0.45%	78.99%	2,702	2,042	75.57%

PENNSYLVANIA Insurance Department
2004 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
25666	Travelers Ind Co Of Amer	CT	2,665	0.45%	79.45%	2,843	1,517	53.36%
26344	Great American Assur Co	OH	2,623	0.45%	79.89%	2,432	537	22.08%
20508	Valley Forge Ins Co	IN	2,517	0.43%	80.32%	2,677	324	12.10%
19232	Allstate Ins Co	IL	2,388	0.41%	80.73%	2,175	836	38.44%
26301	Selective Way Ins Co	NJ	2,335	0.40%	81.12%	2,315	761	32.87%
32859	Penn-Amer Ins Co	PA	2,309	0.39%	81.52%	2,285	1,382	60.48%
10472	Capitol Ind Corp	WI	2,298	0.39%	81.91%	2,219	1,583	71.34%
20494	Transportation Ins Co	IL	2,286	0.39%	82.30%	2,320	-4,132	-178.10%
36897	Manufacturers Alliance Ins Co	PA	2,284	0.39%	82.69%	2,689	1,859	69.13%
23841	New Hampshire Ins Co	PA	2,198	0.37%	83.06%	1,192	859	72.06%
12866	T.H.E. Ins Co	LA	2,161	0.37%	83.43%	1,740	992	57.01%
23329	Merchants Mut Ins Co	NY	2,030	0.35%	83.77%	1,846	967	52.38%
38970	Markel Ins Co	IL	1,959	0.33%	84.11%	1,989	-351	-17.65%
14990	Pennsylvania Ntl Mut Cas Ins Co	PA	1,926	0.33%	84.43%	1,791	822	45.90%
24074	Ohio Cas Ins Co	OH	1,897	0.32%	84.76%	1,774	1,147	64.66%
24066	American Fire & Cas Co	OH	1,897	0.32%	85.08%	1,552	100	6.44%
19704	American States Ins Co	IN	1,880	0.32%	85.40%	1,830	369	20.16%
17825	Tuscarora Wayne Mut Ins Co	PA	1,869	0.32%	85.72%	1,801	2,533	140.64%
37052	Regis Ins Co	PA	1,847	0.31%	86.03%	1,816	1,656	91.19%
27154	Atlantic Specialty Ins Co	NY	1,840	0.31%	86.34%	1,008	117	11.61%
10786	Princeton Excess & Surplus Lines Ins	DE	1,800	0.31%	86.65%	1,229	41	3.34%
14370	Lebanon Mut Ins Co	PA	1,733	0.29%	86.94%	1,770	392	22.15%
22551	Mitsui Sumitomo Ins USA Inc	NY	1,667	0.28%	87.23%	1,532	1,281	83.62%
22187	Greater NY Mut Ins Co	NY	1,659	0.28%	87.51%	1,313	725	55.22%
20443	Continental Cas Co	IL	1,655	0.28%	87.79%	2,248	126	5.61%
14559	Guideone Specialty Mut Ins Co	IA	1,610	0.27%	88.07%	1,750	462	26.40%
20532	Clarendon Natl Ins Co	NJ	1,600	0.27%	88.34%	1,302	629	48.31%

PENNSYLVANIA Insurance Department
2004 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
24678	Royal Ind Co	DE	1,576	0.27%	88.61%	3,564	7,508	210.66%
22586	Atlantic States Ins Co	PA	1,516	0.26%	88.86%	1,379	320	23.21%
22667	Ace American Ins Co	PA	1,513	0.26%	89.12%	1,321	-305	-23.09%
25984	Graphic Arts Mut Ins Co	NY	1,502	0.26%	89.38%	1,481	253	17.08%
40142	American Zurich Ins Co	IL	1,502	0.26%	89.63%	1,465	848	57.88%
42552	Nova Cas Co	NY	1,500	0.26%	89.89%	1,459	875	59.97%
15067	Quincy Mut Fire Ins Co	MA	1,467	0.25%	90.14%	1,486	2,391	160.90%
41297	Scottsdale Ins Co	OH	1,414	0.24%	90.38%	1,375	808	58.76%
13501	Brethren Mut Ins Co	MD	1,411	0.24%	90.62%	1,324	499	37.69%
42811	Gulf Underwriters Ins Co	CT	1,390	0.24%	90.85%	1,442	233	16.16%
21849	American Automobile Ins Co	MO	1,361	0.23%	91.09%	1,372	-699	-50.95%
24384	Fairmont Specialty Ins Co	DE	1,297	0.22%	91.31%	1,177	32	2.72%
20699	Ace Prop & Cas Ins Co	PA	1,242	0.21%	91.52%	691	22,561	3264.98%
14044	Goodville Mut Cas Co	PA	1,220	0.21%	91.73%	1,113	729	65.50%
14982	Penn Millers Ins Co	PA	1,214	0.21%	91.93%	1,204	1,509	125.33%
13684	Cumberland Mut Fire Ins Co	NJ	1,198	0.20%	92.14%	1,169	965	82.55%
25887	US Fidelity & Guaranty Co	MD	1,190	0.20%	92.34%	1,221	2,796	228.99%
39020	Essex Ins Co	DE	1,163	0.20%	92.54%	1,182	351	29.70%
35912	American Western Home Ins Co	OK	1,137	0.19%	92.73%	958	257	26.83%
13714	Pharmacists Mut Ins Co	IA	1,124	0.19%	92.92%	992	745	75.10%
13196	Western World Ins Co	NH	1,121	0.19%	93.11%	1,185	654	55.19%
12262	Pennsylvania Manufacturers Asn Ins C	PA	1,109	0.19%	93.30%	1,509	-2,017	-133.66%
15326	Utica First Ins Co	NY	1,047	0.18%	93.48%	941	824	87.57%
23817	Illinois Natl Ins Co	IL	1,041	0.18%	93.65%	1,313	750	57.12%
39306	Fidelity & Deposit Co Of MD	MD	1,011	0.17%	93.83%	1,006	1,031	102.49%
37150	Western Heritage Ins Co	AZ	990	0.17%	94.00%	1,040	870	83.65%
21873	Firemans Fund Ins Co	CA	965	0.16%	94.16%	627	606	96.65%

PENNSYLVANIA Insurance Department
2004 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
14400	Lititz Mut Ins Co	PA	930	0.16%	94.32%	911	161	17.67%
11061	Farmers Fire Ins Co	PA	823	0.14%	94.46%	773	45	5.82%
40045	Starnet Ins Co	DE	822	0.14%	94.60%	751	578	76.96%
13935	Federated Mut Ins Co	MN	790	0.13%	94.73%	763	1,268	166.19%
36951	Century Surety Co	OH	785	0.13%	94.87%	719	242	33.66%
20346	Pacific Ind Co	WI	763	0.13%	95.00%	808	140	17.33%
16691	Great American Ins Co	OH	755	0.13%	95.12%	735	295	40.14%
19305	Assurance Co Of Amer	NY	743	0.13%	95.25%	704	706	100.28%
10340	Stonington Ins Co	TX	730	0.12%	95.37%	552	235	42.57%
26069	Wausau Business Ins Co	WI	704	0.12%	95.49%	754	236	31.30%
10847	Cumis Ins Society Inc	WI	686	0.12%	95.61%	691	227	32.85%
39993	Colony Ins Co	VA	654	0.11%	95.72%	634	166	26.18%
24732	General Ins Co Of Amer	WA	649	0.11%	95.83%	420	224	53.33%
19437	Lexington Ins Co	DE	619	0.11%	95.94%	458	263	57.42%
14141	Harford Mut Ins Co	MD	619	0.11%	96.04%	650	1,482	228%
14532	Middlesex Mut Assur Co	CT	588	0.10%	96.14%	564	357	63.30%
17043	Everett Cash Mut Ins Co	PA	558	0.09%	96.24%	552	136	24.64%
21458	Employers Ins of Wausau	WI	534	0.09%	96.33%	460	-516	-112.17%
24295	Providence Washington Ins Co	RI	516	0.09%	96.42%	801	682	85.14%
24902	Security Ins Co Of Hartford	CT	512	0.09%	96.50%	3,606	7,568	209.87%
25623	Phoenix Ins Co	CT	511	0.09%	96.59%	537	-85	-15.83%
22136	Great American Ins Co of NY	NY	510	0.09%	96.68%	500	319	63.80%
12475	Republic-Franklin Ins Co	OH	502	0.09%	96.76%	502	467	93.03%
35378	Evanston Ins Co	IL	485	0.08%	96.85%	720	420	58.33%
17558	Old Guard Ins Co	PA	473	0.08%	96.93%	1,192	58	4.87%
30104	Hartford Underwriters Ins Co	CT	472	0.08%	97.01%	382	1,533	401.31%
26433	Harco Natl Ins Co	IL	468	0.08%	97.09%	525	237	45.14%

PENNSYLVANIA Insurance Department
2004 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
22217	Gulf Ins Co	CT	466	0.08%	97.16%	420	309	73.57%
14486	Merchants & Business Mens Mut Ins Co	PA	449	0.08%	97.24%	596	5,610	941.28%
19259	Selective Ins Co Of SC	SC	444	0.08%	97.32%	346	-53	-15.32%
42846	Atlantic Cas Ins Co	NC	432	0.07%	97.39%	432	312	72.22%
26247	American Guarantee & Liability Ins	NY	431	0.07%	97.46%	350	163	46.57%
23337	Merchants Ins Co Of NH Inc	NH	426	0.07%	97.54%	386	157	40.67%
41424	Pennsylvania Manufacturers Ind Co	PA	413	0.07%	97.61%	386	-1,280	-331.61%
24449	Regent Ins Co	WI	399	0.07%	97.67%	311	135	43.41%
37478	Hartford Ins Co Of The Midwest	IN	392	0.07%	97.74%	348	225	64.66%
21709	Truck Ins Exch	CA	373	0.06%	97.80%	389	418	107.46%
14354	Jewelers Mut Ins Co	WI	365	0.06%	97.87%	377	62	16.45%
19356	Maryland Cas Co	MD	364	0.06%	97.93%	377	-101	-26.79%
24325	York Ins Co	RI	358	0.06%	97.99%	498	1,714	344.18%
17450	Millville Mut Ins Co	PA	355	0.06%	98.05%	427	134	31.38%
12904	Tokio Marine & Nichido Fire Ins Co	NY	343	0.06%	98.11%	296	209	70.61%
25976	Utica Mut Ins Co	NY	333	0.06%	98.16%	403	-1,241	-307.94%
37257	Insurance Corp Of Hannover	IL	329	0.06%	98.22%	361	85	23.55%
35696	Harleysville Preferred Ins Co	PA	324	0.06%	98.28%	341	-106	-31.09%
14621	Motorists Mut Ins Co	OH	323	0.05%	98.33%	307	129	42.02%
19895	Atlantic Mut Ins Co	NY	316	0.05%	98.38%	1,433	-1,220	-85.14%
41335	United Natl Specialty Ins Co	WI	309	0.05%	98.44%	1,111	4,324	389.20%
21970	OneBeacon Ins Co	PA	300	0.05%	98.49%	309	697	225.57%
35386	Fidelity & Guaranty Ins Co	IA	296	0.05%	98.54%	304	712	234.21%
20362	Mitsui Sumitomo Ins Co of Amer	NY	293	0.05%	98.59%	246	167	67.89%
22306	Massachusetts Bay Ins Co	NH	282	0.05%	98.64%	264	48	18.18%
18376	Hermitage Ins Co	NY	276	0.05%	98.68%	262	96	36.64%
12572	Selective Ins Co Of Amer	NJ	276	0.05%	98.73%	253	65	25.69%

PENNSYLVANIA Insurance Department
2004 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
29963	United Farm Family Ins Co	NY	270	0.05%	98.78%	270	59	21.85%
17728	Reamstown Mut Ins Co	PA	258	0.04%	98.82%	230	59	25.65%
25879	Fidelity & Guaranty Ins Underwriters	WI	258	0.04%	98.86%	290	-53	-18.28%
35505	Rockwood Cas Ins Co	PA	237	0.04%	98.90%	273	90	32.97%
24724	First Natl Ins Co Of Amer	WA	233	0.04%	98.94%	189	174	92.06%
13978	Florists Mut Ins Co	IL	233	0.04%	98.98%	234	58	24.79%
19909	Centennial Ins Co	NY	232	0.04%	99.02%	867	116	13.38%
26832	Great American Alliance Ins Co	OH	229	0.04%	99.06%	226	68	30.09%
22195	Insurance Co Of Greater NY	NY	228	0.04%	99.10%	118	-58	-49.15%
11177	First Financial Ins Co	IL	226	0.04%	99.14%	293	426	145.39%
11515	QBE Specialty Ins Co	ND	226	0.04%	99.18%	212	90	42.45%
12831	State Natl Ins Co Inc	TX	225	0.04%	99.22%	74	66	89.19%
26042	Wausau Underwriters Ins Co	WI	221	0.04%	99.25%	358	3,735	1043.30%
20702	Ace Fire Underwriters Ins Co	PA	212	0.04%	99.29%	138	-1,114	-807.25%
16918	Briar Crk Mut Ins Co	PA	209	0.04%	99.32%	190	9	4.74%
42048	Diamond State Ins Co	IN	201	0.03%	99.36%	189	-2,632	-1392.59%
10936	Seneca Ins Co Inc	NY	199	0.03%	99.39%	150	65	43.33%
13064	United Natl Ins Co	PA	197	0.03%	99.43%	104	-11	-10.58%
36463	Discover Prop & Cas Ins Co	IL	196	0.03%	99.46%	220	177	80.45%
24767	St Paul Fire & Marine Ins Co	MN	180	0.03%	99.49%	150	614	409.33%
31534	Citizens Ins Co Of Amer	MI	178	0.03%	99.52%	152	109	71.71%
30880	Washington Mut Fire & Storm Ins	PA	174	0.03%	99.55%	180	29	16.11%
23035	Liberty Mut Fire Ins Co	MA	170	0.03%	99.58%	152	1,385	911.18%
24740	Safeco Ins Co Of Amer	WA	169	0.03%	99.61%	164	927	565.24%
34690	Property & Cas Ins Co Of Hartford	IN	166	0.03%	99.64%	154	11	7.14%
34207	Westport Ins Corp	MO	158	0.03%	99.66%	910	3,533	388.24%
24988	Sentry Ins A Mut Co	WI	153	0.03%	99.69%	137	31	22.63%

PENNSYLVANIA Insurance Department
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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
25135	State Automobile Mut Ins Co	OH	149	0.03%	99.71%	296	900	304.05%
20621	OneBeacon America Ins Co	MA	140	0.02%	99.74%	119	432	363.03%
22292	Hanover Ins Co	NH	137	0.02%	99.76%	129	-114	-88.37%
27960	Illinois Union Ins Co	IL	132	0.02%	99.78%	80	218	272.50%
35726	Providence Washington Ins Co Of NY	NY	132	0.02%	99.81%	251	77	30.68%
21865	Associated Ind Corp	CA	123	0.02%	99.83%	184	87	47.28%
26166	Windsor Mount Joy Mut Ins Co	PA	121	0.02%	99.85%	113	-16	-14.16%
14753	Frederick Mut Ins Co	MD	113	0.02%	99.87%	71	8	11.27%
21415	Employers Mut Cas Co	IA	109	0.02%	99.89%	114	20	17.54%
22357	Hartford Accid & Ind Co	CT	99	0.02%	99.90%	100	439	439%
42404	Liberty Ins Corp	IL	91	0.02%	99.92%	88	-472	-536.36%
19917	Liberty Ins Underwriters Inc	NY	86	0.01%	99.93%	170	-245	-144.12%
19992	American Select Ins Co	OH	67	0.01%	99.94%	82	114	139.02%
10328	Capitol Specialty Ins Corp	WI	65	0.01%	99.95%	46	37	80.43%
42900	Harleysville Ins Co Of NJ	NJ	64	0.01%	99.97%	111	127	114.41%
23396	Amerisure Mut Ins Co	MI	60	0.01%	99.98%	60	118	196.67%
18023	Star Ins Co	MI	59	0.01%	99.99%	49	-101	-206.12%
21326	Empire Fire & Marine Ins Co	NE	57	0.01%	100.00%	49	37	75.51%
26387	Steadfast Ins Co	DE	56	0.01%	100.01%	25	12	48%
21962	Pennsylvania General Ins Co	PA	54	0.01%	100.01%	47	118	251.06%
25433	American Safety Ind Co	OK	54	0.01%	100.02%	24	5	20.83%
13056	RLI Ins Co	IL	52	0.01%	100.03%	48	-57	-118.75%
15105	Safety Natl Cas Corp	MO	51	0.01%	100.04%	51	-258	-505.88%
10669	Church Ins Co	NY	48	0.01%	100.05%	50	135	270%
28932	Markel American Ins Co	VA	46	0.01%	100.06%	50	25	50%
44776	Alea North Amer Specialty Ins Co	DE	42	0.01%	100.06%	12	5	41.67%
38989	Chubb Custom Ins Co	DE	38	0.01%	100.07%	37	-81	-218.92%

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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
15679	National Fire & Ind Exch	MO	38	0.01%	100.08%	41	-11	-26.83%
25844	Union Ins Co	NE	38	0.01%	100.08%	0	91	0%
11991	National Cas Co	WI	37	0.01%	100.09%	25	43	172%
38237	American Country Ins Co	IL	36	0.01%	100.10%	136	-202	-148.53%
38148	North Sea Ins Co	NY	30	0.01%	100.10%	36	59	163.89%
37982	Tudor Ins Co	NH	29	0.00%	100.11%	23	5	21.74%
34916	First Specialty Ins Corp	MO	26	0.00%	100.11%	36	665	1847.22%
21407	Emcasco Ins Co	IA	25	0.00%	100.11%	25	0	0%
14265	Indiana Lumbermens Mut Ins Co	IN	21	0.00%	100.12%	22	-4	-18.18%
23043	Liberty Mut Ins Co	MA	20	0.00%	100.12%	16	929	5806.25%
14478	Mercer Ins Co	PA	20	0.00%	100.13%	313	-107	-34.19%
20648	Employers Fire Ins Co	MA	19	0.00%	100.13%	10	9	90%
13331	American Hardware Mut Ins Co	OH	19	0.00%	100.13%	20	43	215%
15709	Southern States Ins Exch	VA	19	0.00%	100.13%	19	53	278.95%
24015	Northland Ins Co	MN	18	0.00%	100.14%	17	271	1594.12%
12018	Capitol Specialty Ins Co RRG	DC	18	0.00%	100.14%	15	8	53.33%
20613	American Employers Ins Co	MA	16	0.00%	100.14%	27	4,290	15888.89%
22322	Greenwich Ins Co	DE	16	0.00%	100.15%	20	57	285%
15580	Scottsdale Ind Co	OH	13	0.00%	100.15%	5	1	20%
25534	TIG Ins Co	CA	9	0.00%	100.15%	92	752	817.39%
10748	Livingston Mut Ins Co	PA	9	0.00%	100.15%	9	0	0%
31325	Acadia Ins Co	ME	8	0.00%	100.15%	4	7	175%
24775	St Paul Guardian Ins Co	MN	8	0.00%	100.15%	1	0	0%
40827	Virginia Surety Co Inc	IL	8	0.00%	100.16%	4	1	25%
10673	Penn-Star Ins Co	PA	8	0.00%	100.16%	5	1	20%
25054	Hudson Ins Co	DE	7	0.00%	100.16%	12	-9	-75%
18538	Bancinsure Inc	OK	6	0.00%	100.16%	6	0	0%

PENNSYLVANIA Insurance Department
2004 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
11126	Sompo Japan Ins Co of Amer	NY	5	0.00%	100.16%	4	-1	-25%
25496	TIG Ind Co	CA	5	0.00%	100.16%	12	-32	-266.67%
40258	American Intl South Ins Co	PA	5	0.00%	100.16%	10	-18	-180%
34266	Frontier Ins Co	NY	4	0.00%	100.16%	4	129	3225%
41807	Royal Surplus Lines Ins Co	CT	4	0.00%	100.16%	116	8	6.90%
23469	American Modern Home Ins Co	OH	4	0.00%	100.16%	4	-659	-16475%
26743	Maxum Ind Co	DE	3	0.00%	100.16%	7	3	42.86%
37532	Great American E&S Ins Co	DE	3	0.00%	100.17%	3	967	32233.33%
20230	Central Mut Ins Co	OH	2	0.00%	100.17%	2	0	0%
10172	Westchester Surplus Lines Ins Co	GA	2	0.00%	100.17%	7	-38	-542.86%
24554	XL Ins Amer Inc	DE	2	0.00%	100.17%	2	-82	-4100%
14613	Montgomery Mut Ins Co	MD	2	0.00%	100.17%	2	0	0%
33855	Lincoln General Ins Co	PA	2	0.00%	100.17%	6	133	2216.67%
11878	MutualAid eXchange	KS	1	0.00%	100.17%	1	0	0%
28223	Nationwide Agribusiness Ins Co	IA	1	0.00%	100.17%	0	0	0%
21334	Empire Ind Ins Co	OK	1	0.00%	100.17%	1	0	0%
11231	Generali Us Branch	NY	0	0%	100.17%	0	-2	0%
16551	Savers Prop & Cas Ins Co	MO	0	0%	100.17%	0	8	0%
22748	Pacific Employers Ins Co	PA	0	0%	100.17%	0	-4,139	0%
17736	Saucon Mut Ins Co	PA	0	0%	100.17%	0	0	0%
10680	Franklin Homeowners Assur Co	PA	0	0%	100.17%	1	0	0%
43095	Clarendon Amer Ins Co	NJ	0	0%	100.17%	6	101	1683.33%
39640	Firemans Fund Ins Co Of OH	OH	0	0%	100.17%	0	0	0%
38601	MIC Prop & Cas Ins Corp	MI	0	0%	100.17%	0	68	0%
37958	Acceptance Ins Co	NE	0	0%	100.17%	0	9	0%
35289	Continental Ins Co	SC	0	0%	100.17%	0	91	0%
34347	Colonial American Cas & Surety Co	MD	0	0%	100.17%	0	0	0%

PENNSYLVANIA Insurance Department
2004 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
28665	Cincinnati Cas Co	OH	0	0%	100.17%	0	0	0%
24104	Ohio Farmers Ins Co	OH	0	0%	100.17%	0	-260	0%
44784	Fairfield Ins Co	CT	0	0%	100.17%	211	51	24.17%
43117	American Equity Ins Co	AZ	0	0%	100.17%	0	210	0%
37273	Axis Ins Co	IL	0	0%	100.17%	0	-146	0%
36927	Colony Specialty Ins Co	OH	0	0%	100.17%	0	-10	0%
36170	Travelers Cas Co Of CT	CT	0	0%	100.17%	0	-27	0%
36137	Travelers Commercial Ins Co	CT	0	0%	100.17%	0	-41	0%
30503	Shelby Cas Ins Comp	IL	0	0%	100.17%	0	0	0%
25763	Seaton Ins Co	RI	0	0%	100.17%	0	34	0%
24791	St Paul Mercury Ins Co	MN	0	0%	100.17%	0	0	0%
22713	Insurance Co Of North Amer	PA	0	0%	100.17%	0	478	0%
22659	Indiana Ins Co	IN	0	0%	100.17%	0	0	0%
22209	Atlantic Ins Co	TX	0	0%	100.17%	0	85	0%
13838	Farmland Mut Ins Co	IA	0	0%	100.17%	0	0	0%
11401	Guaranty Natl Ins Co	CO	0	0%	100.17%	0	0	0%
11264	Prime Insurance Syndicate Inc	IL	0	0%	100.17%	0	68	0%
10238	Potomac Ins Co	PA	0	0%	100.17%	0	99	0%
10030	Ace Ind Ins Co	PA	0	0%	100.17%	0	132	0%
34622	Glens Falls Ins Co	IL	0	0%	100.17%	0	-2	0%
31089	Republic Western Ins Co	AZ	0	0%	100.17%	3	5	166.67%
29017	Professionals Advocate Ins Co	MD	0	0%	100.17%	0	0	0%
25909	Unitrin Preferred Ins Co	NY	0	0%	100.17%	0	180	0%
25445	TIG Specialty Ins Corp	CA	0	0%	100.17%	0	1	0%
34118	Colony Natl Ins Co	VA	0	0%	100.17%	9	0	0%
33189	Monticello Ins Co	DE	0	0%	100.17%	0	1,089	0%
33022	AXA Corp Solutions Ins Co	NY	0	0%	100.17%	0	60	0%

PENNSYLVANIA Insurance Department
2004 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
27987	Northfield Ins Co	IA	0	0%	100.17%	0	0	0%
26611	Valiant Ins Co	IA	0	0%	100.17%	-4	-360	9000%
37915	American Central Ins Co	MO	0	0%	100.17%	3	169	5633.33%
37710	First American Prop & Cas Ins Co	CA	0	0%	100.17%	0	0	0%
22829	Interstate Fire & Cas Co	IL	0	0%	100.17%	0	-42	0%
21946	Camden Fire Ins Assoc	NJ	0	0%	100.17%	0	-39	0%
21318	Coregis Ins Co	IN	0	0%	100.17%	71	-443	-623.94%
19380	American Home Assur Co	NY	0	0%	100.17%	0	0	0%
19224	St Paul Protective Ins Co	IL	0	0%	100.17%	0	374	0%
19062	Automobile Ins Co Of Hartford CT	CT	0	0%	100.17%	0	-20	0%
11622	Specialty Surplus Ins Co	IL	0	0%	100.17%	0	-142	0%
11762	Vesta Fire Ins Corp	IL	0	0%	100.17%	0	-734	0%
41483	Farmington Cas Co	CT	0	0%	100.17%	0	-359	0%
30589	Capital City Ins Co Inc	SC	0	0%	100.17%	0	0	0%
28258	Continental Natl Ind Co	OH	0	0%	100.17%	0	440	0%
31348	Crum & Forster Ind Co	DE	0	0%	100.17%	0	41	0%
31194	Travelers Cas & Surety Co Of Amer	CT	0	0%	100.17%	0	-176	0%
26883	American Intl Specialty Lines Ins Co	AK	0	0%	100.17%	0	85	0%
20710	Century Ind Co	PA	0	0%	100.17%	0	-9,704	0%
25151	State Farm General Ins Co	IL	0	0%	100.17%	0	-61	0%
19445	National Union Fire Ins Co Of Pitts	PA	0	0%	100.17%	0	-1	0%
19399	AIU Ins Co	NY	0	0%	100.17%	0	-16	0%
18279	Bankers Standard Ins Co	PA	0	0%	100.17%	0	52	0%
15156	Shelby Ins Co	IL	0	0%	100.17%	0	-68	0%
14435	Lumber Mut Ins Co	MA	0	0%	100.17%	0	-55	0%
12750	Evergreen Natl Ind Co	OH	0	0%	100.17%	0	-5	0%
10389	Berkley Ins Co Of The Carolinas	NC	0	0%	100.17%	0	0	0%

PENNSYLVANIA Insurance Department
2004 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
35300	Allianz Global Risks US Ins Co	CA	0	0%	100.17%	0	-9	0%
10022	Countryway Ins Co	NY	0	0%	100.17%	0	0	0%
42072	INA Surplus Ins Co	PA	0	0%	100.17%	0	-200	0%
38849	Houston General Ins Co	TX	0	0%	100.17%	0	-25	0%
22810	Chicago Ins Co	IL	0	0%	100.17%	0	-284	0%
40428	Voyager Ind Ins Co	GA	0	0%	100.17%	0	0	0%
40134	SUA Ins Co	IL	0	0%	100.17%	0	-872	0%
35106	Niagara Fire Ins Co	IL	0	0%	100.17%	0	-218	0%
23442	Patriot General Ins Co	WI	0	0%	100.17%	0	0	0%
23353	Meridian Security Ins Co	IN	0	0%	100.17%	0	0	0%
20850	Firemens Ins Co Of Newark NJ	NJ	0	0%	100.17%	0	-32	0%
19135	Alfa Mut Ins Co	AL	0	0%	100.17%	0	-28	0%
19070	Standard Fire Ins Co	CT	0	0%	100.17%	0	-32	0%
19038	Travelers Cas & Surety Co	CT	0	0%	100.17%	0	-175	0%
18333	Peerless Ind Ins Co	IL	0	0%	100.17%	0	13	0%
15130	Encompass Ind Co	IL	0	0%	100.17%	0	0	0%
22837	Interstate Ind Co	IL	0	0%	100.17%	0	-131	0%
19488	Amerisure Ins Co	MI	0	0%	100.17%	0	830	0%
14010	Crusader Ins Co	CA	0	0%	100.17%	0	122	0%
21121	Westchester Fire Ins Co	NY	0	0%	100.17%	0	28	0%
21105	North River Ins Co	NJ	0	0%	100.17%	0	255	0%
20559	General Security Ind Co of AZ	AZ	0	0%	100.17%	0	-125	0%
20109	Bituminous Fire & Marine Ins Co	IL	0	0%	100.17%	0	346	0%
19410	Commerce & Industry Ins Co	NY	0	0%	100.17%	0	75	0%
16187	AXA Re Prop & Cas Ins Co	DE	0	0%	100.17%	0	6	0%
13242	Titan Ind Co	TX	0	0%	100.17%	0	437	0%
12696	America First Ins Co	NH	0	0%	100.17%	0	0	0%

PENNSYLVANIA Insurance Department
2004 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
11100	Safeco Surplus Lines Ins Co	WA	0	0%	100.17%	0	3	0%
23434	Middlesex Ins Co	WI	0	0%	100.17%	0	0	0%
17159	Usf Ins Co	PA	0	0%	100.17%	0	-681	0%
19046	Travelers Cas Ins Co Of Amer	CT	0	0%	100.17%	0	8	0%
21113	United States Fire Ins Co	DE	-1	0.00%	100.17%	-1	-44	4400%
38369	Northern Assur Co Of Amer	MA	-2	0.00%	100.17%	-2	26	-1300%
37893	Ulico Cas Co	DE	-4	0.00%	100.17%	37	434	1172.97%
36940	Indian Harbor Ins Co	ND	-5	0.00%	100.17%	-5	-82	1640%
31127	Columbia Cas Co	IL	-7	0.00%	100.16%	-2	0	0%
33138	Landmark Amer Ins Co	OK	-9	0.00%	100.16%	-7	-72	1028.57%
24503	Blue Ridge Ins Co	WI	-33	-0.01%	100.16%	-33	390	-1181.82%
30562	American Manufacturers Mut Ins Co	IL	-35	-0.01%	100.15%	-23	11	-47.83%
11150	Arch Ins Co	MO	-63	-0.01%	100.14%	375	-254	-67.73%
19372	Northern Ins Co Of NY	NY	-76	-0.01%	100.13%	-83	212	-255.42%
22918	American Motorists Ins Co	IL	-172	-0.03%	100.10%	-149	-228	153.02%
22977	Lumbermens Mut Cas Co	IL	-206	-0.04%	100.06%	-147	823	-559.86%
21199	Arch Speciality Ins Co	WI	-370	-0.06%	100%	-164	-61	37.20%
	368 Companies in the Report		**$587,865**	**100.00%**	**100.00%**	**$572,076**	**$272,058**	**47.56%**

END OF REPORT

PENNSYLVANIA Insurance Department
2004 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
20720	Radian Ins Inc	PA	56,182	25.39%	25.39%	53,983	56,416	104.51%
29858	Mortgage Guaranty Ins Corp	WI	53,255	24.06%	49.45%	54,268	35,690	65.77%
27251	PMI Mortgage Ins Co	AZ	24,543	11.09%	60.54%	24,884	7,601	30.55%
33790	Radian Guaranty Inc	PA	23,745	10.73%	71.27%	21,336	11,947	55.99%
38458	General Electric Mortgage Ins Corp	NC	22,086	9.98%	81.24%	22,686	3,872	17.07%
15873	United Gty Residential Ins Co	NC	16,938	7.65%	88.90%	16,972	3,061	18.04%
28452	Republic Mortgage Ins Co	NC	15,692	7.09%	95.99%	15,832	2,666	16.84%
24350	Triad Guaranty Ins Corp	IL	3,049	1.38%	97.37%	3,082	166	5.39%
26999	United Guaranty Mtg Indem Co	NC	2,418	1.09%	98.46%	2,415	408	16.89%
40266	CMG Mortgage Ins Co	WI	1,384	0.63%	99.08%	1,303	26	2.00%
16667	United Gty Residential Ins Co Of NC	NC	1,360	0.61%	99.70%	1,393	286	20.53%
11006	MGIC Assur Corp Segregated Account	WI	622	0.28%	99.98%	622	-1,861	-299.20%
29114	CMG Mortgage Assur Co	WI	15	0.01%	99.99%	10	1	10%
18759	Verex Assure Inc	WI	14	0.01%	99.99%	20	-34	-170%
18740	MGIC Ind Corp	WI	14	0.01%	100.00%	17	-1,802	-10600%
29823	Ge Residential Mortgage Ins Corp NC	NC	2	0.00%	100.00%	2	5	250%
16675	Gen Elec Mortgage Ins Corp Of NC	NC	1	0.00%	100%	1	-2	-200%
	17 Companies in the Report		**$221,320**	**100.00%**	**100.00%**	**$218,826**	**$118,446**	**54.13%**

END OF REPORT

PENNSYLVANIA Insurance Department
2004 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
20443	Continental Cas Co	IL	4,780	9.75%	9.75%	4,680	1,511	32.29%
19380	American Home Assur Co	NY	4,352	8.88%	18.63%	4,717	1,763	37.38%
21873	Firemans Fund Ins Co	CA	4,174	8.51%	27.14%	4,252	526	12.37%
35289	Continental Ins Co	SC	4,031	8.22%	35.36%	4,142	1,448	34.96%
20281	Federal Ins Co	IN	3,924	8.00%	43.37%	3,547	1,231	34.71%
43575	Indemnity Ins Co Of North Amer	PA	3,425	6.99%	50.35%	2,995	1,588	53.02%
16535	Zurich American Ins Co	NY	2,666	5.44%	55.79%	2,688	641	23.85%
20621	OneBeacon America Ins Co	MA	2,533	5.17%	60.96%	3,030	1,807	59.64%
24767	St Paul Fire & Marine Ins Co	MN	2,232	4.55%	65.51%	2,028	595	29.34%
22667	Ace American Ins Co	PA	1,973	4.02%	69.53%	1,221	755	61.83%
37885	XL Specialty Ins Co	DE	1,953	3.98%	73.52%	2,159	-441	-20.43%
22713	Insurance Co Of North Amer	PA	1,302	2.66%	76.17%	1,079	301	27.90%
16608	New York Marine & Gnrl Ins Co	NY	1,245	2.54%	78.71%	1,275	2,625	205.88%
10014	Affiliated Fm Ins Co	RI	1,204	2.46%	81.17%	1,576	-308	-19.54%
38369	Northern Assur Co Of Amer	MA	870	1.77%	82.94%	242	581	240.08%
25674	Travelers Property Cas Co Of Amer	CT	834	1.70%	84.64%	901	429	47.61%
19682	Hartford Fire In Co	CT	716	1.46%	86.10%	698	166	23.78%
19070	Standard Fire Ins Co	CT	654	1.33%	87.44%	616	349	56.66%
34207	Westport Ins Corp	MO	624	1.27%	88.71%	627	181	28.87%
19445	National Union Fire Ins Co Of Pitts	PA	523	1.07%	89.78%	548	14,727	2687.41%
22136	Great American Ins Co of NY	NY	498	1.02%	90.79%	541	1,626	300.55%
19909	Centennial Ins Co	NY	487	0.99%	91.79%	681	249	36.56%
19895	Atlantic Mut Ins Co	NY	347	0.71%	92.49%	484	315	65.08%
39020	Essex Ins Co	DE	284	0.58%	93.07%	263	206	78.33%
19372	Northern Ins Co Of NY	NY	283	0.58%	93.65%	212	744	350.94%
28932	Markel American Ins Co	VA	283	0.58%	94.23%	285	313	109.82%
23469	American Modern Home Ins Co	OH	217	0.44%	94.67%	241	56	23.24%

PENNSYLVANIA Insurance Department
2004 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
11991	National Cas Co	WI	217	0.44%	95.11%	205	-8	-3.90%
11185	Foremost Ins Co	MI	203	0.41%	95.53%	203	75	36.95%
37923	Seaworthy Ins Co	MD	199	0.41%	95.93%	134	34	25.37%
26166	Windsor Mount Joy Mut Ins Co	PA	199	0.41%	96.34%	219	89	40.64%
23841	New Hampshire Ins Co	PA	156	0.32%	96.66%	122	41	33.61%
37060	Old United Cas Co	KS	138	0.28%	96.94%	137	81	59.12%
24678	Royal Ind Co	DE	122	0.25%	97.19%	226	1,254	554.87%
25941	United Services Auto Assoc	TX	115	0.23%	97.42%	114	65	57.02%
10829	Quadrant Ind Co	CT	107	0.22%	97.64%	38	5	13.16%
34622	Glens Falls Ins Co	IL	107	0.22%	97.86%	103	2	1.94%
23450	American Family Home Ins Co	FL	93	0.19%	98.05%	99	35	35.35%
23035	Liberty Mut Fire Ins Co	MA	79	0.16%	98.21%	56	79	141.07%
14532	Middlesex Mut Assur Co	CT	79	0.16%	98.37%	68	39	57.35%
25569	Gotham Ins Co	NY	79	0.16%	98.53%	77	14	18.18%
29874	North American Specialty Ins Co	NH	58	0.12%	98.65%	55	5	9.09%
20788	Buckeye Union Ins Co	IL	53	0.11%	98.76%	41	513	1251.22%
35270	Fidelity & Cas Co Of NY	SC	51	0.10%	98.86%	59	4	6.78%
20397	Vigilant Ins Co	NY	46	0.09%	98.96%	45	4	8.89%
25968	USAA Cas Ins Co	TX	45	0.09%	99.05%	44	27	61.36%
25127	State Auto Prop & Cas Ins Co	SC	36	0.07%	99.12%	38	31	81.58%
19976	Amica Mut Ins Co	RI	34	0.07%	99.19%	35	32	91.43%
20362	Mitsui Sumitomo Ins Co of Amer	NY	34	0.07%	99.26%	42	24	57.14%
16063	Unitrin Auto & Home Ins Co	NY	31	0.06%	99.32%	24	19	79.17%
42374	Houston Cas Co	TX	30	0.06%	99.38%	9	29	322.22%
24902	Security Ins Co Of Hartford	CT	27	0.06%	99.44%	132	63	47.73%
25666	Travelers Ind Co Of Amer	CT	25	0.05%	99.49%	23	9	39.13%
19062	Automobile Ins Co Of Hartford CT	CT	24	0.05%	99.54%	23	31	134.78%

PENNSYLVANIA Insurance Department
2004 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
24554	XL Ins Amer Inc	DE	24	0.05%	99.59%	18	24	133.33%
42307	Navigators Ins Co	NY	23	0.05%	99.63%	16	-6	-37.50%
27073	Nipponkoa Ins Co Ltd U.S. Branch	NY	22	0.04%	99.68%	22	-16	-72.73%
14621	Motorists Mut Ins Co	OH	18	0.04%	99.72%	18	12	66.67%
22918	American Motorists Ins Co	IL	17	0.03%	99.75%	20	2	10%
37478	Hartford Ins Co Of The Midwest	IN	15	0.03%	99.78%	15	3	20%
23043	Liberty Mut Ins Co	MA	13	0.03%	99.81%	-99	0	0%
34690	Property & Cas Ins Co Of Hartford	IN	13	0.03%	99.83%	11	5	45.45%
25658	Travelers Ind Co	CT	12	0.02%	99.86%	12	3	25%
10220	Commonwealth Ins Co Of Amer	WA	11	0.02%	99.88%	7	4	57.14%
10071	Encompass Ins Co Of America	IL	10	0.02%	99.90%	0	0	0%
25623	Phoenix Ins Co	CT	10	0.02%	99.92%	10	0	0%
25038	North American Capacity Ins Co	NH	10	0.02%	99.94%	37	22	59.46%
18279	Bankers Standard Ins Co	PA	9	0.02%	99.96%	16	0	0%
12190	NIPPONKOA Ins Co of America	NY	9	0.02%	99.98%	9	7	77.78%
41483	Farmington Cas Co	CT	6	0.01%	99.99%	5	0	0%
38261	Hartford Ins Co Of The Southeast	FL	6	0.01%	100.00%	6	0	0%
29459	Twin City Fire Ins Co Co	IN	5	0.01%	100.01%	5	0	0%
20885	Kansas City Fire & Marine Ins Co	SC	5	0.01%	100.02%	4	-1	-25%
21458	Employers Ins of Wausau	WI	5	0.01%	100.03%	5	6	120%
21261	Electric Ins Co	MA	5	0.01%	100.04%	5	4	80%
25615	Charter Oak Fire Ins Co	CT	2	0.00%	100.05%	2	6	300%
32352	LM Property and Casualty Ins. Co.	IN	2	0.00%	100.05%	70	51	72.86%
29424	Hartford Cas Ins Co	IN	2	0.00%	100.06%	2	0	0%
11000	Sentinel Ins Co Ltd	CT	1	0.00%	100.06%	0	0	0%
20699	Ace Prop & Cas Ins Co	PA	1	0.00%	100.06%	1	8	800%
30104	Hartford Underwriters Ins Co	CT	1	0.00%	100.06%	1	0	0%

PENNSYLVANIA Insurance Department
2004 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
35300	Allianz Global Risks US Ins Co	CA	0	0%	100.06%	0	0	0%
20710	Century Ind Co	PA	0	0%	100.06%	0	4,485	0%
10111	American Bankers Ins Co Of FL	FL	0	0%	100.06%	0	-21	0%
21180	Sentry Select Ins Co	WI	0	0%	100.06%	0	-27	0%
42072	INA Surplus Ins Co	PA	0	0%	100.06%	0	34	0%
37303	Redland Ins Co	NJ	0	0%	100.06%	0	-35	0%
24791	St Paul Mercury Ins Co	MN	0	0%	100.06%	0	-2	0%
22292	Hanover Ins Co	NH	0	0%	100.06%	1	-10	-1000%
22217	Gulf Ins Co	CT	0	0%	100.06%	0	290	0%
21857	American Ins Co	NE	0	0%	100.06%	0	0	0%
33022	AXA Corp Solutions Ins Co	NY	0	0%	100.06%	0	36	0%
26611	Valiant Ins Co	IA	0	0%	100.06%	0	0	0%
25534	TIG Ins Co	CA	0	0%	100.06%	0	-4	0%
25887	US Fidelity & Guaranty Co	MD	0	0%	100.06%	0	0	0%
26883	American Intl Specialty Lines Ins Co	AK	0	0%	100.06%	0	2	0%
20303	Great Northern Ins Co	MN	0	0%	100.06%	9	-5	-55.56%
42048	Diamond State Ins Co	IN	0	0%	100.06%	0	-2	0%
41343	Gerling Amer Ins Co	NY	0	0%	100.06%	0	-12	0%
22306	Massachusetts Bay Ins Co	NH	0	0%	100.06%	0	3	0%
20702	Ace Fire Underwriters Ins Co	PA	0	0%	100.06%	0	-83	0%
20648	Employers Fire Ins Co	MA	0	0%	100.06%	0	-3	0%
12904	Tokio Marine & Nichido Fire Ins Co	NY	0	0%	100.06%	132	13	9.85%
35386	Fidelity & Guaranty Ins Co	IA	0	0%	100.06%	0	0	0%
22551	Mitsui Sumitomo Ins USA Inc	NY	0	0%	100.06%	0	0	0%
20850	Firemens Ins Co Of Newark NJ	NJ	0	0%	100.06%	0	15	0%
20532	Clarendon Natl Ins Co	NJ	0	0%	100.06%	0	-13	0%
19356	Maryland Cas Co	MD	0	0%	100.06%	0	0	0%

PENNSYLVANIA Insurance Department
2004 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%	100.06%	0	0	0%
16691	Great American Ins Co	OH	0	0%	100.06%	0	2	0%
21113	United States Fire Ins Co	DE	0	0%	100.06%	0	-19	0%
27998	Travelers Home & Marine Ins Co	CT	0	0%	100.06%	0	0	0%
22977	Lumbermens Mut Cas Co	IL	0	0%	100.06%	5	85	1700%
38970	Markel Ins Co	IL	0	0%	100.06%	0	0	0%
30562	American Manufacturers Mut Ins Co	IL	0	0%	100.06%	1	-1	-100%
21962	Pennsylvania General Ins Co	PA	-1	0.00%	100.06%	0	-1	0%
19917	Liberty Ins Underwriters Inc	NY	-30	-0.06%	100%	-6	169	-2816.67%
	117 Companies in the Report		**$49,027**	**100.00%**	**100.00%**	**$48,459**	**$41,610**	**85.87%**

END OF REPORT

PENNSYLVANIA Insurance Department
2004 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	20,018	5.98%	5.98%	21,199	6,351	29.96%
20443	Continental Cas Co	IL	17,226	5.14%	11.12%	17,131	7,754	45.26%
21482	Factory Mut Ins Co	RI	15,316	4.57%	15.70%	15,236	48,729	319.83%
25143	State Farm Fire And Cas Co	IL	13,140	3.92%	19.62%	12,884	5,822	45.19%
21873	Firemans Fund Ins Co	CA	11,681	3.49%	23.11%	11,106	3,121	28.10%
25674	Travelers Property Cas Co Of Amer	CT	11,397	3.40%	26.51%	11,335	4,529	39.96%
35971	Voyager Property & Cas Ins Co	SC	10,443	3.12%	29.63%	10,510	16,013	152.36%
24767	St Paul Fire & Marine Ins Co	MN	9,585	2.86%	32.50%	10,135	2,561	25.27%
20303	Great Northern Ins Co	MN	9,318	2.78%	35.28%	8,880	2,507	28.23%
19232	Allstate Ins Co	IL	7,038	2.10%	37.38%	6,830	2,903	42.50%
37885	XL Specialty Ins Co	DE	6,773	2.02%	39.40%	1,630	154	9.45%
16535	Zurich American Ins Co	NY	6,646	1.98%	41.39%	7,167	6,735	93.97%
23779	Nationwide Mut Fire Ins Co	OH	6,461	1.93%	43.32%	6,528	2,789	42.72%
26883	American Intl Specialty Lines Ins Co	AK	5,920	1.77%	45.09%	6,147	299	4.86%
20281	Federal Ins Co	IN	5,916	1.77%	46.85%	5,628	2,930	52.06%
19682	Hartford Fire In Co	CT	5,894	1.76%	48.61%	5,285	5,931	112.22%
24198	Peerless Ins Co	NH	5,876	1.75%	50.37%	5,374	818	15.22%
14990	Pennsylvania Ntl Mut Cas Ins Co	PA	5,545	1.66%	52.02%	5,394	2,460	45.61%
26271	Erie Ins Exch	PA	5,471	1.63%	53.66%	5,310	3,075	57.91%
22667	Ace American Ins Co	PA	5,325	1.59%	55.25%	5,602	0	0%
26344	Great American Assur Co	OH	5,283	1.58%	56.83%	3,643	1,250	34.31%
35289	Continental Ins Co	SC	4,603	1.37%	58.20%	4,358	1,545	35.45%
10952	Stonebridge Casualty Ins Co	OH	4,490	1.34%	59.54%	3,842	2,996	77.98%
24112	Westfield Ins Co	OH	4,379	1.31%	60.85%	3,942	1,296	32.88%
19305	Assurance Co Of Amer	NY	4,175	1.25%	62.10%	3,929	2,444	62.20%
19380	American Home Assur Co	NY	4,143	1.24%	63.33%	3,984	-7,667	-192.44%
25623	Phoenix Ins Co	CT	3,756	1.12%	64.45%	3,534	1,131	32.00%

PENNSYLVANIA Insurance Department
2004 Detail and Market Loss Ratio
Property Writing Business Companies

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

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26301	Selective Way Ins Co	NJ	3,713	1.11%	65.56%	3,590	1,568	43.68%
24147	Old Republic Ins Co	PA	3,146	0.94%	66.50%	3,126	1,302	41.65%
10111	American Bankers Ins Co Of FL	FL	2,904	0.87%	67.37%	3,228	348	10.78%
19259	Selective Ins Co Of SC	SC	2,821	0.84%	68.21%	2,684	829	30.89%
19437	Lexington Ins Co	DE	2,727	0.81%	69.03%	2,528	2,062	81.57%
27928	Amex Assur Co	IL	2,533	0.76%	69.78%	2,497	570	22.83%
14354	Jewelers Mut Ins Co	WI	2,530	0.76%	70.54%	2,469	563	22.80%
20346	Pacific Ind Co	WI	2,519	0.75%	71.29%	2,498	629	25.18%
22136	Great American Ins Co of NY	NY	2,353	0.70%	71.99%	2,114	498	23.56%
21180	Sentry Select Ins Co	WI	2,346	0.70%	72.69%	1,966	859	43.69%
37257	Insurance Corp Of Hannover	IL	2,290	0.68%	73.38%	2,305	1,846	80.09%
32220	American Intl Ins Co	NY	2,233	0.67%	74.05%	1,701	566	33.27%
10014	Affiliated Fm Ins Co	RI	2,176	0.65%	74.70%	3,141	6,075	193.41%
14168	Harleysville Mut Ins Co	PA	2,144	0.64%	75.34%	2,242	890	39.70%
10677	Cincinnati Ins Co	OH	2,039	0.61%	75.94%	2,059	753	36.57%
38628	Progressive Northern Ins Co	WI	1,973	0.59%	76.53%	1,875	1,237	65.97%
11185	Foremost Ins Co	MI	1,972	0.59%	77.12%	762	341	44.75%
11150	Arch Ins Co	MO	1,955	0.58%	77.71%	1,687	1,110	65.80%
20702	Ace Fire Underwriters Ins Co	PA	1,896	0.57%	78.27%	1,790	300	16.76%
25658	Travelers Ind Co	CT	1,821	0.54%	78.82%	2,102	1,840	87.54%
21415	Employers Mut Cas Co	IA	1,753	0.52%	79.34%	1,694	420	24.79%
20788	Buckeye Union Ins Co	IL	1,655	0.49%	79.83%	1,548	850	54.91%
13692	Donegal Mut Ins Co	PA	1,543	0.46%	80.30%	1,536	368	23.96%
25941	United Services Auto Assoc	TX	1,505	0.45%	80.75%	1,469	386	26.28%
11371	Great West Cas Co	NE	1,469	0.44%	81.18%	1,348	314	23.29%
10464	Canal Ins Co	SC	1,413	0.42%	81.61%	1,370	253	18.47%
20397	Vigilant Ins Co	NY	1,408	0.42%	82.03%	1,418	424	29.90%

PENNSYLVANIA Insurance Department
2004 Detail and Market Loss Ratio
Property Writing Business Companies

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

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19615	American Reliable Ins Co	AZ	1,368	0.41%	82.43%	1,305	52	3.98%
39020	Essex Ins Co	DE	1,365	0.41%	82.84%	1,520	573	37.70%
23035	Liberty Mut Fire Ins Co	MA	1,355	0.40%	83.25%	1,170	-252	-21.54%
24015	Northland Ins Co	MN	1,348	0.40%	83.65%	1,303	468	35.92%
22322	Greenwich Ins Co	DE	1,322	0.39%	84.04%	1,340	-256	-19.10%
25887	US Fidelity & Guaranty Co	MD	1,268	0.38%	84.42%	1,291	659	51.05%
28886	Transguard Ins Co Of Amer Inc	IL	1,193	0.36%	84.78%	956	3,179	332.53%
30481	St Paul Surplus Lines Ins Co	DE	1,176	0.35%	85.13%	1,428	66	4.62%
30112	CNL Ins Amer Inc	GA	1,134	0.34%	85.47%	564	60	10.64%
12777	Chubb Ind Ins Co	NY	1,079	0.32%	85.79%	967	169	17.48%
34207	Westport Ins Corp	MO	1,027	0.31%	86.10%	1,010	49	4.85%
24074	Ohio Cas Ins Co	OH	996	0.30%	86.40%	999	580	58.06%
25968	USAA Cas Ins Co	TX	982	0.29%	86.69%	923	272	29.47%
20095	Bituminous Cas Corp	IL	980	0.29%	86.98%	997	682	68.41%
25135	State Automobile Mut Ins Co	OH	969	0.29%	87.27%	970	438	45.15%
12831	State Natl Ins Co Inc	TX	950	0.28%	87.55%	712	144	20.22%
33855	Lincoln General Ins Co	PA	945	0.28%	87.84%	994	188	18.91%
14621	Motorists Mut Ins Co	OH	928	0.28%	88.11%	907	233	25.69%
22314	RSUI Ind Co	NH	888	0.27%	88.38%	597	53	8.88%
10172	Westchester Surplus Lines Ins Co	GA	868	0.26%	88.64%	878	-323	-36.79%
17914	Philadelphia Contributionship Ins	PA	847	0.25%	88.89%	849	141	16.61%
21881	National Surety Corp	IL	839	0.25%	89.14%	844	326	38.63%
23809	Granite State Ins Co	PA	799	0.24%	89.38%	792	8	1.01%
20699	Ace Prop & Cas Ins Co	PA	795	0.24%	89.62%	872	193	22.13%
40142	American Zurich Ins Co	IL	706	0.21%	89.83%	986	308	31.24%
38245	BCS Ins Co	OH	695	0.21%	90.04%	695	-181	-26.04%
24813	Balboa Ins Co	CA	687	0.21%	90.24%	385	98	25.45%

PENNSYLVANIA Insurance Department
2004 Detail and Market Loss Ratio
Property Writing Business Companies

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Line(s) of Business 09 - Inland Marine

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35300	Allianz Global Risks US Ins Co	CA	686	0.20%	90.45%	1,061	-583	-54.95%
19356	Maryland Cas Co	MD	683	0.20%	90.65%	1,407	571	40.58%
26220	Yosemite Ins Co	IN	667	0.20%	90.85%	1,036	36	3.47%
24791	St Paul Mercury Ins Co	MN	667	0.20%	91.05%	550	174	31.64%
21105	North River Ins Co	NJ	660	0.20%	91.25%	492	124	25.20%
21849	American Automobile Ins Co	MO	656	0.20%	91.44%	692	89	12.86%
13064	United Natl Ins Co	PA	642	0.19%	91.63%	610	363	59.51%
34711	Computer Ins Co	RI	641	0.19%	91.83%	632	-1	-0.16%
32441	Penn Natl Security Ins Co	PA	610	0.18%	92.01%	626	274	43.77%
21857	American Ins Co	NE	597	0.18%	92.19%	602	7	1.16%
25011	Wesco Ins Co	DE	595	0.18%	92.36%	1,600	52	3.25%
13935	Federated Mut Ins Co	MN	570	0.17%	92.53%	521	138	26.49%
11045	Excelsior Ins Co	NH	560	0.17%	92.70%	479	22	4.59%
26565	Ohio Ind Co	OH	548	0.16%	92.86%	548	115	20.99%
28932	Markel American Ins Co	VA	542	0.16%	93.03%	496	35	7.06%
31089	Republic Western Ins Co	AZ	538	0.16%	93.19%	538	50	9.29%
29696	Travelers Excess & Surplus Lines Co	CT	531	0.16%	93.35%	553	99	17.90%
17825	Tuscarora Wayne Mut Ins Co	PA	504	0.15%	93.50%	478	62	12.97%
29530	AXA Art Ins Corp	NY	469	0.14%	93.64%	441	135	30.61%
41483	Farmington Cas Co	CT	468	0.14%	93.78%	391	133	34.02%
14974	Pennsylvania Lumbermens Mut Ins	PA	454	0.14%	93.91%	517	183	35.40%
23469	American Modern Home Ins Co	OH	453	0.14%	94.05%	361	55	15.24%
19976	Amica Mut Ins Co	RI	430	0.13%	94.18%	432	141	32.64%
29963	United Farm Family Ins Co	NY	430	0.13%	94.30%	402	52	12.94%
19631	American Road Ins Co	MI	427	0.13%	94.43%	427	2	0.47%
33588	First Liberty Ins Corp	IA	425	0.13%	94.56%	323	107	33.13%
35483	Daily Underwriters Of Amer	PA	414	0.12%	94.68%	398	161	40.45%

PENNSYLVANIA Insurance Department
2004 Detail and Market Loss Ratio
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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
38970	Markel Ins Co	IL	413	0.12%	94.81%	396	403	101.77%
11681	Keystone Ins Co	PA	410	0.12%	94.93%	419	79	18.85%
37974	MT Hawley Ins Co	IL	406	0.12%	95.05%	257	2	0.78%
35378	Evanston Ins Co	IL	391	0.12%	95.17%	385	253	65.71%
14265	Indiana Lumbermens Mut Ins Co	IN	379	0.11%	95.28%	425	25	5.88%
13056	RLI Ins Co	IL	377	0.11%	95.39%	466	161	34.55%
11255	Caterpillar Ins Co	MO	372	0.11%	95.50%	76	55	72.37%
20052	National Liab & Fire Ins Co	CT	370	0.11%	95.61%	369	32	8.67%
14400	Lititz Mut Ins Co	PA	369	0.11%	95.72%	369	168	45.53%
21326	Empire Fire & Marine Ins Co	NE	361	0.11%	95.83%	408	294	72.06%
14575	Millers Capital Ins Co	PA	359	0.11%	95.94%	321	61	19.00%
24414	General Cas Co Of WI	WI	358	0.11%	96.05%	361	263	72.85%
24678	Royal Ind Co	DE	351	0.10%	96.15%	982	103	10.49%
10806	Farmers New Century Ins Co	IL	350	0.10%	96.25%	368	19	5.16%
44393	West American Ins Co	IN	345	0.10%	96.36%	345	186	53.91%
17450	Millville Mut Ins Co	PA	341	0.10%	96.46%	319	42	13.17%
23841	New Hampshire Ins Co	PA	335	0.10%	96.56%	260	862	331.54%
36463	Discover Prop & Cas Ins Co	IL	332	0.10%	96.66%	312	86	27.56%
19410	Commerce & Industry Ins Co	NY	314	0.09%	96.75%	307	230	74.92%
35270	Fidelity & Cas Co Of NY	SC	312	0.09%	96.85%	331	60	18.13%
25666	Travelers Ind Co Of Amer	CT	307	0.09%	96.94%	312	157	50.32%
41181	Universal Underwriters Ins Co	KS	306	0.09%	97.03%	301	256	85.05%
13501	Brethren Mut Ins Co	MD	305	0.09%	97.12%	297	67	22.56%
19402	Birmingham Fire Ins Co Of PA	PA	303	0.09%	97.21%	286	345	120.63%
43575	Indemnity Ins Co Of North Amer	PA	296	0.09%	97.30%	254	-183	-72.05%
17043	Everett Cash Mut Ins Co	PA	289	0.09%	97.39%	281	74	26.33%
16691	Great American Ins Co	OH	288	0.09%	97.47%	184	-1	-0.54%

PENNSYLVANIA Insurance Department
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23817	Illinois Natl Ins Co	IL	284	0.08%	97.56%	403	77	19.11%
22217	Gulf Ins Co	CT	269	0.08%	97.64%	297	-1,009	-339.73%
14664	Mutual Benefit Ins Co	PA	266	0.08%	97.72%	256	0	0%
26166	Windsor Mount Joy Mut Ins Co	PA	260	0.08%	97.79%	224	17	7.59%
37478	Hartford Ins Co Of The Midwest	IN	260	0.08%	97.87%	290	67	23.10%
25976	Utica Mut Ins Co	NY	256	0.08%	97.95%	237	75	31.65%
12572	Selective Ins Co Of Amer	NJ	248	0.07%	98.02%	231	35	15.15%
21970	OneBeacon Ins Co	PA	241	0.07%	98.09%	155	637	410.97%
10316	Appalachian Ins Co	RI	239	0.07%	98.16%	110	0	0%
25127	State Auto Prop & Cas Ins Co	SC	239	0.07%	98.24%	218	66	30.28%
23787	Nationwide Mut Ins Co	OH	236	0.07%	98.31%	218	98	44.95%
35912	American Western Home Ins Co	OK	225	0.07%	98.37%	284	3	1.06%
10847	Cumis Ins Society Inc	WI	221	0.07%	98.44%	256	138	53.91%
14982	Penn Millers Ins Co	PA	220	0.07%	98.51%	201	-217	-107.96%
19704	American States Ins Co	IN	217	0.06%	98.57%	226	40	17.70%
19720	American Alt Ins Corp	DE	211	0.06%	98.63%	93	-18	-19.35%
22292	Hanover Ins Co	NH	210	0.06%	98.70%	114	3	2.63%
16322	Progressive Halcyon Ins Co	OH	209	0.06%	98.76%	154	156	101.30%
27120	Trumbull Ins Co	CT	209	0.06%	98.82%	215	30	13.95%
13684	Cumberland Mut Fire Ins Co	NJ	205	0.06%	98.88%	181	60	33.15%
15156	Shelby Ins Co	IL	204	0.06%	98.94%	207	-182	-87.92%
33138	Landmark Amer Ins Co	OK	201	0.06%	99.00%	211	4	1.90%
16063	Unitrin Auto & Home Ins Co	NY	200	0.06%	99.06%	167	37	22.16%
28550	Housing & Redevelopment Ins Exch	PA	197	0.06%	99.12%	179	31	17.32%
40649	Economy Premier Assur Co	IL	197	0.06%	99.18%	211	79	37.44%
19909	Centennial Ins Co	NY	193	0.06%	99.24%	1,158	146	12.61%
21121	Westchester Fire Ins Co	NY	188	0.06%	99.29%	224	-121	-54.02%

PENNSYLVANIA Insurance Department
2004 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
35505	Rockwood Cas Ins Co	PA	177	0.05%	99.35%	175	-3	-1.71%
40045	Starnet Ins Co	DE	176	0.05%	99.40%	77	41	53.25%
34690	Property & Cas Ins Co Of Hartford	IN	174	0.05%	99.45%	149	51	34.23%
41459	Armed Forces Ins Exchange	KS	170	0.05%	99.50%	172	22	12.79%
10510	Carolina Cas Ins Co	FL	167	0.05%	99.55%	140	94	67.14%
11452	Hartford Steam Boil Inspec & Ins Co	CT	166	0.05%	99.60%	181	-1	-0.55%
10200	American Live Stock Ins Co	IL	164	0.05%	99.65%	179	80	44.69%
11932	Mid-Continent Ins Co	PA	163	0.05%	99.70%	175	36	20.57%
14370	Lebanon Mut Ins Co	PA	161	0.05%	99.75%	184	44	23.91%
24856	Admiral Ins Co	DE	157	0.05%	99.79%	205	116	56.59%
37877	Nationwide Prop & Cas Ins Co	OH	157	0.05%	99.84%	50	21	42%
36940	Indian Harbor Ins Co	ND	153	0.05%	99.89%	140	461	329.29%
26298	Metropolitan Property & Cas Ins Co	RI	148	0.04%	99.93%	148	70	47.30%
42376	Technology Ins Co Inc	NH	148	0.04%	99.98%	185	0	0%
14044	Goodville Mut Cas Co	PA	137	0.04%	100.02%	135	29	21.48%
25615	Charter Oak Fire Ins Co	CT	137	0.04%	100.06%	142	82	57.75%
15610	AXIS Specialty Ins Co	CT	134	0.04%	100.10%	66	23	34.85%
26387	Steadfast Ins Co	DE	130	0.04%	100.14%	187	-16	-8.56%
35769	Lyndon Property Ins Co	MO	130	0.04%	100.18%	174	118	67.82%
21407	Emcasco Ins Co	IA	125	0.04%	100.21%	159	19	11.95%
17094	Farmers Mut Fire Ins Co Of Marble	PA	124	0.04%	100.25%	117	3	2.56%
24740	Safeco Ins Co Of Amer	WA	121	0.04%	100.29%	131	97	74.05%
29874	North American Specialty Ins Co	NH	117	0.03%	100.32%	7,510	83,028	1105.57%
21113	United States Fire Ins Co	DE	117	0.03%	100.36%	265	25	9.43%
19895	Atlantic Mut Ins Co	NY	115	0.03%	100.39%	140	115	82.14%
20532	Clarendon Natl Ins Co	NJ	114	0.03%	100.42%	57	96	168.42%
23450	American Family Home Ins Co	FL	112	0.03%	100.46%	155	64	41.29%

PENNSYLVANIA Insurance Department
2004 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
15130	Encompass Ind Co	IL	108	0.03%	100.49%	7	0	0%
11282	Germantown Ins Co	PA	104	0.03%	100.52%	105	25	23.81%
43958	Commerce Protective Ins Co	PA	103	0.03%	100.55%	96	3	3.13%
14788	Natl Grange Mut Ins Co	FL	98	0.03%	100.58%	100	13	13%
26077	Lancer Ins Co	IL	98	0.03%	100.61%	87	-5	-5.75%
24066	American Fire & Cas Co	OH	97	0.03%	100.64%	99	12	12.12%
17230	Allstate Prop & Cas Ins Co	IL	95	0.03%	100.67%	47	37	78.72%
13331	American Hardware Mut Ins Co	OH	94	0.03%	100.70%	97	8	8.25%
30880	Washington Mut Fire & Storm Ins	PA	94	0.03%	100.72%	92	52	56.52%
16187	AXA Re Prop & Cas Ins Co	DE	91	0.03%	100.75%	138	97	70.29%
14141	Harford Mut Ins Co	MD	90	0.03%	100.78%	92	20	21.74%
35696	Harleysville Preferred Ins Co	PA	89	0.03%	100.80%	94	5	5.32%
11967	General Star Natl Ins Co	OH	88	0.03%	100.83%	492	174	35.37%
31232	Monumental General Cas Co	MD	88	0.03%	100.86%	351	-331	-94.30%
17507	Lakeland Ins Co	PA	88	0.03%	100.88%	88	52	59.09%
19224	St Paul Protective Ins Co	IL	88	0.03%	100.91%	83	13	15.66%
17370	Nautilus Ins Co	AZ	86	0.03%	100.93%	88	27	30.68%
11991	National Cas Co	WI	81	0.02%	100.96%	124	120	96.77%
20508	Valley Forge Ins Co	IN	76	0.02%	100.98%	109	-8	-7.34%
25682	Travelers Ind Co Of CT	CT	76	0.02%	101.00%	98	-1	-1.02%
38261	Hartford Ins Co Of The Southeast	FL	76	0.02%	101.03%	79	1	1.27%
24449	Regent Ins Co	WI	74	0.02%	101.05%	59	26	44.07%
24775	St Paul Guardian Ins Co	MN	73	0.02%	101.07%	267	2	0.75%
13714	Pharmacists Mut Ins Co	IA	70	0.02%	101.09%	63	36	57.14%
22578	Horace Mann Ins Co	IL	70	0.02%	101.11%	73	44	60.27%
21172	Vanliner Ins Co	AZ	69	0.02%	101.13%	77	128	166.23%
39306	Fidelity & Deposit Co Of MD	MD	69	0.02%	101.15%	66	1	1.52%

PENNSYLVANIA Insurance Department
2004 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
37850	Pacific Specialty Ins Co	CA	68	0.02%	101.17%	70	5	7.14%
25321	Metropolitan Drt Prop & Cas Ins Co	RI	67	0.02%	101.19%	64	22	34.38%
26433	Harco Natl Ins Co	IL	67	0.02%	101.21%	64	4	6.25%
19062	Automobile Ins Co Of Hartford CT	CT	66	0.02%	101.23%	64	66	103.13%
20370	AXIS Reins Co	NY	66	0.02%	101.25%	28	10	35.71%
36684	Riverport Ins Co	MN	63	0.02%	101.27%	66	18	27.27%
27987	Northfield Ins Co	IA	62	0.02%	101.29%	59	46	77.97%
20494	Transportation Ins Co	IL	60	0.02%	101.31%	151	49	32.45%
30503	Shelby Cas Ins Comp	IL	58	0.02%	101.33%	65	10	15.38%
19240	Allstate Ind Co	IL	57	0.02%	101.34%	59	58	98.31%
34622	Glens Falls Ins Co	IL	57	0.02%	101.36%	57	49	85.96%
19489	Allied World Assur Co US Inc	DE	56	0.02%	101.38%	126	82	65.08%
12262	Pennsylvania Manufacturers Asn Ins C	PA	55	0.02%	101.39%	60	-15	-25%
32620	National Interstate Ins Co	OH	54	0.02%	101.41%	47	32	68.09%
11061	Farmers Fire Ins Co	PA	53	0.02%	101.43%	54	2	3.70%
32352	LM Property and Casualty Ins. Co.	IN	52	0.02%	101.44%	345	80	23.19%
35416	Us Underwriters Ins Co	ND	52	0.02%	101.46%	41	0	0%
17582	Patrons Mut Fire Ins Co of IN PA	PA	50	0.01%	101.47%	50	2	4%
18023	Star Ins Co	MI	50	0.01%	101.49%	50	-2	-4%
11000	Sentinel Ins Co Ltd	CT	49	0.01%	101.50%	20	1	5%
28401	American Natl Prop & Cas Co	MO	49	0.01%	101.52%	46	57	123.91%
38989	Chubb Custom Ins Co	DE	48	0.01%	101.53%	161	13	8.07%
10071	Encompass Ins Co Of America	IL	47	0.01%	101.54%	1	0	0%
26247	American Guarantee & Liability Ins	NY	47	0.01%	101.56%	38	-1	-2.63%
10046	Pacific Ins Co Ltd	CT	46	0.01%	101.57%	51	46	90.20%
17558	Old Guard Ins Co	PA	45	0.01%	101.59%	160	33	20.63%
14478	Mercer Ins Co	PA	44	0.01%	101.60%	40	0	0%

PENNSYLVANIA Insurance Department
2004 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
24988	Sentry Ins A Mut Co	WI	44	0.01%	101.61%	39	-33	-84.62%
21962	Pennsylvania General Ins Co	PA	43	0.01%	101.62%	35	1	2.86%
23248	Occidental Fire & Cas Co Of NC	NC	43	0.01%	101.64%	38	14	36.84%
20885	Kansas City Fire & Marine Ins Co	SC	40	0.01%	101.65%	46	20	43.48%
29424	Hartford Cas Ins Co	IN	38	0.01%	101.66%	35	26	74.29%
20486	Transcontinental Ins Co	NY	38	0.01%	101.67%	46	46	100%
17086	Farmers & Mechanics Mut Ins Co	PA	37	0.01%	101.68%	41	3	7.32%
21261	Electric Ins Co	MA	37	0.01%	101.69%	36	0	0%
25879	Fidelity & Guaranty Ins Underwriters	WI	36	0.01%	101.70%	28	2	7.14%
27073	Nipponkoa Ins Co Ltd U.S. Branch	NY	35	0.01%	101.72%	35	29	82.86%
17175	Friends Cove Mut Ins Co	PA	34	0.01%	101.73%	35	18	51.43%
24902	Security Ins Co Of Hartford	CT	34	0.01%	101.74%	253	156	61.66%
21784	Firemens Ins Co Of Washington DC	DE	31	0.01%	101.74%	13	7	53.85%
22829	Interstate Fire & Cas Co	IL	31	0.01%	101.75%	29	-1	-3.45%
44180	Mountain Laurel Assur Co	PA	30	0.01%	101.76%	30	41	136.67%
27138	Kemper Cas Ins Co	IL	29	0.01%	101.77%	29	1	3.45%
41297	Scottsdale Ins Co	OH	29	0.01%	101.78%	21	18	85.71%
11264	Prime Insurance Syndicate Inc	IL	28	0.01%	101.79%	21	0	0%
20427	American Cas Co Of Reading PA	PA	28	0.01%	101.80%	20	0	0%
27154	Atlantic Specialty Ins Co	NY	28	0.01%	101.81%	12	1	8.33%
23329	Merchants Mut Ins Co	NY	28	0.01%	101.81%	26	0	0%
16918	Briar Crk Mut Ins Co	PA	27	0.01%	101.82%	20	1	5%
42072	INA Surplus Ins Co	PA	27	0.01%	101.83%	20	0	0%
28304	Federated Service Ins Co	MN	27	0.01%	101.84%	22	0	0%
27340	Centre County Mut Fire Ins Co	PA	27	0.01%	101.85%	28	6	21.43%
10936	Seneca Ins Co Inc	NY	26	0.01%	101.85%	26	-43	-165.38%
36951	Century Surety Co	OH	26	0.01%	101.86%	19	0	0%

PENNSYLVANIA Insurance Department
2004 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
39993	Colony Ins Co	VA	26	0.01%	101.87%	36	2	5.56%
24171	Netherlands Ins Co The	NH	25	0.01%	101.88%	25	4	16%
26832	Great American Alliance Ins Co	OH	25	0.01%	101.88%	15	0	0%
23108	Lumbermens Underwriting Alliance	MO	25	0.01%	101.89%	22	8	36.36%
23337	Merchants Ins Co Of NH Inc	NH	24	0.01%	101.90%	24	-1	-4.17%
36897	Manufacturers Alliance Ins Co	PA	24	0.01%	101.91%	27	1	3.70%
37303	Redland Ins Co	NJ	23	0.01%	101.91%	21	29	138.10%
11177	First Financial Ins Co	IL	22	0.01%	101.92%	28	13	46.43%
20362	Mitsui Sumitomo Ins Co of Amer	NY	22	0.01%	101.93%	13	2	15.38%
37150	Western Heritage Ins Co	AZ	22	0.01%	101.93%	38	16	42.11%
10815	Verlan Fire Ins Co MD	MD	21	0.01%	101.94%	24	0	0%
19372	Northern Ins Co Of NY	NY	21	0.01%	101.95%	29	41	141.38%
32859	Penn-Amer Ins Co	PA	21	0.01%	101.95%	22	-1	-4.55%
28223	Nationwide Agribusiness Ins Co	IA	21	0.01%	101.96%	9	1	11.11%
10022	Countryway Ins Co	NY	20	0.01%	101.96%	20	0	0%
17124	Farmers Mut Ins Co	PA	20	0.01%	101.97%	15	13	86.67%
17493	Nazareth Mut Ins Co	PA	18	0.01%	101.98%	18	0	0%
22756	Horace Mann Prop & Cas Ins Co	CA	18	0.01%	101.98%	16	5	31.25%
20478	National Fire Ins Co Of Hartford	CT	17	0.01%	101.99%	27	2	7.41%
24554	XL Ins Amer Inc	DE	17	0.01%	101.99%	90	-109	-121.11%
30104	Hartford Underwriters Ins Co	CT	17	0.01%	102.00%	17	2	11.76%
20796	AIG Premier Ins Co	PA	17	0.01%	102.00%	17	-2	-11.76%
12904	Tokio Marine & Nichido Fire Ins Co	NY	16	0.00%	102.01%	16	-26	-162.50%
22608	National Specialty Ins Co	TX	16	0.00%	102.01%	8	0	0%
18058	Philadelphia Ind Ins Co	PA	15	0.00%	102.01%	17	2	11.76%
20621	OneBeacon America Ins Co	MA	15	0.00%	102.02%	17	395	2323.53%
42811	Gulf Underwriters Ins Co	CT	15	0.00%	102.02%	15	21	140%

PENNSYLVANIA Insurance Department
2004 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
14753	Frederick Mut Ins Co	MD	15	0.00%	102.03%	9	0	0%
11118	Federated Rural Electric Ins Exch	KS	14	0.00%	102.03%	14	18	128.57%
37362	General Star Ind Co	CT	14	0.00%	102.04%	13	11	84.62%
20559	General Security Ind Co of AZ	AZ	14	0.00%	102.04%	9	21	233.33%
40100	Firstline Natl Ins Co	MD	14	0.00%	102.04%	15	1	6.67%
17256	HannahsTown Mut Ins Co	PA	13	0.00%	102.05%	13	0	0%
40436	Stratford Ins Co	NH	13	0.00%	102.05%	13	0	0%
24732	General Ins Co Of Amer	WA	13	0.00%	102.06%	11	0	0%
20176	Celina Mut Ins Co	OH	13	0.00%	102.06%	12	10	83.33%
14486	Merchants & Business Mens Mut Ins Co	PA	12	0.00%	102.06%	22	50	227.27%
18376	Hermitage Ins Co	NY	12	0.00%	102.07%	11	0	0%
27740	North Pointe Ins Co	MI	12	0.00%	102.07%	4	0	0%
19917	Liberty Ins Underwriters Inc	NY	11	0.00%	102.07%	152	-42	-27.63%
32808	Illinois Emcasco Ins Co	IA	11	0.00%	102.08%	5	0	0%
27960	Illinois Union Ins Co	IL	11	0.00%	102.08%	12	-388	-3233.33%
10315	Civic Property & Cas Co	CA	11	0.00%	102.08%	10	0	0%
43095	Clarendon Amer Ins Co	NJ	11	0.00%	102.09%	12	3	25%
14729	Mutual Fire Marine & Inland Ins Co	PA	9	0.00%	102.09%	7	-7	-100%
17469	Montour Mut Ins Co	PA	9	0.00%	102.09%	10	0	0%
19992	American Select Ins Co	OH	9	0.00%	102.10%	11	1	9.09%
20087	National Ind Co	NE	9	0.00%	102.10%	16	0	0%
24295	Providence Washington Ins Co	RI	9	0.00%	102.10%	15	-14	-93.33%
21458	Employers Ins of Wausau	WI	9	0.00%	102.10%	2	-422	-21100%
16888	Bedford Grange Mut Ins Co	PA	8	0.00%	102.11%	7	0	0%
39381	Adriatic Ins Co	ND	8	0.00%	102.11%	5	0	0%
39926	Selective Ins Co Of The Southeast	NC	8	0.00%	102.11%	8	0	0%
18767	Church Mut Ins Co	WI	8	0.00%	102.11%	8	0	0%

PENNSYLVANIA Insurance Department
2004 Detail and Market Loss Ratio
Property Writing Business Companies

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

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17736	Saucon Mut Ins Co	PA	8	0.00%	102.12%	9	0	0%
27332	Canonsburg Mut Fire Ins Co	PA	7	0.00%	102.12%	7	2	28.57%
41335	United Natl Specialty Ins Co	WI	7	0.00%	102.12%	1	0	0%
16608	New York Marine & Gnrl Ins Co	NY	6	0.00%	102.12%	6	-24	-400%
24384	Fairmont Specialty Ins Co	DE	6	0.00%	102.12%	21	-5	-23.81%
34916	First Specialty Ins Corp	MO	6	0.00%	102.13%	2	-4	-200%
17728	Reamstown Mut Ins Co	PA	6	0.00%	102.13%	6	0	0%
23043	Liberty Mut Ins Co	MA	6	0.00%	102.13%	-44	0	0%
17329	Juniata Mut Ins Co	PA	5	0.00%	102.13%	5	0	0%
20117	California Cas Ind Exch	CA	5	0.00%	102.13%	3	2	66.67%
25984	Graphic Arts Mut Ins Co	NY	5	0.00%	102.13%	5	0	0%
17485	Mutual Ins Co Of Lehigh Cnty	PA	5	0.00%	102.13%	6	0	0%
15911	American Mining Ins Co Inc	AL	5	0.00%	102.14%	6	3	50%
16985	Conemaugh Valley Mut Ins Co	PA	5	0.00%	102.14%	6	0	0%
13528	Brotherhood Mut Ins Co	IN	5	0.00%	102.14%	5	0	0%
10317	Neighborhood Spirit Prop & Cas Co	CA	4	0.00%	102.14%	3	0	0%
40258	American Intl South Ins Co	PA	4	0.00%	102.14%	4	40	1000%
22713	Insurance Co Of North Amer	PA	4	0.00%	102.14%	6	-1	-16.67%
22306	Massachusetts Bay Ins Co	NH	4	0.00%	102.14%	6	0	0%
10748	Livingston Mut Ins Co	PA	4	0.00%	102.15%	3	0	0%
17620	Penn Charter Mut Ins Co	PA	4	0.00%	102.15%	4	0	0%
12866	T.H.E. Ins Co	LA	3	0.00%	102.15%	5	0	0%
10499	DaimlerChrysler Ins Co	MI	3	0.00%	102.15%	3	1	33.33%
19690	American Economy Ins Co	IN	3	0.00%	102.15%	2	0	0%
11878	MutualAid eXchange	KS	3	0.00%	102.15%	2	0	0%
31968	Merastar Ins Co	TN	3	0.00%	102.15%	3	0	0%
26743	Maxum Ind Co	DE	3	0.00%	102.15%	1	2	200%

PENNSYLVANIA Insurance Department
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37710	First American Prop & Cas Ins Co	CA	3	0.00%	102.15%	3	1	33.33%
29033	Victoria Ins Co	TX	3	0.00%	102.15%	1	0	0%
22586	Atlantic States Ins Co	PA	3	0.00%	102.15%	0	0	0%
21865	Associated Ind Corp	CA	3	0.00%	102.16%	3	0	0%
11401	Guaranty Natl Ins Co	CO	3	0.00%	102.16%	4	0	0%
20010	Acceptance Ind Ins Co	NE	2	0.00%	102.16%	2	0	0%
24376	American General Ind Co	IL	2	0.00%	102.16%	2	0	0%
41106	Triumphe Cas Co	PA	2	0.00%	102.16%	18	0	0%
35408	Sirius Amer Ins Co	DE	2	0.00%	102.16%	2	-2	-100%
10804	Continental Western Ins Co	IA	2	0.00%	102.16%	2	0	0%
17159	Usf Ins Co	PA	1	0.00%	102.16%	0	0	0%
41840	Allmerica Financial Benefit Ins Co	MI	1	0.00%	102.16%	1	5	500%
39217	QBE Ins Corp	PA	1	0.00%	102.16%	2	0	0%
21334	Empire Ind Ins Co	OK	1	0.00%	102.16%	0	0	0%
24260	Progressive Cas Ins Co	OH	1	0.00%	102.16%	1	0	0%
24724	First Natl Ins Co Of Amer	WA	1	0.00%	102.16%	1	-35	-3500%
42900	Harleysville Ins Co Of NJ	NJ	1	0.00%	102.16%	1	0	0%
24104	Ohio Farmers Ins Co	OH	1	0.00%	102.16%	1	-10	-1000%
10472	Capitol Ind Corp	WI	1	0.00%	102.16%	1	0	0%
15326	Utica First Ins Co	NY	1	0.00%	102.16%	1	0	0%
10340	Stonington Ins Co	TX	1	0.00%	102.16%	0	0	0%
16217	National Farmers Union Prop & Cas	CO	1	0.00%	102.16%	1	0	0%
16578	Fidelity Natl Prop and Cas Ins Co	NY	0	0%	102.16%	0	0	0%
14613	Montgomery Mut Ins Co	MD	0	0%	102.16%	0	0	0%
25038	North American Capacity Ins Co	NH	0	0%	102.16%	0	-11	0%
23353	Meridian Security Ins Co	IN	0	0%	102.16%	0	-1	0%
23280	The Cincinnati Indemnity Co	OH	0	0%	102.16%	0	0	0%

PENNSYLVANIA Insurance Department
2004 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
31325	Acadia Ins Co	ME	0	0%	102.16%	1	0	0%
25895	United States Liability Ins Co	PA	0	0%	102.16%	1	0	0%
25844	Union Ins Co	NE	0	0%	102.16%	0	0	0%
22810	Chicago Ins Co	IL	0	0%	102.16%	0	-6	0%
22748	Pacific Employers Ins Co	PA	0	0%	102.16%	0	0	0%
32077	Heritage Casualty Ins Co	IL	0	0%	102.16%	0	0	0%
40428	Voyager Ind Ins Co	GA	0	0%	102.16%	0	1	0%
40193	X L Ins Co Of NY	NY	0	0%	102.16%	0	-1	0%
39608	Nutmeg Ins Co	CT	0	0%	102.16%	0	0	0%
38962	Genesis Ins Co	CT	0	0%	102.16%	0	-2	0%
33650	Mendota Ins Co	MN	0	0%	102.16%	0	0	0%
31348	Crum & Forster Ind Co	DE	0	0%	102.16%	0	0	0%
31135	Great American Security Ins Co	OH	0	0%	102.16%	3	-11	-366.67%
25496	TIG Ind Co	CA	0	0%	102.16%	0	0	0%
30562	American Manufacturers Mut Ins Co	IL	0	0%	102.16%	11	-44	-400%
24325	York Ins Co	RI	0	0%	102.16%	0	0	0%
21822	First State Ins Co	CT	0	0%	102.16%	0	-756	0%
22837	Interstate Ind Co	IL	0	0%	102.16%	0	0	0%
26611	Valiant Ins Co	IA	0	0%	102.16%	0	0	0%
25534	TIG Ins Co	CA	0	0%	102.16%	0	-36	0%
25054	Hudson Ins Co	DE	0	0%	102.16%	0	-351	0%
19046	Travelers Cas Ins Co Of Amer	CT	0	0%	102.16%	0	0	0%
36170	Travelers Cas Co Of CT	CT	0	0%	102.16%	0	0	0%
31127	Columbia Cas Co	IL	0	0%	102.16%	0	-114	0%
37893	Ulico Cas Co	DE	0	0%	102.16%	5	0	0%
40827	Virginia Surety Co Inc	IL	0	0%	102.16%	0	3	0%
33022	AXA Corp Solutions Ins Co	NY	0	0%	102.16%	0	0	0%

PENNSYLVANIA Insurance Department
2004 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
31194	Travelers Cas & Surety Co Of Amer	CT	0	0%	102.16%	0	0	0%
26069	Wausau Business Ins Co	WI	0	0%	102.16%	0	0	0%
25224	Great Divide Ins Co	ND	0	0%	102.16%	0	0	0%
43117	American Equity Ins Co	AZ	0	0%	102.16%	0	0	0%
40177	Paramount Ins Co	NY	0	0%	102.16%	0	12	0%
39322	General Security Natl Ins Co	NY	0	0%	102.16%	0	-2	0%
37273	Axis Ins Co	IL	0	0%	102.16%	0	-1	0%
36420	Allianz Underwriters Ins Co	CA	0	0%	102.16%	0	-3	0%
42404	Liberty Ins Corp	IL	0	0%	102.16%	0	0	0%
41807	Royal Surplus Lines Ins Co	CT	0	0%	102.16%	0	-3	0%
39640	Firemans Fund Ins Co Of OH	OH	0	0%	102.16%	0	0	0%
37214	American States Preferred Ins Co	IN	0	0%	102.16%	0	0	0%
34495	Doctors Co An Interins Exchn	CA	0	0%	102.16%	0	0	0%
34339	Metropolitan Grp Prop & Cas Ins Co	RI	0	0%	102.16%	0	0	0%
34266	Frontier Ins Co	NY	0	0%	102.16%	0	0	0%
32190	Constitution Ins Co	NY	0	0%	102.16%	0	-3	0%
10725	Liberty Surplus Ins Corp	NH	0	0%	102.16%	0	0	0%
20109	Bituminous Fire & Marine Ins Co	IL	0	0%	102.16%	0	0	0%
19070	Standard Fire Ins Co	CT	0	0%	102.16%	0	0	0%
15024	Preferred Mut Ins Co	NY	0	0%	102.16%	0	0	0%
11622	Specialty Surplus Ins Co	IL	0	0%	102.16%	0	-3	0%
11100	Safeco Surplus Lines Ins Co	WA	0	0%	102.16%	0	0	0%
20710	Century Ind Co	PA	0	0%	102.16%	0	-6,903	0%
11126	Sompo Japan Ins Co of Amer	NY	0	0%	102.16%	0	-1	0%
21318	Coregis Ins Co	IN	0	0%	102.16%	0	0	0%
11630	Jefferson Ins Co	NY	0	0%	102.16%	0	1	0%
10318	Exact Prop & Cas Co Inc	CA	0	0%	102.16%	0	0	0%

PENNSYLVANIA Insurance Department
2004 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
10250	Green Tree Perpetual Assur Co	PA	0	0%	102.16%	0	8	0%
19038	Travelers Cas & Surety Co	CT	0	0%	102.16%	0	-40	0%
20613	American Employers Ins Co	MA	0	0%	102.16%	0	0	0%
19429	Insurance Co Of The State Of PA	PA	0	0%	102.16%	0	95	0%
18279	Bankers Standard Ins Co	PA	-1	0.00%	102.16%	71	40	56.34%
33723	Great American Spirit Ins Co	OH	-1	0.00%	102.16%	5	-9	-180%
24503	Blue Ridge Ins Co	WI	-1	0.00%	102.16%	-1	79	-7900%
35386	Fidelity & Guaranty Ins Co	IA	-1	0.00%	102.16%	-2	33	-1650%
41769	Athena Assur Co	MN	-4	0.00%	102.16%	9	2	22.22%
42552	Nova Cas Co	NY	-4	0.00%	102.16%	-4	0	0%
26492	Courtesy Ins Co	FL	-5	0.00%	102.16%	180	61	33.89%
33162	Bankers Ins Co	FL	-5	0.00%	102.16%	-5	-1	20%
37532	Great American E&S Ins Co	DE	-6	0.00%	102.15%	-4	-1	25%
21296	Commercial Guaranty Cas Ins Co	IN	-20	-0.01%	102.15%	0	-21	0%
22977	Lumbermens Mut Cas Co	IL	-28	-0.01%	102.14%	83	-2,020	-2433.73%
42978	American Security Ins Co	DE	-61	-0.02%	102.12%	54	-1	-1.85%
41343	Gerling Amer Ins Co	NY	-279	-0.08%	102.04%	137	597	435.77%
22918	American Motorists Ins Co	IL	-1,650	-0.49%	101.55%	-1,573	-16,561	1052.83%
29459	Twin City Fire Ins Co Co	IN	-2,366	-0.71%	100.84%	-124	-4,670	3766.13%
41211	Triton Ins Co	MO	-2,810	-0.84%	100%	1,364	-484	-35.48%
	452 Companies in the Report		**$334,838**	**100.00%**	**100.00%**	**$341,273**	**$225,304**	**66.02%**

END OF REPORT

PENNSYLVANIA Insurance Department
2004 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
12815	Financial Guaranty Ins Co	NY	11,977	9.83%	88.79%	9,840	0	0%
12041	MBIA Ins Corp	NY	6,420	5.27%	94.05%	12,364	-2,457	-19.87%
20311	XL Capital Assurance Inc	NY	3,289	2.70%	96.75%	246	0	0%
36250	Radian Asset Assur Inc	NY	1,960	1.61%	98.36%	1,508	0	0%
22896	Aca Financial Guaranty Corp	MD	881	0.72%	99.08%	420	0	0%
30180	Assured Guaranty Corp	MD	827	0.68%	99.76%	13	0	0%
25771	CIFG Assurance NA Inc	NY	280	0.23%	99.99%	0	0	0%
10859	First Nonprofit Ins Co	IL	13	0.01%	100%	13	0	0%
21873	Firemans Fund Ins Co	CA	0	0%	100%	36	-2	-5.56%
25658	Travelers Ind Co	CT	0	0%	100%	18	-27	-150%
19038	Travelers Cas & Surety Co	CT	0	0%	100%	-302	0	0%
20877	Capital Markets Assr Corp	NY	0	0%	100%	7	0	0%
20699	Ace Prop & Cas Ins Co	PA	0	0%	100%	28	0	0%
22713	Insurance Co Of North Amer	PA	0	0%	100%	136	0	0%
24740	Safeco Ins Co Of Amer	WA	0	0%	100%	0	0	0%
20796	AIG Premier Ins Co	PA	0	0%	100%	0	0	0%
35289	Continental Ins Co	SC	0	0%	100%	12	-3	-25%
23825	MBIA Ins Corp Of IL	IL	0	0%	100%	250	0	0%
24961	Connie Lee Ins Co	WI	0	0%	100%	480	0	0%
	22 Companies in the Report		**$121,899**	**100.00%**	**100.00%**	**$114,551**	**$82,492**	**72.01%**

END OF REPORT

PENNSYLVANIA Insurance Department
2004 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
35114	PMSLIC Ins Co	PA	84,935	11.22%	11.22%	85,314	39,921	46.79%
11843	Medical Protective Co	IN	83,430	11.02%	22.24%	80,711	47,418	58.75%
11547	Mountain Laurel RRG Inc	VT	63,446	8.38%	30.62%	61,792	42,594	68.93%
33537	Pennsylvania Prof Liab Jua	PA	45,346	5.99%	36.61%	38,093	18,151	47.65%
17990	Tri Century Ins Co	PA	40,781	5.39%	41.99%	39,983	36,593	91.52%
19437	Lexington Ins Co	DE	37,891	5.00%	47.00%	41,149	43,213	105.02%
20443	Continental Cas Co	IL	32,166	4.25%	51.25%	31,813	3,719	11.69%
11259	Community Hospital RRG	VT	31,229	4.12%	55.37%	31,229	14,122	45.22%
10808	Cassatt RRG Inc	VT	27,474	3.63%	59.00%	29,139	23,158	79.47%
10842	Franklin Cas Ins Co RRG	VT	22,007	2.91%	61.91%	20,912	29,846	142.72%
36234	Preferred Professional Ins Co	NE	21,773	2.88%	64.78%	22,156	612	2.76%
11530	Pennsylvania Hlthcare Providers Ins	PA	20,202	2.67%	67.45%	15,801	8,059	51.00%
11536	Community Health Alliance Recip RRG	VT	12,615	1.67%	69.12%	12,615	8,577	67.99%
20532	Clarendon Natl Ins Co	NJ	12,391	1.64%	70.75%	11,881	24,316	204.66%
11808	Schuykill Crossing Reciprocal RRG	VT	12,203	1.61%	72.36%	7,154	4,436	62.01%
11675	Professional Cas Assn	PA	12,007	1.59%	73.95%	7,930	1,777	22.41%
33383	First Professionals Ins Co	FL	10,098	1.33%	75.28%	12,831	-5,345	-41.66%
26387	Steadfast Ins Co	DE	10,016	1.32%	76.61%	9,249	9,353	101.12%
11822	Millennium Ins Co	PA	9,957	1.32%	77.92%	7,429	4,115	55.39%
11278	First Medical Ins Co RRG	VT	9,502	1.26%	79.18%	8,635	5,568	64.48%
12000	Geisinger Ins Corp RRG	VT	8,044	1.06%	80.24%	4,022	67,395	1675.66%
20427	American Cas Co Of Reading PA	PA	7,507	0.99%	81.23%	7,030	4,512	64.18%
11575	Pace RRG Inc	VT	7,190	0.95%	82.18%	4,505	0	0%
38954	Pronational Ins Co	MI	6,963	0.92%	83.10%	7,427	2,050	27.60%
44792	Executive Risk Speciality Ins Co	CT	6,418	0.85%	83.95%	7,793	2,720	34.90%
19445	National Union Fire Ins Co Of Pitts	PA	5,744	0.76%	84.71%	4,613	3,016	65.38%
35378	Evanston Ins Co	IL	5,697	0.75%	85.46%	4,560	2,840	62.28%

PENNSYLVANIA Insurance Department
2004 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
12260	Campmed Cas & Ind Co Inc MD	MD	5,630	0.74%	86.20%	4,360	1,740	39.91%
34495	Doctors Co An Interins Exchn	CA	5,419	0.72%	86.92%	5,107	727	14.24%
12014	Guthrie RRG	SC	5,385	0.71%	87.63%	2,745	1,202	43.79%
11694	Central PA Physicians RRG Inc	SC	4,835	0.64%	88.27%	3,954	1,909	48.28%
11548	United Central PA RRG	VT	4,818	0.64%	88.91%	4,818	3,469	72.00%
11688	St Lukes Health Network Ins Co RRG	VT	4,668	0.62%	89.52%	3,991	2,147	53.80%
11968	Pennsylvania Physicians Recip Insur	PA	4,515	0.60%	90.12%	1,073	649	60.48%
11682	Wellspan RRG	VT	4,373	0.58%	90.70%	6,433	4,907	76.28%
35181	Executive Risk Ind Inc	DE	4,075	0.54%	91.23%	3,877	2,109	54.40%
22810	Chicago Ins Co	IL	4,044	0.53%	91.77%	4,146	-230	-5.55%
11863	Positive Physicians Ins Exchange	PA	3,937	0.52%	92.29%	2,202	1,557	70.71%
44121	Oms Natl Ins Co Rrg	IL	3,834	0.51%	92.79%	3,692	1,897	51.38%
10677	Cincinnati Ins Co	OH	3,830	0.51%	93.30%	3,468	1,432	41.29%
31127	Columbia Cas Co	IL	3,811	0.50%	93.80%	5,145	4,937	95.96%
24856	Admiral Ins Co	DE	3,507	0.46%	94.27%	3,686	1,255	34.05%
11587	Pelican Ins RRG	VT	2,987	0.39%	94.66%	2,884	1,211	41.99%
22217	Gulf Ins Co	CT	2,468	0.33%	94.99%	2,069	-303	-14.64%
10851	Everest Ind Ins Co	DE	2,356	0.31%	95.30%	2,610	1,031	39.50%
15865	NCMIC Ins Co	IA	2,344	0.31%	95.61%	2,299	487	21.18%
34452	Homeland Ins Co of NY	NY	2,239	0.30%	95.90%	1,592	1,115	70.04%
44105	Ophthalmic Mut Ins Co RRG	VT	2,220	0.29%	96.20%	2,143	445	20.77%
21199	Arch Speciality Ins Co	WI	2,202	0.29%	96.49%	2,390	995	41.63%
10786	Princeton Excess & Surplus Lines Ins	DE	2,188	0.29%	96.78%	1,233	494	40.06%
21857	American Ins Co	NE	2,062	0.27%	97.05%	1,842	-203	-11.02%
33138	Landmark Amer Ins Co	OK	1,944	0.26%	97.31%	1,436	479	33.36%
27960	Illinois Union Ins Co	IL	1,500	0.20%	97.50%	1,379	985	71.43%
37362	General Star Ind Co	CT	1,246	0.16%	97.67%	1,313	420	31.99%

PENNSYLVANIA Insurance Department
2004 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
22667	Ace American Ins Co	PA	1,061	0.14%	97.81%	853	184	21.57%
11846	Peace Church RRG Inc	VT	1,031	0.14%	97.94%	1,031	743	72.07%
11676	Cruden Bay RRG Inc	VT	1,005	0.13%	98.08%	1,005	914	90.95%
10115	Eastern Dentists Ins Co RRG	VT	969	0.13%	98.21%	1,180	161	13.64%
11513	Physicians Specialty Ltd RRG	SC	816	0.11%	98.31%	653	28	4.29%
43575	Indemnity Ins Co Of North Amer	PA	808	0.11%	98.42%	788	537	68.15%
23809	Granite State Ins Co	PA	799	0.11%	98.53%	910	499	54.84%
20079	National Fire & Marine Ins Co	NE	791	0.10%	98.63%	619	648	104.69%
13196	Western World Ins Co	NH	734	0.10%	98.73%	1,182	-344	-29.10%
12013	Allied Services Risk Retention Group	SC	698	0.09%	98.82%	349	227	65.04%
42811	Gulf Underwriters Ins Co	CT	650	0.09%	98.91%	381	56	14.70%
18767	Church Mut Ins Co	WI	625	0.08%	98.99%	714	975	136.55%
24902	Security Ins Co Of Hartford	CT	620	0.08%	99.07%	817	349	42.72%
11696	Guardian RRG Inc	MT	560	0.07%	99.14%	560	156	27.86%
12203	James River Ins Co	OH	466	0.06%	99.21%	251	101	40.24%
34916	First Specialty Ins Corp	MO	459	0.06%	99.27%	458	14,364	3136.24%
11698	Faith Affiliated RRG Inc	SC	394	0.05%	99.32%	391	115	29.41%
10801	Fortress Ins Co	IL	349	0.05%	99.36%	306	40	13.07%
37079	Hudson Specialty Ins Co	NY	346	0.05%	99.41%	338	189	55.92%
21709	Truck Ins Exch	CA	299	0.04%	99.45%	299	14,588	4878.93%
40975	Dentists Ins Co	CA	294	0.04%	99.49%	294	1	0.34%
36072	National Guardian RRG Inc	HI	270	0.04%	99.52%	270	0	0%
10232	American Assoc Of Othodontists RRG	VT	262	0.03%	99.56%	236	13	5.51%
22829	Interstate Fire & Cas Co	IL	252	0.03%	99.59%	214	948	442.99%
39020	Essex Ins Co	DE	231	0.03%	99.62%	322	214	66.46%
13714	Pharmacists Mut Ins Co	IA	223	0.03%	99.65%	214	-27	-12.62%
19380	American Home Assur Co	NY	218	0.03%	99.68%	1,322	253	19.14%

PENNSYLVANIA Insurance Department
2004 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
19720	American Alt Ins Corp	DE	213	0.03%	99.71%	205	744	362.93%
34207	Westport Ins Corp	MO	209	0.03%	99.74%	200	-660	-330%
16535	Zurich American Ins Co	NY	193	0.03%	99.76%	92	76	82.61%
39993	Colony Ins Co	VA	192	0.03%	99.79%	197	0	0%
13893	Community Blood Cntr Exch RRG	IN	185	0.02%	99.81%	173	60	34.68%
11802	Warren RRG Inc	VT	165	0.02%	99.83%	100	61	61%
16624	Darwin Natl Assur Cp	DE	144	0.02%	99.85%	20	9	45%
11941	Green Hills Ins Co RRG	VT	121	0.02%	99.87%	81	25	30.86%
24767	St Paul Fire & Marine Ins Co	MN	115	0.02%	99.88%	150	-6,516	-4344%
14460	Podiatry Ins Co Of Amer A Mut Co	IL	114	0.02%	99.90%	420	298	70.95%
25143	State Farm Fire And Cas Co	IL	108	0.01%	99.91%	54	0	0%
11710	Allied Professionals Ins Co RRG	AZ	104	0.01%	99.93%	56	15	26.79%
12226	Northeast Physicians RRG Inc	SC	101	0.01%	99.94%	0	0	0%
34231	Medical Liability Mut Ins Co	NY	100	0.01%	99.95%	100	5,151	5151%
37656	Anesthesiologists Pro Assur Co	FL	77	0.01%	99.96%	69	41	59.42%
21881	National Surety Corp	IL	62	0.01%	99.97%	63	-319	-506.35%
25534	TIG Ins Co	CA	53	0.01%	99.98%	93	452	486.02%
21873	Firemans Fund Ins Co	CA	51	0.01%	99.98%	49	8	16.33%
11991	National Cas Co	WI	44	0.01%	99.99%	39	45	115.38%
24732	General Ins Co Of Amer	WA	40	0.01%	100.00%	27	39	144.44%
21865	Associated Ind Corp	CA	33	0.00%	100.00%	26	0	0%
22918	American Motorists Ins Co	IL	29	0.00%	100.00%	29	-397	-1368.97%
10179	Red Mountain Cas Ins Co Inc	AL	24	0.00%	100.01%	22	6	27.27%
23787	Nationwide Mut Ins Co	OH	21	0.00%	100.01%	27	-6	-22.22%
10222	PACO Assur Co Inc	IL	17	0.00%	100.01%	1	0	0%
23779	Nationwide Mut Fire Ins Co	OH	13	0.00%	100.01%	9	1	11.11%
42226	Princeton Ins Co	NJ	8	0.00%	100.02%	123	-2,764	-2247.15%

PENNSYLVANIA Insurance Department
2004 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
20478	National Fire Ins Co Of Hartford	CT	7	0.00%	100.02%	7	192	2742.86%
42404	Liberty Ins Corp	IL	4	0.00%	100.02%	4	0	0%
29874	North American Specialty Ins Co	NH	4	0.00%	100.02%	4	-459	-11475%
34266	Frontier Ins Co	NY	3	0.00%	100.02%	3	-2,003	-66766.67%
24791	St Paul Mercury Ins Co	MN	1	0.00%	100.02%	5	-209	-4180%
11100	Safeco Surplus Lines Ins Co	WA	0	0%	100.02%	0	2	0%
19410	Commerce & Industry Ins Co	NY	0	0%	100.02%	0	4,297	0%
21105	North River Ins Co	NJ	0	0%	100.02%	0	-3	0%
24678	Royal Ind Co	DE	0	0%	100.02%	0	0	0%
26883	American Intl Specialty Lines Ins Co	AK	0	0%	100.02%	0	370	0%
42072	INA Surplus Ins Co	PA	0	0%	100.02%	0	2	0%
18279	Bankers Standard Ins Co	PA	0	0%	100.02%	0	2	0%
25496	TIG Ind Co	CA	0	0%	100.02%	1	-95	-9500%
11684	LVHN RRG	SC	0	0%	100.02%	0	1,404	0%
39640	Firemans Fund Ins Co Of OH	OH	0	0%	100.02%	0	-157	0%
37877	Nationwide Prop & Cas Ins Co	OH	0	0%	100.02%	0	0	0%
35289	Continental Ins Co	SC	0	0%	100.02%	0	102	0%
22837	Interstate Ind Co	IL	0	0%	100.02%	0	-4	0%
21113	United States Fire Ins Co	DE	0	0%	100.02%	0	-11	0%
38970	Markel Ins Co	IL	0	0%	100.02%	0	0	0%
38920	American Healthcare Specialty	AR	0	0%	100.02%	0	-2	0%
33812	Reciprocal of America	VA	0	0%	100.02%	0	3,591	0%
19038	Travelers Cas & Surety Co	CT	0	0%	100.02%	0	-91	0%
43117	American Equity Ins Co	AZ	0	0%	100.02%	0	-20	0%
37273	Axis Ins Co	IL	0	0%	100.02%	0	-4	0%
35602	Ohic Ins Co	OH	0	0%	100.02%	0	-4	0%
34487	Professional Undrwtrs Liab Ins Co	UT	0	0%	100.02%	33	61	184.85%

PENNSYLVANIA Insurance Department
2004 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
22713	Insurance Co Of North Amer	PA	0	0%	100.02%	0	3	0%
20621	OneBeacon America Ins Co	MA	0	0%	100.02%	0	-30	0%
20281	Federal Ins Co	IN	0	0%	100.02%	0	-930	0%
41297	Scottsdale Ins Co	OH	0	0%	100.02%	0	-3	0%
25658	Travelers Ind Co	CT	0	0%	100.02%	0	92	0%
25445	TIG Specialty Ins Corp	CA	0	0%	100.02%	7	316	4514.29%
20818	Commercial Ins Co Of Newark NJ	NJ	0	0%	100.02%	0	565	0%
20702	Ace Fire Underwriters Ins Co	PA	0	0%	100.02%	0	183	0%
20699	Ace Prop & Cas Ins Co	PA	0	0%	100.02%	0	-1	0%
19801	Argonaut Ins Co	CA	0	0%	100.02%	0	0	0%
37338	Pacific Ins Co	IL	0	0%	100.02%	4	0	0%
34991	Genesis Ind Ins Co	ND	0	0%	100.02%	0	-6	0%
23043	Liberty Mut Ins Co	MA	0	0%	100.02%	0	0	0%
20346	Pacific Ind Co	WI	0	0%	100.02%	0	-282	0%
19429	Insurance Co Of The State Of PA	PA	0	0%	100.02%	0	-100	0%
35416	Us Underwriters Ins Co	ND	0	0%	100.02%	0	-25	0%
25887	US Fidelity & Guaranty Co	MD	0	0%	100.02%	0	-2	0%
25674	Travelers Property Cas Co Of Amer	CT	0	0%	100.02%	0	-1,804	0%
23841	New Hampshire Ins Co	PA	0	0%	100.02%	0	0	0%
22748	Pacific Employers Ins Co	PA	0	0%	100.02%	0	-11	0%
20796	AIG Premier Ins Co	PA	0	0%	100.02%	0	11	0%
20397	Vigilant Ins Co	NY	0	0%	100.02%	0	-155	0%
20354	Sea Ins Co Of Amer	NY	0	0%	100.02%	0	0	0%
19704	American States Ins Co	IN	0	0%	100.02%	0	0	0%
20710	Century Ind Co	PA	0	0%	100.02%	0	-693	0%
11967	General Star Natl Ins Co	OH	0	0%	100.02%	0	-12	0%
27138	Kemper Cas Ins Co	IL	0	0%	100.02%	0	0	0%

PENNSYLVANIA Insurance Department
2004 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
26522	Mount Vernon Fire Ins Co	PA	0	0%	100.02%	0	0	0%
21121	Westchester Fire Ins Co	NY	0	0%	100.02%	0	1	0%
10903	American Excess Ins Exchange RRG	VT	0	0%	100.02%	0	-22	0%
21849	American Automobile Ins Co	MO	-2	0.00%	100.02%	1	0	0%
29017	Professionals Advocate Ins Co	MD	-2	0.00%	100.02%	28	223	796.43%
22977	Lumbermens Mut Cas Co	IL	-3	0.00%	100.02%	23	203	882.61%
19682	Hartford Fire In Co	CT	-29	0.00%	100.01%	-14	-15	107.14%
41807	Royal Surplus Lines Ins Co	CT	-97	-0.01%	100%	232	-567	-244.40%
	170 Companies in the Report		**$757,121**	**100.00%**	**100.00%**	**$716,373**	**$515,800**	**72.00%**

END OF REPORT

PENNSYLVANIA Insurance Department
2004 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	2,904	19.60%	19.60%	2,541	0	0%
35300	Allianz Global Risks US Ins Co	CA	1,146	7.73%	27.33%	1,105	0	0%
25658	Travelers Ind Co	CT	1,127	7.61%	34.94%	1,415	-2	-0.14%
25143	State Farm Fire And Cas Co	IL	1,017	6.86%	41.80%	1,036	4	0.39%
24554	XL Ins Amer Inc	DE	807	5.45%	47.25%	400	-5	-1.25%
25674	Travelers Property Cas Co Of Amer	CT	783	5.28%	52.53%	710	43	6.06%
34207	Westport Ins Corp	MO	685	4.62%	57.15%	698	0	0%
26247	American Guarantee & Liability Ins	NY	594	4.01%	61.16%	552	0	0%
21458	Employers Ins of Wausau	WI	586	3.95%	65.12%	660	-151	-22.88%
23035	Liberty Mut Fire Ins Co	MA	551	3.72%	68.84%	575	-56	-9.74%
29696	Travelers Excess & Surplus Lines Co	CT	519	3.50%	72.34%	561	32	5.70%
15610	AXIS Specialty Ins Co	CT	373	2.52%	74.85%	246	26	10.57%
16535	Zurich American Ins Co	NY	234	1.58%	76.43%	247	0	0%
23779	Nationwide Mut Fire Ins Co	OH	208	1.40%	77.84%	209	-8	-3.83%
41181	Universal Underwriters Ins Co	KS	200	1.35%	79.19%	202	0	0%
20370	AXIS Reins Co	NY	186	1.26%	80.44%	111	30	27.03%
25941	United Services Auto Assoc	TX	172	1.16%	81.60%	165	-7	-4.24%
10172	Westchester Surplus Lines Ins Co	GA	155	1.05%	82.65%	111	-42	-37.84%
19489	Allied World Assur Co US Inc	DE	155	1.05%	83.70%	227	0	0%
26387	Steadfast Ins Co	DE	143	0.97%	84.66%	143	0	0%
19232	Allstate Ins Co	IL	141	0.95%	85.61%	133	0	0%
22322	Greenwich Ins Co	DE	131	0.88%	86.50%	67	-1	-1.49%
26620	AXIS Surplus Ins Co	IL	113	0.76%	87.26%	69	2	2.90%
20303	Great Northern Ins Co	MN	108	0.73%	87.99%	104	0	0%
42374	Houston Cas Co	TX	102	0.69%	88.68%	92	0	0%
20702	Ace Fire Underwriters Ins Co	PA	88	0.59%	89.27%	31	9	29.03%
13692	Donegal Mut Ins Co	PA	66	0.45%	89.72%	66	0	0%

PENNSYLVANIA Insurance Department
2004 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
35289	Continental Ins Co	SC	66	0.45%	90.16%	72	-18	-25%
14168	Harleysville Mut Ins Co	PA	65	0.44%	90.60%	62	-1	-1.61%
24112	Westfield Ins Co	OH	65	0.44%	91.04%	64	0	0%
43095	Clarendon Amer Ins Co	NJ	64	0.43%	91.47%	64	25	39.06%
21113	United States Fire Ins Co	DE	60	0.40%	91.87%	104	16	15.38%
25968	USAA Cas Ins Co	TX	59	0.40%	92.27%	54	-2	-3.70%
25623	Phoenix Ins Co	CT	55	0.37%	92.64%	53	20	37.74%
42072	INA Surplus Ins Co	PA	46	0.31%	92.95%	47	0	0%
26069	Wausau Business Ins Co	WI	44	0.30%	93.25%	34	0	0%
19976	Amica Mut Ins Co	RI	43	0.29%	93.54%	42	0	0%
24198	Peerless Ins Co	NH	42	0.28%	93.83%	39	0	0%
41483	Farmington Cas Co	CT	42	0.28%	94.11%	36	13	36.11%
24171	Netherlands Ins Co The	NH	40	0.27%	94.38%	36	1	2.78%
11150	Arch Ins Co	MO	35	0.24%	94.61%	23	5	21.74%
20346	Pacific Ind Co	WI	33	0.22%	94.84%	33	0	0%
39306	Fidelity & Deposit Co Of MD	MD	30	0.20%	95.04%	32	13	40.63%
11045	Excelsior Ins Co	NH	29	0.20%	95.24%	27	0	0%
32220	American Intl Ins Co	NY	29	0.20%	95.43%	23	0	0%
27847	Insurance Co Of The West	CA	28	0.19%	95.62%	41	0	0%
10815	Verlan Fire Ins Co MD	MD	26	0.18%	95.80%	25	0	0%
13935	Federated Mut Ins Co	MN	20	0.14%	95.93%	18	0	0%
22667	Ace American Ins Co	PA	20	0.14%	96.07%	23	5	21.74%
19305	Assurance Co Of Amer	NY	20	0.14%	96.20%	21	0	0%
33588	First Liberty Ins Corp	IA	19	0.13%	96.33%	13	0	0%
40649	Economy Premier Assur Co	IL	18	0.12%	96.45%	18	0	0%
14575	Millers Capital Ins Co	PA	18	0.12%	96.57%	8	0	0%
21407	Emcasco Ins Co	IA	17	0.11%	96.69%	11	0	0%

PENNSYLVANIA Insurance Department
2004 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
26344	Great American Assur Co	OH	17	0.11%	96.80%	14	0	0%
39020	Essex Ins Co	DE	17	0.11%	96.92%	154	23	14.94%
43575	Indemnity Ins Co Of North Amer	PA	16	0.11%	97.02%	16	4	25%
20397	Vigilant Ins Co	NY	16	0.11%	97.13%	18	0	0%
14400	Lititz Mut Ins Co	PA	16	0.11%	97.24%	17	0	0%
44393	West American Ins Co	IN	16	0.11%	97.35%	16	0	0%
25615	Charter Oak Fire Ins Co	CT	16	0.11%	97.46%	16	6	37.50%
25127	State Auto Prop & Cas Ins Co	SC	16	0.11%	97.56%	16	0	0%
12777	Chubb Ind Ins Co	NY	16	0.11%	97.67%	13	0	0%
10677	Cincinnati Ins Co	OH	15	0.10%	97.77%	16	0	0%
23108	Lumbermens Underwriting Alliance	MO	15	0.10%	97.87%	13	0	0%
11991	National Cas Co	WI	13	0.09%	97.96%	18	0	0%
41297	Scottsdale Ins Co	OH	12	0.08%	98.04%	11	0	0%
25666	Travelers Ind Co Of Amer	CT	12	0.08%	98.12%	11	4	36.36%
10806	Farmers New Century Ins Co	IL	11	0.07%	98.20%	13	0	0%
19062	Automobile Ins Co Of Hartford CT	CT	11	0.07%	98.27%	11	5	45.45%
14621	Motorists Mut Ins Co	OH	11	0.07%	98.35%	11	0	0%
42404	Liberty Ins Corp	IL	11	0.07%	98.42%	11	-1	-9.09%
34690	Property & Cas Ins Co Of Hartford	IN	11	0.07%	98.50%	9	0	0%
19356	Maryland Cas Co	MD	11	0.07%	98.57%	9	0	0%
21121	Westchester Fire Ins Co	NY	11	0.07%	98.64%	10	-31	-310%
16063	Unitrin Auto & Home Ins Co	NY	10	0.07%	98.71%	8	1	12.50%
21881	National Surety Corp	IL	10	0.07%	98.78%	9	0	0%
25887	US Fidelity & Guaranty Co	MD	9	0.06%	98.84%	10	0	0%
35270	Fidelity & Cas Co Of NY	SC	9	0.06%	98.90%	9	-6	-66.67%
15156	Shelby Ins Co	IL	8	0.05%	98.95%	8	0	0%
20281	Federal Ins Co	IN	8	0.05%	99.01%	8	0	0%

PENNSYLVANIA Insurance Department
2004 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
37478	Hartford Ins Co Of The Midwest	IN	8	0.05%	99.06%	9	0	0%
40142	American Zurich Ins Co	IL	8	0.05%	99.12%	8	0	0%
37532	Great American E&S Ins Co	DE	8	0.05%	99.17%	8	0	0%
25135	State Automobile Mut Ins Co	OH	8	0.05%	99.22%	8	0	0%
20699	Ace Prop & Cas Ins Co	PA	7	0.05%	99.27%	21	4	19.05%
27154	Atlantic Specialty Ins Co	NY	7	0.05%	99.32%	5	0	0%
20788	Buckeye Union Ins Co	IL	7	0.05%	99.37%	6	-2	-33.33%
11126	Sompo Japan Ins Co of Amer	NY	6	0.04%	99.41%	5	0	0%
24732	General Ins Co Of Amer	WA	6	0.04%	99.45%	4	0	0%
26298	Metropolitan Property & Cas Ins Co	RI	5	0.03%	99.48%	5	0	0%
37362	General Star Ind Co	CT	5	0.03%	99.51%	3	0	0%
38261	Hartford Ins Co Of The Southeast	FL	5	0.03%	99.55%	5	0	0%
37877	Nationwide Prop & Cas Ins Co	OH	5	0.03%	99.58%	1	0	0%
35696	Harleysville Preferred Ins Co	PA	5	0.03%	99.62%	5	0	0%
27960	Illinois Union Ins Co	IL	5	0.03%	99.65%	2	0	0%
14974	Pennsylvania Lumbermens Mut Ins	PA	4	0.03%	99.68%	5	0	0%
30503	Shelby Cas Ins Comp	IL	4	0.03%	99.70%	4	0	0%
37974	MT Hawley Ins Co	IL	4	0.03%	99.73%	5	0	0%
20885	Kansas City Fire & Marine Ins Co	SC	4	0.03%	99.76%	4	-2	-50%
24066	American Fire & Cas Co	OH	4	0.03%	99.78%	4	0	0%
21415	Employers Mut Cas Co	IA	4	0.03%	99.81%	4	0	0%
19607	XL Select	OK	3	0.02%	99.83%	3	0	0%
18279	Bankers Standard Ins Co	PA	3	0.02%	99.85%	3	1	33.33%
10071	Encompass Ins Co Of America	IL	3	0.02%	99.87%	0	0	0%
21873	Firemans Fund Ins Co	CA	3	0.02%	99.89%	3	0	0%
32352	LM Property and Casualty Ins. Co.	IN	3	0.02%	99.91%	21	0	0%
19704	American States Ins Co	IN	2	0.01%	99.93%	1	0	0%

PENNSYLVANIA Insurance Department
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Property Writing Business Companies

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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
22578	Horace Mann Ins Co	IL	2	0.01%	99.94%	2	0	0%
25879	Fidelity & Guaranty Ins Underwriters	WI	2	0.01%	99.95%	2	0	0%
23337	Merchants Ins Co Of NH Inc	NH	2	0.01%	99.97%	2	0	0%
21849	American Automobile Ins Co	MO	2	0.01%	99.98%	2	0	0%
25321	Metropolitan Drt Prop & Cas Ins Co	RI	2	0.01%	99.99%	2	0	0%
34622	Glens Falls Ins Co	IL	2	0.01%	100.01%	2	-2	-100%
19690	American Economy Ins Co	IN	2	0.01%	100.02%	2	0	0%
11000	Sentinel Ins Co Ltd	CT	1	0.01%	100.03%	0	0	0%
35386	Fidelity & Guaranty Ins Co	IA	1	0.01%	100.03%	1	0	0%
28304	Federated Service Ins Co	MN	1	0.01%	100.04%	1	0	0%
22136	Great American Ins Co of NY	NY	1	0.01%	100.05%	1	0	0%
19372	Northern Ins Co Of NY	NY	1	0.01%	100.05%	1	0	0%
13331	American Hardware Mut Ins Co	OH	1	0.01%	100.06%	1	0	0%
19070	Standard Fire Ins Co	CT	1	0.01%	100.07%	0	4	0%
19682	Hartford Fire In Co	CT	1	0.01%	100.07%	1	0	0%
19992	American Select Ins Co	OH	1	0.01%	100.08%	1	0	0%
20176	Celina Mut Ins Co	OH	1	0.01%	100.09%	1	0	0%
19240	Allstate Ind Co	IL	1	0.01%	100.09%	1	0	0%
21784	Firemens Ins Co Of Washington DC	DE	1	0.01%	100.10%	1	0	0%
26042	Wausau Underwriters Ins Co	WI	1	0.01%	100.11%	3	0	0%
29459	Twin City Fire Ins Co Co	IN	1	0.01%	100.11%	1	0	0%
10499	DaimlerChrysler Ins Co	MI	1	0.01%	100.12%	1	0	0%
40193	X L Ins Co Of NY	NY	0	0%	100.12%	0	-3	0%
42811	Gulf Underwriters Ins Co	CT	0	0%	100.12%	0	-1	0%
14486	Merchants & Business Mens Mut Ins Co	PA	0	0%	100.12%	1	0	0%
20532	Clarendon Natl Ins Co	NJ	0	0%	100.12%	0	0	0%
21105	North River Ins Co	NJ	0	0%	100.12%	0	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
21865	Associated Ind Corp	CA	0	0%	100.12%	0	0	0%
21857	American Ins Co	NE	0	0%	100.12%	0	0	0%
25976	Utica Mut Ins Co	NY	0	0%	100.12%	0	0	0%
25682	Travelers Ind Co Of CT	CT	0	0%	100.12%	0	0	0%
25534	TIG Ins Co	CA	0	0%	100.12%	0	0	0%
24988	Sentry Ins A Mut Co	WI	0	0%	100.12%	0	0	0%
24678	Royal Ind Co	DE	0	0%	100.12%	28	0	0%
24449	Regent Ins Co	WI	0	0%	100.12%	0	0	0%
21199	Arch Speciality Ins Co	WI	0	0%	100.12%	2	0	0%
37273	Axis Ins Co	IL	0	0%	100.12%	0	0	0%
36137	Travelers Commercial Ins Co	CT	0	0%	100.12%	0	0	0%
35351	American Empire Surplus Lns Ins Co	DE	0	0%	100.12%	1	0	0%
30562	American Manufacturers Mut Ins Co	IL	0	0%	100.12%	1	2	200%
31194	Travelers Cas & Surety Co Of Amer	CT	0	0%	100.12%	0	0	0%
31135	Great American Security Ins Co	OH	0	0%	100.12%	0	0	0%
30104	Hartford Underwriters Ins Co	CT	0	0%	100.12%	0	0	0%
29424	Hartford Cas Ins Co	IN	0	0%	100.12%	0	0	0%
28223	Nationwide Agribusiness Ins Co	IA	0	0%	100.12%	0	0	0%
26832	Great American Alliance Ins Co	OH	0	0%	100.12%	1	0	0%
26611	Valiant Ins Co	IA	0	0%	100.12%	0	0	0%
26433	Harco Natl Ins Co	IL	0	0%	100.12%	0	0	0%
24902	Security Ins Co Of Hartford	CT	0	0%	100.12%	0	0	0%
31348	Crum & Forster Ind Co	DE	0	0%	100.12%	0	0	0%
24767	St Paul Fire & Marine Ins Co	MN	0	0%	100.12%	0	0	0%
24740	Safeco Ins Co Of Amer	WA	0	0%	100.12%	1	0	0%
24074	Ohio Cas Ins Co	OH	0	0%	100.12%	0	0	0%
23787	Nationwide Mut Ins Co	OH	0	0%	100.12%	0	0	0%

PENNSYLVANIA Insurance Department
2004 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
23329	Merchants Mut Ins Co	NY	0	0%	100.12%	1	0	0%
22586	Atlantic States Ins Co	PA	0	0%	100.12%	0	0	0%
22306	Massachusetts Bay Ins Co	NH	0	0%	100.12%	0	0	0%
22292	Hanover Ins Co	NH	0	0%	100.12%	0	0	0%
25984	Graphic Arts Mut Ins Co	NY	0	0%	100.12%	0	0	0%
20710	Century Ind Co	PA	0	0%	100.12%	0	0	0%
20427	American Cas Co Of Reading PA	PA	0	0%	100.12%	0	0	0%
19909	Centennial Ins Co	NY	0	0%	100.12%	0	0	0%
19895	Atlantic Mut Ins Co	NY	0	0%	100.12%	1	-2	-200%
19720	American Alt Ins Corp	DE	0	0%	100.12%	0	0	0%
19046	Travelers Cas Ins Co Of Amer	CT	0	0%	100.12%	0	0	0%
14982	Penn Millers Ins Co	PA	0	0%	100.12%	0	0	0%
13528	Brotherhood Mut Ins Co	IN	0	0%	100.12%	0	0	0%
24104	Ohio Farmers Ins Co	OH	0	0%	100.12%	0	0	0%
22977	Lumbermens Mut Cas Co	IL	0	0%	100.12%	1	-61	-6100%
22756	Horace Mann Prop & Cas Ins Co	CA	0	0%	100.12%	0	0	0%
13056	RLI Ins Co	IL	0	0%	100.12%	0	0	0%
17230	Allstate Prop & Cas Ins Co	IL	0	0%	100.12%	0	0	0%
17558	Old Guard Ins Co	PA	0	0%	100.12%	0	0	0%
19038	Travelers Cas & Surety Co	CT	0	0%	100.12%	0	0	0%
17620	Penn Charter Mut Ins Co	PA	0	0%	100.12%	0	0	0%
15130	Encompass Ind Co	IL	0	0%	100.12%	0	0	0%
22918	American Motorists Ins Co	IL	-1	-0.01%	100.11%	3	-27	-900%
21180	Sentry Select Ins Co	WI	-17	-0.11%	100%	-12	-3	25%
	186 Companies in the Report		**$14,818**	**100.00%**	**100.00%**	**14,184.00**	**-136.00**	**-0.96%**

END OF REPORT

PENNSYLVANIA Insurance Department
2004 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	52,717	31.23%	31.23%	52,889	31,671	59.88%
19445	National Union Fire Ins Co Of Pitts	PA	20,949	12.41%	43.63%	20,519	15,787	76.94%
20443	Continental Cas Co	IL	14,832	8.79%	52.42%	11,066	7,002	63.27%
25178	State Farm Mut Auto Ins Co	IL	14,298	8.47%	60.89%	14,298	11,843	82.83%
12262	Pennsylvania Manufacturers Asn Ins C	PA	9,267	5.49%	66.38%	9,267	8,263	89.17%
22667	Ace American Ins Co	PA	8,843	5.24%	71.62%	6,693	3,422	51.13%
38245	BCS Ins Co	OH	6,929	4.10%	75.72%	6,453	3,844	59.57%
39217	QBE Ins Corp	PA	5,805	3.44%	79.16%	5,805	3,671	63.24%
28231	Fidelio Ins Co	PA	4,561	2.70%	81.86%	4,561	2,944	64.55%
27928	Amex Assur Co	IL	4,550	2.70%	84.56%	4,538	270	5.95%
39845	Employers Reins Corp	MO	4,377	2.59%	87.15%	4,377	5,037	115.08%
34649	Centre Ins Co	DE	4,280	2.54%	89.68%	4,280	2,494	58.27%
11681	Keystone Ins Co	PA	3,727	2.21%	91.89%	3,882	429	11.05%
16535	Zurich American Ins Co	NY	3,710	2.20%	94.09%	3,603	2,995	83.13%
20281	Federal Ins Co	IN	1,758	1.04%	95.13%	1,849	1,359	73.50%
19682	Hartford Fire In Co	CT	1,496	0.89%	96.02%	1,499	328	21.88%
17965	American Sentinel Ins Co	PA	1,442	0.85%	96.87%	1,336	417	31.21%
13935	Federated Mut Ins Co	MN	963	0.57%	97.44%	964	504	52.28%
22977	Lumbermens Mut Cas Co	IL	804	0.48%	97.92%	804	-2,709	-336.94%
10367	Avemco Ins Co	MD	581	0.34%	98.26%	581	257	44.23%
35408	Sirius Amer Ins Co	DE	504	0.30%	98.56%	504	29	5.75%
11150	Arch Ins Co	MO	429	0.25%	98.81%	429	157	36.60%
33898	Aegis Security Ins Co	PA	336	0.20%	99.01%	336	255	75.89%
20532	Clarendon Natl Ins Co	NJ	335	0.20%	99.21%	336	-28	-8.33%
29599	US Specialty Ins Co	TX	283	0.17%	99.38%	288	-175	-60.76%
10111	American Bankers Ins Co Of FL	FL	257	0.15%	99.53%	258	42	16.28%
20796	AIG Premier Ins Co	PA	223	0.13%	99.66%	221	54	24.43%

PENNSYLVANIA Insurance Department
2004 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
22713	Insurance Co Of North Amer	PA	200	0.12%	99.78%	395	788	199.49%
24988	Sentry Ins A Mut Co	WI	145	0.09%	99.87%	103	0	0%
13528	Brotherhood Mut Ins Co	IN	130	0.08%	99.94%	226	98	43.36%
42129	United Security Assur Co Of PA	PA	97	0.06%	100.00%	104	52	50%
25534	TIG Ins Co	CA	77	0.05%	100.05%	77	-186	-241.56%
34274	Central States Ind Co Of Omaha	NE	71	0.04%	100.09%	72	27	37.50%
26387	Steadfast Ins Co	DE	58	0.03%	100.12%	56	0	0%
35483	Daily Underwriters Of Amer	PA	54	0.03%	100.16%	52	24	46.15%
10952	Stonebridge Casualty Ins Co	OH	50	0.03%	100.18%	51	-1	-1.96%
19380	American Home Assur Co	NY	33	0.02%	100.20%	33	96	290.91%
37893	Ulico Cas Co	DE	24	0.01%	100.22%	24	-40	-166.67%
19356	Maryland Cas Co	MD	13	0.01%	100.23%	11	1	9.09%
38830	Fort Wayne Hlth & Cas Ins Co	IN	13	0.01%	100.23%	13	-816	-6276.92%
32077	Heritage Casualty Ins Co	IL	10	0.01%	100.24%	10	0	0%
23787	Nationwide Mut Ins Co	OH	7	0.00%	100.24%	3	0	0%
20621	OneBeacon America Ins Co	MA	7	0.00%	100.25%	7	1	14.29%
22063	Government Employees Ins Co	MD	7	0.00%	100.25%	7	1	14.29%
11991	National Cas Co	WI	6	0.00%	100.26%	5	0	0%
19429	Insurance Co Of The State Of PA	PA	5	0.00%	100.26%	5	544	10880%
42374	Houston Cas Co	TX	5	0.00%	100.26%	12	-12	-100%
24147	Old Republic Ins Co	PA	2	0.00%	100.26%	2	0	0%
21326	Empire Fire & Marine Ins Co	NE	1	0.00%	100.26%	1	0	0%
34789	AIG Centennial Ins Co	PA	1	0.00%	100.26%	1	0	0%
20427	American Cas Co Of Reading PA	PA	1	0.00%	100.26%	1	11	1100%
16217	National Farmers Union Prop & Cas	CO	1	0.00%	100.27%	1	0	0%
21458	Employers Ins of Wausau	WI	0	0%	100.27%	0	30	0%
42978	American Security Ins Co	DE	0	0%	100.27%	0	0	0%

PENNSYLVANIA Insurance Department
2004 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
23043	Liberty Mut Ins Co	MA	0	0%	100.27%	0	15	0%
44784	Fairfield Ins Co	CT	0	0%	100.27%	0	-8	0%
25518	Fairmont Premier Ins Co	CA	0	0%	100.27%	188	105	55.85%
33006	American Physicians Assur Corp	MI	0	0%	100.27%	0	-2,200	0%
25682	Travelers Ind Co Of CT	CT	0	0%	100.27%	0	-725	0%
24678	Royal Ind Co	DE	0	0%	100.27%	0	0	0%
19402	Birmingham Fire Ins Co Of PA	PA	0	0%	100.27%	1	0	0%
34207	Westport Ins Corp	MO	0	0%	100.27%	0	-126	0%
29157	United WI Ins Co	WI	0	0%	100.27%	0	0	0%
21180	Sentry Select Ins Co	WI	0	0%	100.27%	0	-40	0%
18023	Star Ins Co	MI	0	0%	100.27%	0	0	0%
35289	Continental Ins Co	SC	0	0%	100.27%	0	-22	0%
24902	Security Ins Co Of Hartford	CT	-5	0.00%	100.26%	-4	-30	750%
16691	Great American Ins Co	OH	-443	-0.26%	100%	661	450	68.08%
	68 Companies in the Report		**$ 168,826**	**100.00%**	**100.00%**	**$ 163,754**	**$ 98,199**	**59.97%**

END OF REPORT

PENNSYLVANIA Insurance Department
2004 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	6,256	69.09%	69.09%	6,194	1,192	19.24%
42978	American Security Ins Co	DE	1,777	19.62%	88.71%	2,318	161	6.95%
34274	Central States Ind Co Of Omaha	NE	782	8.64%	97.35%	782	303	38.75%
25178	State Farm Mut Auto Ins Co	IL	237	2.62%	99.97%	212	155	73.11%
19615	American Reliable Ins Co	AZ	2	0.02%	99.99%	2	0	0%
35971	Voyager Property & Cas Ins Co	SC	1	0.01%	100%	1	1	100%
19232	Allstate Ins Co	IL	0	0%	100%	0	13	0%
20796	AIG Premier Ins Co	PA	0	0%	100%	0	0	0%
	8 Companies in the Report		**$9,055**	**100.00%**	**100.00%**	**$9,509**	**$1,825**	**19.19%**

END OF REPORT

PENNSYLVANIA Insurance Department
2004 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
22063	Government Employees Ins Co	MD	3	50%	50%	3	0	0%
11991	National Cas Co	WI	3	50%	100%	3	0	0%
20796	AIG Premier Ins Co	PA	0	0%	100%	0	0	0%
23043	Liberty Mut Ins Co	MA	0	0%	100%	0	0	0%
20443	Continental Cas Co	IL	0	0%	100%	24	0	0%
34789	AIG Centennial Ins Co	PA	0	0%	100%	0	-8	0%
	6 Companies in the Report		**$6**	**100.00%**	**100.00%**	**$30**	**-$8**	**-26.67%**

END OF REPORT

PENNSYLVANIA Insurance Department
2004 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	5	100%	100%	5	6	120%
11977	Northwestern Natl Ins Co Seg Accnt	WI	0	0%	100%	0	3	0%
	2 Companies in the Report		**$5**	**100.00%**	**100.00%**	**$5**	**$9**	**180%**

END OF REPORT

PENNSYLVANIA Insurance Department
2004 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	35,265	49.34%	49.34%	12,393	13,321	107.49%
25178	State Farm Mut Auto Ins Co	IL	29,679	41.52%	90.86%	27,009	17,179	63.60%
42129	United Security Assur Co Of PA	PA	6,347	8.88%	99.74%	6,446	2,722	42.23%
19704	American States Ins Co	IN	112	0.16%	99.89%	113	202	178.76%
11977	Northwestern Natl Ins Co Seg Accnt	WI	43	0.06%	99.95%	44	263	597.73%
11991	National Cas Co	WI	23	0.03%	99.99%	23	27	117.39%
27928	Amex Assur Co	IL	4	0.01%	99.99%	5	-34	-680%
12572	Selective Ins Co Of Amer	NJ	4	0.01%	100.00%	6	54	900%
19445	National Union Fire Ins Co Of Pitts	PA	1	0.00%	100.00%	1	-88	-8800%
34789	AIG Centennial Ins Co	PA	1	0.00%	100%	1	0	0%
23043	Liberty Mut Ins Co	MA	0	0%	100%	0	-1	0%
10022	Countryway Ins Co	NY	0	0%	100%	0	0	0%
26301	Selective Way Ins Co	NJ	0	0%	100%	0	0	0%
	13 Companies in the Report		**$71,479**	**100.00%**	**100.00%**	**$46,041**	**$33,645**	**73.08%**

END OF REPORT

PENNSYLVANIA Insurance Department
2004 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	2,381	88.38%	88.38%	2,433	2,038	83.76%
42129	United Security Assur Co Of PA	PA	303	11.25%	99.63%	334	178	53.29%
18007	Cloister Mut Cas Ins Co	PA	9	0.33%	99.96%	9	1	11.11%
20427	American Cas Co Of Reading PA	PA	1	0.04%	100%	1	0	0%
11991	National Cas Co	WI	0	0%	100%	0	-2	0%
20443	Continental Cas Co	IL	0	0%	100%	0	5	0%
	6 Companies in the Report		**$2,694**	**100.00%**	**100.00%**	**$2,777**	**$2,220**	**79.94%**

END OF REPORT

PENNSYLVANIA Insurance Department
2004 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	2,888	55.97%	55.97%	2,888	37	1.28%
24147	Old Republic Ins Co	PA	2,026	39.26%	95.23%	1,891	789	41.72%
17965	American Sentinel Ins Co	PA	141	2.73%	97.97%	149	54	36.24%
11991	National Cas Co	WI	79	1.53%	99.50%	78	24	30.77%
19380	American Home Assur Co	NY	21	0.41%	99.90%	24	0	0%
20281	Federal Ins Co	IN	3	0.06%	99.96%	3	0	0%
27928	Amex Assur Co	IL	1	0.02%	99.98%	0	0	0%
22713	Insurance Co Of North Amer	PA	1	0.02%	100%	1	0	0%
21849	American Automobile Ins Co	MO	0	0%	100%	0	-2	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%
23787	Nationwide Mut Ins Co	OH	0	0%	100%	0	-2	0%
25534	TIG Ins Co	CA	0	0%	100%	1	-53	-5300%
	13 Companies in the Report		**$5,160**	**100.00%**	**100.00%**	**$5,035**	**$847**	**16.82%**

END OF REPORT

PENNSYLVANIA Insurance Department
2004 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 15.6 - All Other 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
25178	State Farm Mut Auto Ins Co	IL	7,355	73.59%	73.59%	7,183	3,647	50.77%
38970	Markel Ins Co	IL	2,068	20.69%	94.29%	1,859	653	35.13%
17965	American Sentinel Ins Co	PA	308	3.08%	97.37%	338	293	86.69%
19682	Hartford Fire In Co	CT	120	1.20%	98.57%	120	0	0%
31089	Republic Western Ins Co	AZ	108	1.08%	99.65%	108	18	16.67%
10111	American Bankers Ins Co Of FL	FL	15	0.15%	99.80%	16	-2	-12.50%
34274	Central States Ind Co Of Omaha	NE	9	0.09%	99.89%	6	0	0%
25135	State Automobile Mut Ins Co	OH	5	0.05%	99.94%	5	39	780%
11150	Arch Ins Co	MO	4	0.04%	99.98%	3	2	66.67%
11991	National Cas Co	WI	1	0.01%	99.99%	1	0	0%
21326	Empire Fire & Marine Ins Co	NE	1	0.01%	100%	1	0	0%
30503	Shelby Cas Ins Comp	IL	0	0%	100%	0	-47	0%
43095	Clarendon Amer Ins Co	NJ	0	0%	100%	0	-6	0%
22667	Ace American Ins Co	PA	0	0%	100%	0	0	0%
20532	Clarendon Natl Ins Co	NJ	0	0%	100%	0	-82	0%
	15 Companies in the Report		**$9,994**	**100.00%**	**100.00%**	**$9,640**	**$4,515**	**46.84%**

END OF REPORT

PENNSYLVANIA Insurance Department
2004 Detail and Market Loss Ratio
Property Writing Business Companies

Rounded to Thousands

Line(s) of Business 15.7 - Federal Employees Health Benefits Program Premium

Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio Excluding All LAE
N/A	NONE	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	No Companies in the Report		**$ -**	**N/A**	**N/A**	**$ -**	**$ -**	**N/A**

END OF REPORT

PENNSYLVANIA Insurance Department
2004 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
26271	Erie Ins Exch	PA	98,888	4.72%	4.72%	95,608	75,615	79.09%
19380	American Home Assur Co	NY	93,160	4.44%	9.16%	97,228	63,804	65.62%
12262	Pennsylvania Manufacturers Asn Ins C	PA	78,939	3.77%	12.93%	88,517	53,040	59.92%
24147	Old Republic Ins Co	PA	75,852	3.62%	16.55%	72,304	61,113	84.52%
16535	Zurich American Ins Co	NY	65,748	3.14%	19.68%	66,856	36,670	54.85%
19410	Commerce & Industry Ins Co	NY	57,395	2.74%	22.42%	52,751	29,770	56.43%
23035	Liberty Mut Fire Ins Co	MA	54,232	2.59%	25.01%	56,912	44,986	79.04%
14990	Pennsylvania Ntl Mut Cas Ins Co	PA	49,821	2.38%	27.39%	47,617	29,813	62.61%
36897	Manufacturers Alliance Ins Co	PA	44,966	2.15%	29.53%	54,554	34,897	63.97%
35505	Rockwood Cas Ins Co	PA	41,199	1.97%	31.50%	42,530	27,100	63.72%
11219	Lackawanna American Ins Co	PA	39,213	1.87%	33.37%	39,435	25,405	64.42%
12157	Companion Prop & Cas Ins Co	SC	38,194	1.82%	35.19%	37,901	23,776	62.73%
10724	Eastern Alliance Ins Co	PA	37,008	1.77%	36.96%	35,934	25,307	70.43%
35599	Highmark Cas Ins Co	PA	36,155	1.72%	38.68%	34,636	25,591	73.89%
12572	Selective Ins Co Of Amer	NJ	34,516	1.65%	40.33%	33,672	20,802	61.78%
42404	Liberty Ins Corp	IL	33,296	1.59%	41.92%	29,655	32,659	110.13%
14168	Harleysville Mut Ins Co	PA	33,167	1.58%	43.50%	35,878	26,767	74.61%
29459	Twin City Fire Ins Co Co	IN	33,061	1.58%	45.08%	30,389	27,109	89.21%
31470	Norguard Ins Co	PA	32,866	1.57%	46.64%	34,853	27,599	79.19%
11242	Allied Eastern Ind Co	PA	32,257	1.54%	48.18%	31,439	17,579	55.91%
20281	Federal Ins Co	IN	31,480	1.50%	49.69%	28,860	16,165	56.01%
35585	Flagship City Ins Co	PA	28,997	1.38%	51.07%	28,506	23,498	82.43%
24767	St Paul Fire & Marine Ins Co	MN	24,994	1.19%	52.26%	28,652	12,633	44.09%
40142	American Zurich Ins Co	IL	23,769	1.13%	53.40%	22,372	18,829	84.16%
25623	Phoenix Ins Co	CT	23,113	1.10%	54.50%	21,154	22,389	105.84%
22667	Ace American Ins Co	PA	22,488	1.07%	55.57%	23,717	-14,115	-59.51%
10677	Cincinnati Ins Co	OH	21,599	1.03%	56.60%	20,235	17,910	88.51%
26263	Erie Ins Co	PA	20,564	0.98%	57.58%	22,210	19,922	89.70%
37478	Hartford Ins Co Of The Midwest	IN	19,595	0.93%	58.52%	18,791	9,427	50.17%

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
39926	Selective Ins Co Of The Southeast	NC	18,730	0.89%	59.41%	17,756	8,747	49.26%
23043	Liberty Mut Ins Co	MA	18,239	0.87%	60.28%	21,332	5,034	23.60%
13692	Donegal Mut Ins Co	PA	17,835	0.85%	61.13%	16,920	12,920	76.36%
16233	Erie Ins Co Of NY	NY	17,580	0.84%	61.97%	18,491	12,576	68.01%
42376	Technology Ins Co Inc	NH	16,296	0.78%	62.75%	15,350	5,860	38.18%
24112	Westfield Ins Co	OH	15,912	0.76%	63.51%	13,512	5,721	42.34%
20443	Continental Cas Co	IL	15,803	0.75%	64.26%	18,129	5,544	30.58%
31325	Acadia Ins Co	ME	15,588	0.74%	65.01%	10,136	6,158	60.75%
13269	Zenith Ins Co	CA	15,561	0.74%	65.75%	14,706	6,337	43.09%
28665	Cincinnati Cas Co	OH	15,372	0.73%	66.48%	14,214	10,184	71.65%
21458	Employers Ins of Wausau	WI	14,610	0.70%	67.18%	14,185	8,304	58.54%
19429	Insurance Co Of The State Of PA	PA	14,487	0.69%	67.87%	15,751	10,959	69.58%
21415	Employers Mut Cas Co	IA	14,274	0.68%	68.55%	13,458	9,186	68.26%
14664	Mutual Benefit Ins Co	PA	13,116	0.63%	69.18%	12,644	5,586	44.18%
26042	Wausau Underwriters Ins Co	WI	12,995	0.62%	69.80%	10,651	6,096	57.23%
24198	Peerless Ins Co	NH	12,897	0.62%	70.41%	12,023	6,551	54.49%
15105	Safety Natl Cas Corp	MO	12,731	0.61%	71.02%	11,460	5,673	49.50%
42390	Amguard Ins Co	PA	12,456	0.59%	71.61%	12,355	12,731	103.04%
41424	Pennsylvania Manufacturers Ind Co	PA	12,370	0.59%	72.20%	11,373	15,989	140.59%
24899	Alea North America Ins Co	NY	12,217	0.58%	72.79%	10,446	6,210	59.45%
31895	American Interstate Ins Co	LA	11,791	0.56%	73.35%	10,770	7,015	65.13%
23787	Nationwide Mut Ins Co	OH	11,397	0.54%	73.89%	12,833	9,700	75.59%
23280	The Cincinnati Indemnity Co	OH	11,357	0.54%	74.43%	10,831	6,862	63.36%
34207	Westport Ins Corp	MO	10,609	0.51%	74.94%	11,339	9,664	85.23%
24120	Westfield Natl Ins Co	OH	10,246	0.49%	75.43%	10,052	4,000	39.79%
21113	United States Fire Ins Co	DE	10,075	0.48%	75.91%	9,220	4,245	46.04%
25143	State Farm Fire And Cas Co	IL	9,788	0.47%	76.38%	9,406	5,526	58.75%
22586	Atlantic States Ins Co	PA	8,906	0.42%	76.80%	8,842	9,847	111.37%
32441	Penn Natl Security Ins Co	PA	8,905	0.42%	77.23%	8,709	5,798	66.57%

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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
20494	Transportation Ins Co	IL	8,811	0.42%	77.65%	10,091	2,586	25.63%
10975	Amerihealth Cas Ins Co	DE	8,311	0.40%	78.04%	7,724	6,734	87.18%
13935	Federated Mut Ins Co	MN	7,885	0.38%	78.42%	7,912	4,750	60.04%
29424	Hartford Cas Ins Co	IN	7,799	0.37%	78.79%	8,013	4,672	58.31%
43575	Indemnity Ins Co Of North Amer	PA	7,725	0.37%	79.16%	7,609	1,825	23.98%
20478	National Fire Ins Co Of Hartford	CT	7,690	0.37%	79.53%	8,034	3,409	42.43%
11703	Lackawanna Cas Co	PA	7,474	0.36%	79.88%	6,091	3,893	63.91%
20095	Bituminous Cas Corp	IL	7,379	0.35%	80.24%	7,389	4,043	54.72%
41181	Universal Underwriters Ins Co	KS	7,053	0.34%	80.57%	7,952	7,477	94.03%
30104	Hartford Underwriters Ins Co	CT	6,976	0.33%	80.91%	7,368	13,364	181.38%
19445	National Union Fire Ins Co Of Pitts	PA	6,774	0.32%	81.23%	6,695	22,320	333.38%
20427	American Cas Co Of Reading PA	PA	6,724	0.32%	81.55%	7,318	5,152	70.40%
37877	Nationwide Prop & Cas Ins Co	OH	6,637	0.32%	81.87%	6,147	5,870	95.49%
24678	Royal Ind Co	DE	6,570	0.31%	82.18%	3,270	13,552	414.43%
20699	Ace Prop & Cas Ins Co	PA	6,517	0.31%	82.49%	6,119	6,879	112.42%
40827	Virginia Surety Co Inc	IL	6,197	0.30%	82.79%	6,169	7,076	114.70%
19828	Argonaut-Midwest Ins Co	IL	6,156	0.29%	83.08%	4,883	2,241	45.89%
22748	Pacific Employers Ins Co	PA	6,102	0.29%	83.37%	5,163	13,494	261.36%
42900	Harleysville Ins Co Of NJ	NJ	6,017	0.29%	83.66%	3,808	1,348	35.40%
14788	Natl Grange Mut Ins Co	FL	5,884	0.28%	83.94%	5,270	5,896	111.88%
21180	Sentry Select Ins Co	WI	5,861	0.28%	84.22%	5,936	4,469	75.29%
11045	Excelsior Ins Co	NH	5,848	0.28%	84.50%	5,417	5,737	105.91%
21784	Firemens Ins Co Of Washington DC	DE	5,597	0.27%	84.76%	9,022	5,422	60.10%
24988	Sentry Ins A Mut Co	WI	5,537	0.26%	85.03%	5,218	3,964	75.97%
12122	New Jersey Manufacturers Ins Co	NJ	5,490	0.26%	85.29%	5,385	2,510	46.61%
25887	US Fidelity & Guaranty Co	MD	5,324	0.25%	85.54%	6,341	14,612	230.44%
28550	Housing & Redevelopment Ins Exch	PA	5,271	0.25%	85.80%	5,840	6,357	108.85%
15911	American Mining Ins Co Inc	AL	5,241	0.25%	86.05%	5,241	2,154	41.10%
20346	Pacific Ind Co	WI	5,091	0.24%	86.29%	4,402	1,502	34.12%

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23817	Illinois Natl Ins Co	IL	5,075	0.24%	86.53%	5,896	1,822	30.90%
35386	Fidelity & Guaranty Ins Co	IA	5,004	0.24%	86.77%	4,413	8,289	187.83%
25615	Charter Oak Fire Ins Co	CT	4,896	0.23%	87.00%	5,413	4,198	77.55%
18023	Star Ins Co	MI	4,848	0.23%	87.23%	4,280	2,246	52.48%
25135	State Automobile Mut Ins Co	OH	4,834	0.23%	87.46%	4,909	1,855	37.79%
26830	Erie Ins Prop & Cas Co	PA	4,797	0.23%	87.69%	4,949	4,547	91.88%
19372	Northern Ins Co Of NY	NY	4,769	0.23%	87.92%	4,752	2,798	58.88%
27529	Laundry Owners Mut Liab Ins Asn	PA	4,766	0.23%	88.15%	4,883	352	7.21%
25682	Travelers Ind Co Of CT	CT	4,671	0.22%	88.37%	5,223	3,220	61.65%
33600	LM Ins Corp	IA	4,610	0.22%	88.59%	3,714	3,433	92.43%
21261	Electric Ins Co	MA	4,585	0.22%	88.81%	4,585	6,355	138.60%
19682	Hartford Fire In Co	CT	4,571	0.22%	89.03%	4,220	3,687	87.37%
19860	Argonaut Great Central Ins Co	IL	4,562	0.22%	89.25%	3,351	1,931	57.62%
24082	Ohio Security Ins Co	OH	4,546	0.22%	89.46%	4,419	-957	-21.66%
36170	Travelers Cas Co Of CT	CT	4,513	0.22%	89.68%	4,873	3,635	74.59%
24074	Ohio Cas Ins Co	OH	4,441	0.21%	89.89%	4,437	138	3.11%
19720	American Alt Ins Corp	DE	4,373	0.21%	90.10%	2,261	-1,571	-69.48%
24414	General Cas Co Of WI	WI	4,279	0.20%	90.30%	4,227	3,338	78.97%
27120	Trumbull Ins Co	CT	4,274	0.20%	90.51%	4,183	1,154	27.59%
20508	Valley Forge Ins Co	IN	4,217	0.20%	90.71%	4,513	2,545	56.39%
26069	Wausau Business Ins Co	WI	4,216	0.20%	90.91%	3,208	1,008	31.42%
23841	New Hampshire Ins Co	PA	4,169	0.20%	91.11%	3,741	1,627	43.49%
25879	Fidelity & Guaranty Ins Underwriters	WI	3,963	0.19%	91.30%	3,435	2,607	75.90%
14621	Motorists Mut Ins Co	OH	3,927	0.19%	91.48%	3,439	5,320	154.70%
19038	Travelers Cas & Surety Co	CT	3,900	0.19%	91.67%	3,924	3,979	101.40%
35696	Harleysville Preferred Ins Co	PA	3,782	0.18%	91.85%	4,240	3,835	90.45%
15563	SeaBright Ins Co	IL	3,675	0.18%	92.03%	2,877	1,409	48.97%
24791	St Paul Mercury Ins Co	MN	3,550	0.17%	92.20%	3,911	3,916	100.13%
14575	Millers Capital Ins Co	PA	3,465	0.17%	92.36%	3,376	4,841	143.39%

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40258	American Intl South Ins Co	PA	3,454	0.16%	92.53%	3,369	738	21.91%
20397	Vigilant Ins Co	NY	3,447	0.16%	92.69%	3,263	1,860	57.00%
11831	Freedom Advantage Ins Co	PA	3,445	0.16%	92.85%	2,583	2,189	84.75%
19356	Maryland Cas Co	MD	3,434	0.16%	93.02%	3,442	-40	-1.16%
26247	American Guarantee & Liability Ins	NY	3,182	0.15%	93.17%	2,975	2,211	74.32%
25658	Travelers Ind Co	CT	3,108	0.15%	93.32%	3,973	-320	-8.05%
19801	Argonaut Ins Co	CA	3,090	0.15%	93.47%	574	1,686	293.73%
25666	Travelers Ind Co Of Amer	CT	3,021	0.14%	93.61%	1,878	1,220	64.96%
33588	First Liberty Ins Corp	IA	3,017	0.14%	93.75%	2,723	1,647	60.48%
14974	Pennsylvania Lumbermens Mut Ins	PA	2,728	0.13%	93.88%	2,490	5,155	207.03%
36927	Colony Specialty Ins Co	OH	2,725	0.13%	94.01%	2,837	2,406	84.81%
22551	Mitsui Sumitomo Ins USA Inc	NY	2,723	0.13%	94.14%	2,702	1,161	42.97%
19704	American States Ins Co	IN	2,720	0.13%	94.27%	2,935	1,480	50.43%
23779	Nationwide Mut Fire Ins Co	OH	2,683	0.13%	94.40%	3,127	2,796	89.41%
24139	International Bus & Merc Reassur Co	IL	2,676	0.13%	94.53%	2,112	4,569	216.34%
26301	Selective Way Ins Co	NJ	2,661	0.13%	94.66%	2,823	4,942	175.06%
20486	Transcontinental Ins Co	NY	2,647	0.13%	94.78%	2,499	-1,171	-46.86%
19305	Assurance Co Of Amer	NY	2,616	0.12%	94.91%	2,754	-4,948	-179.67%
14982	Penn Millers Ins Co	PA	2,609	0.12%	95.03%	2,322	484	20.84%
19992	American Select Ins Co	OH	2,515	0.12%	95.15%	2,245	715	31.85%
21881	National Surety Corp	IL	2,437	0.12%	95.27%	2,571	1,029	40.02%
13714	Pharmacists Mut Ins Co	IA	2,332	0.11%	95.38%	2,132	934	43.81%
44393	West American Ins Co	IN	2,272	0.11%	95.49%	2,298	-949	-41.30%
15059	Public Service Mut Ins Co	NY	2,247	0.11%	95.60%	2,158	476	22.06%
18767	Church Mut Ins Co	WI	2,238	0.11%	95.70%	2,167	1,487	68.62%
13528	Brotherhood Mut Ins Co	IN	2,202	0.11%	95.81%	2,157	500	23.18%
25984	Graphic Arts Mut Ins Co	NY	2,163	0.10%	95.91%	2,081	5,758	276.69%
21172	Vanliner Ins Co	AZ	2,152	0.10%	96.01%	2,097	1,387	66.14%
22136	Great American Ins Co of NY	NY	2,143	0.10%	96.12%	2,218	3,680	165.92%

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40177	Paramount Ins Co	NY	2,031	0.10%	96.21%	2,035	1,322	64.96%
14141	Harford Mut Ins Co	MD	1,963	0.09%	96.31%	2,122	1,961	92.41%
17752	Select Risk Ins Co	PA	1,962	0.09%	96.40%	1,873	1,967	105.02%
19259	Selective Ins Co Of SC	SC	1,890	0.09%	96.49%	1,849	4,824	260.90%
10726	Somerset Cas Ins Co	PA	1,887	0.09%	96.58%	1,958	124	6.33%
20303	Great Northern Ins Co	MN	1,872	0.09%	96.67%	1,860	-4	-0.22%
21857	American Ins Co	NE	1,867	0.09%	96.76%	2,266	631	27.85%
13978	Florists Mut Ins Co	IL	1,768	0.08%	96.84%	1,772	2,639	148.93%
24066	American Fire & Cas Co	OH	1,761	0.08%	96.93%	1,486	-827	-55.65%
37885	XL Specialty Ins Co	DE	1,756	0.08%	97.01%	1,266	1,704	134.60%
15032	Guideone Mut Ins Co	IA	1,727	0.08%	97.09%	1,711	1,594	93.16%
24171	Netherlands Ins Co The	NH	1,696	0.08%	97.17%	1,456	1,763	121.09%
31348	Crum & Forster Ind Co	DE	1,669	0.08%	97.25%	2,737	1,194	43.62%
21318	Coregis Ins Co	IN	1,606	0.08%	97.33%	2,396	768	32.05%
10120	Everest Natl Ins Co	AZ	1,570	0.07%	97.40%	1,026	248	24.17%
27154	Atlantic Specialty Ins Co	NY	1,517	0.07%	97.48%	404	385	95.30%
11150	Arch Ins Co	MO	1,490	0.07%	97.55%	1,808	-43	-2.38%
28886	Transguard Ins Co Of Amer Inc	IL	1,452	0.07%	97.62%	601	628	104.49%
39306	Fidelity & Deposit Co Of MD	MD	1,432	0.07%	97.69%	1,196	1,112	92.98%
12904	Tokio Marine & Nichido Fire Ins Co	NY	1,421	0.07%	97.75%	1,515	1,930	127.39%
19690	American Economy Ins Co	IN	1,408	0.07%	97.82%	1,411	528	37.42%
10448	Cumberland Ins Co Inc	NJ	1,386	0.07%	97.89%	1,186	255	21.50%
23329	Merchants Mut Ins Co	NY	1,336	0.06%	97.95%	1,218	580	47.62%
14370	Lebanon Mut Ins Co	PA	1,291	0.06%	98.01%	1,422	1,107	77.85%
28223	Nationwide Agribusiness Ins Co	IA	1,289	0.06%	98.07%	642	347	54.05%
21865	Associated Ind Corp	CA	1,254	0.06%	98.13%	1,396	253	18.12%
13501	Brethren Mut Ins Co	MD	1,249	0.06%	98.19%	1,188	1,205	101.43%
11118	Federated Rural Electric Ins Exch	KS	1,213	0.06%	98.25%	1,232	1,829	148.46%
33855	Lincoln General Ins Co	PA	1,205	0.06%	98.31%	1,308	2,052	156.88%

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40100	Firstline Natl Ins Co	MD	1,173	0.06%	98.36%	1,318	1,022	77.54%
19224	St Paul Protective Ins Co	IL	1,154	0.06%	98.42%	822	1,589	193.31%
19402	Birmingham Fire Ins Co Of PA	PA	1,147	0.05%	98.47%	390	341	87.44%
21407	Emcasco Ins Co	IA	1,146	0.05%	98.53%	1,475	4,047	274.37%
21873	Firemans Fund Ins Co	CA	1,139	0.05%	98.58%	742	653	88.01%
44784	Fairfield Ins Co	CT	1,115	0.05%	98.64%	1,040	1,389	133.56%
10847	Cumis Ins Society Inc	WI	1,112	0.05%	98.69%	1,125	443	39.38%
22195	Insurance Co Of Greater NY	NY	1,104	0.05%	98.74%	1,000	1,277	127.70%
22357	Hartford Accid & Ind Co	CT	1,004	0.05%	98.79%	504	1,203	238.69%
12777	Chubb Ind Ins Co	NY	995	0.05%	98.84%	701	284	40.51%
19895	Atlantic Mut Ins Co	NY	990	0.05%	98.88%	2,569	1,178	45.85%
35726	Providence Washington Ins Co Of NY	NY	943	0.05%	98.93%	1,290	1,849	143.33%
32620	National Interstate Ins Co	OH	939	0.04%	98.97%	924	1,106	119.70%
20532	Clarendon Natl Ins Co	NJ	938	0.04%	99.02%	1,707	2,280	133.57%
26611	Valiant Ins Co	IA	861	0.04%	99.06%	818	-559	-68.34%
26867	Southern Ins Co Of VA	VA	855	0.04%	99.10%	801	2,177	271.79%
22217	Gulf Ins Co	CT	851	0.04%	99.14%	1,324	1,034	78.10%
19909	Centennial Ins Co	NY	833	0.04%	99.18%	1,630	977	59.94%
20109	Bituminous Fire & Marine Ins Co	IL	782	0.04%	99.22%	775	730	94.19%
23442	Patriot General Ins Co	WI	780	0.04%	99.26%	642	110	17.13%
19399	AIU Ins Co	NY	779	0.04%	99.29%	561	2,997	534.22%
21970	OneBeacon Ins Co	PA	737	0.04%	99.33%	-26	18,110	-69653.85%
36234	Preferred Professional Ins Co	NE	732	0.03%	99.36%	618	1,877	303.72%
25674	Travelers Property Cas Co Of Amer	CT	720	0.03%	99.40%	-6,041	2,709	-44.84%
11371	Great West Cas Co	NE	693	0.03%	99.43%	687	947	137.85%
24775	St Paul Guardian Ins Co	MN	692	0.03%	99.46%	807	1,944	240.89%
25976	Utica Mut Ins Co	NY	648	0.03%	99.49%	997	1,255	125.88%
23108	Lumbermens Underwriting Alliance	MO	645	0.03%	99.53%	620	589	95%
23809	Granite State Ins Co	PA	623	0.03%	99.55%	652	1,192	182.82%

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25127	State Auto Prop & Cas Ins Co	SC	608	0.03%	99.58%	584	991	169.69%
19712	American States Ins Co Of TX	TX	592	0.03%	99.61%	407	173	42.51%
21105	North River Ins Co	NJ	577	0.03%	99.64%	374	311	83.16%
22322	Greenwich Ins Co	DE	556	0.03%	99.67%	97	-40	-41.24%
11126	Sompo Japan Ins Co of Amer	NY	555	0.03%	99.69%	448	355	79.24%
25844	Union Ins Co	NE	543	0.03%	99.72%	414	583	140.82%
14486	Merchants & Business Mens Mut Ins Co	PA	538	0.03%	99.74%	687	1,304	189.81%
42226	Princeton Ins Co	NJ	519	0.02%	99.77%	748	4,647	621.26%
22187	Greater NY Mut Ins Co	NY	516	0.02%	99.79%	597	-68	-11.39%
37893	Ulico Cas Co	DE	503	0.02%	99.82%	477	-102	-21.38%
10859	First Nonprofit Ins Co	IL	453	0.02%	99.84%	337	99	29.38%
26344	Great American Assur Co	OH	442	0.02%	99.86%	256	-204	-79.69%
12866	T.H.E. Ins Co	LA	438	0.02%	99.88%	471	207	43.95%
33391	Medical Assur Co Inc	AL	438	0.02%	99.90%	438	696	158.90%
19437	Lexington Ins Co	DE	426	0.02%	99.92%	296	218	73.65%
36463	Discover Prop & Cas Ins Co	IL	415	0.02%	99.94%	364	408	112.09%
38962	Genesis Ins Co	CT	384	0.02%	99.96%	384	537	139.84%
26433	Harco Natl Ins Co	IL	373	0.02%	99.98%	434	24	5.53%
22292	Hanover Ins Co	NH	357	0.02%	100.00%	350	147	42%
24449	Regent Ins Co	WI	333	0.02%	100.01%	242	113	46.69%
13331	American Hardware Mut Ins Co	OH	326	0.02%	100.03%	329	275	83.59%
17558	Old Guard Ins Co	PA	294	0.01%	100.04%	1,511	632	41.83%
14478	Mercer Ins Co	PA	281	0.01%	100.05%	248	34	13.71%
19984	ACIG Ins Co	IL	280	0.01%	100.07%	280	38	13.57%
12416	Protective Ins Co	IN	275	0.01%	100.08%	275	634	230.55%
20362	Mitsui Sumitomo Ins Co of Amer	NY	275	0.01%	100.09%	214	-52	-24.30%
23337	Merchants Ins Co Of NH Inc	NH	248	0.01%	100.11%	270	-206	-76.30%
39357	Travelers Ins Co Accident Dept	CT	238	0.01%	100.12%	-290	516	-177.93%
41238	Trans Pacific Ins Co	NY	226	0.01%	100.13%	197	-14	-7.11%

PENNSYLVANIA Insurance Department
2004 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
21849	American Automobile Ins Co	MO	218	0.01%	100.14%	341	1,030	302.05%
33278	Florists Ins Co	IL	203	0.01%	100.15%	214	200	93.46%
24325	York Ins Co	RI	192	0.01%	100.16%	393	404	102.80%
21709	Truck Ins Exch	CA	175	0.01%	100.17%	158	283	179.11%
19070	Standard Fire Ins Co	CT	164	0.01%	100.17%	-1,054	-168	15.94%
23396	Amerisure Mut Ins Co	MI	159	0.01%	100.18%	169	1,418	839.05%
12475	Republic-Franklin Ins Co	OH	155	0.01%	100.19%	153	253	165.36%
24902	Security Ins Co Of Hartford	CT	142	0.01%	100.19%	3,707	5,644	152.25%
24503	Blue Ridge Ins Co	WI	130	0.01%	100.20%	130	-54	-41.54%
14702	Eastguard Ins Co	PA	115	0.01%	100.21%	150	705	470%
10786	Princeton Excess & Surplus Lines Ins	DE	106	0.01%	100.21%	75	77	102.67%
20621	OneBeacon America Ins Co	MA	97	0.00%	100.22%	97	-1,302	-1342.27%
29874	North American Specialty Ins Co	NH	93	0.00%	100.22%	240	1,776	740%
15709	Southern States Ins Exch	VA	89	0.00%	100.22%	89	91	102.25%
11123	Safety First Ins Co	IL	81	0.00%	100.23%	419	29	6.92%
39845	Employers Reins Corp	MO	77	0.00%	100.23%	1	0	0%
20702	Ace Fire Underwriters Ins Co	PA	73	0.00%	100.24%	-164	1,459	-889.63%
40134	SUA Ins Co	IL	71	0.00%	100.24%	71	-4,977	-7009.86%
39969	American Safety Cas Ins Co	DE	59	0.00%	100.24%	170	126	74.12%
29599	US Specialty Ins Co	TX	56	0.00%	100.24%	56	-90	-160.71%
23434	Middlesex Ins Co	WI	54	0.00%	100.25%	58	24	41.38%
23663	National American Ins Co	OK	52	0.00%	100.25%	55	147	267.27%
12014	Guthrie RRG	SC	51	0.00%	100.25%	26	26	100%
21962	Pennsylvania General Ins Co	PA	51	0.00%	100.25%	39	-1,715	-4397.44%
28304	Federated Service Ins Co	MN	47	0.00%	100.26%	41	-52	-126.83%
18279	Bankers Standard Ins Co	PA	44	0.00%	100.26%	89	4,980	5595.51%
19046	Travelers Cas Ins Co Of Amer	CT	43	0.00%	100.26%	41	-230	-560.98%
30589	Capital City Ins Co Inc	SC	39	0.00%	100.26%	52	-13	-25%
37303	Redland Ins Co	NJ	33	0.00%	100.26%	33	93	281.82%

PENNSYLVANIA Insurance Department
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Property Writing Business Companies

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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	30	0.00%	100.27%	48	-211	-439.58%
29157	United WI Ins Co	WI	27	0.00%	100.27%	27	2	7.41%
35289	Continental Ins Co	SC	26	0.00%	100.27%	-91	4,379	-4812.09%
20613	American Employers Ins Co	MA	25	0.00%	100.27%	25	-220	-880%
18538	Bancinsure Inc	OK	23	0.00%	100.27%	23	55	239.13%
10499	DaimlerChrysler Ins Co	MI	22	0.00%	100.27%	22	-3	-13.64%
23612	Midwest Employers Cas Co	DE	14	0.00%	100.27%	16	1	6.25%
24295	Providence Washington Ins Co	RI	13	0.00%	100.27%	-31	702	-2264.52%
16691	Great American Ins Co	OH	11	0.00%	100.27%	12	-411	-3425%
22306	Massachusetts Bay Ins Co	NH	10	0.00%	100.27%	10	35	350%
24724	First Natl Ins Co Of Amer	WA	8	0.00%	100.27%	52	-328	-630.77%
31534	Citizens Ins Co Of Amer	MI	6	0.00%	100.27%	2	-2	-100%
10166	Accident Fund Ins Co of Amer	MI	4	0.00%	100.28%	1	1	100%
25780	Williamsburg Natl Ins Co	CA	3	0.00%	100.28%	1	0	0%
27073	Nipponkoa Ins Co Ltd U.S. Branch	NY	3	0.00%	100.28%	4	1	25%
34266	Frontier Ins Co	NY	2	0.00%	100.28%	2	593	29650%
34347	Colonial American Cas & Surety Co	MD	2	0.00%	100.28%	2	0	0%
37532	Great American E&S Ins Co	DE	2	0.00%	100.28%	1	0	0%
28711	Providence Property & Cas Ins Co	OK	1	0%	100.28%	1	0	0%
13838	Farmland Mut Ins Co	IA	1	0%	100.28%	37	10	27.03%
23248	Occidental Fire & Cas Co Of NC	NC	0	0%	100.28%	0	1	0%
24740	Safeco Ins Co Of Amer	WA	0	0%	100.28%	-15	-170	1133.33%
24813	Balboa Ins Co	CA	0	0%	100.28%	0	49	0%
25763	Seaton Ins Co	RI	0	0%	100.28%	0	60	0%
30503	Shelby Cas Ins Comp	IL	0	0%	100.28%	0	210	0%
34649	Centre Ins Co	DE	0	0%	100.28%	0	-352	0%
33014	Transport Ins Co	OH	0	0%	100.28%	0	135	0%
20885	Kansas City Fire & Marine Ins Co	SC	0	0%	100.28%	-40	1,007	-2517.50%
10389	Berkley Ins Co Of The Carolinas	NC	0	0%	100.28%	0	953	0%

PENNSYLVANIA Insurance Department
2004 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
13064	United Natl Ins Co	PA	0	0%	100.28%	0	457	0%
13242	Titan Ind Co	TX	0	0%	100.28%	0	-11	0%
10227	American Rein Co	DE	0	0%	100.28%	0	-65	0%
10014	Affiliated Fm Ins Co	RI	0	0%	100.28%	0	-146	0%
38970	Markel Ins Co	IL	0	0%	100.28%	0	-91	0%
20192	Republic Mut Ins Co	OH	0	0%	100.28%	0	67	0%
20648	Employers Fire Ins Co	MA	0	0%	100.28%	0	379	0%
20710	Century Ind Co	PA	0	0%	100.28%	0	-12,578	0%
20761	Boston Old Colony Ins Co	IL	0	0%	100.28%	2	-15	-750%
38849	Houston General Ins Co	TX	0	0%	100.28%	0	-197	0%
37915	American Central Ins Co	MO	0	0%	100.28%	0	275	0%
35408	Sirius Amer Ins Co	DE	0	0%	100.28%	0	-1	0%
35270	Fidelity & Cas Co Of NY	SC	0	0%	100.28%	-47	-1,161	2470.21%
35106	Niagara Fire Ins Co	IL	0	0%	100.28%	-62	822	-1325.81%
18333	Peerless Ind Ins Co	IL	0	0%	100.28%	0	-61	0%
19062	Automobile Ins Co Of Hartford CT	CT	0	0%	100.28%	0	617	0%
14435	Lumber Mut Ins Co	MA	0	0%	100.28%	0	35	0%
15156	Shelby Ins Co	IL	0	0%	100.28%	0	-113	0%
15288	United Farm Family Mut Ins Co	IN	0	0%	100.28%	0	4,732	0%
15334	UMI Ins Co	NY	0	0%	100.28%	0	-89	0%
19232	Allstate Ins Co	IL	0	0%	100.28%	0	-3,836	0%
19240	Allstate Ind Co	IL	0	0%	100.28%	0	0	0%
20010	Acceptance Ind Ins Co	NE	0	0%	100.28%	0	-10	0%
10391	American Centennial Ins Co	DE	0	0%	100.28%	0	-1	0%
10510	Carolina Cas Ins Co	FL	0	0%	100.28%	0	-2	0%
10238	Potomac Ins Co	PA	0	0%	100.28%	0	-415	0%
11977	Northwestern Natl Ins Co Seg Accnt	WI	0	0%	100.28%	0	255	0%
13684	Cumberland Mut Fire Ins Co	NJ	0	0%	100.28%	0	23	0%
13803	Farm Family Cas Ins Co	NY	0	0%	100.28%	0	0	0%

PENNSYLVANIA Insurance Department
2004 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
14265	Indiana Lumbermens Mut Ins Co	IN	0	0%	100.28%	0	27	0%
16063	Unitrin Auto & Home Ins Co	NY	0	0%	100.28%	0	120	0%
20176	Celina Mut Ins Co	OH	0	0%	100.28%	0	2	0%
20451	Midstates Rein Corp	IL	0	0%	100.28%	0	-9	0%
20818	Commercial Ins Co Of Newark NJ	NJ	0	0%	100.28%	-1	-34	3400%
20796	AIG Premier Ins Co	PA	0	0%	100.28%	0	-19	0%
20850	Firemens Ins Co Of Newark NJ	NJ	0	0%	100.28%	-1	291	-29100%
21687	Mid-Century Ins Co	CA	0	0%	100.28%	0	2	0%
19488	Amerisure Ins Co	MI	0	0%	100.28%	0	761	0%
20184	National Mut Ins Co	OH	0	0%	100.28%	0	89	0%
37958	Acceptance Ins Co	NE	0	0%	100.28%	0	-17	0%
37273	Axis Ins Co	IL	0	0%	100.28%	0	-37	0%
37184	Deerfield Ins Co	IL	0	0%	100.28%	0	6	0%
36455	Northbrook Ind Co	IL	0	0%	100.28%	0	323	0%
36137	Travelers Commercial Ins Co	CT	0	0%	100.28%	0	-91	0%
35378	Evanston Ins Co	IL	0	0%	100.28%	0	-29	0%
35351	American Empire Surplus Lns Ins Co	DE	0	0%	100.28%	0	-1	0%
34789	AIG Centennial Ins Co	PA	0	0%	100.28%	0	748	0%
43702	Tower National Ins Co	MA	0	0%	100.28%	0	673	0%
41483	Farmington Cas Co	CT	0	0%	100.28%	0	-311	0%
40789	American Bus & Personal Ins Mut Inc	DE	0	0%	100.28%	0	28	0%
39640	Firemans Fund Ins Co Of OH	OH	0	0%	100.28%	0	0	0%
31194	Travelers Cas & Surety Co Of Amer	CT	0	0%	100.28%	24	-8	-33.33%
24732	General Ins Co Of Amer	WA	0	0%	100.28%	0	-95	0%
24384	Fairmont Specialty Ins Co	DE	0	0%	100.28%	0	6	0%
24260	Progressive Cas Ins Co	OH	0	0%	100.28%	0	18	0%
23353	Meridian Security Ins Co	IN	0	0%	100.28%	0	61	0%
21946	Camden Fire Ins Assoc	NJ	-1	0%	100.28%	-1	-732	73200%
25151	State Farm General Ins Co	IL	-2	0.00%	100.28%	-2	151	-7550%

PENNSYLVANIA Insurance Department
2004 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
24104	Ohio Farmers Ins Co	OH	-2	0.00%	100.28%	-2	-591	29550%
32190	Constitution Ins Co	NY	-3	0.00%	100.28%	-3	-12	400%
25496	TIG Ind Co	CA	-4	0.00%	100.28%	-4	24	-600%
35300	Allianz Global Risks US Ins Co	CA	-4	0.00%	100.27%	-4	527	-13175%
25895	United States Liability Ins Co	PA	-9	0.00%	100.27%	-9	-469	5211.11%
34622	Glens Falls Ins Co	IL	-9	0.00%	100.27%	-32	9	-28.13%
38369	Northern Assur Co Of Amer	MA	-13	0.00%	100.27%	-13	33	-253.85%
26832	Great American Alliance Ins Co	OH	-21	0.00%	100.27%	47	485	1031.91%
10030	Ace Ind Ins Co	PA	-23	0.00%	100.27%	-23	-86	373.91%
40754	Blue Ridge Ind Co	WI	-31	0.00%	100.27%	-31	-48	154.84%
14613	Montgomery Mut Ins Co	MD	-38	0.00%	100.27%	-29	-42	144.83%
10172	Westchester Surplus Lines Ins Co	GA	-43	0.00%	100.27%	-37	-5	13.51%
35246	Laurier Ind Co	WI	-51	0.00%	100.26%	-51	-67	131.37%
25534	TIG Ins Co	CA	-62	0.00%	100.26%	-66	3,030	-4590.91%
38261	Hartford Ins Co Of The Southeast	FL	-106	-0.01%	100.26%	-106	-431	406.60%
22977	Lumbermens Mut Cas Co	IL	-183	-0.01%	100.25%	-119	14,420	-12117.65%
22713	Insurance Co Of North Amer	PA	-468	-0.02%	100.22%	-95	1,659	-1746.32%
30562	American Manufacturers Mut Ins Co	IL	-565	-0.03%	100.20%	-503	1,835	-364.81%
22918	American Motorists Ins Co	IL	-4,140	-0.20%	100%	-2,880	-11,930	414.24%
	367 Companies in the Report		**$ 2,096,012**	**100.00%**	**100.00%**	**$ 2,069,205**	**$ 1,487,907**	**71.91%**

END OF REPORT

PENNSYLVANIA Insurance Department
2004 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	225,160	10.41%	10.41%	224,057	169,060	75.45%
20281	Federal Ins Co	IN	102,106	4.72%	15.13%	103,415	12,422	12.01%
19437	Lexington Ins Co	DE	99,776	4.61%	19.74%	96,582	13,295	13.77%
16535	Zurich American Ins Co	NY	74,578	3.45%	23.19%	72,243	67,433	93.34%
26883	American Intl Specialty Lines Ins Co	AK	64,308	2.97%	26.16%	60,122	51,298	85.32%
22667	Ace American Ins Co	PA	46,210	2.14%	28.30%	46,951	8,047	17.14%
24767	St Paul Fire & Marine Ins Co	MN	44,852	2.07%	30.37%	49,226	30,606	62.17%
31127	Columbia Cas Co	IL	42,729	1.98%	32.35%	43,654	66,409	152.13%
20443	Continental Cas Co	IL	42,020	1.94%	34.29%	45,244	-289	-0.64%
26387	Steadfast Ins Co	DE	36,887	1.71%	36.00%	35,063	16,841	48.03%
34207	Westport Ins Corp	MO	35,454	1.64%	37.64%	36,446	24,886	68.28%
26247	American Guarantee & Liability Ins	NY	35,445	1.64%	39.28%	40,329	36,052	89.39%
29459	Twin City Fire Ins Co Co	IN	34,157	1.58%	40.85%	32,355	15,618	48.27%
37885	XL Specialty Ins Co	DE	30,595	1.41%	42.27%	29,909	5,273	17.63%
10639	Attorneys Liab Assur Society Inc RRG	VT	28,900	1.34%	43.60%	28,900	14,639	50.65%
26271	Erie Ins Exch	PA	28,696	1.33%	44.93%	27,492	7,708	28.04%
14990	Pennsylvania Ntl Mut Cas Ins Co	PA	26,880	1.24%	46.17%	27,283	10,950	40.13%
19380	American Home Assur Co	NY	25,888	1.20%	47.37%	24,638	16,446	66.75%
10677	Cincinnati Ins Co	OH	24,668	1.14%	48.51%	23,901	5,912	24.74%
26301	Selective Way Ins Co	NJ	24,326	1.12%	49.64%	23,103	9,644	41.74%
27960	Illinois Union Ins Co	IL	21,919	1.01%	50.65%	18,577	11,937	64.26%
41297	Scottsdale Ins Co	OH	21,413	0.99%	51.64%	19,790	4,602	23.25%
24791	St Paul Mercury Ins Co	MN	21,296	0.98%	52.62%	20,314	22,260	109.58%
41181	Universal Underwriters Ins Co	KS	20,967	0.97%	53.59%	20,302	10,428	51.36%
35181	Executive Risk Ind Inc	DE	18,582	0.86%	54.45%	18,943	4,003	21.13%
23035	Liberty Mut Fire Ins Co	MA	17,026	0.79%	55.24%	14,782	21,498	145.43%
24147	Old Republic Ins Co	PA	16,802	0.78%	56.02%	17,715	3,055	17.25%
22322	Greenwich Ins Co	DE	14,417	0.67%	56.68%	18,353	-1,208	-6.58%
31194	Travelers Cas & Surety Co Of Amer	CT	14,298	0.66%	57.34%	13,315	9,288	69.76%

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29599	US Specialty Ins Co	TX	14,196	0.66%	58%	11,830	36,005	304.35%
21199	Arch Speciality Ins Co	WI	14,193	0.66%	58.66%	13,724	8,294	60.43%
11991	National Cas Co	WI	14,175	0.66%	59.31%	13,619	6,754	49.59%
11150	Arch Ins Co	MO	13,834	0.64%	59.95%	12,702	6,141	48.35%
25143	State Farm Fire And Cas Co	IL	13,002	0.60%	60.55%	12,817	15,255	119.02%
10020	United Educators Ins RRG Inc	VT	12,202	0.56%	61.12%	11,212	3,368	30.04%
36940	Indian Harbor Ins Co	ND	12,201	0.56%	61.68%	13,018	985	7.57%
23043	Liberty Mut Ins Co	MA	12,161	0.56%	62.24%	11,360	20,382	179.42%
12416	Protective Ins Co	IN	12,078	0.56%	62.80%	12,067	7,799	64.63%
24856	Admiral Ins Co	DE	11,938	0.55%	63.35%	11,173	6,084	54.45%
20370	AXIS Reins Co	NY	11,708	0.54%	63.89%	8,433	4,598	54.52%
22217	Gulf Ins Co	CT	11,625	0.54%	64.43%	17,257	16,986	98.43%
25674	Travelers Property Cas Co Of Amer	CT	11,529	0.53%	64.96%	11,809	12,299	104.15%
35416	Us Underwriters Ins Co	ND	11,225	0.52%	65.48%	11,783	4,022	34.13%
24074	Ohio Cas Ins Co	OH	11,094	0.51%	66.00%	11,646	20,080	172.42%
19259	Selective Ins Co Of SC	SC	10,593	0.49%	66.49%	10,073	3,690	36.63%
40142	American Zurich Ins Co	IL	10,498	0.49%	66.97%	10,194	2,279	22.36%
21105	North River Ins Co	NJ	10,494	0.49%	67.46%	6,284	3,904	62.13%
22314	RSUI Ind Co	NH	10,363	0.48%	67.94%	9,890	9,397	95.02%
14168	Harleysville Mut Ins Co	PA	10,172	0.47%	68.41%	9,934	4,748	47.80%
19720	American Alt Ins Corp	DE	10,037	0.46%	68.87%	8,145	6,664	81.82%
10725	Liberty Surplus Ins Corp	NH	10,029	0.46%	69.33%	8,553	4,183	48.91%
26344	Great American Assur Co	OH	10,015	0.46%	69.80%	8,763	3,339	38.10%
18058	Philadelphia Ind Ins Co	PA	9,690	0.45%	70.24%	8,959	4,952	55.27%
35351	American Empire Surplus Lns Ins Co	DE	9,668	0.45%	70.69%	10,358	3,988	38.50%
35378	Evanston Ins Co	IL	9,440	0.44%	71.13%	10,159	39	0.38%
15610	AXIS Specialty Ins Co	CT	9,295	0.43%	71.56%	8,654	3,989	46.09%
41335	United Natl Specialty Ins Co	WI	9,239	0.43%	71.99%	10,849	1,540	14.19%
16691	Great American Ins Co	OH	9,210	0.43%	72.41%	8,327	4,355	52.30%

PENNSYLVANIA Insurance Department
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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
25895	United States Liability Ins Co	PA	8,865	0.41%	72.82%	8,801	6,443	73.21%
39993	Colony Ins Co	VA	8,826	0.41%	73.23%	9,183	1,681	18.31%
25976	Utica Mut Ins Co	NY	8,452	0.39%	73.62%	7,940	1,859	23.41%
24198	Peerless Ins Co	NH	8,368	0.39%	74.01%	7,906	1,981	25.06%
39020	Essex Ins Co	DE	8,356	0.39%	74.39%	7,937	2,157	27.18%
19429	Insurance Co Of The State Of PA	PA	8,243	0.38%	74.77%	6,547	3,098	47.32%
23787	Nationwide Mut Ins Co	OH	8,242	0.38%	75.15%	7,992	3,118	39.01%
22829	Interstate Fire & Cas Co	IL	8,137	0.38%	75.53%	6,624	3,143	47.45%
21857	American Ins Co	NE	7,879	0.36%	75.90%	7,912	528	6.67%
42374	Houston Cas Co	TX	7,587	0.35%	76.25%	9,734	1,856	19.07%
24554	XL Ins Amer Inc	DE	7,459	0.34%	76.59%	6,083	5,998	98.60%
37257	Insurance Corp Of Hannover	IL	7,343	0.34%	76.93%	6,344	11,257	177.44%
13935	Federated Mut Ins Co	MN	7,089	0.33%	77.26%	6,780	1,232	18.17%
13196	Western World Ins Co	NH	6,988	0.32%	77.58%	6,972	3,080	44.18%
29424	Hartford Cas Ins Co	IN	6,891	0.32%	77.90%	6,626	1,859	28.06%
42811	Gulf Underwriters Ins Co	CT	6,729	0.31%	78.21%	8,960	7,408	82.68%
17370	Nautilus Ins Co	AZ	6,557	0.30%	78.51%	5,887	1,210	20.55%
10172	Westchester Surplus Lines Ins Co	GA	6,522	0.30%	78.82%	4,840	9,166	189.38%
10932	Starr Excess Liability Ins Co Ltd	DE	6,517	0.30%	79.12%	7,910	7,014	88.67%
19917	Liberty Ins Underwriters Inc	NY	6,503	0.30%	79.42%	5,828	3,219	55.23%
25135	State Automobile Mut Ins Co	OH	6,403	0.30%	79.71%	5,976	1,805	30.20%
38245	BCS Ins Co	OH	6,398	0.30%	80.01%	6,169	1,853	30.04%
21121	Westchester Fire Ins Co	NY	6,358	0.29%	80.30%	7,132	24,835	348.22%
44792	Executive Risk Speciality Ins Co	CT	6,034	0.28%	80.58%	6,022	636	10.56%
33022	AXA Corp Solutions Ins Co	NY	5,962	0.28%	80.86%	5,619	551	9.81%
36463	Discover Prop & Cas Ins Co	IL	5,906	0.27%	81.13%	6,222	5,617	90.28%
24112	Westfield Ins Co	OH	5,888	0.27%	81.40%	4,965	169	3.40%
43575	Indemnity Ins Co Of North Amer	PA	5,821	0.27%	81.67%	5,935	22,957	386.81%
21113	United States Fire Ins Co	DE	5,505	0.25%	81.93%	9,448	7,693	81.42%

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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
39608	Nutmeg Ins Co	CT	5,348	0.25%	82.17%	6,169	2,671	43.30%
21415	Employers Mut Cas Co	IA	5,327	0.25%	82.42%	5,081	2,151	42.33%
13692	Donegal Mut Ins Co	PA	5,321	0.25%	82.67%	5,237	836	15.96%
30481	St Paul Surplus Lines Ins Co	DE	5,277	0.24%	82.91%	5,836	2,560	43.87%
11177	First Financial Ins Co	IL	5,253	0.24%	83.15%	5,637	2,223	39.44%
38989	Chubb Custom Ins Co	DE	5,177	0.24%	83.39%	4,803	791	16.47%
37974	MT Hawley Ins Co	IL	5,099	0.24%	83.63%	6,015	5,424	90.17%
11932	Mid-Continent Ins Co	PA	5,091	0.24%	83.86%	4,508	3,838	85.14%
23817	Illinois Natl Ins Co	IL	5,085	0.24%	84.10%	7,230	4,746	65.64%
33138	Landmark Amer Ins Co	OK	4,975	0.23%	84.33%	4,994	2,514	50.34%
20427	American Cas Co Of Reading PA	PA	4,860	0.22%	84.55%	3,931	-17,358	-441.57%
11255	Caterpillar Ins Co	MO	4,836	0.22%	84.78%	2,770	1,795	64.80%
26743	Maxum Ind Co	DE	4,736	0.22%	85.00%	3,650	1,623	44.47%
20303	Great Northern Ins Co	MN	4,722	0.22%	85.21%	4,565	5,120	112.16%
25887	US Fidelity & Guaranty Co	MD	4,591	0.21%	85.43%	6,956	16,674	239.71%
10046	Pacific Ins Co Ltd	CT	4,415	0.20%	85.63%	4,474	390	8.72%
35289	Continental Ins Co	SC	4,301	0.20%	85.83%	4,108	-25,859	-629.48%
37362	General Star Ind Co	CT	4,291	0.20%	86.03%	4,732	-96	-2.03%
19232	Allstate Ins Co	IL	4,079	0.19%	86.22%	3,700	12,369	334.30%
19682	Hartford Fire In Co	CT	4,063	0.19%	86.40%	3,705	17,930	483.94%
20494	Transportation Ins Co	IL	3,978	0.18%	86.59%	4,170	-10,848	-260.14%
19062	Automobile Ins Co Of Hartford CT	CT	3,976	0.18%	86.77%	3,460	2,272	65.66%
11967	General Star Natl Ins Co	OH	3,811	0.18%	86.95%	3,757	294	7.83%
20532	Clarendon Natl Ins Co	NJ	3,804	0.18%	87.12%	3,295	10,691	324.46%
10786	Princeton Excess & Surplus Lines Ins	DE	3,774	0.17%	87.30%	2,754	1,030	37.40%
35505	Rockwood Cas Ins Co	PA	3,763	0.17%	87.47%	3,716	-396	-10.66%
13056	RLI Ins Co	IL	3,620	0.17%	87.64%	3,276	779	23.78%
35246	Laurier Ind Co	WI	3,570	0.17%	87.80%	1,700	246	14.47%
43095	Clarendon Amer Ins Co	NJ	3,493	0.16%	87.97%	3,530	10,267	290.85%

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44520	Crum & Forster Specialty Ins Co	AZ	3,444	0.16%	88.13%	4,476	2,858	63.85%
21873	Firemans Fund Ins Co	CA	3,421	0.16%	88.28%	3,962	9,107	229.86%
12203	James River Ins Co	OH	3,349	0.15%	88.44%	2,909	889	30.56%
21849	American Automobile Ins Co	MO	3,314	0.15%	88.59%	3,465	1,625	46.90%
36340	Camico Mut Ins Co	CA	3,297	0.15%	88.74%	2,393	1,760	73.55%
12262	Pennsylvania Manufacturers Asn Ins C	PA	3,283	0.15%	88.90%	4,382	4,644	105.98%
37982	Tudor Ins Co	NH	3,187	0.15%	89.04%	3,010	3,072	102.06%
20079	National Fire & Marine Ins Co	NE	3,040	0.14%	89.18%	2,857	2,557	89.50%
26797	Housing Authority RRG Inc	VT	3,023	0.14%	89.32%	2,736	770	28.14%
17914	Philadelphia Contributionship Ins	PA	3,010	0.14%	89.46%	2,485	1,291	51.95%
14621	Motorists Mut Ins Co	OH	2,970	0.14%	89.60%	2,894	1,163	40.19%
28550	Housing & Redevelopment Ins Exch	PA	2,937	0.14%	89.74%	2,972	591	19.89%
33855	Lincoln General Ins Co	PA	2,908	0.13%	89.87%	2,912	3,790	130.15%
36951	Century Surety Co	OH	2,859	0.13%	90.00%	2,416	486	20.12%
21180	Sentry Select Ins Co	WI	2,825	0.13%	90.13%	2,826	1,196	42.32%
18619	Platte River Ins Co.	NE	2,799	0.13%	90.26%	2,026	757	37.36%
42234	Minnesota Lawyers Mut Ins Co	MN	2,755	0.13%	90.39%	2,423	442	18.24%
10510	Carolina Cas Ins Co	FL	2,700	0.12%	90.51%	2,738	1,947	71.11%
11531	CHC Cas RRG	VT	2,688	0.12%	90.64%	2,688	-680	-25.30%
25658	Travelers Ind Co	CT	2,629	0.12%	90.76%	1,879	21,242	1130.49%
32441	Penn Natl Security Ins Co	PA	2,503	0.12%	90.88%	2,427	1,816	74.82%
25941	United Services Auto Assoc	TX	2,476	0.11%	90.99%	2,323	616	26.52%
15032	Guideone Mut Ins Co	IA	2,448	0.11%	91.10%	2,388	-43	-1.80%
10120	Everest Natl Ins Co	AZ	2,430	0.11%	91.22%	2,259	1,373	60.78%
11185	Foremost Ins Co	MI	2,338	0.11%	91.32%	1,714	505	29.46%
24260	Progressive Cas Ins Co	OH	2,288	0.11%	91.43%	2,126	82	3.86%
40827	Virginia Surety Co Inc	IL	2,243	0.10%	91.53%	2,146	2,013	93.80%
36684	Riverport Ins Co	MN	2,230	0.10%	91.64%	2,295	2,444	106.49%
20095	Bituminous Cas Corp	IL	2,213	0.10%	91.74%	2,183	408	18.69%

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21326	Empire Fire & Marine Ins Co	NE	2,186	0.10%	91.84%	2,459	1,021	41.52%
34916	First Specialty Ins Corp	MO	2,186	0.10%	91.94%	2,347	2,665	113.55%
14575	Millers Capital Ins Co	PA	2,155	0.10%	92.04%	2,472	-108	-4.37%
28932	Markel American Ins Co	VA	2,124	0.10%	92.14%	2,360	3,895	165.04%
25585	Professionals Direct Ins Co	MI	2,080	0.10%	92.24%	1,735	783	45.13%
23779	Nationwide Mut Fire Ins Co	OH	2,045	0.09%	92.33%	2,049	1,448	70.67%
11547	Mountain Laurel RRG Inc	VT	2,039	0.09%	92.42%	1,823	899	49.31%
38962	Genesis Ins Co	CT	2,012	0.09%	92.52%	3,393	-2,204	-64.96%
13064	United Natl Ins Co	PA	1,965	0.09%	92.61%	2,068	-2,078	-100.48%
20486	Transcontinental Ins Co	NY	1,956	0.09%	92.70%	1,564	-6,600	-421.99%
41343	Gerling Amer Ins Co	NY	1,924	0.09%	92.79%	1,974	157	7.95%
19704	American States Ins Co	IN	1,842	0.09%	92.87%	2,287	1,398	61.13%
42846	Atlantic Cas Ins Co	NC	1,840	0.09%	92.96%	1,614	936	57.99%
23841	New Hampshire Ins Co	PA	1,833	0.08%	93.04%	2,043	1,204	58.93%
37079	Hudson Specialty Ins Co	NY	1,823	0.08%	93.13%	836	496	59.33%
12831	State Natl Ins Co Inc	TX	1,811	0.08%	93.21%	977	-362	-37.05%
10023	Alliance Of Nonprofits For Ins RRG	VT	1,770	0.08%	93.29%	1,586	557	35.12%
24988	Sentry Ins A Mut Co	WI	1,762	0.08%	93.37%	1,656	645	38.95%
21881	National Surety Corp	IL	1,706	0.08%	93.45%	1,631	3,807	233.42%
17043	Everett Cash Mut Ins Co	PA	1,683	0.08%	93.53%	1,526	1,040	68.15%
32859	Penn-Amer Ins Co	PA	1,668	0.08%	93.61%	1,521	1,242	81.66%
12572	Selective Ins Co Of Amer	NJ	1,642	0.08%	93.68%	1,488	1,289	86.63%
25433	American Safety Ind Co	OK	1,640	0.08%	93.76%	1,362	543	39.87%
27987	Northfield Ins Co	IA	1,629	0.08%	93.83%	1,616	920	56.93%
37532	Great American E&S Ins Co	DE	1,587	0.07%	93.91%	1,804	6,275	347.84%
19489	Allied World Assur Co US Inc	DE	1,585	0.07%	93.98%	1,012	494	48.81%
10083	National Catholic RRG	VT	1,579	0.07%	94.05%	1,517	1,876	123.67%
14982	Penn Millers Ins Co	PA	1,578	0.07%	94.13%	1,434	-111	-7.74%
14974	Pennsylvania Lumbermens Mut Ins	PA	1,576	0.07%	94.20%	1,516	521	34.37%

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12866	T.H.E. Ins Co	LA	1,537	0.07%	94.27%	2,104	501	23.81%
24732	General Ins Co Of Amer	WA	1,480	0.07%	94.34%	1,305	1,042	79.85%
25054	Hudson Ins Co	DE	1,475	0.07%	94.41%	1,301	824	63.34%
39306	Fidelity & Deposit Co Of MD	MD	1,467	0.07%	94.48%	1,774	1,012	57.05%
20010	Acceptance Ind Ins Co	NE	1,459	0.07%	94.54%	1,516	68	4.49%
38628	Progressive Northern Ins Co	WI	1,456	0.07%	94.61%	1,347	196	14.55%
10808	Cassatt RRG Inc	VT	1,391	0.06%	94.67%	1,480	219	14.80%
10847	Cumis Ins Society Inc	WI	1,380	0.06%	94.74%	1,375	98	7.13%
14400	Lititz Mut Ins Co	PA	1,365	0.06%	94.80%	1,355	160	11.81%
20346	Pacific Ind Co	WI	1,358	0.06%	94.86%	1,373	833	60.67%
40258	American Intl South Ins Co	PA	1,347	0.06%	94.93%	1,286	745	57.93%
14664	Mutual Benefit Ins Co	PA	1,343	0.06%	94.99%	1,320	39	2.95%
26832	Great American Alliance Ins Co	OH	1,321	0.06%	95.05%	1,293	-908	-70.22%
20478	National Fire Ins Co Of Hartford	CT	1,312	0.06%	95.11%	1,010	152	15.05%
22551	Mitsui Sumitomo Ins USA Inc	NY	1,311	0.06%	95.17%	1,253	518	41.34%
38970	Markel Ins Co	IL	1,307	0.06%	95.23%	1,262	1,018	80.67%
24384	Fairmont Specialty Ins Co	DE	1,280	0.06%	95.29%	1,109	475	42.83%
26077	Lancer Ins Co	IL	1,263	0.06%	95.35%	1,096	740	67.52%
10833	Gemini Ins Co	DE	1,251	0.06%	95.41%	907	255	28.11%
19038	Travelers Cas & Surety Co	CT	1,239	0.06%	95.46%	4,169	19,110	458.38%
14044	Goodville Mut Cas Co	PA	1,231	0.06%	95.52%	1,154	95	8.23%
15865	NCMIC Ins Co	IA	1,230	0.06%	95.58%	807	374	46.34%
11118	Federated Rural Electric Ins Exch	KS	1,222	0.06%	95.63%	1,164	475	40.81%
22209	Atlantic Ins Co	TX	1,190	0.06%	95.69%	1,110	1,055	95.05%
37150	Western Heritage Ins Co	AZ	1,182	0.05%	95.74%	1,278	1,063	83.18%
10113	Terra Ins Co RRG	VT	1,170	0.05%	95.80%	1,170	-218	-18.63%
25178	State Farm Mut Auto Ins Co	IL	1,168	0.05%	95.85%	310	17	5.48%
24414	General Cas Co Of WI	WI	1,165	0.05%	95.91%	1,109	1,011	91.16%
35912	American Western Home Ins Co	OK	1,104	0.05%	95.96%	965	391	40.52%

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15911	American Mining Ins Co Inc	AL	1,086	0.05%	96.01%	1,125	223	19.82%
11980	Pinnacle Consortium of Higher Ed RRG	VT	1,058	0.05%	96.06%	529	439	82.99%
17558	Old Guard Ins Co	PA	1,053	0.05%	96.10%	1,534	-110	-7.17%
10657	First Mercury Ins Co	IL	1,046	0.05%	96.15%	263	-115	-43.73%
42307	Navigators Ins Co	NY	1,036	0.05%	96.20%	1,054	1,014	96.20%
21407	Emcasco Ins Co	IA	1,029	0.05%	96.25%	1,000	1,082	108.20%
34347	Colonial American Cas & Surety Co	MD	1,000	0.05%	96.29%	299	36	12.04%
21172	Vanliner Ins Co	AZ	987	0.05%	96.34%	1,117	191	17.10%
32220	American Intl Ins Co	NY	985	0.05%	96.39%	831	148	17.81%
25448	American Safety RRG Inc	VT	977	0.05%	96.43%	903	356	39.42%
25534	TIG Ins Co	CA	972	0.04%	96.48%	1,075	13,386	1245.21%
36153	Aetna Ins Co of CT	CT	971	0.04%	96.52%	999	667	66.77%
19976	Amica Mut Ins Co	RI	962	0.04%	96.57%	968	-641	-66.22%
34452	Homeland Ins Co of NY	NY	955	0.04%	96.61%	979	664	67.82%
10328	Capitol Specialty Ins Corp	WI	938	0.04%	96.65%	511	217	42.47%
14141	Harford Mut Ins Co	MD	929	0.04%	96.70%	967	78	8.07%
11264	Prime Insurance Syndicate Inc	IL	924	0.04%	96.74%	729	658	90.26%
42404	Liberty Ins Corp	IL	924	0.04%	96.78%	973	2,923	300.41%
11446	Quanta Specialty Lines Ins Co	IN	919	0.04%	96.82%	252	125	49.60%
23809	Granite State Ins Co	PA	915	0.04%	96.87%	1,241	462	37.23%
12777	Chubb Ind Ins Co	NY	914	0.04%	96.91%	861	2,973	345.30%
27120	Trumbull Ins Co	CT	862	0.04%	96.95%	843	261	30.96%
13501	Brethren Mut Ins Co	MD	856	0.04%	96.99%	799	91	11.39%
39969	American Safety Cas Ins Co	DE	831	0.04%	97.03%	743	552	74.29%
11973	PCH Mut Ins Co Inc RRG	DC	827	0.04%	97.06%	276	48	17.39%
10213	Discover Specialty Ins Co	IL	822	0.04%	97.10%	589	252	42.78%
23752	Quanta Ind Co	CO	817	0.04%	97.14%	463	239	51.62%
20362	Mitsui Sumitomo Ins Co of Amer	NY	811	0.04%	97.18%	735	391	53.20%
22810	Chicago Ins Co	IL	808	0.04%	97.21%	1,079	-1,342	-124.37%

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29963	United Farm Family Ins Co	NY	803	0.04%	97.25%	771	-69	-8.95%
14370	Lebanon Mut Ins Co	PA	801	0.04%	97.29%	861	27	3.14%
14478	Mercer Ins Co	PA	776	0.04%	97.32%	708	46	6.50%
35637	Landmark Ins Co	CA	766	0.04%	97.36%	692	-511	-73.84%
26069	Wausau Business Ins Co	WI	762	0.04%	97.40%	637	97	15.23%
44393	West American Ins Co	IN	758	0.04%	97.43%	752	1,052	139.89%
10936	Seneca Ins Co Inc	NY	757	0.04%	97.47%	259	146	56.37%
35300	Allianz Global Risks US Ins Co	CA	753	0.03%	97.50%	840	-394	-46.90%
27154	Atlantic Specialty Ins Co	NY	748	0.03%	97.53%	361	132	36.57%
11401	Guaranty Natl Ins Co	CO	746	0.03%	97.57%	356	186	52.25%
20508	Valley Forge Ins Co	IN	744	0.03%	97.60%	491	-999	-203.46%
25682	Travelers Ind Co Of CT	CT	735	0.03%	97.64%	3,985	4,402	110.46%
17825	Tuscarora Wayne Mut Ins Co	PA	728	0.03%	97.67%	709	355	50.07%
26042	Wausau Underwriters Ins Co	WI	720	0.03%	97.70%	606	156	25.74%
18767	Church Mut Ins Co	WI	716	0.03%	97.74%	669	152	22.72%
23329	Merchants Mut Ins Co	NY	710	0.03%	97.77%	688	65	9.45%
10235	American Southern Ins Co	KS	694	0.03%	97.80%	594	-40	-6.73%
28401	American Natl Prop & Cas Co	MO	689	0.03%	97.83%	282	18	6.38%
25518	Fairmont Premier Ins Co	CA	686	0.03%	97.87%	686	434	63.27%
29629	Namic Ins Co Inc	IN	667	0.03%	97.90%	701	318	45.36%
25569	Gotham Ins Co	NY	663	0.03%	97.93%	534	-253	-47.38%
17450	Millville Mut Ins Co	PA	659	0.03%	97.96%	602	265	44.02%
19410	Commerce & Industry Ins Co	NY	656	0.03%	97.99%	1,334	837	62.74%
19690	American Economy Ins Co	IN	639	0.03%	98.02%	233	38	16.31%
12904	Tokio Marine & Nichido Fire Ins Co	NY	637	0.03%	98.05%	697	-428	-61.41%
11259	Community Hospital RRG	VT	637	0.03%	98.08%	637	295	46.31%
25038	North American Capacity Ins Co	NH	628	0.03%	98.11%	685	111	16.20%
26433	Harco Natl Ins Co	IL	628	0.03%	98.14%	714	3,516	492.44%
24775	St Paul Guardian Ins Co	MN	623	0.03%	98.16%	590	706	119.66%

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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
42048	Diamond State Ins Co	IN	621	0.03%	98.19%	503	-599	-119.09%
44776	Alea North Amer Specialty Ins Co	DE	618	0.03%	98.22%	193	84	43.52%
19860	Argonaut Great Central Ins Co	IL	615	0.03%	98.25%	631	149	23.61%
24015	Northland Ins Co	MN	605	0.03%	98.28%	648	496	76.54%
37893	Ulico Cas Co	DE	603	0.03%	98.31%	1,158	-322	-27.81%
22713	Insurance Co Of North Amer	PA	589	0.03%	98.33%	-3,530	-29,820	844.76%
22063	Government Employees Ins Co	MD	578	0.03%	98.36%	500	682	136.40%
10472	Capitol Ind Corp	WI	572	0.03%	98.39%	504	-66	-13.10%
20397	Vigilant Ins Co	NY	571	0.03%	98.41%	593	-252	-42.50%
27740	North Pointe Ins Co	MI	552	0.03%	98.44%	373	42	11.26%
25879	Fidelity & Guaranty Ins Underwriters	WI	544	0.03%	98.46%	474	104	21.94%
26620	AXIS Surplus Ins Co	IL	540	0.03%	98.49%	2,893	300	10.37%
19909	Centennial Ins Co	NY	527	0.02%	98.51%	849	-1,255	-147.82%
10164	Cpa Mut Ins Co Of Amer RRG	VT	526	0.02%	98.54%	501	1,196	238.72%
35386	Fidelity & Guaranty Ins Co	IA	524	0.02%	98.56%	603	1,870	310.12%
37621	Toyota Motor Ins Co	IA	513	0.02%	98.58%	252	171	67.86%
31348	Crum & Forster Ind Co	DE	512	0.02%	98.61%	825	508	61.58%
25127	State Auto Prop & Cas Ins Co	SC	503	0.02%	98.63%	450	987	219.33%
13714	Pharmacists Mut Ins Co	IA	490	0.02%	98.65%	433	599	138.34%
36056	NIC Ins Co	NY	486	0.02%	98.68%	442	196	44.34%
21334	Empire Ind Ins Co	OK	478	0.02%	98.70%	403	117	29.03%
14788	Natl Grange Mut Ins Co	FL	475	0.02%	98.72%	444	47	10.59%
25666	Travelers Ind Co Of Amer	CT	474	0.02%	98.74%	379	1,242	327.70%
40940	Western Pacific Mut Ins Co RRG	CO	461	0.02%	98.76%	311	69	22.19%
21970	OneBeacon Ins Co	PA	444	0.02%	98.78%	142	8,377	5899.30%
22292	Hanover Ins Co	NH	438	0.02%	98.80%	251	965	384.46%
19801	Argonaut Ins Co	CA	436	0.02%	98.82%	413	193	46.73%
44075	States Self-Insurers RRG	VT	429	0.02%	98.84%	429	341	79.49%
11061	Farmers Fire Ins Co	PA	417	0.02%	98.86%	390	28	7.18%

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22578	Horace Mann Ins Co	IL	417	0.02%	98.88%	406	223	54.93%
19402	Birmingham Fire Ins Co Of PA	PA	398	0.02%	98.90%	487	1,091	224.02%
11045	Excelsior Ins Co	NH	395	0.02%	98.92%	296	-1,736	-586.49%
17159	Usf Ins Co	PA	390	0.02%	98.94%	217	727	335.02%
25968	USAA Cas Ins Co	TX	390	0.02%	98.96%	347	127	36.60%
11278	First Medical Ins Co RRG	VT	389	0.02%	98.97%	342	272	79.53%
22748	Pacific Employers Ins Co	PA	389	0.02%	98.99%	407	-40,136	-9861.43%
24066	American Fire & Cas Co	OH	380	0.02%	99.01%	340	-340	-100%
41769	Athena Assur Co	MN	378	0.02%	99.03%	370	152	41.08%
17493	Nazareth Mut Ins Co	PA	377	0.02%	99.04%	335	86	25.67%
16918	Briar Crk Mut Ins Co	PA	374	0.02%	99.06%	349	180	51.58%
10967	Newport Mut Ins RRG Inc	HI	372	0.02%	99.08%	520	317	60.96%
39845	Employers Reins Corp	MO	361	0.02%	99.10%	1,263	-40	-3.17%
12019	Republic RRG	SC	356	0.02%	99.11%	179	122	68.16%
11127	Professional Solutions Ins Co	IA	356	0.02%	99.13%	141	124	87.94%
37478	Hartford Ins Co Of The Midwest	IN	349	0.02%	99.14%	329	130	39.51%
23469	American Modern Home Ins Co	OH	345	0.02%	99.16%	333	-95	-28.53%
44016	National Home Ins Co RRG	CO	335	0.02%	99.18%	173	11	6.36%
16608	New York Marine & Gnrl Ins Co	NY	332	0.02%	99.19%	124	59	47.58%
11587	Pelican Ins RRG	VT	332	0.02%	99.21%	320	-76	-23.75%
10717	Aspen Specialty Ins Co	ND	332	0.02%	99.22%	110	-36	-32.73%
21261	Electric Ins Co	MA	327	0.02%	99.24%	321	113	35.20%
15067	Quincy Mut Fire Ins Co	MA	317	0.01%	99.25%	321	18	5.61%
13684	Cumberland Mut Fire Ins Co	NJ	311	0.01%	99.27%	297	-5	-1.68%
11864	Comcare Pro Ins Reciprocal RRG	VT	303	0.01%	99.28%	75	46	61.33%
42072	INA Surplus Ins Co	PA	300	0.01%	99.29%	251	431	171.71%
28223	Nationwide Agribusiness Ins Co	IA	298	0.01%	99.31%	135	2,170	1607.41%
37052	Regis Ins Co	PA	297	0.01%	99.32%	272	-96	-35.29%
25615	Charter Oak Fire Ins Co	CT	296	0.01%	99.34%	135	-10	-7.41%

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14494	Merchants Bonding Co (Mutual)	IA	290	0.01%	99.35%	246	4	1.63%
10806	Farmers New Century Ins Co	IL	289	0.01%	99.36%	153	3,393	2217.65%
38466	Evergreen USA RRG Inc	VT	284	0.01%	99.38%	277	313	113.00%
20796	AIG Premier Ins Co	PA	281	0.01%	99.39%	281	301	107.12%
22837	Interstate Ind Co	IL	270	0.01%	99.40%	556	-1,871	-336.51%
26298	Metropolitan Property & Cas Ins Co	RI	269	0.01%	99.41%	267	36	13.48%
13528	Brotherhood Mut Ins Co	IN	266	0.01%	99.43%	263	0	0%
41424	Pennsylvania Manufacturers Ind Co	PA	262	0.01%	99.44%	287	8	2.79%
10724	Eastern Alliance Ins Co	PA	260	0.01%	99.45%	101	0	0%
10111	American Bankers Ins Co Of FL	FL	260	0.01%	99.46%	180	650	361.11%
19607	XL Select	OK	259	0.01%	99.47%	143	-897	-627.27%
21865	Associated Ind Corp	CA	253	0.01%	99.49%	261	33	12.64%
13188	Western Surety Co	SD	248	0.01%	99.50%	212	-62	-29.25%
17485	Mutual Ins Co Of Lehigh Cnty	PA	244	0.01%	99.51%	238	7	2.94%
12004	Phoebe Reciprocal RRG	SC	242	0.01%	99.52%	242	110	45.45%
27928	Amex Assur Co	IL	240	0.01%	99.53%	236	242	102.54%
10991	Global Intl Ins Co Inc A RRG	DC	235	0.01%	99.54%	235	0	0%
34690	Property & Cas Ins Co Of Hartford	IN	227	0.01%	99.55%	182	397	218.13%
40177	Paramount Ins Co	NY	222	0.01%	99.56%	210	0	0%
13978	Florists Mut Ins Co	IL	221	0.01%	99.57%	228	732	321.05%
10448	Cumberland Ins Co Inc	NJ	221	0.01%	99.58%	217	62	28.57%
20060	National Ind Co Of Mid-Amer	IA	206	0.01%	99.59%	210	37	17.62%
17086	Farmers & Mechanics Mut Ins Co	PA	205	0.01%	99.60%	207	41	19.81%
28304	Federated Service Ins Co	MN	203	0.01%	99.61%	171	47	27.49%
17329	Juniata Mut Ins Co	PA	202	0.01%	99.62%	174	37	21.26%
24295	Providence Washington Ins Co	RI	202	0.01%	99.63%	435	27	6.21%
40436	Stratford Ins Co	NH	196	0.01%	99.64%	196	-68	-34.69%
27340	Centre County Mut Fire Ins Co	PA	192	0.01%	99.65%	134	21	15.67%
16063	Unitrin Auto & Home Ins Co	NY	191	0.01%	99.66%	146	-20	-13.70%

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36897	Manufacturers Alliance Ins Co	PA	190	0.01%	99.66%	301	190	63.12%
17256	HannahsTown Mut Ins Co	PA	189	0.01%	99.67%	169	8	4.73%
23450	American Family Home Ins Co	FL	189	0.01%	99.68%	196	61	31.12%
16217	National Farmers Union Prop & Cas	CO	185	0.01%	99.69%	181	-66	-36.46%
10315	Civic Property & Cas Co	CA	181	0.01%	99.70%	162	72	44.44%
20788	Buckeye Union Ins Co	IL	181	0.01%	99.71%	120	1,290	1075%
40100	Firstline Natl Ins Co	MD	174	0.01%	99.72%	192	324	168.75%
11097	Heritage Warranty Ins RRG Inc	SC	173	0.01%	99.72%	124	259	208.87%
16888	Bedford Grange Mut Ins Co	PA	169	0.01%	99.73%	163	61	37.42%
10022	Countryway Ins Co	NY	168	0.01%	99.74%	169	420	248.52%
32620	National Interstate Ins Co	OH	168	0.01%	99.75%	161	107	66.46%
28886	Transguard Ins Co Of Amer Inc	IL	167	0.01%	99.75%	162	-23	-14.20%
42552	Nova Cas Co	NY	163	0.01%	99.76%	129	270	209.30%
19372	Northern Ins Co Of NY	NY	162	0.01%	99.77%	144	1,751	1215.97%
13331	American Hardware Mut Ins Co	OH	160	0.01%	99.78%	138	2	1.45%
31143	Old Republic Union Ins Co	IL	160	0.01%	99.78%	160	0	0%
21458	Employers Ins of Wausau	WI	152	0.01%	99.79%	223	40,544	18181.17%
17094	Farmers Mut Fire Ins Co Of Marble	PA	151	0.01%	99.80%	135	28	20.74%
22357	Hartford Accid & Ind Co	CT	151	0.01%	99.81%	156	-1,723	-1104.49%
10084	Title Industry Assur Co RRG	VT	139	0.01%	99.81%	112	16	14.29%
11371	Great West Cas Co	NE	139	0.01%	99.82%	122	65	53.28%
16322	Progressive Halcyon Ins Co	OH	138	0.01%	99.82%	102	8	7.84%
34991	Genesis Ind Ins Co	ND	138	0.01%	99.83%	164	-269	-164.02%
29033	Victoria Ins Co	TX	138	0.01%	99.84%	26	0	0%
26166	Windsor Mount Joy Mut Ins Co	PA	136	0.01%	99.84%	135	-5	-3.70%
44202	American Feed Industry Ins Co RRG	IA	134	0.01%	99.85%	195	-21	-10.77%
10476	Steel Tank Ins Co RRG	VT	131	0.01%	99.86%	131	3	2.29%
11698	Faith Affiliated RRG Inc	SC	131	0.01%	99.86%	130	73	56.15%
10163	General Eastern Ski Ins RRG Inc	VT	130	0.01%	99.87%	22	-146	-663.64%

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11126	Sompo Japan Ins Co of Amer	NY	130	0.01%	99.87%	158	4	2.53%
35483	Daily Underwriters Of Amer	PA	129	0.01%	99.88%	122	0	0%
11536	Community Health Alliance Recip RRG	VT	127	0.01%	99.89%	127	87	68.50%
16551	Savers Prop & Cas Ins Co	MO	127	0.01%	99.89%	95	7	7.37%
30104	Hartford Underwriters Ins Co	CT	127	0.01%	99.90%	81	-1	-1.23%
24740	Safeco Ins Co Of Amer	WA	127	0.01%	99.90%	131	327	249.62%
19895	Atlantic Mut Ins Co	NY	120	0.01%	99.91%	131	46	35.11%
39640	Firemans Fund Ins Co Of OH	OH	117	0.01%	99.91%	111	-50	-45.05%
44784	Fairfield Ins Co	CT	116	0.01%	99.92%	116	438	377.59%
29874	North American Specialty Ins Co	NH	111	0.01%	99.93%	153	341	222.88%
35408	Sirius Amer Ins Co	DE	111	0.01%	99.93%	117	27	23.08%
35270	Fidelity & Cas Co Of NY	SC	111	0.01%	99.94%	116	-62,271	-53681.90%
17728	Reamstown Mut Ins Co	PA	109	0.01%	99.94%	108	-23	-21.30%
25623	Phoenix Ins Co	CT	109	0.01%	99.95%	105	23	21.90%
21784	Firemens Ins Co Of Washington DC	DE	109	0.01%	99.95%	97	1,315	1355.67%
42978	American Security Ins Co	DE	107	0.00%	99.96%	152	-5	-3.29%
10234	National Srvc Contract Ins Co RRG	DC	105	0.00%	99.96%	115	13	11.30%
32352	LM Property and Casualty Ins. Co.	IN	105	0.00%	99.97%	557	-114	-20.47%
39217	QBE Ins Corp	PA	105	0.00%	99.97%	118	4	3.39%
17124	Farmers Mut Ins Co	PA	100	0.00%	99.97%	96	-34	-35.42%
16187	AXA Re Prop & Cas Ins Co	DE	97	0.00%	99.98%	169	55	32.54%
33898	Aegis Security Ins Co	PA	97	0.00%	99.98%	97	0	0%
23620	Burlington Ins Co	NC	91	0.00%	99.99%	29	7	24.14%
10340	Stonington Ins Co	TX	89	0.00%	99.99%	63	325	515.87%
14486	Merchants & Business Mens Mut Ins Co	PA	88	0.00%	100.00%	133	-51	-38.35%
37877	Nationwide Prop & Cas Ins Co	OH	85	0.00%	100.00%	52	23	44.23%
17469	Montour Mut Ins Co	PA	82	0.00%	100.00%	77	47	61.04%
11682	Wellspan RRG	VT	82	0.00%	100.01%	134	70	52.24%
24899	Alea North America Ins Co	NY	82	0.00%	100.01%	52	18	34.62%

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20559	General Security Ind Co of AZ	AZ	82	0.00%	100.02%	213	-272	-127.70%
18376	Hermitage Ins Co	NY	82	0.00%	100.02%	142	24	16.90%
12013	Allied Services Risk Retention Group	SC	78	0.00%	100.02%	39	25	64.10%
11114	St Charles Ins Co RRG	SC	77	0.00%	100.03%	77	46	59.74%
20699	Ace Prop & Cas Ins Co	PA	76	0.00%	100.03%	65	318,933	490666.15%
35432	New Jersey Re-Insurance Co	NJ	76	0.00%	100.03%	70	0	0%
34789	AIG Centennial Ins Co	PA	72	0.00%	100.04%	83	1,833	2208.43%
12018	Capitol Specialty Ins Co RRG	DC	71	0.00%	100.04%	23	1	4.35%
10317	Neighborhood Spirit Prop & Cas Co	CA	66	0.00%	100.04%	64	21	32.81%
12475	Republic-Franklin Ins Co	OH	64	0.00%	100.05%	66	0	0%
41459	Armed Forces Ins Exchange	KS	64	0.00%	100.05%	64	10	15.63%
18538	Bancinsure Inc	OK	63	0.00%	100.05%	84	0	0%
22918	American Motorists Ins Co	IL	62	0.00%	100.05%	1,217	-4,967	-408.13%
28053	United Coastal Ins Co	AZ	60	0.00%	100.06%	49	-3	-6.12%
19305	Assurance Co Of Amer	NY	59	0.00%	100.06%	58	43	74.14%
30503	Shelby Cas Ins Comp	IL	56	0.00%	100.06%	115	-55	-47.83%
11000	Sentinel Ins Co Ltd	CT	55	0.00%	100.07%	39	8	20.51%
24660	Cumberland Cas & Surety Co	FL	54	0.00%	100.07%	95	211	222.11%
18023	Star Ins Co	MI	52	0.00%	100.07%	31	23	74.19%
14532	Middlesex Mut Assur Co	CT	51	0.00%	100.07%	45	0	0%
19070	Standard Fire Ins Co	CT	47	0.00%	100.07%	33	79	239.39%
17868	Wallrose Mut Ins Co	PA	44	0.00%	100.08%	40	-1	-2.50%
15059	Public Service Mut Ins Co	NY	42	0.00%	100.08%	73	254	347.95%
37184	Deerfield Ins Co	IL	42	0.00%	100.08%	30	-130	-433.33%
12260	Campmed Cas & Ind Co Inc MD	MD	41	0.00%	100.08%	10	1	10%
17582	Patrons Mut Fire Ins Co of IN PA	PA	38	0.00%	100.08%	38	50	131.58%
24171	Netherlands Ins Co The	NH	38	0.00%	100.09%	27	3	11.11%
14559	Guideone Specialty Mut Ins Co	IA	37	0.00%	100.09%	38	-12	-31.58%
16985	Conemaugh Valley Mut Ins Co	PA	37	0.00%	100.09%	40	27	67.50%

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20621	OneBeacon America Ins Co	MA	35	0.00%	100.09%	31	6,285	20274.19%
22136	Great American Ins Co of NY	NY	35	0.00%	100.09%	51	2,042	4003.92%
27278	Protection Mut Ins Co	PA	34	0.00%	100.09%	36	1	2.78%
29696	Travelers Excess & Surplus Lines Co	CT	34	0.00%	100.10%	45	13	28.89%
15130	Encompass Ind Co	IL	31	0.00%	100.10%	2	0	0%
10071	Encompass Ins Co Of America	IL	31	0.00%	100.10%	1	0	0%
30880	Washington Mut Fire & Storm Ins	PA	31	0.00%	100.10%	27	-10	-37.04%
15326	Utica First Ins Co	NY	29	0.00%	100.10%	24	0	0%
30589	Capital City Ins Co Inc	SC	29	0.00%	100.10%	29	0	0%
20087	National Ind Co	NE	29	0.00%	100.10%	28	-14	-50%
16969	Clearfield Cty Grnge Mut Fire Ins Co	PA	27	0.00%	100.11%	29	-6	-20.69%
11676	Cruden Bay RRG Inc	VT	25	0.00%	100.11%	25	0	0%
19992	American Select Ins Co	OH	25	0.00%	100.11%	27	-1	-3.70%
39926	Selective Ins Co Of The Southeast	NC	24	0.00%	100.11%	25	-13	-52%
30112	CNL Ins Amer Inc	GA	23	0.00%	100.11%	23	10	43.48%
19224	St Paul Protective Ins Co	IL	22	0.00%	100.11%	37	267	721.62%
11530	Pennsylvania Hlthcare Providers Ins	PA	21	0.00%	100.11%	11	6	54.55%
34118	Colony Natl Ins Co	VA	21	0.00%	100.11%	88	503	571.59%
32808	Illinois Emcasco Ins Co	IA	21	0.00%	100.11%	19	8	42.11%
38237	American Country Ins Co	IL	20	0.00%	100.11%	35	5	14.29%
10748	Livingston Mut Ins Co	PA	20	0.00%	100.12%	18	0	0%
15156	Shelby Ins Co	IL	20	0.00%	100.12%	53	-124	-233.96%
17515	North Western Mut Fire Ins Co	PA	19	0.00%	100.12%	14	0	0%
21709	Truck Ins Exch	CA	19	0.00%	100.12%	187	0	0%
41483	Farmington Cas Co	CT	19	0.00%	100.12%	17	12	70.59%
15580	Scottsdale Ind Co	OH	18	0.00%	100.12%	9	-21	-233.33%
42595	Rockingham Cas Co	VA	17	0.00%	100.12%	17	6	35.29%
20176	Celina Mut Ins Co	OH	16	0.00%	100.12%	14	-36	-257.14%
32077	Heritage Casualty Ins Co	IL	16	0.00%	100.12%	16	3	18.75%

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44105	Ophthalmic Mut Ins Co RRG	VT	16	0.00%	100.12%	15	9	60%
17574	Patrons Mut Fire Assoc Of Nw PA	PA	15	0.00%	100.12%	15	2	13.33%
40045	Starnet Ins Co	DE	15	0.00%	100.12%	120	-37	-30.83%
10075	Consumer Specialties Ins Co RRG	VT	14	0.00%	100.12%	15	0	0%
19356	Maryland Cas Co	MD	14	0.00%	100.13%	33	1,805	5469.70%
11194	Capital Assur RRG Inc	SC	13	0.00%	100.13%	13	0	0%
42900	Harleysville Ins Co Of NJ	NJ	13	0.00%	100.13%	12	1	8.33%
10729	Seneca Specialty Ins Co	AZ	13	0.00%	100.13%	11	5	45.45%
10946	Arch Excess & Surplus Ins Co	NE	12	0.00%	100.13%	46	26	56.52%
25984	Graphic Arts Mut Ins Co	NY	12	0.00%	100.13%	12	-23	-191.67%
20885	Kansas City Fire & Marine Ins Co	SC	11	0.00%	100.13%	11	-7	-63.64%
19240	Allstate Ind Co	IL	11	0.00%	100.13%	2	0	0%
31325	Acadia Ins Co	ME	11	0.00%	100.13%	10	0	0%
10353	Ooida RRG Inc	VT	10	0.00%	100.13%	9	5	55.56%
17191	Grange Mut Fire Ins Co	PA	10	0.00%	100.13%	9	50	555.56%
23396	Amerisure Mut Ins Co	MI	10	0.00%	100.13%	27	-2,806	-10392.59%
27790	Canal Ind Co	SC	10	0.00%	100.13%	6	0	0%
27324	Hanover Fire And Cas Ins Co	PA	10	0.00%	100.13%	9	0	0%
22187	Greater NY Mut Ins Co	NY	10	0.00%	100.13%	1	0	0%
17701	Pymatuning Mut Fire Ins Co	PA	10	0.00%	100.13%	10	0	0%
20109	Bituminous Fire & Marine Ins Co	IL	9	0.00%	100.13%	9	26	288.89%
42803	Guideone Elite Ins Co	IA	9	0.00%	100.13%	9	0	0%
31895	American Interstate Ins Co	LA	9	0.00%	100.13%	9	0	0%
41513	Foremost Signature Ins Co	MI	9	0.00%	100.13%	9	0	0%
11452	Hartford Steam Boil Inspec & Ins Co	CT	8	0.00%	100.14%	8	114	1425%
34622	Glens Falls Ins Co	IL	8	0.00%	100.14%	9	-4,947	-54966.67%
24724	First Natl Ins Co Of Amer	WA	8	0.00%	100.14%	74	-66	-89.19%
13234	Wilshire Ins Co	NC	8	0.00%	100.14%	5	1	20%
25445	TIG Specialty Ins Corp	CA	7	0.00%	100.14%	47	4,080	8680.85%

PENNSYLVANIA Insurance Department
2004 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
10673	Penn-Star Ins Co	PA	6	0.00%	100.14%	5	1	20%
19925	Audubon Ind Co	MS	6	0.00%	100.14%	6	-64	-1066.67%
17620	Penn Charter Mut Ins Co	PA	5	0.00%	100.14%	6	-5	-83.33%
44180	Mountain Laurel Assur Co	PA	5	0.00%	100.14%	4	-2	-50%
14753	Frederick Mut Ins Co	MD	5	0.00%	100.14%	4	0	0%
36234	Preferred Professional Ins Co	NE	5	0.00%	100.14%	21	24	114.29%
26522	Mount Vernon Fire Ins Co	PA	5	0.00%	100.14%	4	-33	-825%
14265	Indiana Lumbermens Mut Ins Co	IN	4	0.00%	100.14%	4	2	50%
35726	Providence Washington Ins Co Of NY	NY	4	0.00%	100.14%	3	-1	-33.33%
24813	Balboa Ins Co	CA	4	0.00%	100.14%	3	0	0%
22195	Insurance Co Of Greater NY	NY	4	0.00%	100.14%	1	0	0%
17892	West Branch Mut Ins Co	PA	4	0.00%	100.14%	4	0	0%
23248	Occidental Fire & Cas Co Of NC	NC	4	0.00%	100.14%	1	0	0%
41106	Triumphe Cas Co	PA	4	0.00%	100.14%	13	0	0%
10212	Allmerica Fncl Alliance Ins Co	NH	3	0.00%	100.14%	3	-1	-33.33%
11878	MutualAid eXchange	KS	3	0.00%	100.14%	5	1	20%
22306	Massachusetts Bay Ins Co	NH	3	0.00%	100.14%	3	-100	-3333.33%
12172	Claim Professionals Liab ins Co RRG	VT	3	0.00%	100.14%	1	0	0%
10030	Ace Ind Ins Co	PA	2	0.00%	100.14%	2	528	26400%
24104	Ohio Farmers Ins Co	OH	2	0.00%	100.14%	2	-145	-7250%
35696	Harleysville Preferred Ins Co	PA	2	0.00%	100.14%	3	0	0%
23337	Merchants Ins Co Of NH Inc	NH	2	0.00%	100.14%	2	0	0%
11267	Security America RRG Inc	VT	2	0.00%	100.14%	1	0	0%
24325	York Ins Co	RI	2	0.00%	100.14%	6	-31	-516.67%
31968	Merastar Ins Co	TN	2	0.00%	100.14%	2	1	50%
11672	High Tech Services RRG Inc	VT	2	0.00%	100.14%	0	0	0%
10893	Primeguard Ins Co Inc A RRG	HI	2	0.00%	100.14%	14	30	214.29%
10727	Response Ins Co Of Amer	DC	1	0%	100.14%	0	0	0%
40428	Voyager Ind Ins Co	GA	1	0%	100.14%	2	13	650%

PENNSYLVANIA Insurance Department
2004 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
27138	Kemper Cas Ins Co	IL	1	0%	100.14%	7	-1,134	-16200%
20818	Commercial Ins Co Of Newark NJ	NJ	1	0%	100.14%	1	366	36600%
27073	Nipponkoa Ins Co Ltd U.S. Branch	NY	1	0%	100.14%	-12	0	0%
22608	National Specialty Ins Co	TX	1	0%	100.14%	0	0	0%
26050	Response Worldwide Ins Co	CT	1	0%	100.14%	2	0	0%
34266	Frontier Ins Co	NY	1	0%	100.14%	1	-990	-99000%
41840	Allmerica Financial Benefit Ins Co	MI	1	0%	100.14%	2	-2	-100%
23108	Lumbermens Underwriting Alliance	MO	1	0%	100.14%	3	33	1100%
10642	Cherokee Ins Co	MI	1	0%	100.14%	1	1	100%
44148	Architects & Engineers Ins Co RRG	DE	0	0%	100.14%	0	47	0%
11977	Northwestern Natl Ins Co Seg Accnt	WI	0	0%	100.14%	0	-761	0%
14010	Crusader Ins Co	CA	0	0%	100.14%	0	100	0%
11622	Specialty Surplus Ins Co	IL	0	0%	100.14%	0	-2,254	0%
17400	Noetic Specialty Ins Co	IL	0	0%	100.14%	0	85	0%
19488	Amerisure Ins Co	MI	0	0%	100.14%	0	1	0%
20451	Midstates Rein Corp	IL	0	0%	100.14%	0	0	0%
20354	Sea Ins Co Of Amer	NY	0	0%	100.14%	0	-1	0%
20249	Central Natl Ins Co Of Omaha	NE	0	0%	100.14%	0	-10,919	0%
17736	Saucon Mut Ins Co	PA	0	0%	100.14%	0	0	0%
11460	Homestead Ins Co	PA	0	0%	100.14%	0	-34	0%
10691	Residential Ins Co Inc A RRG	HI	0	0%	100.14%	2	-2	-100%
12750	Evergreen Natl Ind Co	OH	0	0%	100.14%	0	-1	0%
10101	Premier Ins Exchange RRG	VT	0	0%	100.14%	163	-35	-21.47%
19615	American Reliable Ins Co	AZ	0	0%	100.14%	0	0	0%
21962	Pennsylvania General Ins Co	PA	0	0%	100.14%	0	-261	0%
21946	Camden Fire Ins Assoc	NJ	0	0%	100.14%	0	8	0%
21830	New England Ins Co	CT	0	0%	100.14%	0	-5,722	0%
21318	Coregis Ins Co	IN	0	0%	100.14%	46	1,674	3639.13%
20613	American Employers Ins Co	MA	0	0%	100.14%	0	444	0%

PENNSYLVANIA Insurance Department
2004 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
23663	National American Ins Co	OK	0	0%	100.14%	0	0	0%
23647	Mutual Service Cas Ins Co	MN	0	0%	100.14%	0	-2	0%
23280	The Cincinnati Indemnity Co	OH	0	0%	100.14%	0	0	0%
22241	Medmarc Cas Ins Co	VT	0	0%	100.14%	0	213	0%
22276	Stonewall Ins Co	RI	0	0%	100.14%	0	151	0%
20710	Century Ind Co	PA	0	0%	100.14%	0	42,364	0%
19399	AIU Ins Co	NY	0	0%	100.14%	0	-54	0%
18279	Bankers Standard Ins Co	PA	0	0%	100.14%	0	-1,667	0%
21296	Commercial Guaranty Cas Ins Co	IN	0	0%	100.14%	0	37	0%
13242	Titan Ind Co	TX	0	0%	100.14%	0	23	0%
22535	Seaboard Surety Co	NY	0	0%	100.14%	14	19	135.71%
20648	Employers Fire Ins Co	MA	0	0%	100.14%	0	-1	0%
19046	Travelers Cas Ins Co Of Amer	CT	0	0%	100.14%	0	16	0%
36838	General Agents Ins Co Of Amer Inc	OK	0	0%	100.14%	0	224	0%
33650	Mendota Ins Co	MN	0	0%	100.14%	0	0	0%
42226	Princeton Ins Co	NJ	0	0%	100.14%	1	6,518	651800%
44237	Mental Health RRG	VT	0	0%	100.14%	0	-38	0%
40134	SUA Ins Co	IL	0	0%	100.14%	0	-948	0%
38580	Great American Protection Ins Co	OH	0	0%	100.14%	0	-17	0%
38318	Republic Ins Co	TX	0	0%	100.14%	0	78	0%
35114	PMSLIC Ins Co	PA	0	0%	100.14%	12	156	1300%
39322	General Security Natl Ins Co	NY	0	0%	100.14%	0	-74	0%
38369	Northern Assur Co Of Amer	MA	0	0%	100.14%	0	1,097	0%
36455	Northbrook Ind Co	IL	0	0%	100.14%	0	-19	0%
33812	Reciprocal of America	VA	0	0%	100.14%	0	-104	0%
33588	First Liberty Ins Corp	IA	0	0%	100.14%	0	0	0%
37214	American States Preferred Ins Co	IN	0	0%	100.14%	0	0	0%
36420	Allianz Underwriters Ins Co	CA	0	0%	100.14%	10	-111	-1110%
36170	Travelers Cas Co Of CT	CT	0	0%	100.14%	0	-1	0%

PENNSYLVANIA Insurance Department
2004 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
36137	Travelers Commercial Ins Co	CT	0	0%	100.14%	0	-2	0%
35602	Ohic Ins Co	OH	0	0%	100.14%	0	34	0%
28649	Eastern Atlantic Ins Co	PA	0	0%	100.14%	0	-93	0%
38776	Folksamerica Rein Co	NY	0	0%	100.14%	0	-149	0%
37338	Pacific Ins Co	IL	0	0%	100.14%	0	-696	0%
33189	Monticello Ins Co	DE	0	0%	100.14%	0	-635	0%
25844	Union Ins Co	NE	0	0%	100.14%	0	21	0%
25224	Great Divide Ins Co	ND	0	0%	100.14%	0	4	0%
38261	Hartford Ins Co Of The Southeast	FL	0	0%	100.14%	0	0	0%
38148	North Sea Ins Co	NY	0	0%	100.14%	0	5	0%
31089	Republic Western Ins Co	AZ	0	0%	100.14%	0	-6	0%
29017	Professionals Advocate Ins Co	MD	0	0%	100.14%	0	-1	0%
27898	Americas Ins Co	LA	0	0%	100.14%	0	15	0%
27189	Associated Intl Ins Co	IL	0	0%	100.14%	0	-335	0%
41858	Great American Fidelity Ins Co	DE	0	0%	100.14%	1	35	3500%
35947	MT Mckinley Ins Co	DE	0	0%	100.14%	0	-28,256	0%
43117	American Equity Ins Co	AZ	0	0%	100.14%	0	1,623	0%
37303	Redland Ins Co	NJ	0	0%	100.14%	0	22	0%
37273	Axis Ins Co	IL	0	0%	100.14%	0	-1	0%
26611	Valiant Ins Co	IA	0	0%	100.14%	0	6	0%
37958	Acceptance Ins Co	NE	0	0%	100.14%	0	318	0%
26921	Everest Reins Co	DE	0	0%	100.14%	0	-88	0%
31135	Great American Security Ins Co	OH	0	0%	100.14%	1	4	400%
24449	Regent Ins Co	WI	0	0%	100.14%	0	12	0%
23434	Middlesex Ins Co	WI	0	0%	100.14%	0	0	0%
25496	TIG Ind Co	CA	0	0%	100.14%	0	-52	0%
23353	Meridian Security Ins Co	IN	0	0%	100.14%	0	0	0%
34231	Medical Liability Mut Ins Co	NY	0	0%	100.14%	3	-238	-7933.33%
28860	RLI Ind Co	IL	0	0%	100.14%	1	11	1100%

PENNSYLVANIA Insurance Department
2004 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
28665	Cincinnati Cas Co	OH	0	0%	100.14%	0	0	0%
27955	Commercial Risk Re-Ins Co	VT	0	0%	100.14%	0	-190	0%
26220	Yosemite Ins Co	IN	0	0%	100.14%	0	0	0%
25453	Nationwide Ins Co Of Amer	WI	0	0%	100.14%	0	0	0%
24503	Blue Ridge Ins Co	WI	0	0%	100.14%	0	339	0%
22691	Ace Ins Co Of IL	IL	0	0%	100.14%	0	0	0%
21822	First State Ins Co	CT	0	0%	100.14%	0	-2,235	0%
20850	Firemens Ins Co Of Newark NJ	NJ	0	0%	100.14%	0	-2,461	0%
26263	Erie Ins Co	PA	0	0%	100.14%	1	-40	-4000%
25763	Seaton Ins Co	RI	0	0%	100.14%	0	7	0%
22047	North Star Rein Corp	DE	0	0%	100.14%	0	249	0%
21482	Factory Mut Ins Co	RI	0	0%	100.14%	0	1,344	0%
20931	Atlanta Intl Ins Co	NY	0	0%	100.14%	0	0	0%
20583	XL Reins America Inc	NY	0	0%	100.14%	0	-313	0%
20052	National Liab & Fire Ins Co	CT	0	0%	100.14%	0	0	0%
14460	Podiatry Ins Co Of Amer A Mut Co	IL	0	0%	100.14%	1	0	0%
10803	Columbia Natl RRG Inc	VT	0	0%	100.14%	0	0	0%
18341	Insurance Corp Of NY	NY	0	0%	100.14%	0	331	0%
13838	Farmland Mut Ins Co	IA	0	0%	100.14%	0	0	0%
10819	American Equity Specialty Ins Co	CA	0	0%	100.14%	0	-41	0%
10238	Potomac Ins Co	PA	0	0%	100.14%	0	-160	0%
17230	Allstate Prop & Cas Ins Co	IL	0	0%	100.14%	0	0	0%
10389	Berkley Ins Co Of The Carolinas	NC	0	0%	100.14%	0	0	0%
10903	American Excess Ins Exchange RRG	VT	0	0%	100.14%	0	-251	0%
10499	DaimlerChrysler Ins Co	MI	0	0%	100.14%	0	-76	0%
10316	Appalachian Ins Co	RI	0	0%	100.14%	0	2	0%
10014	Affiliated Fm Ins Co	RI	0	0%	100.14%	0	0	0%
11100	Safeco Surplus Lines Ins Co	WA	0	0%	100.14%	0	-258	0%
11630	Jefferson Ins Co	NY	0	0%	100.14%	0	73	0%

PENNSYLVANIA Insurance Department
2004 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
10391	American Centennial Ins Co	DE	0	0%	100.14%	0	-2,693	0%
10227	American Rein Co	DE	0	0%	100.14%	0	39,193	0%
13137	Viking Ins Co Of WI	CO	0	0%	100.14%	0	1	0%
15709	Southern States Ins Exch	VA	-1	0%	100.14%	4	-12	-300%
32190	Constitution Ins Co	NY	-1	0%	100.14%	-1	99	-9900%
33600	LM Ins Corp	IA	-3	0.00%	100.14%	-4	-30	750%
20702	Ace Fire Underwriters Ins Co	PA	-3	0.00%	100.14%	56	241	430.36%
10115	Eastern Dentists Ins Co RRG	VT	-3	0.00%	100.14%	38	1	2.63%
19828	Argonaut-Midwest Ins Co	IL	-8	0.00%	100.14%	-172	3	-1.74%
12300	American Contractors Ins Co RRG	TX	-9	0.00%	100.14%	17	-1	-5.88%
29980	First Colonial Ins Co	FL	-12	0.00%	100.14%	10	0	0%
30562	American Manufacturers Mut Ins Co	IL	-183	-0.01%	100.13%	-175	-1,960	1120%
41807	Royal Surplus Lines Ins Co	CT	-280	-0.01%	100.12%	596	-1,842	-309.06%
22977	Lumbermens Mut Cas Co	IL	-315	-0.01%	100.10%	48	28,165	58677.08%
24902	Security Ins Co Of Hartford	CT	-431	-0.02%	100.08%	3,193	2,139	66.99%
10851	Everest Ind Ins Co	DE	-655	-0.03%	100.05%	-207	-138	66.67%
24678	Royal Ind Co	DE	-1,157	-0.05%	100%	1,970	3,514	178.38%
	655 Companies in the Report		**$2,163,019**	**100.00%**	**100.00%**	**$2,139,248**	**$1,575,379**	**73.64%**

END OF REPORT

PENNSYLVANIA Insurance Department
2004 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
16535	Zurich American Ins Co	NY	9,715	5.67%	19.47%	7,703	13,562	176.06%
19437	Lexington Ins Co	DE	9,100	5.31%	24.78%	8,690	7,180	82.62%
20281	Federal Ins Co	IN	7,713	4.50%	29.28%	7,190	23,727	330%
31127	Columbia Cas Co	IL	6,215	3.63%	32.91%	5,010	-782	-15.61%
14990	Pennsylvania Ntl Mut Cas Ins Co	PA	4,777	2.79%	35.70%	4,541	1,556	34.27%
21261	Electric Ins Co	MA	4,229	2.47%	38.17%	4,055	8,495	209.49%
23035	Liberty Mut Fire Ins Co	MA	4,217	2.46%	40.63%	4,166	893	21.44%
26387	Steadfast Ins Co	DE	3,883	2.27%	42.89%	4,063	5,695	140.17%
35378	Evanston Ins Co	IL	3,633	2.12%	45.01%	3,283	1,582	48.19%
17400	Noetic Specialty Ins Co	IL	3,409	1.99%	47.00%	3,793	1,884	49.67%
26301	Selective Way Ins Co	NJ	3,355	1.96%	48.96%	3,015	4,727	156.78%
24554	XL Ins Amer Inc	DE	3,120	1.82%	50.78%	2,876	6,041	210.05%
21105	North River Ins Co	NJ	3,079	1.80%	52.58%	2,114	1,338	63.29%
41181	Universal Underwriters Ins Co	KS	3,016	1.76%	54.34%	2,975	1,616	54.32%
24856	Admiral Ins Co	DE	2,908	1.70%	56.03%	2,251	487	21.63%
44520	Crum & Forster Specialty Ins Co	AZ	2,795	1.63%	57.66%	1,667	3,433	205.94%
35300	Allianz Global Risks US Ins Co	CA	2,780	1.62%	59.29%	3,329	2,957	88.83%
10677	Cincinnati Ins Co	OH	2,572	1.50%	60.79%	2,800	512	18.29%
22667	Ace American Ins Co	PA	2,533	1.48%	62.26%	1,460	13,139	899.93%
17370	Nautilus Ins Co	AZ	2,441	1.42%	63.69%	1,134	241	21.25%
30481	St Paul Surplus Lines Ins Co	DE	2,390	1.39%	65.08%	2,105	2,192	104.13%
22241	Medmarc Cas Ins Co	VT	2,361	1.38%	66.46%	1,937	10,640	549.30%
39993	Colony Ins Co	VA	2,270	1.32%	67.79%	2,183	753	34.49%
19380	American Home Assur Co	NY	2,238	1.31%	69.09%	1,955	2,853	145.93%
27960	Illinois Union Ins Co	IL	1,934	1.13%	70.22%	1,792	1,107	61.77%
13935	Federated Mut Ins Co	MN	1,723	1.01%	71.23%	1,720	1,209	70.29%
25135	State Automobile Mut Ins Co	OH	1,592	0.93%	72.15%	1,447	567	39.18%

PENNSYLVANIA Insurance Department
2004 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
23043	Liberty Mut Ins Co	MA	1,580	0.92%	73.08%	2,049	-7,084	-345.73%
25674	Travelers Property Cas Co Of Amer	CT	1,526	0.89%	73.97%	2,025	1,184	58.47%
21113	United States Fire Ins Co	DE	1,517	0.89%	74.85%	2,408	965	40.07%
42811	Gulf Underwriters Ins Co	CT	1,488	0.87%	75.72%	2,801	-434	-15.49%
26743	Maxum Ind Co	DE	1,480	0.86%	76.58%	1,311	414	31.58%
21857	American Ins Co	NE	1,385	0.81%	77.39%	1,284	12,116	943.61%
23787	Nationwide Mut Ins Co	OH	1,380	0.81%	78.20%	1,347	29	2.15%
41297	Scottsdale Ins Co	OH	1,323	0.77%	78.97%	1,243	493	39.66%
10172	Westchester Surplus Lines Ins Co	GA	1,317	0.77%	79.74%	817	601	73.56%
24147	Old Republic Ins Co	PA	1,310	0.76%	80.50%	1,169	488	41.75%
19445	National Union Fire Ins Co Of Pitts	PA	1,307	0.76%	81.26%	1,233	-359	-29.12%
33138	Landmark Amer Ins Co	OK	1,260	0.74%	82.00%	1,113	657	59.03%
38989	Chubb Custom Ins Co	DE	1,256	0.73%	82.73%	1,175	1,003	85.36%
20079	National Fire & Marine Ins Co	NE	1,245	0.73%	83.46%	1,251	219	17.51%
19682	Hartford Fire In Co	CT	1,091	0.64%	84.10%	1,025	4,328	422.24%
37532	Great American E&S Ins Co	DE	1,090	0.64%	84.73%	1,139	779	68.39%
41343	Gerling Amer Ins Co	NY	999	0.58%	85.32%	997	-660	-66.20%
35351	American Empire Surplus Lns Ins Co	DE	952	0.56%	85.87%	726	120	16.53%
32441	Penn Natl Security Ins Co	PA	925	0.54%	86.41%	912	237	25.99%
19259	Selective Ins Co Of SC	SC	903	0.53%	86.94%	820	1,091	133.05%
26271	Erie Ins Exch	PA	899	0.52%	87.46%	882	146	16.55%
23779	Nationwide Mut Fire Ins Co	OH	747	0.44%	87.90%	712	66	9.27%
37974	MT Hawley Ins Co	IL	734	0.43%	88.33%	809	312	38.57%
24775	St Paul Guardian Ins Co	MN	701	0.41%	88.73%	627	599	95.53%
20346	Pacific Ind Co	WI	683	0.40%	89.13%	799	-1,131	-141.55%
37362	General Star Ind Co	CT	674	0.39%	89.53%	561	-533	-95.01%
42404	Liberty Ins Corp	IL	670	0.39%	89.92%	627	332	52.95%

PENNSYLVANIA Insurance Department
2004 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
13196	Western World Ins Co	NH	649	0.38%	90.30%	598	215	35.95%
14168	Harleysville Mut Ins Co	PA	633	0.37%	90.67%	633	103	16.27%
19429	Insurance Co Of The State Of PA	PA	597	0.35%	91.01%	83	49	59.04%
21180	Sentry Select Ins Co	WI	550	0.32%	91.34%	561	684	121.93%
14974	Pennsylvania Lumbermens Mut Ins	PA	539	0.31%	91.65%	537	672	125.14%
37982	Tudor Ins Co	NH	538	0.31%	91.96%	544	133	24.45%
24791	St Paul Mercury Ins Co	MN	515	0.30%	92.26%	1,123	780	69.46%
20303	Great Northern Ins Co	MN	445	0.26%	92.52%	403	285	70.72%
22322	Greenwich Ins Co	DE	444	0.26%	92.78%	568	2,728	480.28%
24384	Fairmont Specialty Ins Co	DE	418	0.24%	93.03%	382	81	21.20%
40142	American Zurich Ins Co	IL	400	0.23%	93.26%	422	205	48.58%
39020	Essex Ins Co	DE	384	0.22%	93.48%	169	-150	-88.76%
37877	Nationwide Prop & Cas Ins Co	OH	382	0.22%	93.71%	321	4	1.25%
24988	Sentry Ins A Mut Co	WI	366	0.21%	93.92%	323	8	2.48%
21326	Empire Fire & Marine Ins Co	NE	363	0.21%	94.13%	385	87	22.60%
14982	Penn Millers Ins Co	PA	352	0.21%	94.34%	281	9	3.20%
20494	Transportation Ins Co	IL	340	0.20%	94.54%	327	-478	-146.18%
21881	National Surety Corp	IL	319	0.19%	94.72%	336	73	21.73%
32859	Penn-Amer Ins Co	PA	310	0.18%	94.90%	258	58	22.48%
37257	Insurance Corp Of Hannover	IL	301	0.18%	95.08%	242	-4	-1.65%
40827	Virginia Surety Co Inc	IL	261	0.15%	95.23%	142	-15	-10.56%
20478	National Fire Ins Co Of Hartford	CT	257	0.15%	95.38%	243	392	161.32%
23809	Granite State Ins Co	PA	256	0.15%	95.53%	233	110	47.21%
12572	Selective Ins Co Of Amer	NJ	249	0.15%	95.68%	224	184	82.14%
33022	AXA Corp Solutions Ins Co	NY	239	0.14%	95.82%	240	96	40%
14621	Motorists Mut Ins Co	OH	236	0.14%	95.95%	230	7	3.04%
21121	Westchester Fire Ins Co	NY	235	0.14%	96.09%	163	10,751	6595.71%

PENNSYLVANIA Insurance Department
2004 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
24112	Westfield Ins Co	OH	234	0.14%	96.23%	170	409	240.59%
10833	Gemini Ins Co	DE	230	0.13%	96.36%	133	63	47.37%
15610	AXIS Specialty Ins Co	CT	225	0.13%	96.49%	223	106	47.53%
26069	Wausau Business Ins Co	WI	218	0.13%	96.62%	140	6	4.29%
20508	Valley Forge Ins Co	IN	208	0.12%	96.74%	189	43	22.75%
24074	Ohio Cas Ins Co	OH	208	0.12%	96.86%	137	36	26.28%
12203	James River Ins Co	OH	204	0.12%	96.98%	161	63	39.13%
42846	Atlantic Cas Ins Co	NC	204	0.12%	97.10%	173	72	41.62%
36463	Discover Prop & Cas Ins Co	IL	200	0.12%	97.22%	150	-131	-87.33%
21415	Employers Mut Cas Co	IA	196	0.11%	97.33%	165	1	0.61%
20362	Mitsui Sumitomo Ins Co of Amer	NY	195	0.11%	97.44%	162	68	41.98%
13056	RLI Ins Co	IL	193	0.11%	97.56%	148	122	82.43%
10476	Steel Tank Ins Co RRG	VT	189	0.11%	97.67%	189	54	28.57%
29459	Twin City Fire Ins Co Co	IN	188	0.11%	97.78%	749	-24	-3.20%
27987	Northfield Ins Co	IA	184	0.11%	97.88%	162	-247	-152.47%
25887	US Fidelity & Guaranty Co	MD	180	0.11%	97.99%	228	1,644	721.05%
19410	Commerce & Industry Ins Co	NY	177	0.10%	98.09%	163	100	61.35%
34207	Westport Ins Corp	MO	170	0.10%	98.19%	161	132	81.99%
31348	Crum & Forster Ind Co	DE	165	0.10%	98.29%	213	-71	-33.33%
25658	Travelers Ind Co	CT	157	0.09%	98.38%	-246	8,314	-3379.67%
26042	Wausau Underwriters Ins Co	WI	154	0.09%	98.47%	129	672	520.93%
12260	Campmed Cas & Ind Co Inc MD	MD	149	0.09%	98.56%	146	9	6.16%
12262	Pennsylvania Manufacturers Asn Ins C	PA	139	0.08%	98.64%	259	-779	-300.77%
36897	Manufacturers Alliance Ins Co	PA	134	0.08%	98.72%	151	81	53.64%
20427	American Cas Co Of Reading PA	PA	119	0.07%	98.79%	146	61	41.78%
37150	Western Heritage Ins Co	AZ	117	0.07%	98.85%	137	74	54.01%
20486	Transcontinental Ins Co	NY	116	0.07%	98.92%	141	-469	-332.62%

PENNSYLVANIA Insurance Department
2004 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
20060	National Ind Co Of Mid-Amer	IA	112	0.07%	98.99%	114	33	28.95%
14400	Lititz Mut Ins Co	PA	112	0.07%	99.05%	103	0	0%
19489	Allied World Assur Co US Inc	DE	111	0.06%	99.12%	173	105	60.69%
25879	Fidelity & Guaranty Ins Underwriters	WI	103	0.06%	99.18%	84	881	1048.81%
10932	Starr Excess Liability Ins Co Ltd	DE	102	0.06%	99.24%	75	-210	-280%
20095	Bituminous Cas Corp	IL	98	0.06%	99.29%	98	31	31.63%
11126	Sompo Japan Ins Co of Amer	NY	92	0.05%	99.35%	80	950	1187.50%
27154	Atlantic Specialty Ins Co	NY	88	0.05%	99.40%	43	11	25.58%
24198	Peerless Ins Co	NH	87	0.05%	99.45%	89	-70	-78.65%
20443	Continental Cas Co	IL	78	0.05%	99.50%	362	860	237.57%
14044	Goodville Mut Cas Co	PA	77	0.04%	99.54%	72	-3	-4.17%
20699	Ace Prop & Cas Ins Co	PA	68	0.04%	99.58%	65	13,708	21089.23%
25038	North American Capacity Ins Co	NH	68	0.04%	99.62%	30	-31	-103.33%
21407	Emcasco Ins Co	IA	67	0.04%	99.66%	73	-1	-1.37%
36940	Indian Harbor Ins Co	ND	65	0.04%	99.70%	186	2,155	1158.60%
40258	American Intl South Ins Co	PA	63	0.04%	99.73%	62	30	48.39%
11045	Excelsior Ins Co	NH	63	0.04%	99.77%	46	-11	-23.91%
35386	Fidelity & Guaranty Ins Co	IA	62	0.04%	99.81%	99	541	546.46%
23817	Illinois Natl Ins Co	IL	61	0.04%	99.84%	45	21	46.67%
41424	Pennsylvania Manufacturers Ind Co	PA	56	0.03%	99.87%	75	22	29.33%
35416	Us Underwriters Ins Co	ND	54	0.03%	99.91%	46	-4	-8.70%
44393	West American Ins Co	IN	51	0.03%	99.94%	57	4	7.02%
41335	United Natl Specialty Ins Co	WI	49	0.03%	99.96%	27	-469	-1737.04%
35505	Rockwood Cas Ins Co	PA	46	0.03%	99.99%	46	9	19.57%
24015	Northland Ins Co	MN	43	0.03%	100.02%	55	27	49.09%
20087	National Ind Co	NE	42	0.02%	100.04%	41	-7	-17.07%
25682	Travelers Ind Co Of CT	CT	40	0.02%	100.06%	32	-36	-112.50%

PENNSYLVANIA Insurance Department
2004 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
24066	American Fire & Cas Co	OH	38	0.02%	100.09%	35	-34	-97.14%
28304	Federated Service Ins Co	MN	37	0.02%	100.11%	31	8	25.81%
17159	Usf Ins Co	PA	36	0.02%	100.13%	27	0	0%
19690	American Economy Ins Co	IN	36	0.02%	100.15%	21	4	19.05%
22217	Gulf Ins Co	CT	34	0.02%	100.17%	21	-1,394	-6638.10%
21784	Firemens Ins Co Of Washington DC	DE	33	0.02%	100.19%	24	98	408.33%
23841	New Hampshire Ins Co	PA	32	0.02%	100.21%	25	-30	-120%
21873	Firemans Fund Ins Co	CA	29	0.02%	100.22%	43	21,256	49432.56%
20397	Vigilant Ins Co	NY	27	0.02%	100.24%	29	209	720.69%
38970	Markel Ins Co	IL	27	0.02%	100.26%	8	12	150%
12904	Tokio Marine & Nichido Fire Ins Co	NY	27	0.02%	100.27%	26	-32	-123.08%
29874	North American Specialty Ins Co	NH	27	0.02%	100.29%	17	-1	-5.88%
21199	Arch Speciality Ins Co	WI	27	0.02%	100.30%	295	125	42.37%
25984	Graphic Arts Mut Ins Co	NY	25	0.01%	100.32%	19	19	100%
19704	American States Ins Co	IN	24	0.01%	100.33%	47	1	2.13%
24295	Providence Washington Ins Co	RI	24	0.01%	100.35%	28	0	0%
25127	State Auto Prop & Cas Ins Co	SC	23	0.01%	100.36%	17	5	29.41%
14265	Indiana Lumbermens Mut Ins Co	IN	21	0.01%	100.37%	17	19	111.76%
41769	Athena Assur Co	MN	19	0.01%	100.38%	19	12	63.16%
24414	General Cas Co Of WI	WI	18	0.01%	100.39%	19	14	73.68%
34916	First Specialty Ins Corp	MO	15	0.01%	100.40%	6	1	16.67%
24171	Netherlands Ins Co The	NH	15	0.01%	100.41%	11	1	9.09%
19232	Allstate Ins Co	IL	14	0.01%	100.42%	17	99,361	584476.47%
19372	Northern Ins Co Of NY	NY	14	0.01%	100.43%	14	296	2114.29%
13064	United Natl Ins Co	PA	14	0.01%	100.44%	14	0	0%
31325	Acadia Ins Co	ME	14	0.01%	100.44%	13	0	0%
13331	American Hardware Mut Ins Co	OH	14	0.01%	100.45%	14	1	7.14%

PENNSYLVANIA Insurance Department
2004 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
10472	Capitol Ind Corp	WI	14	0.01%	100.46%	13	2	15.38%
24899	Alea North America Ins Co	NY	12	0.01%	100.47%	9	5	55.56%
10328	Capitol Specialty Ins Corp	WI	11	0.01%	100.47%	4	1	25%
17558	Old Guard Ins Co	PA	11	0.01%	100.48%	42	15	35.71%
36684	Riverport Ins Co	MN	11	0.01%	100.49%	11	6	54.55%
30104	Hartford Underwriters Ins Co	CT	11	0.01%	100.49%	1	4	400%
14370	Lebanon Mut Ins Co	PA	11	0.01%	100.50%	13	0	0%
16691	Great American Ins Co	OH	10	0.01%	100.50%	5	35	700%
16187	AXA Re Prop & Cas Ins Co	DE	10	0.01%	100.51%	10	10	100%
10657	First Mercury Ins Co	IL	9	0.01%	100.52%	2	0	0%
21334	Empire Ind Ins Co	OK	8	0.00%	100.52%	8	10	125%
29963	United Farm Family Ins Co	NY	8	0.00%	100.53%	7	0	0%
22551	Mitsui Sumitomo Ins USA Inc	NY	6	0.00%	100.53%	7	4	57.14%
39926	Selective Ins Co Of The Southeast	NC	6	0.00%	100.53%	7	8	114.29%
23329	Merchants Mut Ins Co	NY	6	0.00%	100.54%	5	0	0%
11150	Arch Ins Co	MO	6	0.00%	100.54%	2	2	100%
18376	Hermitage Ins Co	NY	5	0.00%	100.54%	4	0	0%
19895	Atlantic Mut Ins Co	NY	5	0.00%	100.55%	12	-21	-175%
14478	Mercer Ins Co	PA	5	0.00%	100.55%	3	10	333.33%
38962	Genesis Ins Co	CT	5	0.00%	100.55%	22	54	245.45%
14141	Harford Mut Ins Co	MD	5	0.00%	100.55%	6	-2	-33.33%
40100	Firstline Natl Ins Co	MD	4	0.00%	100.56%	4	-12	-300%
35726	Providence Washington Ins Co Of NY	NY	4	0.00%	100.56%	3	0	0%
20109	Bituminous Fire & Marine Ins Co	IL	4	0.00%	100.56%	4	172	4300%
25666	Travelers Ind Co Of Amer	CT	3	0.00%	100.56%	11	119	1081.82%
21458	Employers Ins of Wausau	WI	3	0.00%	100.56%	10	3,982	39820%
26344	Great American Assur Co	OH	3	0.00%	100.57%	2	0	0%

PENNSYLVANIA Insurance Department
2004 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
14788	Natl Grange Mut Ins Co	FL	3	0.00%	100.57%	4	0	0%
13692	Donegal Mut Ins Co	PA	3	0.00%	100.57%	3	0	0%
10120	Everest Natl Ins Co	AZ	2	0.00%	100.57%	1	0	0%
24724	First Natl Ins Co Of Amer	WA	2	0.00%	100.57%	0	0	0%
29424	Hartford Cas Ins Co	IN	2	0.00%	100.57%	9	299	3322.22%
37478	Hartford Ins Co Of The Midwest	IN	2	0.00%	100.57%	2	20	1000%
13528	Brotherhood Mut Ins Co	IN	1	0.00%	100.57%	1	0	0%
22187	Greater NY Mut Ins Co	NY	1	0.00%	100.58%	1	0	0%
25615	Charter Oak Fire Ins Co	CT	1	0.00%	100.58%	1	25	2500%
14486	Merchants & Business Mens Mut Ins Co	PA	1	0.00%	100.58%	1	31	3100%
22136	Great American Ins Co of NY	NY	1	0.00%	100.58%	1	12	1200%
28932	Markel American Ins Co	VA	1	0.00%	100.58%	1	0	0%
28223	Nationwide Agribusiness Ins Co	IA	1	0.00%	100.58%	0	0	0%
27138	Kemper Cas Ins Co	IL	1	0.00%	100.58%	1	1,683	168300%
42048	Diamond State Ins Co	IN	1	0.00%	100.58%	1	-414	-41400%
23108	Lumbermens Underwriting Alliance	MO	1	0.00%	100.58%	1	22	2200%
23396	Amerisure Mut Ins Co	MI	1	0.00%	100.58%	2	-1	-50%
18023	Star Ins Co	MI	1	0.00%	100.58%	2	2	100%
12831	State Natl Ins Co Inc	TX	1	0.00%	100.58%	1	0	0%
10389	Berkley Ins Co Of The Carolinas	NC	0	0%	100.58%	0	0	0%
20710	Century Ind Co	PA	0	0%	100.58%	0	17,493	0%
19399	AIU Ins Co	NY	0	0%	100.58%	0	52	0%
21849	American Automobile Ins Co	MO	0	0%	100.58%	0	-1	0%
11401	Guaranty Natl Ins Co	CO	0	0%	100.58%	0	0	0%
26611	Valiant Ins Co	IA	0	0%	100.58%	0	13	0%
25534	TIG Ins Co	CA	0	0%	100.58%	1	-2,134	-213400%
21962	Pennsylvania General Ins Co	PA	0	0%	100.58%	0	0	0%

PENNSYLVANIA Insurance Department
2004 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
20613	American Employers Ins Co	MA	0	0%	100.58%	0	551	0%
19062	Automobile Ins Co Of Hartford CT	CT	0	0%	100.58%	0	0	0%
14613	Montgomery Mut Ins Co	MD	0	0%	100.58%	0	-10	0%
11991	National Cas Co	WI	0	0%	100.58%	0	-1	0%
11622	Specialty Surplus Ins Co	IL	0	0%	100.58%	0	533	0%
19070	Standard Fire Ins Co	CT	0	0%	100.58%	0	-430	0%
19038	Travelers Cas & Surety Co	CT	0	0%	100.58%	0	1,238	0%
33600	LM Ins Corp	IA	0	0%	100.58%	0	-3	0%
34690	Property & Cas Ins Co Of Hartford	IN	0	0%	100.58%	0	-88	0%
26263	Erie Ins Co	PA	0	0%	100.58%	0	0	0%
25763	Seaton Ins Co	RI	0	0%	100.58%	0	0	0%
22713	Insurance Co Of North Amer	PA	0	0%	100.58%	-8	1,487	-18587.50%
22292	Hanover Ins Co	NH	0	0%	100.58%	0	0	0%
19305	Assurance Co Of Amer	NY	0	0%	100.58%	0	41	0%
39640	Firemans Fund Ins Co Of OH	OH	0	0%	100.58%	0	3	0%
37958	Acceptance Ins Co	NE	0	0%	100.58%	0	-738	0%
35289	Continental Ins Co	SC	0	0%	100.58%	0	3	0%
38318	Republic Ins Co	TX	0	0%	100.58%	0	19	0%
41483	Farmington Cas Co	CT	0	0%	100.58%	0	2	0%
39322	General Security Natl Ins Co	NY	0	0%	100.58%	0	-204	0%
38369	Northern Assur Co Of Amer	MA	0	0%	100.58%	0	0	0%
36455	Northbrook Ind Co	IL	0	0%	100.58%	0	35	0%
25445	TIG Specialty Ins Corp	CA	0	0%	100.58%	0	11	0%
43575	Indemnity Ins Co Of North Amer	PA	0	0%	100.58%	0	304	0%
42072	INA Surplus Ins Co	PA	0	0%	100.58%	0	-7	0%
36838	General Agents Ins Co Of Amer Inc	OK	0	0%	100.58%	0	433	0%
31194	Travelers Cas & Surety Co Of Amer	CT	0	0%	100.58%	0	43	0%

PENNSYLVANIA Insurance Department
2004 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
26883	American Intl Specialty Lines Ins Co	AK	0	0%	100.58%	0	138	0%
26832	Great American Alliance Ins Co	OH	0	0%	100.58%	0	-1	0%
26522	Mount Vernon Fire Ins Co	PA	0	0%	100.58%	0	-5	0%
25844	Union Ins Co	NE	0	0%	100.58%	0	2	0%
25623	Phoenix Ins Co	CT	0	0%	100.58%	0	5	0%
20559	General Security Ind Co of AZ	AZ	0	0%	100.58%	0	-2	0%
10316	Appalachian Ins Co	RI	0	0%	100.58%	0	8,431	0%
10014	Affiliated Fm Ins Co	RI	0	0%	100.58%	0	-8,859	0%
34622	Glens Falls Ins Co	IL	0	0%	100.58%	0	-415	0%
41858	Great American Fidelity Ins Co	DE	0	0%	100.58%	0	0	0%
39217	QBE Ins Corp	PA	0	0%	100.58%	0	0	0%
44784	Fairfield Ins Co	CT	0	0%	100.58%	0	0	0%
43117	American Equity Ins Co	AZ	0	0%	100.58%	0	-31	0%
37273	Axis Ins Co	IL	0	0%	100.58%	0	0	0%
36420	Allianz Underwriters Ins Co	CA	0	0%	100.58%	0	26,081	0%
36170	Travelers Cas Co Of CT	CT	0	0%	100.58%	0	0	0%
36137	Travelers Commercial Ins Co	CT	0	0%	100.58%	0	0	0%
39608	Nutmeg Ins Co	CT	0	0%	100.58%	0	-42	0%
34991	Genesis Ind Ins Co	ND	0	0%	100.58%	0	-2	0%
34118	Colony Natl Ins Co	VA	0	0%	100.58%	5	0	0%
33189	Monticello Ins Co	DE	0	0%	100.58%	0	-44	0%
20702	Ace Fire Underwriters Ins Co	PA	0	0%	100.58%	0	100	0%
20230	Central Mut Ins Co	OH	0	0%	100.58%	0	0	0%
19909	Centennial Ins Co	NY	0	0%	100.58%	0	-1	0%
19801	Argonaut Ins Co	CA	0	0%	100.58%	0	-10	0%
19046	Travelers Cas Ins Co Of Amer	CT	0	0%	100.58%	0	6	0%
10725	Liberty Surplus Ins Corp	NH	0	0%	100.58%	-2	0	0%

PENNSYLVANIA Insurance Department
2004 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
35947	MT Mckinley Ins Co	DE	0	0%	100.58%	0	24,783	0%
35408	Sirius Amer Ins Co	DE	0	0%	100.58%	1	0	0%
25895	United States Liability Ins Co	PA	0	0%	100.58%	0	0	0%
24503	Blue Ridge Ins Co	WI	0	0%	100.58%	0	-86	0%
24104	Ohio Farmers Ins Co	OH	0	0%	100.58%	0	21	0%
20850	Firemens Ins Co Of Newark NJ	NJ	0	0%	100.58%	0	155	0%
20532	Clarendon Natl Ins Co	NJ	0	0%	100.58%	0	-21	0%
20052	National Liab & Fire Ins Co	CT	0	0%	100.58%	0	0	0%
19402	Birmingham Fire Ins Co Of PA	PA	0	0%	100.58%	0	25	0%
19356	Maryland Cas Co	MD	0	0%	100.58%	0	326	0%
19488	Amerisure Ins Co	MI	0	0%	100.58%	0	0	0%
24732	General Ins Co Of Amer	WA	0	0%	100.58%	1	0	0%
23434	Middlesex Ins Co	WI	0	0%	100.58%	0	0	0%
22748	Pacific Employers Ins Co	PA	0	0%	100.58%	45	4,537	10082.22%
16551	Savers Prop & Cas Ins Co	MO	0	0%	100.58%	0	0	0%
33588	First Liberty Ins Corp	IA	0	0%	100.58%	0	0	0%
18279	Bankers Standard Ins Co	PA	0	0%	100.58%	0	0	0%
11967	General Star Natl Ins Co	OH	0	0%	100.58%	0	15	0%
20931	Atlanta Intl Ins Co	NY	0	0%	100.58%	0	497	0%
26921	Everest Reins Co	DE	0	0%	100.58%	0	-20,499	0%
24325	York Ins Co	RI	0	0%	100.58%	0	0	0%
23663	National American Ins Co	OK	0	0%	100.58%	0	0	0%
23647	Mutual Service Cas Ins Co	MN	0	0%	100.58%	0	0	0%
15709	Southern States Ins Exch	VA	-1	0.00%	100.58%	3	0	0%
19224	St Paul Protective Ins Co	IL	-1	0.00%	100.58%	17	168	988.24%
20621	OneBeacon America Ins Co	MA	-1	0.00%	100.58%	0	-11,814	0%
32190	Constitution Ins Co	NY	-1	0.00%	100.58%	-1	-2	200%

PENNSYLVANIA Insurance Department
2004 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
24740	Safeco Ins Co Of Amer	WA	-2	0.00%	100.58%	-2	228	-11400%
22918	American Motorists Ins Co	IL	-7	0.00%	100.57%	-7	645	-9214.29%
21970	OneBeacon Ins Co	PA	-7	0.00%	100.57%	-2	80	-4000%
24902	Security Ins Co Of Hartford	CT	-9	-0.01%	100.56%	41	-229	-558.54%
25976	Utica Mut Ins Co	NY	-13	-0.01%	100.56%	-12	-166	1383.33%
21865	Associated Ind Corp	CA	-16	-0.01%	100.55%	5	-4	-80%
22977	Lumbermens Mut Cas Co	IL	-79	-0.05%	100.50%	-78	5,121	-6565.38%
22357	Hartford Accid & Ind Co	CT	-82	-0.05%	100.45%	-82	822	-1002.44%
41807	Royal Surplus Lines Ins Co	CT	-85	-0.05%	100.40%	43	-310	-720.93%
30562	American Manufacturers Mut Ins Co	IL	-189	-0.11%	100.29%	-189	1,828	-967.20%
43095	Clarendon Amer Ins Co	NJ	-235	-0.14%	100.16%	11	-417	-3790.91%
24678	Royal Ind Co	DE	-269	-0.16%	100%	392	-9,211	-2349.74%
	311 Companies in the Report		**$171,379**	**100.00%**	**100.00%**	**$162,317**	**$358,947**	**221.14%**

END OF REPORT

PENNSYLVANIA Insurance Department
2004 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	123,536	22.69%	22.69%	124,938	111,470	89.22%
23787	Nationwide Mut Ins Co	OH	71,855	13.20%	35.89%	72,642	51,731	71.21%
24260	Progressive Cas Ins Co	OH	31,170	5.73%	41.61%	29,898	17,664	59.08%
17957	American Independent Ins Co	PA	23,334	4.29%	45.90%	22,390	22,626	101.05%
38628	Progressive Northern Ins Co	WI	18,569	3.41%	49.31%	20,591	11,648	56.57%
23779	Nationwide Mut Fire Ins Co	OH	14,023	2.58%	51.88%	13,284	10,980	82.66%
23035	Liberty Mut Fire Ins Co	MA	13,207	2.43%	54.31%	9,188	11,249	122.43%
35882	Geico General Ins Co	MD	11,486	2.11%	56.42%	10,654	8,471	79.51%
16322	Progressive Halcyon Ins Co	OH	10,753	1.98%	58.40%	10,327	6,338	61.37%
10806	Farmers New Century Ins Co	IL	8,227	1.51%	59.91%	8,962	5,363	59.84%
25941	United Services Auto Assoc	TX	7,757	1.42%	61.33%	7,863	5,124	65.17%
37478	Hartford Ins Co Of The Midwest	IN	6,969	1.28%	62.61%	6,795	3,389	49.87%
38130	Travelers Personal Ins Co	CT	6,627	1.22%	63.83%	5,189	5,763	111.06%
26263	Erie Ins Co	PA	6,599	1.21%	65.04%	6,562	14,701	224.03%
14990	Pennsylvania Ntl Mut Cas Ins Co	PA	6,495	1.19%	66.23%	6,380	4,872	76.36%
25968	USAA Cas Ins Co	TX	6,360	1.17%	67.40%	6,374	2,551	40.02%
35289	Continental Ins Co	SC	5,967	1.10%	68.50%	6,805	5,087	74.75%
22063	Government Employees Ins Co	MD	5,947	1.09%	69.59%	5,749	15,237	265.04%
19232	Allstate Ins Co	IL	5,680	1.04%	70.63%	5,924	68,649	1158.83%
34690	Property & Cas Ins Co Of Hartford	IN	5,641	1.04%	71.67%	4,999	3,796	75.94%
11738	Leader Ins Co	OH	5,387	0.99%	72.66%	7,131	2,003	28.09%
33588	First Liberty Ins Corp	IA	5,325	0.98%	73.64%	4,006	3,569	89.09%
36587	AIG Natl Ins Co Inc	NY	4,707	0.86%	74.50%	4,209	3,095	73.53%
19399	AIU Ins Co	NY	4,524	0.83%	75.33%	4,447	2,255	50.71%
35696	Harleysville Preferred Ins Co	PA	4,345	0.80%	76.13%	4,630	3,212	69.37%
22055	Geico Ind Co	MD	4,304	0.79%	76.92%	3,998	2,687	67.21%
10061	Leader Specialty Ins Co	IN	4,084	0.75%	77.67%	2,385	1,131	47.42%

PENNSYLVANIA Insurance Department
2004 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
44393	West American Ins Co	IN	3,959	0.73%	78.40%	3,983	5,371	134.85%
32352	LM Property and Casualty Ins. Co.	IN	3,397	0.62%	79.02%	5,126	-15,417	-300.76%
41491	Geico Cas Co	MD	3,320	0.61%	79.63%	3,009	2,627	87.30%
25453	Nationwide Ins Co Of Amer	WI	3,309	0.61%	80.24%	1,874	1,531	81.70%
19070	Standard Fire Ins Co	CT	3,248	0.60%	80.84%	3,246	7,051	217.22%
24198	Peerless Ins Co	NH	3,227	0.59%	81.43%	3,403	4,299	126.33%
25623	Phoenix Ins Co	CT	3,181	0.58%	82.01%	3,250	2,201	67.72%
36447	LM General Ins Co	DE	2,699	0.50%	82.51%	4,080	2,725	66.79%
32220	American Intl Ins Co	NY	2,668	0.49%	83.00%	2,254	-4,339	-192.50%
23760	Nationwide General Ins Co	OH	2,650	0.49%	83.49%	2,691	1,810	67.26%
19976	Amica Mut Ins Co	RI	2,357	0.43%	83.92%	2,286	1,265	55.34%
14044	Goodville Mut Cas Co	PA	2,242	0.41%	84.33%	2,261	1,601	70.81%
36145	Travelers Personal Security Ins Co	CT	2,238	0.41%	84.74%	1,932	2,282	118.12%
25615	Charter Oak Fire Ins Co	CT	2,192	0.40%	85.14%	2,135	1,286	60.23%
35585	Flagship City Ins Co	PA	2,178	0.40%	85.54%	2,264	2,081	91.92%
30503	Shelby Cas Ins Comp	IL	2,130	0.39%	85.94%	2,137	2,048	95.84%
40983	Harleysville Pennland Ins Co	PA	2,068	0.38%	86.32%	2,420	1,641	67.81%
25658	Travelers Ind Co	CT	2,017	0.37%	86.69%	2,085	5,136	246.33%
19658	Bristol West Ins Co	PA	1,969	0.36%	87.05%	1,768	1,487	84.11%
14621	Motorists Mut Ins Co	OH	1,942	0.36%	87.40%	1,945	3,037	156.14%
11215	Safeco Ins Co Of IN	IN	1,856	0.34%	87.74%	1,424	2,076	145.79%
10195	Leader Preferred Ins Co	OH	1,796	0.33%	88.07%	953	604	63.38%
10915	Unitrin Direct Property & Cas Co	IL	1,789	0.33%	88.40%	1,391	703	50.54%
24066	American Fire & Cas Co	OH	1,781	0.33%	88.73%	1,780	1,290	72.47%
22225	AIG Preferred Ins Co	PA	1,726	0.32%	89.05%	2,429	1,382	56.90%
42447	National General Assur Co	MO	1,694	0.31%	89.36%	1,391	1,084	77.93%
20788	Buckeye Union Ins Co	IL	1,673	0.31%	89.67%	1,280	787	61.48%

PENNSYLVANIA Insurance Department
2004 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	1,624	0.30%	89.96%	1,569	1,102	70.24%
14664	Mutual Benefit Ins Co	PA	1,590	0.29%	90.26%	1,623	1,361	83.86%
19380	American Home Assur Co	NY	1,589	0.29%	90.55%	1,610	640	39.75%
37877	Nationwide Prop & Cas Ins Co	OH	1,549	0.28%	90.83%	1,749	1,382	79.02%
19259	Selective Ins Co Of SC	SC	1,528	0.28%	91.11%	1,508	2,102	139.39%
16063	Unitrin Auto & Home Ins Co	NY	1,516	0.28%	91.39%	1,377	896	65.07%
25682	Travelers Ind Co Of CT	CT	1,467	0.27%	91.66%	1,382	428	30.97%
17230	Allstate Prop & Cas Ins Co	IL	1,453	0.27%	91.93%	1,354	3,840	283.60%
44180	Mountain Laurel Assur Co	PA	1,385	0.25%	92.18%	1,495	904	60.47%
34339	Metropolitan Grp Prop & Cas Ins Co	RI	1,381	0.25%	92.44%	1,390	1,074	77.27%
12777	Chubb Ind Ins Co	NY	1,366	0.25%	92.69%	1,247	740	59.34%
42404	Liberty Ins Corp	IL	1,357	0.25%	92.94%	1,091	825	75.62%
40169	Metropolitan Cas Ins Co	RI	1,324	0.24%	93.18%	1,274	965	75.75%
25321	Metropolitan Drt Prop & Cas Ins Co	RI	1,224	0.22%	93.40%	1,259	26	2.07%
23833	New Hampshire Ind Co Inc	PA	1,207	0.22%	93.63%	1,781	36	2.02%
12122	New Jersey Manufacturers Ins Co	NJ	1,182	0.22%	93.84%	1,050	1,218	116%
11000	Sentinel Ins Co Ltd	CT	1,176	0.22%	94.06%	917	1,179	128.57%
29459	Twin City Fire Ins Co Co	IN	1,149	0.21%	94.27%	1,126	969	86.06%
36170	Travelers Cas Co Of CT	CT	1,135	0.21%	94.48%	1,160	725	62.50%
22357	Hartford Accid & Ind Co	CT	1,131	0.21%	94.69%	1,291	1,079	83.58%
25127	State Auto Prop & Cas Ins Co	SC	1,126	0.21%	94.89%	1,113	504	45.28%
27928	Amex Assur Co	IL	1,119	0.21%	95.10%	1,080	804	74.44%
25712	Esurance Ins Co	OK	1,043	0.19%	95.29%	964	482	50%
10226	Unitrin Direct Ins Co	IL	967	0.18%	95.47%	1,111	1,056	95.05%
40649	Economy Premier Assur Co	IL	924	0.17%	95.64%	1,012	754	74.51%
22772	Integon Ind Corp	NC	859	0.16%	95.80%	861	467	54.24%
20796	AIG Premier Ins Co	PA	847	0.16%	95.95%	1,009	568	56.29%

PENNSYLVANIA Insurance Department
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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
19429	Insurance Co Of The State Of PA	PA	782	0.14%	96.09%	800	288	36%
13501	Brethren Mut Ins Co	MD	776	0.14%	96.24%	808	436	53.96%
34789	AIG Centennial Ins Co	PA	741	0.14%	96.37%	873	233	26.69%
24074	Ohio Cas Ins Co	OH	724	0.13%	96.51%	750	4,048	539.73%
35270	Fidelity & Cas Co Of NY	SC	675	0.12%	96.63%	761	278	36.53%
20303	Great Northern Ins Co	MN	644	0.12%	96.75%	645	271	42.02%
10723	Nationwide Assur Co	WI	603	0.11%	96.86%	696	206	29.60%
21261	Electric Ins Co	MA	599	0.11%	96.97%	608	415	68.26%
36161	Travelers Prop Cas Ins Co	CT	599	0.11%	97.08%	635	-12	-1.89%
20281	Federal Ins Co	IN	589	0.11%	97.19%	600	308	51.33%
10677	Cincinnati Ins Co	OH	587	0.11%	97.29%	598	363	60.70%
19530	State Auto Natl Ins Co	OH	573	0.11%	97.40%	651	270	41.47%
24414	General Cas Co Of WI	WI	573	0.11%	97.51%	615	459	74.63%
29939	Main St Amer Assur Co	FL	569	0.10%	97.61%	660	392	59.39%
14788	Natl Grange Mut Ins Co	FL	568	0.10%	97.71%	537	88	16.39%
26050	Response Worldwide Ins Co	CT	508	0.09%	97.81%	628	-179	-28.50%
26298	Metropolitan Property & Cas Ins Co	RI	497	0.09%	97.90%	519	850	163.78%
23043	Liberty Mut Ins Co	MA	464	0.09%	97.98%	342	394	115.20%
21873	Firemans Fund Ins Co	CA	446	0.08%	98.07%	483	4	0.83%
36137	Travelers Commercial Ins Co	CT	444	0.08%	98.15%	424	410	96.70%
19402	Birmingham Fire Ins Co Of PA	PA	428	0.08%	98.23%	400	224	56%
19240	Allstate Ind Co	IL	381	0.07%	98.30%	410	9,094	2218.05%
21164	Dairyland Ins Co	WI	354	0.07%	98.36%	402	318	79.10%
19062	Automobile Ins Co Of Hartford CT	CT	345	0.06%	98.42%	334	1,334	399.40%
24740	Safeco Ins Co Of Amer	WA	323	0.06%	98.48%	352	562	159.66%
19445	National Union Fire Ins Co Of Pitts	PA	317	0.06%	98.54%	334	111	33.23%
39497	Tico Ins Co	OH	314	0.06%	98.60%	341	223	65.40%

PENNSYLVANIA Insurance Department
2004 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
25089	Coast Natl Ins Co	CA	312	0.06%	98.66%	298	257	86.24%
10022	Countryway Ins Co	NY	298	0.05%	98.71%	299	125	41.81%
18600	USAA General Ind Co	TX	294	0.05%	98.77%	309	244	78.96%
19682	Hartford Fire In Co	CT	288	0.05%	98.82%	286	189	66.08%
10105	Victoria Select Ins Co	OH	280	0.05%	98.87%	230	443	192.61%
11044	GMAC Ins Co Online Inc	MO	279	0.05%	98.92%	354	117	33.05%
25666	Travelers Ind Co Of Amer	CT	272	0.05%	98.97%	302	228	75.50%
20346	Pacific Ind Co	WI	272	0.05%	99.02%	276	17	6.16%
20885	Kansas City Fire & Marine Ins Co	SC	263	0.05%	99.07%	325	112	34.46%
21970	OneBeacon Ins Co	PA	253	0.05%	99.12%	253	17,892	7071.94%
10071	Encompass Ins Co Of America	IL	229	0.04%	99.16%	5	0	0%
10448	Cumberland Ins Co Inc	NJ	225	0.04%	99.20%	139	88	63.31%
23337	Merchants Ins Co Of NH Inc	NH	212	0.04%	99.24%	202	180	89.11%
15130	Encompass Ind Co	IL	208	0.04%	99.28%	14	0	0%
11185	Foremost Ins Co	MI	194	0.04%	99.31%	132	-180	-136.36%
20397	Vigilant Ins Co	NY	191	0.04%	99.35%	202	111	54.95%
33723	Great American Spirit Ins Co	OH	188	0.03%	99.38%	513	620	120.86%
22683	Teachers Ins Co	IL	178	0.03%	99.41%	163	3,877	2378.53%
29424	Hartford Cas Ins Co	IN	167	0.03%	99.45%	168	36	21.43%
41840	Allmerica Financial Benefit Ins Co	MI	165	0.03%	99.48%	200	169	84.50%
10750	1st Choice Auto Ins Co	PA	161	0.03%	99.51%	143	516	360.84%
29742	Integon Natl Ins Co	NC	151	0.03%	99.53%	176	-29	-16.48%
25135	State Automobile Mut Ins Co	OH	131	0.02%	99.56%	160	241	150.63%
24724	First Natl Ins Co Of Amer	WA	131	0.02%	99.58%	150	234	156%
31968	Merastar Ins Co	TN	123	0.02%	99.60%	120	184	153.33%
34622	Glens Falls Ins Co	IL	117	0.02%	99.62%	140	31	22.14%
23841	New Hampshire Ins Co	PA	105	0.02%	99.64%	113	137	121.24%

PENNSYLVANIA Insurance Department
2004 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
10111	American Bankers Ins Co Of FL	FL	100	0.02%	99.66%	95	56	58.95%
24732	General Ins Co Of Amer	WA	97	0.02%	99.68%	104	70	67.31%
43044	Response Ins Co	DE	88	0.02%	99.70%	94	43	45.74%
24449	Regent Ins Co	WI	85	0.02%	99.71%	37	40	108.11%
16691	Great American Ins Co	OH	82	0.02%	99.73%	129	205	158.91%
30104	Hartford Underwriters Ins Co	CT	79	0.01%	99.74%	80	1	1.25%
23469	American Modern Home Ins Co	OH	78	0.01%	99.76%	89	41	46.07%
26085	Warner Ins Co	CT	78	0.01%	99.77%	51	242	474.51%
21865	Associated Ind Corp	CA	75	0.01%	99.78%	86	24	27.91%
21407	Emcasco Ins Co	IA	74	0.01%	99.80%	76	47	61.84%
10727	Response Ins Co Of Amer	DC	74	0.01%	99.81%	45	36	80%
35726	Providence Washington Ins Co Of NY	NY	63	0.01%	99.82%	78	132	169.23%
24678	Royal Ind Co	DE	62	0.01%	99.83%	853	-504	-59.09%
41483	Farmington Cas Co	CT	60	0.01%	99.85%	99	27	27.27%
19941	American Commerce Ins Co	OH	58	0.01%	99.86%	79	86	108.86%
21857	American Ins Co	NE	57	0.01%	99.87%	66	-161	-243.94%
18821	General Cas Co Of IL	IL	56	0.01%	99.88%	21	12	57.14%
31135	Great American Security Ins Co	OH	56	0.01%	99.89%	189	343	181.48%
26832	Great American Alliance Ins Co	OH	54	0.01%	99.90%	102	154	150.98%
23329	Merchants Mut Ins Co	NY	53	0.01%	99.91%	61	45	73.77%
21415	Employers Mut Cas Co	IA	51	0.01%	99.92%	52	56	107.69%
14370	Lebanon Mut Ins Co	PA	38	0.01%	99.92%	41	-27	-65.85%
23809	Granite State Ins Co	PA	37	0.01%	99.93%	51	15	29.41%
19410	Commerce & Industry Ins Co	NY	36	0.01%	99.94%	17	8	47.06%
19895	Atlantic Mut Ins Co	NY	33	0.01%	99.94%	31	-5	-16.13%
37907	Deerbrook Ins Co	IL	33	0.01%	99.95%	34	604	1776.47%
32620	National Interstate Ins Co	OH	33	0.01%	99.95%	30	6	20%

PENNSYLVANIA Insurance Department
2004 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
19356	Maryland Cas Co	MD	32	0.01%	99.96%	77	610	792.21%
39012	Safeco Ins Co Of IL	IL	27	0.01%	99.97%	30	23	76.67%
21806	Harbor Specialty Ins Co	NJ	23	0.00%	99.97%	23	31	134.78%
10315	Civic Property & Cas Co	CA	21	0.00%	99.97%	21	0	0%
10290	Response Ind Co Of DE	DE	19	0.00%	99.98%	21	26	123.81%
20850	Firemens Ins Co Of Newark NJ	NJ	16	0.00%	99.98%	21	-7,349	-34995.24%
22136	Great American Ins Co of NY	NY	14	0.00%	99.98%	32	105	328.13%
33650	Mendota Ins Co	MN	10	0.00%	99.98%	10	1	10%
13137	Viking Ins Co Of WI	CO	8	0.00%	99.99%	7	-90	-1285.71%
28932	Markel American Ins Co	VA	8	0.00%	99.99%	3	5	166.67%
10728	Franklin Ins Co	PA	8	0.00%	99.99%	8	0	0%
19909	Centennial Ins Co	NY	8	0.00%	99.99%	9	14	155.56%
22918	American Motorists Ins Co	IL	7	0.00%	99.99%	159	718	451.57%
21881	National Surety Corp	IL	6	0.00%	99.99%	7	82	1171.43%
26344	Great American Assur Co	OH	6	0.00%	99.99%	34	-17	-50%
42889	Victoria Fire & Cas Co	OH	6	0.00%	99.99%	3	6	200%
12904	Tokio Marine & Nichido Fire Ins Co	NY	5	0.00%	100.00%	6	0	0%
20818	Commercial Ins Co Of Newark NJ	NJ	5	0.00%	100.00%	5	0	0%
41513	Foremost Signature Ins Co	MI	4	0.00%	100.00%	4	-26	-650%
10674	Mainland Ins Co	PA	3	0.00%	100.00%	3	26	866.67%
23728	National General Ins Co	MO	3	0.00%	100.00%	46	78	169.57%
10644	Victoria Automobile Ins Co	IN	3	0.00%	100.00%	5	5	100%
24295	Providence Washington Ins Co	RI	2	0.00%	100.00%	2	0	0%
39950	Metropolitan General Ins Co	RI	2	0.00%	100.00%	2	19	950%
38660	MIC General Ins Corp	MI	2	0.00%	100.00%	196	26	13.27%
30562	American Manufacturers Mut Ins Co	IL	2	0.00%	100.00%	42	49	116.67%
12599	Windsor Ins Co	IN	1	0.00%	100.00%	9	16	177.78%

PENNSYLVANIA Insurance Department
2004 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
11202	Mercury Ins Co of FL	FL	1	0.00%	100.00%	0	0	0%
17558	Old Guard Ins Co	PA	1	0.00%	100.00%	4	-23	-575%
29963	United Farm Family Ins Co	NY	1	0.00%	100.00%	46	45	97.83%
10847	Cumis Ins Society Inc	WI	0	0%	100.00%	0	0	0%
14982	Penn Millers Ins Co	PA	0	0%	100.00%	0	1	0%
22268	Infinity Ins Co	IN	0	0%	100.00%	0	-1	0%
23353	Meridian Security Ins Co	IN	0	0%	100.00%	0	4	0%
24643	Newark Ins Co	NJ	0	0%	100.00%	0	-73	0%
10212	Allmerica Fncl Alliance Ins Co	NH	0	0%	100.00%	0	0	0%
23434	Middlesex Ins Co	WI	0	0%	100.00%	0	0	0%
22977	Lumbermens Mut Cas Co	IL	0	0%	100.00%	1	-134	-13400%
22748	Pacific Employers Ins Co	PA	0	0%	100.00%	0	0	0%
21849	American Automobile Ins Co	MO	0	0%	100.00%	0	-19	0%
19704	American States Ins Co	IN	0	0%	100.00%	0	6	0%
28188	Travco Ins Co	CT	0	0%	100.00%	0	2	0%
25984	Graphic Arts Mut Ins Co	NY	0	0%	100.00%	1	-1	-100%
24902	Security Ins Co Of Hartford	CT	0	0%	100.00%	68	-125	-183.82%
25887	US Fidelity & Guaranty Co	MD	0	0%	100.00%	0	1,581	0%
25674	Travelers Property Cas Co Of Amer	CT	0	0%	100.00%	0	12	0%
38970	Markel Ins Co	IL	0	0%	100.00%	0	0	0%
38369	Northern Assur Co Of Amer	MA	0	0%	100.00%	0	1,011	0%
25747	Unigard Ins Co	WA	0	0%	100.00%	0	0	0%
25224	Great Divide Ins Co	ND	0	0%	100.00%	0	-90	0%
21105	North River Ins Co	NJ	0	0%	100.00%	0	-31	0%
20478	National Fire Ins Co Of Hartford	CT	0	0%	100.00%	0	84	0%
10502	Meridian Citizens Mut Ins Co	IN	0	0%	100.00%	0	-12	0%
43575	Indemnity Ins Co Of North Amer	PA	0	0%	100.00%	0	1	0%

PENNSYLVANIA Insurance Department
2004 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
38849	Houston General Ins Co	TX	0	0%	100.00%	0	0	0%
33855	Lincoln General Ins Co	PA	0	0%	100.00%	7	0	0%
31348	Crum & Forster Ind Co	DE	0	0%	100.00%	0	-4	0%
30945	National Alliance Ins Co	MO	0	0%	100.00%	0	-3	0%
38873	Regal Ins Co	IN	0	0%	100.00%	1	4	400%
36439	LM Personal Ins Co	DE	0	0%	100.00%	0	-391	0%
40134	SUA Ins Co	IL	0	0%	100.00%	0	0	0%
39098	Omni Ins Co	IL	0	0%	100.00%	0	63	0%
27998	Travelers Home & Marine Ins Co	CT	0	0%	100.00%	0	-4	0%
25976	Utica Mut Ins Co	NY	0	0%	100.00%	2	11	550%
35386	Fidelity & Guaranty Ins Co	IA	0	0%	100.00%	0	450	0%
25178	State Farm Mut Auto Ins Co	IL	0	0%	100.00%	0	-5,070	0%
24988	Sentry Ins A Mut Co	WI	0	0%	100.00%	0	1	0%
24503	Blue Ridge Ins Co	WI	0	0%	100.00%	0	186	0%
24104	Ohio Farmers Ins Co	OH	0	0%	100.00%	0	0	0%
20508	Valley Forge Ins Co	IN	0	0%	100.00%	0	-2,845	0%
20176	Celina Mut Ins Co	OH	0	0%	100.00%	0	5	0%
14559	Guideone Specialty Mut Ins Co	IA	0	0%	100.00%	0	64	0%
15032	Guideone Mut Ins Co	IA	0	0%	100.00%	0	10	0%
13242	Titan Ind Co	TX	0	0%	100.00%	6	5	83.33%
22306	Massachusetts Bay Ins Co	NH	0	0%	100.00%	0	8	0%
20699	Ace Prop & Cas Ins Co	PA	0	0%	100.00%	0	-207	0%
20648	Employers Fire Ins Co	MA	0	0%	100.00%	0	81	0%
20486	Transcontinental Ins Co	NY	0	0%	100.00%	0	-8	0%
20443	Continental Cas Co	IL	0	0%	100.00%	0	-9	0%
20184	National Mut Ins Co	OH	0	0%	100.00%	0	38	0%
19801	Argonaut Ins Co	CA	0	0%	100.00%	12	11	91.67%

PENNSYLVANIA Insurance Department
2004 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
19690	American Economy Ins Co	IN	0	0%	100.00%	0	25	0%
12262	Pennsylvania Manufacturers Asn Ins C	PA	0	0%	100.00%	0	-82	0%
11681	Keystone Ins Co	PA	0	0%	100.00%	0	174	0%
37273	Axis Ins Co	IL	0	0%	100.00%	0	-2	0%
37214	American States Preferred Ins Co	IN	0	0%	100.00%	0	27	0%
24791	St Paul Mercury Ins Co	MN	0	0%	100.00%	0	-6	0%
22292	Hanover Ins Co	NH	0	0%	100.00%	0	85	0%
20621	OneBeacon America Ins Co	MA	0	0%	100.00%	0	2,346	0%
26611	Valiant Ins Co	IA	0	0%	100.00%	0	8	0%
19038	Travelers Cas & Surety Co	CT	0	0%	100.00%	0	6,886	0%
25534	TIG Ins Co	CA	0	0%	100.00%	0	38	0%
25405	Safe Auto Ins Co	OH	0	0%	100.00%	0	0	0%
21962	Pennsylvania General Ins Co	PA	0	0%	100.00%	0	-156	0%
21946	Camden Fire Ins Assoc	NJ	0	0%	100.00%	0	1,148	0%
21784	Firemens Ins Co Of Washington DC	DE	0	0%	100.00%	0	-82	0%
20613	American Employers Ins Co	MA	0	0%	100.00%	0	3,726	0%
16535	Zurich American Ins Co	NY	0	0%	100.00%	0	-33	0%
13692	Donegal Mut Ins Co	PA	0	0%	100.00%	0	610	0%
20260	Infinity Select Ins Co	IN	0	0%	100.00%	0	-1	0%
19305	Assurance Co Of Amer	NY	0	0%	100.00%	0	-1	0%
11401	Guaranty Natl Ins Co	CO	0	0%	100.00%	0	2	0%
10238	Potomac Ins Co	PA	0	0%	100.00%	0	-1	0%
25879	Fidelity & Guaranty Ins Underwriters	WI	0	0%	100.00%	0	137	0%
25143	State Farm Fire And Cas Co	IL	0	0%	100.00%	0	816	0%
24325	York Ins Co	RI	0	0%	100.00%	0	0	0%
24015	Northland Ins Co	MN	0	0%	100.00%	0	0	0%
23647	Mutual Service Cas Ins Co	MN	0	0%	100.00%	0	-47	0%

PENNSYLVANIA Insurance Department
2004 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
21113	United States Fire Ins Co	DE	0	0%	100.00%	0	-19	0%
19488	Amerisure Ins Co	MI	0	0%	100.00%	0	-180	0%
12572	Selective Ins Co Of Amer	NJ	0	0%	100.00%	0	59	0%
23965	Norfolk & Dedham Mut Fire Ins Co	MA	0	0%	100.00%	0	-1	0%
22667	Ace American Ins Co	PA	0	0%	100.00%	0	6	0%
20427	American Cas Co Of Reading PA	PA	0	0%	100.00%	0	400	0%
20710	Century Ind Co	PA	0	0%	100.00%	0	1,311	0%
19372	Northern Ins Co Of NY	NY	0	0%	100.00%	0	1	0%
18279	Bankers Standard Ins Co	PA	0	0%	100.00%	0	3	0%
11126	Sompo Japan Ins Co of Amer	NY	0	0%	100.00%	0	0	0%
14168	Harleysville Mut Ins Co	PA	-1	0.00%	100.00%	0	11,053	0%
10914	Kemper Independence Ins Co	IL	-2	0.00%	100.00%	37	-22	-59.46%
42609	Affirmative Ins Co	IL	-4	0.00%	100%	19	-9	-47.37%
	283 Companies in the Report		**$544,449**	**100.00%**	**100.00%**	**$540,077**	**$534,470**	**98.96%**

END OF REPORT

PENNSYLVANIA Insurance Department
2004 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	730,864	19.67%	19.67%	726,614	397,727	54.74%
26271	Erie Ins Exch	PA	449,883	12.11%	31.78%	424,974	311,440	73.28%
19232	Allstate Ins Co	IL	361,583	9.73%	41.52%	369,171	246,620	66.80%
23787	Nationwide Mut Ins Co	OH	288,389	7.76%	49.28%	291,149	184,295	63.30%
24260	Progressive Cas Ins Co	OH	124,988	3.36%	52.65%	119,365	66,937	56.08%
17230	Allstate Prop & Cas Ins Co	IL	100,267	2.70%	55.35%	91,254	73,066	80.07%
38628	Progressive Northern Ins Co	WI	93,973	2.53%	57.87%	101,042	58,359	57.76%
23035	Liberty Mut Fire Ins Co	MA	69,738	1.88%	59.75%	50,838	27,493	54.08%
16322	Progressive Halcyon Ins Co	OH	66,430	1.79%	61.54%	64,063	30,118	47.01%
25143	State Farm Fire And Cas Co	IL	60,273	1.62%	63.16%	58,859	40,762	69.25%
35882	Geico General Ins Co	MD	47,597	1.28%	64.44%	44,422	30,492	68.64%
25941	United Services Auto Assoc	TX	44,145	1.19%	65.63%	44,262	29,246	66.07%
23779	Nationwide Mut Fire Ins Co	OH	44,118	1.19%	66.82%	42,876	25,764	60.09%
25405	Safe Auto Ins Co	OH	43,528	1.17%	67.99%	41,879	24,406	58.28%
17957	American Independent Ins Co	PA	43,455	1.17%	69.16%	41,797	23,866	57.10%
19240	Allstate Ind Co	IL	43,110	1.16%	70.32%	44,033	28,007	63.60%
38130	Travelers Personal Ins Co	CT	40,326	1.09%	71.41%	33,557	27,587	82.21%
10675	AAA Mid-Atlantic Ins Co	PA	34,482	0.93%	72.34%	34,841	21,550	61.85%
35289	Continental Ins Co	SC	33,702	0.91%	73.24%	37,058	20,453	55.19%
25968	USAA Cas Ins Co	TX	31,920	0.86%	74.10%	31,678	19,585	61.83%
10806	Farmers New Century Ins Co	IL	29,035	0.78%	74.88%	29,212	28,975	99.19%
33588	First Liberty Ins Corp	IA	27,994	0.75%	75.64%	21,575	11,119	51.54%
24112	Westfield Ins Co	OH	26,843	0.72%	76.36%	26,014	13,869	53.31%
14990	Pennsylvania Ntl Mut Cas Ins Co	PA	26,263	0.71%	77.07%	25,887	17,800	68.76%
13692	Donegal Mut Ins Co	PA	25,748	0.69%	77.76%	25,819	18,088	70.06%
26263	Erie Ins Co	PA	24,243	0.65%	78.41%	24,475	18,153	74.17%
37478	Hartford Ins Co Of The Midwest	IN	22,548	0.61%	79.02%	22,076	14,733	66.74%

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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
22063	Government Employees Ins Co	MD	20,761	0.56%	79.58%	20,120	10,930	54.32%
19399	AIU Ins Co	NY	19,195	0.52%	80.10%	18,906	15,167	80.22%
19070	Standard Fire Ins Co	CT	18,676	0.50%	80.60%	18,762	9,659	51.48%
34690	Property & Cas Ins Co Of Hartford	IN	18,611	0.50%	81.10%	16,506	11,525	69.82%
36587	AIG Natl Ins Co Inc	NY	18,361	0.49%	81.59%	16,368	9,122	55.73%
25623	Phoenix Ins Co	CT	17,477	0.47%	82.06%	17,828	8,930	50.09%
19976	Amica Mut Ins Co	RI	17,219	0.46%	82.53%	17,268	9,099	52.69%
22055	Geico Ind Co	MD	16,951	0.46%	82.98%	15,670	10,300	65.73%
24198	Peerless Ins Co	NH	16,800	0.45%	83.44%	16,493	21,805	132.21%
35696	Harleysville Preferred Ins Co	PA	15,193	0.41%	83.84%	15,761	12,351	78.36%
32352	LM Property and Casualty Ins. Co.	IN	15,059	0.41%	84.25%	22,579	5,543	24.55%
44393	West American Ins Co	IN	14,751	0.40%	84.65%	14,393	11,022	76.58%
41491	Geico Cas Co	MD	13,644	0.37%	85.01%	12,496	5,884	47.09%
36145	Travelers Personal Security Ins Co	CT	13,567	0.37%	85.38%	12,584	9,021	71.69%
11681	Keystone Ins Co	PA	13,470	0.36%	85.74%	14,386	10,789	75.00%
11738	Leader Ins Co	OH	13,399	0.36%	86.10%	16,820	10,200	60.64%
23760	Nationwide General Ins Co	OH	13,098	0.35%	86.46%	13,276	7,796	58.72%
25453	Nationwide Ins Co Of Amer	WI	13,073	0.35%	86.81%	7,432	5,104	68.68%
36447	LM General Ins Co	DE	13,031	0.35%	87.16%	19,503	3,752	19.24%
25615	Charter Oak Fire Ins Co	CT	12,613	0.34%	87.50%	12,359	6,117	49.49%
41378	Rutgers Cas Ins Co	NJ	11,692	0.31%	87.81%	15,711	8,928	56.83%
22586	Atlantic States Ins Co	PA	11,630	0.31%	88.13%	11,323	8,983	79.33%
30503	Shelby Cas Ins Comp	IL	11,405	0.31%	88.43%	11,392	2,988	26.23%
20788	Buckeye Union Ins Co	IL	11,062	0.30%	88.73%	8,458	4,287	50.69%
32220	American Intl Ins Co	NY	9,612	0.26%	88.99%	8,454	3,291	38.93%
25658	Travelers Ind Co	CT	9,608	0.26%	89.25%	9,825	4,048	41.20%
19259	Selective Ins Co Of SC	SC	9,036	0.24%	89.49%	8,933	9,237	103.40%

PENNSYLVANIA Insurance Department
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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
14621	Motorists Mut Ins Co	OH	8,857	0.24%	89.73%	8,795	7,930	90.16%
14664	Mutual Benefit Ins Co	PA	8,767	0.24%	89.97%	8,955	8,991	100.40%
28401	American Natl Prop & Cas Co	MO	8,754	0.24%	90.20%	8,453	8,736	103.35%
19658	Bristol West Ins Co	PA	8,234	0.22%	90.42%	7,473	4,197	56.16%
14044	Goodville Mut Cas Co	PA	8,017	0.22%	90.64%	8,071	4,629	57.35%
25682	Travelers Ind Co Of CT	CT	7,845	0.21%	90.85%	7,581	3,639	48.00%
12777	Chubb Ind Ins Co	NY	7,843	0.21%	91.06%	7,351	5,508	74.93%
22578	Horace Mann Ins Co	IL	7,820	0.21%	91.27%	7,793	7,507	96.33%
10915	Unitrin Direct Property & Cas Co	IL	7,800	0.21%	91.48%	5,506	4,684	85.07%
11215	Safeco Ins Co Of IN	IN	7,746	0.21%	91.69%	5,726	5,361	93.63%
19380	American Home Assur Co	NY	7,565	0.20%	91.89%	7,389	5,291	71.61%
22225	AIG Preferred Ins Co	PA	7,475	0.20%	92.09%	9,712	6,967	71.74%
16063	Unitrin Auto & Home Ins Co	NY	7,343	0.20%	92.29%	6,677	5,464	81.83%
11000	Sentinel Ins Co Ltd	CT	7,191	0.19%	92.49%	5,592	3,311	59.21%
25127	State Auto Prop & Cas Ins Co	SC	7,112	0.19%	92.68%	6,916	3,391	49.03%
24066	American Fire & Cas Co	OH	6,677	0.18%	92.86%	6,470	3,787	58.53%
40983	Harleysville Pennland Ins Co	PA	6,623	0.18%	93.04%	7,547	7,262	96.22%
42404	Liberty Ins Corp	IL	6,566	0.18%	93.21%	5,474	2,267	41.41%
35585	Flagship City Ins Co	PA	6,522	0.18%	93.39%	6,696	4,653	69.49%
44180	Mountain Laurel Assur Co	PA	6,488	0.17%	93.56%	6,940	4,487	64.65%
42447	National General Assur Co	MO	6,295	0.17%	93.73%	5,180	4,108	79.31%
10480	Capitol Ins Co	PA	6,106	0.16%	93.90%	5,918	3,907	66.02%
34339	Metropolitan Grp Prop & Cas Ins Co	RI	6,097	0.16%	94.06%	5,827	3,892	66.79%
40649	Economy Premier Assur Co	IL	6,088	0.16%	94.22%	6,409	3,991	62.27%
40169	Metropolitan Cas Ins Co	RI	6,068	0.16%	94.39%	5,777	5,502	95.24%
10061	Leader Specialty Ins Co	IN	5,950	0.16%	94.55%	3,474	3,535	101.76%
36170	Travelers Cas Co Of CT	CT	5,689	0.15%	94.70%	5,867	3,008	51.27%

PENNSYLVANIA Insurance Department
2004 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
12122	New Jersey Manufacturers Ins Co	NJ	5,679	0.15%	94.85%	4,960	4,528	91.29%
37877	Nationwide Prop & Cas Ins Co	OH	5,530	0.15%	95.00%	6,117	4,489	73.39%
25321	Metropolitan Drt Prop & Cas Ins Co	RI	5,491	0.15%	95.15%	5,618	3,241	57.69%
29459	Twin City Fire Ins Co Co	IN	5,229	0.14%	95.29%	5,623	4,867	86.56%
25712	Esurance Ins Co	OK	4,927	0.13%	95.42%	4,669	2,191	46.93%
35173	Agency Ins Co Of MD Inc	MD	4,586	0.12%	95.55%	5,022	2,832	56.39%
20303	Great Northern Ins Co	MN	4,559	0.12%	95.67%	4,666	2,788	59.75%
23833	New Hampshire Ind Co Inc	PA	4,404	0.12%	95.79%	6,180	3,880	62.78%
33855	Lincoln General Ins Co	PA	4,340	0.12%	95.91%	3,597	2,755	76.59%
10226	Unitrin Direct Ins Co	IL	4,326	0.12%	96.02%	4,824	3,331	69.05%
10195	Leader Preferred Ins Co	OH	4,316	0.12%	96.14%	2,263	2,248	99.34%
35270	Fidelity & Cas Co Of NY	SC	4,083	0.11%	96.25%	4,474	1,586	35.45%
10728	Franklin Ins Co	PA	4,081	0.11%	96.36%	4,134	1,426	34.49%
37907	Deerbrook Ins Co	IL	3,997	0.11%	96.47%	4,184	1,742	41.63%
27928	Amex Assur Co	IL	3,973	0.11%	96.57%	3,955	4,795	121.24%
11185	Foremost Ins Co	MI	3,764	0.10%	96.67%	3,641	3,023	83.03%
10677	Cincinnati Ins Co	OH	3,636	0.10%	96.77%	3,526	2,869	81.37%
20281	Federal Ins Co	IN	3,565	0.10%	96.87%	3,765	2,701	71.74%
21164	Dairyland Ins Co	WI	3,465	0.09%	96.96%	3,471	2,206	63.56%
39098	Omni Ins Co	IL	3,428	0.09%	97.05%	3,525	2,705	76.74%
20796	AIG Premier Ins Co	PA	3,426	0.09%	97.15%	3,985	2,947	73.95%
22357	Hartford Accid & Ind Co	CT	3,225	0.09%	97.23%	3,650	2,134	58.47%
21873	Firemans Fund Ins Co	CA	3,154	0.08%	97.32%	3,367	986	29.28%
20117	California Cas Ind Exch	CA	3,136	0.08%	97.40%	2,458	2,026	82.42%
13501	Brethren Mut Ins Co	MD	3,007	0.08%	97.48%	3,111	2,443	78.53%
36137	Travelers Commercial Ins Co	CT	2,966	0.08%	97.56%	3,048	1,814	59.51%
22772	Integon Ind Corp	NC	2,964	0.08%	97.64%	2,998	2,286	76.25%

PENNSYLVANIA Insurance Department
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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
23469	American Modern Home Ins Co	OH	2,940	0.08%	97.72%	3,098	1,929	62.27%
29939	Main St Amer Assur Co	FL	2,920	0.08%	97.80%	3,350	2,578	76.96%
36161	Travelers Prop Cas Ins Co	CT	2,903	0.08%	97.88%	3,097	2,356	76.07%
14788	Natl Grange Mut Ins Co	FL	2,778	0.07%	97.95%	2,579	2,579	100%
18600	USAA General Ind Co	TX	2,751	0.07%	98.03%	2,890	1,952	67.54%
42595	Rockingham Cas Co	VA	2,594	0.07%	98.10%	2,589	2,757	106.49%
24074	Ohio Cas Ins Co	OH	2,587	0.07%	98.17%	2,582	2,120	82.11%
24740	Safeco Ins Co Of Amer	WA	2,523	0.07%	98.23%	2,617	3,177	121.40%
26298	Metropolitan Property & Cas Ins Co	RI	2,412	0.06%	98.30%	2,475	1,076	43.47%
21261	Electric Ins Co	MA	2,358	0.06%	98.36%	2,218	2,446	110.28%
34789	AIG Centennial Ins Co	PA	2,307	0.06%	98.42%	2,645	1,952	73.80%
19062	Automobile Ins Co Of Hartford CT	CT	2,112	0.06%	98.48%	2,052	540	26.32%
19429	Insurance Co Of The State Of PA	PA	2,070	0.06%	98.54%	2,065	1,738	84.16%
10315	Civic Property & Cas Co	CA	1,975	0.05%	98.59%	1,898	1,813	95.52%
19530	State Auto Natl Ins Co	OH	1,927	0.05%	98.64%	2,173	1,467	67.51%
10723	Nationwide Assur Co	WI	1,924	0.05%	98.69%	2,217	934	42.13%
20346	Pacific Ind Co	WI	1,920	0.05%	98.75%	1,970	400	20.30%
10448	Cumberland Ins Co Inc	NJ	1,918	0.05%	98.80%	1,584	885	55.87%
26050	Response Worldwide Ins Co	CT	1,762	0.05%	98.84%	2,024	1,053	52.03%
24414	General Cas Co Of WI	WI	1,580	0.04%	98.89%	1,686	2,057	122.00%
19445	National Union Fire Ins Co Of Pitts	PA	1,540	0.04%	98.93%	1,554	1,233	79.34%
20885	Kansas City Fire & Marine Ins Co	SC	1,510	0.04%	98.97%	1,791	813	45.39%
15130	Encompass Ind Co	IL	1,424	0.04%	99.01%	95	25	26.32%
23043	Liberty Mut Ins Co	MA	1,422	0.04%	99.05%	1,037	455	43.88%
10071	Encompass Ins Co Of America	IL	1,338	0.04%	99.08%	31	0	0%
25666	Travelers Ind Co Of Amer	CT	1,326	0.04%	99.12%	1,465	964	65.80%
39497	Tico Ins Co	OH	1,326	0.04%	99.15%	1,462	616	42.13%

PENNSYLVANIA Insurance Department
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Property Writing Business Companies

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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
19682	Hartford Fire In Co	CT	1,310	0.04%	99.19%	1,433	587	40.96%
20397	Vigilant Ins Co	NY	1,253	0.03%	99.22%	1,333	720	54.01%
10022	Countryway Ins Co	NY	1,235	0.03%	99.26%	1,232	972	78.90%
19402	Birmingham Fire Ins Co Of PA	PA	1,184	0.03%	99.29%	1,110	764	68.83%
33898	Aegis Security Ins Co	PA	1,079	0.03%	99.32%	1,074	442	41.15%
17507	Lakeland Ins Co	PA	1,075	0.03%	99.35%	1,190	668	56.13%
22683	Teachers Ins Co	IL	1,006	0.03%	99.37%	950	710	74.74%
25135	State Automobile Mut Ins Co	OH	989	0.03%	99.40%	1,100	778	70.73%
10105	Victoria Select Ins Co	OH	914	0.02%	99.42%	1,063	979	92.10%
28932	Markel American Ins Co	VA	893	0.02%	99.45%	792	383	48.36%
41840	Allmerica Financial Benefit Ins Co	MI	820	0.02%	99.47%	1,043	1,244	119.27%
11044	GMAC Ins Co Online Inc	MO	807	0.02%	99.49%	1,072	1,159	108.12%
23337	Merchants Ins Co Of NH Inc	NH	786	0.02%	99.51%	762	603	79.13%
24724	First Natl Ins Co Of Amer	WA	773	0.02%	99.53%	839	1,041	124.08%
29424	Hartford Cas Ins Co	IN	724	0.02%	99.55%	799	578	72.34%
13137	Viking Ins Co Of WI	CO	721	0.02%	99.57%	673	412	61.22%
10111	American Bankers Ins Co Of FL	FL	720	0.02%	99.59%	701	158	22.54%
34622	Glens Falls Ins Co	IL	714	0.02%	99.61%	827	177	21.40%
24732	General Ins Co Of Amer	WA	692	0.02%	99.63%	708	416	58.76%
19410	Commerce & Industry Ins Co	NY	649	0.02%	99.65%	158	68	43.04%
39942	American Natl General Ins Co	MO	602	0.02%	99.66%	667	537	80.51%
33723	Great American Spirit Ins Co	OH	597	0.02%	99.68%	1,714	817	47.67%
29742	Integon Natl Ins Co	NC	584	0.02%	99.70%	665	168	25.26%
31968	Merastar Ins Co	TN	572	0.02%	99.71%	558	431	77.24%
21865	Associated Ind Corp	CA	545	0.01%	99.73%	600	61	10.17%
13714	Pharmacists Mut Ins Co	IA	529	0.01%	99.74%	555	1,696	305.59%
43575	Indemnity Ins Co Of North Amer	PA	510	0.01%	99.75%	398	323	81.16%

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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
10750	1st Choice Auto Ins Co	PA	484	0.01%	99.77%	422	116	27.49%
25089	Coast Natl Ins Co	CA	483	0.01%	99.78%	464	335	72.20%
43044	Response Ins Co	DE	467	0.01%	99.79%	502	383	76.29%
21857	American Ins Co	NE	466	0.01%	99.80%	520	-1,288	-247.69%
16691	Great American Ins Co	OH	424	0.01%	99.82%	577	58	10.05%
21407	Emcasco Ins Co	IA	421	0.01%	99.83%	428	232	54.21%
14168	Harleysville Mut Ins Co	PA	408	0.01%	99.84%	209	-598	-286.12%
19941	American Commerce Ins Co	OH	399	0.01%	99.85%	533	559	104.88%
21415	Employers Mut Cas Co	IA	329	0.01%	99.86%	327	632	193.27%
30104	Hartford Underwriters Ins Co	CT	314	0.01%	99.87%	346	14	4.05%
23841	New Hampshire Ins Co	PA	308	0.01%	99.87%	326	323	99.08%
10727	Response Ins Co Of Amer	DC	305	0.01%	99.88%	199	108	54.27%
26085	Warner Ins Co	CT	283	0.01%	99.89%	226	-75	-33.19%
23329	Merchants Mut Ins Co	NY	266	0.01%	99.90%	320	218	68.13%
19895	Atlantic Mut Ins Co	NY	264	0.01%	99.90%	244	250	102.46%
41483	Farmington Cas Co	CT	262	0.01%	99.91%	414	-131	-31.64%
42552	Nova Cas Co	NY	249	0.01%	99.92%	181	87	48.07%
24449	Regent Ins Co	WI	217	0.01%	99.92%	95	103	108.42%
11202	Mercury Ins Co of FL	FL	210	0.01%	99.93%	80	61	76.25%
32620	National Interstate Ins Co	OH	198	0.01%	99.94%	178	14	7.87%
26832	Great American Alliance Ins Co	OH	198	0.01%	99.94%	363	247	68.04%
39012	Safeco Ins Co Of IL	IL	196	0.01%	99.95%	196	153	78.06%
35726	Providence Washington Ins Co Of NY	NY	183	0.00%	99.95%	230	613	266.52%
19356	Maryland Cas Co	MD	182	0.00%	99.96%	455	2,562	563.08%
31135	Great American Security Ins Co	OH	182	0.00%	99.96%	631	949	150.40%
14370	Lebanon Mut Ins Co	PA	181	0.00%	99.97%	186	234	125.81%
18821	General Cas Co Of IL	IL	154	0.00%	99.97%	58	48	82.76%

PENNSYLVANIA Insurance Department
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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
23728	National General Ins Co	MO	143	0.00%	99.97%	326	505	154.91%
23809	Granite State Ins Co	PA	103	0.00%	99.98%	140	152	108.57%
10290	Response Ind Co Of DE	DE	97	0.00%	99.98%	105	67	63.81%
20850	Firemens Ins Co Of Newark NJ	NJ	93	0.00%	99.98%	110	-582	-529.09%
21806	Harbor Specialty Ins Co	NJ	85	0.00%	99.98%	87	-1,584	-1820.69%
24678	Royal Ind Co	DE	84	0.00%	99.99%	3,480	4,249	122.10%
37850	Pacific Specialty Ins Co	CA	67	0.00%	99.99%	65	24	36.92%
22136	Great American Ins Co of NY	NY	65	0.00%	99.99%	143	104	72.73%
19909	Centennial Ins Co	NY	57	0.00%	99.99%	63	27	42.86%
21881	National Surety Corp	IL	48	0.00%	99.99%	52	34	65.38%
22918	American Motorists Ins Co	IL	41	0.00%	99.99%	870	2,956	339.77%
41513	Foremost Signature Ins Co	MI	32	0.00%	99.99%	31	108	348.39%
33650	Mendota Ins Co	MN	26	0.00%	99.99%	25	7	28%
12904	Tokio Marine & Nichido Fire Ins Co	NY	24	0.00%	100.00%	22	22	100%
42889	Victoria Fire & Cas Co	OH	24	0.00%	100.00%	14	45	321.43%
22667	Ace American Ins Co	PA	23	0.00%	100.00%	16	40	250%
20818	Commercial Ins Co Of Newark NJ	NJ	22	0.00%	100.00%	21	-5	-23.81%
30562	American Manufacturers Mut Ins Co	IL	16	0.00%	100.00%	218	1,106	507.34%
26344	Great American Assur Co	OH	16	0.00%	100.00%	101	158	156.44%
22268	Infinity Ins Co	IN	14	0.00%	100.00%	35	1	2.86%
19615	American Reliable Ins Co	AZ	13	0.00%	100.00%	10	2	20%
10644	Victoria Automobile Ins Co	IN	11	0.00%	100.00%	20	3	15%
35416	Us Underwriters Ins Co	ND	11	0.00%	100.00%	11	-23	-209.09%
10674	Mainland Ins Co	PA	10	0.00%	100.00%	11	-141	-1281.82%
38660	MIC General Ins Corp	MI	10	0.00%	100.00%	769	1,249	162.42%
39950	Metropolitan General Ins Co	RI	10	0.00%	100.00%	11	14	127.27%
13242	Titan Ind Co	TX	8	0.00%	100.00%	8	11	137.50%

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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
24295	Providence Washington Ins Co	RI	6	0.00%	100.00%	8	0	0%
20532	Clarendon Natl Ins Co	NJ	5	0.00%	100.00%	5	6	120%
17558	Old Guard Ins Co	PA	5	0.00%	100.00%	17	1,208	7105.88%
12599	Windsor Ins Co	IN	3	0.00%	100.00%	35	-339	-968.57%
21970	OneBeacon Ins Co	PA	2	0.00%	100.00%	2	-3,475	-173750%
38873	Regal Ins Co	IN	2	0.00%	100.00%	4	39	975%
20621	OneBeacon America Ins Co	MA	2	0.00%	100.00%	2	-16	-800%
35408	Sirius Amer Ins Co	DE	2	0.00%	100.00%	2	1	50%
25747	Unigard Ins Co	WA	2	0.00%	100.00%	2	0	0%
11126	Sompo Japan Ins Co of Amer	NY	1	0%	100.00%	2	-1	-50%
25976	Utica Mut Ins Co	NY	1	0%	100.00%	11	-3	-27.27%
24503	Blue Ridge Ins Co	WI	1	0%	100.00%	1	-144	-14400%
11401	Guaranty Natl Ins Co	CO	1	0%	100.00%	1	0	0%
21849	American Automobile Ins Co	MO	1	0%	100.00%	2	0	0%
11800	Foremost Property & Cas Ins Co	MI	0	0%	100.00%	0	3	0%
14982	Penn Millers Ins Co	PA	0	0%	100.00%	0	-512	0%
13838	Farmland Mut Ins Co	IA	0	0%	100.00%	0	0	0%
13684	Cumberland Mut Fire Ins Co	NJ	0	0%	100.00%	0	-23	0%
10238	Potomac Ins Co	PA	0	0%	100.00%	0	-1	0%
25534	TIG Ins Co	CA	0	0%	100.00%	0	-186	0%
22829	Interstate Fire & Cas Co	IL	0	0%	100.00%	0	4	0%
21946	Camden Fire Ins Assoc	NJ	0	0%	100.00%	0	-33	0%
21784	Firemens Ins Co Of Washington DC	DE	0	0%	100.00%	0	-142	0%
25879	Fidelity & Guaranty Ins Underwriters	WI	0	0%	100.00%	0	1,427	0%
12572	Selective Ins Co Of Amer	NJ	0	0%	100.00%	0	19	0%
35386	Fidelity & Guaranty Ins Co	IA	0	0%	100.00%	0	559	0%
37273	Axis Ins Co	IL	0	0%	100.00%	1	-10	-1000%

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37214	American States Preferred Ins Co	IN	0	0%	100.00%	0	18	0%
37001	American Premier Ins Co	IN	0	0%	100.00%	0	0	0%
40258	American Intl South Ins Co	PA	0	0%	100.00%	0	0	0%
38253	Hartford Lloyds Ins Co	TX	0	0%	100.00%	0	13	0%
35505	Rockwood Cas Ins Co	PA	0	0%	100.00%	0	-600	0%
41181	Universal Underwriters Ins Co	KS	0	0%	100.00%	10	621	6210%
40134	SUA Ins Co	IL	0	0%	100.00%	0	-38	0%
31348	Crum & Forster Ind Co	DE	0	0%	100.00%	0	2	0%
30945	National Alliance Ins Co	MO	0	0%	100.00%	1	24	2400%
28223	Nationwide Agribusiness Ins Co	IA	0	0%	100.00%	0	0	0%
26522	Mount Vernon Fire Ins Co	PA	0	0%	100.00%	0	0	0%
25844	Union Ins Co	NE	0	0%	100.00%	0	9	0%
36439	LM Personal Ins Co	DE	0	0%	100.00%	0	11,136	0%
37915	American Central Ins Co	MO	0	0%	100.00%	0	0	0%
27998	Travelers Home & Marine Ins Co	CT	0	0%	100.00%	0	-117	0%
25887	US Fidelity & Guaranty Co	MD	0	0%	100.00%	0	1	0%
25674	Travelers Property Cas Co Of Amer	CT	0	0%	100.00%	0	-128	0%
38970	Markel Ins Co	IL	0	0%	100.00%	0	0	0%
38369	Northern Assur Co Of Amer	MA	0	0%	100.00%	0	-5	0%
28188	Travco Ins Co	CT	0	0%	100.00%	0	-7	0%
25224	Great Divide Ins Co	ND	0	0%	100.00%	0	-394	0%
20648	Employers Fire Ins Co	MA	0	0%	100.00%	0	896	0%
20486	Transcontinental Ins Co	NY	0	0%	100.00%	0	11	0%
20443	Continental Cas Co	IL	0	0%	100.00%	0	-88	0%
20184	National Mut Ins Co	OH	0	0%	100.00%	0	-1	0%
19801	Argonaut Ins Co	CA	0	0%	100.00%	43	27	62.79%
19690	American Economy Ins Co	IN	0	0%	100.00%	0	-84	0%

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10502	Meridian Citizens Mut Ins Co	IN	0	0%	100.00%	0	157	0%
24988	Sentry Ins A Mut Co	WI	0	0%	100.00%	0	-1	0%
24104	Ohio Farmers Ins Co	OH	0	0%	100.00%	0	25	0%
22810	Chicago Ins Co	IL	0	0%	100.00%	0	7	0%
21105	North River Ins Co	NJ	0	0%	100.00%	0	7	0%
20478	National Fire Ins Co Of Hartford	CT	0	0%	100.00%	0	4	0%
15059	Public Service Mut Ins Co	NY	0	0%	100.00%	0	6	0%
15032	Guideone Mut Ins Co	IA	0	0%	100.00%	0	60	0%
24279	Progressive Max Ins Co	OH	0	0%	100.00%	0	0	0%
20699	Ace Prop & Cas Ins Co	PA	0	0%	100.00%	0	1	0%
20508	Valley Forge Ins Co	IN	0	0%	100.00%	0	706	0%
19038	Travelers Cas & Surety Co	CT	0	0%	100.00%	0	-2	0%
14559	Guideone Specialty Mut Ins Co	IA	0	0%	100.00%	0	-51	0%
24791	St Paul Mercury Ins Co	MN	0	0%	100.00%	0	44	0%
22713	Insurance Co Of North Amer	PA	0	0%	100.00%	0	0	0%
22292	Hanover Ins Co	NH	0	0%	100.00%	0	94	0%
20260	Infinity Select Ins Co	IN	0	0%	100.00%	13	-1	-7.69%
19305	Assurance Co Of Amer	NY	0	0%	100.00%	2	240	12000%
10212	Allmerica Fncl Alliance Ins Co	NH	0	0%	100.00%	0	0	0%
23434	Middlesex Ins Co	WI	0	0%	100.00%	0	0	0%
22748	Pacific Employers Ins Co	PA	0	0%	100.00%	0	-4	0%
19704	American States Ins Co	IN	0	0%	100.00%	0	-579	0%
24643	Newark Ins Co	NJ	0	0%	100.00%	0	792	0%
23442	Patriot General Ins Co	WI	0	0%	100.00%	0	0	0%
20710	Century Ind Co	PA	0	0%	100.00%	0	-13	0%
21792	Atlanta Cas Co	OH	0	0%	100.00%	0	-18	0%
24325	York Ins Co	RI	0	0%	100.00%	0	45	0%

PENNSYLVANIA Insurance Department
2004 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
24015	Northland Ins Co	MN	0	0%	100.00%	0	-9	0%
23647	Mutual Service Cas Ins Co	MN	0	0%	100.00%	0	-133	0%
21326	Empire Fire & Marine Ins Co	NE	0	0%	100.00%	0	1	0%
21113	United States Fire Ins Co	DE	0	0%	100.00%	0	1	0%
20427	American Cas Co Of Reading PA	PA	0	0%	100.00%	0	71	0%
19372	Northern Ins Co Of NY	NY	0	0%	100.00%	0	11	0%
15156	Shelby Ins Co	IL	0	0%	100.00%	0	-1	0%
18279	Bankers Standard Ins Co	PA	0	0%	100.00%	0	19	0%
23353	Meridian Security Ins Co	IN	-1	0%	100.00%	1	-172	-17200%
38849	Houston General Ins Co	TX	-1	0%	100.00%	0	21	0%
22977	Lumbermens Mut Cas Co	IL	-1	0%	100.00%	4	1,292	32300%
26611	Valiant Ins Co	IA	-1	0%	100.00%	-1	141	-14100%
25984	Graphic Arts Mut Ins Co	NY	-2	0.00%	100.00%	8	-62	-775%
10914	Kemper Independence Ins Co	IL	-6	0.00%	100.00%	110	130	118.18%
24902	Security Ins Co Of Hartford	CT	-7	0.00%	100.00%	231	73	31.60%
29963	United Farm Family Ins Co	NY	-7	0.00%	100.00%	172	140	81.40%
21962	Pennsylvania General Ins Co	PA	-14	0.00%	100.00%	-12	2,221	-18508.33%
42609	Affirmative Ins Co	IL	-18	0.00%	100%	95	9	9.47%
	315 Companies in the Report		**$3,714,826**	**100.00%**	**100.00%**	**$3,652,302**	**$2,343,744**	**64.17%**

END OF REPORT

PENNSYLVANIA Insurance Department
2004 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	5,274	13.79%	13.79%	5,224	3,729	71.38%
38628	Progressive Northern Ins Co	WI	4,115	10.76%	24.55%	4,022	1,572	39.09%
14168	Harleysville Mut Ins Co	PA	1,670	4.37%	28.92%	1,653	1,009	61.04%
16535	Zurich American Ins Co	NY	1,521	3.98%	32.89%	1,518	-241	-15.88%
25674	Travelers Property Cas Co Of Amer	CT	1,370	3.58%	36.48%	1,337	-70	-5.24%
14990	Pennsylvania Ntl Mut Cas Ins Co	PA	938	2.45%	38.93%	928	485	52.26%
10677	Cincinnati Ins Co	OH	912	2.38%	41.31%	912	306	33.55%
26301	Selective Way Ins Co	NJ	797	2.08%	43.40%	774	1,260	162.79%
22667	Ace American Ins Co	PA	762	1.99%	45.39%	735	63	8.57%
23787	Nationwide Mut Ins Co	OH	732	1.91%	47.30%	752	176	23.40%
34207	Westport Ins Corp	MO	714	1.87%	49.17%	720	110	15.28%
40142	American Zurich Ins Co	IL	658	1.72%	50.89%	640	120	18.75%
36463	Discover Prop & Cas Ins Co	IL	574	1.50%	52.39%	458	45	9.83%
20281	Federal Ins Co	IN	539	1.41%	53.80%	472	45	9.53%
21784	Firemens Ins Co Of Washington DC	DE	534	1.40%	55.20%	483	-59	-12.22%
41181	Universal Underwriters Ins Co	KS	523	1.37%	56.56%	535	170	31.78%
23841	New Hampshire Ins Co	PA	502	1.31%	57.88%	412	170	41.26%
24015	Northland Ins Co	MN	477	1.25%	59.12%	438	221	50.46%
21326	Empire Fire & Marine Ins Co	NE	464	1.21%	60.34%	443	190	42.89%
13692	Donegal Mut Ins Co	PA	433	1.13%	61.47%	410	83	20.24%
23035	Liberty Mut Fire Ins Co	MA	393	1.03%	62.50%	359	69	19.22%
12416	Protective Ins Co	IN	379	0.99%	63.49%	379	222	58.58%
24767	St Paul Fire & Marine Ins Co	MN	370	0.97%	64.46%	418	275	65.79%
23779	Nationwide Mut Fire Ins Co	OH	364	0.95%	65.41%	350	112	32%
19259	Selective Ins Co Of SC	SC	341	0.89%	66.30%	336	154	45.83%
24198	Peerless Ins Co	NH	338	0.88%	67.18%	348	98	28.16%
20052	National Liab & Fire Ins Co	CT	322	0.84%	68.02%	328	107	32.62%
12262	Pennsylvania Manufacturers Asn Ins C	PA	320	0.84%	68.86%	448	2	0.45%

PENNSYLVANIA Insurance Department
2004 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
11045	Excelsior Ins Co	NH	315	0.82%	69.68%	289	61	21.11%
25127	State Auto Prop & Cas Ins Co	SC	304	0.79%	70.48%	291	48	16.49%
21180	Sentry Select Ins Co	WI	295	0.77%	71.25%	210	46	21.90%
19380	American Home Assur Co	NY	290	0.76%	72.01%	298	62	20.81%
44393	West American Ins Co	IN	282	0.74%	72.75%	287	51	17.77%
11991	National Cas Co	WI	280	0.73%	73.48%	257	-26	-10.12%
23043	Liberty Mut Ins Co	MA	277	0.72%	74.20%	304	548	180.26%
14621	Motorists Mut Ins Co	OH	266	0.70%	74.90%	271	124	45.76%
44180	Mountain Laurel Assur Co	PA	250	0.65%	75.55%	271	37	13.65%
30104	Hartford Underwriters Ins Co	CT	248	0.65%	76.20%	208	97	46.63%
14664	Mutual Benefit Ins Co	PA	243	0.64%	76.84%	242	7	2.89%
14788	Natl Grange Mut Ins Co	FL	231	0.60%	77.44%	222	174	78.38%
13528	Brotherhood Mut Ins Co	IN	225	0.59%	78.03%	233	29	12.45%
19240	Allstate Ind Co	IL	219	0.57%	78.60%	214	416	194.39%
24171	Netherlands Ins Co The	NH	217	0.57%	79.17%	208	18	8.65%
19720	American Alt Ins Corp	DE	215	0.56%	79.73%	158	-45	-28.48%
20427	American Cas Co Of Reading PA	PA	214	0.56%	80.29%	223	161	72.20%
24074	Ohio Cas Ins Co	OH	203	0.53%	80.82%	206	28	13.59%
24414	General Cas Co Of WI	WI	192	0.50%	81.32%	194	149	76.80%
26077	Lancer Ins Co	IL	192	0.50%	81.83%	224	-66	-29.46%
37877	Nationwide Prop & Cas Ins Co	OH	190	0.50%	82.32%	170	-4	-2.35%
24147	Old Republic Ins Co	PA	177	0.46%	82.78%	163	56	34.36%
22586	Atlantic States Ins Co	PA	174	0.46%	83.24%	171	33	19.30%
20087	National Ind Co	NE	165	0.43%	83.67%	158	32	20.25%
10464	Canal Ins Co	SC	158	0.41%	84.08%	146	109	74.66%
24899	Alea North America Ins Co	NY	155	0.41%	84.49%	136	60	44.12%
25682	Travelers Ind Co Of CT	CT	149	0.39%	84.88%	179	50	27.93%
11738	Leader Ins Co	OH	146	0.38%	85.26%	106	23	21.70%

PENNSYLVANIA Insurance Department
2004 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
20443	Continental Cas Co	IL	144	0.38%	85.64%	163	1,472	903.07%
19704	American States Ins Co	IN	140	0.37%	86.00%	139	24	17.27%
43958	Commerce Protective Ins Co	PA	139	0.36%	86.37%	188	55	29.26%
25887	US Fidelity & Guaranty Co	MD	137	0.36%	86.73%	143	52	36.36%
13935	Federated Mut Ins Co	MN	133	0.35%	87.07%	127	22	17.32%
11371	Great West Cas Co	NE	133	0.35%	87.42%	116	16	13.79%
20095	Bituminous Cas Corp	IL	127	0.33%	87.75%	126	-12	-9.52%
28886	Transguard Ins Co Of Amer Inc	IL	125	0.33%	88.08%	93	1,660	1784.95%
19305	Assurance Co Of Amer	NY	124	0.32%	88.40%	122	133	109.02%
22837	Interstate Ind Co	IL	123	0.32%	88.73%	136	82	60.29%
26247	American Guarantee & Liability Ins	NY	122	0.32%	89.04%	106	-36	-33.96%
20486	Transcontinental Ins Co	NY	119	0.31%	89.36%	150	155	103.33%
21415	Employers Mut Cas Co	IA	115	0.30%	89.66%	113	-163	-144.25%
19682	Hartford Fire In Co	CT	113	0.30%	89.95%	112	23	20.54%
10235	American Southern Ins Co	KS	109	0.29%	90.24%	88	217	246.59%
19445	National Union Fire Ins Co Of Pitts	PA	108	0.28%	90.52%	101	37	36.63%
18767	Church Mut Ins Co	WI	108	0.28%	90.80%	102	272	266.67%
19232	Allstate Ins Co	IL	107	0.28%	91.08%	121	22	18.18%
28550	Housing & Redevelopment Ins Exch	PA	104	0.27%	91.35%	109	0	0%
20494	Transportation Ins Co	IL	101	0.26%	91.62%	109	-10	-9.17%
10510	Carolina Cas Ins Co	FL	98	0.26%	91.87%	99	-11	-11.11%
25658	Travelers Ind Co	CT	98	0.26%	92.13%	97	-30	-30.93%
38237	American Country Ins Co	IL	91	0.24%	92.37%	81	34	41.98%
21113	United States Fire Ins Co	DE	89	0.23%	92.60%	85	21	24.71%
28223	Nationwide Agribusiness Ins Co	IA	85	0.22%	92.82%	41	4	9.76%
33855	Lincoln General Ins Co	PA	83	0.22%	93.04%	114	-123	-107.89%
14044	Goodville Mut Cas Co	PA	80	0.21%	93.25%	79	-3	-3.80%
20010	Acceptance Ind Ins Co	NE	78	0.20%	93.45%	52	13	25%

PENNSYLVANIA Insurance Department
2004 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
14974	Pennsylvania Lumbermens Mut Ins	PA	76	0.20%	93.65%	76	-11	-14.47%
15032	Guideone Mut Ins Co	IA	76	0.20%	93.85%	74	512	691.89%
14141	Harford Mut Ins Co	MD	74	0.19%	94.04%	84	-14	-16.67%
35696	Harleysville Preferred Ins Co	PA	74	0.19%	94.24%	88	145	164.77%
26042	Wausau Underwriters Ins Co	WI	74	0.19%	94.43%	62	30	48.39%
20303	Great Northern Ins Co	MN	73	0.19%	94.62%	55	1	1.82%
21458	Employers Ins of Wausau	WI	72	0.19%	94.81%	90	2	2.22%
10105	Victoria Select Ins Co	OH	72	0.19%	95.00%	36	17	47.22%
20532	Clarendon Natl Ins Co	NJ	72	0.19%	95.19%	173	97	56.07%
26069	Wausau Business Ins Co	WI	69	0.18%	95.37%	131	11	8.40%
19356	Maryland Cas Co	MD	64	0.17%	95.53%	69	-2	-2.90%
36684	Riverport Ins Co	MN	64	0.17%	95.70%	68	67	98.53%
12904	Tokio Marine & Nichido Fire Ins Co	NY	63	0.16%	95.87%	59	15	25.42%
21407	Emcasco Ins Co	IA	62	0.16%	96.03%	62	-40	-64.52%
24066	American Fire & Cas Co	OH	61	0.16%	96.19%	36	24	66.67%
32620	National Interstate Ins Co	OH	60	0.16%	96.34%	68	99	145.59%
26433	Harco Natl Ins Co	IL	58	0.15%	96.50%	66	28	42.42%
25984	Graphic Arts Mut Ins Co	NY	57	0.15%	96.65%	50	4	8%
14982	Penn Millers Ins Co	PA	56	0.15%	96.79%	57	13	22.81%
25615	Charter Oak Fire Ins Co	CT	55	0.14%	96.94%	55	-25	-45.45%
25623	Phoenix Ins Co	CT	55	0.14%	97.08%	57	-1	-1.75%
23329	Merchants Mut Ins Co	NY	55	0.14%	97.22%	52	37	71.15%
20699	Ace Prop & Cas Ins Co	PA	54	0.14%	97.36%	33	-19	-57.58%
35408	Sirius Amer Ins Co	DE	54	0.14%	97.51%	57	9	15.79%
14370	Lebanon Mut Ins Co	PA	53	0.14%	97.64%	56	26	46.43%
10022	Countryway Ins Co	NY	52	0.14%	97.78%	51	16	31.37%
25666	Travelers Ind Co Of Amer	CT	52	0.14%	97.92%	57	28	49.12%
13501	Brethren Mut Ins Co	MD	51	0.13%	98.05%	48	6	12.50%

PENNSYLVANIA Insurance Department
2004 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
35505	Rockwood Cas Ins Co	PA	51	0.13%	98.18%	50	57	114%
19690	American Economy Ins Co	IN	51	0.13%	98.32%	52	28	53.85%
27154	Atlantic Specialty Ins Co	NY	46	0.12%	98.44%	28	14	50%
25135	State Automobile Mut Ins Co	OH	45	0.12%	98.55%	52	16	30.77%
15067	Quincy Mut Fire Ins Co	MA	45	0.12%	98.67%	43	80	186.05%
24791	St Paul Mercury Ins Co	MN	44	0.12%	98.79%	45	-33	-73.33%
23809	Granite State Ins Co	PA	44	0.12%	98.90%	46	123	267.39%
20508	Valley Forge Ins Co	IN	39	0.10%	99.00%	36	218	605.56%
38466	Evergreen USA RRG Inc	VT	39	0.10%	99.11%	38	13	34.21%
13978	Florists Mut Ins Co	IL	38	0.10%	99.21%	37	1	2.70%
39497	Tico Ins Co	OH	37	0.10%	99.30%	49	198	404.08%
12572	Selective Ins Co Of Amer	NJ	36	0.09%	99.40%	36	-6	-16.67%
29963	United Farm Family Ins Co	NY	36	0.09%	99.49%	34	57	167.65%
41424	Pennsylvania Manufacturers Ind Co	PA	36	0.09%	99.58%	41	-57	-139.02%
20478	National Fire Ins Co Of Hartford	CT	36	0.09%	99.68%	29	-5	-17.24%
29459	Twin City Fire Ins Co Co	IN	35	0.09%	99.77%	31	20	64.52%
29742	Integon Natl Ins Co	NC	34	0.09%	99.86%	40	-8	-20%
26344	Great American Assur Co	OH	34	0.09%	99.95%	35	4	11.43%
22322	Greenwich Ins Co	DE	32	0.08%	100.03%	43	-15	-34.88%
22551	Mitsui Sumitomo Ins USA Inc	NY	32	0.08%	100.12%	33	17	51.52%
16691	Great American Ins Co	OH	31	0.08%	100.20%	30	-33	-110%
31348	Crum & Forster Ind Co	DE	31	0.08%	100.28%	35	-6	-17.14%
21172	Vanliner Ins Co	AZ	30	0.08%	100.36%	35	35	100%
28649	Eastern Atlantic Ins Co	PA	30	0.08%	100.43%	24	38	158.33%
24295	Providence Washington Ins Co	RI	30	0.08%	100.51%	43	16	37.21%
14575	Millers Capital Ins Co	PA	29	0.08%	100.59%	31	66	212.90%
32441	Penn Natl Security Ins Co	PA	28	0.07%	100.66%	28	64	228.57%
23817	Illinois Natl Ins Co	IL	28	0.07%	100.73%	54	39	72.22%

PENNSYLVANIA Insurance Department
2004 Detail and Market Loss Ratio
Property Writing Business Companies

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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
25879	Fidelity & Guaranty Ins Underwriters	WI	27	0.07%	100.81%	30	11	36.67%
19410	Commerce & Industry Ins Co	NY	27	0.07%	100.88%	27	8	29.63%
18023	Star Ins Co	MI	26	0.07%	100.94%	7	-35	-500%
12475	Republic-Franklin Ins Co	OH	26	0.07%	101.01%	21	2	9.52%
20060	National Ind Co Of Mid-Amer	IA	26	0.07%	101.08%	29	67	231.03%
21857	American Ins Co	NE	26	0.07%	101.15%	26	-5	-19.23%
36897	Manufacturers Alliance Ins Co	PA	25	0.07%	101.21%	6	1	16.67%
10340	Stonington Ins Co	TX	23	0.06%	101.27%	11	27	245.45%
10499	DaimlerChrysler Ins Co	MI	21	0.05%	101.33%	21	723	3442.86%
19372	Northern Ins Co Of NY	NY	20	0.05%	101.38%	21	14	66.67%
29424	Hartford Cas Ins Co	IN	20	0.05%	101.43%	18	-11	-61.11%
40436	Stratford Ins Co	NH	20	0.05%	101.49%	20	67	335%
13714	Pharmacists Mut Ins Co	IA	20	0.05%	101.54%	18	9	50%
10750	1st Choice Auto Ins Co	PA	20	0.05%	101.59%	17	13	76.47%
38970	Markel Ins Co	IL	14	0.04%	101.63%	15	-6	-40%
35386	Fidelity & Guaranty Ins Co	IA	14	0.04%	101.66%	32	30	93.75%
24775	St Paul Guardian Ins Co	MN	14	0.04%	101.70%	17	-3	-17.65%
21881	National Surety Corp	IL	13	0.03%	101.73%	18	-8	-44.44%
23248	Occidental Fire & Cas Co Of NC	NC	13	0.03%	101.77%	9	50	555.56%
24384	Fairmont Specialty Ins Co	DE	13	0.03%	101.80%	13	10	76.92%
16187	AXA Re Prop & Cas Ins Co	DE	13	0.03%	101.84%	31	2	6.45%
40827	Virginia Surety Co Inc	IL	13	0.03%	101.87%	7	-3	-42.86%
40100	Firstline Natl Ins Co	MD	13	0.03%	101.90%	15	-1	-6.67%
22217	Gulf Ins Co	CT	12	0.03%	101.93%	14	21	150%
24724	First Natl Ins Co Of Amer	WA	12	0.03%	101.97%	11	2	18.18%
22136	Great American Ins Co of NY	NY	12	0.03%	102.00%	11	16	145.45%
15580	Scottsdale Ind Co	OH	11	0.03%	102.03%	8	10	125%
21873	Firemans Fund Ins Co	CA	11	0.03%	102.06%	6	-37	-616.67%

PENNSYLVANIA Insurance Department
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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
24988	Sentry Ins A Mut Co	WI	11	0.03%	102.08%	10	-10	-100%
40045	Starnet Ins Co	DE	11	0.03%	102.11%	13	9	69.23%
13331	American Hardware Mut Ins Co	OH	11	0.03%	102.14%	10	-23	-230%
39306	Fidelity & Deposit Co Of MD	MD	10	0.03%	102.17%	9	2	22.22%
12866	T.H.E. Ins Co	LA	9	0.02%	102.19%	9	0	0%
24325	York Ins Co	RI	8	0.02%	102.21%	18	-9	-50%
42552	Nova Cas Co	NY	8	0.02%	102.23%	6	-267	-4450%
37478	Hartford Ins Co Of The Midwest	IN	8	0.02%	102.25%	12	-24	-200%
23337	Merchants Ins Co Of NH Inc	NH	8	0.02%	102.27%	7	0	0%
31127	Columbia Cas Co	IL	8	0.02%	102.30%	6	0	0%
19895	Atlantic Mut Ins Co	NY	7	0.02%	102.31%	32	-10	-31.25%
23469	American Modern Home Ins Co	OH	7	0.02%	102.33%	7	0	0%
20362	Mitsui Sumitomo Ins Co of Amer	NY	7	0.02%	102.35%	8	2	25%
22829	Interstate Fire & Cas Co	IL	6	0.02%	102.37%	6	0	0%
33600	LM Ins Corp	IA	6	0.02%	102.38%	4	5	125%
10847	Cumis Ins Society Inc	WI	5	0.01%	102.40%	5	0	0%
14486	Merchants & Business Mens Mut Ins Co	PA	5	0.01%	102.41%	12	-5	-41.67%
42900	Harleysville Ins Co Of NJ	NJ	5	0.01%	102.42%	6	0	0%
22748	Pacific Employers Ins Co	PA	5	0.01%	102.43%	5	17	340%
20648	Employers Fire Ins Co	MA	5	0.01%	102.45%	3	0	0%
14265	Indiana Lumbermens Mut Ins Co	IN	5	0.01%	102.46%	3	0	0%
13056	RLI Ins Co	IL	4	0.01%	102.47%	4	69	1725%
24449	Regent Ins Co	WI	4	0.01%	102.48%	4	1	25%
18376	Hermitage Ins Co	NY	4	0.01%	102.49%	3	3	100%
42404	Liberty Ins Corp	IL	4	0.01%	102.50%	5	-3	-60%
34690	Property & Cas Ins Co Of Hartford	IN	4	0.01%	102.51%	5	0	0%
22292	Hanover Ins Co	NH	4	0.01%	102.52%	3	9	300%
23663	National American Ins Co	OK	4	0.01%	102.53%	6	0	0%

PENNSYLVANIA Insurance Department
2004 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%	102.54%	4	7,341	183525%
14753	Frederick Mut Ins Co	MD	3	0.01%	102.55%	1	0	0%
14478	Mercer Ins Co	PA	3	0.01%	102.56%	5	0	0%
24732	General Ins Co Of Amer	WA	3	0.01%	102.57%	1	-1	-100%
26832	Great American Alliance Ins Co	OH	3	0.01%	102.57%	1	-3	-300%
22187	Greater NY Mut Ins Co	NY	3	0.01%	102.58%	4	-7	-175%
19429	Insurance Co Of The State Of PA	PA	3	0.01%	102.59%	3	12	400%
11126	Sompo Japan Ins Co of Amer	NY	2	0.01%	102.59%	2	0	0%
28304	Federated Service Ins Co	MN	2	0.01%	102.60%	2	1	50%
21849	American Automobile Ins Co	MO	2	0.01%	102.60%	2	-1	-50%
39926	Selective Ins Co Of The Southeast	NC	2	0.01%	102.61%	2	1	50%
25534	TIG Ins Co	CA	2	0.01%	102.61%	16	855	5343.75%
20176	Celina Mut Ins Co	OH	2	0.01%	102.62%	2	34	1700%
24260	Progressive Cas Ins Co	OH	2	0.01%	102.63%	5	-50	-1000%
21865	Associated Ind Corp	CA	1	0.00%	102.63%	3	-1	-33.33%
24902	Security Ins Co Of Hartford	CT	1	0.00%	102.63%	8	-178	-2225%
35726	Providence Washington Ins Co Of NY	NY	1	0.00%	102.63%	4	0	0%
19909	Centennial Ins Co	NY	1	0.00%	102.64%	8	-18	-225%
24678	Royal Ind Co	DE	1	0.00%	102.64%	25	-401	-1604%
21105	North River Ins Co	NJ	1	0.00%	102.64%	2	-1	-50%
16217	National Farmers Union Prop & Cas	CO	1	0.00%	102.64%	1	0	0%
25976	Utica Mut Ins Co	NY	1	0.00%	102.65%	9	1	11.11%
28932	Markel American Ins Co	VA	1	0.00%	102.65%	0	2	0%
31534	Citizens Ins Co Of Amer	MI	1	0.00%	102.65%	1	1	100%
22306	Massachusetts Bay Ins Co	NH	1	0.00%	102.65%	1	3	300%
19801	Argonaut Ins Co	CA	1	0.00%	102.66%	-1	5	-500%
18333	Peerless Ind Ins Co	IL	1	0.00%	102.66%	0	0	0%
20621	OneBeacon America Ins Co	MA	1	0.00%	102.66%	1	-16	-1600%

PENNSYLVANIA Insurance Department
2004 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
21962	Pennsylvania General Ins Co	PA	1	0.00%	102.66%	0	-2	0%
12750	Evergreen Natl Ind Co	OH	0	0%	102.66%	0	-1	0%
25496	TIG Ind Co	CA	0	0%	102.66%	0	-3	0%
23434	Middlesex Ins Co	WI	0	0%	102.66%	0	0	0%
20397	Vigilant Ins Co	NY	0	0%	102.66%	0	0	0%
18538	Bancinsure Inc	OK	0	0%	102.66%	0	0	0%
13196	Western World Ins Co	NH	0	0%	102.66%	0	0	0%
10829	Quadrant Ind Co	CT	0	0%	102.66%	0	-16	0%
41807	Royal Surplus Lines Ins Co	CT	0	0%	102.66%	0	0	0%
32859	Penn-Amer Ins Co	PA	0	0%	102.66%	0	-10	0%
31089	Republic Western Ins Co	AZ	0	0%	102.66%	10	-12	-120%
25909	Unitrin Preferred Ins Co	NY	0	0%	102.66%	0	-1	0%
43575	Indemnity Ins Co Of North Amer	PA	0	0%	102.66%	0	48	0%
40150	MGA Ins Co Inc	TX	0	0%	102.66%	1	-113	-11300%
31194	Travelers Cas & Surety Co Of Amer	CT	0	0%	102.66%	0	-33	0%
25844	Union Ins Co	NE	0	0%	102.66%	0	0	0%
25224	Great Divide Ins Co	ND	0	0%	102.66%	0	0	0%
40134	SUA Ins Co	IL	0	0%	102.66%	0	-13	0%
37893	Ulico Cas Co	DE	0	0%	102.66%	5	30	600%
31325	Acadia Ins Co	ME	0	0%	102.66%	0	0	0%
22195	Insurance Co Of Greater NY	NY	0	0%	102.66%	0	0	0%
21296	Commercial Guaranty Cas Ins Co	IN	0	0%	102.66%	0	-1	0%
17558	Old Guard Ins Co	PA	0	0%	102.66%	0	-6	0%
15059	Public Service Mut Ins Co	NY	0	0%	102.66%	0	0	0%
14532	Middlesex Mut Assur Co	CT	0	0%	102.66%	0	0	0%
13064	United Natl Ins Co	PA	0	0%	102.66%	0	-408	0%
10936	Seneca Ins Co Inc	NY	0	0%	102.66%	0	0	0%
10448	Cumberland Ins Co Inc	NJ	0	0%	102.66%	2	-3	-150%

PENNSYLVANIA Insurance Department
2004 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
10120	Everest Natl Ins Co	AZ	0	0%	102.66%	0	0	0%
39217	QBE Ins Corp	PA	0	0%	102.66%	0	0	0%
37915	American Central Ins Co	MO	0	0%	102.66%	0	0	0%
34347	Colonial American Cas & Surety Co	MD	0	0%	102.66%	0	0	0%
29874	North American Specialty Ins Co	NH	0	0%	102.66%	0	-1	0%
43117	American Equity Ins Co	AZ	0	0%	102.66%	0	0	0%
37273	Axis Ins Co	IL	0	0%	102.66%	0	0	0%
41297	Scottsdale Ins Co	OH	0	0%	102.66%	0	5	0%
39322	General Security Natl Ins Co	NY	0	0%	102.66%	0	-4	0%
25968	USAA Cas Ins Co	TX	0	0%	102.66%	0	0	0%
38369	Northern Assur Co Of Amer	MA	0	0%	102.66%	0	-9	0%
36455	Northbrook Ind Co	IL	0	0%	102.66%	0	0	0%
35882	Geico General Ins Co	MD	0	0%	102.66%	0	0	0%
34266	Frontier Ins Co	NY	0	0%	102.66%	0	-32	0%
33588	First Liberty Ins Corp	IA	0	0%	102.66%	0	0	0%
22357	Hartford Accid & Ind Co	CT	0	0%	102.66%	0	40	0%
20702	Ace Fire Underwriters Ins Co	PA	0	0%	102.66%	0	18	0%
24503	Blue Ridge Ins Co	WI	0	0%	102.66%	0	-177	0%
40258	American Intl South Ins Co	PA	0	0%	102.66%	1	0	0%
27987	Northfield Ins Co	IA	0	0%	102.66%	0	-2	0%
26611	Valiant Ins Co	IA	0	0%	102.66%	0	7	0%
37206	Contractors Bonding & Ins Co	WA	0	0%	102.66%	0	-1	0%
35289	Continental Ins Co	SC	0	0%	102.66%	-3	198	-6600%
41483	Farmington Cas Co	CT	0	0%	102.66%	0	0	0%
24104	Ohio Farmers Ins Co	OH	0	0%	102.66%	0	0	0%
23108	Lumbermens Underwriting Alliance	MO	0	0%	102.66%	0	1	0%
20850	Firemens Ins Co Of Newark NJ	NJ	0	0%	102.66%	0	20	0%
20079	National Fire & Marine Ins Co	NE	0	0%	102.66%	0	0	0%

PENNSYLVANIA Insurance Department
2004 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
19402	Birmingham Fire Ins Co Of PA	PA	0	0%	102.66%	0	0	0%
19070	Standard Fire Ins Co	CT	0	0%	102.66%	0	-1	0%
19038	Travelers Cas & Surety Co	CT	0	0%	102.66%	0	-103	0%
13684	Cumberland Mut Fire Ins Co	NJ	0	0%	102.66%	0	0	0%
19046	Travelers Cas Ins Co Of Amer	CT	0	0%	102.66%	0	-3	0%
27073	Nipponkoa Ins Co Ltd U.S. Branch	NY	0	0%	102.66%	0	0	0%
25178	State Farm Mut Auto Ins Co	IL	0	0%	102.66%	0	-13	0%
11401	Guaranty Natl Ins Co	CO	0	0%	102.66%	0	-12	0%
10238	Potomac Ins Co	PA	0	0%	102.66%	0	0	0%
23396	Amerisure Mut Ins Co	MI	0	0%	102.66%	0	0	0%
22063	Government Employees Ins Co	MD	0	0%	102.66%	0	0	0%
21946	Camden Fire Ins Assoc	NJ	0	0%	102.66%	0	0	0%
21318	Coregis Ins Co	IN	0	0%	102.66%	0	-42	0%
20613	American Employers Ins Co	MA	0	0%	102.66%	0	-13	0%
20346	Pacific Ind Co	WI	0	0%	102.66%	3	0	0%
36170	Travelers Cas Co Of CT	CT	0	0%	102.66%	0	-1	0%
36137	Travelers Commercial Ins Co	CT	0	0%	102.66%	0	-2	0%
30503	Shelby Cas Ins Comp	IL	0	0%	102.66%	0	-14	0%
24554	XL Ins Amer Inc	DE	0	0%	102.66%	0	0	0%
22713	Insurance Co Of North Amer	PA	0	0%	102.66%	-2	-16	800%
13838	Farmland Mut Ins Co	IA	0	0%	102.66%	0	0	0%
19062	Automobile Ins Co Of Hartford CT	CT	0	0%	102.66%	0	-1	0%
16063	Unitrin Auto & Home Ins Co	NY	0	0%	102.66%	0	-147	0%
14613	Montgomery Mut Ins Co	MD	0	0%	102.66%	0	0	0%
25143	State Farm Fire And Cas Co	IL	0	0%	102.66%	0	28	0%
24740	Safeco Ins Co Of Amer	WA	0	0%	102.66%	0	3	0%
23647	Mutual Service Cas Ins Co	MN	0	0%	102.66%	0	0	0%
15709	Southern States Ins Exch	VA	0	0%	102.66%	0	0	0%

PENNSYLVANIA Insurance Department
2004 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
20710	Century Ind Co	PA	0	0%	102.66%	0	943	0%
21334	Empire Ind Ins Co	OK	0	0%	102.66%	0	0	0%
17370	Nautilus Ins Co	AZ	0	0%	102.66%	0	0	0%
18279	Bankers Standard Ins Co	PA	0	0%	102.66%	0	-2	0%
19224	St Paul Protective Ins Co	IL	-1	0.00%	102.66%	3	-2	-66.67%
42048	Diamond State Ins Co	IN	-1	0.00%	102.66%	0	0	0%
44784	Fairfield Ins Co	CT	-2	-0.01%	102.65%	6	0	0%
12831	State Natl Ins Co Inc	TX	-3	-0.01%	102.65%	-3	-12	400%
41769	Athena Assur Co	MN	-4	-0.01%	102.64%	20	0	0%
30562	American Manufacturers Mut Ins Co	IL	-11	-0.03%	102.61%	-10	-213	2130%
22918	American Motorists Ins Co	IL	-14	-0.04%	102.57%	-13	-167	1284.62%
37257	Insurance Corp Of Hannover	IL	-22	-0.06%	102.51%	81	-5	-6.17%
18058	Philadelphia Ind Ins Co	PA	-54	-0.14%	102.37%	15	-31	-206.67%
22977	Lumbermens Mut Cas Co	IL	-106	-0.28%	102.09%	-102	69	-67.65%
11150	Arch Ins Co	MO	-801	-2.09%	100%	-823	-862	104.74%
	323 Companies in the Report		**$38,245**	**100.00%**	**100.00%**	**$37,934**	**$25,862**	**68.18%**

END OF REPORT

PENNSYLVANIA Insurance Department
2004 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	84,205	8.73%	8.73%	82,581	59,050	71.51%
38628	Progressive Northern Ins Co	WI	45,908	4.76%	13.49%	44,471	22,354	50.27%
14168	Harleysville Mut Ins Co	PA	43,854	4.55%	18.04%	44,322	31,248	70.50%
33855	Lincoln General Ins Co	PA	28,232	2.93%	20.97%	26,950	14,967	55.54%
16535	Zurich American Ins Co	NY	25,652	2.66%	23.63%	24,475	9,589	39.18%
24767	St Paul Fire & Marine Ins Co	MN	23,674	2.46%	26.08%	25,435	15,283	60.09%
14990	Pennsylvania Ntl Mut Cas Ins Co	PA	23,169	2.40%	28.49%	22,812	9,761	42.79%
10677	Cincinnati Ins Co	OH	20,830	2.16%	30.65%	20,403	9,997	49.00%
25178	State Farm Mut Auto Ins Co	IL	18,295	1.90%	32.54%	17,989	9,171	50.98%
25674	Travelers Property Cas Co Of Amer	CT	16,436	1.70%	34.25%	16,728	8,423	50.35%
24015	Northland Ins Co	MN	16,383	1.70%	35.95%	14,581	7,367	50.52%
34207	Westport Ins Corp	MO	15,996	1.66%	37.61%	15,160	3,711	24.48%
21180	Sentry Select Ins Co	WI	15,710	1.63%	39.24%	14,135	8,353	59.09%
26301	Selective Way Ins Co	NJ	14,896	1.54%	40.78%	14,266	8,916	62.50%
23035	Liberty Mut Fire Ins Co	MA	12,653	1.31%	42.09%	11,391	5,851	51.37%
41181	Universal Underwriters Ins Co	KS	12,550	1.30%	43.39%	12,402	7,715	62.21%
19380	American Home Assur Co	NY	12,456	1.29%	44.69%	13,743	6,971	50.72%
24112	Westfield Ins Co	OH	12,428	1.29%	45.98%	9,939	3,717	37.40%
21326	Empire Fire & Marine Ins Co	NE	11,997	1.24%	47.22%	10,916	7,396	67.75%
23787	Nationwide Mut Ins Co	OH	11,894	1.23%	48.45%	11,792	6,238	52.90%
20443	Continental Cas Co	IL	11,539	1.20%	49.65%	12,473	-273	-2.19%
36463	Discover Prop & Cas Ins Co	IL	10,372	1.08%	50.73%	8,719	5,265	60.39%
11991	National Cas Co	WI	10,053	1.04%	51.77%	9,270	3,732	40.26%
21784	Firemens Ins Co Of Washington DC	DE	9,939	1.03%	52.80%	8,830	509	5.76%
20281	Federal Ins Co	IN	9,556	0.99%	53.79%	9,658	2,521	26.10%
19445	National Union Fire Ins Co Of Pitts	PA	9,405	0.98%	54.77%	7,247	2,230	30.77%
19720	American Alt Ins Corp	DE	9,403	0.98%	55.74%	7,189	3,288	45.74%

PENNSYLVANIA Insurance Department
2004 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
43575	Indemnity Ins Co Of North Amer	PA	9,029	0.94%	56.68%	9,166	3,887	42.41%
11371	Great West Cas Co	NE	8,869	0.92%	57.60%	7,583	5,111	67.40%
10464	Canal Ins Co	SC	8,789	0.91%	58.51%	7,831	7,602	97.08%
13692	Donegal Mut Ins Co	PA	8,221	0.85%	59.36%	7,858	3,541	45.06%
12416	Protective Ins Co	IN	8,220	0.85%	60.21%	8,169	4,841	59.26%
19259	Selective Ins Co Of SC	SC	8,175	0.85%	61.06%	7,889	991	12.56%
24198	Peerless Ins Co	NH	7,540	0.78%	61.84%	7,486	5,752	76.84%
19682	Hartford Fire In Co	CT	7,257	0.75%	62.60%	7,935	1,568	19.76%
22667	Ace American Ins Co	PA	7,091	0.74%	63.33%	6,474	4,400	67.96%
26077	Lancer Ins Co	IL	7,065	0.73%	64.06%	6,875	3,625	52.73%
13935	Federated Mut Ins Co	MN	6,666	0.69%	64.75%	6,665	3,043	45.66%
40142	American Zurich Ins Co	IL	6,640	0.69%	65.44%	6,425	4,189	65.20%
11045	Excelsior Ins Co	NH	6,075	0.63%	66.07%	5,361	3,969	74.03%
23841	New Hampshire Ins Co	PA	6,064	0.63%	66.70%	5,475	3,689	67.38%
12262	Pennsylvania Manufacturers Asn Ins C	PA	6,029	0.63%	67.33%	9,098	3,377	37.12%
19240	Allstate Ind Co	IL	5,992	0.62%	67.95%	5,505	5,136	93.30%
30104	Hartford Underwriters Ins Co	CT	5,922	0.61%	68.56%	4,826	1,684	34.89%
23779	Nationwide Mut Fire Ins Co	OH	5,856	0.61%	69.17%	5,764	3,363	58.34%
11801	First Keystone RRG Inc	SC	5,771	0.60%	69.77%	4,592	2,584	56.27%
20052	National Liab & Fire Ins Co	CT	5,744	0.60%	70.36%	5,773	1,355	23.47%
24414	General Cas Co Of WI	WI	5,645	0.59%	70.95%	5,621	5,120	91.09%
25127	State Auto Prop & Cas Ins Co	SC	5,602	0.58%	71.53%	5,418	3,752	69.25%
14621	Motorists Mut Ins Co	OH	5,512	0.57%	72.10%	5,313	3,027	56.97%
44393	West American Ins Co	IN	5,174	0.54%	72.64%	5,176	475	9.18%
24899	Alea North America Ins Co	NY	5,123	0.53%	73.17%	4,175	1,755	42.04%
14788	Natl Grange Mut Ins Co	FL	5,108	0.53%	73.70%	4,835	2,447	50.61%
21113	United States Fire Ins Co	DE	5,064	0.53%	74.22%	4,433	2,475	55.83%

PENNSYLVANIA Insurance Department
2004 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
13056	RLI Ins Co	IL	5,026	0.52%	74.75%	5,359	1,244	23.21%
10510	Carolina Cas Ins Co	FL	4,788	0.50%	75.24%	4,877	2,767	56.74%
20427	American Cas Co Of Reading PA	PA	4,732	0.49%	75.73%	5,545	3,744	67.52%
14664	Mutual Benefit Ins Co	PA	4,687	0.49%	76.22%	4,743	2,716	57.26%
11264	Prime Insurance Syndicate Inc	IL	4,662	0.48%	76.70%	5,658	3,377	59.69%
32620	National Interstate Ins Co	OH	4,661	0.48%	77.19%	4,395	2,181	49.62%
23043	Liberty Mut Ins Co	MA	4,575	0.47%	77.66%	5,239	3,433	65.53%
25682	Travelers Ind Co Of CT	CT	4,306	0.45%	78.11%	4,708	3,004	63.81%
20494	Transportation Ins Co	IL	4,285	0.44%	78.55%	4,401	1,051	23.88%
22837	Interstate Ind Co	IL	4,113	0.43%	78.98%	4,184	1,763	42.14%
24074	Ohio Cas Ins Co	OH	4,113	0.43%	79.40%	4,090	2,906	71.05%
19429	Insurance Co Of The State Of PA	PA	4,082	0.42%	79.83%	4,936	7,091	143.66%
25887	US Fidelity & Guaranty Co	MD	3,880	0.40%	80.23%	4,815	6,756	140.31%
19704	American States Ins Co	IN	3,781	0.39%	80.62%	3,632	793	21.83%
26883	American Intl Specialty Lines Ins Co	AK	3,694	0.38%	81.01%	3,463	1,958	56.54%
20532	Clarendon Natl Ins Co	NJ	3,547	0.37%	81.37%	6,755	8,375	123.98%
21415	Employers Mut Cas Co	IA	3,527	0.37%	81.74%	3,195	3,817	119.47%
10235	American Southern Ins Co	KS	3,518	0.36%	82.10%	2,861	1,747	61.06%
22586	Atlantic States Ins Co	PA	3,378	0.35%	82.45%	3,220	2,154	66.89%
24147	Old Republic Ins Co	PA	3,320	0.34%	82.80%	3,113	3,303	106.10%
19232	Allstate Ins Co	IL	3,087	0.32%	83.12%	3,183	188	5.91%
25143	State Farm Fire And Cas Co	IL	2,993	0.31%	83.43%	2,952	1,918	64.97%
20095	Bituminous Cas Corp	IL	2,860	0.30%	83.73%	2,872	2,279	79.35%
37877	Nationwide Prop & Cas Ins Co	OH	2,792	0.29%	84.02%	2,529	1,919	75.88%
20486	Transcontinental Ins Co	NY	2,748	0.29%	84.30%	3,537	4,893	138.34%
30481	St Paul Surplus Lines Ins Co	DE	2,736	0.28%	84.58%	2,306	2,032	88.12%
43958	Commerce Protective Ins Co	PA	2,708	0.28%	84.87%	3,117	1,716	55.05%

PENNSYLVANIA Insurance Department
2004 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
44180	Mountain Laurel Assur Co	PA	2,704	0.28%	85.15%	2,933	1,554	52.98%
28886	Transguard Ins Co Of Amer Inc	IL	2,661	0.28%	85.42%	2,195	1,523	69.39%
26344	Great American Assur Co	OH	2,659	0.28%	85.70%	3,025	865	28.60%
35505	Rockwood Cas Ins Co	PA	2,654	0.28%	85.97%	2,667	1,405	52.68%
14141	Harford Mut Ins Co	MD	2,638	0.27%	86.25%	2,934	6,231	212.37%
20087	National Ind Co	NE	2,624	0.27%	86.52%	2,452	-207	-8.44%
19305	Assurance Co Of Amer	NY	2,541	0.26%	86.78%	2,578	3,288	127.54%
24988	Sentry Ins A Mut Co	WI	2,538	0.26%	87.04%	2,359	257	10.89%
24171	Netherlands Ins Co The	NH	2,503	0.26%	87.30%	2,564	687	26.79%
22322	Greenwich Ins Co	DE	2,469	0.26%	87.56%	2,692	1,844	68.50%
21121	Westchester Fire Ins Co	NY	2,374	0.25%	87.81%	2,537	884	34.84%
14974	Pennsylvania Lumbermens Mut Ins	PA	2,280	0.24%	88.04%	2,330	6,781	291.03%
11150	Arch Ins Co	MO	2,253	0.23%	88.28%	2,555	1,476	57.77%
38237	American Country Ins Co	IL	2,213	0.23%	88.51%	2,310	2,394	103.64%
28649	Eastern Atlantic Ins Co	PA	2,191	0.23%	88.73%	1,993	1,188	59.61%
35483	Daily Underwriters Of Amer	PA	2,156	0.22%	88.96%	2,108	373	17.69%
31348	Crum & Forster Ind Co	DE	1,951	0.20%	89.16%	1,981	718	36.24%
23248	Occidental Fire & Cas Co Of NC	NC	1,944	0.20%	89.36%	1,316	1,737	131.99%
37303	Redland Ins Co	NJ	1,920	0.20%	89.56%	2,239	483	21.57%
22829	Interstate Fire & Cas Co	IL	1,887	0.20%	89.76%	1,323	218	16.48%
23817	Illinois Natl Ins Co	IL	1,867	0.19%	89.95%	2,623	769	29.32%
24791	St Paul Mercury Ins Co	MN	1,825	0.19%	90.14%	2,059	2,326	112.97%
36684	Riverport Ins Co	MN	1,798	0.19%	90.33%	1,890	833	44.07%
20699	Ace Prop & Cas Ins Co	PA	1,796	0.19%	90.51%	805	-459	-57.02%
23809	Granite State Ins Co	PA	1,784	0.19%	90.70%	1,939	478	24.65%
25658	Travelers Ind Co	CT	1,629	0.17%	90.87%	1,630	-3,154	-193.50%
35696	Harleysville Preferred Ins Co	PA	1,556	0.16%	91.03%	1,709	960	56.17%

PENNSYLVANIA Insurance Department
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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
14982	Penn Millers Ins Co	PA	1,543	0.16%	91.19%	1,536	-311	-20.25%
21172	Vanliner Ins Co	AZ	1,476	0.15%	91.34%	1,620	1,144	70.62%
19356	Maryland Cas Co	MD	1,469	0.15%	91.49%	1,573	1,710	108.71%
23329	Merchants Mut Ins Co	NY	1,450	0.15%	91.64%	1,319	794	60.20%
12904	Tokio Marine & Nichido Fire Ins Co	NY	1,435	0.15%	91.79%	1,408	425	30.18%
21407	Emcasco Ins Co	IA	1,409	0.15%	91.94%	1,390	201	14.46%
19410	Commerce & Industry Ins Co	NY	1,396	0.14%	92.08%	1,244	780	62.70%
25135	State Automobile Mut Ins Co	OH	1,372	0.14%	92.22%	1,394	1,530	109.76%
29459	Twin City Fire Ins Co Co	IN	1,364	0.14%	92.37%	2,080	1,523	73.22%
10353	Ooida RRG Inc	VT	1,344	0.14%	92.51%	1,244	594	47.75%
14370	Lebanon Mut Ins Co	PA	1,340	0.14%	92.64%	1,562	516	33.03%
12198	Pinelands Ins Co RRG Inc	DC	1,336	0.14%	92.78%	23	29	126.09%
25984	Graphic Arts Mut Ins Co	NY	1,332	0.14%	92.92%	1,344	-694	-51.64%
20478	National Fire Ins Co Of Hartford	CT	1,331	0.14%	93.06%	1,125	35	3.11%
25615	Charter Oak Fire Ins Co	CT	1,327	0.14%	93.20%	1,328	763	57.45%
20508	Valley Forge Ins Co	IN	1,304	0.14%	93.33%	1,246	2,464	197.75%
12572	Selective Ins Co Of Amer	NJ	1,298	0.13%	93.47%	1,231	739	60.03%
20010	Acceptance Ind Ins Co	NE	1,297	0.13%	93.60%	895	236	26.37%
19690	American Economy Ins Co	IN	1,274	0.13%	93.73%	1,368	2,399	175.37%
15067	Quincy Mut Fire Ins Co	MA	1,272	0.13%	93.87%	1,188	282	23.74%
10859	First Nonprofit Ins Co	IL	1,250	0.13%	93.99%	1,234	459	37.20%
24384	Fairmont Specialty Ins Co	DE	1,231	0.13%	94.12%	1,077	855	79.39%
26433	Harco Natl Ins Co	IL	1,220	0.13%	94.25%	1,267	868	68.51%
11738	Leader Ins Co	OH	1,215	0.13%	94.37%	891	903	101.35%
40436	Stratford Ins Co	NH	1,213	0.13%	94.50%	1,284	978	76.17%
19437	Lexington Ins Co	DE	1,209	0.13%	94.63%	452	262	57.96%
27154	Atlantic Specialty Ins Co	NY	1,196	0.12%	94.75%	669	285	42.60%

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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
25666	Travelers Ind Co Of Amer	CT	1,191	0.12%	94.87%	1,269	751	59.18%
18767	Church Mut Ins Co	WI	1,176	0.12%	95.00%	1,082	572	52.87%
14044	Goodville Mut Cas Co	PA	1,152	0.12%	95.12%	1,108	443	39.98%
25623	Phoenix Ins Co	CT	1,108	0.11%	95.23%	1,091	423	38.77%
13501	Brethren Mut Ins Co	MD	1,103	0.11%	95.34%	1,041	450	43.23%
37079	Hudson Specialty Ins Co	NY	1,079	0.11%	95.46%	1,036	746	72.01%
10023	Alliance Of Nonprofits For Ins RRG	VT	1,071	0.11%	95.57%	1,097	864	78.76%
28223	Nationwide Agribusiness Ins Co	IA	1,021	0.11%	95.67%	651	734	112.75%
24295	Providence Washington Ins Co	RI	969	0.10%	95.77%	1,352	508	37.57%
26042	Wausau Underwriters Ins Co	WI	966	0.10%	95.87%	737	691	93.76%
31127	Columbia Cas Co	IL	961	0.10%	95.97%	984	-574	-58.33%
10340	Stonington Ins Co	TX	949	0.10%	96.07%	521	200	38.39%
28550	Housing & Redevelopment Ins Exch	PA	937	0.10%	96.17%	981	1,085	110.60%
15032	Guideone Mut Ins Co	IA	923	0.10%	96.26%	897	-140	-15.61%
40045	Starnet Ins Co	DE	896	0.09%	96.36%	958	568	59.29%
10105	Victoria Select Ins Co	OH	873	0.09%	96.45%	562	231	41.10%
16187	AXA Re Prop & Cas Ins Co	DE	854	0.09%	96.54%	1,411	696	49.33%
26247	American Guarantee & Liability Ins	NY	846	0.09%	96.62%	968	1,215	125.52%
20060	National Ind Co Of Mid-Amer	IA	842	0.09%	96.71%	868	129	14.86%
37257	Insurance Corp Of Hannover	IL	840	0.09%	96.80%	957	307	32.08%
26797	Housing Authority RRG Inc	VT	829	0.09%	96.88%	863	967	112.05%
24066	American Fire & Cas Co	OH	824	0.09%	96.97%	498	243	48.80%
32441	Penn Natl Security Ins Co	PA	802	0.08%	97.05%	804	230	28.61%
13528	Brotherhood Mut Ins Co	IN	769	0.08%	97.13%	777	199	25.61%
10499	DaimlerChrysler Ins Co	MI	761	0.08%	97.21%	767	-265	-34.55%
20303	Great Northern Ins Co	MN	756	0.08%	97.29%	668	363	54.34%
19801	Argonaut Ins Co	CA	744	0.08%	97.37%	688	203	29.51%

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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
35408	Sirius Amer Ins Co	DE	716	0.07%	97.44%	1,238	773	62.44%
13978	Florists Mut Ins Co	IL	697	0.07%	97.51%	699	999	142.92%
12475	Republic-Franklin Ins Co	OH	674	0.07%	97.58%	555	-284	-51.17%
36897	Manufacturers Alliance Ins Co	PA	647	0.07%	97.65%	215	331	153.95%
10786	Princeton Excess & Surplus Lines Ins	DE	630	0.07%	97.72%	509	205	40.28%
16691	Great American Ins Co	OH	625	0.06%	97.78%	563	-666	-118.29%
15911	American Mining Ins Co Inc	AL	620	0.06%	97.85%	653	644	98.62%
14575	Millers Capital Ins Co	PA	611	0.06%	97.91%	642	46	7.17%
29963	United Farm Family Ins Co	NY	609	0.06%	97.97%	556	-9	-1.62%
40827	Virginia Surety Co Inc	IL	596	0.06%	98.03%	346	181	52.31%
10172	Westchester Surplus Lines Ins Co	GA	593	0.06%	98.10%	496	78	15.73%
17558	Old Guard Ins Co	PA	593	0.06%	98.16%	2,314	770	33.28%
29424	Hartford Cas Ins Co	IN	586	0.06%	98.22%	543	1,266	233.15%
25879	Fidelity & Guaranty Ins Underwriters	WI	583	0.06%	98.28%	666	298	44.74%
10022	Countryway Ins Co	NY	558	0.06%	98.34%	554	49	8.84%
21458	Employers Ins of Wausau	WI	524	0.05%	98.39%	594	133	22.39%
26069	Wausau Business Ins Co	WI	523	0.05%	98.44%	691	770	111.43%
19372	Northern Ins Co Of NY	NY	518	0.05%	98.50%	498	-466	-93.57%
21261	Electric Ins Co	MA	513	0.05%	98.55%	513	305	59.45%
13714	Pharmacists Mut Ins Co	IA	506	0.05%	98.60%	460	190	41.30%
21857	American Ins Co	NE	499	0.05%	98.66%	492	351	71.34%
24775	St Paul Guardian Ins Co	MN	492	0.05%	98.71%	640	513	80.16%
22217	Gulf Ins Co	CT	489	0.05%	98.76%	526	-335	-63.69%
40100	Firstline Natl Ins Co	MD	477	0.05%	98.81%	527	434	82.35%
41424	Pennsylvania Manufacturers Ind Co	PA	472	0.05%	98.86%	609	-420	-68.97%
10448	Cumberland Ins Co Inc	NJ	471	0.05%	98.90%	448	-10	-2.23%
38970	Markel Ins Co	IL	460	0.05%	98.95%	487	22	4.52%

PENNSYLVANIA Insurance Department
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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
39497	Tico Ins Co	OH	435	0.05%	99.00%	569	-28	-4.92%
29742	Integon Natl Ins Co	NC	431	0.04%	99.04%	536	313	58.40%
18058	Philadelphia Ind Ins Co	PA	423	0.04%	99.09%	337	12	3.56%
41297	Scottsdale Ins Co	OH	411	0.04%	99.13%	352	164	46.59%
11118	Federated Rural Electric Ins Exch	KS	379	0.04%	99.17%	355	139	39.15%
25976	Utica Mut Ins Co	NY	369	0.04%	99.21%	455	-274	-60.22%
12866	T.H.E. Ins Co	LA	357	0.04%	99.24%	293	1,588	541.98%
18023	Star Ins Co	MI	357	0.04%	99.28%	100	612	612%
35351	American Empire Surplus Lns Ins Co	DE	351	0.04%	99.32%	384	-4	-1.04%
19860	Argonaut Great Central Ins Co	IL	344	0.04%	99.35%	593	456	76.90%
22551	Mitsui Sumitomo Ins USA Inc	NY	323	0.03%	99.39%	328	365	111.28%
13331	American Hardware Mut Ins Co	OH	307	0.03%	99.42%	312	203	65.06%
21881	National Surety Corp	IL	291	0.03%	99.45%	401	87	21.70%
22608	National Specialty Ins Co	TX	288	0.03%	99.48%	135	74	54.81%
24724	First Natl Ins Co Of Amer	WA	286	0.03%	99.51%	277	172	62.09%
37478	Hartford Ins Co Of The Midwest	IN	267	0.03%	99.54%	275	-252	-91.64%
37150	Western Heritage Ins Co	AZ	258	0.03%	99.56%	261	50	19.16%
24325	York Ins Co	RI	256	0.03%	99.59%	526	886	168.44%
18376	Hermitage Ins Co	NY	234	0.02%	99.61%	190	135	71.05%
21873	Firemans Fund Ins Co	CA	234	0.02%	99.64%	188	-396	-210.64%
15580	Scottsdale Ind Co	OH	227	0.02%	99.66%	169	136	80.47%
39306	Fidelity & Deposit Co Of MD	MD	220	0.02%	99.68%	194	58	29.90%
20362	Mitsui Sumitomo Ins Co of Amer	NY	214	0.02%	99.71%	217	111	51.15%
11197	National Independent Truckers IC RRG	SC	204	0.02%	99.73%	259	74	28.57%
10750	1st Choice Auto Ins Co	PA	199	0.02%	99.75%	171	34	19.88%
11177	First Financial Ins Co	IL	198	0.02%	99.77%	167	13	7.78%
19895	Atlantic Mut Ins Co	NY	195	0.02%	99.79%	958	810	84.55%

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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
42811	Gulf Underwriters Ins Co	CT	194	0.02%	99.81%	180	33	18.33%
23337	Merchants Ins Co Of NH Inc	NH	193	0.02%	99.83%	176	161	91.48%
22306	Massachusetts Bay Ins Co	NH	189	0.02%	99.85%	127	42	33.07%
22292	Hanover Ins Co	NH	177	0.02%	99.87%	125	104	83.20%
42048	Diamond State Ins Co	IN	167	0.02%	99.88%	231	-106	-45.89%
22136	Great American Ins Co of NY	NY	157	0.02%	99.90%	139	126	90.65%
42552	Nova Cas Co	NY	156	0.02%	99.92%	133	161	121.05%
10847	Cumis Ins Society Inc	WI	142	0.01%	99.93%	137	46	33.58%
10642	Cherokee Ins Co	MI	141	0.01%	99.95%	141	95	67.38%
28304	Federated Service Ins Co	MN	132	0.01%	99.96%	141	114	80.85%
38962	Genesis Ins Co	CT	132	0.01%	99.97%	157	-297	-189.17%
42900	Harleysville Ins Co Of NJ	NJ	131	0.01%	99.99%	167	109	65.27%
14486	Merchants & Business Mens Mut Ins Co	PA	130	0.01%	100.00%	274	2,637	962.41%
34690	Property & Cas Ins Co Of Hartford	IN	124	0.01%	100.01%	148	139	93.92%
42404	Liberty Ins Corp	IL	114	0.01%	100.02%	110	-612	-556.36%
35386	Fidelity & Guaranty Ins Co	IA	106	0.01%	100.04%	235	1,339	569.79%
21105	North River Ins Co	NJ	104	0.01%	100.05%	90	410	455.56%
26620	AXIS Surplus Ins Co	IL	101	0.01%	100.06%	47	9	19.15%
23469	American Modern Home Ins Co	OH	99	0.01%	100.07%	150	81	54%
19224	St Paul Protective Ins Co	IL	90	0.01%	100.08%	363	17	4.68%
33600	LM Ins Corp	IA	86	0.01%	100.09%	74	-46	-62.16%
14265	Indiana Lumbermens Mut Ins Co	IN	84	0.01%	100.09%	59	9	15.25%
14478	Mercer Ins Co	PA	72	0.01%	100.10%	79	2	2.53%
24732	General Ins Co Of Amer	WA	70	0.01%	100.11%	25	42	168%
21849	American Automobile Ins Co	MO	64	0.01%	100.12%	67	-13	-19.40%
24260	Progressive Cas Ins Co	OH	62	0.01%	100.12%	97	14	14.43%
24449	Regent Ins Co	WI	58	0.01%	100.13%	59	65	110.17%

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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
14753	Frederick Mut Ins Co	MD	56	0.01%	100.13%	22	24	109.09%
22187	Greater NY Mut Ins Co	NY	52	0.01%	100.14%	50	1	2%
20648	Employers Fire Ins Co	MA	50	0.01%	100.14%	18	-16	-88.89%
20621	OneBeacon America Ins Co	MA	47	0.00%	100.15%	49	-868	-1771.43%
41769	Athena Assur Co	MN	46	0.00%	100.15%	247	79	31.98%
13196	Western World Ins Co	NH	43	0.00%	100.16%	34	34	100%
21962	Pennsylvania General Ins Co	PA	42	0.00%	100.16%	25	-157	-628%
40258	American Intl South Ins Co	PA	39	0.00%	100.17%	49	7	14.29%
10120	Everest Natl Ins Co	AZ	37	0.00%	100.17%	31	10	32.26%
24856	Admiral Ins Co	DE	36	0.00%	100.17%	69	41	59.42%
26832	Great American Alliance Ins Co	OH	35	0.00%	100.18%	18	8	44.44%
20176	Celina Mut Ins Co	OH	30	0.00%	100.18%	28	-45	-160.71%
35726	Providence Washington Ins Co Of NY	NY	29	0.00%	100.18%	92	-32	-34.78%
25844	Union Ins Co	NE	29	0.00%	100.19%	0	125	0%
21334	Empire Ind Ins Co	OK	28	0.00%	100.19%	4	3	75%
36951	Century Surety Co	OH	27	0.00%	100.19%	9	3	33.33%
20702	Ace Fire Underwriters Ins Co	PA	26	0.00%	100.20%	21	1,519	7233.33%
28932	Markel American Ins Co	VA	26	0.00%	100.20%	3	8	266.67%
31534	Citizens Ins Co Of Amer	MI	26	0.00%	100.20%	20	-25	-125%
23663	National American Ins Co	OK	25	0.00%	100.20%	42	2	4.76%
20079	National Fire & Marine Ins Co	NE	25	0.00%	100.21%	27	0	0%
11126	Sompo Japan Ins Co of Amer	NY	24	0.00%	100.21%	42	-17	-40.48%
25534	TIG Ins Co	CA	24	0.00%	100.21%	424	1,796	423.58%
21865	Associated Ind Corp	CA	21	0.00%	100.21%	42	-205	-488.10%
13234	Wilshire Ins Co	NC	19	0.00%	100.22%	6	2	33.33%
31325	Acadia Ins Co	ME	18	0.00%	100.22%	16	14	87.50%
34118	Colony Natl Ins Co	VA	18	0.00%	100.22%	26	14	53.85%

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22195	Insurance Co Of Greater NY	NY	18	0.00%	100.22%	18	0	0%
44202	American Feed Industry Ins Co RRG	IA	16	0.00%	100.22%	24	-1	-4.17%
18333	Peerless Ind Ins Co	IL	15	0.00%	100.22%	3	-6	-200%
22748	Pacific Employers Ins Co	PA	13	0.00%	100.23%	19	1,256	6610.53%
20346	Pacific Ind Co	WI	13	0.00%	100.23%	-11	-9	81.82%
16217	National Farmers Union Prop & Cas	CO	13	0.00%	100.23%	13	2	15.38%
33588	First Liberty Ins Corp	IA	13	0.00%	100.23%	11	15	136.36%
20397	Vigilant Ins Co	NY	12	0.00%	100.23%	9	5	55.56%
29874	North American Specialty Ins Co	NH	12	0.00%	100.23%	12	7	58.33%
23396	Amerisure Mut Ins Co	MI	11	0.00%	100.23%	13	-1	-7.69%
22209	Atlantic Ins Co	TX	10	0.00%	100.23%	10	-16	-160%
22357	Hartford Accid & Ind Co	CT	9	0.00%	100.24%	6	-80	-1333.33%
14613	Montgomery Mut Ins Co	MD	9	0.00%	100.24%	8	1	12.50%
19909	Centennial Ins Co	NY	8	0.00%	100.24%	231	-88	-38.10%
39926	Selective Ins Co Of The Southeast	NC	7	0.00%	100.24%	7	3	42.86%
19992	American Select Ins Co	OH	6	0.00%	100.24%	7	0	0%
25054	Hudson Ins Co	DE	6	0.00%	100.24%	9	-4	-44.44%
40150	MGA Ins Co Inc	TX	5	0.00%	100.24%	11	460	4181.82%
26140	American Millennium Ins Co	NJ	4	0.00%	100.24%	4	0	0%
27740	North Pointe Ins Co	MI	4	0.00%	100.24%	3	0	0%
15709	Southern States Ins Exch	VA	3	0.00%	100.24%	4	-5	-125%
10936	Seneca Ins Co Inc	NY	3	0.00%	100.24%	1	0	0%
13838	Farmland Mut Ins Co	IA	2	0.00%	100.24%	3	0	0%
14532	Middlesex Mut Assur Co	CT	2	0.00%	100.24%	1	0	0%
27502	Western General Ins Co	CA	2	0.00%	100.24%	1	0	0%
26387	Steadfast Ins Co	DE	2	0.00%	100.24%	1	0	0%
19399	AIU Ins Co	NY	1	0.00%	100.24%	1	5	500%

PENNSYLVANIA Insurance Department
2004 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
36940	Indian Harbor Ins Co	ND	1	0.00%	100.24%	0	0	0%
34347	Colonial American Cas & Surety Co	MD	1	0.00%	100.24%	1	0	0%
18538	Bancinsure Inc	OK	1	0.00%	100.24%	1	0	0%
19402	Birmingham Fire Ins Co Of PA	PA	1	0.00%	100.24%	1	1	100%
27073	Nipponkoa Ins Co Ltd U.S. Branch	NY	1	0.00%	100.24%	2	0	0%
10389	Berkley Ins Co Of The Carolinas	NC	0	0%	100.24%	0	0	0%
18279	Bankers Standard Ins Co	PA	0	0%	100.24%	0	-22	0%
20796	AIG Premier Ins Co	PA	0	0%	100.24%	0	2	0%
22810	Chicago Ins Co	IL	0	0%	100.24%	0	0	0%
21296	Commercial Guaranty Cas Ins Co	IN	0	0%	100.24%	10	385	3850%
20559	General Security Ind Co of AZ	AZ	0	0%	100.24%	0	-52	0%
20109	Bituminous Fire & Marine Ins Co	IL	0	0%	100.24%	0	73	0%
15059	Public Service Mut Ins Co	NY	0	0%	100.24%	1	-214	-21400%
35289	Continental Ins Co	SC	0	0%	100.24%	0	537	0%
32190	Constitution Ins Co	NY	0	0%	100.24%	0	-4	0%
24740	Safeco Ins Co Of Amer	WA	0	0%	100.24%	0	-203	0%
40134	SUA Ins Co	IL	0	0%	100.24%	0	-362	0%
37893	Ulico Cas Co	DE	0	0%	100.24%	71	-335	-471.83%
35416	Us Underwriters Ins Co	ND	0	0%	100.24%	0	-69	0%
41483	Farmington Cas Co	CT	0	0%	100.24%	0	-9	0%
39322	General Security Natl Ins Co	NY	0	0%	100.24%	0	-270	0%
38369	Northern Assur Co Of Amer	MA	0	0%	100.24%	0	-376	0%
37885	XL Specialty Ins Co	DE	0	0%	100.24%	0	-601	0%
33022	AXA Corp Solutions Ins Co	NY	0	0%	100.24%	0	0	0%
27987	Northfield Ins Co	IA	0	0%	100.24%	0	-21	0%
26611	Valiant Ins Co	IA	0	0%	100.24%	-1	640	-64000%
22063	Government Employees Ins Co	MD	0	0%	100.24%	0	0	0%

PENNSYLVANIA Insurance Department
2004 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%	100.24%	0	-23	0%
21318	Coregis Ins Co	IN	0	0%	100.24%	24	-123	-512.50%
20613	American Employers Ins Co	MA	0	0%	100.24%	10	5,837	58370%
19062	Automobile Ins Co Of Hartford CT	CT	0	0%	100.24%	0	-1	0%
16063	Unitrin Auto & Home Ins Co	NY	0	0%	100.24%	0	-495	0%
11630	Jefferson Ins Co	NY	0	0%	100.24%	0	101	0%
11622	Specialty Surplus Ins Co	IL	0	0%	100.24%	0	-4	0%
42072	INA Surplus Ins Co	PA	0	0%	100.24%	0	-47	0%
36838	General Agents Ins Co Of Amer Inc	OK	0	0%	100.24%	0	383	0%
33138	Landmark Amer Ins Co	OK	0	0%	100.24%	0	-24	0%
31194	Travelers Cas & Surety Co Of Amer	CT	0	0%	100.24%	0	-316	0%
28339	Gateway Ins Co	MO	0	0%	100.24%	9	12	133.33%
26522	Mount Vernon Fire Ins Co	PA	0	0%	100.24%	0	-1	0%
25224	Great Divide Ins Co	ND	0	0%	100.24%	0	161	0%
13242	Titan Ind Co	TX	0	0%	100.24%	0	35	0%
34789	AIG Centennial Ins Co	PA	0	0%	100.24%	0	5,312	0%
32859	Penn-Amer Ins Co	PA	0	0%	100.24%	0	52	0%
25968	USAA Cas Ins Co	TX	0	0%	100.24%	0	0	0%
25909	Unitrin Preferred Ins Co	NY	0	0%	100.24%	0	6	0%
37915	American Central Ins Co	MO	0	0%	100.24%	0	-9	0%
37362	General Star Ind Co	CT	0	0%	100.24%	0	0	0%
43117	American Equity Ins Co	AZ	0	0%	100.24%	0	24	0%
36927	Colony Specialty Ins Co	OH	0	0%	100.24%	0	-192	0%
36170	Travelers Cas Co Of CT	CT	0	0%	100.24%	0	0	0%
36137	Travelers Commercial Ins Co	CT	0	0%	100.24%	0	-2	0%
27120	Trumbull Ins Co	CT	0	0%	100.24%	0	-11	0%
43095	Clarendon Amer Ins Co	NJ	0	0%	100.24%	65	-11	-16.92%

PENNSYLVANIA Insurance Department
2004 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
42226	Princeton Ins Co	NJ	0	0%	100.24%	0	3,512	0%
37206	Contractors Bonding & Ins Co	WA	0	0%	100.24%	0	25	0%
36455	Northbrook Ind Co	IL	0	0%	100.24%	0	1	0%
35882	Geico General Ins Co	MD	0	0%	100.24%	0	0	0%
25496	TIG Ind Co	CA	0	0%	100.24%	2	-55	-2750%
19489	Allied World Assur Co US Inc	DE	0	0%	100.24%	0	22	0%
19046	Travelers Cas Ins Co Of Amer	CT	0	0%	100.24%	0	-2	0%
24104	Ohio Farmers Ins Co	OH	0	0%	100.24%	0	-299	0%
23108	Lumbermens Underwriting Alliance	MO	0	0%	100.24%	2	-53	-2650%
11401	Guaranty Natl Ins Co	CO	0	0%	100.24%	0	89	0%
10238	Potomac Ins Co	PA	0	0%	100.24%	0	3	0%
23647	Mutual Service Cas Ins Co	MN	0	0%	100.24%	0	-4	0%
19488	Amerisure Ins Co	MI	0	0%	100.24%	0	0	0%
12203	James River Ins Co	OH	0	0%	100.24%	0	0	0%
23434	Middlesex Ins Co	WI	0	0%	100.24%	0	0	0%
20354	Sea Ins Co Of Amer	NY	0	0%	100.24%	0	1	0%
16551	Savers Prop & Cas Ins Co	MO	0	0%	100.24%	0	0	0%
10829	Quadrant Ind Co	CT	0	0%	100.24%	0	-112	0%
28258	Continental Natl Ind Co	OH	0	0%	100.24%	0	39	0%
19070	Standard Fire Ins Co	CT	0	0%	100.24%	0	-9	0%
19038	Travelers Cas & Surety Co	CT	0	0%	100.24%	0	-201	0%
17957	American Independent Ins Co	PA	0	0%	100.24%	0	-16	0%
13684	Cumberland Mut Fire Ins Co	NJ	0	0%	100.24%	1	7	700%
17370	Nautilus Ins Co	AZ	0	0%	100.24%	0	-1	0%
20710	Century Ind Co	PA	0	0%	100.24%	0	-68	0%
14435	Lumber Mut Ins Co	MA	0	0%	100.24%	0	-151	0%
22713	Insurance Co Of North Amer	PA	-1	0.00%	100.24%	-25	21	-84%

PENNSYLVANIA Insurance Department
2004 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
41807	Royal Surplus Lines Ins Co	CT	-1	0.00%	100.24%	0	134	0%
37532	Great American E&S Ins Co	DE	-1	0.00%	100.24%	-1	0	0%
31089	Republic Western Ins Co	AZ	-1	0.00%	100.24%	126	98	77.78%
24503	Blue Ridge Ins Co	WI	-6	0.00%	100.24%	-6	-289	4816.67%
34266	Frontier Ins Co	NY	-7	0.00%	100.24%	-7	-466	6657.14%
44784	Fairfield Ins Co	CT	-17	0.00%	100.24%	61	6	9.84%
18341	Insurance Corp Of NY	NY	-19	0.00%	100.24%	40	2,568	6420%
13064	United Natl Ins Co	PA	-30	0.00%	100.23%	-27	-19,655	72796.30%
12300	American Contractors Ins Co RRG	TX	-31	0.00%	100.23%	-12	0	0%
21970	OneBeacon Ins Co	PA	-57	-0.01%	100.22%	-39	59	-151.28%
30562	American Manufacturers Mut Ins Co	IL	-81	-0.01%	100.22%	-76	3,545	-4664.47%
22918	American Motorists Ins Co	IL	-97	-0.01%	100.21%	-51	1,746	-3423.53%
24902	Security Ins Co Of Hartford	CT	-161	-0.02%	100.19%	128	946	739.06%
12831	State Natl Ins Co Inc	TX	-179	-0.02%	100.17%	-217	2,472	-1139.17%
39217	QBE Ins Corp	PA	-179	-0.02%	100.15%	-131	290	-221.37%
24678	Royal Ind Co	DE	-626	-0.06%	100.09%	1,395	4,267	305.88%
22977	Lumbermens Mut Cas Co	IL	-841	-0.09%	100%	-715	2,617	-366.01%
	395 Companies in the Report		**$964,269**	**100.00%**	**100.00%**	**$948,899**	**$543,400**	**57.27%**

END OF REPORT

PENNSYLVANIA Insurance Department
2004 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	516,711	18.20%	18.20%	509,490	337,696	66.28%
26271	Erie Ins Exch	PA	390,473	13.76%	31.96%	384,556	215,766	56.11%
19232	Allstate Ins Co	IL	273,008	9.62%	41.58%	274,347	130,356	47.52%
23787	Nationwide Mut Ins Co	OH	233,532	8.23%	49.80%	236,141	130,342	55.20%
24260	Progressive Cas Ins Co	OH	81,766	2.88%	52.69%	77,233	39,808	51.54%
17230	Allstate Prop & Cas Ins Co	IL	79,546	2.80%	55.49%	71,921	40,999	57.01%
38628	Progressive Northern Ins Co	WI	75,120	2.65%	58.13%	79,354	40,400	50.91%
23035	Liberty Mut Fire Ins Co	MA	59,769	2.11%	60.24%	43,546	22,654	52.02%
16322	Progressive Halcyon Ins Co	OH	42,238	1.49%	61.73%	40,252	25,127	62.42%
25143	State Farm Fire And Cas Co	IL	40,620	1.43%	63.16%	38,912	32,282	82.96%
38130	Travelers Personal Ins Co	CT	39,507	1.39%	64.55%	32,907	16,821	51.12%
25941	United Services Auto Assoc	TX	39,246	1.38%	65.93%	38,664	20,550	53.15%
35882	Geico General Ins Co	MD	37,628	1.33%	67.26%	35,513	23,400	65.89%
25968	USAA Cas Ins Co	TX	28,601	1.01%	68.27%	28,029	14,717	52.51%
23779	Nationwide Mut Fire Ins Co	OH	26,620	0.94%	69.20%	26,511	13,874	52.33%
10806	Farmers New Century Ins Co	IL	26,456	0.93%	70.14%	28,167	17,073	60.61%
35289	Continental Ins Co	SC	26,302	0.93%	71.06%	28,889	13,610	47.11%
33588	First Liberty Ins Corp	IA	25,988	0.92%	71.98%	19,924	11,409	57.26%
13692	Donegal Mut Ins Co	PA	25,368	0.89%	72.87%	25,051	10,461	41.76%
19240	Allstate Ind Co	IL	25,350	0.89%	73.76%	25,950	11,048	42.57%
14990	Pennsylvania Ntl Mut Cas Ins Co	PA	23,345	0.82%	74.59%	23,360	11,955	51.18%
10675	AAA Mid-Atlantic Ins Co	PA	20,834	0.73%	75.32%	21,017	11,590	55.15%
24112	Westfield Ins Co	OH	20,542	0.72%	76.04%	20,498	10,321	50.35%
26263	Erie Ins Co	PA	18,622	0.66%	76.70%	18,513	10,477	56.59%
24198	Peerless Ins Co	NH	17,431	0.61%	77.32%	16,353	8,746	53.48%
22063	Government Employees Ins Co	MD	15,959	0.56%	77.88%	15,726	9,032	57.43%
17957	American Independent Ins Co	PA	15,494	0.55%	78.42%	16,968	6,242	36.79%

PENNSYLVANIA Insurance Department
2004 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
19070	Standard Fire Ins Co	CT	15,293	0.54%	78.96%	15,423	6,746	43.74%
25623	Phoenix Ins Co	CT	14,905	0.53%	79.49%	15,061	7,147	47.45%
25405	Safe Auto Ins Co	OH	14,572	0.51%	80.00%	13,650	7,010	51.36%
19399	AIU Ins Co	NY	14,517	0.51%	80.51%	14,666	7,397	50.44%
34690	Property & Cas Ins Co Of Hartford	IN	13,757	0.48%	81.00%	11,882	7,209	60.67%
36587	AIG Natl Ins Co Inc	NY	13,531	0.48%	81.47%	11,880	9,037	76.07%
36145	Travelers Personal Security Ins Co	CT	13,411	0.47%	81.95%	12,396	6,789	54.77%
37478	Hartford Ins Co Of The Midwest	IN	13,322	0.47%	82.41%	14,731	7,132	48.41%
35696	Harleysville Preferred Ins Co	PA	12,483	0.44%	82.85%	13,367	7,862	58.82%
22586	Atlantic States Ins Co	PA	12,101	0.43%	83.28%	11,499	5,795	50.40%
19976	Amica Mut Ins Co	RI	11,836	0.42%	83.70%	12,045	5,555	46.12%
44393	West American Ins Co	IN	11,624	0.41%	84.11%	11,361	6,316	55.59%
36447	LM General Ins Co	DE	11,622	0.41%	84.52%	17,069	9,622	56.37%
22055	Geico Ind Co	MD	10,985	0.39%	84.90%	10,142	5,514	54.37%
25615	Charter Oak Fire Ins Co	CT	10,783	0.38%	85.28%	10,461	5,003	47.83%
32352	LM Property and Casualty Ins. Co.	IN	10,690	0.38%	85.66%	15,738	8,350	53.06%
25453	Nationwide Ins Co Of Amer	WI	10,218	0.36%	86.02%	5,763	3,705	64.29%
12777	Chubb Ind Ins Co	NY	9,699	0.34%	86.36%	9,365	5,314	56.74%
11738	Leader Ins Co	OH	9,670	0.34%	86.70%	12,499	4,377	35.02%
23760	Nationwide General Ins Co	OH	9,478	0.33%	87.04%	9,575	5,600	58.49%
14664	Mutual Benefit Ins Co	PA	9,220	0.32%	87.36%	9,088	4,803	52.85%
11681	Keystone Ins Co	PA	8,771	0.31%	87.67%	9,096	4,273	46.98%
22578	Horace Mann Ins Co	IL	8,771	0.31%	87.98%	8,798	4,842	55.04%
20788	Buckeye Union Ins Co	IL	8,592	0.30%	88.28%	6,462	4,143	64.11%
14621	Motorists Mut Ins Co	OH	7,906	0.28%	88.56%	8,064	4,323	53.61%
11215	Safeco Ins Co Of IN	IN	7,856	0.28%	88.84%	5,801	3,468	59.78%
30503	Shelby Cas Ins Comp	IL	7,779	0.27%	89.11%	7,586	3,878	51.12%

PENNSYLVANIA Insurance Department
2004 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
19259	Selective Ins Co Of SC	SC	7,490	0.26%	89.38%	7,621	4,642	60.91%
25682	Travelers Ind Co Of CT	CT	7,304	0.26%	89.63%	6,988	3,722	53.26%
25658	Travelers Ind Co	CT	6,636	0.23%	89.87%	6,707	2,594	38.68%
40169	Metropolitan Cas Ins Co	RI	6,546	0.23%	90.10%	6,309	3,076	48.76%
42447	National General Assur Co	MO	6,544	0.23%	90.33%	5,451	3,348	61.42%
14044	Goodville Mut Cas Co	PA	6,336	0.22%	90.55%	6,291	2,999	47.67%
42404	Liberty Ins Corp	IL	6,274	0.22%	90.77%	5,159	2,924	56.68%
19380	American Home Assur Co	NY	6,103	0.22%	90.99%	6,119	3,441	56.23%
19658	Bristol West Ins Co	PA	6,037	0.21%	91.20%	5,566	3,663	65.81%
28401	American Natl Prop & Cas Co	MO	6,013	0.21%	91.41%	5,795	3,570	61.60%
16063	Unitrin Auto & Home Ins Co	NY	6,002	0.21%	91.62%	5,318	2,977	55.98%
10915	Unitrin Direct Property & Cas Co	IL	5,937	0.21%	91.83%	4,734	2,772	58.56%
11000	Sentinel Ins Co Ltd	CT	5,748	0.20%	92.03%	4,436	3,048	68.71%
25127	State Auto Prop & Cas Ins Co	SC	5,620	0.20%	92.23%	5,420	2,700	49.82%
24066	American Fire & Cas Co	OH	5,544	0.20%	92.43%	5,393	3,255	60.36%
34339	Metropolitan Grp Prop & Cas Ins Co	RI	5,337	0.19%	92.62%	5,404	2,834	52.44%
44180	Mountain Laurel Assur Co	PA	5,086	0.18%	92.79%	5,444	2,039	37.45%
20303	Great Northern Ins Co	MN	4,856	0.17%	92.97%	5,038	2,487	49.36%
41491	Geico Cas Co	MD	4,823	0.17%	93.14%	4,423	2,155	48.72%
36170	Travelers Cas Co Of CT	CT	4,777	0.17%	93.30%	4,868	2,590	53.20%
40983	Harleysville Pennland Ins Co	PA	4,766	0.17%	93.47%	5,513	2,544	46.15%
20281	Federal Ins Co	IN	4,735	0.17%	93.64%	4,748	2,489	52.42%
29459	Twin City Fire Ins Co Co	IN	4,669	0.16%	93.80%	5,025	2,692	53.57%
25321	Metropolitan Drt Prop & Cas Ins Co	RI	4,658	0.16%	93.97%	4,780	2,292	47.95%
40649	Economy Premier Assur Co	IL	4,581	0.16%	94.13%	4,930	1,650	33.47%
12122	New Jersey Manufacturers Ins Co	NJ	4,562	0.16%	94.29%	4,422	2,939	66.46%
10480	Capitol Ins Co	PA	4,536	0.16%	94.45%	4,289	1,943	45.30%

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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
37877	Nationwide Prop & Cas Ins Co	OH	4,398	0.15%	94.60%	4,886	2,580	52.80%
10677	Cincinnati Ins Co	OH	4,301	0.15%	94.76%	4,046	2,963	73.23%
10061	Leader Specialty Ins Co	IN	4,233	0.15%	94.90%	2,442	1,317	53.93%
22225	AIG Preferred Ins Co	PA	4,180	0.15%	95.05%	5,046	2,735	54.20%
23469	American Modern Home Ins Co	OH	4,103	0.14%	95.20%	4,373	1,866	42.67%
11185	Foremost Ins Co	MI	4,093	0.14%	95.34%	4,876	2,734	56.07%
21164	Dairyland Ins Co	WI	4,003	0.14%	95.48%	3,974	1,877	47.23%
10226	Unitrin Direct Ins Co	IL	3,814	0.13%	95.62%	4,234	3,061	72.30%
32220	American Intl Ins Co	NY	3,717	0.13%	95.75%	3,711	689	18.57%
10728	Franklin Ins Co	PA	3,565	0.13%	95.87%	3,646	3,322	91.11%
25712	Esurance Ins Co	OK	3,355	0.12%	95.99%	3,176	2,219	69.87%
27928	Amex Assur Co	IL	3,213	0.11%	96.10%	3,143	2,302	73.24%
29939	Main St Amer Assur Co	FL	3,151	0.11%	96.22%	3,663	1,740	47.50%
13501	Brethren Mut Ins Co	MD	3,137	0.11%	96.33%	3,203	1,577	49.24%
10111	American Bankers Ins Co Of FL	FL	3,091	0.11%	96.43%	2,927	1,020	34.85%
36137	Travelers Commercial Ins Co	CT	2,951	0.10%	96.54%	3,032	1,694	55.87%
22357	Hartford Accid & Ind Co	CT	2,918	0.10%	96.64%	3,300	1,600	48.48%
14788	Natl Grange Mut Ins Co	FL	2,884	0.10%	96.74%	2,709	1,205	44.48%
18600	USAA General Ind Co	TX	2,790	0.10%	96.84%	2,874	1,220	42.45%
35270	Fidelity & Cas Co Of NY	SC	2,682	0.09%	96.94%	2,926	1,151	39.34%
26298	Metropolitan Property & Cas Ins Co	RI	2,672	0.09%	97.03%	2,696	951	35.27%
35173	Agency Ins Co Of MD Inc	MD	2,579	0.09%	97.12%	2,845	1,638	57.57%
36161	Travelers Prop Cas Ins Co	CT	2,509	0.09%	97.21%	2,583	1,390	53.81%
37907	Deerbrook Ins Co	IL	2,486	0.09%	97.30%	2,628	1,707	64.95%
21873	Firemans Fund Ins Co	CA	2,449	0.09%	97.38%	2,573	744	28.92%
10195	Leader Preferred Ins Co	OH	2,417	0.09%	97.47%	1,245	582	46.75%
20117	California Cas Ind Exch	CA	2,373	0.08%	97.55%	1,808	1,635	90.43%

PENNSYLVANIA Insurance Department
2004 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
22772	Integon Ind Corp	NC	2,318	0.08%	97.63%	2,282	1,142	50.04%
21261	Electric Ins Co	MA	2,180	0.08%	97.71%	2,183	885	40.54%
24740	Safeco Ins Co Of Amer	WA	2,114	0.07%	97.78%	2,274	1,476	64.91%
42595	Rockingham Cas Co	VA	2,081	0.07%	97.86%	2,157	1,562	72.42%
23833	New Hampshire Ind Co Inc	PA	2,067	0.07%	97.93%	2,972	1,260	42.40%
20346	Pacific Ind Co	WI	1,947	0.07%	98.00%	2,014	529	26.27%
24074	Ohio Cas Ins Co	OH	1,820	0.06%	98.06%	1,810	1,097	60.61%
20796	AIG Premier Ins Co	PA	1,793	0.06%	98.13%	2,145	1,127	52.54%
19062	Automobile Ins Co Of Hartford CT	CT	1,783	0.06%	98.19%	1,752	682	38.93%
10448	Cumberland Ins Co Inc	NJ	1,702	0.06%	98.25%	1,309	620	47.36%
24414	General Cas Co Of WI	WI	1,648	0.06%	98.31%	1,728	1,252	72.45%
19429	Insurance Co Of The State Of PA	PA	1,647	0.06%	98.37%	1,682	768	45.66%
10315	Civic Property & Cas Co	CA	1,592	0.06%	98.42%	1,516	1,037	68.40%
26050	Response Worldwide Ins Co	CT	1,375	0.05%	98.47%	1,570	842	53.63%
28932	Markel American Ins Co	VA	1,339	0.05%	98.52%	1,200	725	60.42%
35585	Flagship City Ins Co	PA	1,288	0.05%	98.56%	1,476	587	39.77%
39098	Omni Ins Co	IL	1,284	0.05%	98.61%	1,300	630	48.46%
33898	Aegis Security Ins Co	PA	1,253	0.04%	98.65%	1,201	501	41.72%
32620	National Interstate Ins Co	OH	1,253	0.04%	98.70%	1,127	540	47.91%
10022	Countryway Ins Co	NY	1,251	0.04%	98.74%	1,212	685	56.52%
22683	Teachers Ins Co	IL	1,218	0.04%	98.78%	1,141	775	67.92%
19445	National Union Fire Ins Co Of Pitts	PA	1,210	0.04%	98.83%	1,237	641	51.82%
34789	AIG Centennial Ins Co	PA	1,203	0.04%	98.87%	1,397	480	34.36%
23450	American Family Home Ins Co	FL	1,180	0.04%	98.91%	1,298	1,111	85.59%
10723	Nationwide Assur Co	WI	1,173	0.04%	98.95%	1,319	649	49.20%
19682	Hartford Fire In Co	CT	1,169	0.04%	98.99%	1,276	546	42.79%
20397	Vigilant Ins Co	NY	1,156	0.04%	99.03%	1,225	483	39.43%

PENNSYLVANIA Insurance Department
2004 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
23337	Merchants Ins Co Of NH Inc	NH	1,135	0.04%	99.07%	1,111	519	46.71%
16691	Great American Ins Co	OH	1,131	0.04%	99.11%	1,222	407	33.31%
15130	Encompass Ind Co	IL	1,119	0.04%	99.15%	74	56	75.68%
25666	Travelers Ind Co Of Amer	CT	1,101	0.04%	99.19%	1,170	698	59.66%
20885	Kansas City Fire & Marine Ins Co	SC	1,056	0.04%	99.23%	1,228	278	22.64%
19402	Birmingham Fire Ins Co Of PA	PA	1,007	0.04%	99.26%	980	330	33.67%
10071	Encompass Ins Co Of America	IL	964	0.03%	99.30%	23	0	0%
39497	Tico Ins Co	OH	928	0.03%	99.33%	1,035	558	53.91%
41840	Allmerica Financial Benefit Ins Co	MI	903	0.03%	99.36%	1,276	774	60.66%
11932	Mid-Continent Ins Co	PA	868	0.03%	99.39%	1,039	420	40.42%
11044	GMAC Ins Co Online Inc	MO	799	0.03%	99.42%	985	525	53.30%
19530	State Auto Natl Ins Co	OH	740	0.03%	99.45%	823	452	54.92%
33723	Great American Spirit Ins Co	OH	718	0.03%	99.47%	1,840	839	45.60%
25135	State Automobile Mut Ins Co	OH	671	0.02%	99.50%	782	374	47.83%
42978	American Security Ins Co	DE	667	0.02%	99.52%	678	229	33.78%
10750	1st Choice Auto Ins Co	PA	647	0.02%	99.54%	499	386	77.35%
24724	First Natl Ins Co Of Amer	WA	643	0.02%	99.56%	709	448	63.19%
29424	Hartford Cas Ins Co	IN	581	0.02%	99.59%	641	210	32.76%
34622	Glens Falls Ins Co	IL	548	0.02%	99.60%	621	194	31.24%
33855	Lincoln General Ins Co	PA	502	0.02%	99.62%	512	12	2.34%
24732	General Ins Co Of Amer	WA	491	0.02%	99.64%	520	313	60.19%
31968	Merastar Ins Co	TN	468	0.02%	99.66%	451	266	58.98%
21407	Emcasco Ins Co	IA	454	0.02%	99.67%	461	255	55.31%
29742	Integon Natl Ins Co	NC	428	0.02%	99.69%	495	113	22.83%
19941	American Commerce Ins Co	OH	405	0.01%	99.70%	507	476	93.89%
21865	Associated Ind Corp	CA	404	0.01%	99.72%	430	3	0.70%
17507	Lakeland Ins Co	PA	384	0.01%	99.73%	426	145	34.04%

PENNSYLVANIA Insurance Department
2004 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
39942	American Natl General Ins Co	MO	362	0.01%	99.74%	400	304	76%
43044	Response Ins Co	DE	360	0.01%	99.75%	374	231	61.76%
43575	Indemnity Ins Co Of North Amer	PA	359	0.01%	99.77%	280	483	172.50%
21415	Employers Mut Cas Co	IA	358	0.01%	99.78%	348	242	69.54%
21857	American Ins Co	NE	347	0.01%	99.79%	381	37	9.71%
13714	Pharmacists Mut Ins Co	IA	332	0.01%	99.80%	366	298	81.42%
19895	Atlantic Mut Ins Co	NY	295	0.01%	99.81%	270	198	73.33%
10727	Response Ins Co Of Amer	DC	279	0.01%	99.82%	176	107	60.80%
26085	Warner Ins Co	CT	257	0.01%	99.83%	210	107	50.95%
24449	Regent Ins Co	WI	245	0.01%	99.84%	107	74	69.16%
19410	Commerce & Industry Ins Co	NY	244	0.01%	99.85%	118	163	138.14%
41483	Farmington Cas Co	CT	239	0.01%	99.86%	362	196	54.14%
23329	Merchants Mut Ins Co	NY	235	0.01%	99.87%	293	160	54.61%
30104	Hartford Underwriters Ins Co	CT	230	0.01%	99.88%	248	100	40.32%
24678	Royal Ind Co	DE	222	0.01%	99.88%	2,690	1,325	49.26%
35726	Providence Washington Ins Co Of NY	NY	222	0.01%	99.89%	276	169	61.23%
26220	Yosemite Ins Co	IN	211	0.01%	99.90%	198	54	27.27%
31135	Great American Security Ins Co	OH	195	0.01%	99.91%	618	303	49.03%
10105	Victoria Select Ins Co	OH	189	0.01%	99.91%	213	43	20.19%
23728	National General Ins Co	MO	188	0.01%	99.92%	371	128	34.50%
39012	Safeco Ins Co Of IL	IL	183	0.01%	99.92%	183	124	67.76%
23043	Liberty Mut Ins Co	MA	181	0.01%	99.93%	169	54	31.95%
41513	Foremost Signature Ins Co	MI	179	0.01%	99.94%	173	66	38.15%
33650	Mendota Ins Co	MN	173	0.01%	99.94%	159	92	57.86%
18821	General Cas Co Of IL	IL	149	0.01%	99.95%	57	32	56.14%
11202	Mercury Ins Co of FL	FL	145	0.01%	99.95%	51	56	109.80%
42552	Nova Cas Co	NY	144	0.01%	99.96%	73	79	108.22%

PENNSYLVANIA Insurance Department
2004 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
22667	Ace American Ins Co	PA	117	0.00%	99.96%	78	37	47.44%
14370	Lebanon Mut Ins Co	PA	95	0.00%	99.97%	113	66	58.41%
26832	Great American Alliance Ins Co	OH	93	0.00%	99.97%	182	86	47.25%
13137	Viking Ins Co Of WI	CO	91	0.00%	99.97%	81	-3	-3.70%
10290	Response Ind Co Of DE	DE	85	0.00%	99.98%	91	101	110.99%
22136	Great American Ins Co of NY	NY	70	0.00%	99.98%	155	106	68.39%
23809	Granite State Ins Co	PA	66	0.00%	99.98%	96	15	15.63%
19909	Centennial Ins Co	NY	65	0.00%	99.98%	67	41	61.19%
19615	American Reliable Ins Co	AZ	62	0.00%	99.99%	51	7	13.73%
20850	Firemens Ins Co Of Newark NJ	NJ	59	0.00%	99.99%	69	27	39.13%
23841	New Hampshire Ins Co	PA	53	0.00%	99.99%	57	16	28.07%
25089	Coast Natl Ins Co	CA	51	0.00%	99.99%	54	13	24.07%
37850	Pacific Specialty Ins Co	CA	45	0.00%	99.99%	45	17	37.78%
22918	American Motorists Ins Co	IL	36	0.00%	99.99%	708	338	47.74%
21881	National Surety Corp	IL	33	0.00%	99.99%	36	-11	-30.56%
21806	Harbor Specialty Ins Co	NJ	30	0.00%	100.00%	32	113	353.13%
38660	MIC General Ins Corp	MI	25	0.00%	100.00%	689	127	18.43%
12904	Tokio Marine & Nichido Fire Ins Co	NY	17	0.00%	100.00%	20	25	125%
20818	Commercial Ins Co Of Newark NJ	NJ	13	0.00%	100.00%	13	-10	-76.92%
30562	American Manufacturers Mut Ins Co	IL	11	0.00%	100.00%	174	103	59.20%
22268	Infinity Ins Co	IN	10	0.00%	100.00%	23	8	34.78%
26344	Great American Assur Co	OH	10	0.00%	100.00%	73	29	39.73%
39950	Metropolitan General Ins Co	RI	9	0.00%	100.00%	9	12	133.33%
24295	Providence Washington Ins Co	RI	9	0.00%	100.00%	11	18	163.64%
24902	Security Ins Co Of Hartford	CT	9	0.00%	100.00%	176	52	29.55%
35769	Lyndon Property Ins Co	MO	8	0.00%	100.00%	2	12	600%
42889	Victoria Fire & Cas Co	OH	7	0.00%	100.00%	4	10	250%

PENNSYLVANIA Insurance Department
2004 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
13242	Titan Ind Co	TX	5	0.00%	100.00%	8	-2	-25%
17558	Old Guard Ins Co	PA	5	0.00%	100.00%	14	-146	-1042.86%
10674	Mainland Ins Co	PA	4	0.00%	100.00%	4	2	50%
10644	Victoria Automobile Ins Co	IN	3	0.00%	100.00%	7	2	28.57%
12599	Windsor Ins Co	IN	3	0.00%	100.00%	26	14	53.85%
38873	Regal Ins Co	IN	2	0.00%	100.00%	4	0	0%
25747	Unigard Ins Co	WA	1	0%	100.00%	1	0	0%
25976	Utica Mut Ins Co	NY	1	0%	100.00%	9	0	0%
11126	Sompo Japan Ins Co of Amer	NY	1	0%	100.00%	2	0	0%
40827	Virginia Surety Co Inc	IL	1	0%	100.00%	3	6	200%
23647	Mutual Service Cas Ins Co	MN	1	0%	100.00%	1	-26	-2600%
24503	Blue Ridge Ins Co	WI	0	0%	100.00%	0	45	0%
24988	Sentry Ins A Mut Co	WI	0	0%	100.00%	0	1	0%
26247	American Guarantee & Liability Ins	NY	0	0%	100.00%	0	-2	0%
26522	Mount Vernon Fire Ins Co	PA	0	0%	100.00%	0	0	0%
27998	Travelers Home & Marine Ins Co	CT	0	0%	100.00%	0	-14	0%
19038	Travelers Cas & Surety Co	CT	0	0%	100.00%	0	-3	0%
19704	American States Ins Co	IN	0	0%	100.00%	0	-35	0%
20478	National Fire Ins Co Of Hartford	CT	0	0%	100.00%	0	-12	0%
20508	Valley Forge Ins Co	IN	0	0%	100.00%	0	-19	0%
20613	American Employers Ins Co	MA	0	0%	100.00%	0	-1	0%
21113	United States Fire Ins Co	DE	0	0%	100.00%	0	-1	0%
22748	Pacific Employers Ins Co	PA	0	0%	100.00%	0	-2	0%
22756	Horace Mann Prop & Cas Ins Co	CA	0	0%	100.00%	0	0	0%
22810	Chicago Ins Co	IL	0	0%	100.00%	0	-13	0%
10238	Potomac Ins Co	PA	0	0%	100.00%	0	0	0%
12572	Selective Ins Co Of Amer	NJ	0	0%	100.00%	0	10	0%

PENNSYLVANIA Insurance Department
2004 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
14559	Guideone Specialty Mut Ins Co	IA	0	0%	100.00%	0	0	0%
15156	Shelby Ins Co	IL	0	0%	100.00%	0	-1	0%
19305	Assurance Co Of Amer	NY	0	0%	100.00%	2	-2	-100%
19690	American Economy Ins Co	IN	0	0%	100.00%	0	2	0%
19801	Argonaut Ins Co	CA	0	0%	100.00%	65	59	90.77%
20260	Infinity Select Ins Co	IN	0	0%	100.00%	5	-13	-260%
20427	American Cas Co Of Reading PA	PA	0	0%	100.00%	0	-2	0%
20443	Continental Cas Co	IL	0	0%	100.00%	0	-3	0%
20621	OneBeacon America Ins Co	MA	0	0%	100.00%	0	-1	0%
20648	Employers Fire Ins Co	MA	0	0%	100.00%	0	-8	0%
20699	Ace Prop & Cas Ins Co	PA	0	0%	100.00%	0	0	0%
22292	Hanover Ins Co	NH	0	0%	100.00%	0	-1	0%
22306	Massachusetts Bay Ins Co	NH	0	0%	100.00%	0	0	0%
20710	Century Ind Co	PA	0	0%	100.00%	0	1,410	0%
15032	Guideone Mut Ins Co	IA	0	0%	100.00%	0	-1	0%
22829	Interstate Fire & Cas Co	IL	0	0%	100.00%	0	1	0%
22977	Lumbermens Mut Cas Co	IL	0	0%	100.00%	2	381	19050%
23434	Middlesex Ins Co	WI	0	0%	100.00%	0	0	0%
24643	Newark Ins Co	NJ	0	0%	100.00%	0	-24	0%
24767	St Paul Fire & Marine Ins Co	MN	0	0%	100.00%	0	0	0%
23817	Illinois Natl Ins Co	IL	0	0%	100.00%	0	0	0%
24104	Ohio Farmers Ins Co	OH	0	0%	100.00%	0	-3	0%
28188	Travco Ins Co	CT	0	0%	100.00%	0	-3	0%
25879	Fidelity & Guaranty Ins Underwriters	WI	0	0%	100.00%	0	-5	0%
24791	St Paul Mercury Ins Co	MN	0	0%	100.00%	0	0	0%
41181	Universal Underwriters Ins Co	KS	0	0%	100.00%	8	-60	-750%
40134	SUA Ins Co	IL	0	0%	100.00%	0	0	0%

PENNSYLVANIA Insurance Department
2004 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
38849	Houston General Ins Co	TX	0	0%	100.00%	0	-5	0%
35386	Fidelity & Guaranty Ins Co	IA	0	0%	100.00%	0	-11	0%
30945	National Alliance Ins Co	MO	0	0%	100.00%	1	66	6600%
25887	US Fidelity & Guaranty Co	MD	0	0%	100.00%	0	-3	0%
19372	Northern Ins Co Of NY	NY	0	0%	100.00%	0	0	0%
18279	Bankers Standard Ins Co	PA	0	0%	100.00%	0	15	0%
14982	Penn Millers Ins Co	PA	0	0%	100.00%	0	-1	0%
14486	Merchants & Business Mens Mut Ins Co	PA	0	0%	100.00%	0	-18	0%
13684	Cumberland Mut Fire Ins Co	NJ	0	0%	100.00%	0	-5	0%
11401	Guaranty Natl Ins Co	CO	0	0%	100.00%	0	0	0%
11150	Arch Ins Co	MO	0	0%	100.00%	0	-12	0%
10212	Allmerica Fncl Alliance Ins Co	NH	0	0%	100.00%	0	0	0%
41335	United Natl Specialty Ins Co	WI	0	0%	100.00%	0	-30	0%
21326	Empire Fire & Marine Ins Co	NE	0	0%	100.00%	0	0	0%
22837	Interstate Ind Co	IL	0	0%	100.00%	0	2	0%
23353	Meridian Security Ins Co	IN	0	0%	100.00%	0	-25	0%
23442	Patriot General Ins Co	WI	0	0%	100.00%	0	0	0%
24015	Northland Ins Co	MN	0	0%	100.00%	0	-2	0%
21105	North River Ins Co	NJ	0	0%	100.00%	0	0	0%
21784	Firemens Ins Co Of Washington DC	DE	0	0%	100.00%	0	4	0%
21849	American Automobile Ins Co	MO	0	0%	100.00%	2	-5	-250%
21946	Camden Fire Ins Assoc	NJ	0	0%	100.00%	0	-1	0%
38970	Markel Ins Co	IL	0	0%	100.00%	0	0	0%
38369	Northern Assur Co Of Amer	MA	0	0%	100.00%	0	-2	0%
37273	Axis Ins Co	IL	0	0%	100.00%	0	-2	0%
37214	American States Preferred Ins Co	IN	0	0%	100.00%	0	5	0%
37001	American Premier Ins Co	IN	0	0%	100.00%	0	2	0%

PENNSYLVANIA Insurance Department
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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
36439	LM Personal Ins Co	DE	0	0%	100.00%	0	168	0%
35971	Voyager Property & Cas Ins Co	SC	0	0%	100.00%	7	0	0%
31089	Republic Western Ins Co	AZ	0	0%	100.00%	0	0	0%
25844	Union Ins Co	NE	0	0%	100.00%	0	0	0%
25224	Great Divide Ins Co	ND	0	0%	100.00%	0	-6	0%
25534	TIG Ins Co	CA	0	0%	100.00%	0	-69	0%
25674	Travelers Property Cas Co Of Amer	CT	0	0%	100.00%	0	-4	0%
26611	Valiant Ins Co	IA	-1	0%	100.00%	-1	-14	1400%
25984	Graphic Arts Mut Ins Co	NY	-1	0%	100.00%	8	-1	-12.50%
21962	Pennsylvania General Ins Co	PA	-1	0%	100.00%	1	111	11100%
19356	Maryland Cas Co	MD	-2	0.00%	100.00%	7	-54	-771.43%
21970	OneBeacon Ins Co	PA	-3	0.00%	100.00%	-3	-11	366.67%
10914	Kemper Independence Ins Co	IL	-4	0.00%	100.00%	97	23	23.71%
29963	United Farm Family Ins Co	NY	-7	0.00%	100.00%	157	116	73.89%
14168	Harleysville Mut Ins Co	PA	-8	0.00%	100.00%	-5	-23	460%
42609	Affirmative Ins Co	IL	-13	0.00%	100%	30	17	56.67%
	313 Companies in the Report		**$2,838,547**	**100.00%**	**100.00%**	**$2,793,092**	**$1,563,117**	**55.96%**

END OF REPORT

PENNSYLVANIA Insurance Department
2004 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	42,771	11.68%	11.68%	41,888	19,196	45.83%
24813	Balboa Ins Co	CA	20,574	5.62%	17.29%	17,103	11,630	68.00%
38628	Progressive Northern Ins Co	WI	17,323	4.73%	22.02%	16,556	9,360	56.54%
25178	State Farm Mut Auto Ins Co	IL	16,269	4.44%	26.46%	15,506	11,639	75.06%
14168	Harleysville Mut Ins Co	PA	13,218	3.61%	30.07%	13,423	7,974	59.41%
41181	Universal Underwriters Ins Co	KS	11,613	3.17%	33.24%	11,509	3,683	32.00%
14990	Pennsylvania Ntl Mut Cas Ins Co	PA	10,562	2.88%	36.13%	10,353	6,390	61.72%
10677	Cincinnati Ins Co	OH	10,235	2.79%	38.92%	10,114	5,492	54.30%
12416	Protective Ins Co	IN	8,409	2.30%	41.22%	8,409	8,510	101.20%
16535	Zurich American Ins Co	NY	6,671	1.82%	43.04%	5,733	1,434	25.01%
24015	Northland Ins Co	MN	5,441	1.49%	44.52%	5,301	2,332	43.99%
26301	Selective Way Ins Co	NJ	5,355	1.46%	45.98%	5,284	2,950	55.83%
21326	Empire Fire & Marine Ins Co	NE	5,352	1.46%	47.44%	4,719	2,622	55.56%
21180	Sentry Select Ins Co	WI	5,238	1.43%	48.87%	4,895	2,340	47.80%
23787	Nationwide Mut Ins Co	OH	5,178	1.41%	50.29%	5,127	1,962	38.27%
24112	Westfield Ins Co	OH	5,160	1.41%	51.70%	4,304	1,930	44.84%
19720	American Alt Ins Corp	DE	5,016	1.37%	53.07%	4,374	2,443	55.85%
13692	Donegal Mut Ins Co	PA	4,427	1.21%	54.27%	4,218	1,545	36.63%
25674	Travelers Property Cas Co Of Amer	CT	3,953	1.08%	55.35%	3,651	1,776	48.64%
24767	St Paul Fire & Marine Ins Co	MN	3,953	1.08%	56.43%	4,529	2,212	48.84%
20281	Federal Ins Co	IN	3,888	1.06%	57.49%	3,579	995	27.80%
34207	Westport Ins Corp	MO	3,773	1.03%	58.52%	3,573	553	15.48%
21784	Firemens Ins Co Of Washington DC	DE	3,746	1.02%	59.55%	3,505	2,202	62.82%
40142	American Zurich Ins Co	IL	3,658	1.00%	60.55%	3,655	736	20.14%
33855	Lincoln General Ins Co	PA	3,600	0.98%	61.53%	3,719	1,559	41.92%
19259	Selective Ins Co Of SC	SC	3,228	0.88%	62.41%	3,268	1,418	43.39%
11371	Great West Cas Co	NE	3,187	0.87%	63.28%	2,838	1,408	49.61%

PENNSYLVANIA Insurance Department
2004 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
19240	Allstate Ind Co	IL	2,987	0.82%	64.10%	2,852	1,355	47.51%
20532	Clarendon Natl Ins Co	NJ	2,922	0.80%	64.89%	2,629	1,217	46.29%
30104	Hartford Underwriters Ins Co	CT	2,629	0.72%	65.61%	2,190	1,154	52.69%
24198	Peerless Ins Co	NH	2,509	0.68%	66.30%	2,483	1,154	46.48%
25127	State Auto Prop & Cas Ins Co	SC	2,427	0.66%	66.96%	2,362	1,398	59.19%
23779	Nationwide Mut Fire Ins Co	OH	2,413	0.66%	67.62%	2,294	1,172	51.09%
14664	Mutual Benefit Ins Co	PA	2,387	0.65%	68.27%	2,406	1,486	61.76%
10847	Cumis Ins Society Inc	WI	2,353	0.64%	68.91%	1,926	857	44.50%
26344	Great American Assur Co	OH	2,319	0.63%	69.54%	2,426	1,544	63.64%
22012	Motors Ins Corp	MI	2,316	0.63%	70.18%	2,316	6,148	265.46%
11991	National Cas Co	WI	2,310	0.63%	70.81%	2,210	2,953	133.62%
10499	DaimlerChrysler Ins Co	MI	2,305	0.63%	71.44%	2,210	4,336	196.20%
13935	Federated Mut Ins Co	MN	2,283	0.62%	72.06%	2,296	885	38.55%
20443	Continental Cas Co	IL	2,277	0.62%	72.68%	2,766	984	35.57%
14621	Motorists Mut Ins Co	OH	2,215	0.60%	73.29%	2,207	5,284	239.42%
44393	West American Ins Co	IN	2,036	0.56%	73.84%	2,073	704	33.96%
25143	State Farm Fire And Cas Co	IL	1,955	0.53%	74.38%	1,833	1,841	100.44%
21415	Employers Mut Cas Co	IA	1,945	0.53%	74.91%	1,886	666	35.31%
11045	Excelsior Ins Co	NH	1,930	0.53%	75.43%	1,718	1,084	63.10%
10464	Canal Ins Co	SC	1,853	0.51%	75.94%	1,630	730	44.79%
19682	Hartford Fire In Co	CT	1,822	0.50%	76.44%	2,139	859	40.16%
10676	First Guard Ins Co	AZ	1,769	0.48%	76.92%	1,769	731	41.32%
14788	Natl Grange Mut Ins Co	FL	1,738	0.47%	77.39%	1,682	897	53.33%
22586	Atlantic States Ins Co	PA	1,710	0.47%	77.86%	1,655	823	49.73%
35483	Daily Underwriters Of Amer	PA	1,697	0.46%	78.32%	1,685	333	19.76%
24074	Ohio Cas Ins Co	OH	1,690	0.46%	78.79%	1,718	593	34.52%
37745	Integon Specialty Ins	NC	1,686	0.46%	79.25%	1,460	135	9.25%

PENNSYLVANIA Insurance Department
2004 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
24414	General Cas Co Of WI	WI	1,661	0.45%	79.70%	1,629	1,472	90.36%
23035	Liberty Mut Fire Ins Co	MA	1,626	0.44%	80.14%	1,563	999	63.92%
12262	Pennsylvania Manufacturers Asn Ins C	PA	1,620	0.44%	80.59%	2,409	1,463	60.73%
25682	Travelers Ind Co Of CT	CT	1,615	0.44%	81.03%	1,693	778	45.95%
19232	Allstate Ins Co	IL	1,506	0.41%	81.44%	1,640	658	40.12%
20427	American Cas Co Of Reading PA	PA	1,489	0.41%	81.84%	1,671	658	39.38%
26077	Lancer Ins Co	IL	1,435	0.39%	82.24%	1,444	283	19.60%
19305	Assurance Co Of Amer	NY	1,433	0.39%	82.63%	1,618	412	25.46%
20052	National Liab & Fire Ins Co	CT	1,432	0.39%	83.02%	1,430	444	31.05%
35505	Rockwood Cas Ins Co	PA	1,407	0.38%	83.40%	1,380	567	41.09%
11932	Mid-Continent Ins Co	PA	1,377	0.38%	83.78%	1,348	883	65.50%
25658	Travelers Ind Co	CT	1,230	0.34%	84.11%	729	451	61.87%
20087	National Ind Co	NE	1,182	0.32%	84.44%	1,129	591	52.35%
37877	Nationwide Prop & Cas Ins Co	OH	1,125	0.31%	84.74%	1,030	404	39.22%
22837	Interstate Ind Co	IL	1,114	0.30%	85.05%	1,220	133	10.90%
44180	Mountain Laurel Assur Co	PA	1,106	0.30%	85.35%	1,203	313	26.02%
36463	Discover Prop & Cas Ins Co	IL	1,069	0.29%	85.64%	800	711	88.88%
28550	Housing & Redevelopment Ins Exch	PA	1,041	0.28%	85.93%	1,008	5	0.50%
20486	Transcontinental Ins Co	NY	1,020	0.28%	86.20%	1,166	402	34.48%
19704	American States Ins Co	IN	996	0.27%	86.48%	1,070	408	38.13%
25887	US Fidelity & Guaranty Co	MD	963	0.26%	86.74%	1,081	640	59.20%
20095	Bituminous Cas Corp	IL	955	0.26%	87.00%	969	566	58.41%
25623	Phoenix Ins Co	CT	932	0.25%	87.25%	921	-71	-7.71%
43958	Commerce Protective Ins Co	PA	917	0.25%	87.50%	1,169	548	46.88%
24376	American General Ind Co	IL	825	0.23%	87.73%	718	314	43.73%
21113	United States Fire Ins Co	DE	824	0.22%	87.95%	778	347	44.60%
14141	Harford Mut Ins Co	MD	820	0.22%	88.18%	912	333	36.51%

PENNSYLVANIA Insurance Department
2004 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
24899	Alea North America Ins Co	NY	803	0.22%	88.40%	720	638	88.61%
24147	Old Republic Ins Co	PA	750	0.20%	88.60%	689	366	53.12%
10235	American Southern Ins Co	KS	737	0.20%	88.80%	575	456	79.30%
19860	Argonaut Great Central Ins Co	IL	729	0.20%	89.00%	981	684	69.72%
24171	Netherlands Ins Co The	NH	726	0.20%	89.20%	744	609	81.85%
20494	Transportation Ins Co	IL	712	0.19%	89.39%	754	419	55.57%
19356	Maryland Cas Co	MD	708	0.19%	89.59%	867	263	30.33%
32620	National Interstate Ins Co	OH	685	0.19%	89.77%	1,174	453	38.59%
22322	Greenwich Ins Co	DE	648	0.18%	89.95%	730	575	78.77%
29459	Twin City Fire Ins Co Co	IN	643	0.18%	90.13%	626	253	40.42%
23043	Liberty Mut Ins Co	MA	642	0.18%	90.30%	910	223	24.51%
18058	Philadelphia Ind Ins Co	PA	631	0.17%	90.47%	606	716	118.15%
31348	Crum & Forster Ind Co	DE	622	0.17%	90.64%	650	264	40.62%
14982	Penn Millers Ins Co	PA	619	0.17%	90.81%	610	231	37.87%
28886	Transguard Ins Co Of Amer Inc	IL	612	0.17%	90.98%	528	844	159.85%
38601	MIC Prop & Cas Ins Corp	MI	588	0.16%	91.14%	936	339	36.22%
21407	Emcasco Ins Co	IA	581	0.16%	91.30%	578	316	54.67%
25615	Charter Oak Fire Ins Co	CT	572	0.16%	91.46%	594	164	27.61%
40436	Stratford Ins Co	NH	565	0.15%	91.61%	538	245	45.54%
35696	Harleysville Preferred Ins Co	PA	554	0.15%	91.76%	637	147	23.08%
14974	Pennsylvania Lumbermens Mut Ins	PA	542	0.15%	91.91%	551	722	131.03%
14370	Lebanon Mut Ins Co	PA	541	0.15%	92.06%	588	246	41.84%
25666	Travelers Ind Co Of Amer	CT	516	0.14%	92.20%	560	338	60.36%
12904	Tokio Marine & Nichido Fire Ins Co	NY	513	0.14%	92.34%	516	237	45.93%
24791	St Paul Mercury Ins Co	MN	506	0.14%	92.48%	507	357	70.41%
25135	State Automobile Mut Ins Co	OH	496	0.14%	92.61%	483	221	45.76%
23329	Merchants Mut Ins Co	NY	482	0.13%	92.74%	452	274	60.62%

PENNSYLVANIA Insurance Department
2004 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
14044	Goodville Mut Cas Co	PA	479	0.13%	92.87%	455	175	38.46%
19690	American Economy Ins Co	IN	466	0.13%	93.00%	482	257	53.32%
13056	RLI Ins Co	IL	464	0.13%	93.13%	501	-14	-2.79%
41106	Triumphe Cas Co	PA	459	0.13%	93.25%	1,283	620	48.32%
19380	American Home Assur Co	NY	444	0.12%	93.37%	344	673	195.64%
28223	Nationwide Agribusiness Ins Co	IA	439	0.12%	93.49%	206	124	60.19%
28649	Eastern Atlantic Ins Co	PA	436	0.12%	93.61%	356	141	39.61%
13528	Brotherhood Mut Ins Co	IN	436	0.12%	93.73%	460	182	39.57%
11738	Leader Ins Co	OH	430	0.12%	93.85%	308	133	43.18%
22667	Ace American Ins Co	PA	430	0.12%	93.97%	451	104	23.06%
13501	Brethren Mut Ins Co	MD	427	0.12%	94.08%	407	173	42.51%
27154	Atlantic Specialty Ins Co	NY	414	0.11%	94.20%	247	215	87.04%
20699	Ace Prop & Cas Ins Co	PA	411	0.11%	94.31%	226	-6	-2.65%
20303	Great Northern Ins Co	MN	395	0.11%	94.42%	375	208	55.47%
25984	Graphic Arts Mut Ins Co	NY	394	0.11%	94.52%	398	114	28.64%
15032	Guideone Mut Ins Co	IA	392	0.11%	94.63%	393	109	27.74%
24988	Sentry Ins A Mut Co	WI	387	0.11%	94.74%	374	226	60.43%
32441	Penn Natl Security Ins Co	PA	383	0.10%	94.84%	379	1,026	270.71%
26433	Harco Natl Ins Co	IL	376	0.10%	94.94%	409	239	58.44%
10510	Carolina Cas Ins Co	FL	359	0.10%	95.04%	284	138	48.59%
23809	Granite State Ins Co	PA	357	0.10%	95.14%	359	323	89.97%
39020	Essex Ins Co	DE	351	0.10%	95.24%	277	94	33.94%
15067	Quincy Mut Fire Ins Co	MA	350	0.10%	95.33%	317	181	57.10%
12572	Selective Ins Co Of Amer	NJ	347	0.09%	95.43%	347	137	39.48%
20010	Acceptance Ind Ins Co	NE	346	0.09%	95.52%	213	98	46.01%
24066	American Fire & Cas Co	OH	342	0.09%	95.61%	193	129	66.84%
30481	St Paul Surplus Lines Ins Co	DE	338	0.09%	95.71%	353	157	44.48%

PENNSYLVANIA Insurance Department
2004 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
20060	National Ind Co Of Mid-Amer	IA	332	0.09%	95.80%	328	53	16.16%
38970	Markel Ins Co	IL	318	0.09%	95.88%	251	77	30.68%
24384	Fairmont Specialty Ins Co	DE	314	0.09%	95.97%	305	16	5.25%
26042	Wausau Underwriters Ins Co	WI	308	0.08%	96.05%	232	105	45.26%
24295	Providence Washington Ins Co	RI	302	0.08%	96.14%	463	223	48.16%
20508	Valley Forge Ins Co	IN	298	0.08%	96.22%	293	630	215.02%
13978	Florists Mut Ins Co	IL	292	0.08%	96.30%	296	45	15.20%
21172	Vanliner Ins Co	AZ	289	0.08%	96.38%	309	170	55.02%
18767	Church Mut Ins Co	WI	285	0.08%	96.45%	278	213	76.62%
12475	Republic-Franklin Ins Co	OH	278	0.08%	96.53%	232	107	46.12%
37303	Redland Ins Co	NJ	274	0.07%	96.60%	308	290	94.16%
36684	Riverport Ins Co	MN	274	0.07%	96.68%	278	188	67.63%
29963	United Farm Family Ins Co	NY	270	0.07%	96.75%	255	162	63.53%
35351	American Empire Surplus Lns Ins Co	DE	269	0.07%	96.83%	299	187	62.54%
39381	Adriatic Ins Co	ND	266	0.07%	96.90%	225	-78	-34.67%
14575	Millers Capital Ins Co	PA	265	0.07%	96.97%	263	178	67.68%
26247	American Guarantee & Liability Ins	NY	258	0.07%	97.04%	329	22	6.69%
10105	Victoria Select Ins Co	OH	254	0.07%	97.11%	162	83	51.23%
37150	Western Heritage Ins Co	AZ	254	0.07%	97.18%	256	38	14.84%
17558	Old Guard Ins Co	PA	250	0.07%	97.25%	946	642	67.86%
19410	Commerce & Industry Ins Co	NY	248	0.07%	97.32%	280	119	42.50%
21458	Employers Ins of Wausau	WI	241	0.07%	97.38%	237	43	18.14%
29424	Hartford Cas Ins Co	IN	239	0.07%	97.45%	232	191	82.33%
19429	Insurance Co Of The State Of PA	PA	234	0.06%	97.51%	418	155	37.08%
16187	AXA Re Prop & Cas Ins Co	DE	232	0.06%	97.57%	378	45	11.90%
10859	First Nonprofit Ins Co	IL	225	0.06%	97.64%	223	139	62.33%
23841	New Hampshire Ins Co	PA	223	0.06%	97.70%	527	114	21.63%

PENNSYLVANIA Insurance Department
2004 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
23817	Illinois Natl Ins Co	IL	214	0.06%	97.75%	357	306	85.71%
20478	National Fire Ins Co Of Hartford	CT	212	0.06%	97.81%	224	111	49.55%
11150	Arch Ins Co	MO	209	0.06%	97.87%	223	-40	-17.94%
37257	Insurance Corp Of Hannover	IL	209	0.06%	97.93%	257	247	96.11%
25879	Fidelity & Guaranty Ins Underwriters	WI	201	0.05%	97.98%	224	214	95.54%
22829	Interstate Fire & Cas Co	IL	200	0.05%	98.04%	195	-6	-3.08%
10340	Stonington Ins Co	TX	195	0.05%	98.09%	103	130	126.21%
13714	Pharmacists Mut Ins Co	IA	193	0.05%	98.14%	178	214	120.22%
29700	North American Elite Ins Co	NH	192	0.05%	98.19%	189	84	44.44%
23469	American Modern Home Ins Co	OH	190	0.05%	98.25%	194	-15	-7.73%
19372	Northern Ins Co Of NY	NY	185	0.05%	98.30%	193	-14	-7.25%
25976	Utica Mut Ins Co	NY	181	0.05%	98.35%	191	-12	-6.28%
15911	American Mining Ins Co Inc	AL	178	0.05%	98.40%	223	83	37.22%
29742	Integon Natl Ins Co	NC	175	0.05%	98.44%	205	92	44.88%
11118	Federated Rural Electric Ins Exch	KS	173	0.05%	98.49%	193	208	107.77%
37362	General Star Ind Co	CT	169	0.05%	98.54%	173	133	76.88%
43095	Clarendon Amer Ins Co	NJ	168	0.05%	98.58%	209	112	53.59%
40100	Firstline Natl Ins Co	MD	162	0.04%	98.63%	179	-46	-25.70%
12866	T.H.E. Ins Co	LA	161	0.04%	98.67%	136	3	2.21%
36897	Manufacturers Alliance Ins Co	PA	154	0.04%	98.71%	57	80	140.35%
10022	Countryway Ins Co	NY	154	0.04%	98.75%	145	124	85.52%
25433	American Safety Ind Co	OK	150	0.04%	98.80%	356	96	26.97%
38237	American Country Ins Co	IL	149	0.04%	98.84%	114	75	65.79%
39497	Tico Ins Co	OH	147	0.04%	98.88%	184	14	7.61%
10833	Gemini Ins Co	DE	143	0.04%	98.92%	108	56	51.85%
39306	Fidelity & Deposit Co Of MD	MD	142	0.04%	98.95%	131	68	51.91%
26069	Wausau Business Ins Co	WI	140	0.04%	98.99%	157	57	36.31%

PENNSYLVANIA Insurance Department
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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
21857	American Ins Co	NE	139	0.04%	99.03%	148	161	108.78%
10749	Intrepid Ins Co	MI	131	0.04%	99.07%	48	67	139.58%
11264	Prime Insurance Syndicate Inc	IL	128	0.03%	99.10%	140	-524	-374.29%
10448	Cumberland Ins Co Inc	NJ	127	0.03%	99.14%	123	67	54.47%
40827	Virginia Surety Co Inc	IL	125	0.03%	99.17%	74	42	56.76%
16691	Great American Ins Co	OH	122	0.03%	99.20%	548	90	16.42%
24775	St Paul Guardian Ins Co	MN	118	0.03%	99.24%	169	120	71.01%
13331	American Hardware Mut Ins Co	OH	109	0.03%	99.26%	112	59	52.68%
41424	Pennsylvania Manufacturers Ind Co	PA	109	0.03%	99.29%	154	67	43.51%
22217	Gulf Ins Co	CT	105	0.03%	99.32%	111	-2,549	-2296.40%
11177	First Financial Ins Co	IL	104	0.03%	99.35%	80	-180	-225%
36940	Indian Harbor Ins Co	ND	100	0.03%	99.38%	17	2	11.76%
18023	Star Ins Co	MI	95	0.03%	99.40%	27	-294	-1088.89%
37478	Hartford Ins Co Of The Midwest	IN	95	0.03%	99.43%	111	35	31.53%
26166	Windsor Mount Joy Mut Ins Co	PA	92	0.03%	99.46%	130	11	8.46%
22551	Mitsui Sumitomo Ins USA Inc	NY	86	0.02%	99.48%	91	116	127.47%
10750	1st Choice Auto Ins Co	PA	85	0.02%	99.50%	73	73	100%
24724	First Natl Ins Co Of Amer	WA	78	0.02%	99.52%	60	-3	-5%
21881	National Surety Corp	IL	78	0.02%	99.55%	110	7	6.36%
40045	Starnet Ins Co	DE	77	0.02%	99.57%	103	46	44.66%
42552	Nova Cas Co	NY	76	0.02%	99.59%	69	20	28.99%
18376	Hermitage Ins Co	NY	75	0.02%	99.61%	63	7	11.11%
15580	Scottsdale Ind Co	OH	74	0.02%	99.63%	71	67	94.37%
24325	York Ins Co	RI	73	0.02%	99.65%	166	61	36.75%
23248	Occidental Fire & Cas Co Of NC	NC	72	0.02%	99.67%	67	2	2.99%
19895	Atlantic Mut Ins Co	NY	72	0.02%	99.69%	292	65	22.26%
23337	Merchants Ins Co Of NH Inc	NH	68	0.02%	99.71%	57	34	59.65%

PENNSYLVANIA Insurance Department
2004 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
35386	Fidelity & Guaranty Ins Co	IA	62	0.02%	99.72%	428	787	183.88%
44776	Alea North Amer Specialty Ins Co	DE	58	0.02%	99.74%	58	6	10.34%
20362	Mitsui Sumitomo Ins Co of Amer	NY	56	0.02%	99.75%	61	46	75.41%
22608	National Specialty Ins Co	TX	51	0.01%	99.77%	51	0	0%
22292	Hanover Ins Co	NH	49	0.01%	99.78%	54	63	116.67%
20648	Employers Fire Ins Co	MA	48	0.01%	99.79%	36	15	41.67%
35408	Sirius Amer Ins Co	DE	47	0.01%	99.81%	67	57	85.07%
14486	Merchants & Business Mens Mut Ins Co	PA	45	0.01%	99.82%	95	-2	-2.11%
24449	Regent Ins Co	WI	45	0.01%	99.83%	37	5	13.51%
28304	Federated Service Ins Co	MN	45	0.01%	99.84%	41	22	53.66%
24678	Royal Ind Co	DE	44	0.01%	99.86%	285	7	2.46%
34690	Property & Cas Ins Co Of Hartford	IN	43	0.01%	99.87%	51	18	35.29%
42900	Harleysville Ins Co Of NJ	NJ	41	0.01%	99.88%	50	73	146%
21873	Firemans Fund Ins Co	CA	38	0.01%	99.89%	27	164	607.41%
19224	St Paul Protective Ins Co	IL	33	0.01%	99.90%	50	24	48%
42404	Liberty Ins Corp	IL	31	0.01%	99.91%	35	10	28.57%
21105	North River Ins Co	NJ	30	0.01%	99.91%	34	42	123.53%
43575	Indemnity Ins Co Of North Amer	PA	30	0.01%	99.92%	37	553	1494.59%
14478	Mercer Ins Co	PA	29	0.01%	99.93%	32	28	87.50%
13196	Western World Ins Co	NH	29	0.01%	99.94%	29	0	0%
22136	Great American Ins Co of NY	NY	27	0.01%	99.95%	24	0	0%
19801	Argonaut Ins Co	CA	27	0.01%	99.95%	26	52	200%
21970	OneBeacon Ins Co	PA	27	0.01%	99.96%	36	-46	-127.78%
26620	AXIS Surplus Ins Co	IL	27	0.01%	99.97%	10	2	20%
14265	Indiana Lumbermens Mut Ins Co	IN	24	0.01%	99.97%	18	8	44.44%
41297	Scottsdale Ins Co	OH	24	0.01%	99.98%	7	0	0%
14753	Frederick Mut Ins Co	MD	21	0.01%	99.99%	8	13	162.50%

PENNSYLVANIA Insurance Department
2004 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
22187	Greater NY Mut Ins Co	NY	21	0.01%	99.99%	23	3	13.04%
20621	OneBeacon America Ins Co	MA	19	0.01%	100.00%	20	49	245%
24732	General Ins Co Of Amer	WA	18	0.00%	100.00%	10	81	810%
20176	Celina Mut Ins Co	OH	17	0.00%	100.01%	16	28	175%
22306	Massachusetts Bay Ins Co	NH	16	0.00%	100.01%	15	30	200%
42048	Diamond State Ins Co	IN	16	0.00%	100.02%	24	-30	-125%
19445	National Union Fire Ins Co Of Pitts	PA	14	0.00%	100.02%	-5	336	-6720%
26832	Great American Alliance Ins Co	OH	12	0.00%	100.02%	6	-12	-200%
36951	Century Surety Co	OH	12	0.00%	100.03%	6	2	33.33%
21962	Pennsylvania General Ins Co	PA	11	0.00%	100.03%	7	0	0%
33600	LM Ins Corp	IA	10	0.00%	100.03%	10	18	180%
10120	Everest Natl Ins Co	AZ	9	0.00%	100.03%	9	22	244.44%
41335	United Natl Specialty Ins Co	WI	9	0.00%	100.04%	111	32	28.83%
41769	Athena Assur Co	MN	9	0.00%	100.04%	41	21	51.22%
20702	Ace Fire Underwriters Ins Co	PA	8	0.00%	100.04%	7	665	9500%
21849	American Automobile Ins Co	MO	8	0.00%	100.04%	11	65	590.91%
31325	Acadia Ins Co	ME	8	0.00%	100.05%	6	0	0%
21334	Empire Ind Ins Co	OK	8	0.00%	100.05%	2	0	0%
20079	National Fire & Marine Ins Co	NE	7	0.00%	100.05%	8	2	25%
35726	Providence Washington Ins Co Of NY	NY	7	0.00%	100.05%	29	1	3.45%
20346	Pacific Ind Co	WI	6	0.00%	100.05%	28	1	3.57%
21865	Associated Ind Corp	CA	6	0.00%	100.06%	13	2	15.38%
14613	Montgomery Mut Ins Co	MD	5	0.00%	100.06%	5	1	20%
18333	Peerless Ind Ins Co	IL	5	0.00%	100.06%	1	-5	-500%
33588	First Liberty Ins Corp	IA	5	0.00%	100.06%	5	0	0%
13064	United Natl Ins Co	PA	5	0.00%	100.06%	9	-283	-3144.44%
16217	National Farmers Union Prop & Cas	CO	4	0.00%	100.06%	4	0	0%

PENNSYLVANIA Insurance Department
2004 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
25844	Union Ins Co	NE	4	0.00%	100.06%	0	1	0%
31534	Citizens Ins Co Of Amer	MI	4	0.00%	100.06%	4	0	0%
26905	Century-Natl Ins Co	CA	4	0.00%	100.07%	20	-3	-15%
27790	Canal Ind Co	SC	4	0.00%	100.07%	4	0	0%
34118	Colony Natl Ins Co	VA	4	0.00%	100.07%	6	0	0%
22195	Insurance Co Of Greater NY	NY	4	0.00%	100.07%	4	0	0%
25534	TIG Ins Co	CA	4	0.00%	100.07%	53	-74	-139.62%
23396	Amerisure Mut Ins Co	MI	4	0.00%	100.07%	4	3	75%
22209	Atlantic Ins Co	TX	3	0.00%	100.07%	3	-21	-700%
26140	American Millennium Ins Co	NJ	3	0.00%	100.07%	3	0	0%
11445	United Natl Cas Ins Co	IN	3	0.00%	100.07%	8	-22	-275%
31127	Columbia Cas Co	IL	3	0.00%	100.07%	2	-10	-500%
31089	Republic Western Ins Co	AZ	3	0.00%	100.07%	4	-6	-150%
28932	Markel American Ins Co	VA	3	0.00%	100.08%	1	-1	-100%
39926	Selective Ins Co Of The Southeast	NC	3	0.00%	100.08%	3	2	66.67%
29874	North American Specialty Ins Co	NH	3	0.00%	100.08%	3	-1	-33.33%
22357	Hartford Accid & Ind Co	CT	3	0.00%	100.08%	1	-4	-400%
19992	American Select Ins Co	OH	2	0.00%	100.08%	2	0	0%
27502	Western General Ins Co	CA	2	0.00%	100.08%	3	3	100%
40258	American Intl South Ins Co	PA	2	0.00%	100.08%	13	0	0%
13838	Farmland Mut Ins Co	IA	1	0.00%	100.08%	1	0	0%
34347	Colonial American Cas & Surety Co	MD	1	0.00%	100.08%	0	0	0%
10936	Seneca Ins Co Inc	NY	1	0.00%	100.08%	0	0	0%
15709	Southern States Ins Exch	VA	1	0.00%	100.08%	2	0	0%
20397	Vigilant Ins Co	NY	1	0.00%	100.08%	1	0	0%
14532	Middlesex Mut Assur Co	CT	1	0.00%	100.08%	0	0	0%
11622	Specialty Surplus Ins Co	IL	0	0%	100.08%	0	-70	0%

PENNSYLVANIA Insurance Department
2004 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
10238	Potomac Ins Co	PA	0	0%	100.08%	0	14	0%
37206	Contractors Bonding & Ins Co	WA	0	0%	100.08%	0	1	0%
35289	Continental Ins Co	SC	0	0%	100.08%	0	0	0%
32190	Constitution Ins Co	NY	0	0%	100.08%	0	-9	0%
41483	Farmington Cas Co	CT	0	0%	100.08%	0	0	0%
39322	General Security Natl Ins Co	NY	0	0%	100.08%	0	-94	0%
38369	Northern Assur Co Of Amer	MA	0	0%	100.08%	0	-8	0%
23663	National American Ins Co	OK	0	0%	100.08%	2	0	0%
23647	Mutual Service Cas Ins Co	MN	0	0%	100.08%	0	0	0%
37893	Ulico Cas Co	DE	0	0%	100.08%	43	56	130.23%
35270	Fidelity & Cas Co Of NY	SC	0	0%	100.08%	0	0	0%
25496	TIG Ind Co	CA	0	0%	100.08%	0	-10	0%
24902	Security Ins Co Of Hartford	CT	0	0%	100.08%	172	58	33.72%
20710	Century Ind Co	PA	0	0%	100.08%	0	-2	0%
18279	Bankers Standard Ins Co	PA	0	0%	100.08%	0	-1	0%
17370	Nautilus Ins Co	AZ	0	0%	100.08%	0	0	0%
12750	Evergreen Natl Ind Co	OH	0	0%	100.08%	0	0	0%
25224	Great Divide Ins Co	ND	0	0%	100.08%	0	0	0%
34266	Frontier Ins Co	NY	0	0%	100.08%	0	-6	0%
40150	MGA Ins Co Inc	TX	0	0%	100.08%	0	-3	0%
37974	MT Hawley Ins Co	IL	0	0%	100.08%	0	2	0%
36838	General Agents Ins Co Of Amer Inc	OK	0	0%	100.08%	0	49	0%
24740	Safeco Ins Co Of Amer	WA	0	0%	100.08%	0	-13	0%
38989	Chubb Custom Ins Co	DE	0	0%	100.08%	-1	0	0%
22810	Chicago Ins Co	IL	0	0%	100.08%	0	0	0%
41807	Royal Surplus Lines Ins Co	CT	0	0%	100.08%	0	-4	0%
38652	Guic Ins Co	OH	0	0%	100.08%	0	0	0%

PENNSYLVANIA Insurance Department
2004 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
34789	AIG Centennial Ins Co	PA	0	0%	100.08%	0	1	0%
37915	American Central Ins Co	MO	0	0%	100.08%	0	0	0%
27073	Nipponkoa Ins Co Ltd U.S. Branch	NY	0	0%	100.08%	1	0	0%
24104	Ohio Farmers Ins Co	OH	0	0%	100.08%	0	-38	0%
43117	American Equity Ins Co	AZ	0	0%	100.08%	0	-3	0%
31194	Travelers Cas & Surety Co Of Amer	CT	0	0%	100.08%	0	-1	0%
37273	Axis Ins Co	IL	0	0%	100.08%	0	0	0%
36170	Travelers Cas Co Of CT	CT	0	0%	100.08%	0	0	0%
36137	Travelers Commercial Ins Co	CT	0	0%	100.08%	0	0	0%
30503	Shelby Cas Ins Comp	IL	0	0%	100.08%	0	0	0%
27120	Trumbull Ins Co	CT	0	0%	100.08%	0	8	0%
39608	Nutmeg Ins Co	CT	0	0%	100.08%	4	2	50%
27987	Northfield Ins Co	IA	0	0%	100.08%	0	-18	0%
26611	Valiant Ins Co	IA	0	0%	100.08%	0	-7	0%
25054	Hudson Ins Co	DE	0	0%	100.08%	1	-111	-11100%
22748	Pacific Employers Ins Co	PA	0	0%	100.08%	1	14	1400%
20249	Central Natl Ins Co Of Omaha	NE	0	0%	100.08%	0	0	0%
18538	Bancinsure Inc	OK	0	0%	100.08%	0	0	0%
19046	Travelers Cas Ins Co Of Amer	CT	0	0%	100.08%	0	1	0%
23108	Lumbermens Underwriting Alliance	MO	0	0%	100.08%	1	-3	-300%
21199	Arch Speciality Ins Co	WI	0	0%	100.08%	0	0	0%
19070	Standard Fire Ins Co	CT	0	0%	100.08%	0	0	0%
19038	Travelers Cas & Surety Co	CT	0	0%	100.08%	0	3	0%
15130	Encompass Ind Co	IL	0	0%	100.08%	0	0	0%
24554	XL Ins Amer Inc	DE	0	0%	100.08%	0	-3	0%
22713	Insurance Co Of North Amer	PA	0	0%	100.08%	0	7	0%
19615	American Reliable Ins Co	AZ	0	0%	100.08%	0	-18	0%

PENNSYLVANIA Insurance Department
2004 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
18341	Insurance Corp Of NY	NY	0	0%	100.08%	1	-72	-7200%
13684	Cumberland Mut Fire Ins Co	NJ	0	0%	100.08%	0	0	0%
11401	Guaranty Natl Ins Co	CO	0	0%	100.08%	0	50	0%
17159	Usf Ins Co	PA	0	0%	100.08%	0	0	0%
10829	Quadrant Ind Co	CT	0	0%	100.08%	0	-117	0%
21121	Westchester Fire Ins Co	NY	0	0%	100.08%	0	3,205	0%
20559	General Security Ind Co of AZ	AZ	0	0%	100.08%	0	-2	0%
20109	Bituminous Fire & Marine Ins Co	IL	0	0%	100.08%	0	0	0%
15059	Public Service Mut Ins Co	NY	0	0%	100.08%	1	0	0%
22063	Government Employees Ins Co	MD	0	0%	100.08%	0	0	0%
21946	Camden Fire Ins Assoc	NJ	0	0%	100.08%	0	0	0%
11630	Jefferson Ins Co	NY	0	0%	100.08%	0	-111	0%
19062	Automobile Ins Co Of Hartford CT	CT	0	0%	100.08%	0	0	0%
21318	Coregis Ins Co	IN	0	0%	100.08%	7	24	342.86%
20613	American Employers Ins Co	MA	0	0%	100.08%	3	14	466.67%
16063	Unitrin Auto & Home Ins Co	NY	0	0%	100.08%	0	-119	0%
44784	Fairfield Ins Co	CT	-1	0.00%	100.08%	12	17	141.67%
24503	Blue Ridge Ins Co	WI	-1	0.00%	100.08%	-1	56	-5600%
39217	QBE Ins Corp	PA	-4	0.00%	100.08%	-4	-3	75%
24260	Progressive Cas Ins Co	OH	-6	0.00%	100.08%	7	1	14.29%
11770	United Fncl Cas Co	OH	-7	0.00%	100.08%	-7	0	0%
37532	Great American E&S Ins Co	DE	-11	0.00%	100.07%	35	-2	-5.71%
42811	Gulf Underwriters Ins Co	CT	-13	0.00%	100.07%	-13	-11	84.62%
22918	American Motorists Ins Co	IL	-16	0.00%	100.07%	-3	305	-10166.67%
30562	American Manufacturers Mut Ins Co	IL	-17	0.00%	100.06%	-15	-284	1893.33%
11126	Sompo Japan Ins Co of Amer	NY	-20	-0.01%	100.06%	-9	4	-44.44%
22977	Lumbermens Mut Cas Co	IL	-28	-0.01%	100.05%	12	285	2375%

PENNSYLVANIA Insurance Department
2004 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
12831	State Natl Ins Co Inc	TX	-33	-0.01%	100.04%	-35	-24	68.57%
21296	Commercial Guaranty Cas Ins Co	IN	-63	-0.02%	100.02%	306	-1	-0.33%
19909	Centennial Ins Co	NY	-78	-0.02%	100%	-11	13	-118.18%
	381 Companies in the Report		**$366,306**	**100.00%**	**100.00%**	**$359,861**	**$198,947**	**55.28%**

END OF REPORT

PENNSYLVANIA Insurance Department
2004 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	8,573	15.14%	15.14%	8,656	-2,333	-26.95%
37885	XL Specialty Ins Co	DE	5,937	10.49%	25.63%	5,900	3,338	56.58%
20087	National Ind Co	NE	4,654	8.22%	33.85%	4,583	2,743	59.85%
19720	American Alt Ins Corp	DE	4,325	7.64%	41.49%	4,197	971	23.14%
24147	Old Republic Ins Co	PA	3,368	5.95%	47.44%	2,924	1,545	52.84%
22667	Ace American Ins Co	PA	3,032	5.36%	52.80%	3,032	-8	-0.26%
23043	Liberty Mut Ins Co	MA	3,032	5.36%	58.16%	3,734	836	22.39%
16535	Zurich American Ins Co	NY	2,887	5.10%	63.26%	3,619	824	22.77%
19380	American Home Assur Co	NY	2,521	4.45%	67.71%	2,445	1,290	52.76%
19682	Hartford Fire In Co	CT	2,493	4.40%	72.11%	3,097	782	25.25%
22730	Converium Ins North Amer Inc	NJ	2,483	4.39%	76.50%	4,459	2,697	60.48%
19429	Insurance Co Of The State Of PA	PA	2,265	4.00%	80.50%	2,111	1,914	90.67%
29599	US Specialty Ins Co	TX	1,696	3.00%	83.50%	1,599	-113	-7.07%
22039	General Rein Corp	DE	1,519	2.68%	86.18%	1,867	604	32.35%
12904	Tokio Marine & Nichido Fire Ins Co	NY	1,446	2.55%	88.73%	1,628	471	28.93%
20052	National Liab & Fire Ins Co	CT	1,272	2.25%	90.98%	606	97	16.01%
10367	Avemco Ins Co	MD	1,265	2.23%	93.22%	1,267	489	38.60%
20699	Ace Prop & Cas Ins Co	PA	1,114	1.97%	95.18%	1,228	-92	-7.49%
28401	American Natl Prop & Cas Co	MO	1,054	1.86%	97.05%	952	-196	-20.59%
42374	Houston Cas Co	TX	1,049	1.85%	98.90%	1,114	0	0%
20362	Mitsui Sumitomo Ins Co of Amer	NY	907	1.60%	100.50%	301	51	16.94%
33022	AXA Corp Solutions Ins Co	NY	423	0.75%	101.25%	278	9	3.24%
20079	National Fire & Marine Ins Co	NE	304	0.54%	101.79%	189	80	42.33%
20532	Clarendon Natl Ins Co	NJ	125	0.22%	102.01%	123	-9	-7.32%
21121	Westchester Fire Ins Co	NY	7	0.01%	102.02%	195	158	81.03%
19232	Allstate Ins Co	IL	3	0.01%	102.02%	3	4	133.33%
20710	Century Ind Co	PA	0	0%	102.02%	0	-64	0%

PENNSYLVANIA Insurance Department
2004 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	0	0%	102.02%	0	-61	0%
11630	Jefferson Ins Co	NY	0	0%	102.02%	0	26	0%
22322	Greenwich Ins Co	DE	0	0%	102.02%	0	-68	0%
22292	Hanover Ins Co	NH	0	0%	102.02%	0	-1	0%
22217	Gulf Ins Co	CT	0	0%	102.02%	0	-23	0%
42307	Navigators Ins Co	NY	0	0%	102.02%	0	-1	0%
10340	Stonington Ins Co	TX	0	0%	102.02%	3	-26	-866.67%
34622	Glens Falls Ins Co	IL	0	0%	102.02%	0	94	0%
25658	Travelers Ind Co	CT	0	0%	102.02%	0	-2	0%
20443	Continental Cas Co	IL	0	0%	102.02%	0	-80	0%
19909	Centennial Ins Co	NY	0	0%	102.02%	0	-11	0%
22713	Insurance Co Of North Amer	PA	0	0%	102.02%	0	-12	0%
16608	New York Marine & Gnrl Ins Co	NY	0	0%	102.02%	0	-4	0%
20850	Firemens Ins Co Of Newark NJ	NJ	0	0%	102.02%	0	54	0%
16691	Great American Ins Co	OH	0	0%	102.02%	0	-13	0%
38776	Folksamerica Rein Co	NY	0	0%	102.02%	0	-1	0%
34207	Westport Ins Corp	MO	0	0%	102.02%	0	-6	0%
25534	TIG Ins Co	CA	0	0%	102.02%	0	-15	0%
24384	Fairmont Specialty Ins Co	DE	0	0%	102.02%	0	-307	0%
21970	OneBeacon Ins Co	PA	0	0%	102.02%	0	759	0%
20354	Sea Ins Co Of Amer	NY	0	0%	102.02%	0	1	0%
22918	American Motorists Ins Co	IL	0	0%	102.02%	0	14	0%
22977	Lumbermens Mut Cas Co	IL	0	0%	102.02%	0	1,385	0%
25887	US Fidelity & Guaranty Co	MD	0	0%	102.02%	0	-5	0%
13056	RLI Ins Co	IL	0	0%	102.02%	0	1	0%
43575	Indemnity Ins Co Of North Amer	PA	-3	-0.01%	102.02%	-10	-105	1050%
10677	Cincinnati Ins Co	OH	-6	-0.01%	102.01%	300	223	74.33%

PENNSYLVANIA Insurance Department
2004 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
24678	Royal Ind Co	DE	-277	-0.49%	101.52%	1,368	226	16.52%
35289	Continental Ins Co	SC	-303	-0.54%	100.98%	-174	4,701	-2701.72%
20281	Federal Ins Co	IN	-557	-0.98%	100%	-268	1,811	-675.75%
	57 Companies in the Report		**$56,608**	**100.00%**	**100.00%**	**$61,326**	**$24,642**	**40.18%**

END OF REPORT

PENNSYLVANIA Insurance Department
2004 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	9,340	17.09%	17.09%	9,214	301	3.27%
19445	National Union Fire Ins Co Of Pitts	PA	9,304	17.03%	34.12%	9,122	1,829	20.05%
31194	Travelers Cas & Surety Co Of Amer	CT	6,892	12.61%	46.73%	7,296	1,366	18.72%
10847	Cumis Ins Society Inc	WI	5,132	9.39%	56.12%	5,160	785	15.21%
39306	Fidelity & Deposit Co Of MD	MD	2,854	5.22%	61.34%	2,730	49	1.79%
16535	Zurich American Ins Co	NY	2,763	5.06%	66.40%	2,417	248	10.26%
19682	Hartford Fire In Co	CT	2,676	4.90%	71.30%	2,332	52	2.23%
24767	St Paul Fire & Marine Ins Co	MN	1,792	3.28%	74.58%	1,053	369	35.04%
20443	Continental Cas Co	IL	1,656	3.03%	77.61%	2,113	3,824	180.97%
16691	Great American Ins Co	OH	1,191	2.18%	79.78%	876	27	3.08%
13188	Western Surety Co	SD	1,123	2.06%	81.84%	1,086	28	2.58%
22667	Ace American Ins Co	PA	736	1.35%	83.19%	661	3	0.45%
24260	Progressive Cas Ins Co	OH	694	1.27%	84.46%	688	-29	-4.22%
12572	Selective Ins Co Of Amer	NJ	651	1.19%	85.65%	646	144	22.29%
24791	St Paul Mercury Ins Co	MN	638	1.17%	86.82%	635	52	8.19%
22217	Gulf Ins Co	CT	528	0.97%	87.78%	1,230	3,490	283.74%
24074	Ohio Cas Ins Co	OH	475	0.87%	88.65%	571	-13	-2.28%
35289	Continental Ins Co	SC	462	0.85%	89.50%	577	82	14.21%
10677	Cincinnati Ins Co	OH	432	0.79%	90.29%	594	240	40.40%
41181	Universal Underwriters Ins Co	KS	418	0.76%	91.05%	434	-9	-2.07%
19917	Liberty Ins Underwriters Inc	NY	403	0.74%	91.79%	435	-57	-13.10%
34347	Colonial American Cas & Surety Co	MD	339	0.62%	92.41%	188	52	27.66%
14990	Pennsylvania Ntl Mut Cas Ins Co	PA	333	0.61%	93.02%	334	147	44.01%
35181	Executive Risk Ind Inc	DE	303	0.55%	93.57%	253	14	5.53%
26883	American Intl Specialty Lines Ins Co	AK	285	0.52%	94.09%	148	-213	-143.92%
26263	Erie Ins Co	PA	282	0.52%	94.61%	278	39	14.03%
10758	Colonial Surety Co	PA	279	0.51%	95.12%	162	24	14.81%

PENNSYLVANIA Insurance Department
2004 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
31127	Columbia Cas Co	IL	199	0.36%	95.49%	175	-62	-35.43%
23043	Liberty Mut Ins Co	MA	162	0.30%	95.78%	143	366	255.94%
23752	Quanta Ind Co	CO	149	0.27%	96.05%	51	16	31.37%
21180	Sentry Select Ins Co	WI	140	0.26%	96.31%	148	192	129.73%
14788	Natl Grange Mut Ins Co	FL	130	0.24%	96.55%	126	53	42.06%
26301	Selective Way Ins Co	NJ	100	0.18%	96.73%	87	37	42.53%
13935	Federated Mut Ins Co	MN	100	0.18%	96.91%	87	9	10.34%
14168	Harleysville Mut Ins Co	PA	90	0.16%	97.08%	172	234	136.05%
25143	State Farm Fire And Cas Co	IL	87	0.16%	97.24%	85	0	0%
24112	Westfield Ins Co	OH	85	0.16%	97.39%	85	-4	-4.71%
10472	Capitol Ind Corp	WI	82	0.15%	97.54%	93	13	13.98%
25887	US Fidelity & Guaranty Co	MD	75	0.14%	97.68%	76	-8	-10.53%
25135	State Automobile Mut Ins Co	OH	74	0.14%	97.82%	72	7	9.72%
20397	Vigilant Ins Co	NY	69	0.13%	97.94%	69	-5	-7.25%
20303	Great Northern Ins Co	MN	67	0.12%	98.07%	65	3	4.62%
37257	Insurance Corp Of Hannover	IL	59	0.11%	98.17%	57	-5	-8.77%
40444	Old Republic Surety Co	WI	57	0.10%	98.28%	55	6	10.91%
21415	Employers Mut Cas Co	IA	53	0.10%	98.38%	48	1	2.08%
26379	Accredited Surety & Cas Co Inc	FL	53	0.10%	98.47%	46	-3	-6.52%
32441	Penn Natl Security Ins Co	PA	49	0.09%	98.56%	49	0	0%
20370	AXIS Reins Co	NY	48	0.09%	98.65%	18	10	55.56%
19038	Travelers Cas & Surety Co	CT	35	0.06%	98.71%	39	-538	-1379.49%
19259	Selective Ins Co Of SC	SC	31	0.06%	98.77%	29	-4	-13.79%
14974	Pennsylvania Lumbermens Mut Ins	PA	29	0.05%	98.82%	26	50	192.31%
36463	Discover Prop & Cas Ins Co	IL	29	0.05%	98.88%	28	9	32.14%
28550	Housing & Redevelopment Ins Exch	PA	26	0.05%	98.92%	26	115	442.31%
13200	Universal Surety Of Amer	TX	24	0.04%	98.97%	22	-4	-18.18%

PENNSYLVANIA Insurance Department
2004 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
40142	American Zurich Ins Co	IL	24	0.04%	99.01%	22	-8	-36.36%
14621	Motorists Mut Ins Co	OH	23	0.04%	99.05%	22	-2	-9.09%
18538	Bancinsure Inc	OK	23	0.04%	99.10%	25	265	1060%
20346	Pacific Ind Co	WI	23	0.04%	99.14%	22	1	4.55%
13056	RLI Ins Co	IL	23	0.04%	99.18%	20	20	100%
27960	Illinois Union Ins Co	IL	22	0.04%	99.22%	22	10	45.45%
42811	Gulf Underwriters Ins Co	CT	22	0.04%	99.26%	36	88	244.44%
24449	Regent Ins Co	WI	21	0.04%	99.30%	18	7	38.89%
20494	Transportation Ins Co	IL	20	0.04%	99.34%	17	0	0%
10014	Affiliated Fm Ins Co	RI	19	0.03%	99.37%	19	5,907	31089.47%
24414	General Cas Co Of WI	WI	19	0.03%	99.41%	15	6	40%
25879	Fidelity & Guaranty Ins Underwriters	WI	18	0.03%	99.44%	18	7	38.89%
26344	Great American Assur Co	OH	18	0.03%	99.47%	30	-12	-40%
25127	State Auto Prop & Cas Ins Co	SC	18	0.03%	99.50%	18	-2	-11.11%
24775	St Paul Guardian Ins Co	MN	17	0.03%	99.54%	20	0	0%
11118	Federated Rural Electric Ins Exch	KS	16	0.03%	99.56%	16	-2	-12.50%
35386	Fidelity & Guaranty Ins Co	IA	16	0.03%	99.59%	17	-1	-5.88%
22292	Hanover Ins Co	NH	16	0.03%	99.62%	12	-8	-66.67%
22136	Great American Ins Co of NY	NY	15	0.03%	99.65%	14	16	114.29%
19704	American States Ins Co	IN	13	0.02%	99.67%	12	0	0%
19380	American Home Assur Co	NY	12	0.02%	99.70%	1	-3	-300%
18619	Platte River Ins Co.	NE	11	0.02%	99.72%	10	1	10%
13501	Brethren Mut Ins Co	MD	11	0.02%	99.74%	11	0	0%
24120	Westfield Natl Ins Co	OH	10	0.02%	99.75%	6	0	0%
24988	Sentry Ins A Mut Co	WI	9	0.02%	99.77%	8	0	0%
25976	Utica Mut Ins Co	NY	9	0.02%	99.79%	10	-7	-70%
23779	Nationwide Mut Fire Ins Co	OH	9	0.02%	99.80%	9	-1	-11.11%

PENNSYLVANIA Insurance Department
2004 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
39217	QBE Ins Corp	PA	9	0.02%	99.82%	9	-1	-11.11%
33855	Lincoln General Ins Co	PA	9	0.02%	99.84%	12	0	0%
24104	Ohio Farmers Ins Co	OH	8	0.01%	99.85%	12	-1	-8.33%
28304	Federated Service Ins Co	MN	8	0.01%	99.87%	7	1	14.29%
23787	Nationwide Mut Ins Co	OH	8	0.01%	99.88%	10	-1	-10%
34207	Westport Ins Corp	MO	7	0.01%	99.89%	5	-40	-800%
30104	Hartford Underwriters Ins Co	CT	6	0.01%	99.90%	6	-4	-66.67%
20427	American Cas Co Of Reading PA	PA	6	0.01%	99.92%	6	-1	-16.67%
20486	Transcontinental Ins Co	NY	4	0.01%	99.92%	5	0	0%
20478	National Fire Ins Co Of Hartford	CT	4	0.01%	99.93%	12	0	0%
13331	American Hardware Mut Ins Co	OH	4	0.01%	99.94%	4	0	0%
21458	Employers Ins of Wausau	WI	4	0.01%	99.95%	4	-2	-50%
25674	Travelers Property Cas Co Of Amer	CT	3	0.01%	99.95%	5	16	320%
24147	Old Republic Ins Co	PA	3	0.01%	99.96%	-2	-1	50%
26832	Great American Alliance Ins Co	OH	3	0.01%	99.96%	3	-4	-133.33%
11991	National Cas Co	WI	3	0.01%	99.97%	3	6	200%
26247	American Guarantee & Liability Ins	NY	3	0.01%	99.97%	8	1	12.50%
21849	American Automobile Ins Co	MO	2	0.00%	99.98%	2	0	0%
23841	New Hampshire Ins Co	PA	2	0.00%	99.98%	1	0	0%
41297	Scottsdale Ins Co	OH	2	0.00%	99.98%	2	-20	-1000%
14141	Harford Mut Ins Co	MD	2	0.00%	99.99%	2	0	0%
40258	American Intl South Ins Co	PA	2	0.00%	99.99%	2	0	0%
25682	Travelers Ind Co Of CT	CT	2	0.00%	99.99%	3	0	0%
23809	Granite State Ins Co	PA	1	0.00%	100.00%	2	0	0%
16187	AXA Re Prop & Cas Ins Co	DE	1	0.00%	100.00%	4	-2	-50%
19224	St Paul Protective Ins Co	IL	1	0.00%	100%	2	0	0%
25658	Travelers Ind Co	CT	1	0.00%	100.00%	1	-1	-100%

PENNSYLVANIA Insurance Department
2004 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
25984	Graphic Arts Mut Ins Co	NY	1	0.00%	100.00%	0	0	0%
22322	Greenwich Ins Co	DE	1	0.00%	100.01%	1	-4	-400%
19232	Allstate Ins Co	IL	1	0.00%	100.01%	1	0	0%
37974	MT Hawley Ins Co	IL	1	0.00%	100.01%	1	1	100%
37877	Nationwide Prop & Cas Ins Co	OH	1	0.00%	100.01%	1	0	0%
19992	American Select Ins Co	OH	1	0.00%	100.01%	1	0	0%
17558	Old Guard Ins Co	PA	1	0.00%	100.01%	2	0	0%
10499	DaimlerChrysler Ins Co	MI	1	0.00%	100.02%	1	-1	-100%
25615	Charter Oak Fire Ins Co	CT	1	0.00%	100.02%	1	0	0%
19720	American Alt Ins Corp	DE	1	0.00%	100.02%	21	-20	-95.24%
19690	American Economy Ins Co	IN	1	0.00%	100.02%	1	0	0%
42900	Harleysville Ins Co Of NJ	NJ	0	0%	100.02%	0	0	0%
24660	Cumberland Cas & Surety Co	FL	0	0%	100.02%	0	0	0%
44792	Executive Risk Speciality Ins Co	CT	0	0%	100.02%	0	-6	0%
38989	Chubb Custom Ins Co	DE	0	0%	100.02%	1	-4	-400%
36940	Indian Harbor Ins Co	ND	0	0%	100.02%	0	1	0%
36650	Guarantee Co Of North America USA	MI	0	0%	100.02%	0	0	0%
35270	Fidelity & Cas Co Of NY	SC	0	0%	100.02%	0	-1	0%
35106	Niagara Fire Ins Co	IL	0	0%	100.02%	0	0	0%
29874	North American Specialty Ins Co	NH	0	0%	100.02%	0	0	0%
29459	Twin City Fire Ins Co Co	IN	0	0%	100.02%	0	-24	0%
23035	Liberty Mut Fire Ins Co	MA	0	0%	100.02%	0	1	0%
21962	Pennsylvania General Ins Co	PA	0	0%	100.02%	0	0	0%
21784	Firemens Ins Co Of Washington DC	DE	0	0%	100.02%	0	95	0%
21121	Westchester Fire Ins Co	NY	0	0%	100.02%	0	-1	0%
21105	North River Ins Co	NJ	0	0%	100.02%	0	-14	0%
19062	Automobile Ins Co Of Hartford CT	CT	0	0%	100.02%	0	0	0%

PENNSYLVANIA Insurance Department
2004 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
15580	Scottsdale Ind Co	OH	0	0%	100.02%	0	0	0%
14575	Millers Capital Ins Co	PA	0	0%	100.02%	0	88	0%
13064	United Natl Ins Co	PA	0	0%	100.02%	0	0	0%
10213	Discover Specialty Ins Co	IL	0	0%	100.02%	0	0	0%
10172	Westchester Surplus Lines Ins Co	GA	0	0%	100.02%	0	0	0%
40100	Firstline Natl Ins Co	MD	0	0%	100.02%	0	0	0%
24740	Safeco Ins Co Of Amer	WA	0	0%	100.02%	0	0	0%
24295	Providence Washington Ins Co	RI	0	0%	100.02%	0	0	0%
22535	Seaboard Surety Co	NY	0	0%	100.02%	0	0	0%
20710	Century Ind Co	PA	0	0%	100.02%	0	-3	0%
20621	OneBeacon America Ins Co	MA	0	0%	100.02%	0	0	0%
19372	Northern Ins Co Of NY	NY	0	0%	100.02%	0	106	0%
19305	Assurance Co Of Amer	NY	0	0%	100.02%	0	-2	0%
14982	Penn Millers Ins Co	PA	0	0%	100.02%	1	0	0%
43575	Indemnity Ins Co Of North Amer	PA	0	0%	100.02%	0	-5	0%
39608	Nutmeg Ins Co	CT	0	0%	100.02%	0	-223	0%
37532	Great American E&S Ins Co	DE	0	0%	100.02%	0	0	0%
26611	Valiant Ins Co	IA	0	0%	100.02%	0	-5	0%
41483	Farmington Cas Co	CT	0	0%	100.02%	0	-2	0%
36455	Northbrook Ind Co	IL	0	0%	100.02%	0	-1	0%
36170	Travelers Cas Co Of CT	CT	0	0%	100.02%	0	0	0%
36137	Travelers Commercial Ins Co	CT	0	0%	100.02%	0	0	0%
24902	Security Ins Co Of Hartford	CT	0	0%	100.02%	7	6	85.71%
22713	Insurance Co Of North Amer	PA	0	0%	100.02%	0	-2	0%
21881	National Surety Corp	IL	0	0%	100.02%	0	0	0%
21857	American Ins Co	NE	0	0%	100.02%	0	-1	0%
26069	Wausau Business Ins Co	WI	0	0%	100.02%	0	0	0%

PENNSYLVANIA Insurance Department
2004 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
25623	Phoenix Ins Co	CT	0	0%	100.02%	0	0	0%
25534	TIG Ins Co	CA	0	0%	100.02%	0	-1	0%
24724	First Natl Ins Co Of Amer	WA	0	0%	100.02%	0	1	0%
24678	Royal Ind Co	DE	0	0%	100.02%	0	85	0%
24198	Peerless Ins Co	NH	0	0%	100.02%	1	0	0%
44393	West American Ins Co	IN	0	0%	100.02%	5	0	0%
41807	Royal Surplus Lines Ins Co	CT	0	0%	100.02%	2	0	0%
29424	Hartford Cas Ins Co	IN	0	0%	100.02%	0	0	0%
28223	Nationwide Agribusiness Ins Co	IA	0	0%	100.02%	0	0	0%
27987	Northfield Ins Co	IA	0	0%	100.02%	0	-2	0%
22357	Hartford Accid & Ind Co	CT	0	0%	100.02%	0	0	0%
21970	OneBeacon Ins Co	PA	0	0%	100.02%	0	-1	0%
21113	United States Fire Ins Co	DE	0	0%	100.02%	0	-30	0%
19895	Atlantic Mut Ins Co	NY	0	0%	100.02%	0	0	0%
19046	Travelers Cas Ins Co Of Amer	CT	0	0%	100.02%	0	-9	0%
12904	Tokio Marine & Nichido Fire Ins Co	NY	0	0%	100.02%	1	0	0%
10725	Liberty Surplus Ins Corp	NH	0	0%	100.02%	0	12	0%
25666	Travelers Ind Co Of Amer	CT	0	0%	100.02%	0	0	0%
24732	General Ins Co Of Amer	WA	0	0%	100.02%	0	0	0%
24503	Blue Ridge Ins Co	WI	0	0%	100.02%	0	-2	0%
20532	Clarendon Natl Ins Co	NJ	0	0%	100.02%	0	0	0%
22918	American Motorists Ins Co	IL	0	0%	100.02%	0	-6	0%
20850	Firemens Ins Co Of Newark NJ	NJ	0	0%	100.02%	11	538	4890.91%
19070	Standard Fire Ins Co	CT	0	0%	100.02%	0	0	0%
19356	Maryland Cas Co	MD	0	0%	100.02%	0	-2	0%
30562	American Manufacturers Mut Ins Co	IL	-1	0.00%	100.02%	16	-11	-68.75%
22977	Lumbermens Mut Cas Co	IL	-4	-0.01%	100.01%	14	-73	-521.43%

PENNSYLVANIA Insurance Department
2004 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
11150	Arch Ins Co	MO	-7	-0.01%	100%	-5	-2	40%
	190 Companies in the Report		**$54,647**	**100.00%**	**100.00%**	**$53,875**	**$20,036**	**37.19%**

END OF REPORT

PENNSYLVANIA Insurance Department
2004 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
31194	Travelers Cas & Surety Co Of Amer	CT	21,609	18.07%	18.07%	17,144	1,220	7.12%
39306	Fidelity & Deposit Co Of MD	MD	12,444	10.41%	28.48%	12,983	41,976	323.32%
23043	Liberty Mut Ins Co	MA	10,804	9.03%	37.51%	10,791	-62	-0.57%
24740	Safeco Ins Co Of Amer	WA	9,849	8.24%	45.75%	9,006	550	6.11%
13188	Western Surety Co	SD	7,749	6.48%	52.23%	6,741	1,408	20.89%
20281	Federal Ins Co	IN	7,291	6.10%	58.33%	7,021	930	13.25%
24767	St Paul Fire & Marine Ins Co	MN	4,858	4.06%	62.39%	5,594	593	10.60%
19682	Hartford Fire In Co	CT	3,409	2.85%	65.24%	3,127	766	24.50%
16691	Great American Ins Co	OH	3,294	2.75%	67.99%	4,135	1,119	27.06%
33898	Aegis Security Ins Co	PA	3,140	2.63%	70.62%	3,172	468	14.75%
19038	Travelers Cas & Surety Co	CT	3,016	2.52%	73.14%	2,523	119	4.72%
11150	Arch Ins Co	MO	2,975	2.49%	75.63%	1,908	1,427	74.79%
11592	International Fidelity Ins Co	NJ	2,751	2.30%	77.93%	2,582	-111	-4.30%
24074	Ohio Cas Ins Co	OH	2,625	2.20%	80.12%	2,679	115	4.29%
16578	Fidelity Natl Prop and Cas Ins Co	NY	2,576	2.15%	82.28%	2,484	314	12.64%
21121	Westchester Fire Ins Co	NY	2,564	2.14%	84.42%	2,206	0	0%
22535	Seaboard Surety Co	NY	2,307	1.93%	86.35%	2,023	891	44.04%
37885	XL Specialty Ins Co	DE	2,262	1.89%	88.24%	2,173	-464	-21.35%
13307	Lexon Ins Co	TX	2,081	1.74%	89.98%	1,298	137	10.55%
10656	United States Surety Co	MD	1,652	1.38%	91.37%	1,448	247	17.06%
20478	National Fire Ins Co Of Hartford	CT	1,652	1.38%	92.75%	2,128	288	13.53%
26263	Erie Ins Co	PA	1,628	1.36%	94.11%	1,564	519	33.18%
10758	Colonial Surety Co	PA	1,578	1.32%	95.43%	1,477	473	32.02%
19429	Insurance Co Of The State Of PA	PA	1,570	1.31%	96.74%	1,630	105	6.44%
14990	Pennsylvania Ntl Mut Cas Ins Co	PA	1,403	1.17%	97.91%	1,296	41	3.16%
12750	Evergreen Natl Ind Co	OH	1,348	1.13%	99.04%	1,517	343	22.61%
13285	Allegheny Cas Co	PA	1,327	1.11%	100.15%	1,295	15	1.16%

PENNSYLVANIA Insurance Department
2004 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
10677	Cincinnati Ins Co	OH	1,320	1.10%	101.26%	1,057	1,474	139.45%
13056	RLI Ins Co	IL	1,208	1.01%	102.27%	887	-101	-11.39%
34169	Commonwealth Ins Co	PA	1,179	0.99%	103.25%	1,228	164	13.36%
14788	Natl Grange Mut Ins Co	FL	1,148	0.96%	104.21%	1,073	18	1.68%
21113	United States Fire Ins Co	DE	1,048	0.88%	105.09%	1,295	748	57.76%
14168	Harleysville Mut Ins Co	PA	974	0.81%	105.90%	941	302	32.09%
25887	US Fidelity & Guaranty Co	MD	955	0.80%	106.70%	1,640	13,741	837.87%
20443	Continental Cas Co	IL	842	0.70%	107.41%	928	-2,059	-221.88%
40444	Old Republic Surety Co	WI	812	0.68%	108.08%	854	49	5.74%
34541	Allegheny Surety Co	PA	795	0.66%	108.75%	598	0	0%
12572	Selective Ins Co Of Amer	NJ	781	0.65%	109.40%	839	-94	-11.20%
22322	Greenwich Ins Co	DE	760	0.64%	110.04%	840	40	4.76%
12718	Developers Surety And Ind Co	IA	755	0.63%	110.67%	625	276	44.16%
33855	Lincoln General Ins Co	PA	715	0.60%	111.27%	899	95	10.57%
29424	Hartford Cas Ins Co	IN	632	0.53%	111.80%	581	2,929	504.13%
14494	Merchants Bonding Co (Mutual)	IA	612	0.51%	112.31%	540	16	2.96%
32778	Washington Intl Ins Co	AZ	598	0.50%	112.81%	685	143	20.88%
28519	First Sealord Surety Inc	PA	595	0.50%	113.30%	547	31	5.67%
35505	Rockwood Cas Ins Co	PA	550	0.46%	113.76%	381	74	19.42%
29874	North American Specialty Ins Co	NH	491	0.41%	114.18%	528	-320	-60.61%
21873	Firemans Fund Ins Co	CA	485	0.41%	114.58%	539	-12,764	-2368.09%
22292	Hanover Ins Co	NH	485	0.41%	114.99%	408	-11,949	-2928.68%
19380	American Home Assur Co	NY	472	0.39%	115.38%	651	12,223	1877.57%
22217	Gulf Ins Co	CT	469	0.39%	115.77%	824	4	0.49%
28649	Eastern Atlantic Ins Co	PA	465	0.39%	116.16%	361	103	28.53%
10348	Arch Reins Co	NE	455	0.38%	116.54%	798	319	39.97%
24104	Ohio Farmers Ins Co	OH	438	0.37%	116.91%	517	31	6.00%

PENNSYLVANIA Insurance Department
2004 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
26433	Harco Natl Ins Co	IL	426	0.36%	117.27%	585	2,137	365.30%
36650	Guarantee Co Of North America USA	MI	409	0.34%	117.61%	380	302	79.47%
24112	Westfield Ins Co	OH	402	0.34%	117.94%	279	2	0.72%
35769	Lyndon Property Ins Co	MO	396	0.33%	118.27%	458	-306	-66.81%
24724	First Natl Ins Co Of Amer	WA	378	0.32%	118.59%	453	51	11.26%
22950	Acstar Ins Co	IL	359	0.30%	118.89%	281	127	45.20%
18619	Platte River Ins Co.	NE	347	0.29%	119.18%	285	44	15.44%
15105	Safety Natl Cas Corp	MO	337	0.28%	119.46%	324	56	17.28%
10216	American Contractors Ind Co	CA	335	0.28%	119.74%	328	75	22.87%
42307	Navigators Ins Co	NY	333	0.28%	120.02%	264	115	43.56%
26247	American Guarantee & Liability Ins	NY	324	0.27%	120.29%	370	98	26.49%
37940	Lexington Natl Ins Corp	MD	324	0.27%	120.56%	302	0	0%
24732	General Ins Co Of Amer	WA	295	0.25%	120.81%	292	-10	-3.42%
10510	Carolina Cas Ins Co	FL	267	0.22%	121.03%	335	79	23.58%
25976	Utica Mut Ins Co	NY	262	0.22%	121.25%	281	-223	-79.36%
19445	National Union Fire Ins Co Of Pitts	PA	260	0.22%	121.47%	195	324	166.15%
13200	Universal Surety Of Amer	TX	251	0.21%	121.68%	120	94	78.33%
26379	Accredited Surety & Cas Co Inc	FL	214	0.18%	121.86%	177	33	18.64%
24775	St Paul Guardian Ins Co	MN	208	0.17%	122.03%	136	33	24.26%
37206	Contractors Bonding & Ins Co	WA	174	0.15%	122.18%	229	-85	-37.12%
10235	American Southern Ins Co	KS	159	0.13%	122.31%	80	0	0%
10936	Seneca Ins Co Inc	NY	156	0.13%	122.44%	155	0	0%
41181	Universal Underwriters Ins Co	KS	139	0.12%	122.56%	227	0	0%
22713	Insurance Co Of North Amer	PA	136	0.11%	122.67%	164	642	391.46%
44393	West American Ins Co	IN	128	0.11%	122.78%	113	0	0%
25143	State Farm Fire And Cas Co	IL	126	0.11%	122.88%	107	-4	-3.74%
35289	Continental Ins Co	SC	125	0.10%	122.99%	662	329	49.70%

PENNSYLVANIA Insurance Department
2004 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
12416	Protective Ins Co	IN	122	0.10%	123.09%	224	3	1.34%
23752	Quanta Ind Co	CO	120	0.10%	123.19%	34	5	14.71%
26565	Ohio Ind Co	OH	115	0.10%	123.29%	115	-30	-26.09%
33162	Bankers Ins Co	FL	98	0.08%	123.37%	99	0	0%
10472	Capitol Ind Corp	WI	93	0.08%	123.45%	107	283	264.49%
13935	Federated Mut Ins Co	MN	91	0.08%	123.52%	105	-7	-6.67%
22012	Motors Ins Corp	MI	85	0.07%	123.59%	165	26	15.76%
25135	State Automobile Mut Ins Co	OH	80	0.07%	123.66%	66	-1	-1.52%
19631	American Road Ins Co	MI	79	0.07%	123.73%	88	0	0%
20397	Vigilant Ins Co	NY	78	0.07%	123.79%	131	-37	-28.24%
20427	American Cas Co Of Reading PA	PA	72	0.06%	123.85%	777	358	46.07%
21415	Employers Mut Cas Co	IA	63	0.05%	123.91%	89	-41	-46.07%
38326	First Ind Of Amer Ins Co	NJ	56	0.05%	123.95%	43	-12	-27.91%
19909	Centennial Ins Co	NY	56	0.05%	124.00%	795	2,101	264.28%
21105	North River Ins Co	NJ	55	0.05%	124.04%	146	-210	-143.84%
39969	American Safety Cas Ins Co	DE	55	0.05%	124.09%	47	35	74.47%
30910	Harmony Ins Co	PA	54	0.05%	124.14%	55	3	5.45%
22357	Hartford Accid & Ind Co	CT	50	0.04%	124.18%	49	1	2.04%
21857	American Ins Co	NE	45	0.04%	124.22%	58	-578	-996.55%
24147	Old Republic Ins Co	PA	42	0.04%	124.25%	67	-12	-17.91%
20346	Pacific Ind Co	WI	41	0.03%	124.28%	87	2	2.30%
24791	St Paul Mercury Ins Co	MN	41	0.03%	124.32%	33	-443	-1342.42%
24260	Progressive Cas Ins Co	OH	40	0.03%	124.35%	34	5	14.71%
31380	American Surety Co	IN	37	0.03%	124.38%	38	0	0%
27081	Bond Safeguard Ins Co	IL	37	0.03%	124.41%	37	6	16.22%
32620	National Interstate Ins Co	OH	30	0.03%	124.44%	30	0	0%
19704	American States Ins Co	IN	29	0.02%	124.46%	41	-11	-26.83%

PENNSYLVANIA Insurance Department
2004 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
21180	Sentry Select Ins Co	WI	29	0.02%	124.49%	27	-939	-3477.78%
22977	Lumbermens Mut Cas Co	IL	24	0.02%	124.51%	888	-5,394	-607.43%
30562	American Manufacturers Mut Ins Co	IL	22	0.02%	124.53%	58	-389	-670.69%
25658	Travelers Ind Co	CT	21	0.02%	124.54%	33	-9	-27.27%
10499	DaimlerChrysler Ins Co	MI	20	0.02%	124.56%	25	9	36%
11703	Lackawanna Cas Co	PA	20	0.02%	124.58%	36	0	0%
11932	Mid-Continent Ins Co	PA	20	0.02%	124.59%	12	0	0%
22918	American Motorists Ins Co	IL	19	0.02%	124.61%	47	8,581	18257.45%
43575	Indemnity Ins Co Of North Amer	PA	19	0.02%	124.63%	33	40	121.21%
24660	Cumberland Cas & Surety Co	FL	19	0.02%	124.64%	37	133	359.46%
16608	New York Marine & Gnrl Ins Co	NY	18	0.02%	124.66%	9	4	44.44%
35246	Laurier Ind Co	WI	17	0.01%	124.67%	17	13	76.47%
41483	Farmington Cas Co	CT	15	0.01%	124.68%	15	-18	-120%
24384	Fairmont Specialty Ins Co	DE	14	0.01%	124.70%	15	-7	-46.67%
14770	Universal Bonding Ins Co	NJ	14	0.01%	124.71%	46	369	802.17%
29580	Berkley Regional Ins Co	DE	13	0.01%	124.72%	12	5	41.67%
21458	Employers Ins of Wausau	WI	11	0.01%	124.73%	33	-568	-1721.21%
10909	Sun Surety Ins Co	SD	10	0.01%	124.74%	10	0	0%
22136	Great American Ins Co of NY	NY	9	0.01%	124.74%	14	2	14.29%
14141	Harford Mut Ins Co	MD	8	0.01%	124.75%	2	0	0%
19895	Atlantic Mut Ins Co	NY	7	0.01%	124.76%	259	1,904	735.14%
24198	Peerless Ins Co	NH	6	0.01%	124.76%	1	0	0%
36226	United Cas & Surety Ins Co	MA	6	0.01%	124.77%	5	0	0%
42404	Liberty Ins Corp	IL	6	0.01%	124.77%	5	0	0%
23035	Liberty Mut Fire Ins Co	MA	5	0.00%	124.77%	3	0	0%
42048	Diamond State Ins Co	IN	5	0.00%	124.78%	2	0	0%
21849	American Automobile Ins Co	MO	5	0.00%	124.78%	5	-72	-1440%

PENNSYLVANIA Insurance Department
2004 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
28240	Service Ins Co	NJ	4	0.00%	124.79%	4	0	0%
33600	LM Ins Corp	IA	3	0.00%	124.79%	1	0	0%
21970	OneBeacon Ins Co	PA	3	0.00%	124.79%	13	-14	-107.69%
20095	Bituminous Cas Corp	IL	3	0.00%	124.79%	8	-1	-12.50%
23787	Nationwide Mut Ins Co	OH	3	0.00%	124.80%	3	0	0%
35386	Fidelity & Guaranty Ins Co	IA	3	0.00%	124.80%	201	1,037	515.92%
20087	National Ind Co	NE	2	0.00%	124.80%	3	1	33.33%
23612	Midwest Employers Cas Co	DE	2	0.00%	124.80%	5	-240	-4800%
12866	T.H.E. Ins Co	LA	2	0.00%	124.80%	2	0	0%
10847	Cumis Ins Society Inc	WI	2	0.00%	124.81%	2	0	0%
34347	Colonial American Cas & Surety Co	MD	2	0.00%	124.81%	1	0	0%
26832	Great American Alliance Ins Co	OH	2	0.00%	124.81%	2	62	3100%
22748	Pacific Employers Ins Co	PA	2	0.00%	124.81%	4	8	200%
10111	American Bankers Ins Co Of FL	FL	1	0.00%	124.81%	1	-85	-8500%
10642	Cherokee Ins Co	MI	1	0.00%	124.81%	0	0	0%
25534	TIG Ins Co	CA	1	0.00%	124.81%	2	-11	-550%
20699	Ace Prop & Cas Ins Co	PA	1	0.00%	124.81%	1	12	1200%
13331	American Hardware Mut Ins Co	OH	1	0.00%	124.82%	1	0	0%
22306	Massachusetts Bay Ins Co	NH	1	0.00%	124.82%	1	0	0%
35408	Sirius Amer Ins Co	DE	1	0.00%	124.82%	1	644	64400%
24988	Sentry Ins A Mut Co	WI	1	0.00%	124.82%	1	0	0%
20621	OneBeacon America Ins Co	MA	1	0.00%	124.82%	1	0	0%
27847	Insurance Co Of The West	CA	1	0.00%	124.82%	1	0	0%
11460	Homestead Ins Co	PA	0	0%	124.82%	0	-12	0%
13064	United Natl Ins Co	PA	0	0%	124.82%	0	-45	0%
20532	Clarendon Natl Ins Co	NJ	0	0%	124.82%	1	59	5900%
18023	Star Ins Co	MI	0	0%	124.82%	0	1	0%

PENNSYLVANIA Insurance Department
2004 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
19070	Standard Fire Ins Co	CT	0	0%	124.82%	0	-2	0%
20710	Century Ind Co	PA	0	0%	124.82%	0	646	0%
14982	Penn Millers Ins Co	PA	0	0%	124.82%	0	0	0%
37303	Redland Ins Co	NJ	0	0%	124.82%	0	0	0%
36951	Century Surety Co	OH	0	0%	124.82%	3	0	0%
39845	Employers Reins Corp	MO	0	0%	124.82%	0	-6	0%
34207	Westport Ins Corp	MO	0	0%	124.82%	0	-10	0%
33022	AXA Corp Solutions Ins Co	NY	0	0%	124.82%	0	30	0%
28932	Markel American Ins Co	VA	0	0%	124.82%	0	0	0%
26344	Great American Assur Co	OH	0	0%	124.82%	0	0	0%
34266	Frontier Ins Co	NY	0	0%	124.82%	72	-660	-916.67%
24295	Providence Washington Ins Co	RI	0	0%	124.82%	0	0	0%
23663	National American Ins Co	OK	0	0%	124.82%	0	-6	0%
21865	Associated Ind Corp	CA	0	0%	124.82%	0	-8	0%
21326	Empire Fire & Marine Ins Co	NE	0	0%	124.82%	0	0	0%
20818	Commercial Ins Co Of Newark NJ	NJ	0	0%	124.82%	0	0	0%
15709	Southern States Ins Exch	VA	0	0%	124.82%	0	0	0%
41750	St Paul Medical Liability Ins Co	MN	0	0%	124.82%	3	19	633.33%
39217	QBE Ins Corp	PA	0	0%	124.82%	0	0	0%
24139	International Bus & Merc Reassur Co	IL	0	0%	124.82%	0	0	0%
23841	New Hampshire Ins Co	PA	0	0%	124.82%	0	-1	0%
23809	Granite State Ins Co	PA	0	0%	124.82%	0	0	0%
21962	Pennsylvania General Ins Co	PA	0	0%	124.82%	0	0	0%
20613	American Employers Ins Co	MA	0	0%	124.82%	0	0	0%
16535	Zurich American Ins Co	NY	0	0%	124.82%	0	45	0%
13242	Titan Ind Co	TX	0	0%	124.82%	0	20	0%
31089	Republic Western Ins Co	AZ	0	0%	124.82%	0	0	0%

PENNSYLVANIA Insurance Department
2004 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
25879	Fidelity & Guaranty Ins Underwriters	WI	0	0%	124.82%	0	0	0%
32441	Penn Natl Security Ins Co	PA	0	0%	124.82%	0	0	0%
26883	American Intl Specialty Lines Ins Co	AK	0	0%	124.82%	0	-986	0%
26220	Yosemite Ins Co	IN	0	0%	124.82%	0	0	0%
38970	Markel Ins Co	IL	0	0%	124.82%	0	6	0%
36455	Northbrook Ind Co	IL	0	0%	124.82%	0	0	0%
24678	Royal Ind Co	DE	0	0%	124.82%	1	171	17100%
24902	Security Ins Co Of Hartford	CT	0	0%	124.82%	0	-123	0%
19720	American Alt Ins Corp	DE	0	0%	124.82%	2	6	300%
19046	Travelers Cas Ins Co Of Amer	CT	0	0%	124.82%	0	0	0%
42552	Nova Cas Co	NY	0	0%	124.82%	0	0	0%
37893	Ulico Cas Co	DE	0	0%	124.82%	0	-14	0%
30175	Oriska Ins Co	NY	0	0%	124.82%	3	0	0%
28665	Cincinnati Cas Co	OH	0	0%	124.82%	0	0	0%
10340	Stonington Ins Co	TX	0	0%	124.82%	0	-11	0%
21687	Mid-Century Ins Co	CA	0	0%	124.82%	0	0	0%
20850	Firemens Ins Co Of Newark NJ	NJ	0	0%	124.82%	-11	395	-3590.91%
19356	Maryland Cas Co	MD	0	0%	124.82%	1	0	0%
16217	National Farmers Union Prop & Cas	CO	0	0%	124.82%	0	0	0%
28860	RLI Ind Co	IL	-1	0.00%	124.82%	0	0	0%
21881	National Surety Corp	IL	-6	-0.01%	124.81%	-6	-172	2866.67%
22730	Converium Ins North Amer Inc	NJ	-29,672	-24.81%	100%	13,844	10,812	78.10%
	211 Companies in the Report		**$119,581**	**100.00%**	**100.00%**	**$159,972**	**$79,510**	**49.70%**

END OF REPORT

PENNSYLVANIA Insurance Department
2004 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	1,075	19.60%	19.60%	1,052	22	2.09%
31194	Travelers Cas & Surety Co Of Amer	CT	822	14.98%	34.58%	786	66	8.40%
19445	National Union Fire Ins Co Of Pitts	PA	758	13.82%	48.40%	738	102	13.82%
27324	Hanover Fire And Cas Ins Co	PA	394	7.18%	55.58%	401	14	3.49%
19682	Hartford Fire In Co	CT	320	5.83%	61.41%	318	581	182.70%
17337	Philanthropic Mut Fire Ins Co	PA	256	4.67%	66.08%	258	-6	-2.33%
11142	United Cas Ins Co Of Amer	PA	199	3.63%	69.70%	200	8	4%
24767	St Paul Fire & Marine Ins Co	MN	193	3.52%	73.22%	197	93	47.21%
41181	Universal Underwriters Ins Co	KS	155	2.83%	76.05%	148	121	81.76%
14168	Harleysville Mut Ins Co	PA	100	1.82%	77.87%	52	-5	-9.62%
10677	Cincinnati Ins Co	OH	74	1.35%	79.22%	71	4	5.63%
21326	Empire Fire & Marine Ins Co	NE	73	1.33%	80.55%	74	14	18.92%
26301	Selective Way Ins Co	NJ	69	1.26%	81.81%	66	1	1.52%
21180	Sentry Select Ins Co	WI	66	1.20%	83.01%	71	0	0%
13935	Federated Mut Ins Co	MN	49	0.89%	83.90%	51	13	25.49%
39306	Fidelity & Deposit Co Of MD	MD	47	0.86%	84.76%	48	26	54.17%
24112	Westfield Ins Co	OH	46	0.84%	85.60%	44	9	20.45%
14990	Pennsylvania Ntl Mut Cas Ins Co	PA	45	0.82%	86.42%	43	0	0%
25135	State Automobile Mut Ins Co	OH	42	0.77%	87.19%	42	7	16.67%
20303	Great Northern Ins Co	MN	41	0.75%	87.93%	32	7	21.88%
16993	Continental Mut Ins Co	PA	38	0.69%	88.63%	38	2	5.26%
22217	Gulf Ins Co	CT	38	0.69%	89.32%	46	217	471.74%
35181	Executive Risk Ind Inc	DE	31	0.57%	89.88%	24	1	4.17%
40142	American Zurich Ins Co	IL	27	0.49%	90.38%	27	0	0%
24791	St Paul Mercury Ins Co	MN	26	0.47%	90.85%	33	15	45.45%
16535	Zurich American Ins Co	NY	22	0.40%	91.25%	24	8	33.33%
19259	Selective Ins Co Of SC	SC	22	0.40%	91.65%	22	5	22.73%

PENNSYLVANIA Insurance Department
2004 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
21849	American Automobile Ins Co	MO	22	0.40%	92.05%	22	1	4.55%
23043	Liberty Mut Ins Co	MA	21	0.38%	92.44%	18	-17	-94.44%
28550	Housing & Redevelopment Ins Exch	PA	21	0.38%	92.82%	20	6	30%
26344	Great American Assur Co	OH	20	0.36%	93.18%	24	0	0%
36684	Riverport Ins Co	MN	20	0.36%	93.55%	21	2	9.52%
14974	Pennsylvania Lumbermens Mut Ins	PA	19	0.35%	93.89%	17	12	70.59%
14621	Motorists Mut Ins Co	OH	19	0.35%	94.24%	19	14	73.68%
19038	Travelers Cas & Surety Co	CT	18	0.33%	94.57%	16	-3	-18.75%
14982	Penn Millers Ins Co	PA	18	0.33%	94.90%	17	0	0%
27740	North Pointe Ins Co	MI	17	0.31%	95.21%	11	0	0%
14575	Millers Capital Ins Co	PA	16	0.29%	95.50%	20	0	0%
32441	Penn Natl Security Ins Co	PA	15	0.27%	95.77%	16	0	0%
24554	XL Ins Amer Inc	DE	14	0.26%	96.03%	7	-2	-28.57%
19062	Automobile Ins Co Of Hartford CT	CT	12	0.22%	96.25%	7	0	0%
20443	Continental Cas Co	IL	12	0.22%	96.46%	11	-3	-27.27%
20346	Pacific Ind Co	WI	12	0.22%	96.68%	10	2	20%
16217	National Farmers Union Prop & Cas	CO	11	0.20%	96.88%	12	0	0%
26387	Steadfast Ins Co	DE	11	0.20%	97.08%	5	2	40%
21415	Employers Mut Cas Co	IA	10	0.18%	97.27%	10	2	20%
26433	Harco Natl Ins Co	IL	10	0.18%	97.45%	13	0	0%
36463	Discover Prop & Cas Ins Co	IL	10	0.18%	97.63%	10	0	0%
13684	Cumberland Mut Fire Ins Co	NJ	10	0.18%	97.81%	3	0	0%
13056	RLI Ins Co	IL	10	0.18%	97.99%	10	8	80%
34207	Westport Ins Corp	MO	10	0.18%	98.18%	8	0	0%
41483	Farmington Cas Co	CT	8	0.15%	98.32%	8	0	0%
26263	Erie Ins Co	PA	8	0.15%	98.47%	9	-1	-11.11%
37257	Insurance Corp Of Hannover	IL	8	0.15%	98.61%	10	1	10%

PENNSYLVANIA Insurance Department
2004 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
20397	Vigilant Ins Co	NY	7	0.13%	98.74%	6	1	16.67%
12777	Chubb Ind Ins Co	NY	7	0.13%	98.87%	6	1	16.67%
20494	Transportation Ins Co	IL	6	0.11%	98.98%	5	0	0%
29831	Independent Mut Fire Ins Co	IL	6	0.11%	99.09%	6	0	0%
24198	Peerless Ins Co	NH	5	0.09%	99.18%	6	0	0%
16691	Great American Ins Co	OH	5	0.09%	99.27%	5	-6	-120%
25615	Charter Oak Fire Ins Co	CT	5	0.09%	99.36%	3	1	33.33%
22829	Interstate Fire & Cas Co	IL	4	0.07%	99.43%	2	1	50%
24074	Ohio Cas Ins Co	OH	4	0.07%	99.51%	4	0	0%
14141	Harford Mut Ins Co	MD	4	0.07%	99.58%	3	0	0%
25127	State Auto Prop & Cas Ins Co	SC	4	0.07%	99.65%	4	0	0%
23779	Nationwide Mut Fire Ins Co	OH	4	0.07%	99.73%	4	8	200%
12262	Pennsylvania Manufacturers Asn Ins C	PA	4	0.07%	99.80%	4	0	0%
24414	General Cas Co Of WI	WI	4	0.07%	99.87%	4	-3	-75%
11118	Federated Rural Electric Ins Exch	KS	4	0.07%	99.95%	4	0	0%
13692	Donegal Mut Ins Co	PA	3	0.05%	100%	2	0	0%
17582	Patrons Mut Fire Ins Co of IN PA	PA	3	0.05%	100.05%	3	2	66.67%
21458	Employers Ins of Wausau	WI	3	0.05%	100.11%	2	0	0%
12572	Selective Ins Co Of Amer	NJ	3	0.05%	100.16%	2	0	0%
25682	Travelers Ind Co Of CT	CT	3	0.05%	100.22%	3	1	33.33%
24449	Regent Ins Co	WI	3	0.05%	100.27%	2	8	400%
24171	Netherlands Ins Co The	NH	3	0.05%	100.33%	3	1	33.33%
21881	National Surety Corp	IL	3	0.05%	100.38%	2	0	0%
20478	National Fire Ins Co Of Hartford	CT	3	0.05%	100.44%	1	0	0%
19992	American Select Ins Co	OH	3	0.05%	100.49%	3	0	0%
24015	Northland Ins Co	MN	3	0.05%	100.55%	4	0	0%
22136	Great American Ins Co of NY	NY	3	0.05%	100.60%	4	0	0%

PENNSYLVANIA Insurance Department
2004 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
23787	Nationwide Mut Ins Co	OH	3	0.05%	100.66%	3	0	0%
21857	American Ins Co	NE	3	0.05%	100.71%	-1	0	0%
24988	Sentry Ins A Mut Co	WI	2	0.04%	100.75%	2	0	0%
36897	Manufacturers Alliance Ins Co	PA	2	0.04%	100.78%	2	0	0%
19704	American States Ins Co	IN	2	0.04%	100.82%	2	0	0%
40100	Firstline Natl Ins Co	MD	2	0.04%	100.86%	2	0	0%
35408	Sirius Amer Ins Co	DE	2	0.04%	100.89%	0	0	0%
20486	Transcontinental Ins Co	NY	2	0.04%	100.93%	2	0	0%
14478	Mercer Ins Co	PA	2	0.04%	100.97%	2	1	50%
19070	Standard Fire Ins Co	CT	2	0.04%	101.00%	0	0	0%
11045	Excelsior Ins Co	NH	1	0.02%	101.02%	1	0	0%
23809	Granite State Ins Co	PA	1	0.02%	101.04%	0	0	0%
25674	Travelers Property Cas Co Of Amer	CT	1	0.02%	101.06%	2	4	200%
14788	Natl Grange Mut Ins Co	FL	1	0.02%	101.08%	1	0	0%
26832	Great American Alliance Ins Co	OH	1	0.02%	101.09%	1	0	0%
41297	Scottsdale Ins Co	OH	1	0.02%	101.11%	2	0	0%
13331	American Hardware Mut Ins Co	OH	1	0.02%	101.13%	1	0	0%
14400	Lititz Mut Ins Co	PA	1	0.02%	101.15%	1	0	0%
27987	Northfield Ins Co	IA	1	0.02%	101.17%	1	-1	-100%
26247	American Guarantee & Liability Ins	NY	1	0.02%	101.18%	1	0	0%
24775	St Paul Guardian Ins Co	MN	1	0.02%	101.20%	4	1	25%
19437	Lexington Ins Co	DE	1	0.02%	101.22%	1	0	0%
39217	QBE Ins Corp	PA	1	0.02%	101.24%	3	2	66.67%
37362	General Star Ind Co	CT	1	0.02%	101.26%	2	0	0%
39020	Essex Ins Co	DE	1	0.02%	101.28%	1	0	0%
19232	Allstate Ins Co	IL	1	0.02%	101.29%	2	0	0%
28304	Federated Service Ins Co	MN	1	0.02%	101.31%	1	0	0%

PENNSYLVANIA Insurance Department
2004 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
17558	Old Guard Ins Co	PA	1	0.02%	101.33%	3	0	0%
13196	Western World Ins Co	NH	1	0.02%	101.35%	0	0	0%
19690	American Economy Ins Co	IN	1	0.02%	101.37%	0	0	0%
25887	US Fidelity & Guaranty Co	MD	1	0.02%	101.39%	1	-2	-200%
10213	Discover Specialty Ins Co	IL	0	0%	101.39%	0	0	0%
24104	Ohio Farmers Ins Co	OH	0	0%	101.39%	0	0	0%
37150	Western Heritage Ins Co	AZ	0	0%	101.39%	0	0	0%
36170	Travelers Cas Co Of CT	CT	0	0%	101.39%	0	0	0%
35637	Landmark Ins Co	CA	0	0%	101.39%	0	0	0%
25763	Seaton Ins Co	RI	0	0%	101.39%	0	0	0%
25658	Travelers Ind Co	CT	0	0%	101.39%	0	0	0%
24902	Security Ins Co Of Hartford	CT	0	0%	101.39%	2	9	450%
21334	Empire Ind Ins Co	OK	0	0%	101.39%	0	0	0%
21113	United States Fire Ins Co	DE	0	0%	101.39%	0	0	0%
19895	Atlantic Mut Ins Co	NY	0	0%	101.39%	0	0	0%
19720	American Alt Ins Corp	DE	0	0%	101.39%	0	0	0%
19046	Travelers Cas Ins Co Of Amer	CT	0	0%	101.39%	0	0	0%
10472	Capitol Ind Corp	WI	0	0%	101.39%	0	0	0%
35300	Allianz Global Risks US Ins Co	CA	0	0%	101.39%	0	0	0%
39926	Selective Ins Co Of The Southeast	NC	0	0%	101.39%	0	0	0%
37893	Ulico Cas Co	DE	0	0%	101.39%	2	0	0%
29874	North American Specialty Ins Co	NH	0	0%	101.39%	0	0	0%
22667	Ace American Ins Co	PA	0	0%	101.39%	0	0	0%
22292	Hanover Ins Co	NH	0	0%	101.39%	0	-1	0%
36137	Travelers Commercial Ins Co	CT	0	0%	101.39%	0	0	0%
35378	Evanston Ins Co	IL	0	0%	101.39%	0	0	0%
32190	Constitution Ins Co	NY	0	0%	101.39%	0	-1	0%

PENNSYLVANIA Insurance Department
2004 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
30562	American Manufacturers Mut Ins Co	IL	0	0%	101.39%	0	0	0%
28223	Nationwide Agribusiness Ins Co	IA	0	0%	101.39%	0	0	0%
23817	Illinois Natl Ins Co	IL	0	0%	101.39%	1	0	0%
22918	American Motorists Ins Co	IL	0	0%	101.39%	0	0	0%
21407	Emcasco Ins Co	IA	0	0%	101.39%	0	0	0%
20532	Clarendon Natl Ins Co	NJ	0	0%	101.39%	0	0	0%
13064	United Natl Ins Co	PA	0	0%	101.39%	0	0	0%
39608	Nutmeg Ins Co	CT	0	0%	101.39%	0	-41	0%
38989	Chubb Custom Ins Co	DE	0	0%	101.39%	0	0	0%
38962	Genesis Ins Co	CT	0	0%	101.39%	0	-2	0%
24740	Safeco Ins Co Of Amer	WA	0	0%	101.39%	0	0	0%
22322	Greenwich Ins Co	DE	0	0%	101.39%	0	0	0%
21970	OneBeacon Ins Co	PA	0	0%	101.39%	0	0	0%
20095	Bituminous Cas Corp	IL	0	0%	101.39%	0	0	0%
18767	Church Mut Ins Co	WI	0	0%	101.39%	0	0	0%
37974	MT Hawley Ins Co	IL	0	0%	101.39%	1	-1	-100%
30481	St Paul Surplus Lines Ins Co	DE	0	0%	101.39%	0	0	0%
20427	American Cas Co Of Reading PA	PA	0	0%	101.39%	2	2	100%
15709	Southern States Ins Exch	VA	0	0%	101.39%	0	0	0%
12904	Tokio Marine & Nichido Fire Ins Co	NY	0	0%	101.39%	0	0	0%
35386	Fidelity & Guaranty Ins Co	IA	0	0%	101.39%	0	0	0%
33138	Landmark Amer Ins Co	OK	0	0%	101.39%	0	0	0%
26883	American Intl Specialty Lines Ins Co	AK	0	0%	101.39%	0	19	0%
24678	Royal Ind Co	DE	0	0%	101.39%	0	1	0%
23841	New Hampshire Ins Co	PA	0	0%	101.39%	0	0	0%
22977	Lumbermens Mut Cas Co	IL	0	0%	101.39%	0	136	0%
14370	Lebanon Mut Ins Co	PA	0	0%	101.39%	0	0	0%

PENNSYLVANIA Insurance Department
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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
10499	DaimlerChrysler Ins Co	MI	0	0%	101.39%	0	0	0%
10340	Stonington Ins Co	TX	0	0%	101.39%	0	0	0%
42900	Harleysville Ins Co Of NJ	NJ	0	0%	101.39%	0	0	0%
43095	Clarendon Amer Ins Co	NJ	0	0%	101.39%	1	0	0%
41807	Royal Surplus Lines Ins Co	CT	0	0%	101.39%	2	0	0%
37877	Nationwide Prop & Cas Ins Co	OH	0	0%	101.39%	0	0	0%
25984	Graphic Arts Mut Ins Co	NY	0	0%	101.39%	0	0	0%
21199	Arch Speciality Ins Co	WI	0	0%	101.39%	1	0	0%
21784	Firemens Ins Co Of Washington DC	DE	0	0%	101.39%	0	0	0%
21105	North River Ins Co	NJ	0	0%	101.39%	0	0	0%
14486	Merchants & Business Mens Mut Ins Co	PA	0	0%	101.39%	0	0	0%
11991	National Cas Co	WI	0	0%	101.39%	0	0	0%
21865	Associated Ind Corp	CA	-1	-0.02%	101.37%	0	0	0%
37532	Great American E&S Ins Co	DE	-2	-0.04%	101.33%	-1	0	0%
21873	Firemans Fund Ins Co	CA	-4	-0.07%	101.26%	-6	0	0%
11150	Arch Ins Co	MO	-69	-1.26%	100%	-45	-16	35.56%
	178 Companies in the Report		**$5,486**	**100.00%**	**100.00%**	**$5,360**	**$1,474**	**27.50%**

END OF REPORT

PENNSYLVANIA Insurance Department
2004 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	8,772	17.11%	17.11%	9,559	1,506	15.75%
11452	Hartford Steam Boil Inspec & Ins Co	CT	6,467	12.61%	29.73%	6,707	1,140	17.00%
20281	Federal Ins Co	IN	5,737	11.19%	40.92%	5,675	264	4.65%
25674	Travelers Property Cas Co Of Amer	CT	4,330	8.45%	49.36%	4,460	856	19.19%
20443	Continental Cas Co	IL	3,810	7.43%	56.80%	4,429	721	16.28%
41181	Universal Underwriters Ins Co	KS	1,770	3.45%	60.25%	1,685	217	12.88%
16535	Zurich American Ins Co	NY	1,402	2.73%	62.98%	1,656	491	29.65%
20303	Great Northern Ins Co	MN	1,308	2.55%	65.53%	1,315	17	1.29%
26301	Selective Way Ins Co	NJ	1,124	2.19%	67.73%	1,069	74	6.92%
26247	American Guarantee & Liability Ins	NY	992	1.94%	69.66%	975	44	4.51%
24767	St Paul Fire & Marine Ins Co	MN	946	1.85%	71.51%	1,140	614	53.86%
10014	Affiliated Fm Ins Co	RI	862	1.68%	73.19%	905	57	6.30%
19445	National Union Fire Ins Co Of Pitts	PA	853	1.66%	74.85%	934	6	0.64%
25623	Phoenix Ins Co	CT	845	1.65%	76.50%	1,071	248	23.16%
10677	Cincinnati Ins Co	OH	744	1.45%	77.95%	742	161	21.70%
26387	Steadfast Ins Co	DE	684	1.33%	79.29%	615	20	3.25%
35300	Allianz Global Risks US Ins Co	CA	584	1.14%	80.43%	589	-604	-102.55%
25658	Travelers Ind Co	CT	560	1.09%	81.52%	587	-667	-113.63%
25682	Travelers Ind Co Of CT	CT	509	0.99%	82.51%	543	71	13.08%
37877	Nationwide Prop & Cas Ins Co	OH	462	0.90%	83.41%	405	391	96.54%
20397	Vigilant Ins Co	NY	452	0.88%	84.29%	455	7	1.54%
34207	Westport Ins Corp	MO	421	0.82%	85.11%	372	-147	-39.52%
23787	Nationwide Mut Ins Co	OH	411	0.80%	85.92%	392	42	10.71%
13528	Brotherhood Mut Ins Co	IN	389	0.76%	86.68%	385	116	30.13%
19437	Lexington Ins Co	DE	349	0.68%	87.36%	184	31	16.85%
21415	Employers Mut Cas Co	IA	347	0.68%	88.03%	329	85	25.84%
22136	Great American Ins Co of NY	NY	320	0.62%	88.66%	317	45	14.20%

PENNSYLVANIA Insurance Department
2004 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
19259	Selective Ins Co Of SC	SC	305	0.59%	89.25%	319	40	12.54%
13935	Federated Mut Ins Co	MN	287	0.56%	89.81%	284	1	0.35%
25887	US Fidelity & Guaranty Co	MD	251	0.49%	90.30%	276	20	7.25%
14982	Penn Millers Ins Co	PA	249	0.49%	90.79%	238	27	11.34%
19682	Hartford Fire In Co	CT	242	0.47%	91.26%	232	-3	-1.29%
13692	Donegal Mut Ins Co	PA	235	0.46%	91.72%	212	0	0%
21407	Emcasco Ins Co	IA	224	0.44%	92.15%	215	7	3.26%
14478	Mercer Ins Co	PA	223	0.44%	92.59%	208	2	0.96%
14974	Pennsylvania Lumbermens Mut Ins	PA	189	0.37%	92.96%	79	0	0%
10859	First Nonprofit Ins Co	IL	179	0.35%	93.31%	169	7	4.14%
24112	Westfield Ins Co	OH	174	0.34%	93.65%	155	32	20.65%
29696	Travelers Excess & Surplus Lines Co	CT	174	0.34%	93.99%	168	58	34.52%
20346	Pacific Ind Co	WI	169	0.33%	94.32%	178	-2	-1.12%
37257	Insurance Corp Of Hannover	IL	141	0.28%	94.59%	105	-4	-3.81%
37052	Regis Ins Co	PA	125	0.24%	94.83%	124	5	4.03%
23779	Nationwide Mut Fire Ins Co	OH	124	0.24%	95.08%	117	23	19.66%
25615	Charter Oak Fire Ins Co	CT	121	0.24%	95.31%	131	39	29.77%
24791	St Paul Mercury Ins Co	MN	119	0.23%	95.54%	133	19	14.29%
25135	State Automobile Mut Ins Co	OH	111	0.22%	95.76%	99	2	2.02%
24775	St Paul Guardian Ins Co	MN	96	0.19%	95.95%	147	302	205.44%
12904	Tokio Marine & Nichido Fire Ins Co	NY	87	0.17%	96.12%	123	48	39.02%
22586	Atlantic States Ins Co	PA	86	0.17%	96.29%	79	0	0%
36463	Discover Prop & Cas Ins Co	IL	85	0.17%	96.45%	74	16	21.62%
13501	Brethren Mut Ins Co	MD	84	0.16%	96.62%	83	7	8.43%
13978	Florists Mut Ins Co	IL	81	0.16%	96.77%	82	0	0%
25879	Fidelity & Guaranty Ins Underwriters	WI	77	0.15%	96.92%	76	-3	-3.95%
35386	Fidelity & Guaranty Ins Co	IA	75	0.15%	97.07%	80	7	8.75%

PENNSYLVANIA Insurance Department
2004 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
14621	Motorists Mut Ins Co	OH	71	0.14%	97.21%	57	18	31.58%
22667	Ace American Ins Co	PA	67	0.13%	97.34%	62	18	29.03%
24074	Ohio Cas Ins Co	OH	67	0.13%	97.47%	66	-3	-4.55%
40142	American Zurich Ins Co	IL	65	0.13%	97.60%	69	2	2.90%
10815	Verlan Fire Ins Co MD	MD	63	0.12%	97.72%	68	0	0%
28223	Nationwide Agribusiness Ins Co	IA	60	0.12%	97.84%	26	0	0%
23817	Illinois Natl Ins Co	IL	54	0.11%	97.94%	50	5	10%
20370	AXIS Reins Co	NY	52	0.10%	98.04%	32	9	28.13%
17124	Farmers Mut Ins Co	PA	51	0.10%	98.14%	26	0	0%
22322	Greenwich Ins Co	DE	50	0.10%	98.24%	46	-77	-167.39%
41343	Gerling Amer Ins Co	NY	50	0.10%	98.34%	86	0	0%
16691	Great American Ins Co	OH	46	0.09%	98.43%	64	8	12.50%
25666	Travelers Ind Co Of Amer	CT	43	0.08%	98.51%	55	7	12.73%
10172	Westchester Surplus Lines Ins Co	GA	42	0.08%	98.59%	46	0	0%
21784	Firemens Ins Co Of Washington DC	DE	40	0.08%	98.67%	46	0	0%
23809	Granite State Ins Co	PA	38	0.07%	98.75%	34	2	5.88%
39926	Selective Ins Co Of The Southeast	NC	37	0.07%	98.82%	36	0	0%
24678	Royal Ind Co	DE	36	0.07%	98.89%	44	2	4.55%
11991	National Cas Co	WI	34	0.07%	98.95%	34	12	35.29%
26344	Great American Assur Co	OH	34	0.07%	99.02%	38	4	10.53%
35270	Fidelity & Cas Co Of NY	SC	34	0.07%	99.09%	34	8	23.53%
25127	State Auto Prop & Cas Ins Co	SC	31	0.06%	99.15%	32	1	3.13%
39306	Fidelity & Deposit Co Of MD	MD	30	0.06%	99.21%	30	2	6.67%
20702	Ace Fire Underwriters Ins Co	PA	27	0.05%	99.26%	17	9	52.94%
23108	Lumbermens Underwriting Alliance	MO	25	0.05%	99.31%	33	4	12.12%
19380	American Home Assur Co	NY	22	0.04%	99.35%	41	-13	-31.71%
20494	Transportation Ins Co	IL	22	0.04%	99.39%	24	5	20.83%

PENNSYLVANIA Insurance Department
2004 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
41297	Scottsdale Ins Co	OH	21	0.04%	99.43%	24	24	100%
42374	Houston Cas Co	TX	21	0.04%	99.48%	20	0	0%
15067	Quincy Mut Fire Ins Co	MA	20	0.04%	99.51%	21	1	4.76%
23841	New Hampshire Ins Co	PA	20	0.04%	99.55%	15	-2	-13.33%
17558	Old Guard Ins Co	PA	19	0.04%	99.59%	41	20	48.78%
19232	Allstate Ins Co	IL	19	0.04%	99.63%	17	-2	-11.76%
14753	Frederick Mut Ins Co	MD	14	0.03%	99.65%	10	0	0%
19992	American Select Ins Co	OH	13	0.03%	99.68%	14	3	21.43%
29890	Hartford Steam Boil Inspec Ins Co CT	CT	13	0.03%	99.71%	15	17	113.33%
27154	Atlantic Specialty Ins Co	NY	12	0.02%	99.73%	6	0	0%
35408	Sirius Amer Ins Co	DE	11	0.02%	99.75%	10	2	20%
24554	XL Ins Amer Inc	DE	10	0.02%	99.77%	11	-14	-127.27%
12572	Selective Ins Co Of Amer	NJ	9	0.02%	99.79%	9	0	0%
36940	Indian Harbor Ins Co	ND	9	0.02%	99.80%	9	1	11.11%
21873	Firemans Fund Ins Co	CA	9	0.02%	99.82%	9	-2	-22.22%
28304	Federated Service Ins Co	MN	8	0.02%	99.84%	7	0	0%
15610	AXIS Specialty Ins Co	CT	7	0.01%	99.85%	12	4	33.33%
11126	Sompo Japan Ins Co of Amer	NY	6	0.01%	99.86%	6	0	0%
40258	American Intl South Ins Co	PA	6	0.01%	99.88%	9	1	11.11%
19895	Atlantic Mut Ins Co	NY	6	0.01%	99.89%	11	-1	-9.09%
29459	Twin City Fire Ins Co Co	IN	6	0.01%	99.90%	7	25	357.14%
39020	Essex Ins Co	DE	6	0.01%	99.91%	22	205	931.82%
19489	Allied World Assur Co US Inc	DE	6	0.01%	99.92%	48	48	100%
13331	American Hardware Mut Ins Co	OH	4	0.01%	99.93%	4	0	0%
38962	Genesis Ins Co	CT	4	0.01%	99.94%	4	-1	-25%
26832	Great American Alliance Ins Co	OH	4	0.01%	99.95%	2	0	0%
34690	Property & Cas Ins Co Of Hartford	IN	4	0.01%	99.95%	3	0	0%

PENNSYLVANIA Insurance Department
2004 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
19690	American Economy Ins Co	IN	3	0.01%	99.96%	8	1	12.50%
19704	American States Ins Co	IN	3	0.01%	99.96%	7	0	0%
37150	Western Heritage Ins Co	AZ	3	0.01%	99.97%	4	0	0%
37974	MT Hawley Ins Co	IL	3	0.01%	99.98%	4	5	125%
10499	DaimlerChrysler Ins Co	MI	2	0.00%	99.98%	2	0	0%
19402	Birmingham Fire Ins Co Of PA	PA	2	0.00%	99.98%	5	-4	-80%
37478	Hartford Ins Co Of The Midwest	IN	2	0.00%	99.99%	2	0	0%
14141	Harford Mut Ins Co	MD	1	0.00%	99.99%	0	0	0%
18538	Bancinsure Inc	OK	1	0.00%	99.99%	1	0	0%
44393	West American Ins Co	IN	1	0.00%	99.99%	1	0	0%
30481	St Paul Surplus Lines Ins Co	DE	1	0.00%	100.00%	2	-1	-50%
24724	First Natl Ins Co Of Amer	WA	1	0.00%	100.00%	1	1	100%
23329	Merchants Mut Ins Co	NY	1	0.00%	100%	1	0	0%
20532	Clarendon Natl Ins Co	NJ	1	0.00%	100.00%	6	-19	-316.67%
20508	Valley Forge Ins Co	IN	1	0.00%	100.00%	2	0	0%
20478	National Fire Ins Co Of Hartford	CT	1	0.00%	100.01%	1	0	0%
11000	Sentinel Ins Co Ltd	CT	0	0%	100.01%	0	0	0%
19046	Travelers Cas Ins Co Of Amer	CT	0	0%	100.01%	0	0	0%
19305	Assurance Co Of Amer	NY	0	0%	100.01%	0	4	0%
19356	Maryland Cas Co	MD	0	0%	100.01%	0	12	0%
19909	Centennial Ins Co	NY	0	0%	100.01%	0	0	0%
22977	Lumbermens Mut Cas Co	IL	0	0%	100.01%	0	30	0%
22713	Insurance Co Of North Amer	PA	0	0%	100.01%	1	1	100%
21970	OneBeacon Ins Co	PA	0	0%	100.01%	0	175	0%
21458	Employers Ins of Wausau	WI	0	0%	100.01%	0	-98	0%
21199	Arch Speciality Ins Co	WI	0	0%	100.01%	7	1	14.29%
21180	Sentry Select Ins Co	WI	0	0%	100.01%	0	0	0%

PENNSYLVANIA Insurance Department
2004 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
20699	Ace Prop & Cas Ins Co	PA	0	0%	100.01%	3	0	0%
20621	OneBeacon America Ins Co	MA	0	0%	100.01%	0	-1	0%
20613	American Employers Ins Co	MA	0	0%	100.01%	0	0	0%
37893	Ulico Cas Co	DE	0	0%	100.01%	3	0	0%
30562	American Manufacturers Mut Ins Co	IL	0	0%	100.01%	0	1	0%
30104	Hartford Underwriters Ins Co	CT	0	0%	100.01%	0	0	0%
29424	Hartford Cas Ins Co	IN	0	0%	100.01%	0	0	0%
27073	Nipponkoa Ins Co Ltd U.S. Branch	NY	0	0%	100.01%	0	0	0%
26620	AXIS Surplus Ins Co	IL	0	0%	100.01%	0	0	0%
26611	Valiant Ins Co	IA	0	0%	100.01%	0	1	0%
25534	TIG Ins Co	CA	0	0%	100.01%	8	-25	-312.50%
25496	TIG Ind Co	CA	0	0%	100.01%	1	-1	-100%
43575	Indemnity Ins Co Of North Amer	PA	0	0%	100.01%	61	-72	-118.03%
40193	X L Ins Co Of NY	NY	0	0%	100.01%	0	-13	0%
38989	Chubb Custom Ins Co	DE	0	0%	100.01%	0	0	0%
38261	Hartford Ins Co Of The Southeast	FL	0	0%	100.01%	0	0	0%
25054	Hudson Ins Co	DE	0	0%	100.01%	0	0	0%
24988	Sentry Ins A Mut Co	WI	0	0%	100.01%	0	-1	0%
24902	Security Ins Co Of Hartford	CT	0	0%	100.01%	0	-1	0%
24740	Safeco Ins Co Of Amer	WA	0	0%	100.01%	0	0	0%
24732	General Ins Co Of Amer	WA	0	0%	100.01%	0	0	0%
24198	Peerless Ins Co	NH	0	0%	100.01%	1	0	0%
24171	Netherlands Ins Co The	NH	0	0%	100.01%	0	0	0%
24104	Ohio Farmers Ins Co	OH	0	0%	100.01%	0	0	0%
20486	Transcontinental Ins Co	NY	0	0%	100.01%	4	-1	-25%
20427	American Cas Co Of Reading PA	PA	0	0%	100.01%	6	-1	-16.67%
20230	Central Mut Ins Co	OH	0	0%	100.01%	0	0	0%

PENNSYLVANIA Insurance Department
2004 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
19720	American Alt Ins Corp	DE	0	0%	100.01%	0	0	0%
19372	Northern Ins Co Of NY	NY	0	0%	100.01%	0	3	0%
19224	St Paul Protective Ins Co	IL	0	0%	100.01%	6	-8	-133.33%
18279	Bankers Standard Ins Co	PA	0	0%	100.01%	0	1	0%
22918	American Motorists Ins Co	IL	-3	-0.01%	100%	0	-18	0%
	167 Companies in the Report		**$51,265**	**100.00%**	**100.00%**	**$53,391**	**$6,780**	**12.70%**

END OF REPORT

PENNSYLVANIA Insurance Department
2004 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	7,587	36.79%	36.79%	6,335	558	8.81%
36455	Northbrook Ind Co	IL	3,193	15.49%	52.28%	1,106	1,051	95.03%
16691	Great American Ins Co	OH	2,764	13.40%	65.68%	2,702	713	26.39%
20648	Employers Fire Ins Co	MA	1,523	7.39%	73.07%	1,458	618	42.39%
22667	Ace American Ins Co	PA	1,185	5.75%	78.82%	1,156	-2	-0.17%
25011	Wesco Ins Co	DE	1,048	5.08%	83.90%	1,732	384	22.17%
20443	Continental Cas Co	IL	979	4.75%	88.65%	1,340	-75	-5.60%
25422	Atradius Trade Credit Ins Co	MD	927	4.50%	93.14%	947	-144	-15.21%
31887	Coface North Amer Ins Co	MA	720	3.49%	96.63%	212	94	44.34%
34568	Centennial Cas Co	AL	369	1.79%	98.42%	354	62	17.51%
20281	Federal Ins Co	IN	171	0.83%	99.25%	116	-151	-130.17%
33162	Bankers Ins Co	FL	94	0.46%	99.71%	95	43	45.26%
24147	Old Republic Ins Co	PA	75	0.36%	100.07%	75	0	0%
10952	Stonebridge Casualty Ins Co	OH	36	0.17%	100.25%	-27	2	-7.41%
18538	Bancinsure Inc	OK	11	0.05%	100.30%	11	-1	-9.09%
35769	Lyndon Property Ins Co	MO	7	0.03%	100.33%	81	35	43.21%
28401	American Natl Prop & Cas Co	MO	4	0.02%	100.35%	3	0	0%
11401	Guaranty Natl Ins Co	CO	3	0.01%	100.37%	6	0	0%
11150	Arch Ins Co	MO	2	0.01%	100.38%	2	1	50%
24902	Security Ins Co Of Hartford	CT	0	0%	100.38%	0	0	0%
26220	Yosemite Ins Co	IN	0	0%	100.38%	0	-2	0%
20621	OneBeacon America Ins Co	MA	0	0%	100.38%	6	-37	-616.67%
40827	Virginia Surety Co Inc	IL	0	0%	100.38%	0	0	0%
22977	Lumbermens Mut Cas Co	IL	0	0%	100.38%	0	34	0%
22713	Insurance Co Of North Amer	PA	0	0%	100.38%	0	4	0%
39306	Fidelity & Deposit Co Of MD	MD	0	0%	100.38%	124	-162	-130.65%
29874	North American Specialty Ins Co	NH	0	0%	100.38%	0	-3	0%

PENNSYLVANIA Insurance Department
2004 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
35289	Continental Ins Co	SC	-1	0.00%	100.37%	-1	-382	38200%
10391	American Centennial Ins Co	DE	-2	-0.01%	100.36%	1	0	0%
37338	Pacific Ins Co	IL	-2	-0.01%	100.35%	-2	0	0%
41343	Gerling Amer Ins Co	NY	-73	-0.35%	100%	-73	0	0%
	31 Companies in the Report		**$20,620**	**100.00%**	**100.00%**	**$17,759**	**$2,640**	**14.87%**

END OF REPORT

PENNSYLVANIA Insurance Department
2004 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	11,058	20.26%	20.26%	6,151	5,260	85.51%
41211	Triton Ins Co	MO	7,710	14.13%	34.39%	6,866	2,269	33.05%
39845	Employers Reins Corp	MO	6,806	12.47%	46.86%	6,881	10,573	153.66%
23612	Midwest Employers Cas Co	DE	4,362	7.99%	54.85%	4,132	5,669	137.20%
19631	American Road Ins Co	MI	4,214	7.72%	62.57%	4,635	2,579	55.64%
11991	National Cas Co	WI	3,090	5.66%	68.23%	1,214	1,476	121.58%
16691	Great American Ins Co	OH	2,353	4.31%	72.54%	2,569	1,137	44.26%
20850	Firemens Ins Co Of Newark NJ	NJ	1,796	3.29%	75.83%	2,938	3,077	104.73%
36940	Indian Harbor Ins Co	ND	1,686	3.09%	78.92%	2,266	1,740	76.79%
24813	Balboa Ins Co	CA	1,406	2.58%	81.50%	928	188	20.26%
10344	Rvi Amer Ins Co	CT	1,327	2.43%	83.93%	385	78	20.26%
39527	Heritage Ind Co	CA	1,326	2.43%	86.36%	1,332	1,030	77.33%
35769	Lyndon Property Ins Co	MO	1,305	2.39%	88.75%	3,637	7,496	206.10%
26344	Great American Assur Co	OH	1,084	1.99%	90.74%	358	130	36.31%
34274	Central States Ind Co Of Omaha	NE	697	1.28%	92.02%	697	54	7.75%
26220	Yosemite Ins Co	IN	685	1.26%	93.27%	755	212	28.08%
44393	West American Ins Co	IN	527	0.97%	94.24%	527	0	0%
40827	Virginia Surety Co Inc	IL	484	0.89%	95.12%	1,145	2,311	201.83%
34738	Arag Ins Co	IA	373	0.68%	95.81%	373	193	51.74%
38601	MIC Prop & Cas Ins Corp	MI	350	0.64%	96.45%	363	128	35.26%
24376	American General Ind Co	IL	291	0.53%	96.98%	153	196	128.10%
36307	Gray Ins Co	LA	217	0.40%	97.38%	217	0	0%
24066	American Fire & Cas Co	OH	197	0.36%	97.74%	197	0	0%
16705	Dealers Assur Co	OH	190	0.35%	98.09%	181	90	49.72%
24074	Ohio Cas Ins Co	OH	132	0.24%	98.33%	132	0	0%
43460	FFG Ins Co	TX	122	0.22%	98.55%	126	33	26.19%
16810	American Mercury Ins Co	OK	117	0.21%	98.77%	24	21	87.50%

PENNSYLVANIA Insurance Department
2004 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
35599	Highmark Cas Ins Co	PA	111	0.20%	98.97%	113	53	46.90%
10003	Excess Share Ins Corp	OH	104	0.19%	99.16%	104	0	0%
11099	First American Home Buyers Pro Corp	CA	102	0.19%	99.35%	44	50	113.64%
10111	American Bankers Ins Co Of FL	FL	102	0.19%	99.53%	228	156	68.42%
22004	CIM Ins Corp	MI	81	0.15%	99.68%	78	15	19.23%
10891	CEM Ins Co	IL	68	0.12%	99.81%	68	18	26.47%
26565	Ohio Ind Co	OH	54	0.10%	99.91%	45	24	53.33%
19232	Allstate Ins Co	IL	35	0.06%	99.97%	111	86	77.48%
42978	American Security Ins Co	DE	29	0.05%	100.02%	-6	18	-300%
35971	Voyager Property & Cas Ins Co	SC	27	0.05%	100.07%	3	3	100%
19615	American Reliable Ins Co	AZ	25	0.05%	100.12%	31	1	3.23%
11267	Security America RRG Inc	VT	14	0.03%	100.14%	9	3	33.33%
14559	Guideone Specialty Mut Ins Co	IA	14	0.03%	100.17%	14	52	371.43%
24147	Old Republic Ins Co	PA	10	0.02%	100.19%	18	11	61.11%
11592	International Fidelity Ins Co	NJ	3	0.01%	100.19%	3	0	0%
11448	GSFS RRG Inc	SC	2	0.00%	100.20%	0	0	0%
42846	Atlantic Cas Ins Co	NC	2	0.00%	100.20%	3	0	0%
11770	United Fncl Cas Co	OH	1	0.00%	100.20%	20	20	100%
10952	Stonebridge Casualty Ins Co	OH	1	0.00%	100.21%	1	0	0%
18538	Bancinsure Inc	OK	1	0.00%	100.21%	2	0	0%
28649	Eastern Atlantic Ins Co	PA	0	0%	100.21%	200	100	50%
37060	Old United Cas Co	KS	0	0%	100.21%	4	0	0%
26492	Courtesy Ins Co	FL	0	0%	100.21%	3	0	0%
22039	General Rein Corp	DE	0	0%	100.21%	0	4,730	0%
20788	Buckeye Union Ins Co	IL	0	0%	100.21%	0	0	0%
16039	Baltimore Equitable Society	MD	0	0%	100.21%	-14	0	0%
37257	Insurance Corp Of Hannover	IL	0	0%	100.21%	0	495	0%

PENNSYLVANIA Insurance Department
2004 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%	100.21%	0	-47	0%
25534	TIG Ins Co	CA	0	0%	100.21%	0	-309	0%
40428	Voyager Ind Ins Co	GA	0	0%	100.21%	0	0	0%
20796	AIG Premier Ins Co	PA	0	0%	100.21%	0	-6	0%
37532	Great American E&S Ins Co	DE	0	0%	100.21%	51	-43	-84.31%
29874	North American Specialty Ins Co	NH	0	0%	100.21%	0	-63	0%
25658	Travelers Ind Co	CT	0	0%	100.21%	0	535	0%
30830	Western Diversified Cas Ins Co	WI	-1	0.00%	100.21%	56	72	128.57%
35424	Old Republic Security Assur Co	AZ	-1	0.00%	100.20%	9	5	55.56%
35289	Continental Ins Co	SC	-3	-0.01%	100.20%	124	125	100.81%
21121	Westchester Fire Ins Co	NY	-35	-0.06%	100.13%	42	403	959.52%
21873	Firemans Fund Ins Co	CA	-73	-0.13%	100%	1,065	1,290	121.13%
	66 Companies in the Report		**$54,578**	**100.00%**	**100.00%**	**$51,611**	**$53,737**	**104.12%**

END OF REPORT

PENNSYLVANIA Insurance Department
2004 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	1,715,718	8.90%	8.90%	1,651,489	996,752	60.35%
25178	State Farm Mut Auto Ins Co	IL	1,337,258	6.94%	15.84%	1,321,044	786,027	59.50%
19232	Allstate Ins Co	IL	910,191	4.72%	20.57%	900,538	681,618	75.69%
23787	Nationwide Mut Ins Co	OH	657,673	3.41%	23.98%	663,870	403,311	60.75%
25143	State Farm Fire And Cas Co	IL	572,784	2.97%	26.95%	547,501	332,982	60.82%
23779	Nationwide Mut Fire Ins Co	OH	338,036	1.75%	28.71%	338,370	169,401	50.06%
19445	National Union Fire Ins Co Of Pitts	PA	312,820	1.62%	30.33%	309,030	235,220	76.12%
23035	Liberty Mut Fire Ins Co	MA	312,779	1.62%	31.96%	247,712	165,154	66.67%
20281	Federal Ins Co	IN	268,494	1.39%	33.35%	262,625	84,684	32.25%
38628	Progressive Northern Ins Co	WI	258,438	1.34%	34.69%	269,259	145,126	53.90%
24260	Progressive Cas Ins Co	OH	241,006	1.25%	35.94%	229,455	124,450	54.24%
14990	Pennsylvania Ntl Mut Cas Ins Co	PA	219,714	1.14%	37.08%	214,849	116,660	54.30%
19437	Lexington Ins Co	DE	214,711	1.11%	38.20%	207,475	91,978	44.33%
16535	Zurich American Ins Co	NY	213,510	1.11%	39.30%	210,584	141,557	67.22%
20443	Continental Cas Co	IL	198,236	1.03%	40.33%	181,422	43,999	24.25%
14168	Harleysville Mut Ins Co	PA	193,649	1.01%	41.34%	197,948	132,218	66.79%
17230	Allstate Prop & Cas Ins Co	IL	184,196	0.96%	42.29%	166,047	118,469	71.35%
19380	American Home Assur Co	NY	161,919	0.84%	43.13%	167,088	108,143	64.72%
10677	Cincinnati Ins Co	OH	158,847	0.82%	43.96%	154,392	86,508	56.03%
13692	Donegal Mut Ins Co	PA	155,643	0.81%	44.77%	152,298	76,208	50.04%
24767	St Paul Fire & Marine Ins Co	MN	151,446	0.79%	45.55%	167,564	75,468	45.04%
24112	Westfield Ins Co	OH	146,286	0.76%	46.31%	134,747	62,135	46.11%
25941	United Services Auto Assoc	TX	125,733	0.65%	46.96%	123,397	67,140	54.41%
16322	Progressive Halcyon Ins Co	OH	119,768	0.62%	47.59%	114,899	61,748	53.74%
24198	Peerless Ins Co	NH	115,266	0.60%	48.18%	110,096	70,516	64.05%
22667	Ace American Ins Co	PA	114,750	0.60%	48.78%	110,392	16,941	15.35%
25674	Travelers Property Cas Co Of Amer	CT	111,285	0.58%	49.36%	102,192	59,043	57.78%
35289	Continental Ins Co	SC	109,012	0.57%	49.92%	118,066	42,558	36.05%
24147	Old Republic Ins Co	PA	106,881	0.55%	50.48%	103,252	72,013	69.74%

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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
25623	Phoenix Ins Co	CT	105,381	0.55%	51.02%	100,613	54,108	53.78%
20720	Radian Ins Inc	PA	103,976	0.54%	51.56%	112,910	141,395	125.23%
12262	Pennsylvania Manufacturers Asn Ins C	PA	102,831	0.53%	52.10%	118,702	69,135	58.24%
35882	Geico General Ins Co	MD	96,711	0.50%	52.60%	90,590	62,363	68.84%
19240	Allstate Ind Co	IL	91,043	0.47%	53.07%	90,567	61,716	68.14%
29459	Twin City Fire Ins Co Co	IN	91,025	0.47%	53.54%	90,360	51,930	57.47%
25658	Travelers Ind Co	CT	90,849	0.47%	54.02%	89,548	59,720	66.69%
35599	Highmark Cas Ins Co	PA	88,984	0.46%	54.48%	87,639	57,316	65.40%
25968	USAA Cas Ins Co	TX	86,881	0.45%	54.93%	84,553	44,673	52.83%
38130	Travelers Personal Ins Co	CT	86,459	0.45%	55.38%	71,653	50,171	70.02%
20303	Great Northern Ins Co	MN	86,102	0.45%	55.82%	84,121	40,825	48.53%
35114	PMSLIC Ins Co	PA	84,935	0.44%	56.26%	85,326	40,077	46.97%
11843	Medical Protective Co	IN	83,430	0.43%	56.70%	80,711	47,418	58.75%
10806	Farmers New Century Ins Co	IL	83,044	0.43%	57.13%	85,734	67,439	78.66%
33588	First Liberty Ins Corp	IA	82,392	0.43%	57.56%	61,557	33,806	54.92%
17957	American Independent Ins Co	PA	82,283	0.43%	57.98%	81,156	52,717	64.96%
37478	Hartford Ins Co Of The Midwest	IN	80,572	0.42%	58.40%	80,768	41,374	51.23%
21482	Factory Mut Ins Co	RI	80,018	0.42%	58.82%	83,926	57,576	68.60%
34207	Westport Ins Corp	MO	78,429	0.41%	59.22%	80,023	43,032	53.77%
26301	Selective Way Ins Co	NJ	75,151	0.39%	59.61%	72,705	39,676	54.57%
26883	American Intl Specialty Lines Ins Co	AK	74,224	0.39%	60.00%	69,899	53,220	76.14%
26263	Erie Ins Co	PA	71,946	0.37%	60.37%	73,612	63,770	86.63%
44393	West American Ins Co	IN	71,442	0.37%	60.74%	68,468	38,129	55.69%
14664	Mutual Benefit Ins Co	PA	69,487	0.36%	61.10%	68,060	41,844	61.48%
19682	Hartford Fire In Co	CT	67,960	0.35%	61.46%	68,990	46,513	67.42%
11547	Mountain Laurel RRG Inc	VT	65,485	0.34%	61.80%	63,615	43,493	68.37%
26247	American Guarantee & Liability Ins	NY	63,790	0.33%	62.13%	69,239	43,806	63.27%
41181	Universal Underwriters Ins Co	KS	63,600	0.33%	62.46%	63,305	34,391	54.33%
19410	Commerce & Industry Ins Co	NY	61,141	0.32%	62.77%	56,400	36,455	64.64%

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26387	Steadfast Ins Co	DE	60,163	0.31%	63.09%	60,911	37,389	61.38%
19259	Selective Ins Co Of SC	SC	58,941	0.31%	63.39%	57,533	34,566	60.08%
25405	Safe Auto Ins Co	OH	58,100	0.30%	63.69%	55,529	31,416	56.58%
18058	Philadelphia Ind Ins Co	PA	56,024	0.29%	63.99%	48,939	20,170	41.21%
10675	AAA Mid-Atlantic Ins Co	PA	55,316	0.29%	64.27%	55,858	33,140	59.33%
23043	Liberty Mut Ins Co	MA	54,597	0.28%	64.56%	58,673	25,589	43.61%
31127	Columbia Cas Co	IL	54,149	0.28%	64.84%	55,181	69,711	126.33%
29858	Mortgage Guaranty Ins Corp	WI	53,255	0.28%	65.11%	54,268	35,690	65.77%
36897	Manufacturers Alliance Ins Co	PA	50,310	0.26%	65.37%	60,085	40,687	67.72%
35505	Rockwood Cas Ins Co	PA	50,206	0.26%	65.63%	51,384	28,268	55.01%
43575	Indemnity Ins Co Of North Amer	PA	50,025	0.26%	65.89%	49,837	35,490	71.21%
42404	Liberty Ins Corp	IL	49,576	0.26%	66.15%	43,454	40,796	93.88%
40142	American Zurich Ins Co	IL	49,319	0.26%	66.41%	47,524	27,518	57.90%
37885	XL Specialty Ins Co	DE	49,275	0.26%	66.66%	43,037	8,963	20.83%
25615	Charter Oak Fire Ins Co	CT	48,808	0.25%	66.92%	48,292	23,826	49.34%
34690	Property & Cas Ins Co Of Hartford	IN	48,558	0.25%	67.17%	42,412	25,988	61.28%
37877	Nationwide Prop & Cas Ins Co	OH	48,192	0.25%	67.42%	38,844	23,887	61.49%
21784	Firemens Ins Co Of Washington DC	DE	47,781	0.25%	67.67%	47,035	17,138	36.44%
19720	American Alt Ins Corp	DE	46,114	0.24%	67.91%	40,862	20,227	49.50%
22586	Atlantic States Ins Co	PA	45,672	0.24%	68.14%	43,701	29,238	66.90%
33537	Pennsylvania Prof Liab Jua	PA	45,346	0.24%	68.38%	38,093	18,151	47.65%
11681	Keystone Ins Co	PA	45,109	0.23%	68.61%	45,916	26,290	57.26%
25682	Travelers Ind Co Of CT	CT	44,837	0.23%	68.85%	49,095	23,464	47.79%
19070	Standard Fire Ins Co	CT	44,547	0.23%	69.08%	43,046	45,071	104.70%
14621	Motorists Mut Ins Co	OH	44,163	0.23%	69.31%	42,852	36,447	85.05%
29424	Hartford Cas Ins Co	IN	43,788	0.23%	69.53%	41,187	37,985	92.23%
31194	Travelers Cas & Surety Co Of Amer	CT	43,621	0.23%	69.76%	38,565	11,440	29.66%
22063	Government Employees Ins Co	MD	43,255	0.22%	69.98%	42,105	35,882	85.22%
19976	Amica Mut Ins Co	RI	43,248	0.22%	70.21%	42,470	18,094	42.60%

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33855	Lincoln General Ins Co	PA	42,563	0.22%	70.43%	41,442	24,495	59.11%
35696	Harleysville Preferred Ins Co	PA	41,326	0.21%	70.64%	44,211	30,302	68.54%
12572	Selective Ins Co Of Amer	NJ	40,879	0.21%	70.86%	39,823	24,080	60.47%
17990	Tri Century Ins Co	PA	40,781	0.21%	71.07%	39,983	36,593	91.52%
17914	Philadelphia Contributionship Ins	PA	40,612	0.21%	71.28%	38,140	24,468	64.15%
14044	Goodville Mut Cas Co	PA	40,147	0.21%	71.49%	38,918	17,976	46.19%
11219	Lackawanna American Ins Co	PA	39,213	0.20%	71.69%	39,435	25,405	64.42%
19399	AIU Ins Co	NY	39,015	0.20%	71.89%	38,581	27,804	72.07%
35585	Flagship City Ins Co	PA	38,985	0.20%	72.09%	38,942	30,819	79.14%
24074	Ohio Cas Ins Co	OH	38,450	0.20%	72.29%	38,730	34,500	89.08%
25127	State Auto Prop & Cas Ins Co	SC	38,343	0.20%	72.49%	36,810	20,761	56.40%
12157	Companion Prop & Cas Ins Co	SC	38,194	0.20%	72.69%	37,901	23,776	62.73%
21873	Firemans Fund Ins Co	CA	37,528	0.19%	72.89%	38,052	26,129	68.67%
11185	Foremost Ins Co	MI	37,420	0.19%	73.08%	30,943	16,573	53.56%
10724	Eastern Alliance Ins Co	PA	37,268	0.19%	73.27%	36,035	25,307	70.23%
36587	AIG Natl Ins Co Inc	NY	36,670	0.19%	73.46%	32,499	21,323	65.61%
19429	Insurance Co Of The State Of PA	PA	35,986	0.19%	73.65%	36,031	26,716	74.15%
22322	Greenwich Ins Co	DE	35,922	0.19%	73.84%	34,988	11,914	34.05%
14575	Millers Capital Ins Co	PA	35,681	0.19%	74.02%	36,930	18,044	48.86%
24813	Balboa Ins Co	CA	35,275	0.18%	74.21%	31,252	15,771	50.46%
14788	Natl Grange Mut Ins Co	FL	35,093	0.18%	74.39%	33,122	19,968	60.29%
20427	American Cas Co Of Reading PA	PA	34,845	0.18%	74.57%	38,221	-3,816	-9.98%
32352	LM Property and Casualty Ins. Co.	IN	34,806	0.18%	74.75%	78,816	18,585	23.58%
21180	Sentry Select Ins Co	WI	34,590	0.18%	74.93%	32,432	17,271	53.25%
31470	Norguard Ins Co	PA	32,866	0.17%	75.10%	34,853	27,599	79.19%
20699	Ace Prop & Cas Ins Co	PA	32,777	0.17%	75.27%	30,301	366,269	1208.77%
11242	Allied Eastern Ind Co	PA	32,257	0.17%	75.44%	31,439	17,579	55.91%
22055	Geico Ind Co	MD	32,239	0.17%	75.60%	29,810	18,501	62.06%
13935	Federated Mut Ins Co	MN	31,958	0.17%	75.77%	31,521	13,579	43.08%

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11259	Community Hospital RRG	VT	31,866	0.17%	75.94%	31,866	14,417	45.24%
21415	Employers Mut Cas Co	IA	31,630	0.16%	76.10%	29,939	18,131	60.56%
21113	United States Fire Ins Co	DE	31,619	0.16%	76.26%	36,253	18,591	51.28%
24791	St Paul Mercury Ins Co	MN	31,454	0.16%	76.43%	31,914	30,953	96.99%
11991	National Cas Co	WI	31,127	0.16%	76.59%	27,768	15,354	55.29%
21326	Empire Fire & Marine Ins Co	NE	30,719	0.16%	76.75%	29,277	23,497	80.26%
17558	Old Guard Ins Co	PA	30,447	0.16%	76.91%	36,360	16,842	46.32%
20788	Buckeye Union Ins Co	IL	30,364	0.16%	77.06%	23,243	14,288	61.47%
11738	Leader Ins Co	OH	30,247	0.16%	77.22%	37,754	17,641	46.73%
12416	Protective Ins Co	IN	29,483	0.15%	77.37%	29,523	22,009	74.55%
11045	Excelsior Ins Co	NH	29,304	0.15%	77.53%	26,738	14,480	54.16%
36145	Travelers Personal Security Ins Co	CT	29,215	0.15%	77.68%	26,912	18,092	67.23%
20346	Pacific Ind Co	WI	28,998	0.15%	77.83%	28,750	7,311	25.43%
10639	Attorneys Liab Assur Society Inc RRG	VT	28,900	0.15%	77.98%	28,900	14,639	50.65%
10808	Cassatt RRG Inc	VT	28,865	0.15%	78.13%	30,619	23,377	76.35%
26344	Great American Assur Co	OH	28,269	0.15%	78.27%	24,999	8,755	35.02%
41297	Scottsdale Ins Co	OH	27,777	0.14%	78.42%	25,882	7,428	28.70%
41483	Farmington Cas Co	CT	27,573	0.14%	78.56%	22,488	6,244	27.77%
36447	LM General Ins Co	DE	27,353	0.14%	78.70%	40,652	16,099	39.60%
16691	Great American Ins Co	OH	27,352	0.14%	78.85%	28,869	11,801	40.88%
32220	American Intl Ins Co	NY	27,168	0.14%	78.99%	24,278	3,472	14.30%
25453	Nationwide Ins Co Of Amer	WI	26,600	0.14%	79.12%	15,070	10,340	68.61%
12777	Chubb Ind Ins Co	NY	26,443	0.14%	79.26%	24,492	17,315	70.70%
39306	Fidelity & Deposit Co Of MD	MD	26,360	0.14%	79.40%	26,896	48,391	179.92%
24171	Netherlands Ins Co The	NH	26,155	0.14%	79.53%	24,347	12,526	51.45%
20532	Clarendon Natl Ins Co	NJ	26,017	0.14%	79.67%	28,746	47,749	166.11%
27960	Illinois Union Ins Co	IL	25,962	0.13%	79.80%	22,243	13,818	62.12%
20397	Vigilant Ins Co	NY	25,926	0.13%	79.94%	26,063	13,975	53.62%
24414	General Cas Co Of WI	WI	25,756	0.13%	80.07%	25,656	21,191	82.60%

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21857	American Ins Co	NE	25,615	0.13%	80.21%	27,071	16,085	59.42%
30503	Shelby Cas Ins Comp	IL	25,406	0.13%	80.34%	25,559	10,933	42.78%
19305	Assurance Co Of Amer	NY	25,308	0.13%	80.47%	24,935	19,389	77.76%
21458	Employers Ins of Wausau	WI	25,263	0.13%	80.60%	25,486	67,043	263.06%
23760	Nationwide General Ins Co	OH	25,226	0.13%	80.73%	25,543	15,206	59.53%
24066	American Fire & Cas Co	OH	25,176	0.13%	80.86%	23,084	9,550	41.37%
18287	Financial Security Assur Inc	NY	24,930	0.13%	80.99%	7,386	0	0%
25135	State Automobile Mut Ins Co	OH	24,852	0.13%	81.12%	24,594	11,469	46.63%
17825	Tuscarora Wayne Mut Ins Co	PA	24,780	0.13%	81.25%	24,224	11,411	47.11%
20478	National Fire Ins Co Of Hartford	CT	24,684	0.13%	81.38%	25,250	10,905	43.19%
24015	Northland Ins Co	MN	24,626	0.13%	81.50%	22,774	11,335	49.77%
27251	PMI Mortgage Ins Co	AZ	24,543	0.13%	81.63%	24,884	7,601	30.55%
36463	Discover Prop & Cas Ins Co	IL	24,208	0.13%	81.76%	21,977	15,412	70.13%
39926	Selective Ins Co Of The Southeast	NC	24,147	0.13%	81.88%	22,701	36,558	161.04%
11150	Arch Ins Co	MO	24,096	0.13%	82.01%	22,669	10,204	45.01%
33790	Radian Guaranty Inc	PA	23,745	0.12%	82.13%	21,336	11,947	55.99%
18708	Ambac Assur Corp	WI	23,528	0.12%	82.25%	23,169	2	0.01%
11932	Mid-Continent Ins Co	PA	23,488	0.12%	82.37%	22,630	11,619	51.34%
25666	Travelers Ind Co Of Amer	CT	23,286	0.12%	82.50%	22,159	10,677	48.18%
24899	Alea North America Ins Co	NY	23,214	0.12%	82.62%	19,968	11,061	55.39%
35181	Executive Risk Ind Inc	DE	22,991	0.12%	82.74%	23,098	6,128	26.53%
19062	Automobile Ins Co Of Hartford CT	CT	22,970	0.12%	82.85%	21,797	9,700	44.50%
25887	US Fidelity & Guaranty Co	MD	22,960	0.12%	82.97%	28,607	61,668	215.57%
20494	Transportation Ins Co	IL	22,957	0.12%	83.09%	25,216	-10,972	-43.51%
13501	Brethren Mut Ins Co	MD	22,791	0.12%	83.21%	22,058	12,466	56.51%
36234	Preferred Professional Ins Co	NE	22,511	0.12%	83.33%	22,795	2,512	11.02%
22578	Horace Mann Ins Co	IL	22,419	0.12%	83.44%	22,170	14,728	66.43%
14400	Lititz Mut Ins Co	PA	22,240	0.12%	83.56%	21,544	10,012	46.47%
38458	General Electric Mortgage Ins Corp	NC	22,086	0.11%	83.67%	22,686	3,872	17.07%

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10842	Franklin Cas Ins Co RRG	VT	22,007	0.11%	83.79%	20,912	29,846	142.72%
41491	Geico Cas Co	MD	21,788	0.11%	83.90%	19,928	10,666	53.52%
16063	Unitrin Auto & Home Ins Co	NY	21,702	0.11%	84.01%	18,985	13,000	68.48%
35378	Evanston Ins Co	IL	21,666	0.11%	84.13%	21,241	5,033	23.69%
17043	Everett Cash Mut Ins Co	PA	21,624	0.11%	84.24%	21,671	10,725	49.49%
28401	American Natl Prop & Cas Co	MO	21,041	0.11%	84.35%	19,380	14,377	74.18%
22217	Gulf Ins Co	CT	20,829	0.11%	84.46%	27,565	16,839	61.09%
21881	National Surety Corp	IL	20,640	0.11%	84.56%	18,871	10,025	53.12%
11530	Pennsylvania Hlthcare Providers Ins	PA	20,223	0.11%	84.67%	15,812	8,064	51.00%
24856	Admiral Ins Co	DE	19,926	0.10%	84.77%	18,634	8,068	43.30%
17450	Millville Mut Ins Co	PA	19,678	0.10%	84.87%	18,574	10,800	58.15%
24740	Safeco Ins Co Of Amer	WA	19,308	0.10%	84.97%	19,045	8,218	43.15%
12122	New Jersey Manufacturers Ins Co	NJ	19,063	0.10%	85.07%	17,733	12,306	69.40%
20486	Transcontinental Ins Co	NY	18,877	0.10%	85.17%	21,269	-1,058	-4.97%
18767	Church Mut Ins Co	WI	18,819	0.10%	85.27%	17,861	26,571	148.77%
36940	Indian Harbor Ins Co	ND	18,490	0.10%	85.36%	19,432	4,447	22.88%
20095	Bituminous Cas Corp	IL	18,422	0.10%	85.46%	18,340	9,691	52.84%
21199	Arch Speciality Ins Co	WI	18,104	0.09%	85.55%	18,139	10,250	56.51%
42978	American Security Ins Co	DE	17,713	0.09%	85.65%	17,425	6,640	38.11%
35300	Allianz Global Risks US Ins Co	CA	17,700	0.09%	85.74%	19,464	26,763	137.50%
30104	Hartford Underwriters Ins Co	CT	17,595	0.09%	85.83%	16,339	18,032	110.36%
16233	Erie Ins Co Of NY	NY	17,580	0.09%	85.92%	18,491	12,576	68.01%
22314	RSUI Ind Co	NH	17,531	0.09%	86.01%	15,389	11,480	74.60%
11215	Safeco Ins Co Of IN	IN	17,458	0.09%	86.10%	12,952	10,905	84.20%
40649	Economy Premier Assur Co	IL	17,409	0.09%	86.19%	18,605	8,831	47.47%
32441	Penn Natl Security Ins Co	PA	17,166	0.09%	86.28%	16,851	10,797	64.07%
44180	Mountain Laurel Assur Co	PA	17,055	0.09%	86.37%	18,321	9,374	51.17%
23841	New Hampshire Ins Co	PA	17,004	0.09%	86.46%	15,021	8,463	56.34%
15873	United Gty Residential Ins Co	NC	16,938	0.09%	86.55%	16,972	3,061	18.04%

PENNSYLVANIA Insurance Department
2004 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
10111	American Bankers Ins Co Of FL	FL	16,795	0.09%	86.63%	16,914	12,508	73.95%
14974	Pennsylvania Lumbermens Mut Ins	PA	16,575	0.09%	86.72%	16,096	16,548	102.81%
42376	Technology Ins Co Inc	NH	16,444	0.09%	86.80%	15,534	5,860	37.72%
27928	Amex Assur Co	IL	16,410	0.09%	86.89%	16,119	9,620	59.68%
19658	Bristol West Ins Co	PA	16,240	0.08%	86.97%	14,808	9,348	63.13%
29599	US Specialty Ins Co	TX	16,230	0.08%	87.06%	13,773	35,626	258.67%
24554	XL Ins Amer Inc	DE	16,146	0.08%	87.14%	12,492	11,197	89.63%
36170	Travelers Cas Co Of CT	CT	16,114	0.08%	87.23%	16,768	9,930	59.22%
21261	Electric Ins Co	MA	15,978	0.08%	87.31%	15,599	19,556	125.37%
28452	Republic Mortgage Ins Co	NC	15,692	0.08%	87.39%	15,832	2,666	16.84%
31325	Acadia Ins Co	ME	15,676	0.08%	87.47%	10,200	6,193	60.72%
26042	Wausau Underwriters Ins Co	WI	15,641	0.08%	87.55%	13,064	12,912	98.84%
39217	QBE Ins Corp	PA	15,584	0.08%	87.63%	16,031	7,630	47.60%
13269	Zenith Ins Co	CA	15,561	0.08%	87.71%	14,706	6,337	43.09%
11000	Sentinel Ins Co Ltd	CT	15,552	0.08%	87.80%	11,545	7,711	66.79%
10915	Unitrin Direct Property & Cas Co	IL	15,525	0.08%	87.88%	11,631	8,159	70.15%
28665	Cincinnati Cas Co	OH	15,369	0.08%	87.96%	14,213	10,186	71.67%
20508	Valley Forge Ins Co	IN	15,058	0.08%	88.03%	14,592	5,024	34.43%
21105	North River Ins Co	NJ	15,003	0.08%	88.11%	9,570	6,074	63.47%
14370	Lebanon Mut Ins Co	PA	14,722	0.08%	88.19%	15,614	7,413	47.48%
39020	Essex Ins Co	DE	14,689	0.08%	88.26%	14,622	4,621	31.60%
42447	National General Assur Co	MO	14,533	0.08%	88.34%	12,023	8,541	71.04%
19356	Maryland Cas Co	MD	14,506	0.08%	88.41%	16,236	19,914	122.65%
10014	Affiliated Fm Ins Co	RI	14,502	0.08%	88.49%	16,202	2,511	15.50%
11371	Great West Cas Co	NE	14,490	0.08%	88.57%	12,694	7,861	61.93%
35416	Us Underwriters Ins Co	ND	14,460	0.08%	88.64%	15,090	4,221	27.97%
23817	Illinois Natl Ins Co	IL	14,283	0.07%	88.71%	18,980	8,726	45.97%
10061	Leader Specialty Ins Co	IN	14,267	0.07%	88.79%	8,301	5,983	72.08%
25321	Metropolitan Drt Prop & Cas Ins Co	RI	14,244	0.07%	88.86%	14,333	6,785	47.34%

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13528	Brotherhood Mut Ins Co	IN	14,221	0.07%	88.94%	14,067	8,802	62.57%
28550	Housing & Redevelopment Ins Exch	PA	14,170	0.07%	89.01%	14,636	10,109	69.07%
38245	BCS Ins Co	OH	14,021	0.07%	89.08%	13,316	5,516	41.42%
40169	Metropolitan Cas Ins Co	RI	13,938	0.07%	89.15%	13,360	9,543	71.43%
41424	Pennsylvania Manufacturers Ind Co	PA	13,935	0.07%	89.23%	13,234	15,047	113.70%
13684	Cumberland Mut Fire Ins Co	NJ	13,610	0.07%	89.30%	12,815	6,152	48.01%
19704	American States Ins Co	IN	13,562	0.07%	89.37%	14,288	4,383	30.68%
10172	Westchester Surplus Lines Ins Co	GA	13,552	0.07%	89.44%	11,157	10,079	90.34%
37257	Insurance Corp Of Hannover	IL	13,550	0.07%	89.51%	13,672	15,784	115.45%
23809	Granite State Ins Co	PA	13,542	0.07%	89.58%	13,717	7,756	56.54%
14982	Penn Millers Ins Co	PA	13,485	0.07%	89.65%	12,670	2,318	18.30%
40983	Harleysville Pennland Ins Co	PA	13,457	0.07%	89.72%	15,480	11,447	73.95%
20370	AXIS Reins Co	NY	13,442	0.07%	89.79%	10,191	5,024	49.30%
22225	AIG Preferred Ins Co	PA	13,380	0.07%	89.86%	17,187	11,085	64.50%
15105	Safety Natl Cas Corp	MO	13,119	0.07%	89.93%	11,835	5,471	46.23%
15032	Guideone Mut Ins Co	IA	13,083	0.07%	89.99%	12,758	5,298	41.53%
19860	Argonaut Great Central Ins Co	IL	13,007	0.07%	90.06%	11,217	6,551	58.40%
34339	Metropolitan Grp Prop & Cas Ins Co	RI	12,815	0.07%	90.13%	12,622	7,801	61.80%
26298	Metropolitan Property & Cas Ins Co	RI	12,749	0.07%	90.19%	12,449	5,969	47.95%
11536	Community Health Alliance Recip RRG	VT	12,742	0.07%	90.26%	12,742	8,664	68.00%
39993	Colony Ins Co	VA	12,737	0.07%	90.33%	12,986	3,103	23.90%
35270	Fidelity & Cas Co Of NY	SC	12,549	0.07%	90.39%	13,519	-59,425	-439.57%
42390	Amguard Ins Co	PA	12,456	0.06%	90.46%	12,355	12,731	103.04%
44792	Executive Risk Speciality Ins Co	CT	12,453	0.06%	90.52%	13,814	3,346	24.22%
11061	Farmers Fire Ins Co	PA	12,356	0.06%	90.59%	11,314	5,641	49.86%
10847	Cumis Ins Society Inc	WI	12,334	0.06%	90.65%	11,955	2,966	24.81%
10464	Canal Ins Co	SC	12,213	0.06%	90.71%	10,978	8,694	79.19%
11808	Schuykill Crossing Reciprocal RRG	VT	12,203	0.06%	90.78%	7,154	4,436	62.01%
10020	United Educators Ins RRG Inc	VT	12,202	0.06%	90.84%	11,212	3,368	30.04%

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Line(s) of Business 34 - TOTALS

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30481	St Paul Surplus Lines Ins Co	DE	12,086	0.06%	90.90%	12,320	6,914	56.12%
21121	Westchester Fire Ins Co	NY	12,070	0.06%	90.96%	12,879	39,791	308.96%
33138	Landmark Amer Ins Co	OK	12,057	0.06%	91.03%	11,094	5,710	51.47%
11675	Professional Cas Assn	PA	12,007	0.06%	91.09%	7,930	1,777	22.41%
12815	Financial Guaranty Ins Co	NY	11,977	0.06%	91.15%	9,840	0	0%
10120	Everest Natl Ins Co	AZ	11,908	0.06%	91.21%	7,148	3,919	54.83%
24988	Sentry Ins A Mut Co	WI	11,874	0.06%	91.28%	11,031	5,477	49.65%
31895	American Interstate Ins Co	LA	11,800	0.06%	91.34%	10,779	7,015	65.08%
28223	Nationwide Agribusiness Ins Co	IA	11,761	0.06%	91.40%	5,406	5,272	97.52%
41378	Rutgers Cas Ins Co	NJ	11,692	0.06%	91.46%	15,711	8,928	56.83%
39845	Employers Reins Corp	MO	11,620	0.06%	91.52%	12,521	15,563	124.30%
42811	Gulf Underwriters Ins Co	CT	11,579	0.06%	91.58%	14,909	7,860	52.72%
35351	American Empire Surplus Lns Ins Co	DE	11,472	0.06%	91.64%	12,027	4,356	36.22%
38989	Chubb Custom Ins Co	DE	11,442	0.06%	91.70%	9,708	2,104	21.67%
23280	The Cincinnati Indemnity Co	OH	11,357	0.06%	91.76%	10,831	6,862	63.36%
15610	AXIS Specialty Ins Co	CT	11,328	0.06%	91.82%	10,493	4,278	40.77%
41335	United Natl Specialty Ins Co	WI	11,229	0.06%	91.87%	13,913	4,793	34.45%
13056	RLI Ins Co	IL	11,129	0.06%	91.93%	10,868	2,238	20.59%
22829	Interstate Fire & Cas Co	IL	11,070	0.06%	91.99%	9,052	4,265	47.12%
10725	Liberty Surplus Ins Corp	NH	11,045	0.06%	92.05%	8,730	4,194	48.04%
25976	Utica Mut Ins Co	NY	10,898	0.06%	92.10%	11,077	1,304	11.77%
19690	American Economy Ins Co	IN	10,692	0.06%	92.16%	10,584	6,498	61.39%
22551	Mitsui Sumitomo Ins USA Inc	NY	10,688	0.06%	92.21%	10,518	5,261	50.02%
17370	Nautilus Ins Co	AZ	10,678	0.06%	92.27%	8,690	2,006	23.08%
10480	Capitol Ins Co	PA	10,642	0.06%	92.32%	10,207	5,850	57.31%
15156	Shelby Ins Co	IL	10,632	0.06%	92.38%	10,378	5,574	53.71%
33898	Aegis Security Ins Co	PA	10,532	0.05%	92.43%	10,499	2,356	22.44%
23469	American Modern Home Ins Co	OH	10,490	0.05%	92.49%	10,724	3,942	36.76%
35971	Voyager Property & Cas Ins Co	SC	10,471	0.05%	92.54%	10,521	16,017	152.24%

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13196	Western World Ins Co	NH	10,422	0.05%	92.60%	10,909	3,960	36.30%
24678	Royal Ind Co	DE	10,309	0.05%	92.65%	33,316	38,993	117.04%
24120	Westfield Natl Ins Co	OH	10,259	0.05%	92.70%	10,061	3,999	39.75%
33383	First Professionals Ins Co	FL	10,098	0.05%	92.76%	12,831	-5,345	-41.66%
26077	Lancer Ins Co	IL	10,053	0.05%	92.81%	9,727	4,577	47.05%
40827	Virginia Surety Co Inc	IL	9,966	0.05%	92.86%	10,059	11,621	115.53%
11822	Millennium Ins Co	PA	9,957	0.05%	92.91%	7,429	4,115	55.39%
22136	Great American Ins Co of NY	NY	9,894	0.05%	92.96%	9,802	9,679	98.75%
11278	First Medical Ins Co RRG	VT	9,891	0.05%	93.01%	8,977	5,840	65.06%
10315	Civic Property & Cas Co	CA	9,743	0.05%	93.06%	9,329	5,471	58.65%
14141	Harford Mut Ins Co	MD	9,666	0.05%	93.11%	10,398	11,315	108.82%
11452	Hartford Steam Boil Inspec & Ins Co	CT	9,626	0.05%	93.16%	10,307	-1,578	-15.31%
10936	Seneca Ins Co Inc	NY	9,519	0.05%	93.21%	8,493	1,451	17.08%
40100	Firstline Natl Ins Co	MD	9,417	0.05%	93.26%	10,092	7,526	74.57%
25712	Esurance Ins Co	OK	9,325	0.05%	93.31%	8,809	4,892	55.53%
20052	National Liab & Fire Ins Co	CT	9,140	0.05%	93.36%	8,505	2,034	23.92%
42374	Houston Cas Co	TX	9,123	0.05%	93.41%	11,284	1,874	16.61%
13188	Western Surety Co	SD	9,120	0.05%	93.45%	8,039	1,374	17.09%
10226	Unitrin Direct Ins Co	IL	9,107	0.05%	93.50%	10,170	7,448	73.24%
10728	Franklin Ins Co	PA	9,105	0.05%	93.55%	9,201	6,031	65.55%
25895	United States Liability Ins Co	PA	8,971	0.05%	93.59%	8,883	6,034	67.93%
10786	Princeton Excess & Surplus Lines Ins	DE	8,967	0.05%	93.64%	6,090	2,256	37.04%
17094	Farmers Mut Fire Ins Co Of Marble	PA	8,964	0.05%	93.69%	8,269	4,504	54.47%
22357	Hartford Accid & Ind Co	CT	8,866	0.05%	93.73%	9,320	5,815	62.39%
27154	Atlantic Specialty Ins Co	NY	8,711	0.05%	93.78%	4,348	4,246	97.65%
20087	National Ind Co	NE	8,706	0.05%	93.82%	8,410	3,140	37.34%
10022	Countryway Ins Co	NY	8,650	0.04%	93.87%	8,420	4,128	49.03%
21849	American Automobile Ins Co	MO	8,591	0.04%	93.91%	9,089	3,516	38.68%
10859	First Nonprofit Ins Co	IL	8,580	0.04%	93.96%	8,628	1,606	18.61%

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10195	Leader Preferred Ins Co	OH	8,530	0.04%	94.00%	4,461	3,435	77.00%
19917	Liberty Ins Underwriters Inc	NY	8,518	0.04%	94.05%	7,992	4,173	52.21%
25984	Graphic Arts Mut Ins Co	NY	8,482	0.04%	94.09%	8,350	5,902	70.68%
10510	Carolina Cas Ins Co	FL	8,380	0.04%	94.13%	8,473	5,011	59.14%
23329	Merchants Mut Ins Co	NY	8,359	0.04%	94.18%	7,959	3,972	49.91%
10975	Amerihealth Cas Ins Co	DE	8,311	0.04%	94.22%	7,724	6,734	87.18%
19038	Travelers Cas & Surety Co	CT	8,207	0.04%	94.26%	10,369	30,204	291.29%
15059	Public Service Mut Ins Co	NY	8,206	0.04%	94.31%	8,245	6,465	78.41%
24732	General Ins Co Of Amer	WA	8,136	0.04%	94.35%	7,475	5,492	73.47%
32620	National Interstate Ins Co	OH	8,105	0.04%	94.39%	8,148	4,730	58.05%
12000	Geisinger Ins Corp RRG	VT	8,044	0.04%	94.43%	4,022	67,395	1675.66%
17493	Nazareth Mut Ins Co	PA	7,951	0.04%	94.47%	7,638	5,190	67.95%
32859	Penn-Amer Ins Co	PA	7,856	0.04%	94.51%	7,761	3,596	46.33%
21164	Dairyland Ins Co	WI	7,822	0.04%	94.55%	7,847	4,401	56.09%
38970	Markel Ins Co	IL	7,788	0.04%	94.59%	7,710	2,043	26.50%
23833	New Hampshire Ind Co Inc	PA	7,678	0.04%	94.63%	10,933	5,176	47.34%
37362	General Star Ind Co	CT	7,595	0.04%	94.67%	8,201	2,382	29.05%
20516	Euler American Credit Ind Co	NY	7,587	0.04%	94.71%	6,335	558	8.81%
19372	Northern Ins Co Of NY	NY	7,560	0.04%	94.75%	7,523	7,451	99.04%
10046	Pacific Ins Co Ltd	CT	7,531	0.04%	94.79%	7,817	911	11.65%
11703	Lackawanna Cas Co	PA	7,494	0.04%	94.83%	6,127	3,893	63.54%
13714	Pharmacists Mut Ins Co	IA	7,418	0.04%	94.87%	6,843	7,995	116.83%
35386	Fidelity & Guaranty Ins Co	IA	7,354	0.04%	94.91%	7,679	16,113	209.83%
26069	Wausau Business Ins Co	WI	7,308	0.04%	94.95%	6,239	2,670	42.80%
44520	Crum & Forster Specialty Ins Co	AZ	7,300	0.04%	94.98%	7,070	8,551	120.95%
37974	MT Hawley Ins Co	IL	7,240	0.04%	95.02%	8,358	5,871	70.24%
11575	Pace RRG Inc	VT	7,190	0.04%	95.06%	4,505	0	0%
12904	Tokio Marine & Nichido Fire Ins Co	NY	7,184	0.04%	95.10%	7,540	3,298	43.74%
35173	Agency Ins Co Of MD Inc	MD	7,165	0.04%	95.13%	7,867	4,470	56.82%

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15911	American Mining Ins Co Inc	AL	7,130	0.04%	95.17%	7,248	3,107	42.87%
25879	Fidelity & Guaranty Ins Underwriters	WI	7,050	0.04%	95.21%	6,571	6,116	93.08%
38954	Pronational Ins Co	MI	6,963	0.04%	95.24%	7,427	2,050	27.60%
33022	AXA Corp Solutions Ins Co	NY	6,911	0.04%	95.28%	6,412	307	4.79%
42595	Rockingham Cas Co	VA	6,911	0.04%	95.31%	6,844	5,305	77.51%
21407	Emcasco Ins Co	IA	6,908	0.04%	95.35%	7,221	6,660	92.23%
10851	Everest Ind Ins Co	DE	6,821	0.04%	95.39%	6,468	2,928	45.27%
28932	Markel American Ins Co	VA	6,794	0.04%	95.42%	7,843	6,342	80.86%
42129	United Security Assur Co Of PA	PA	6,747	0.04%	95.46%	6,884	2,951	42.87%
29939	Main St Amer Assur Co	FL	6,640	0.03%	95.49%	7,673	4,710	61.38%
10932	Starr Excess Liability Ins Co Ltd	DE	6,619	0.03%	95.52%	7,985	6,804	85.21%
20796	AIG Premier Ins Co	PA	6,587	0.03%	95.56%	7,659	4,981	65.03%
37907	Deerbrook Ins Co	IL	6,515	0.03%	95.59%	6,845	4,053	59.21%
22748	Pacific Employers Ins Co	PA	6,512	0.03%	95.63%	5,643	-24,758	-438.74%
34789	AIG Centennial Ins Co	PA	6,506	0.03%	95.66%	7,356	12,093	164.40%
12041	MBIA Ins Corp	NY	6,420	0.03%	95.69%	12,364	-2,457	-19.87%
36137	Travelers Commercial Ins Co	CT	6,362	0.03%	95.73%	6,503	3,778	58.10%
42900	Harleysville Ins Co Of NJ	NJ	6,334	0.03%	95.76%	4,218	1,663	39.43%
18600	USAA General Ind Co	TX	6,298	0.03%	95.79%	6,507	4,970	76.38%
29696	Travelers Excess & Surplus Lines Co	CT	6,252	0.03%	95.82%	6,371	1,827	28.68%
26743	Maxum Ind Co	DE	6,230	0.03%	95.86%	4,974	2,043	41.07%
28886	Transguard Ins Co Of Amer Inc	IL	6,209	0.03%	95.89%	4,535	7,810	172.22%
19828	Argonaut-Midwest Ins Co	IL	6,148	0.03%	95.92%	4,711	2,243	47.61%
22772	Integon Ind Corp	NC	6,141	0.03%	95.95%	6,141	3,895	63.43%
15067	Quincy Mut Fire Ins Co	MA	6,112	0.03%	95.98%	6,078	4,968	81.74%
11177	First Financial Ins Co	IL	6,100	0.03%	96.02%	6,582	2,732	41.51%
10448	Cumberland Ins Co Inc	NJ	6,051	0.03%	96.05%	5,009	1,964	39.21%
36161	Travelers Prop Cas Ins Co	CT	6,011	0.03%	96.08%	6,315	3,734	59.13%
20117	California Cas Ind Exch	CA	5,959	0.03%	96.11%	4,577	3,771	82.39%

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11264	Prime Insurance Syndicate Inc	IL	5,872	0.03%	96.14%	6,627	3,536	53.36%
12260	Campmed Cas & Ind Co Inc MD	MD	5,819	0.03%	96.17%	4,516	1,751	38.77%
11801	First Keystone RRG Inc	SC	5,771	0.03%	96.20%	4,592	2,584	56.27%
18023	Star Ins Co	MI	5,761	0.03%	96.23%	4,679	2,458	52.53%
22837	Interstate Ind Co	IL	5,688	0.03%	96.26%	6,109	-385	-6.30%
14478	Mercer Ins Co	PA	5,594	0.03%	96.29%	5,242	1,775	33.86%
42803	Guideone Elite Ins Co	IA	5,577	0.03%	96.32%	4,943	4,718	95.45%
17728	Reamstown Mut Ins Co	PA	5,543	0.03%	96.35%	5,216	2,908	55.75%
36684	Riverport Ins Co	MN	5,480	0.03%	96.37%	5,693	3,884	68.22%
12014	Guthrie RRG	SC	5,436	0.03%	96.40%	2,770	1,228	44.33%
34495	Doctors Co An Interins Exchn	CA	5,419	0.03%	96.43%	5,107	727	14.24%
26166	Windsor Mount Joy Mut Ins Co	PA	5,417	0.03%	96.46%	5,300	3,016	56.91%
20079	National Fire & Marine Ins Co	NE	5,412	0.03%	96.49%	4,951	3,507	70.83%
27120	Trumbull Ins Co	CT	5,374	0.03%	96.52%	5,267	1,441	27.36%
39608	Nutmeg Ins Co	CT	5,344	0.03%	96.54%	6,180	2,368	38.32%
12866	T.H.E. Ins Co	LA	5,334	0.03%	96.57%	5,435	3,453	63.53%
35912	American Western Home Ins Co	OK	5,239	0.03%	96.60%	4,621	1,187	25.69%
10235	American Southern Ins Co	KS	5,218	0.03%	96.62%	4,198	2,380	56.69%
11255	Caterpillar Ins Co	MO	5,208	0.03%	96.65%	2,846	1,850	65.00%
22187	Greater NY Mut Ins Co	NY	5,104	0.03%	96.68%	4,439	1,154	26.00%
34649	Centre Ins Co	DE	5,037	0.03%	96.70%	5,394	4,630	85.84%
21172	Vanliner Ins Co	AZ	5,003	0.03%	96.73%	5,254	3,055	58.15%
40258	American Intl South Ins Co	PA	4,983	0.03%	96.76%	4,888	1,538	31.46%
31348	Crum & Forster Ind Co	DE	4,949	0.03%	96.78%	6,487	2,542	39.19%
36951	Century Surety Co	OH	4,936	0.03%	96.81%	4,341	1,017	23.43%
24384	Fairmont Specialty Ins Co	DE	4,925	0.03%	96.83%	4,433	1,527	34.45%
20885	Kansas City Fire & Marine Ins Co	SC	4,918	0.03%	96.86%	5,542	3,394	61.24%
19489	Allied World Assur Co US Inc	DE	4,914	0.03%	96.88%	6,285	2,991	47.59%
41211	Triton Ins Co	MO	4,900	0.03%	96.91%	8,229	1,785	21.69%

PENNSYLVANIA Insurance Department
2004 Detail and Market Loss Ratio
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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
22810	Chicago Ins Co	IL	4,852	0.03%	96.93%	5,225	-2,619	-50.12%
11694	Central PA Physicians RRG Inc	SC	4,835	0.03%	96.96%	3,954	1,909	48.28%
11548	United Central PA RRG	VT	4,818	0.03%	96.99%	4,818	3,469	72.00%
26830	Erie Ins Prop & Cas Co	PA	4,797	0.02%	97.01%	4,949	4,547	91.88%
27529	Laundry Owners Mut Liab Ins Asn	PA	4,766	0.02%	97.03%	4,883	352	7.21%
19631	American Road Ins Co	MI	4,721	0.02%	97.06%	5,151	2,581	50.11%
33600	LM Ins Corp	IA	4,713	0.02%	97.08%	3,797	3,377	88.94%
39098	Omni Ins Co	IL	4,712	0.02%	97.11%	4,826	3,397	70.39%
11688	St Lukes Health Network Ins Co RRG	VT	4,668	0.02%	97.13%	3,991	2,147	53.80%
42552	Nova Cas Co	NY	4,578	0.02%	97.16%	4,186	2,419	57.79%
10952	Stonebridge Casualty Ins Co	OH	4,576	0.02%	97.18%	3,867	2,997	77.50%
28231	Fidelio Ins Co	PA	4,561	0.02%	97.20%	4,561	2,944	64.55%
13978	Florists Mut Ins Co	IL	4,560	0.02%	97.23%	4,587	4,626	100.85%
24082	Ohio Security Ins Co	OH	4,546	0.02%	97.25%	4,419	-957	-21.66%
11968	Pennsylvania Physicians Recip Insur	PA	4,515	0.02%	97.27%	1,073	649	60.48%
19402	Birmingham Fire Ins Co Of PA	PA	4,470	0.02%	97.30%	3,674	3,117	84.84%
15326	Utica First Ins Co	NY	4,463	0.02%	97.32%	4,190	2,935	70.05%
11682	Wellspan RRG	VT	4,455	0.02%	97.34%	6,567	4,977	75.79%
35483	Daily Underwriters Of Amer	PA	4,450	0.02%	97.37%	4,365	891	20.41%
37150	Western Heritage Ins Co	AZ	4,408	0.02%	97.39%	4,678	2,976	63.62%
23612	Midwest Employers Cas Co	DE	4,378	0.02%	97.41%	4,154	5,430	130.72%
23337	Merchants Ins Co Of NH Inc	NH	4,356	0.02%	97.43%	4,184	2,675	63.93%
19801	Argonaut Ins Co	CA	4,297	0.02%	97.46%	1,819	2,225	122.32%
12203	James River Ins Co	OH	4,269	0.02%	97.48%	3,507	1,203	34.30%
17329	Juniata Mut Ins Co	PA	4,253	0.02%	97.50%	3,962	1,846	46.59%
16888	Bedford Grange Mut Ins Co	PA	4,222	0.02%	97.52%	4,140	2,564	61.93%
37052	Regis Ins Co	PA	4,179	0.02%	97.55%	4,068	2,471	60.74%
16918	Briar Crk Mut Ins Co	PA	4,086	0.02%	97.57%	3,847	1,270	33.01%
16578	Fidelity Natl Prop and Cas Ins Co	NY	4,019	0.02%	97.59%	3,904	9,312	238.52%

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19895	Atlantic Mut Ins Co	NY	4,008	0.02%	97.61%	9,365	4,016	42.88%
24775	St Paul Guardian Ins Co	MN	3,995	0.02%	97.63%	4,379	4,267	97.44%
10472	Capitol Ind Corp	WI	3,988	0.02%	97.65%	3,881	2,094	53.96%
17086	Farmers & Mechanics Mut Ins Co	PA	3,954	0.02%	97.67%	3,830	1,510	39.43%
17124	Farmers Mut Ins Co	PA	3,952	0.02%	97.69%	3,723	1,441	38.71%
29963	United Farm Family Ins Co	NY	3,950	0.02%	97.71%	4,307	1,570	36.45%
11863	Positive Physicians Ins Exchange	PA	3,937	0.02%	97.73%	2,202	1,557	70.71%
11967	General Star Natl Ins Co	OH	3,927	0.02%	97.75%	4,424	250	5.65%
10071	Encompass Ins Co Of America	IL	3,883	0.02%	97.77%	91	0	0%
20362	Mitsui Sumitomo Ins Co of Amer	NY	3,881	0.02%	97.79%	2,779	1,123	40.41%
43958	Commerce Protective Ins Co	PA	3,866	0.02%	97.81%	4,570	2,321	50.79%
26797	Housing Authority RRG Inc	VT	3,852	0.02%	97.83%	3,599	1,736	48.24%
34452	Homeland Ins Co of NY	NY	3,852	0.02%	97.85%	2,750	1,845	67.09%
44121	Oms Natl Ins Co Rrg	IL	3,834	0.02%	97.87%	3,692	1,897	51.38%
26433	Harco Natl Ins Co	IL	3,800	0.02%	97.89%	4,282	7,072	165.16%
43095	Clarendon Amer Ins Co	NJ	3,797	0.02%	97.91%	4,376	10,724	245.06%
37982	Tudor Ins Co	NH	3,764	0.02%	97.93%	3,586	3,210	89.51%
15130	Encompass Ind Co	IL	3,750	0.02%	97.95%	229	82	35.81%
17108	Farmers Mut F I C Of Mccandless	PA	3,741	0.02%	97.97%	4,191	1,999	47.70%
10723	Nationwide Assur Co	WI	3,700	0.02%	97.99%	4,231	1,790	42.31%
41513	Foremost Signature Ins Co	MI	3,697	0.02%	98.01%	3,848	1,789	46.49%
15563	SeaBright Ins Co	IL	3,675	0.02%	98.03%	2,877	1,409	48.97%
26050	Response Worldwide Ins Co	CT	3,646	0.02%	98.05%	4,223	1,715	40.61%
10745	Homesite Ins Co Of PA	PA	3,620	0.02%	98.06%	2,823	2,083	73.79%
15865	NCMIC Ins Co	IA	3,574	0.02%	98.08%	3,106	861	27.72%
35246	Laurier Ind Co	WI	3,536	0.02%	98.10%	1,666	192	11.52%
14354	Jewelers Mut Ins Co	WI	3,506	0.02%	98.12%	3,446	781	22.66%
17175	Friends Cove Mut Ins Co	PA	3,485	0.02%	98.14%	3,274	1,842	56.26%
11831	Freedom Advantage Ins Co	PA	3,445	0.02%	98.16%	2,583	2,189	84.75%

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Line(s) of Business 34 - TOTALS

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17400	Noetic Specialty Ins Co	IL	3,409	0.02%	98.17%	3,793	1,970	51.94%
25180	Fidelity Natl Ins Co	CA	3,380	0.02%	98.19%	2,230	12,312	552.11%
11118	Federated Rural Electric Ins Exch	KS	3,372	0.02%	98.21%	3,321	2,751	82.84%
11587	Pelican Ins RRG	VT	3,319	0.02%	98.23%	3,205	1,135	35.41%
36340	Camico Mut Ins Co	CA	3,297	0.02%	98.24%	2,393	1,760	73.55%
34916	First Specialty Ins Corp	MO	3,293	0.02%	98.26%	3,756	19,851	528.51%
20311	XL Capital Assurance Inc	NY	3,289	0.02%	98.28%	246	0	0%
37079	Hudson Specialty Ins Co	NY	3,248	0.02%	98.29%	2,210	1,430	64.71%
41343	Gerling Amer Ins Co	NY	3,240	0.02%	98.31%	3,683	101	2.74%
19530	State Auto Natl Ins Co	OH	3,240	0.02%	98.33%	3,648	2,188	59.98%
19992	American Select Ins Co	OH	3,210	0.02%	98.34%	3,110	1,023	32.89%
24724	First Natl Ins Co Of Amer	WA	3,208	0.02%	98.36%	3,272	1,712	52.32%
36455	Northbrook Ind Co	IL	3,193	0.02%	98.38%	1,106	1,391	125.77%
39497	Tico Ins Co	OH	3,187	0.02%	98.39%	3,640	1,582	43.46%
20010	Acceptance Ind Ins Co	NE	3,182	0.02%	98.41%	2,678	404	15.09%
10499	DaimlerChrysler Ins Co	MI	3,161	0.02%	98.43%	3,069	4,724	153.93%
18619	Platte River Ins Co.	NE	3,157	0.02%	98.44%	2,322	802	34.54%
13064	United Natl Ins Co	PA	3,124	0.02%	98.46%	3,007	-21,975	-730.79%
28649	Eastern Atlantic Ins Co	PA	3,121	0.02%	98.48%	2,934	1,478	50.37%
20702	Ace Fire Underwriters Ins Co	PA	3,065	0.02%	98.49%	2,527	4,065	160.86%
24350	Triad Guaranty Ins Corp	IL	3,049	0.02%	98.51%	3,082	166	5.39%
14559	Guideone Specialty Mut Ins Co	IA	3,028	0.02%	98.52%	3,174	1,276	40.20%
20621	OneBeacon America Ins Co	MA	3,025	0.02%	98.54%	3,468	-2,973	-85.73%
10317	Neighborhood Spirit Prop & Cas Co	CA	2,972	0.02%	98.55%	2,985	1,194	40%
21865	Associated Ind Corp	CA	2,972	0.02%	98.57%	3,352	247	7.37%
34622	Glens Falls Ins Co	IL	2,907	0.02%	98.58%	3,202	-4,304	-134.42%
17485	Mutual Ins Co Of Lehigh Cnty	PA	2,850	0.01%	98.60%	2,722	1,200	44.09%
10023	Alliance Of Nonprofits For Ins RRG	VT	2,842	0.01%	98.61%	2,683	1,421	52.96%
37532	Great American E&S Ins Co	DE	2,809	0.01%	98.63%	3,275	7,895	241.07%

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19909	Centennial Ins Co	NY	2,803	0.01%	98.64%	7,232	2,950	40.79%
12831	State Natl Ins Co Inc	TX	2,777	0.01%	98.66%	1,511	2,283	151.09%
42234	Minnesota Lawyers Mut Ins Co	MN	2,755	0.01%	98.67%	2,423	442	18.24%
11592	International Fidelity Ins Co	NJ	2,754	0.01%	98.69%	2,586	-111	-4.29%
36927	Colony Specialty Ins Co	OH	2,725	0.01%	98.70%	2,837	2,205	77.72%
42846	Atlantic Cas Ins Co	NC	2,712	0.01%	98.71%	2,461	1,375	55.87%
10340	Stonington Ins Co	TX	2,702	0.01%	98.73%	1,810	1,268	70.06%
24295	Providence Washington Ins Co	RI	2,702	0.01%	98.74%	4,207	2,743	65.20%
11531	CHC Cas RRG	VT	2,688	0.01%	98.76%	2,688	-680	-25.30%
24139	International Bus & Merc Reassur Co	IL	2,676	0.01%	98.77%	2,112	4,569	216.34%
14532	Middlesex Mut Assur Co	CT	2,610	0.01%	98.78%	2,425	525	21.65%
38962	Genesis Ins Co	CT	2,583	0.01%	98.80%	4,003	-1,927	-48.14%
10105	Victoria Select Ins Co	OH	2,583	0.01%	98.81%	2,266	1,797	79.30%
38237	American Country Ins Co	IL	2,518	0.01%	98.82%	2,725	2,191	80.40%
38261	Hartford Ins Co Of The Southeast	FL	2,473	0.01%	98.84%	2,464	2,635	106.94%
26999	United Guaranty Mtg Indem Co	NC	2,418	0.01%	98.85%	2,415	408	16.89%
21970	OneBeacon Ins Co	PA	2,414	0.01%	98.86%	1,260	51,188	4062.54%
14486	Merchants & Business Mens Mut Ins Co	PA	2,402	0.01%	98.87%	3,834	9,508	247.99%
22683	Teachers Ins Co	IL	2,402	0.01%	98.89%	2,254	5,362	237.89%
22012	Motors Ins Corp	MI	2,401	0.01%	98.90%	2,481	6,174	248.85%
22241	Medmarc Cas Ins Co	VT	2,361	0.01%	98.91%	1,937	10,853	560.30%
22292	Hanover Ins Co	NH	2,333	0.01%	98.92%	1,950	-10,328	-529.64%
22535	Seaboard Surety Co	NY	2,307	0.01%	98.94%	2,037	910	44.67%
17256	HannahsTown Mut Ins Co	PA	2,305	0.01%	98.95%	2,257	1,335	59.15%
16985	Conemaugh Valley Mut Ins Co	PA	2,277	0.01%	98.96%	2,355	1,917	81.40%
12475	Republic-Franklin Ins Co	OH	2,255	0.01%	98.97%	2,036	1,552	76.23%
40177	Paramount Ins Co	NY	2,253	0.01%	98.98%	2,245	1,334	59.42%
37303	Redland Ins Co	NJ	2,250	0.01%	98.99%	2,601	886	34.06%
44105	Ophthalmic Mut Ins Co RRG	VT	2,235	0.01%	99.01%	2,158	454	21.04%

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40045	Starnet Ins Co	DE	2,218	0.01%	99.02%	2,212	1,238	55.97%
27987	Northfield Ins Co	IA	2,209	0.01%	99.03%	2,161	829	38.36%
26832	Great American Alliance Ins Co	OH	2,205	0.01%	99.04%	2,468	-501	-20.30%
17507	Lakeland Ins Co	PA	2,111	0.01%	99.05%	2,564	1,426	55.62%
13307	Lexon Ins Co	TX	2,081	0.01%	99.06%	1,298	137	10.55%
25585	Professionals Direct Ins Co	MI	2,080	0.01%	99.07%	1,735	783	45.13%
23248	Occidental Fire & Cas Co Of NC	NC	2,076	0.01%	99.08%	1,431	1,804	126.07%
11282	Germantown Ins Co	PA	2,075	0.01%	99.09%	2,099	1,633	77.80%
24449	Regent Ins Co	WI	2,008	0.01%	99.11%	1,368	1,078	78.80%
40436	Stratford Ins Co	NH	2,006	0.01%	99.12%	2,051	1,222	59.58%
11142	United Cas Ins Co Of Amer	PA	2,005	0.01%	99.13%	2,008	365	18.18%
27324	Hanover Fire And Cas Ins Co	PA	1,995	0.01%	99.14%	1,967	180	9.15%
26220	Yosemite Ins Co	IN	1,971	0.01%	99.15%	2,393	332	13.87%
20850	Firemens Ins Co Of Newark NJ	NJ	1,965	0.01%	99.16%	3,136	-5,852	-186.61%
25569	Gotham Ins Co	NY	1,964	0.01%	99.17%	2,093	694	33.16%
17752	Select Risk Ins Co	PA	1,962	0.01%	99.18%	1,873	1,967	105.02%
36250	Radian Asset Assur Inc	NY	1,960	0.01%	99.19%	1,508	0	0%
42048	Diamond State Ins Co	IN	1,924	0.01%	99.20%	1,831	-4,299	-234.79%
11800	Foremost Property & Cas Ins Co	MI	1,911	0.01%	99.21%	1,794	783	43.65%
41840	Allmerica Financial Benefit Ins Co	MI	1,892	0.01%	99.22%	2,524	2,189	86.73%
17965	American Sentinel Ins Co	PA	1,891	0.01%	99.23%	1,823	764	41.91%
10726	Somerset Cas Ins Co	PA	1,887	0.01%	99.24%	1,958	124	6.33%
11044	GMAC Ins Co Online Inc	MO	1,885	0.01%	99.25%	2,411	1,801	74.70%
25433	American Safety Ind Co	OK	1,881	0.01%	99.26%	1,772	572	32.28%
22713	Insurance Co Of North Amer	PA	1,869	0.01%	99.27%	-1,762	-24,461	1388.25%
10758	Colonial Surety Co	PA	1,858	0.01%	99.28%	1,639	496	30.26%
22195	Insurance Co Of Greater NY	NY	1,854	0.01%	99.29%	1,361	1,227	90.15%
35769	Lyndon Property Ins Co	MO	1,846	0.01%	99.29%	4,352	7,356	169.03%
10367	Avemco Ins Co	MD	1,846	0.01%	99.30%	1,848	746	40.37%

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29742	Integon Natl Ins Co	NC	1,802	0.01%	99.31%	2,117	648	30.61%
10676	First Guard Ins Co	AZ	1,769	0.01%	99.32%	1,769	731	41.32%
19615	American Reliable Ins Co	AZ	1,763	0.01%	99.33%	1,649	1,628	98.73%
35408	Sirius Amer Ins Co	DE	1,750	0.01%	99.34%	2,297	1,765	76.84%
23450	American Family Home Ins Co	FL	1,726	0.01%	99.35%	1,919	1,197	62.38%
35726	Providence Washington Ins Co Of NY	NY	1,718	0.01%	99.36%	2,490	2,176	87.39%
20176	Celina Mut Ins Co	OH	1,705	0.01%	99.37%	1,641	1,027	62.58%
37745	Integon Specialty Ins	NC	1,695	0.01%	99.38%	1,466	139	9.48%
20648	Employers Fire Ins Co	MA	1,675	0.01%	99.39%	1,562	2,001	128.11%
10656	United States Surety Co	MD	1,652	0.01%	99.39%	1,448	247	17.06%
25011	Wesco Ins Co	DE	1,644	0.01%	99.40%	3,332	436	13.09%
10833	Gemini Ins Co	DE	1,624	0.01%	99.41%	1,148	374	32.58%
21318	Coregis Ins Co	IN	1,606	0.01%	99.42%	2,547	1,770	69.49%
16608	New York Marine & Gnrl Ins Co	NY	1,600	0.01%	99.43%	1,415	2,661	188.06%
10750	1st Choice Auto Ins Co	PA	1,596	0.01%	99.44%	1,324	1,137	85.88%
10083	National Catholic RRG	VT	1,579	0.01%	99.44%	1,517	1,876	123.67%
34274	Central States Ind Co Of Omaha	NE	1,559	0.01%	99.45%	1,557	385	24.73%
22039	General Rein Corp	DE	1,519	0.01%	99.46%	1,867	5,335	285.75%
20060	National Ind Co Of Mid-Amer	IA	1,518	0.01%	99.47%	1,549	319	20.59%
33723	Great American Spirit Ins Co	OH	1,502	0.01%	99.48%	4,123	2,265	54.94%
25054	Hudson Ins Co	DE	1,490	0.01%	99.48%	1,326	907	68.40%
21709	Truck Ins Exch	CA	1,486	0.01%	99.49%	1,669	15,563	932.47%
27340	Centre County Mut Fire Ins Co	PA	1,485	0.01%	99.50%	1,387	802	57.82%
19224	St Paul Protective Ins Co	IL	1,458	0.01%	99.51%	1,644	2,502	152.19%
10815	Verlan Fire Ins Co MD	MD	1,427	0.01%	99.51%	1,504	-89	-5.92%
16187	AXA Re Prop & Cas Ins Co	DE	1,415	0.01%	99.52%	2,342	729	31.13%
17337	Philanthropic Mut Fire Ins Co	PA	1,414	0.01%	99.53%	1,413	444	31.42%
42307	Navigators Ins Co	NY	1,392	0.01%	99.54%	1,335	1,122	84.04%
40266	CMG Mortgage Ins Co	WI	1,384	0.01%	99.54%	1,303	26	2.00%

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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
16667	United Gty Residential Ins Co Of NC	NC	1,360	0.01%	99.55%	1,393	286	20.53%
10353	Ooida RRG Inc	VT	1,354	0.01%	99.56%	1,253	599	47.81%
12750	Evergreen Natl Ind Co	OH	1,348	0.01%	99.56%	1,517	333	21.95%
34347	Colonial American Cas & Surety Co	MD	1,345	0.01%	99.57%	492	89	18.09%
12198	Pinelands Ins Co RRG Inc	DC	1,336	0.01%	99.58%	23	29	126.09%
31968	Merastar Ins Co	TN	1,334	0.01%	99.58%	1,279	1,010	78.97%
26620	AXIS Surplus Ins Co	IL	1,333	0.01%	99.59%	3,315	-15	-0.45%
10344	Rvi Amer Ins Co	CT	1,327	0.01%	99.60%	385	78	20.26%
13285	Allegheny Cas Co	PA	1,327	0.01%	99.61%	1,295	15	1.16%
24902	Security Ins Co Of Hartford	CT	1,327	0.01%	99.61%	17,277	18,184	105.25%
39527	Heritage Ind Co	CA	1,326	0.01%	99.62%	1,332	1,030	77.33%
30880	Washington Mut Fire & Storm Ins	PA	1,311	0.01%	99.63%	1,366	543	39.75%
17868	Wallrose Mut Ins Co	PA	1,228	0.01%	99.63%	1,089	701	64.37%
44784	Fairfield Ins Co	CT	1,211	0.01%	99.64%	1,445	1,817	125.74%
22209	Atlantic Ins Co	TX	1,203	0.01%	99.64%	1,123	897	79.88%
13331	American Hardware Mut Ins Co	OH	1,201	0.01%	99.65%	1,196	587	49.08%
24325	York Ins Co	RI	1,187	0.01%	99.66%	2,116	2,753	130.10%
34169	Commonwealth Ins Co	PA	1,179	0.01%	99.66%	1,228	164	13.36%
10113	Terra Ins Co RRG	VT	1,170	0.01%	99.67%	1,170	-218	-18.63%
11126	Sompo Japan Ins Co of Amer	NY	1,158	0.01%	99.68%	1,082	1,316	121.63%
30112	CNL Ins Amer Inc	GA	1,157	0.01%	99.68%	587	70	11.93%
39942	American Natl General Ins Co	MO	1,136	0.01%	99.69%	1,214	917	75.54%
37893	Ulico Cas Co	DE	1,122	0.01%	99.69%	1,883	-290	-15.40%
24376	American General Ind Co	IL	1,118	0.01%	99.70%	873	510	58.42%
25534	TIG Ins Co	CA	1,093	0.01%	99.70%	1,889	17,056	902.91%
16993	Continental Mut Ins Co	PA	1,088	0.01%	99.71%	1,088	223	20.50%
23752	Quanta Ind Co	CO	1,086	0.01%	99.72%	549	259	47.18%
10328	Capitol Specialty Ins Corp	WI	1,058	0.01%	99.72%	590	258	43.73%
11980	Pinnacle Consortium of Higher Ed RRG	VT	1,058	0.01%	99.73%	529	439	82.99%

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10657	First Mercury Ins Co	IL	1,055	0.01%	99.73%	265	-115	-43.40%
41459	Armed Forces Ins Exchange	KS	1,033	0.01%	99.74%	994	376	37.83%
11846	Peace Church RRG Inc	VT	1,031	0.01%	99.74%	1,031	743	72.07%
11676	Cruden Bay RRG Inc	VT	1,030	0.01%	99.75%	1,030	914	88.74%
27740	North Pointe Ins Co	MI	1,006	0.01%	99.75%	681	48	7.05%
10213	Discover Specialty Ins Co	IL	1,001	0.01%	99.76%	767	294	38.33%
22306	Massachusetts Bay Ins Co	NH	995	0.01%	99.76%	967	281	29.06%
25448	American Safety RRG Inc	VT	977	0.01%	99.77%	903	356	39.42%
17582	Patrons Mut Fire Ins Co of IN PA	PA	976	0.01%	99.77%	976	614	62.91%
23108	Lumbermens Underwriting Alliance	MO	974	0.01%	99.78%	1,108	521	47.02%
36153	Aetna Ins Co of CT	CT	971	0.01%	99.78%	999	667	66.77%
10115	Eastern Dentists Ins Co RRG	VT	966	0.01%	99.79%	1,218	161	13.22%
39969	American Safety Cas Ins Co	DE	945	0.00%	99.79%	959	712	74.24%
38601	MIC Prop & Cas Ins Corp	MI	938	0.00%	99.80%	1,300	528	40.62%
29874	North American Specialty Ins Co	NH	935	0.00%	99.80%	8,540	84,252	986.56%
14656	Municipal Mut Ins Co	WV	932	0.00%	99.81%	919	825	89.77%
25422	Atradius Trade Credit Ins Co	MD	927	0.00%	99.81%	947	-144	-15.21%
18376	Hermitage Ins Co	NY	921	0.00%	99.82%	928	672	72.41%
11446	Quanta Specialty Lines Ins Co	IN	919	0.00%	99.82%	252	125	49.60%
43044	Response Ins Co	DE	914	0.00%	99.83%	969	657	67.80%
14494	Merchants Bonding Co (Mutual)	IA	902	0.00%	99.83%	787	20	2.54%
22896	Aca Financial Guaranty Corp	MD	881	0.00%	99.84%	420	0	0%
22756	Horace Mann Prop & Cas Ins Co	CA	880	0.00%	99.84%	710	283	39.86%
19941	American Commerce Ins Co	OH	878	0.00%	99.85%	1,147	1,134	98.87%
38369	Northern Assur Co Of Amer	MA	870	0.00%	99.85%	254	-2,150	-846.46%
40444	Old Republic Surety Co	WI	869	0.00%	99.86%	909	54	5.94%
26611	Valiant Ins Co	IA	861	0.00%	99.86%	815	-177	-21.72%
26867	Southern Ins Co Of VA	VA	855	0.00%	99.86%	801	2,177	271.79%
25089	Coast Natl Ins Co	CA	846	0.00%	99.87%	815	605	74.23%

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16969	Clearfield Cty Grnge Mut Fire Ins Co	PA	837	0.00%	99.87%	818	506	61.86%
17191	Grange Mut Fire Ins Co	PA	832	0.00%	99.88%	787	516	65.57%
11973	PCH Mut Ins Co Inc RRG	DC	827	0.00%	99.88%	276	48	17.39%
30180	Assured Guaranty Corp	MD	827	0.00%	99.89%	13	0	0%
13137	Viking Ins Co Of WI	CO	820	0.00%	99.89%	761	320	42.05%
11513	Physicians Specialty Ltd RRG	SC	816	0.00%	99.89%	653	28	4.29%
34541	Allegheny Surety Co	PA	795	0.00%	99.90%	598	0	0%
20109	Bituminous Fire & Marine Ins Co	IL	795	0.00%	99.90%	788	1,347	170.94%
23442	Patriot General Ins Co	WI	780	0.00%	99.91%	642	110	17.13%
12013	Allied Services Risk Retention Group	SC	775	0.00%	99.91%	388	252	64.95%
35637	Landmark Ins Co	CA	766	0.00%	99.91%	692	-514	-74.28%
11401	Guaranty Natl Ins Co	CO	757	0.00%	99.92%	370	316	85.41%
12718	Developers Surety And Ind Co	IA	755	0.00%	99.92%	625	276	44.16%
17574	Patrons Mut Fire Assoc Of Nw PA	PA	745	0.00%	99.93%	671	330	49.18%
44776	Alea North Amer Specialty Ins Co	DE	740	0.00%	99.93%	269	98	36.43%
17469	Montour Mut Ins Co	PA	731	0.00%	99.93%	684	232	33.92%
14265	Indiana Lumbermens Mut Ins Co	IN	729	0.00%	99.94%	683	85	12.45%
31887	Coface North Amer Ins Co	MA	720	0.00%	99.94%	212	94	44.34%
26565	Ohio Ind Co	OH	717	0.00%	99.95%	707	109	15.42%
25038	North American Capacity Ins Co	NH	707	0.00%	99.95%	751	87	11.58%
25518	Fairmont Premier Ins Co	CA	686	0.00%	99.95%	874	539	61.67%
27332	Canonsburg Mut Fire Ins Co	PA	676	0.00%	99.96%	547	277	50.64%
29629	Namic Ins Co Inc	IN	667	0.00%	99.96%	701	318	45.36%
10727	Response Ins Co Of Amer	DC	659	0.00%	99.96%	420	251	59.76%
31089	Republic Western Ins Co	AZ	648	0.00%	99.97%	807	186	23.05%
34711	Computer Ins Co	RI	641	0.00%	99.97%	632	-1	-0.16%
25844	Union Ins Co	NE	630	0.00%	99.97%	415	876	211.08%
10748	Livingston Mut Ins Co	PA	626	0.00%	99.98%	491	180	36.66%
11006	MGIC Assur Corp Segregated Account	WI	622	0.00%	99.98%	622	-1,861	-299.20%

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26085	Warner Ins Co	CT	618	0.00%	99.98%	487	274	56.26%
28304	Federated Service Ins Co	MN	617	0.00%	99.99%	564	143	25.35%
10717	Aspen Specialty Ins Co	ND	599	0.00%	99.99%	252	46	18.25%
32778	Washington Intl Ins Co	AZ	598	0.00%	99.99%	685	143	20.88%
28519	First Sealord Surety Inc	PA	595	0.00%	100.00%	547	31	5.67%
19712	American States Ins Co Of TX	TX	592	0.00%	100.00%	407	173	42.51%
17515	North Western Mut Fire Ins Co	PA	578	0.00%	100.00%	466	354	75.97%
11696	Guardian RRG Inc	MT	560	0.00%	100.00%	560	156	27.86%
42226	Princeton Ins Co	NJ	526	0.00%	100.01%	874	11,926	1364.53%
10164	Cpa Mut Ins Co Of Amer RRG	VT	526	0.00%	100.01%	501	1,196	238.72%
11698	Faith Affiliated RRG Inc	SC	525	0.00%	100.01%	521	188	36.08%
21334	Empire Ind Ins Co	OK	524	0.00%	100.01%	419	350	83.53%
37621	Toyota Motor Ins Co	IA	513	0.00%	100.02%	252	171	67.86%
36056	NIC Ins Co	NY	486	0.00%	100.02%	442	196	44.34%
17892	West Branch Mut Ins Co	PA	486	0.00%	100.02%	479	142	29.65%
14753	Frederick Mut Ins Co	MD	486	0.00%	100.03%	295	56	18.98%
17620	Penn Charter Mut Ins Co	PA	475	0.00%	100.03%	471	259	54.99%
29530	AXA Art Ins Corp	NY	469	0.00%	100.03%	441	135	30.61%
41106	Triumphe Cas Co	PA	464	0.00%	100.03%	1,314	620	47.18%
40940	Western Pacific Mut Ins Co RRG	CO	461	0.00%	100.03%	311	69	22.19%
10348	Arch Reins Co	NE	455	0.00%	100.04%	798	319	39.97%
24104	Ohio Farmers Ins Co	OH	446	0.00%	100.04%	531	-1,397	-263.09%
41769	Athena Assur Co	MN	444	0.00%	100.04%	705	265	37.59%
33391	Medical Assur Co Inc	AL	438	0.00%	100.04%	438	696	158.90%
17159	Usf Ins Co	PA	436	0.00%	100.05%	249	35	14.06%
44075	States Self-Insurers RRG	VT	429	0.00%	100.05%	429	341	79.49%
31135	Great American Security Ins Co	OH	427	0.00%	100.05%	1,498	1,545	103.14%
10316	Appalachian Ins Co	RI	423	0.00%	100.05%	195	8,433	4324.62%
42072	INA Surplus Ins Co	PA	417	0.00%	100.06%	391	213	54.48%

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36650	Guarantee Co Of North America USA	MI	409	0.00%	100.06%	381	302	79.27%
39012	Safeco Ins Co Of IL	IL	406	0.00%	100.06%	409	300	73.35%
29700	North American Elite Ins Co	NH	400	0.00%	100.06%	393	358	91.09%
40975	Dentists Ins Co	CA	398	0.00%	100.06%	398	43	10.80%
31534	Citizens Ins Co Of Amer	MI	375	0.00%	100.07%	304	124	40.79%
34738	Arag Ins Co	IA	373	0.00%	100.07%	373	193	51.74%
10967	Newport Mut Ins RRG Inc	HI	372	0.00%	100.07%	520	317	60.96%
16217	National Farmers Union Prop & Cas	CO	372	0.00%	100.07%	382	-275	-71.99%
34568	Centennial Cas Co	AL	369	0.00%	100.07%	354	62	17.51%
10220	Commonwealth Ins Co Of Amer	WA	365	0.00%	100.08%	238	-6,541	-2748.32%
15580	Scottsdale Ind Co	OH	363	0.00%	100.08%	269	194	72.12%
22950	Acstar Ins Co	IL	359	0.00%	100.08%	281	127	45.20%
18821	General Cas Co Of IL	IL	358	0.00%	100.08%	136	92	67.65%
11202	Mercury Ins Co of FL	FL	357	0.00%	100.08%	131	118	90.08%
19607	XL Select	OK	357	0.00%	100.08%	242	-896	-370.25%
11127	Professional Solutions Ins Co	IA	356	0.00%	100.09%	141	124	87.94%
12019	Republic RRG	SC	356	0.00%	100.09%	179	122	68.16%
22608	National Specialty Ins Co	TX	356	0.00%	100.09%	194	74	38.14%
10801	Fortress Ins Co	IL	349	0.00%	100.09%	306	40	13.07%
20559	General Security Ind Co of AZ	AZ	336	0.00%	100.09%	784	-891	-113.65%
44016	National Home Ins Co RRG	CO	335	0.00%	100.10%	173	11	6.36%
10216	American Contractors Ind Co	CA	335	0.00%	100.10%	328	75	22.87%
23728	National General Ins Co	MO	333	0.00%	100.10%	744	724	97.31%
37940	Lexington Natl Ins Corp	MD	324	0.00%	100.10%	302	0	0%
38466	Evergreen USA RRG Inc	VT	323	0.00%	100.10%	316	326	103.16%
10476	Steel Tank Ins Co RRG	VT	320	0.00%	100.10%	320	57	17.81%
27278	Protection Mut Ins Co	PA	307	0.00%	100.11%	327	156	47.71%
11864	Comcare Pro Ins Reciprocal RRG	VT	303	0.00%	100.11%	75	46	61.33%
21962	Pennsylvania General Ins Co	PA	294	0.00%	100.11%	213	117	54.93%

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23396	Amerisure Mut Ins Co	MI	289	0.00%	100.11%	308	-1,268	-411.69%
25771	CIFG Assurance NA Inc	NY	280	0.00%	100.11%	0	0	0%
19984	ACIG Ins Co	IL	280	0.00%	100.11%	280	38	13.57%
13200	Universal Surety Of Amer	TX	276	0.00%	100.11%	142	90	63.38%
39381	Adriatic Ins Co	ND	274	0.00%	100.12%	231	-78	-33.77%
36072	National Guardian RRG Inc	HI	270	0.00%	100.12%	270	0	0%
26379	Accredited Surety & Cas Co Inc	FL	267	0.00%	100.12%	222	30	13.51%
10232	American Assoc Of Othodontists RRG	VT	262	0.00%	100.12%	236	13	5.51%
42757	Agri General Ins Co	IA	247	0.00%	100.12%	248	73	29.44%
12004	Phoebe Reciprocal RRG	SC	242	0.00%	100.12%	242	110	45.45%
39357	Travelers Ins Co Accident Dept	CT	238	0.00%	100.12%	-290	516	-177.93%
11515	QBE Specialty Ins Co	ND	238	0.00%	100.12%	224	95	42.41%
15679	National Fire & Ind Exch	MO	237	0.00%	100.13%	243	-84	-34.57%
10991	Global Intl Ins Co Inc A RRG	DC	235	0.00%	100.13%	235	0	0%
41238	Trans Pacific Ins Co	NY	226	0.00%	100.13%	197	-14	-7.11%
33162	Bankers Ins Co	FL	221	0.00%	100.13%	222	146	65.77%
36307	Gray Ins Co	LA	217	0.00%	100.13%	217	0	0%
29831	Independent Mut Fire Ins Co	IL	212	0.00%	100.13%	211	83	39.34%
33650	Mendota Ins Co	MN	209	0.00%	100.13%	194	100	51.55%
11197	National Independent Truckers IC RRG	SC	204	0.00%	100.13%	259	74	28.57%
33278	Florists Ins Co	IL	203	0.00%	100.13%	214	200	93.46%
10290	Response Ind Co Of DE	DE	201	0.00%	100.14%	217	195	89.86%
17701	Pymatuning Mut Fire Ins Co	PA	200	0.00%	100.14%	203	28	13.79%
37923	Seaworthy Ins Co	MD	199	0.00%	100.14%	134	34	25.37%
29033	Victoria Ins Co	TX	196	0.00%	100.14%	36	0	0%
10669	Church Ins Co	NY	195	0.00%	100.14%	212	174	82.08%
27219	Center Valley Mut Fire Ins Co	PA	193	0.00%	100.14%	195	73	37.44%
16705	Dealers Assur Co	OH	190	0.00%	100.14%	181	90	49.72%
13893	Community Blood Cntr Exch RRG	IN	185	0.00%	100.14%	173	60	34.68%

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11100	Safeco Surplus Lines Ins Co	WA	182	0.00%	100.14%	182	-243	-133.52%
37850	Pacific Specialty Ins Co	CA	181	0.00%	100.14%	182	46	25.27%
31208	American General Property Ins Co	TN	181	0.00%	100.15%	184	87	47.28%
15709	Southern States Ins Exch	VA	180	0.00%	100.15%	191	130	68.06%
37206	Contractors Bonding & Ins Co	WA	174	0.00%	100.15%	229	-69	-30.13%
11097	Heritage Warranty Ins RRG Inc	SC	173	0.00%	100.15%	124	259	208.87%
11802	Warren RRG Inc	VT	165	0.00%	100.15%	100	61	61%
10200	American Live Stock Ins Co	IL	164	0.00%	100.15%	179	80	44.69%
10680	Franklin Homeowners Assur Co	PA	163	0.00%	100.15%	104	730	701.92%
31143	Old Republic Union Ins Co	IL	160	0.00%	100.15%	160	0	0%
44202	American Feed Industry Ins Co RRG	IA	150	0.00%	100.15%	219	-22	-10.05%
16624	Darwin Natl Assur Cp	DE	144	0.00%	100.15%	20	9	45%
10642	Cherokee Ins Co	MI	143	0.00%	100.15%	143	95	66.43%
11878	MutualAid eXchange	KS	143	0.00%	100.16%	118	38	32.20%
10103	American Agricultural Ins Co	IN	141	0.00%	100.16%	141	74	52.48%
18538	Bancinsure Inc	OK	141	0.00%	100.16%	165	319	193.33%
10084	Title Industry Assur Co RRG	VT	139	0.00%	100.16%	112	16	14.29%
21806	Harbor Specialty Ins Co	NJ	139	0.00%	100.16%	142	-1,440	-1014.08%
37060	Old United Cas Co	KS	138	0.00%	100.16%	141	81	57.45%
34991	Genesis Ind Ins Co	ND	138	0.00%	100.16%	164	-277	-168.90%
10749	Intrepid Ins Co	MI	131	0.00%	100.16%	48	67	139.58%
10163	General Eastern Ski Ins RRG Inc	VT	130	0.00%	100.16%	22	-146	-663.64%
16551	Savers Prop & Cas Ins Co	MO	127	0.00%	100.16%	95	15	15.79%
43460	FFG Ins Co	TX	122	0.00%	100.16%	126	33	26.19%
39640	Firemans Fund Ins Co Of OH	OH	121	0.00%	100.16%	154	-201	-130.52%
11941	Green Hills Ins Co RRG	VT	121	0.00%	100.16%	81	25	30.86%
16810	American Mercury Ins Co	OK	117	0.00%	100.16%	24	21	87.50%
17876	Washington Mut Fire Of Lawrence Cty	PA	116	0.00%	100.16%	116	116	100%
14702	Eastguard Ins Co	PA	115	0.00%	100.17%	150	705	470%

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
14460	Podiatry Ins Co Of Amer A Mut Co	IL	115	0.00%	100.17%	421	298	70.78%
10829	Quadrant Ind Co	CT	107	0.00%	100.17%	38	-240	-631.58%
10234	National Srvc Contract Ins Co RRG	DC	105	0.00%	100.17%	115	13	11.30%
10003	Excess Share Ins Corp	OH	104	0.00%	100.17%	104	0	0%
11710	Allied Professionals Ins Co RRG	AZ	104	0.00%	100.17%	56	15	26.79%
35432	New Jersey Re-Insurance Co	NJ	103	0.00%	100.17%	93	34	36.56%
11099	First American Home Buyers Pro Corp	CA	102	0.00%	100.17%	44	50	113.64%
12226	Northeast Physicians RRG Inc	SC	101	0.00%	100.17%	0	0	0%
34231	Medical Liability Mut Ins Co	NY	100	0.00%	100.17%	103	4,913	4769.90%
10318	Exact Prop & Cas Co Inc	CA	94	0.00%	100.17%	92	12	13.04%
18279	Bankers Standard Ins Co	PA	91	0.00%	100.17%	302	3,698	1224.50%
23620	Burlington Ins Co	NC	91	0.00%	100.17%	29	7	24.14%
17477	Mutual Fire Ins Co Of S Bend Twnshp	PA	90	0.00%	100.17%	90	42	46.67%
12018	Capitol Specialty Ins Co RRG	DC	89	0.00%	100.17%	38	9	23.68%
31232	Monumental General Cas Co	MD	88	0.00%	100.17%	351	-331	-94.30%
40428	Voyager Ind Ins Co	GA	86	0.00%	100.17%	122	62	50.82%
27685	Stone Valley Mut Fire Ins Co	PA	85	0.00%	100.17%	85	5	5.88%
11123	Safety First Ins Co	IL	81	0.00%	100.17%	419	29	6.92%
22004	CIM Ins Corp	MI	81	0.00%	100.17%	78	15	19.23%
23663	National American Ins Co	OK	81	0.00%	100.17%	105	142	135.24%
27405	Locust Mut Fire Ins Co	PA	81	0.00%	100.18%	81	6	7.41%
24503	Blue Ridge Ins Co	WI	81	0.00%	100.18%	81	-597	-737.04%
37656	Anesthesiologists Pro Assur Co	FL	77	0.00%	100.18%	69	41	59.42%
11114	St Charles Ins Co RRG	SC	77	0.00%	100.18%	77	46	59.74%
24660	Cumberland Cas & Surety Co	FL	74	0.00%	100.18%	132	344	260.61%
12327	Philadelphia United Fire Ins Co	PA	73	0.00%	100.18%	74	7	9.46%
14729	Mutual Fire Marine & Inland Ins Co	PA	72	0.00%	100.18%	55	-28	-50.91%
40134	SUA Ins Co	IL	71	0.00%	100.18%	71	-7,270	-10239.44%
20613	American Employers Ins Co	MA	69	0.00%	100.18%	105	15,144	14422.86%

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30589	Capital City Ins Co Inc	SC	68	0.00%	100.18%	82	-13	-15.85%
10891	CEM Ins Co	IL	68	0.00%	100.18%	68	18	26.47%
27073	Nipponkoa Ins Co Ltd U.S. Branch	NY	67	0.00%	100.18%	53	13	24.53%
27197	Apollo Mut Fire Ins Co	PA	64	0.00%	100.18%	61	14	22.95%
28053	United Coastal Ins Co	AZ	60	0.00%	100.18%	49	-3	-6.12%
17531	Old Elizabeth Mut F I C	PA	60	0.00%	100.18%	60	247	411.67%
38326	First Ind Of Amer Ins Co	NJ	56	0.00%	100.18%	43	-12	-27.91%
18945	Pine Creek Mut Fire Ins Co	PA	56	0.00%	100.18%	56	14	25%
23434	Middlesex Ins Co	WI	54	0.00%	100.18%	58	24	41.38%
30910	Harmony Ins Co	PA	54	0.00%	100.18%	55	3	5.45%
27847	Insurance Co Of The West	CA	45	0.00%	100.18%	68	-36	-52.94%
34118	Colony Natl Ins Co	VA	43	0.00%	100.18%	140	516	368.57%
19046	Travelers Cas Ins Co Of Amer	CT	43	0.00%	100.18%	41	-211	-514.63%
11977	Northwestern Natl Ins Co Seg Accnt	WI	43	0.00%	100.18%	44	-239	-543.18%
37184	Deerfield Ins Co	IL	42	0.00%	100.18%	30	-124	-413.33%
11762	Vesta Fire Ins Corp	IL	41	0.00%	100.18%	38	-606	-1594.74%
20818	Commercial Ins Co Of Newark NJ	NJ	41	0.00%	100.18%	40	883	2207.50%
27200	Cambria County Mut Ins Co	PA	40	0.00%	100.18%	42	6	14.29%
38148	North Sea Ins Co	NY	38	0.00%	100.18%	46	70	152.17%
31380	American Surety Co	IN	37	0.00%	100.18%	38	0	0%
27081	Bond Safeguard Ins Co	IL	37	0.00%	100.18%	37	6	16.22%
38660	MIC General Ins Corp	MI	37	0.00%	100.18%	1,654	1,402	84.76%
42889	Victoria Fire & Cas Co	OH	36	0.00%	100.18%	22	61	277.27%
17736	Saucon Mut Ins Co	PA	36	0.00%	100.18%	37	43	116.22%
32808	Illinois Emcasco Ins Co	IA	32	0.00%	100.18%	24	8	33.33%
10673	Penn-Star Ins Co	PA	32	0.00%	100.18%	26	2	7.69%
27138	Kemper Cas Ins Co	IL	31	0.00%	100.18%	36	550	1527.78%
29157	United WI Ins Co	WI	27	0.00%	100.19%	27	2	7.41%
13234	Wilshire Ins Co	NC	27	0.00%	100.19%	11	4	36.36%

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32077	Heritage Casualty Ins Co	IL	25	0.00%	100.19%	26	3	11.54%
22268	Infinity Ins Co	IN	25	0.00%	100.19%	58	8	13.79%
10179	Red Mountain Cas Ins Co Inc	AL	24	0.00%	100.19%	22	6	27.27%
39950	Metropolitan General Ins Co	RI	21	0.00%	100.19%	22	45	204.55%
18333	Peerless Ind Ins Co	IL	21	0.00%	100.19%	4	-138	-3450%
10946	Arch Excess & Surplus Ins Co	NE	19	0.00%	100.19%	52	28	53.85%
10644	Victoria Automobile Ins Co	IN	18	0.00%	100.19%	32	10	31.25%
36560	Service Ins Co	FL	17	0.00%	100.19%	17	0	0%
10674	Mainland Ins Co	PA	17	0.00%	100.19%	19	-113	-594.74%
10222	PACO Assur Co Inc	IL	17	0.00%	100.19%	1	0	0%
11267	Security America RRG Inc	VT	16	0.00%	100.19%	10	3	30%
16845	Ashland Mut Fire Ins Co Of PA	PA	15	0.00%	100.19%	14	32	228.57%
29114	CMG Mortgage Assur Co	WI	15	0.00%	100.19%	10	1	10%
27790	Canal Ind Co	SC	14	0.00%	100.19%	11	0	0%
18759	Verex Assure Inc	WI	14	0.00%	100.19%	20	-34	-170%
18740	MGIC Ind Corp	WI	14	0.00%	100.19%	17	-1,802	-10600%
14770	Universal Bonding Ins Co	NJ	14	0.00%	100.19%	46	369	802.17%
10075	Consumer Specialties Ins Co RRG	VT	14	0.00%	100.19%	15	0	0%
29890	Hartford Steam Boil Inspec Ins Co CT	CT	13	0.00%	100.19%	15	17	113.33%
38830	Fort Wayne Hlth & Cas Ins Co	IN	13	0.00%	100.19%	13	-816	-6276.92%
13242	Titan Ind Co	TX	13	0.00%	100.19%	22	519	2359.09%
10729	Seneca Specialty Ins Co	AZ	13	0.00%	100.19%	11	5	45.45%
29580	Berkley Regional Ins Co	DE	13	0.00%	100.19%	12	5	41.67%
11194	Capital Assur RRG Inc	SC	13	0.00%	100.19%	13	0	0%
18007	Cloister Mut Cas Ins Co	PA	12	0.00%	100.19%	12	1	8.33%
26905	Century-Natl Ins Co	CA	11	0.00%	100.19%	24	-3	-12.50%
34266	Frontier Ins Co	NY	10	0.00%	100.19%	82	-3,435	-4189.02%
10909	Sun Surety Ins Co	SD	10	0.00%	100.19%	10	0	0%
12190	NIPPONKOA Ins Co of America	NY	9	0%	100.19%	9	7	77.78%

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27650	Shamokin Township Mut Fire Ins Co	PA	9	0%	100.19%	9	0	0%
20230	Central Mut Ins Co	OH	9	0%	100.19%	9	0	0%
12599	Windsor Ins Co	IN	7	0%	100.19%	70	-310	-442.86%
26140	American Millennium Ins Co	NJ	7	0%	100.19%	7	0	0%
25445	TIG Specialty Ins Corp	CA	7	0%	100.19%	54	4,407	8161.11%
26522	Mount Vernon Fire Ins Co	PA	6	0%	100.19%	4	-39	-975%
40150	MGA Ins Co Inc	TX	6	0%	100.19%	12	343	2858.33%
19925	Audubon Ind Co	MS	6	0%	100.19%	6	-64	-1066.67%
36226	United Cas & Surety Ins Co	MA	6	0%	100.19%	5	0	0%
37710	First American Prop & Cas Ins Co	CA	5	0%	100.19%	5	10	200%
27359	Clarion County Mut Fire Ins Co	PA	5	0%	100.19%	5	1	20%
13838	Farmland Mut Ins Co	IA	5	0%	100.19%	41	10	24.39%
38873	Regal Ins Co	IN	5	0%	100.19%	9	44	488.89%
27502	Western General Ins Co	CA	4	0%	100.19%	4	3	75%
10166	Accident Fund Ins Co of Amer	MI	4	0%	100.19%	1	1	100%
28240	Service Ins Co	NJ	4	0%	100.19%	4	0	0%
15474	National Lloyds Ins Co	TX	4	0%	100.19%	9	137	1522.22%
10212	Allmerica Fncl Alliance Ins Co	NH	3	0%	100.19%	3	-1	-33.33%
11445	United Natl Cas Ins Co	IN	3	0%	100.19%	8	-22	-275%
12172	Claim Professionals Liab ins Co RRG	VT	3	0%	100.19%	1	0	0%
25747	Unigard Ins Co	WA	3	0%	100.19%	3	0	0%
25780	Williamsburg Natl Ins Co	CA	3	0%	100.19%	1	0	0%
10804	Continental Western Ins Co	IA	2	0%	100.19%	2	0	0%
10893	Primeguard Ins Co Inc A RRG	HI	2	0%	100.19%	14	30	214.29%
11448	GSFS RRG Inc	SC	2	0%	100.19%	0	0	0%
11672	High Tech Services RRG Inc	VT	2	0%	100.19%	0	0	0%
27391	Husbandmans Mut Fire Ins Co	PA	2	0%	100.19%	28	30	107.14%
29823	Ge Residential Mortgage Ins Corp NC	NC	2	0%	100.19%	2	5	250%
43117	American Equity Ins Co	AZ	1	0%	100.19%	1	1,685	168500%

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16675	Gen Elec Mortgage Ins Corp Of NC	NC	1	0%	100.19%	1	-2	-200%
23647	Mutual Service Cas Ins Co	MN	1	0%	100.19%	1	-212	-21200%
28711	Providence Property & Cas Ins Co	OK	1	0%	100.19%	1	0	0%
25496	TIG Ind Co	CA	1	0%	100.19%	20	-226	-1130%
16934	Bucks Cnty Contributionship	PA	1	0%	100.19%	1	0	0%
28339	Gateway Ins Co	MO	0	0%	100.19%	9	12	133.33%
30945	National Alliance Ins Co	MO	0	0%	100.19%	1	87	8700%
33006	American Physicians Assur Corp	MI	0	0%	100.19%	0	-2,200	0%
33014	Transport Ins Co	OH	0	0%	100.19%	0	135	0%
44148	Architects & Engineers Ins Co RRG	DE	0	0%	100.19%	0	47	0%
35106	Niagara Fire Ins Co	IL	0	0%	100.19%	-62	603	-972.58%
38512	Rampart Ins Co	NY	0	0%	100.19%	0	-25	0%
41750	St Paul Medical Liability Ins Co	MN	0	0%	100.19%	3	19	633.33%
33189	Monticello Ins Co	DE	0	0%	100.19%	0	377	0%
38253	Hartford Lloyds Ins Co	TX	0	0%	100.19%	0	125	0%
37958	Acceptance Ins Co	NE	0	0%	100.19%	0	-428	0%
26921	Everest Reins Co	DE	0	0%	100.19%	0	-20,587	0%
38776	Folksamerica Rein Co	NY	0	0%	100.19%	0	-150	0%
34835	National Reins Corp	DE	0	0%	100.19%	0	-47	0%
44237	Mental Health RRG	VT	0	0%	100.19%	0	-38	0%
38580	Great American Protection Ins Co	OH	0	0%	100.19%	0	-18	0%
38318	Republic Ins Co	TX	0	0%	100.19%	0	55	0%
40193	X L Ins Co Of NY	NY	0	0%	100.19%	0	-85	0%
20761	Boston Old Colony Ins Co	IL	0	0%	100.19%	2	-15	-750%
22640	Consolidated Ins Co	IN	0	0%	100.19%	0	0	0%
10250	Green Tree Perpetual Assur Co	PA	0	0%	100.19%	0	734	0%
10238	Potomac Ins Co	PA	0	0%	100.19%	0	-461	0%
10819	American Equity Specialty Ins Co	CA	0	0%	100.19%	0	-41	0%
10101	Premier Ins Exchange RRG	VT	0	0%	100.19%	163	-35	-21.47%

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10803	Columbia Natl RRG Inc	VT	0	0%	100.19%	0	0	0%
10227	American Rein Co	DE	0	0%	100.19%	0	39,128	0%
39322	General Security Natl Ins Co	NY	0	0%	100.19%	0	-655	0%
14010	Crusader Ins Co	CA	0	0%	100.19%	0	219	0%
16039	Baltimore Equitable Society	MD	0	0%	100.19%	-14	51	-364.29%
19488	Amerisure Ins Co	MI	0	0%	100.19%	0	1,413	0%
20877	Capital Markets Assr Corp	NY	0	0%	100.19%	7	0	0%
21830	New England Ins Co	CT	0	0%	100.19%	0	-5,722	0%
20583	XL Reins America Inc	NY	0	0%	100.19%	0	-313	0%
20931	Atlanta Intl Ins Co	NY	0	0%	100.19%	0	497	0%
15024	Preferred Mut Ins Co	NY	0	0%	100.19%	0	0	0%
17930	Philadelphia Cbsp For Ins Of Houses	PA	0	0%	100.19%	0	191	0%
25909	Unitrin Preferred Ins Co	NY	0	0%	100.19%	0	148	0%
27189	Associated Intl Ins Co	IL	0	0%	100.19%	0	-335	0%
27898	Americas Ins Co	LA	0	0%	100.19%	0	15	0%
25224	Great Divide Ins Co	ND	0	0%	100.19%	0	-454	0%
30175	Oriska Ins Co	NY	0	0%	100.19%	3	0	0%
24961	Connie Lee Ins Co	WI	0	0%	100.19%	480	0	0%
24279	Progressive Max Ins Co	OH	0	0%	100.19%	0	0	0%
18104	Anthracite Mut Fire Ins Co	PA	0	0%	100.19%	0	0	0%
23582	Harleysville Ins Co	MN	0	0%	100.19%	0	-246	0%
10502	Meridian Citizens Mut Ins Co	IN	0	0%	100.19%	0	164	0%
11231	Generali Us Branch	NY	0	0%	100.19%	0	-2	0%
10903	American Excess Ins Exchange RRG	VT	0	0%	100.19%	0	-274	0%
10389	Berkley Ins Co Of The Carolinas	NC	0	0%	100.19%	0	953	0%
10691	Residential Ins Co Inc A RRG	HI	0	0%	100.19%	2	-2	-100%
11460	Homestead Ins Co	PA	0	0%	100.19%	0	-39	0%
11684	LVHN RRG	SC	0	0%	100.19%	0	1,404	0%
22047	North Star Rein Corp	DE	0	0%	100.19%	0	249	0%

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22659	Indiana Ins Co	IN	0	0%	100.19%	0	0	0%
25763	Seaton Ins Co	RI	0	0%	100.19%	0	101	0%
21687	Mid-Century Ins Co	CA	0	0%	100.19%	0	2	0%
21822	First State Ins Co	CT	0	0%	100.19%	0	-1,718	0%
22691	Ace Ins Co Of IL	IL	0	0%	100.19%	0	0	0%
20184	National Mut Ins Co	OH	0	0%	100.19%	0	134	0%
20192	Republic Mut Ins Co	OH	0	0%	100.19%	0	67	0%
27955	Commercial Risk Re-Ins Co	VT	0	0%	100.19%	0	-190	0%
20710	Century Ind Co	PA	0	0%	100.19%	0	55,593	0%
21792	Atlanta Cas Co	OH	0	0%	100.19%	0	-18	0%
22276	Stonewall Ins Co	RI	0	0%	100.19%	0	151	0%
23825	MBIA Ins Corp Of IL	IL	0	0%	100.19%	250	0	0%
23965	Norfolk & Dedham Mut Fire Ins Co	MA	0	0%	100.19%	0	-1	0%
24643	Newark Ins Co	NJ	0	0%	100.19%	0	694	0%
20354	Sea Ins Co Of Amer	NY	0	0%	100.19%	0	1	0%
20451	Midstates Rein Corp	IL	0	0%	100.19%	0	-9	0%
19135	Alfa Mut Ins Co	AL	0	0%	100.19%	0	-33	0%
12696	America First Ins Co	NH	0	0%	100.19%	0	0	0%
13803	Farm Family Cas Ins Co	NY	0	0%	100.19%	0	0	0%
14435	Lumber Mut Ins Co	MA	0	0%	100.19%	0	-171	0%
15288	United Farm Family Mut Ins Co	IN	0	0%	100.19%	0	4,732	0%
15334	UMI Ins Co	NY	0	0%	100.19%	0	-89	0%
20249	Central Natl Ins Co Of Omaha	NE	0	0%	100.19%	0	-10,919	0%
27998	Travelers Home & Marine Ins Co	CT	0	0%	100.19%	0	-135	0%
38920	American Healthcare Specialty	AR	0	0%	100.19%	0	-2	0%
33812	Reciprocal of America	VA	0	0%	100.19%	0	3,486	0%
28258	Continental Natl Ind Co	OH	0	0%	100.19%	0	479	0%
28188	Travco Ins Co	CT	0	0%	100.19%	0	-7	0%
43702	Tower National Ins Co	MA	0	0%	100.19%	0	673	0%

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37273	Axis Ins Co	IL	0	0%	100.19%	1	-195	-19500%
37214	American States Preferred Ins Co	IN	0	0%	100.19%	0	42	0%
37001	American Premier Ins Co	IN	0	0%	100.19%	0	2	0%
38652	Guic Ins Co	OH	0	0%	100.19%	0	0	0%
36439	LM Personal Ins Co	DE	0	0%	100.19%	0	10,913	0%
40789	American Bus & Personal Ins Mut Inc	DE	0	0%	100.19%	0	28	0%
36420	Allianz Underwriters Ins Co	CA	0	0%	100.19%	10	25,967	259670%
35602	Ohic Ins Co	OH	0	0%	100.19%	0	30	0%
34487	Professional Undrwtrs Liab Ins Co	UT	0	0%	100.19%	33	61	184.85%
41858	Great American Fidelity Ins Co	DE	0	0%	100.19%	1	36	3600%
37915	American Central Ins Co	MO	0	0%	100.19%	6	348	5800%
35947	MT Mckinley Ins Co	DE	0	0%	100.19%	0	-3,473	0%
36838	General Agents Ins Co Of Amer Inc	OK	0	0%	100.19%	0	1,089	0%
35424	Old Republic Security Assur Co	AZ	-1	0%	100.19%	9	5	55.56%
20260	Infinity Select Ins Co	IN	-1	0%	100.19%	18	-16	-88.89%
23353	Meridian Security Ins Co	IN	-1	0%	100.19%	2	-131	-6550%
30830	Western Diversified Cas Ins Co	WI	-1	0%	100.19%	56	72	128.57%
28860	RLI Ind Co	IL	-1	0%	100.19%	1	10	1000%
11622	Specialty Surplus Ins Co	IL	-1	0%	100.19%	0	-1,939	0%
37338	Pacific Ins Co	IL	-2	0%	100.19%	2	-696	-34800%
11630	Jefferson Ins Co	NY	-2	0%	100.19%	41	79	192.68%
29017	Professionals Advocate Ins Co	MD	-2	0%	100.19%	28	221	789.29%
10391	American Centennial Ins Co	DE	-2	0%	100.19%	1	-2,694	-269400%
21946	Camden Fire Ins Assoc	NJ	-2	0%	100.19%	-2	391	-19550%
25151	State Farm General Ins Co	IL	-2	0%	100.19%	-2	45	-2250%
38849	Houston General Ins Co	TX	-3	0%	100.19%	-1	-207	20700%
26492	Courtesy Ins Co	FL	-5	0%	100.19%	183	61	33.33%
32190	Constitution Ins Co	NY	-5	0%	100.19%	-5	65	-1300%
11770	United Fncl Cas Co	OH	-7	0%	100.19%	14	20	142.86%

PENNSYLVANIA Insurance Department
2004 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
24953	South Carolina Ins Co	SC	-8	0%	100.19%	-6	0	0%
37540	Beazley Ins Co Inc	NE	-12	0.00%	100.19%	1,156	1,521	131.57%
29980	First Colonial Ins Co	FL	-12	0.00%	100.19%	10	0	0%
10914	Kemper Independence Ins Co	IL	-13	0.00%	100.19%	244	131	53.69%
18341	Insurance Corp Of NY	NY	-19	0.00%	100.19%	41	2,827	6895.12%
10030	Ace Ind Ins Co	PA	-21	0.00%	100.19%	-22	573	-2604.55%
14613	Montgomery Mut Ins Co	MD	-22	0.00%	100.19%	-14	409	-2921.43%
40754	Blue Ridge Ind Co	WI	-31	0.00%	100.19%	-31	-48	154.84%
42609	Affirmative Ins Co	IL	-35	0.00%	100.19%	144	17	11.81%
12300	American Contractors Ins Co RRG	TX	-40	0.00%	100.19%	5	-1	-20%
21296	Commercial Guaranty Cas Ins Co	IN	-83	0.00%	100.19%	317	398	125.55%
41807	Royal Surplus Lines Ins Co	CT	-787	0.00%	100.18%	1,353	-2,567	-189.73%
22977	Lumbermens Mut Cas Co	IL	-976	-0.01%	100.18%	831	42,320	5092.66%
30562	American Manufacturers Mut Ins Co	IL	-1,027	-0.01%	100.17%	-120	4,212	-3510%
22918	American Motorists Ins Co	IL	-5,955	-0.03%	100.14%	-748	-21,086	2818.98%
22730	Converium Ins North Amer Inc	NJ	-27,189	-0.14%	100%	18,303	13,509	73.81%
	1031 Companies in the Report		**$19,268,258**	**100.00%**	**100.00%**	**$18,907,803**	**$12,004,438**	**63.49%**

END OF REPORT