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**T**he Texas Department of Insurance (TDI) publishes this report pursuant to *Texas Insurance Code* Article 5.13-2 Section 5 which requires that the TDI issue to the Governor, Lieutenant Governor, and Speaker of the House of Representatives a *Quarterly Legislative Report on Market Conditions* reflecting changes in losses, premiums, market share, and complaints for certain lines of insurance.

This report includes information on the following lines of insurance: General Liability, Commercial Fire & Allied Lines, Product Liability, Commercial Multiple Peril, Private Passenger Auto, Homeowners Multiple Peril, Workers' Compensation, Boiler & Machinery, Commercial Crime, Commercial Glass, Medical Professional Liability, and Miscellaneous Professional Liability.

Data were reported for each calendar year quarter. *The Quarterly Legislative Report on Market Conditions* exhibits market share based on the sum of the most recent four quarters as well as the percent change from the four quarters ending one year prior. In addition, the report provides a comparison of the current quarter with the same quarter on year prior.

## *Terms*

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**Number of Policies Written:** Each insurance company reported the number of Texas new and renewal policies issued during the quarter. The policies were adjusted to an annual basis. For example, a six month policy was reported as 0.5 policies.

**Premiums on Policies Written:** This report captures the Texas portion of direct premiums written in the designated quarter without adjustments for cancellations or endorsements and, therefore, it may not match the written premiums figures in the statutory Annual Statement.

**Direct Written Premium:** Written premium is the Texas portion of the statutory Annual Statement report of written premiums.

**Direct Losses Paid:** Direct losses paid represent payments made during the quarter regardless of when the policy was written or when the accident occurred. Loss adjustment expenses (LAE) are not included.

**Earned to Incurred Loss Ratio:** This loss ratio is developed by dividing direct incurred losses by earned premiums. Both figures come from the statutory Annual Statement. Loss adjustment expenses (LAE) are not included.

**Number of Groups:** Companies that are owned/controlled by one entity are considered a group. Unaffiliated companies are those that are not associated with any other insurance company. The number of groups referred to in this report is the number of groups plus the number of unaffiliated companies.

**Market Share:** This figure represents an insurer's share, expressed as a percentage, of the industry total for premiums written for the sum of the most recent four quarters.

**Products and Completed Operations Insurance** or **Product Liability** provides coverage for a manufacturer or contractor for claims after a manufactured product has been sold and/or a claim results from an operation which the manufacturer has completed. Products Liability also includes coverage for a contractor's or manufacturer's liability for injuries or property damage suffered by third parties as the result of the contractor or manufacturer completing an operation.

**General Liability** provides coverage for an insured when negligent acts and/or omissions result in bodily injury and/or property damage on the premises of a business or when someone is injured in the general operation of a business.

**Commercial Fire & Allied Lines** has two coverages - Standard Fire Policy and Extended Coverage Endorsements for businesses. A Standard Fire Policy insures commercial properties against fire and lightning. The Extended Coverage Endorsement covers numerous direct and indirect risks such as windstorm, hail, explosions, smoke damage, vandalism, and water damage.

**Commercial Multiple Peril** policies generally provide coverage for businesses in four areas: property; liability; crime; and boiler and machinery.

**Private Passenger Auto** coverages include liability, PIP, uninsured motorist and physical damage. This report separates experience into rate-regulated and non-rate-regulated (County Mutual) companies.

**Homeowners Multiple Peril** provides coverage against the insured's property being destroyed or damaged by various perils and coverage for liability exposure of the insured. This report separates experience into rate-regulated and non-rate-regulated (Lloyds and Reciprocal) companies.

**Workers' Compensation** offers coverage providing four types of benefits (medical care, death, disability, rehabilitation) for employee job-related injuries or diseases as a matter of right (without regard to fault.)

## *Lines of Insurance*

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**Boiler & Machinery** provides protection against the sudden and accidental breakdown or explosion of boilers, machinery, and electrical equipment. Coverage is provided on damage to the equipment, expediting expenses, damage to the property of others and can be extended to cover losses resulting from the interruption of business.

**Commercial Crime** provides coverage against loss of property caused by burglary, theft, and/or employee dishonesty. This may include losses inside or outside the premises, losses from counterfeit paper currency, and depositors forgery.

**Commercial Glass** provides coverage on commercial plate glass, lettering, frames and ornamentation.

**Medical Professional Liability** provides insurance against losses due to claims for damages alleging malpractice by physicians, surgeons, hospitals or other health care providers in the exercise of their professions.

**Miscellaneous Professional Liability** provides insurance on professional practitioners that will defend suits instituted against them for malpractice or errors and omissions and/or pay any damages, subject to policy limits. In compliance with applicable statutes, the following have been excluded from miscellaneous professional liability: architects, beauticians/barbers, lawyers, medical laboratory personnel, psychologists, real estate agents, surveyors, and x-ray lab personnel.

## Summary of Four Quarters

### CUMULATIVE TOTALS FOR FOUR QUARTERS ENDING SEPTEMBER 1999

	Number Of Groups/Companies	Number Of Policies Written	Premiums On Policies Written	Direct Written Premiums	Direct Losses Paid
PRODUCT LIABILITY	<b>73 / 198</b>	<b>32,045</b>	<b>\$76,001,858</b>	<b>\$71,329,482</b>	<b>\$82,717,160</b>
GENERAL LIABILITY - OTHER	<b>150 / 359</b>	<b>784,716 <sup>+</sup></b>	<b>\$807,191,108</b>	<b>\$979,120,474</b>	<b>\$738,203,292</b>
COMMERCIAL FIRE & ALLIED	<b>97 / 239</b>	<b>209,626</b>	<b>\$288,360,095</b>	<b>\$292,859,368</b>	<b>\$169,417,905</b>
COMMERCIAL MULTIPLE PERIL	<b>106 / 269</b>	<b>287,237</b>	<b>\$872,407,615</b>	<b>\$935,942,835</b>	<b>\$565,281,028</b>
PRIVATE PASSENGER AUTO					
VOLUNTARY (VOL) LIABILITY	80 / 219	11,406,745	\$5,389,822,179	\$4,931,382,919	\$3,227,258,208
ASSIGNED RISK LIABILITY	25 / 28	50,029	\$29,196,662	\$20,480,352	\$31,707,420
PHYSICAL DAMAGE	80 / 219	8,083,924	\$3,497,117,867	\$3,255,610,591	\$2,343,666,306
TOTAL PPA	<b>84 / 224</b>	<b>19,540,698 <sup>++</sup></b>	<b>\$8,916,136,708</b>	<b>\$8,207,473,862</b>	<b>\$5,602,631,934</b>
HOMEOWNERS MULTIPLE PERIL	<b>68 / 145</b>	<b>3,840,724</b>	<b>\$3,033,744,605</b>	<b>\$2,803,261,954</b>	<b>\$1,369,250,826</b>
WORKERS' COMPENSATION					
VOL PREMIUMS < \$5,000		104,676	\$170,520,546	**	**
VOL PREMIUMS \$5,000 - \$100,000		44,634	\$799,333,122	**	**
VOL PREMIUMS > \$100,000		2,469	\$847,851,970	**	**
TOTAL VOLUNTARY	112 / 272	151,779	\$1,817,705,638	\$1,730,759,973	\$1,317,778,277
RESIDUAL MARKET ***	1 / 1	350	\$6,191,740	\$6,390,927	\$50,639,998
TOTAL WC	<b>112 / 272</b>	<b>152,129</b>	<b>\$1,823,897,378</b>	<b>\$1,737,150,900</b>	<b>\$1,368,418,275</b>
BOILER & MACHINERY	<b>40 / 94</b>	<b>11,822</b>	<b>\$32,282,278</b>	<b>\$36,846,935</b>	<b>\$29,818,039</b>
COMMERCIAL CRIME	<b>50 / 100</b>	<b>9,587</b>	<b>\$8,906,671</b>	<b>\$11,499,771</b>	<b>\$3,847,932</b>
COMMERCIAL GLASS	<b>29 / 60</b>	<b>1,724</b>	<b>\$490,251</b>	<b>\$353,254</b>	<b>\$69,074</b>
MEDICAL PROFESSIONAL LIABILITY	<b>38 / 58</b>	<b>42,132</b>	<b>\$299,979,277</b>	<b>\$311,759,051</b>	<b>\$264,689,572</b>
MISC. PROFESSIONAL LIABILITY	<b>39 / 86</b>	<b>31,920</b>	<b>\$134,123,591</b>	<b>\$130,443,116</b>	<b>\$35,200,621</b>

<sup>+</sup> The General Electric Group wrote 141,749 small premium pre-paid legal policies that were excluded from the above table.

<sup>++</sup> Policies that included both Voluntary Liability and Physical Damage coverage reported a policy in each category.

<sup>\*\*</sup> Companies were not required to report the Direct Losses Paid by policy size.

<sup>\*\*\*</sup> Policies reported in this category were written under the START program by the Texas Workers' Compensation Insurance Fund.

### NUMBER OF GROUPS / COMPANIES WRITING POLICIES PER QUARTER

Line of Business	First Quarter		Second Quarter		Third Quarter		Fourth Quarter	
	1998	1999	1998	1999	1998	1999	1998	1999
Product Liability	63 / 149	62 / 150	60 / 149	60 / 149	66 / 152	65 / 159	61 / 149	-- / --
General Liability	136 / 302	135 / 313	138 / 307	137 / 312	143 / 305	134 / 310	142 / 314	-- / --
Commercial Fire & Allied	94 / 212	86 / 190	95 / 216	90 / 197	95 / 212	83 / 193	97 / 209	-- / --
Commercial Multiple Peril	95 / 236	98 / 238	95 / 243	97 / 238	97 / 239	98 / 238	98 / 243	-- / --
Private Passenger Auto	84 / 211	78 / 202	85 / 213	76 / 207	85 / 211	78 / 212	83 / 205	-- / --
Homeowners Multiple Peril	69 / 154	64 / 129	69 / 155	62 / 125	70 / 153	60 / 119	69 / 149	-- / --
Workers' Compensation	99 / 237	94 / 239	99 / 230	100 / 241	100 / 233	99 / 241	100 / 231	-- / --
Boiler & Machinery	36 / 72	34 / 76	34 / 75	32 / 69	37 / 75	34 / 70	36 / 73	-- / --
Commercial Crime	38 / 73	41 / 70	41 / 74	39 / 68	41 / 75	42 / 68	42 / 72	-- / --
Commercial Glass	32 / 48	22 / 32	28 / 43	24 / 35	29 / 43	22 / 35	27 / 42	-- / --
Medical Prof. Liability	37 / 52	30 / 45	35 / 45	31 / 45	38 / 51	34 / 51	40 / 52	-- / --
Misc. Professional Liability	33 / 54	31 / 66	35 / 63	33 / 68	34 / 60	35 / 71	36 / 62	-- / --

## *Product Liability*

There were 71 groups, 183 companies, that had direct written premium for Product Liability in the third quarter of 1999, as compared to 66 groups, 178 companies, in the third quarter of 1998.

The table below represents the top 25 groups for direct written premium based on a sum of the most recent four quarters. Also included is a comparison of direct written premium in the third quarter of 1999 to direct written premium in the third quarter of 1998 for the same groups.

### **DIRECT PREMIUMS WRITTEN MARKET SHARE FOR PRODUCT LIABILITY**

<b>4 Qtrs Rank</b>	<b>Group Name</b>	<b>Market Share (4 Qtrs)</b>	<b>Written 3rd Quarter 1999</b>	<b>% Change 3rd Quarter 1998 to 1999</b>	<b>4 Quarters Ending 3rd Qtr 1999</b>	<b>% Change 4 Qtrs Ending 1998 to 1999</b>
1	Zurich American Insurance Group	13.80%	\$1,083,725	(27.32%)	\$9,841,367	32.22%
2	St. Paul Group	10.73%	\$1,449,080	11.31%	\$7,652,262	6.11%
3	CNA Insurance Group	6.36%	\$1,453,953	20.73%	\$4,533,258	(0.86%)
4	Chubb & Son Inc.	6.28%	\$1,012,650	207.21%	\$4,476,847	(23.13%)
5	ACE USA	5.61%	\$709,980	16.64%	\$4,002,653	(25.72%)
6	American Financial Insurance Group	5.09%	\$834,371	13.62%	\$3,630,363	(1.11%)
7	Liberty Mutual Insurance Group	5.02%	\$1,060,233	32.70%	\$3,581,783	1.30%
8	Lumbermans Mutual Casualty Group	3.95%	\$461,139	(61.49%)	\$2,818,674	0.27%
9	National American Insurance Company	3.85%	\$783,630	78.06%	\$2,743,451	121.70%
10	TIG Insurance Group	3.72%	\$714,268	84.33%	\$2,656,713	(27.80%)
11	Hartford Fire & Casualty Group	3.37%	\$635,911	(1.95%)	\$2,401,556	(20.02%)
12	Travelers Insurance Group	3.32%	\$328,291	(72.00%)	\$2,366,305	(69.67%)
13	Federated Mutual Group	2.96%	\$503,223	0.88%	\$2,111,583	0.91%
14	Nationwide Corporation	2.33%	\$700,815	54.13%	\$1,663,475	7.70%
15	Fairfax Financial	2.27%	\$302,629	(17.77%)	\$1,620,476	(21.54%)
16	Reliance Group Incorporated	2.26%	\$333,038	(19.87%)	\$1,610,307	33.11%
17	UNITRIN Inc.	2.11%	\$303,135	(36.14%)	\$1,504,737	(13.66%)
18	Winterthur U.S. Holding Group	1.88%	\$236,841	905.44%	\$1,342,889	10.43%
19	Medmark Insurance Group	1.73%	\$369,890	199.49%	\$1,232,720	65.24%
20	Old Republic Group	1.67%	\$619,391	22.54%	\$1,187,934	86.13%
21	Allianz Insurance Group	1.52%	\$290,086	273.02%	\$1,083,893	(9.40%)
22	Gerling Global RE Group	1.47%	\$32,531	(93.59%)	\$1,051,710	(26.07%)
23	Deere & Company Group	1.44%	\$219,667	13.96%	\$1,026,126	3.96%
24	EMC Insurance Companies	1.40%	\$243,253	(3.37%)	\$998,313	10.62%
25	Sentry Insurance Group	1.32%	\$230,615	(19.53%)	\$941,184	(10.40%)

<b>Top 25 Groups Total</b>	<b>95.45%</b>	<b>\$14,912,345</b>	<b>14.92%</b>	<b>\$68,080,579</b>	<b>(6.73%)</b>
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<b>Total Market</b>	<b>100.00%</b>	<b>\$16,037,393</b>	<b>30.81%</b>	<b>\$71,329,482</b>	<b>(21.99%)</b>
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## QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
3rd qtr 1994	\$18,917,614	\$23,384,264	\$8,961,108
4th qtr 1994	\$22,081,038	\$35,792,466	\$23,094,082
1st qtr 1995	\$18,878,258	\$23,402,023	\$26,080,618
2nd qtr 1995	\$22,024,356	\$22,953,841	\$26,164,539
3rd qtr 1995	\$22,052,132	\$21,630,743	\$14,900,318
4th qtr 1995	\$19,560,413	\$22,451,585	\$7,609,800
1st qtr 1996	\$22,937,729	\$22,878,769	\$12,219,407
2nd qtr 1996	\$27,574,425	\$28,758,460	\$19,491,138
3rd qtr 1996	\$19,424,296	\$22,075,380	\$14,044,152
4th qtr 1996	\$19,414,599	\$20,544,777	\$26,084,042
1st qtr 1997	\$24,110,801	\$26,744,882	\$21,241,495
2nd qtr 1997	\$26,219,023	\$24,735,908	\$13,692,581
3rd qtr 1997	\$24,250,597	\$23,072,180	\$13,786,634
4th qtr 1997	\$28,665,155	\$23,792,071	\$25,384,125
1st qtr 1998	\$30,305,951	\$31,150,080	\$12,516,980
2nd qtr 1998	\$22,772,526	\$24,229,677	\$16,493,164
3rd qtr 1998	\$18,370,183	\$12,259,609	\$29,891,014
4th qtr 1998	\$17,829,084	\$18,806,453	\$24,506,989
1st qtr 1999	\$19,489,988	\$18,649,395	\$15,880,896
2nd qtr 1999	\$21,185,896	\$17,836,241	\$25,869,027
3rd qtr 1999	\$17,496,890	\$16,037,393	\$16,460,248

### EARNED TO INCURRED LOSS RATIO BY YEAR

**Based on Annual Statement data from NAIC: incurred losses (LAE excluded) / earned premium**

<u>Year</u>	<u>Loss Ratio</u>
1989	65.9%
1990	93.6%
1991	83.2%
1992	122.7%
1993	164.5%
1994	152.1%
1995	113.4%
1996	178.0%
1997	60.4%
1998	90.4%



## General Liability

There were 149 groups, 340 companies, that had direct written premium for General Liability in the third quarter of 1999, as compared to 147 groups, 343 companies, in the third quarter of 1998.

The table below represents the top 25 groups for direct written premium based on a sum of the most recent four quarters. Also included is a comparison of direct written premium in the third quarter of 1999 to direct written premium in the third quarter of 1998 for the same groups.

### DIRECT PREMIUMS WRITTEN MARKET SHARE FOR GENERAL LIABILITY

4 Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 3rd Quarter 1999	% Change 3rd Quarter 1998 to 1999	4 Quarters Ending 3rd Qtr 1999	% Change 4 Qtrs Ending 1998 to 1999
1	American International Group	19.11%	\$136,583,780	32.11%	\$187,070,858	(22.69%)
2	CNA Insurance Group	8.11%	\$13,718,278	2.41%	\$79,366,675	67.91%
3	Zurich American Insurance Group	6.74%	\$17,614,173	26.58%	\$66,022,524	12.86%
4	Travelers Insurance Group	5.45%	\$11,740,028	(11.85%)	\$53,324,843	(5.62%)
5	Reliance Group Incorporated	3.55%	\$3,676,887	14.70%	\$34,770,584	34.33%
6	American Financial Insurance Group	3.52%	\$9,088,014	23.20%	\$34,483,729	(7.47%)
7	St. Paul Group	3.29%	\$6,804,921	6.27%	\$32,164,782	(3.04%)
8	Chubb & Son Inc.	2.93%	\$6,219,118	(34.24%)	\$28,700,778	(8.10%)
9	ACE USA	2.55%	\$6,551,601	50.21%	\$24,986,003	40.18%
10	Allianz Insurance Group	2.39%	\$7,922,225	32.14%	\$23,422,583	11.70%
11	Lumbermans Mutual Casualty Group	2.23%	\$5,446,157	92.69%	\$21,825,431	(31.70%)
12	State Farm Group	2.14%	\$5,457,669	1.63%	\$20,943,295	0.80%
13	Liberty Mutual Insurance Group	2.10%	\$4,253,476	(32.96%)	\$20,543,766	(3.60%)
14	UNITRIN Inc.	2.02%	\$5,523,304	12.18%	\$19,766,379	(6.46%)
15	Nationwide Corporation	1.97%	\$8,940,370	105.87%	\$19,272,677	53.64%
16	Hartford Fire & Casualty Group	1.75%	\$4,967,005	9.40%	\$17,133,747	(6.22%)
17	Orion Capital Group	1.62%	\$3,328,955	(17.61%)	\$15,903,180	2.69%
18	Texas Lawyers Insurance Exchange	1.49%	\$4,879,310	10.78%	\$14,569,402	2.75%
19	National American Insurance Company	1.15%	\$3,490,816	77.12%	\$11,262,502	104.90%
20	Old Republic Group	1.15%	\$2,384,063	3.24%	\$11,212,948	1.98%
21	Royal & Sun Alliance USA	1.10%	\$1,869,417	(55.87%)	\$10,773,585	(16.94%)
22	Safeco Insurance Group	1.05%	\$2,751,150	12.20%	\$10,328,684	16.82%
23	Van Enterprises Group	1.05%	\$2,889,571	4.00%	\$10,302,422	14.51%
24	Winterthur U.S. Holding Group	0.95%	\$3,717,907	4.27%	\$9,328,110	(32.46%)
25	USAA Group	0.85%	\$2,099,965	3.33%	\$8,305,072	1.11%
<b>Top 25 Groups Total</b>		<b>80.25%</b>	<b>\$281,918,160</b>	<b>18.98%</b>	<b>\$785,784,559</b>	<b>(1.23%)</b>
<b>Total Market</b>		<b>100.00%</b>	<b>\$329,153,199</b>	<b>13.23%</b>	<b>\$979,120,474</b>	<b>(1.72%)</b>

## QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
3rd qtr 1994	\$214,217,868	\$325,377,385	\$203,772,691
4th qtr 1994	\$177,497,488	\$352,054,769	\$232,418,046
1st qtr 1995	\$208,131,222	\$204,414,157	\$170,863,929
2nd qtr 1995	\$215,787,868	\$299,959,772	\$167,557,128
3rd qtr 1995	\$213,155,710	\$195,424,165	\$152,226,766
4th qtr 1995	\$222,334,436	\$252,160,703	\$219,597,885
1st qtr 1996	\$200,489,979	\$222,560,666	\$128,506,977
2nd qtr 1996	\$221,064,794	\$241,831,779	\$122,234,565
3rd qtr 1996	\$209,186,262	\$264,844,763	\$278,472,876
4th qtr 1996	\$210,026,932	\$254,144,903	\$173,801,943
1st qtr 1997	\$170,973,798	\$198,324,982	\$148,062,249
2nd qtr 1997	\$216,202,142	\$195,305,092	\$131,353,273
3rd qtr 1997	\$249,568,281	\$253,887,370	\$166,148,627
4th qtr 1997	\$239,217,274	\$232,936,693	\$154,278,350
1st qtr 1998	\$210,915,913	\$202,459,275	\$144,243,276
2nd qtr 1998	\$284,842,750	\$270,114,359	\$160,084,077
3rd qtr 1998	\$242,297,791	\$290,698,189	\$169,439,120
4th qtr 1998	\$218,876,381	\$201,348,307	\$168,009,779
1st qtr 1999	\$200,813,679	\$210,268,599	\$192,171,751
2nd qtr 1999	\$186,624,551	\$238,350,369	\$168,484,319
3rd qtr 1999	\$200,876,497	\$329,153,199	\$209,537,443

## EARNED TO INCURRED LOSS RATIO BY YEAR

**Based on Annual Statement data from NAIC: incurred losses (LAE excluded) / earned premium**

<u>Year</u>	<u>Loss Ratio</u>
1989	77.6%
1990	89.2%
1991	91.3%
1992	102.9%
1993	102.8%
1994	64.8%
1995	96.7%
1996	99.0%
1997	51.8%
1998	58.6%

## Commercial Fire & Allied

There were 90 groups, 219 companies, that had direct written premium for Commercial Fire & Allied in the third quarter of 1999, as compared to 96 groups, 239 companies, in the third quarter of 1998.

The table below represents the top 25 groups for direct written premium based on a sum of the most recent four quarters. Also included is a comparison of direct written premium in the third quarter of 1999 to direct written premium in the third quarter of 1998 for the same groups.

### DIRECT PREMIUMS WRITTEN MARKET SHARE FOR COMMERCIAL FIRE & ALLIED

4 Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 3rd Quarter 1999	% Change 3rd Quarter 1998 to 1999	4 Quarters Ending 3rd Qtr 1999	% Change 4 Qtrs Ending 1998 to 1999
1	Travelers Insurance Group	12.86%	\$10,621,299	(19.13%)	\$37,667,515	(20.18%)
2	Allianz Insurance Group	7.58%	\$3,155,550	(38.60%)	\$22,191,462	6.18%
3	Zurich American Insurance Group	7.56%	\$7,779,513	47.88%	\$22,136,343	(10.34%)
4	Texas Windstorm Insurance Association	5.65%	\$4,595,978	(12.96%)	\$16,557,757	(0.26%)
5	UNITRIN Inc.	5.54%	\$3,926,258	(0.45%)	\$16,227,543	(2.68%)
6	St. Paul Group	4.84%	\$2,852,619	(15.79%)	\$14,172,755	(2.73%)
7	Allendale Group	4.19%	\$3,125,311	(45.13%)	\$12,258,491	(27.66%)
8	Hartford Steam Boiler Group	4.10%	\$634,953	(63.70%)	\$12,001,618	57.13%
9	CNA Insurance Group	3.93%	\$3,019,884	272.33%	\$11,515,991	108.11%
10	Nationwide Corporation	3.45%	\$5,632,547	142.51%	\$10,093,414	72.75%
11	Acceptance Insurance Group	3.07%	\$7,887,621	253.68%	\$8,984,099	168.71%
12	Royal & Sun Alliance USA	2.96%	\$1,016,565	(67.59%)	\$8,661,052	(40.56%)
13	Protection Mutual Insurance Company	2.94%	\$774,162	(57.60%)	\$8,603,517	(27.72%)
14	American International Group	2.42%	\$3,669,389	153.16%	\$7,077,468	1.53%
15	Arkwright Boston Group	2.32%	\$21,716	(99.36%)	\$6,808,910	(51.76%)
16	Safeco Insurance Group	2.19%	\$1,724,998	16.59%	\$6,421,514	7.30%
17	State Farm Group	1.69%	\$1,307,634	(7.31%)	\$4,948,052	(0.66%)
18	Texas Farm Bureau Mutual	1.50%	\$1,178,238	(2.12%)	\$4,406,576	1.13%
19	Federated Mutual Group	1.46%	\$1,047,780	2.78%	\$4,284,805	9.37%
20	ACE USA	1.25%	\$980,097	(33.04%)	\$3,671,922	(53.75%)
21	EMC Insurance Companies	1.24%	\$986,058	6.66%	\$3,633,090	13.84%
22	Midland-Guardian Group	1.03%	\$812,235	10.39%	\$3,025,941	6.61%
23	Winterthur U.S. Holding Group	1.02%	\$659,056	142.75%	\$2,985,257	104.07%
24	National American Insurance Company	0.95%	\$742,614	67.20%	\$2,782,059	111.23%
25	Commercial Union Insurance Co's.	0.87%	\$675,226	(0.60%)	\$2,549,316	(24.08%)

<b>Top 25 Groups Total</b>	<b>86.62%</b>	<b>\$68,827,301</b>	<b>0.64%</b>	<b>\$253,666,467</b>	<b>(4.94%)</b>
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<b>Total Market</b>	<b>100.00%</b>	<b>\$77,916,915</b>	<b>(1.45%)</b>	<b>\$292,859,368</b>	<b>(6.71%)</b>
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## QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
3rd qtr 1994	\$86,808,182	\$89,538,987	\$39,209,578
4th qtr 1994	\$87,927,774	\$105,348,631	\$53,697,890
1st qtr 1995	\$68,915,469	\$75,587,966	\$40,973,765
2nd qtr 1995	\$84,082,608	\$89,450,574	\$69,884,695
3rd qtr 1995	\$84,231,340	\$83,943,064	\$88,823,326
4th qtr 1995	\$79,027,494	\$91,913,918	\$88,563,479
1st qtr 1996	\$69,705,990	\$71,176,002	\$53,392,028
2nd qtr 1996	\$82,622,348	\$84,722,614	\$47,910,206
3rd qtr 1996	\$78,756,443	\$89,232,789	\$54,245,819
4th qtr 1996	\$79,498,023	\$84,401,758	\$54,816,796
1st qtr 1997	\$67,972,488	\$66,968,427	\$41,973,100
2nd qtr 1997	\$94,878,881	\$84,964,287	\$44,346,429
3rd qtr 1997	\$93,203,794	\$82,379,493	\$38,505,580
4th qtr 1997	\$107,617,754	\$91,328,917	\$38,357,499
1st qtr 1998	\$68,907,273	\$66,604,118	\$35,359,774
2nd qtr 1998	\$74,389,829	\$76,937,857	\$49,081,540
3rd qtr 1998	\$77,094,976	\$79,065,226	\$42,188,779
4th qtr 1998	\$70,381,513	\$67,765,733	\$39,909,630
1st qtr 1999	\$70,675,860	\$68,746,587	\$33,894,042
2nd qtr 1999	\$77,042,547	\$78,430,133	\$39,007,680
3rd qtr 1999	\$70,260,175	\$77,916,915	\$56,606,553

## EARNED TO INCURRED LOSS RATIO BY YEAR

**Based on Annual Statement data from NAIC: incurred losses (LAE excluded) / earned premium  
(includes personal Fire & Allied lines)**

<u>Year</u>	<u>Loss Ratio</u>
1989	130.7%
1990	106.1%
1991	67.1%
1992	84.3%
1993	58.4%
1994	69.6%
1995	97.1%
1996	49.9%
1997	38.3%
1998	57.4%

## Commercial Multiple Peril

There were 100 groups, 258 companies, that had direct written premium for Commercial Multiple Peril in the third quarter of 1999, as compared to 97 groups, 263 companies, in the third quarter of 1998.

The table below represents the top 25 groups for direct written premium based on a sum of the most recent four quarters. Also included is a comparison of direct written premium in the third quarter of 1999 to direct written premium in the third quarter of 1998 for the same groups.

### DIRECT PREMIUMS WRITTEN MARKET SHARE FOR COMMERCIAL MULTIPLE PERIL

4 Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 3rd Quarter 1999	% Change 3rd Quarter 1998 to 1999	4 Quarters Ending 3rd Qtr 1999	% Change 4 Qtrs Ending 1998 to 1999
1	CNA Insurance Group	11.11%	\$24,537,733	(14.43%)	\$104,025,140	0.69%
2	Travelers Insurance Group	10.44%	\$25,596,246	8.75%	\$97,747,715	14.20%
3	Zurich American Insurance Group	8.10%	\$17,747,231	(8.27%)	\$75,783,957	8.27%
4	State Farm Group	6.09%	\$13,500,477	(4.82%)	\$57,013,436	(7.93%)
5	Hartford Fire & Casualty Group	5.17%	\$12,519,245	10.49%	\$48,385,381	11.46%
6	Safeco Insurance Group	3.95%	\$9,387,120	13.34%	\$36,976,365	13.43%
7	Commercial Union Insurance Co's.	3.85%	\$10,594,889	25.68%	\$35,989,690	2.43%
8	Lumbermans Mutual Casualty Group	3.45%	\$8,353,182	(7.02%)	\$32,323,197	(5.45%)
9	General Accident Insurance	3.43%	\$6,657,988	(34.73%)	\$32,131,064	1.90%
10	Chubb & Son Inc.	3.28%	\$6,746,689	(13.34%)	\$30,663,626	(9.49%)
11	Allianz Insurance Group	3.26%	\$7,651,143	(10.63%)	\$30,535,791	2.53%
12	Church Mutual Insurance Company	1.93%	\$4,044,589	(14.46%)	\$18,018,685	(0.83%)
13	Allstate Insurance Group	1.86%	\$4,789,224	13.23%	\$17,442,046	15.94%
14	Fairfax Financial	1.79%	\$4,924,580	(10.28%)	\$16,736,319	(11.66%)
15	American Financial Insurance Group	1.78%	\$4,289,662	(12.38%)	\$16,624,893	(7.72%)
16	W. R. Berkley Corporation	1.70%	\$3,239,974	(0.70%)	\$15,945,926	40.51%
17	Nationwide Corporation	1.69%	\$3,700,710	370.57%	\$15,813,793	47.93%
18	Old Republic Group	1.63%	\$3,956,638	2.22%	\$15,260,217	(12.06%)
19	Liberty Mutual Insurance Group	1.43%	\$3,408,361	14.51%	\$13,414,632	(9.61%)
20	Ohio Casualty Group	1.35%	\$3,294,634	(8.78%)	\$12,681,833	(2.49%)
21	Utica National Insurance Group	1.35%	\$3,141,458	(0.76%)	\$12,655,595	(6.60%)
22	St. Paul Group	1.33%	\$2,578,657	(22.89%)	\$12,434,794	(38.71%)
23	Royal & Sun Alliance USA	1.33%	\$3,161,169	51.59%	\$12,407,994	5.91%
24	Guidant Insurance Group	1.31%	\$2,701,472	9.58%	\$12,262,435	2.64%
25	Reliance Group Incorporated	1.06%	\$2,884,831	11.11%	\$9,940,896	(16.48%)

<b>Top 25 Groups Total</b>	<b>83.68%</b>	<b>\$193,407,902</b>	<b>(0.65%)</b>	<b>\$783,215,420</b>	<b>1.96%</b>
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<b>Total Market</b>	<b>100.00%</b>	<b>\$233,136,065</b>	<b>(0.14%)</b>	<b>\$935,942,835</b>	<b>0.41%</b>
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## QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
3rd qtr 1994	\$194,856,544	\$213,520,070	\$143,303,430
4th qtr 1994	\$209,887,874	\$215,131,389	\$123,693,241
1st qtr 1995	\$208,792,368	\$209,682,860	\$122,622,567
2nd qtr 1995	\$221,148,851	\$225,562,005	\$219,445,390
3rd qtr 1995	\$211,922,064	\$227,572,367	\$245,078,699
4th qtr 1995	\$222,621,890	\$205,094,011	\$157,508,677
1st qtr 1996	\$204,491,933	\$216,580,221	\$139,187,222
2nd qtr 1996	\$224,998,043	\$234,684,985	\$148,362,523
3rd qtr 1996	\$219,366,065	\$237,222,314	\$164,569,429
4th qtr 1996	\$223,598,956	\$241,571,163	\$149,166,884
1st qtr 1997	\$214,127,261	\$223,686,375	\$106,833,793
2nd qtr 1997	\$244,652,674	\$240,735,128	\$122,586,328
3rd qtr 1997	\$248,380,424	\$217,959,546	\$118,272,489
4th qtr 1997	\$264,003,023	\$227,796,168	\$122,000,210
1st qtr 1998	\$222,600,898	\$231,461,613	\$118,739,450
2nd qtr 1998	\$223,828,260	\$239,364,858	\$137,485,345
3rd qtr 1998	\$222,287,379	\$233,466,396	\$127,403,913
4th qtr 1998	\$222,420,875	\$235,980,204	\$125,083,469
1st qtr 1999	\$215,091,071	\$236,780,949	\$120,703,437
2nd qtr 1999	\$216,384,278	\$230,045,617	\$168,327,153
3rd qtr 1999	\$218,511,391	\$233,136,065	\$151,166,969

## EARNED TO INCURRED LOSS RATIO BY YEAR

**Based on Annual Statement data from NAIC: incurred losses (LAE excluded) / earned premium**

<u>Year</u>	<u>Loss Ratio</u>
1989	100.1%
1990	81.1%
1991	75.3%
1992	88.4%
1993	77.8%
1994	61.8%
1995	97.5%
1996	59.0%
1997	54.1%
1998	51.2%

## *Private Passenger Auto (All Companies, All Coverages)*

There were 80 groups, 229 companies, that had direct written premium for Private Passenger Auto in the third quarter of 1999, as compared to 85 groups, 222 companies, in the third quarter of 1998.

The table below represents the top 25 groups for direct written premium based on a sum of the most recent four quarters. Also included is a comparison of direct written premium in the third quarter of 1999 to direct written premium in the third quarter of 1998 for the same groups.

### **DIRECT PREMIUMS WRITTEN MARKET SHARE FOR PRIVATE PASSENGER AUTO**

<b>4 Qtrs Rank</b>	<b>Group Name</b>	<b>Market Share (4 Qtrs)</b>	<b>Written 3rd Quarter 1999</b>	<b>% Change 3rd Quarter 1998 to 1999</b>	<b>4 Quarters Ending 3rd Qtr 1999</b>	<b>% Change 4 Qtrs Ending 1998 to 1999</b>
1	State Farm Group	24.30%	\$507,719,510	(3.70%)	\$1,994,825,679	(5.69%)
2	Allstate Insurance Group	15.68%	\$339,294,385	6.21%	\$1,287,025,419	4.18%
3	Zurich American Insurance Group	13.23%	\$273,295,685	(2.00%)	\$1,086,039,342	(1.75%)
4	Progressive Group	6.07%	\$124,347,586	3.95%	\$498,498,642	2.38%
5	USAA Group	5.86%	\$130,102,289	6.38%	\$481,299,655	3.61%
6	Nationwide Corporation	3.04%	\$68,728,133	(5.16%)	\$249,797,315	5.79%
7	Berkshire-Hathaway (GEICO)	3.03%	\$68,685,214	13.69%	\$248,860,671	17.74%
8	Texas State National Group	3.02%	\$63,353,904	(5.54%)	\$248,092,774	1.86%
9	Home State County Mutual Ins. Co.	2.75%	\$49,224,426	(14.30%)	\$225,677,728	3.27%
10	Southern Farm Bureau Casualty	2.59%	\$54,814,110	6.35%	\$212,381,794	5.52%
11	Old American County Mutual Fire Ins. Co.	1.69%	\$34,158,943	4.51%	\$138,541,363	0.60%
12	Travelers Insurance Group	1.62%	\$34,506,181	1.53%	\$133,285,263	4.32%
13	Titus Group	1.52%	\$35,122,145	10.74%	\$125,138,433	5.21%
14	UNITRIN Inc.	1.49%	\$30,305,958	(18.03%)	\$122,005,760	(14.96%)
15	Safeco Insurance Group	1.39%	\$28,646,697	(5.65%)	\$114,269,562	(4.29%)
16	Hartford Fire & Casualty Group	0.86%	\$19,864,919	7.83%	\$70,457,116	0.47%
17	CNA Insurance Group	0.84%	\$17,383,356	12.58%	\$69,068,876	34.70%
18	General Electric Group	0.82%	\$15,762,351	(5.34%)	\$67,628,386	(30.72%)
19	Sentry Insurance Group	0.81%	\$15,069,990	(19.18%)	\$66,132,438	(18.41%)
20	Liberty Mutual Insurance Group	0.75%	\$15,963,898	0.02%	\$61,447,808	2.75%
21	Winterthur U.S. Holding Group	0.62%	\$12,019,243	(18.39%)	\$50,546,550	(17.15%)
22	General Agents Group	0.55%	\$8,095,374	(35.47%)	\$44,905,070	9.54%
23	American Financial Insurance Group	0.47%	\$8,209,813	(33.56%)	\$38,678,794	(30.16%)
24	Texas Farm Bureau Mutual	0.44%	\$7,950,091	(40.13%)	\$35,888,389	(33.79%)
25	Amica Mutual Group	0.42%	\$9,964,378	(4.62%)	\$34,189,175	(9.10%)

<b>Top 25 Groups Total</b>	<b>93.87%</b>	<b>\$1,972,588,579</b>	<b>(0.91%)</b>	<b>\$7,704,682,002</b>	<b>(0.90%)</b>
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<b>Total Market</b>	<b>100.00%</b>	<b>\$2,101,558,361</b>	<b>(1.07%)</b>	<b>\$8,207,473,862</b>	<b>(1.42%)</b>
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## QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
3rd qtr 1994	\$1,952,642,206	\$1,824,893,294	\$1,177,728,454
4th qtr 1994	\$1,891,370,124	\$1,766,292,039	\$1,264,469,772
1st qtr 1995	\$2,053,044,626	\$1,912,370,440	\$1,198,580,142
2nd qtr 1995	\$1,995,115,657	\$1,868,117,962	\$1,604,219,663
3rd qtr 1995	\$2,056,887,655	\$1,908,754,632	\$1,280,107,609
4th qtr 1995	\$1,995,177,681	\$1,829,547,520	\$1,262,790,164
1st qtr 1996	\$2,159,009,100	\$1,988,391,676	\$1,216,101,135
2nd qtr 1996	\$2,102,208,805	\$1,959,926,690	\$1,277,540,110
3rd qtr 1996	\$2,175,273,732	\$1,998,392,730	\$1,242,758,476
4th qtr 1996	\$2,171,800,420	\$1,988,099,964	\$1,357,470,066
1st qtr 1997	\$2,320,472,483	\$2,143,815,272	\$1,228,828,688
2nd qtr 1997	\$2,225,618,471	\$2,056,440,290	\$1,277,845,763
3rd qtr 1997	\$2,311,406,256	\$2,118,990,242	\$1,266,342,373
4th qtr 1997	\$2,216,786,301	\$1,968,187,976	\$1,234,058,511
1st qtr 1998	\$2,367,289,515	\$2,213,506,518	\$1,278,521,972
2nd qtr 1998	\$2,180,640,043	\$2,019,446,805	\$1,275,568,012
3rd qtr 1998	\$2,318,019,920	\$2,124,228,337	\$1,273,942,149
4th qtr 1998	\$2,151,157,497	\$1,983,338,736	\$1,389,965,891
1st qtr 1999	\$2,294,121,052	\$2,114,895,069	\$1,409,500,446
2nd qtr 1999	\$2,175,227,972	\$2,007,681,696	\$1,414,702,195
3rd qtr 1999	\$2,295,630,187	\$2,101,558,361	\$1,388,463,402

## EARNED TO INCURRED LOSS RATIO BY YEAR

**Based on Annual Statement data from NAIC: incurred losses (LAE excluded) / earned premium**

<u>Year</u>	<u>Loss Ratio</u>
1989	81.1%
1990	82.4%
1991	74.8%
1992	72.8%
1993	70.0%
1994	70.9%
1995	72.3%
1996	62.9%
1997	58.7%
1998	60.8%



## *Private Passenger Auto (All Rate-Regulated Companies)*

There were 70 groups, 206 rate-regulated companies, that had direct written premium for Private Passenger Auto in the third quarter of 1999, as compared to 75 groups, 199 companies, in the third quarter of 1998.

The table below represents the top 25 groups for direct written premium based on a sum of the most recent four quarters. Also included is a comparison of direct written premium in the third quarter of 1999 to direct written premium in the third quarter of 1998 for the same groups.

### **DIRECT PREMIUMS WRITTEN MARKET SHARE FOR PRIVATE PASSENGER AUTO**

<b>4 Qtrs Rank</b>	<b>Group Name</b>	<b>Market Share (4 Qtrs)</b>	<b>Written 3rd Quarter 1999</b>	<b>% Change 3rd Quarter 1998 to 1999</b>	<b>4 Quarters Ending 3rd Qtr 1999</b>	<b>% Change 4 Qtrs Ending 1998 to 1999</b>
1	State Farm Group	32.35%	\$496,757,722	(3.37%)	\$1,949,575,583	(5.36%)
2	Zurich American Insurance Group	16.66%	\$257,717,650	1.42%	\$1,003,815,351	0.98%
3	Allstate Insurance Group	15.78%	\$255,782,825	11.37%	\$950,910,701	8.28%
4	USAA Group	7.04%	\$115,898,404	17.02%	\$424,064,573	30.34%
5	Berkshire-Hathaway (GEICO)	4.13%	\$68,685,214	13.69%	\$248,860,671	17.74%
6	Southern Farm Bureau Casualty	3.36%	\$52,054,088	1.11%	\$202,292,497	0.53%
7	Nationwide Corporation	3.08%	\$49,229,625	2.28%	\$185,409,215	0.53%
8	Travelers Insurance Group	2.21%	\$34,506,181	1.53%	\$133,285,263	4.32%
9	Safeco Insurance Group	1.90%	\$28,646,697	(5.65%)	\$114,269,562	(4.29%)
10	UNITRIN Inc.	1.18%	\$18,183,751	(4.61%)	\$70,922,590	(9.97%)
11	Hartford Fire & Casualty Group	1.17%	\$19,864,919	7.83%	\$70,457,116	0.47%
12	CNA Insurance Group	1.15%	\$17,383,356	12.58%	\$69,068,876	34.70%
13	Liberty Mutual Insurance Group	1.02%	\$15,963,898	0.02%	\$61,447,808	2.75%
14	Texas Farm Bureau Mutual	0.60%	\$7,950,091	(40.13%)	\$35,888,389	(33.79%)
15	Amica Mutual Group	0.57%	\$9,964,378	(4.62%)	\$34,189,175	(9.10%)
16	American National Financial Group	0.57%	\$8,693,775	(3.98%)	\$34,056,948	0.90%
17	Germania Insurance Group	0.55%	\$9,026,162	(0.21%)	\$33,042,834	(18.33%)
18	Metropolitan Group	0.54%	\$8,705,344	2.68%	\$32,728,576	(2.84%)
19	Prudential of America Group	0.52%	\$7,687,689	(9.17%)	\$31,409,234	(12.32%)
20	Agricultural Workers Mut. Auto Ins. Co.	0.44%	\$7,695,943	0.79%	\$26,521,832	(0.08%)
21	American International Group	0.39%	\$6,292,034	12.85%	\$23,682,587	21.91%
22	Horace Mann Group	0.38%	\$5,824,992	(17.99%)	\$22,981,107	(15.91%)
23	Beacon Insurance Group	0.37%	\$5,746,778	3.64%	\$22,179,466	5.77%
24	Lumbermans Mutual Casualty Group	0.36%	\$4,638,398	(12.57%)	\$21,676,476	(10.63%)
25	Winterthur U.S. Holding Group	0.33%	\$4,830,230	(16.13%)	\$20,006,219	(17.76%)

<b>Top 25 Groups Total</b>	<b>96.63%</b>	<b>\$1,517,730,144</b>	<b>2.15%</b>	<b>\$5,822,742,649</b>	<b>1.44%</b>
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<b>Total Market</b>	<b>100.00%</b>	<b>\$1,570,129,474</b>	<b>2.12%</b>	<b>\$6,026,092,758</b>	<b>1.30%</b>
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## QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
3rd qtr 1994	\$1,546,026,153	\$1,443,303,487	\$964,231,383
4th qtr 1994	\$1,481,106,839	\$1,389,914,506	\$1,017,728,145
1st qtr 1995	\$1,602,309,779	\$1,507,766,432	\$959,650,992
2nd qtr 1995	\$1,519,192,019	\$1,437,840,293	\$1,324,602,290
3rd qtr 1995	\$1,595,570,564	\$1,489,944,898	\$1,009,272,591
4th qtr 1995	\$1,510,641,621	\$1,424,047,686	\$997,305,435
1st qtr 1996	\$1,593,598,399	\$1,495,566,614	\$948,404,098
2nd qtr 1996	\$1,519,968,128	\$1,435,811,542	\$988,591,314
3rd qtr 1996	\$1,542,622,784	\$1,435,090,680	\$940,246,766
4th qtr 1996	\$1,536,582,495	\$1,434,728,468	\$1,035,748,512
1st qtr 1997	\$1,607,138,755	\$1,520,439,964	\$905,825,081
2nd qtr 1997	\$1,521,416,968	\$1,443,576,180	\$924,094,108
3rd qtr 1997	\$1,574,395,365	\$1,486,649,228	\$918,988,749
4th qtr 1997	\$1,512,331,077	\$1,415,163,554	\$901,766,944
1st qtr 1998	\$1,634,669,231	\$1,557,486,104	\$920,931,252
2nd qtr 1998	\$1,505,509,505	\$1,438,660,117	\$923,619,770
3rd qtr 1998	\$1,622,657,907	\$1,537,472,267	\$924,818,298
4th qtr 1998	\$1,535,905,483	\$1,452,500,112	\$1,021,333,168
1st qtr 1999	\$1,611,822,444	\$1,537,105,487	\$988,126,069
2nd qtr 1999	\$1,550,824,083	\$1,466,357,685	\$1,058,783,010
3rd qtr 1999	\$1,655,943,497	\$1,570,129,474	\$1,032,502,337

## *Private Passenger Auto (All Non-Rate-Regulated Companies)*

There were 23 groups, 23 non-rate-regulated (County Mutual) companies, that had direct written premium for Private Passenger Auto in the third quarter of 1999, as compared to 23 groups, 23 companies, in the third quarter of 1998.

The table below represents the top groups for direct written premium based on a sum of the most recent four quarters. Also included is a comparison of direct written premium in the third quarter of 1999 to direct written premium in the third quarter of 1998 for the same groups.

### **DIRECT PREMIUMS WRITTEN MARKET SHARE FOR PRIVATE PASSENGER AUTO**

<b>4 Qtrs Rank</b>	<b>Group Name</b>	<b>Market Share (4 Qtrs)</b>	<b>Written 3rd Quarter 1999</b>	<b>% Change 3rd Quarter 1998 to 1999</b>	<b>4 Quarters Ending 3rd Qtr 1999</b>	<b>% Change 4 Qtrs Ending 1998 to 1999</b>
1	Progressive Group	22.85%	\$124,347,586	3.95%	\$498,498,642	2.38%
2	Allstate Insurance Group	15.41%	\$83,511,560	(6.99%)	\$336,114,718	(5.90%)
3	Texas State National Group	11.37%	\$63,353,904	(5.54%)	\$248,092,774	1.86%
4	Home State County Mutual Ins. Co.	10.35%	\$49,224,426	(14.30%)	\$225,677,728	3.27%
5	Old American County Mutual Fire Ins. Co.	6.35%	\$34,158,943	4.51%	\$138,541,363	0.60%
6	Titus Group	5.74%	\$35,122,145	10.74%	\$125,138,433	5.21%
7	Zurich American Insurance Group	3.77%	\$15,578,035	(37.13%)	\$82,223,991	(26.16%)
8	Nationwide Corporation	2.95%	\$19,498,508	(19.87%)	\$64,388,100	24.58%
9	Sentry Insurance Group	2.90%	\$14,372,848	(19.44%)	\$63,297,804	(18.84%)
10	USAA Group	2.62%	\$14,203,885	(38.92%)	\$57,235,082	(58.87%)
11	General Electric Group	2.58%	\$13,597,774	0.02%	\$56,199,133	(31.34%)
12	UNITRIN Inc.	2.34%	\$12,122,207	(32.31%)	\$51,083,170	(21.02%)
13	State Farm Group	2.07%	\$10,961,788	(16.69%)	\$45,250,096	(18.00%)
14	General Agents Group	2.06%	\$8,095,374	(35.47%)	\$44,905,070	9.54%
15	American Financial Insurance Group	1.73%	\$7,802,580	(36.87%)	\$37,829,328	(31.68%)
16	Winterthur U.S. Holding Group	1.40%	\$7,189,013	(19.85%)	\$30,540,331	(16.75%)
17	Safeway Insurance Group	1.18%	\$4,413,515	(51.62%)	\$25,643,434	(46.63%)
18	Orion Capital Group	0.67%	\$3,765,376	33.68%	\$14,533,097	24.57%
19	Allianz Insurance Group	0.49%	\$3,716,431	82.70%	\$10,787,879	36.95%
20	Southern Farm Bureau Casualty	0.46%	\$2,760,022	*	\$10,089,297	*
21	Independent County Mutual Ins. Co.	0.30%	\$1,560,249	(22.36%)	\$6,565,296	(45.42%)
22	Foremost Corporation America	0.22%	\$1,097,002	(8.53%)	\$4,728,986	1.42%
23	TIG Insurance Group	0.18%	\$975,716	(60.28%)	\$4,017,352	(72.15%)

<b>Top Groups Total</b>	<b>100.00%</b>	<b>\$531,428,887</b>	<b>(9.43%)</b>	<b>\$2,181,381,104</b>	<b>(8.21%)</b>
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<b>Total Market</b>	<b>100.00%</b>	<b>\$531,428,887</b>	<b>(9.43%)</b>	<b>\$2,181,381,104</b>	<b>(8.21%)</b>
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\* Premiums from prior reporting period were \$0, less than \$0, or negligible.

Note: A list of groups and corresponding County Mutual Companies can be found on page 61 of this report.

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## QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
3rd qtr 1994	\$406,616,053	\$381,589,807	\$213,497,071
4th qtr 1994	\$410,263,285	\$376,377,533	\$246,741,627
1st qtr 1995	\$450,734,847	\$404,604,008	\$238,929,150
2nd qtr 1995	\$475,923,638	\$430,277,669	\$279,617,373
3rd qtr 1995	\$461,317,091	\$418,809,734	\$270,835,018
4th qtr 1995	\$484,536,060	\$405,499,834	\$265,484,729
1st qtr 1996	\$565,410,701	\$492,825,062	\$267,697,037
2nd qtr 1996	\$582,240,677	\$524,115,148	\$288,948,796
3rd qtr 1996	\$632,650,948	\$563,302,050	\$302,511,710
4th qtr 1996	\$635,217,925	\$553,371,496	\$321,721,554
1st qtr 1997	\$713,333,728	\$623,375,308	\$323,003,607
2nd qtr 1997	\$704,201,503	\$612,864,110	\$353,751,655
3rd qtr 1997	\$737,010,891	\$632,341,014	\$347,353,624
4th qtr 1997	\$704,455,224	\$553,024,422	\$332,291,567
1st qtr 1998	\$732,620,284	\$656,020,414	\$357,590,720
2nd qtr 1998	\$675,130,538	\$580,786,688	\$351,948,242
3rd qtr 1998	\$695,362,013	\$586,756,070	\$349,123,851
4th qtr 1998	\$615,252,014	\$530,838,624	\$368,632,723
1st qtr 1999	\$682,298,608	\$577,789,582	\$421,374,377
2nd qtr 1999	\$624,403,889	\$541,324,011	\$355,919,185
3rd qtr 1999	\$639,686,690	\$531,428,887	\$355,961,065

## *Private Passenger Auto (All Voluntary Liability)*

There were 76 groups, 224 companies, that had voluntary liability (no assigned risk nor physical damage) direct written premium for Private Passenger Auto in the third quarter of 1999, as compared to 81 groups, 216 companies, in the third quarter of 1998.

The table below represents the top 25 groups for direct written premium based on a sum of the most recent four quarters. Also included is a comparison of direct written premium in the third quarter of 1999 to direct written premium in the third quarter of 1998 for the same groups.

### **DIRECT PREMIUMS WRITTEN MARKET SHARE FOR PRIVATE PASSENGER AUTO**

<b>4 Qtrs Rank</b>	<b>Group Name</b>	<b>Market Share (4 Qtrs)</b>	<b>Written 3rd Quarter 1999</b>	<b>% Change 3rd Quarter 1998 to 1999</b>	<b>4 Quarters Ending 3rd Qtr 1999</b>	<b>% Change 4 Qtrs Ending 1998 to 1999</b>
1	State Farm Group	24.19%	\$292,681,411	(10.71%)	\$1,193,055,798	(12.98%)
2	Allstate Insurance Group	15.68%	\$196,082,423	(0.41%)	\$773,090,162	(1.25%)
3	Zurich American Insurance Group	13.54%	\$162,320,820	(7.98%)	\$667,735,285	(7.96%)
4	Progressive Group	5.64%	\$68,047,880	0.94%	\$278,274,786	(2.28%)
5	USAA Group	5.61%	\$71,492,392	(3.80%)	\$276,692,566	(5.22%)
6	Nationwide Corporation	3.21%	\$44,352,412	(13.55%)	\$158,184,018	(2.25%)
7	Home State County Mutual Ins. Co.	3.13%	\$32,071,302	(21.62%)	\$154,259,950	(3.29%)
8	Berkshire-Hathaway (GEICO)	3.01%	\$39,432,885	5.11%	\$148,461,515	12.80%
9	Texas State National Group	3.01%	\$37,928,704	2.10%	\$148,440,999	2.88%
10	Southern Farm Bureau Casualty	2.54%	\$31,231,947	(1.11%)	\$125,423,914	(1.03%)
11	Travelers Insurance Group	1.66%	\$20,352,763	(6.20%)	\$81,991,834	(4.36%)
12	UNITRIN Inc.	1.55%	\$18,290,775	(23.55%)	\$76,637,425	(18.83%)
13	Old American County Mutual Fire Ins. Co.	1.51%	\$17,367,335	(3.11%)	\$74,681,006	(8.09%)
14	Safeco Insurance Group	1.36%	\$16,045,734	(12.67%)	\$66,992,718	(10.81%)
15	Titus Group	1.16%	\$15,562,292	7.26%	\$57,199,790	3.94%
16	Sentry Insurance Group	0.92%	\$10,074,678	(23.67%)	\$45,520,804	(21.74%)
17	Hartford Fire & Casualty Group	0.91%	\$12,192,370	(0.86%)	\$44,985,102	(6.91%)
18	General Electric Group	0.90%	\$9,816,623	(12.38%)	\$44,309,781	(34.44%)
19	CNA Insurance Group	0.85%	\$10,107,808	2.72%	\$42,055,527	23.54%
20	Liberty Mutual Insurance Group	0.74%	\$8,943,068	(7.54%)	\$36,269,664	(4.72%)
21	Winterthur U.S. Holding Group	0.63%	\$7,580,084	(19.59%)	\$31,163,297	(18.44%)
22	General Agents Group	0.53%	\$4,674,487	(39.28%)	\$26,200,245	3.26%
23	American Financial Insurance Group	0.47%	\$4,846,679	(36.46%)	\$23,401,728	(33.84%)
24	Safeway Insurance Group	0.44%	\$3,770,359	(49.66%)	\$21,623,744	(45.09%)
25	Amica Mutual Group	0.44%	\$6,253,557	(5.76%)	\$21,557,092	(16.50%)

<b>Top 25 Groups Total</b>	<b>93.65%</b>	<b>\$1,141,520,788</b>	<b>(7.40%)</b>	<b>\$4,618,208,750</b>	<b>(7.30%)</b>
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<b>Total Market</b>	<b>100.00%</b>	<b>\$1,220,266,541</b>	<b>(7.46%)</b>	<b>\$4,931,382,919</b>	<b>(7.71%)</b>
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## QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
3rd qtr 1994	\$1,190,834,566	\$1,125,951,270	\$707,722,268
4th qtr 1994	\$1,162,594,127	\$1,105,617,576	\$752,654,979
1st qtr 1995	\$1,273,529,988	\$1,188,306,165	\$733,246,469
2nd qtr 1995	\$1,231,055,611	\$1,151,084,100	\$726,804,810
3rd qtr 1995	\$1,348,649,594	\$1,275,973,876	\$723,597,168
4th qtr 1995	\$1,313,885,160	\$1,209,226,907	\$755,036,499
1st qtr 1996	\$1,420,233,554	\$1,308,304,593	\$720,860,232
2nd qtr 1996	\$1,370,514,207	\$1,275,270,164	\$720,987,502
3rd qtr 1996	\$1,441,420,117	\$1,321,903,123	\$740,095,071
4th qtr 1996	\$1,463,812,052	\$1,343,070,555	\$828,019,416
1st qtr 1997	\$1,563,969,002	\$1,439,893,352	\$737,672,033
2nd qtr 1997	\$1,488,006,852	\$1,368,906,369	\$763,680,249
3rd qtr 1997	\$1,520,842,608	\$1,390,873,699	\$773,454,184
4th qtr 1997	\$1,476,266,002	\$1,305,940,027	\$776,051,574
1st qtr 1998	\$1,555,172,996	\$1,447,564,923	\$772,358,975
2nd qtr 1998	\$1,382,075,917	\$1,270,949,424	\$764,262,073
3rd qtr 1998	\$1,447,147,521	\$1,318,618,910	\$764,520,919
4th qtr 1998	\$1,330,046,794	\$1,221,483,877	\$812,576,838
1st qtr 1999	\$1,419,133,086	\$1,299,018,782	\$786,418,520
2nd qtr 1999	\$1,299,319,622	\$1,190,613,719	\$801,322,930
3rd qtr 1999	\$1,341,322,677	\$1,220,266,541	\$826,939,920

## *Private Passenger Auto (Voluntary Liability Rate-Regulated Companies)*

There were 66 groups, 201 rate-regulated companies, that had voluntary liability (no assigned risk nor physical damage) direct written premium for Private Passenger Auto in the third quarter of 1999, as compared to 71 groups, 193 companies, in the third quarter of 1998.

The table below represents the top 25 groups for direct written premium based on a sum of the most recent four quarters. Also included is a comparison of direct written premium in the third quarter of 1999 to direct written premium in the third quarter of 1998 for the same groups.

### **DIRECT PREMIUMS WRITTEN MARKET SHARE FOR PRIVATE PASSENGER AUTO**

<b>4 Qtrs Rank</b>	<b>Group Name</b>	<b>Market Share (4 Qtrs)</b>	<b>Written 3rd Quarter 1999</b>	<b>% Change 3rd Quarter 1998 to 1999</b>	<b>4 Quarters Ending 3rd Qtr 1999</b>	<b>% Change 4 Qtrs Ending 1998 to 1999</b>
1	State Farm Group	32.15%	\$285,989,942	(10.43%)	\$1,164,611,733	(12.71%)
2	Zurich American Insurance Group	16.86%	\$152,029,645	(4.66%)	\$610,913,413	(5.78%)
3	Allstate Insurance Group	15.86%	\$147,625,932	3.15%	\$574,589,119	1.61%
4	USAA Group	6.63%	\$62,447,134	5.41%	\$240,015,603	19.65%
5	Berkshire-Hathaway (GEICO)	4.10%	\$39,432,885	5.11%	\$148,461,515	12.80%
6	Nationwide Corporation	3.35%	\$31,907,419	0.04%	\$121,546,242	(2.56%)
7	Southern Farm Bureau Casualty	3.30%	\$29,603,802	(6.17%)	\$119,428,972	(5.73%)
8	Travelers Insurance Group	2.26%	\$20,352,763	(6.20%)	\$81,991,834	(4.36%)
9	Safeco Insurance Group	1.85%	\$16,045,734	(12.67%)	\$66,992,718	(10.81%)
10	Hartford Fire & Casualty Group	1.24%	\$12,192,370	(0.86%)	\$44,985,102	(6.91%)
11	UNITRIN Inc.	1.18%	\$10,443,022	(11.55%)	\$42,740,254	(16.39%)
12	CNA Insurance Group	1.16%	\$10,107,808	2.72%	\$42,055,527	23.54%
13	Liberty Mutual Insurance Group	1.00%	\$8,943,068	(7.54%)	\$36,269,664	(4.72%)
14	Amica Mutual Group	0.60%	\$6,253,557	(5.76%)	\$21,557,092	(16.50%)
15	Prudential of America Group	0.57%	\$4,873,914	(17.11%)	\$20,797,844	(16.52%)
16	Texas Farm Bureau Mutual	0.57%	\$4,392,634	(45.20%)	\$20,715,648	(38.28%)
17	American National Financial Group	0.57%	\$4,979,563	(15.59%)	\$20,692,893	(8.54%)
18	Metropolitan Group	0.56%	\$5,088,200	(6.19%)	\$20,201,102	(9.12%)
19	Germania Insurance Group	0.53%	\$5,046,361	(7.49%)	\$19,344,631	(26.38%)
20	Agricultural Workers Mut. Auto Ins. Co.	0.41%	\$4,152,447	(7.63%)	\$14,953,619	(6.81%)
21	American International Group	0.39%	\$3,433,814	1.81%	\$14,080,969	18.33%
22	Horace Mann Group	0.37%	\$3,360,073	(27.32%)	\$13,444,382	(25.75%)
23	Lumbermans Mutual Casualty Group	0.37%	\$2,729,134	(18.39%)	\$13,435,314	(16.86%)
24	Beacon Insurance Group	0.35%	\$3,220,370	(1.73%)	\$12,621,858	(2.17%)
25	Winterthur U.S. Holding Group	0.35%	\$2,999,076	(18.00%)	\$12,613,267	(22.18%)

<b>Top 25 Groups Total</b>	<b>96.58%</b>	<b>\$877,650,667</b>	<b>(5.20%)</b>	<b>\$3,499,060,315</b>	<b>(5.71%)</b>
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<b>Total Market</b>	<b>100.00%</b>	<b>\$909,536,813</b>	<b>(5.02%)</b>	<b>\$3,622,871,541</b>	<b>(5.80%)</b>
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## QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
3rd qtr 1994	\$939,991,375	\$893,393,554	\$572,314,192
4th qtr 1994	\$911,071,026	\$874,300,299	\$592,432,511
1st qtr 1995	\$989,447,532	\$941,701,479	\$576,779,658
2nd qtr 1995	\$931,154,531	\$889,515,442	\$575,330,097
3rd qtr 1995	\$1,051,246,478	\$1,000,537,851	\$558,079,208
4th qtr 1995	\$1,000,448,241	\$947,973,701	\$588,579,674
1st qtr 1996	\$1,050,550,791	\$992,668,317	\$558,359,983
2nd qtr 1996	\$996,434,655	\$941,792,407	\$554,211,632
3rd qtr 1996	\$1,027,236,601	\$961,056,143	\$557,446,658
4th qtr 1996	\$1,046,181,516	\$982,577,912	\$633,040,004
1st qtr 1997	\$1,094,951,038	\$1,034,912,330	\$544,785,462
2nd qtr 1997	\$1,031,122,699	\$973,499,745	\$545,653,841
3rd qtr 1997	\$1,052,626,921	\$990,137,088	\$559,166,890
4th qtr 1997	\$1,018,492,824	\$948,239,907	\$563,109,351
1st qtr 1998	\$1,086,069,966	\$1,030,078,349	\$554,722,335
2nd qtr 1998	\$957,481,520	\$909,828,715	\$548,632,317
3rd qtr 1998	\$1,014,297,312	\$957,618,127	\$547,404,680
4th qtr 1998	\$953,460,466	\$897,995,503	\$596,370,189
1st qtr 1999	\$998,161,093	\$948,620,004	\$575,888,310
2nd qtr 1999	\$922,149,735	\$866,719,221	\$584,699,845
3rd qtr 1999	\$963,319,815	\$909,536,813	\$604,814,887



## *Private Passenger Auto (Voluntary Liability Non-Rate-Regulated Companies)*

There were 23 groups, 23 non-rate-regulated (County Mutual) companies, that had voluntary liability (no assigned risk nor physical damage) direct written premium for Private Passenger Auto in the third quarter of 1999, as compared to 23 groups, 23 companies, in the third quarter of 1998.

The table below represents the top groups for direct written premium based on a sum of the most recent four quarters. Also included is a comparison of direct written premium in the third quarter of 1999 to direct written premium in the third quarter of 1998 for the same groups.

### **DIRECT PREMIUMS WRITTEN MARKET SHARE FOR PRIVATE PASSENGER AUTO**

<b>4 Qtrs Rank</b>	<b>Group Name</b>	<b>Market Share (4 Qtrs)</b>	<b>Written 3rd Quarter 1999</b>	<b>% Change 3rd Quarter 1998 to 1999</b>	<b>4 Quarters Ending 3rd Qtr 1999</b>	<b>% Change 4 Qtrs Ending 1998 to 1999</b>
1	Progressive Group	21.27%	\$68,047,880	0.94%	\$278,274,786	(2.28%)
2	Allstate Insurance Group	15.17%	\$48,456,491	(9.90%)	\$198,501,043	(8.68%)
3	Home State County Mutual Ins. Co.	11.79%	\$32,071,302	(21.62%)	\$154,259,950	(3.29%)
4	Texas State National Group	11.34%	\$37,928,704	2.10%	\$148,440,999	2.88%
5	Old American County Mutual Fire Ins. Co.	5.71%	\$17,367,335	(3.11%)	\$74,681,006	(8.09%)
6	Titus Group	4.37%	\$15,562,292	7.26%	\$57,199,790	3.94%
7	Zurich American Insurance Group	4.34%	\$10,291,175	(39.26%)	\$56,821,872	(26.29%)
8	Sentry Insurance Group	3.34%	\$9,635,366	(23.95%)	\$43,724,176	(22.07%)
9	General Electric Group	2.85%	\$8,498,333	(8.30%)	\$37,288,859	(34.81%)
10	USAA Group	2.80%	\$9,045,258	(39.99%)	\$36,676,963	(59.84%)
11	Nationwide Corporation	2.80%	\$12,444,993	(35.88%)	\$36,637,776	(1.20%)
12	UNITRIN Inc.	2.59%	\$7,847,753	(35.24%)	\$33,897,171	(21.71%)
13	State Farm Group	2.17%	\$6,691,469	(21.24%)	\$28,444,065	(23.02%)
14	General Agents Group	2.00%	\$4,674,487	(39.28%)	\$26,200,245	3.26%
15	American Financial Insurance Group	1.75%	\$4,567,409	(40.13%)	\$22,958,433	(35.09%)
16	Safeway Insurance Group	1.65%	\$3,770,359	(49.66%)	\$21,623,744	(45.09%)
17	Winterthur U.S. Holding Group	1.42%	\$4,581,008	(20.60%)	\$18,550,030	(15.69%)
18	Orion Capital Group	0.96%	\$3,203,914	38.54%	\$12,542,794	30.89%
19	Allianz Insurance Group	0.52%	\$2,298,768	73.67%	\$6,777,928	29.03%
20	Southern Farm Bureau Casualty	0.46%	\$1,628,145	*	\$5,994,942	*
21	Independent County Mutual Ins. Co.	0.31%	\$938,088	(25.12%)	\$4,015,970	(46.79%)
22	TIG Insurance Group	0.25%	\$773,699	(42.81%)	\$3,292,923	(66.08%)
23	Foremost Corporation America	0.13%	\$405,500	(13.46%)	\$1,705,913	(2.60%)

<b>Top Groups Total</b>	<b>100.00%</b>	<b>\$310,729,728</b>	<b>(13.93%)</b>	<b>\$1,308,511,378</b>	<b>(12.61%)</b>
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<b>Total Market</b>	<b>100.00%</b>	<b>\$310,729,728</b>	<b>(13.93%)</b>	<b>\$1,308,511,378</b>	<b>(12.61%)</b>
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\* Premiums from prior reporting period were \$0, less than \$0, or negligible.

Note: A list of groups and corresponding County Mutual Companies can be found on page 61 of this report.

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## QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
3rd qtr 1994	\$250,843,191	\$232,557,716	\$135,408,076
4th qtr 1994	\$251,523,101	\$231,317,277	\$160,222,468
1st qtr 1995	\$284,082,456	\$246,604,686	\$156,466,811
2nd qtr 1995	\$299,901,080	\$261,568,658	\$151,474,713
3rd qtr 1995	\$297,403,116	\$275,436,025	\$165,517,960
4th qtr 1995	\$313,436,919	\$261,253,206	\$166,456,825
1st qtr 1996	\$369,682,763	\$315,636,276	\$162,500,249
2nd qtr 1996	\$374,079,552	\$333,477,757	\$166,775,870
3rd qtr 1996	\$414,183,516	\$360,846,980	\$182,648,413
4th qtr 1996	\$417,630,536	\$360,492,643	\$194,979,412
1st qtr 1997	\$469,017,964	\$404,981,022	\$192,886,571
2nd qtr 1997	\$456,884,153	\$395,406,624	\$218,026,408
3rd qtr 1997	\$468,215,687	\$400,736,611	\$214,287,294
4th qtr 1997	\$457,773,178	\$357,700,120	\$212,942,223
1st qtr 1998	\$469,103,030	\$417,486,574	\$217,636,640
2nd qtr 1998	\$424,594,397	\$361,120,709	\$215,629,756
3rd qtr 1998	\$432,850,209	\$361,000,783	\$217,116,239
4th qtr 1998	\$376,586,328	\$323,488,374	\$216,206,649
1st qtr 1999	\$420,971,993	\$350,398,778	\$210,530,210
2nd qtr 1999	\$377,169,887	\$323,894,498	\$216,623,085
3rd qtr 1999	\$378,002,862	\$310,729,728	\$222,125,033

## *Private Passenger Auto (All Assigned Risk)*

There were 24 groups, 27 companies, that had assigned risk (no voluntary liability nor physical damage) direct written premium for Private Passenger Auto in the third quarter of 1999, as compared to 28 groups, 32 companies, in the third quarter of 1998.

The table below represents the top 25 groups for direct written premium based on a sum of the most recent four quarters. Also included is a comparison of direct written premium in the third quarter of 1999 to direct written premium in the third quarter of 1998 for the same groups.

### **DIRECT PREMIUMS WRITTEN MARKET SHARE FOR PRIVATE PASSENGER AUTO**

<b>4 Qtrs Rank</b>	<b>Group Name</b>	<b>Market Share (4 Qtrs)</b>	<b>Written 3rd Quarter 1999</b>	<b>% Change 3rd Quarter 1998 to 1999</b>	<b>4 Quarters Ending 3rd Qtr 1999</b>	<b>% Change 4 Qtrs Ending 1998 to 1999</b>
1	State Farm Group	27.56%	\$1,301,504	(34.24%)	\$5,644,069	(62.46%)
2	Zurich American Insurance Group	15.38%	\$467,313	9.38%	\$3,149,760	(1.77%)
3	Allstate Insurance Group	10.23%	\$365,627	0.38%	\$2,094,141	(34.69%)
4	Southern Farm Bureau Casualty	9.79%	\$536,715	(27.11%)	\$2,005,438	(39.57%)
5	American International Group	8.84%	\$650,143	(8.02%)	\$1,810,236	(35.70%)
6	Eagle Insurance Group	8.44%	\$600,121	77.46%	\$1,728,939	16.11%
7	Nationwide Corporation	3.89%	\$216,400	(6.28%)	\$796,600	(28.51%)
8	General Electric Group	3.14%	\$60,736	(41.35%)	\$642,969	6.25%
9	Berkshire-Hathaway (GEICO)	3.08%	\$84,918	(38.86%)	\$631,166	(29.73%)
10	Travelers Insurance Group	2.15%	\$20,264	(65.59%)	\$441,218	7.78%
11	Safeco Insurance Group	2.13%	\$89,019	37.99%	\$436,389	(36.94%)
12	AEGON U.S.A. Incorporated	1.30%	\$57,128	(50.79%)	\$266,088	(31.24%)
13	Liberty Mutual Insurance Group	1.12%	\$54,140	22.64%	\$228,576	(25.63%)
14	Hartford Fire & Casualty Group	0.96%	\$61,475	29.55%	\$196,100	(47.82%)
15	Lumbermans Mutual Casualty Group	0.94%	\$31,136	(72.16%)	\$193,190	(44.53%)
16	UNITRIN Inc.	0.40%	\$9,601	(43.84%)	\$82,644	(37.30%)
17	W. R. Berkley Corporation	0.30%	\$25,859	(26.13%)	\$62,148	(61.08%)
18	Service Life Group	0.20%	\$13,112	303.45%	\$40,669	181.02%
19	Commercial Union Insurance Co's.	0.06%	\$414	(99.19%)	\$11,370	(93.60%)
20	Yasuda Fire & Marine Ins. Co. of America	0.05%	\$3,592	17.93%	\$9,272	18.80%
21	Ohio Casualty Group	0.04%	\$2,033	(17.36%)	\$7,728	(35.06%)
22	Royal & Sun Alliance USA	0.02%	(\$1,343)	(124.84%)	\$4,155	(92.22%)
23	U S Lloyds Insurance Company	0.00%	\$0	*	\$628	539.16%
24	Old Republic Group	0.00%	\$0	(100.00%)	\$625	137.64%
25	Allianz Insurance Group	0.00%	\$0	*	\$284	*

<b>Top 25 Groups Total</b>	<b>100.02%**</b>	<b>\$4,649,907</b>	<b>(16.76%)</b>	<b>\$20,484,402</b>	<b>(41.08%)</b>
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<b>Total Market</b>	<b>100.00%</b>	<b>\$4,650,001</b>	<b>(15.63%)</b>	<b>\$20,480,352</b>	<b>(41.22%)</b>
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\* Premiums from prior reporting period were \$0, less than \$0, or negligible.

\*\* The inception of Limited Assignment Distribution (LAD) Program buyout agreements within the last four quarters resulted in a percentage greater than 100% for the Top 25 groups.

## QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
3rd qtr 1994	\$145,653,655	\$100,016,648	\$127,905,942
4th qtr 1994	\$139,232,084	\$97,352,374	\$134,117,427
1st qtr 1995	\$141,686,848	\$110,611,264	\$127,859,913
2nd qtr 1995	\$142,664,825	\$112,500,562	\$126,667,662
3rd qtr 1995	\$85,718,832	\$45,466,007	\$114,131,962
4th qtr 1995	\$77,551,462	\$48,191,503	\$107,964,333
1st qtr 1996	\$76,194,589	\$52,583,419	\$86,795,091
2nd qtr 1996	\$73,127,973	\$58,083,179	\$69,677,406
3rd qtr 1996	\$52,886,905	\$28,594,730	\$58,544,626
4th qtr 1996	\$33,281,834	\$15,933,008	\$49,967,021
1st qtr 1997	\$32,483,574	\$22,762,711	\$37,599,798
2nd qtr 1997	\$28,508,169	\$23,312,768	\$32,763,924
3rd qtr 1997	\$21,059,308	\$12,374,849	\$28,456,385
4th qtr 1997	\$15,600,099	\$8,667,694	\$22,468,763
1st qtr 1998	\$14,921,030	\$11,487,913	\$15,833,804
2nd qtr 1998	\$12,491,004	\$9,174,025	\$14,609,996
3rd qtr 1998	\$10,015,632	\$5,511,144	\$11,385,129
4th qtr 1998	\$7,111,160	\$4,372,103	\$9,925,712
1st qtr 1999	\$6,693,213	\$5,417,241	\$8,260,661
2nd qtr 1999	\$8,384,997	\$6,041,007	\$6,625,513
3rd qtr 1999	\$7,007,292	\$4,650,001	\$6,895,534

## *Private Passenger Auto (All Physical Damage)*

There were 75 groups, 216 companies, that had physical damage (no voluntary liability nor assigned risk) direct written premium for Private Passenger Auto in the third quarter of 1999, as compared to 81 groups, 214 companies, in the third quarter of 1998.

The table below represents the top 25 groups for direct written premium based on a sum of the most recent four quarters. Also included is a comparison of direct written premium in the third quarter of 1999 to direct written premium in the third quarter of 1998 for the same groups.

### **DIRECT PREMIUMS WRITTEN MARKET SHARE FOR PRIVATE PASSENGER AUTO**

<b>4 Qtrs Rank</b>	<b>Group Name</b>	<b>Market Share (4 Qtrs)</b>	<b>Written 3rd Quarter 1999</b>	<b>% Change 3rd Quarter 1998 to 1999</b>	<b>4 Quarters Ending 3rd Qtr 1999</b>	<b>% Change 4 Qtrs Ending 1998 to 1999</b>
1	State Farm Group	24.45%	\$213,736,595	8.23%	\$796,125,812	9.20%
2	Allstate Insurance Group	15.72%	\$142,846,335	16.90%	\$511,841,116	13.91%
3	Zurich American Insurance Group	12.75%	\$110,507,552	8.29%	\$415,154,297	10.20%
4	Progressive Group	6.76%	\$56,299,706	7.84%	\$220,223,856	8.95%
5	USAA Group	6.28%	\$58,609,897	22.14%	\$204,607,089	18.55%
6	Berkshire-Hathaway (GEICO)	3.06%	\$29,167,411	28.17%	\$99,767,990	26.53%
7	Texas State National Group	3.06%	\$25,425,200	(15.03%)	\$99,651,775	0.37%
8	Nationwide Corporation	2.79%	\$24,159,321	15.43%	\$90,816,697	24.10%
9	Southern Farm Bureau Casualty	2.61%	\$23,045,448	19.91%	\$84,952,442	19.27%
10	Home State County Mutual Ins. Co.	2.19%	\$17,153,124	3.82%	\$71,417,778	21.00%
11	Titus Group	2.09%	\$19,559,853	13.67%	\$67,938,643	6.31%
12	Old American County Mutual Fire Ins. Co.	1.96%	\$16,791,608	13.76%	\$63,860,357	13.11%
13	Travelers Insurance Group	1.56%	\$14,133,154	15.55%	\$50,852,211	22.17%
14	Safeco Insurance Group	1.44%	\$12,511,944	4.94%	\$46,840,455	7.48%
15	UNITRIN Inc.	1.39%	\$12,005,582	(7.85%)	\$45,285,691	(7.42%)
16	CNA Insurance Group	0.83%	\$7,275,658	29.89%	\$27,014,216	56.73%
17	Hartford Fire & Casualty Group	0.78%	\$7,611,074	25.25%	\$25,275,914	17.99%
18	Liberty Mutual Insurance Group	0.77%	\$6,966,690	11.58%	\$24,949,568	16.44%
19	General Electric Group	0.70%	\$5,884,992	10.12%	\$22,675,636	(22.92%)
20	Sentry Insurance Group	0.63%	\$4,995,312	(8.28%)	\$20,611,634	(9.92%)
21	Winterthur U.S. Holding Group	0.60%	\$4,439,159	(16.26%)	\$19,383,253	(14.99%)
22	General Agents Group	0.57%	\$3,420,887	(29.42%)	\$18,704,825	19.73%
23	American Financial Insurance Group	0.47%	\$3,363,134	(28.88%)	\$15,277,066	(23.67%)
24	Texas Farm Bureau Mutual	0.47%	\$3,557,457	(32.41%)	\$15,172,741	(26.50%)
25	Germania Insurance Group	0.42%	\$3,979,801	10.84%	\$13,698,203	(3.41%)

<b>Top 25 Groups Total</b>	<b>94.36%</b>	<b>\$827,446,894</b>	<b>9.91%</b>	<b>\$3,072,099,265</b>	<b>10.84%</b>
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<b>Total Market</b>	<b>100.00%</b>	<b>\$876,641,819</b>	<b>9.57%</b>	<b>\$3,255,610,591</b>	<b>10.45%</b>
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## QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
3rd qtr 1994	\$616,153,985	\$598,925,376	\$342,100,244
4th qtr 1994	\$589,543,913	\$563,322,089	\$377,697,366
1st qtr 1995	\$637,827,790	\$613,453,011	\$337,473,760
2nd qtr 1995	\$621,395,221	\$604,533,300	\$750,747,191
3rd qtr 1995	\$622,519,229	\$587,314,749	\$442,378,479
4th qtr 1995	\$603,741,059	\$572,129,110	\$399,789,332
1st qtr 1996	\$662,580,957	\$627,503,664	\$408,445,812
2nd qtr 1996	\$658,566,625	\$626,573,347	\$486,875,202
3rd qtr 1996	\$680,966,710	\$647,894,877	\$444,118,779
4th qtr 1996	\$674,706,534	\$629,096,401	\$479,483,629
1st qtr 1997	\$724,019,907	\$681,159,209	\$453,556,857
2nd qtr 1997	\$709,103,450	\$664,221,153	\$481,401,590
3rd qtr 1997	\$769,504,340	\$715,741,694	\$464,431,804
4th qtr 1997	\$724,920,200	\$653,580,255	\$435,538,174
1st qtr 1998	\$797,195,489	\$754,453,682	\$490,329,193
2nd qtr 1998	\$786,073,122	\$739,323,356	\$496,695,943
3rd qtr 1998	\$860,856,767	\$800,098,283	\$498,036,101
4th qtr 1998	\$813,999,543	\$757,482,756	\$567,463,341
1st qtr 1999	\$868,294,753	\$810,459,046	\$614,821,265
2nd qtr 1999	\$867,523,353	\$811,026,970	\$606,753,752
3rd qtr 1999	\$947,300,218	\$876,641,819	\$554,627,948

## *Private Passenger Auto (Physical Damage Rate-Regulated Companies)*

There were 65 groups, 193 rate-regulated companies, that had physical damage (no voluntary liability nor assigned risk) direct written premium for Private Passenger Auto in the third quarter of 1999, as compared to 71 groups, 191 companies, in the third quarter of 1998.

The table below represents the top 25 groups for direct written premium based on a sum of the most recent four quarters. Also included is a comparison of direct written premium in the third quarter of 1999 to direct written premium in the third quarter of 1998 for the same groups.

### **DIRECT PREMIUMS WRITTEN MARKET SHARE FOR PRIVATE PASSENGER AUTO**

<b>4 Qtrs Rank</b>	<b>Group Name</b>	<b>Market Share (4 Qtrs)</b>	<b>Written 3rd Quarter 1999</b>	<b>% Change 3rd Quarter 1998 to 1999</b>	<b>4 Quarters Ending 3rd Qtr 1999</b>	<b>% Change 4 Qtrs Ending 1998 to 1999</b>
1	State Farm Group	32.71%	\$209,466,276	8.63%	\$779,319,781	9.64%
2	Zurich American Insurance Group	16.36%	\$105,220,692	11.69%	\$389,752,178	13.81%
3	Allstate Insurance Group	15.71%	\$107,791,266	25.07%	\$374,227,441	20.91%
4	USAA Group	7.72%	\$53,451,270	34.29%	\$184,048,970	47.52%
5	Berkshire-Hathaway (GEICO)	4.19%	\$29,167,411	28.17%	\$99,767,990	26.53%
6	Southern Farm Bureau Casualty	3.39%	\$21,913,571	14.14%	\$80,858,087	13.55%
7	Nationwide Corporation	2.65%	\$17,105,806	6.87%	\$63,066,373	7.65%
8	Travelers Insurance Group	2.13%	\$14,133,154	15.55%	\$50,852,211	22.17%
9	Safeco Insurance Group	1.97%	\$12,511,944	4.94%	\$46,840,455	7.48%
10	UNITRIN Inc.	1.18%	\$7,731,128	6.81%	\$28,099,692	2.06%
11	CNA Insurance Group	1.13%	\$7,275,658	29.89%	\$27,014,216	56.73%
12	Hartford Fire & Casualty Group	1.06%	\$7,611,074	25.25%	\$25,275,914	17.99%
13	Liberty Mutual Insurance Group	1.05%	\$6,966,690	11.58%	\$24,949,568	16.44%
14	Texas Farm Bureau Mutual	0.64%	\$3,557,457	(32.41%)	\$15,172,741	(26.50%)
15	Germania Insurance Group	0.57%	\$3,979,801	10.84%	\$13,698,203	(3.41%)
16	American National Financial Group	0.56%	\$3,714,212	17.55%	\$13,365,422	21.05%
17	Amica Mutual Group	0.53%	\$3,710,821	(2.64%)	\$12,632,083	7.10%
18	Metropolitan Group	0.53%	\$3,617,144	18.42%	\$12,527,474	9.36%
19	Agricultural Workers Mut. Auto Ins. Co.	0.49%	\$3,543,496	12.86%	\$11,568,213	10.19%
20	Prudential of America Group	0.45%	\$2,813,775	6.65%	\$10,611,259	(4.07%)
21	Beacon Insurance Group	0.40%	\$2,526,408	11.22%	\$9,557,916	18.74%
22	Horace Mann Group	0.40%	\$2,464,919	(0.58%)	\$9,536,725	3.37%
23	Lumbermans Mutual Casualty Group	0.34%	\$1,878,128	1.56%	\$8,047,972	3.89%
24	American International Group	0.33%	\$2,208,077	47.62%	\$7,791,382	65.37%
25	Hochheim Prairie Group	0.32%	\$1,929,398	33.29%	\$7,645,867	40.57%

<b>Top 25 Groups Total</b>	<b>96.79%</b>	<b>\$636,289,576</b>	<b>14.75%</b>	<b>\$2,306,228,133</b>	<b>15.61%</b>
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<b>Total Market</b>	<b>100.00%</b>	<b>\$655,942,660</b>	<b>14.21%</b>	<b>\$2,382,740,865</b>	<b>15.21%</b>
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## QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
3rd qtr 1994	\$460,381,123	\$449,893,285	\$264,011,249
4th qtr 1994	\$430,803,729	\$418,261,833	\$291,178,207
1st qtr 1995	\$471,175,399	\$455,453,689	\$255,011,421
2nd qtr 1995	\$445,372,663	\$435,824,289	\$622,604,531
3rd qtr 1995	\$458,605,254	\$443,941,040	\$337,061,421
4th qtr 1995	\$432,641,918	\$427,882,482	\$300,761,428
1st qtr 1996	\$466,853,019	\$450,314,878	\$303,249,024
2nd qtr 1996	\$450,405,500	\$435,935,956	\$364,702,276
3rd qtr 1996	\$462,499,278	\$445,439,807	\$324,255,482
4th qtr 1996	\$457,119,145	\$436,217,548	\$352,741,487
1st qtr 1997	\$479,704,143	\$462,764,923	\$323,439,821
2nd qtr 1997	\$461,786,100	\$446,763,667	\$345,676,343
3rd qtr 1997	\$500,709,136	\$484,137,291	\$331,365,474
4th qtr 1997	\$478,238,154	\$458,255,953	\$316,188,830
1st qtr 1998	\$533,678,235	\$515,919,842	\$350,375,113
2nd qtr 1998	\$535,536,981	\$519,657,377	\$360,377,457
3rd qtr 1998	\$598,344,963	\$574,342,996	\$366,028,489
4th qtr 1998	\$575,333,857	\$550,132,506	\$415,037,267
1st qtr 1999	\$606,968,138	\$583,068,242	\$403,977,098
2nd qtr 1999	\$620,289,351	\$593,597,457	\$467,457,652
3rd qtr 1999	\$685,616,390	\$655,942,660	\$420,791,916



## *Private Passenger Auto (Physical Damage Non-Rate-Regulated Companies)*

There were 23 groups, 23 non-rate-regulated (County Mutual) companies, that had physical damage (no voluntary liability nor assigned risk) direct written premium for Private Passenger Auto in the third quarter of 1999, as compared to 23 groups, 23 companies, in the third quarter of 1998.

The table below represents the top groups based on a sum of the most recent four quarters. Also included is a comparison of direct written premium in the third quarter of 1999 to direct written premium in the third quarter of 1998 for the same groups.

### **DIRECT PREMIUMS WRITTEN MARKET SHARE FOR PRIVATE PASSENGER AUTO**

<b>4 Qtrs Rank</b>	<b>Group Name</b>	<b>Market Share (4 Qtrs)</b>	<b>Written 3rd Quarter 1999</b>	<b>% Change 3rd Quarter 1998 to 1999</b>	<b>4 Quarters Ending 3rd Qtr 1999</b>	<b>% Change 4 Qtrs Ending 1998 to 1999</b>
1	Progressive Group	25.23%	\$56,299,706	7.84%	\$220,223,856	8.95%
2	Allstate Insurance Group	15.77%	\$35,055,069	(2.65%)	\$137,613,675	(1.58%)
3	Texas State National Group	11.42%	\$25,425,200	(15.03%)	\$99,651,775	0.37%
4	Home State County Mutual Ins. Co.	8.18%	\$17,153,124	3.82%	\$71,417,778	21.00%
5	Titus Group	7.78%	\$19,559,853	13.67%	\$67,938,643	6.31%
6	Old American County Mutual Fire Ins. Co.	7.32%	\$16,791,608	13.76%	\$63,860,357	13.11%
7	Nationwide Corporation	3.18%	\$7,053,515	43.25%	\$27,750,324	90.09%
8	Zurich American Insurance Group	2.91%	\$5,286,860	(32.52%)	\$25,402,119	(25.86%)
9	USAA Group	2.36%	\$5,158,627	(36.95%)	\$20,558,119	(57.01%)
10	Sentry Insurance Group	2.24%	\$4,737,482	(8.42%)	\$19,573,628	(10.56%)
11	General Electric Group	2.17%	\$5,099,441	17.83%	\$18,910,274	(23.29%)
12	General Agents Group	2.14%	\$3,420,887	(29.42%)	\$18,704,825	19.73%
13	UNITRIN Inc.	1.97%	\$4,274,454	(26.18%)	\$17,185,999	(19.63%)
14	State Farm Group	1.93%	\$4,270,319	(8.38%)	\$16,806,031	(7.83%)
15	American Financial Insurance Group	1.70%	\$3,235,171	(31.60%)	\$14,870,895	(25.65%)
16	Winterthur U.S. Holding Group	1.37%	\$2,608,005	(18.49%)	\$11,990,301	(18.34%)
17	Southern Farm Bureau Casualty	0.47%	\$1,131,877	*	\$4,094,355	*
18	Safeway Insurance Group	0.46%	\$643,156	(60.63%)	\$4,019,690	(53.62%)
19	Allianz Insurance Group	0.46%	\$1,417,663	99.53%	\$4,009,951	52.80%
20	Foremost Corporation America	0.35%	\$691,502	(5.37%)	\$3,023,073	3.84%
21	Independent County Mutual Ins. Co.	0.29%	\$622,161	(17.79%)	\$2,549,326	(43.13%)
22	Orion Capital Group	0.23%	\$561,462	11.36%	\$1,990,303	(4.52%)
23	TIG Insurance Group	0.08%	\$202,017	(81.69%)	\$724,429	(84.63%)
<b>Top Groups Total</b>		<b>100.00%</b>	<b>\$220,699,159</b>	<b>(2.24%)</b>	<b>\$872,869,726</b>	<b>(0.73%)</b>
<b>Total Market</b>		<b>100.00%</b>	<b>\$220,699,159</b>	<b>(2.24%)</b>	<b>\$872,869,726</b>	<b>(0.73%)</b>

\* Premiums from prior reporting period were \$0, less than \$0, or negligible.

Note: A list of groups and corresponding County Mutual Companies can be found on page 61 of this report.

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## QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
3rd qtr 1994	\$155,772,862	\$149,032,091	\$78,088,995
4th qtr 1994	\$158,740,184	\$145,060,256	\$86,519,159
1st qtr 1995	\$166,652,391	\$157,999,322	\$82,462,339
2nd qtr 1995	\$176,022,558	\$168,709,011	\$128,142,660
3rd qtr 1995	\$163,913,975	\$143,373,709	\$105,317,058
4th qtr 1995	\$171,099,141	\$144,246,628	\$99,027,904
1st qtr 1996	\$195,727,938	\$177,188,786	\$105,196,788
2nd qtr 1996	\$208,161,125	\$190,637,391	\$122,172,926
3rd qtr 1996	\$218,467,432	\$202,455,070	\$119,863,297
4th qtr 1996	\$217,587,389	\$192,878,853	\$126,742,142
1st qtr 1997	\$244,315,764	\$218,394,286	\$130,117,036
2nd qtr 1997	\$247,317,350	\$217,457,486	\$135,725,247
3rd qtr 1997	\$268,795,204	\$231,604,403	\$133,066,330
4th qtr 1997	\$246,682,046	\$195,324,302	\$119,349,344
1st qtr 1998	\$263,517,254	\$238,533,840	\$139,954,080
2nd qtr 1998	\$250,536,141	\$219,665,979	\$136,318,486
3rd qtr 1998	\$262,511,804	\$225,755,287	\$132,007,612
4th qtr 1998	\$238,665,686	\$207,350,250	\$152,426,074
1st qtr 1999	\$261,326,615	\$227,390,804	\$210,844,167
2nd qtr 1999	\$247,234,002	\$217,429,513	\$139,296,100
3rd qtr 1999	\$261,683,828	\$220,699,159	\$133,836,032

## *Homeowners Multiple Peril (All Companies)*

There were 64 groups, 142 companies, that had premiums on policies written for Homeowners Multiple Peril (includes renters' insurance) in the third quarter of 1999, as compared to 68 groups, 162 companies, in the third quarter of 1998.

The table below represents the top 25 groups for premiums on policies written based on a sum of the most recent four quarters. Also included is a comparison of premiums on policies written in the third quarter of 1999 to premiums on policies written in the third quarter of 1998 for the same groups.

### **DIRECT PREMIUMS WRITTEN MARKET SHARE FOR HOMEOWNERS MULTIPLE PERIL**

<b>4 Qtrs Rank</b>	<b>Group Name</b>	<b>Market Share (4 Qtrs)</b>	<b>Written 3rd Quarter 1999</b>	<b>% Change 3rd Quarter 1998 to 1999</b>	<b>4 Quarters Ending 3rd Qtr 1999</b>	<b>% Change 4 Qtrs Ending 1998 to 1999</b>
1	State Farm Group	31.58%	\$237,924,126	(2.90%)	\$885,297,056	0.87%
2	Zurich American Insurance Group	17.99%	\$136,759,029	(0.73%)	\$504,194,895	4.30%
3	Allstate Insurance Group	14.91%	\$121,458,380	9.18%	\$418,012,552	9.27%
4	USAA Group	6.77%	\$55,347,837	4.05%	\$189,777,253	8.43%
5	Travelers Insurance Group	4.77%	\$34,618,184	(8.07%)	\$133,789,732	(1.63%)
6	Nationwide Corporation	2.94%	\$21,593,720	(1.43%)	\$82,278,667	7.80%
7	Safeco Insurance Group	2.32%	\$17,600,134	(6.11%)	\$64,980,432	0.50%
8	Chubb & Son Inc.	1.81%	\$12,990,729	0.57%	\$50,747,880	4.54%
9	CNA Insurance Group	1.58%	\$9,131,697	(17.31%)	\$44,390,778	29.82%
10	Texas Farm Bureau Mutual	1.58%	\$11,926,274	(3.43%)	\$44,179,674	(0.86%)
11	Winterthur U.S. Holding Group	1.22%	\$8,230,381	(2.61%)	\$34,141,237	6.10%
12	Liberty Mutual Insurance Group	1.17%	\$8,681,191	(7.16%)	\$32,812,577	2.67%
13	Titus Group	1.13%	\$8,402,731	(13.05%)	\$31,580,523	(10.35%)
14	Hartford Fire & Casualty Group	0.99%	\$7,779,733	15.72%	\$27,712,390	15.62%
15	American National Financial Group	0.92%	\$6,869,334	(1.92%)	\$25,707,807	10.44%
16	UNITRIN Inc.	0.90%	\$6,512,464	(4.27%)	\$25,300,216	(3.79%)
17	Amica Mutual Group	0.78%	\$6,428,442	1.24%	\$21,986,280	3.26%
18	Allianz Insurance Group	0.78%	\$5,845,233	3.70%	\$21,866,253	4.66%
19	Beacon Insurance Group	0.57%	\$4,337,859	19.35%	\$15,965,610	27.39%
20	Commercial Union Insurance Co's.	0.54%	\$4,272,807	88.15%	\$15,248,202	71.94%
21	Lumbermans Mutual Casualty Group	0.52%	\$3,710,723	(7.58%)	\$14,633,333	(4.33%)
22	Metropolitan Group	0.45%	\$3,612,017	2.55%	\$12,740,837	(4.38%)
23	Service Life Group	0.43%	\$2,960,414	(13.11%)	\$12,142,724	6.33%
24	Central Mutual Insurance Co. of Ohio	0.41%	\$3,012,565	(5.03%)	\$11,392,140	(5.71%)
25	Horace Mann Group	0.34%	\$2,728,357	7.76%	\$9,420,907	9.14%
<b>Top 25 Groups Total</b>		<b>97.40%</b>	<b>\$742,734,361</b>	<b>(0.22%)</b>	<b>\$2,730,299,955</b>	<b>4.20%</b>
<b>Total Market</b>		<b>100.00%</b>	<b>\$761,903,323</b>	<b>(0.73%)</b>	<b>\$2,803,261,954</b>	<b>3.48%</b>

## QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
3rd qtr 1994	\$633,996,205	\$584,424,492	\$394,990,949
4th qtr 1994	\$544,112,881	\$506,794,681	\$317,850,063
1st qtr 1995	\$536,873,920	\$504,912,643	\$295,828,219
2nd qtr 1995	\$633,519,474	\$601,610,199	\$780,554,937
3rd qtr 1995	\$649,398,755	\$610,273,315	\$511,610,477
4th qtr 1995	\$583,421,900	\$544,747,718	\$416,544,143
1st qtr 1996	\$574,036,357	\$536,605,208	\$306,300,976
2nd qtr 1996	\$682,266,879	\$644,031,987	\$414,718,637
3rd qtr 1996	\$694,357,203	\$653,987,932	\$352,051,094
4th qtr 1996	\$607,523,506	\$569,123,474	\$317,853,967
1st qtr 1997	\$599,777,586	\$562,411,851	\$278,678,194
2nd qtr 1997	\$731,452,232	\$688,609,475	\$323,506,670
3rd qtr 1997	\$753,034,751	\$699,349,132	\$305,395,347
4th qtr 1997	\$651,833,039	\$608,527,435	\$233,428,098
1st qtr 1998	\$631,953,651	\$593,631,651	\$298,976,673
2nd qtr 1998	\$789,457,650	\$739,281,303	\$312,874,276
3rd qtr 1998	\$827,111,261	\$767,532,583	\$294,538,628
4th qtr 1998	\$705,868,946	\$645,516,434	\$293,922,541
1st qtr 1999	\$680,608,166	\$630,898,555	\$278,810,965
2nd qtr 1999	\$815,966,812	\$764,943,642	\$393,467,696
3rd qtr 1999	\$831,300,681	\$761,903,323	\$403,049,624

## EARNED TO INCURRED LOSS RATIO BY YEAR

**Based on Annual Statement data from NAIC: incurred losses (LAE excluded) / earned premium**

<u>Year</u>	<u>Loss Ratio</u>
1989	112.7%
1990	84.8%
1991	67.2%
1992	107.6%
1993	66.1%
1994	73.3%
1995	92.6%
1996	59.4%
1997	45.3%
1998	45.4%

## *Homeowners Multiple Peril (Rate-Regulated Companies)*

There were 44 groups, 100 rate-regulated (no Lloyds or Reciprocal) companies, that had direct written premium for Homeowners Multiple Peril in the third quarter of 1999, as compared to 52 groups, 120 companies, in the third quarter of 1998.

The table below represents the top 25 groups for direct written premium based on a sum of the most recent four quarters. Also included is a comparison of direct written premium in the third quarter of 1999 to direct written premium in the third quarter of 1998 for the same groups.

### **DIRECT PREMIUMS WRITTEN MARKET SHARE FOR HOMEOWNERS MULTIPLE PERIL**

<b>4 Qtrs Rank</b>	<b>Group Name</b>	<b>Market Share (4 Qtrs)</b>	<b>Written 3rd Quarter 1999</b>	<b>% Change 3rd Quarter 1998 to 1999</b>	<b>4 Quarters Ending 3rd Qtr 1999</b>	<b>% Change 4 Qtrs Ending 1998 to 1999</b>
1	Allstate Insurance Group	22.12%	\$19,849,578	(16.17%)	\$74,169,818	(14.05%)
2	USAA Group	19.27%	\$18,796,231	9.76%	\$64,631,405	14.15%
3	Zurich American Insurance Group	12.57%	\$10,198,037	(24.66%)	\$42,168,952	(16.71%)
4	Liberty Mutual Insurance Group	9.78%	\$8,681,191	(7.16%)	\$32,812,577	2.67%
5	UNTRIN Inc.	7.21%	\$6,023,133	(9.66%)	\$24,179,577	(6.11%)
6	Beacon Insurance Group	4.76%	\$4,337,859	19.35%	\$15,965,610	27.39%
7	CNA Insurance Group	4.59%	\$2,560,591	(42.14%)	\$15,381,077	0.27%
8	Horace Mann Group	2.81%	\$2,728,357	7.76%	\$9,420,907	9.14%
9	Nationwide Corporation	2.62%	\$2,209,481	(9.30%)	\$8,773,958	(3.33%)
10	State Farm Group	2.13%	\$1,903,473	8.49%	\$7,151,740	29.12%
11	Travelers Insurance Group	2.04%	\$1,870,889	(88.63%)	\$6,840,795	(90.28%)
12	American National Financial Group	1.74%	\$1,524,582	(23.19%)	\$5,836,749	(17.90%)
13	Amica Mutual Group	1.34%	(\$55,122)	(100.87%)	\$4,482,520	(78.95%)
14	Guidant Insurance Group	0.85%	\$1,033,524	84.67%	\$2,837,454	42.90%
15	Germania Insurance Group	0.81%	\$759,285	2.72%	\$2,721,411	(0.03%)
16	Safeco Insurance Group	0.79%	(\$11,159)	(100.35%)	\$2,658,534	(78.15%)
17	American Indemnity Financial	0.77%	\$619,919	(22.92%)	\$2,592,780	(19.71%)
18	Texas RVOS Insurance Company	0.52%	\$458,330	(0.18%)	\$1,734,107	5.74%
19	American Bankers Florida Group	0.51%	\$400,496	(29.15%)	\$1,696,705	(25.05%)
20	Sentry Insurance Group	0.43%	\$377,119	(7.73%)	\$1,447,813	(1.31%)
21	Prudential of America Group	0.43%	\$372,451	(67.45%)	\$1,432,682	(45.02%)
22	General Accident Insurance	0.28%	(\$20,620)	(100.79%)	\$923,085	(91.04%)
23	Motors Insurance Corporation	0.26%	\$186,530	(31.44%)	\$866,203	(13.84%)
24	Ohio Casualty Group	0.23%	\$249,574	(27.78%)	\$779,575	(27.63%)
25	Federated Mutual Group	0.23%	\$178,589	(13.60%)	\$760,062	(2.60%)

<b>Top 25 Groups Total</b>	<b>99.08%</b>	<b>\$85,232,318</b>	<b>(29.67%)</b>	<b>\$332,266,096</b>	<b>(24.90%)</b>
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<b>Total Market</b>	<b>100.00%</b>	<b>\$85,844,032</b>	<b>(29.87%)</b>	<b>\$335,363,334</b>	<b>(25.93%)</b>
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## QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
3rd qtr 1994	\$214,592,708	\$189,673,807	\$132,320,512
4th qtr 1994	\$181,369,312	\$169,322,107	\$107,207,059
1st qtr 1995	\$185,284,260	\$172,484,830	\$103,753,971
2nd qtr 1995	\$209,812,583	\$196,039,192	\$250,996,642
3rd qtr 1995	\$208,073,323	\$192,609,387	\$163,504,705
4th qtr 1995	\$180,673,488	\$167,430,221	\$122,077,376
1st qtr 1996	\$180,260,031	\$167,421,166	\$95,359,982
2nd qtr 1996	\$204,028,311	\$191,730,434	\$118,565,329
3rd qtr 1996	\$200,016,548	\$189,332,184	\$99,681,001
4th qtr 1996	\$177,362,736	\$165,157,360	\$94,731,554
1st qtr 1997	\$159,480,463	\$147,419,925	\$84,056,283
2nd qtr 1997	\$179,139,562	\$167,295,430	\$98,305,532
3rd qtr 1997	\$141,367,253	\$128,435,107	\$89,565,519
4th qtr 1997	\$120,850,580	\$110,545,470	\$65,243,600
1st qtr 1998	\$109,261,495	\$100,453,030	\$81,174,250
2nd qtr 1998	\$131,977,520	\$119,386,603	\$76,391,087
3rd qtr 1998	\$133,729,938	\$122,410,051	\$63,162,598
4th qtr 1998	\$98,101,087	\$85,348,538	\$59,422,695
1st qtr 1999	\$85,062,568	\$75,814,611	\$51,661,711
2nd qtr 1999	\$97,400,409	\$88,356,153	\$61,316,626
3rd qtr 1999	\$97,759,048	\$85,844,032	\$60,046,357

## *Homeowners Multiple Peril (Non-Rate-Regulated Companies)*

There were 41 groups, 42 non-rate-regulated (Lloyds and Reciprocal) companies, that had direct written premium for Homeowners Multiple Peril in the third quarter of 1999, as compared to 40 groups, 42 companies, in the third quarter of 1998.

The table below represents the top 25 groups for direct written premium based on a sum of the most recent four quarters. Also included is a comparison of direct written premium in the third quarter of 1999 to direct written premium in the third quarter of 1998 for the same groups.

### **DIRECT PREMIUMS WRITTEN MARKET SHARE FOR HOMEOWNERS MULTIPLE PERIL**

<b>4 Qtrs Rank</b>	<b>Group Name</b>	<b>Market Share (4 Qtrs)</b>	<b>Written 3rd Quarter 1999</b>	<b>% Change 3rd Quarter 1998 to 1999</b>	<b>4 Quarters Ending 3rd Qtr 1999</b>	<b>% Change 4 Qtrs Ending 1998 to 1999</b>
1	State Farm Group	35.58%	\$236,020,653	(2.98%)	\$878,145,316	0.69%
2	Zurich American Insurance Group	18.72%	\$126,560,992	1.88%	\$462,025,943	6.76%
3	Allstate Insurance Group	13.93%	\$101,608,802	16.03%	\$343,842,734	16.07%
4	Travelers Insurance Group	5.14%	\$32,747,295	54.49%	\$126,948,937	93.55%
5	USAA Group	5.07%	\$36,551,606	1.34%	\$125,145,848	5.70%
6	Nationwide Corporation	2.98%	\$19,384,239	(0.45%)	\$73,504,709	9.30%
7	Safeco Insurance Group	2.53%	\$17,611,293	13.00%	\$62,321,898	18.73%
8	Chubb & Son Inc.	2.05%	\$12,962,398	0.43%	\$50,708,006	4.49%
9	Texas Farm Bureau Mutual	1.79%	\$11,926,274	(3.43%)	\$44,179,674	(0.86%)
10	Winterthur U.S. Holding Group	1.38%	\$8,230,291	(3.81%)	\$34,158,516	5.52%
11	Titus Group	1.28%	\$8,402,731	(13.05%)	\$31,580,523	(10.35%)
12	CNA Insurance Group	1.18%	\$6,571,106	(0.71%)	\$29,009,701	53.87%
13	Hartford Fire & Casualty Group	1.12%	\$7,780,318	15.72%	\$27,712,604	15.60%
14	Allianz Insurance Group	0.89%	\$5,845,233	3.69%	\$21,866,253	4.66%
15	American National Financial Group	0.81%	\$5,344,752	6.50%	\$19,871,058	22.90%
16	Amica Mutual Group	0.71%	\$6,483,564	*	\$17,503,760	*
17	Commercial Union Insurance Co's.	0.62%	\$4,272,807	87.79%	\$15,249,474	70.43%
18	Lumbermans Mutual Casualty Group	0.59%	\$3,711,540	(8.74%)	\$14,658,659	42.67%
19	Metropolitan Group	0.52%	\$3,612,017	3.30%	\$12,733,098	(3.08%)
20	Service Life Group	0.49%	\$2,960,414	(13.11%)	\$12,142,724	6.33%
21	Central Mutual Insurance Co. of Ohio	0.46%	\$3,012,565	(5.03%)	\$11,392,140	(5.71%)
22	Mortgage Bankers Group	0.33%	\$2,708,691	24.70%	\$8,054,199	(0.68%)
23	W. R. Berkley Corporation	0.30%	\$1,841,036	(10.74%)	\$7,408,681	(2.92%)
24	National Group Insurance Companies	0.29%	\$1,824,762	(6.65%)	\$7,178,242	3.73%
25	Heartland Lloyds Insurance Company	0.20%	\$1,613,759	122.43%	\$4,888,649	105.41%

<b>Top 25 Groups Total</b>	<b>98.96%</b>	<b>\$669,589,138</b>	<b>4.92%</b>	<b>\$2,442,231,346</b>	<b>9.70%</b>
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<b>Total Market</b>	<b>100.00%</b>	<b>\$676,059,291</b>	<b>4.80%</b>	<b>\$2,467,898,620</b>	<b>9.38%</b>
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\* Premiums from prior reporting period were \$0, less than \$0, or negligible.

## QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
3rd qtr 1994	\$419,403,497	\$394,750,685	\$262,670,437
4th qtr 1994	\$362,743,569	\$337,472,574	\$210,643,004
1st qtr 1995	\$351,589,660	\$332,427,813	\$192,074,248
2nd qtr 1995	\$423,706,891	\$405,571,007	\$529,558,295
3rd qtr 1995	\$441,325,432	\$417,663,928	\$348,105,772
4th qtr 1995	\$402,748,412	\$377,317,497	\$294,466,767
1st qtr 1996	\$393,776,326	\$369,184,042	\$210,940,994
2nd qtr 1996	\$478,238,568	\$452,301,553	\$296,153,308
3rd qtr 1996	\$494,340,655	\$464,655,748	\$252,370,093
4th qtr 1996	\$430,160,770	\$403,966,114	\$223,122,413
1st qtr 1997	\$440,297,123	\$414,991,926	\$194,621,911
2nd qtr 1997	\$552,312,670	\$521,314,045	\$225,201,138
3rd qtr 1997	\$611,667,498	\$570,914,025	\$215,829,828
4th qtr 1997	\$530,982,459	\$497,981,965	\$168,184,498
1st qtr 1998	\$522,692,156	\$493,178,621	\$217,802,423
2nd qtr 1998	\$657,480,130	\$619,894,700	\$236,483,189
3rd qtr 1998	\$693,381,323	\$645,122,532	\$231,376,030
4th qtr 1998	\$607,767,859	\$560,167,896	\$234,499,846
1st qtr 1999	\$595,545,598	\$555,083,944	\$227,149,254
2nd qtr 1999	\$718,566,403	\$676,587,489	\$332,151,070
3rd qtr 1999	\$733,541,633	\$676,059,291	\$343,003,267



## Workers' Compensation (All Companies)

There were 109 groups, 274 companies, that had direct written premium for Workers' Compensation in the third quarter of 1999, as compared to 109 groups, 276 companies, in the third quarter of 1998.

The table below represents the top 25 groups for direct written premium based on a sum of the most recent four quarters. Also included is a comparison of direct written premium in the third quarter of 1999 to direct written premium in the third quarter of 1998 for the same groups.

### DIRECT PREMIUMS WRITTEN MARKET SHARE FOR WORKERS' COMPENSATION

4 Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 3rd Quarter 1999	% Change 3rd Quarter 1998 to 1999	4 Quarters Ending 3rd Qtr 1999	% Change 4 Qtrs Ending 1998 to 1999
1	Texas Workers Compensation Ins. Fund	13.05%	\$51,848,208	(3.44%)	\$226,732,250	55.69%
2	Liberty Mutual Insurance Group	8.78%	\$30,460,754	(21.77%)	\$152,551,885	18.12%
3	CNA Insurance Group	8.24%	\$30,379,508	(25.91%)	\$143,083,217	31.67%
4	Reliance Group Incorporated	5.72%	\$21,356,949	110.88%	\$99,303,767	83.90%
5	Zurich American Insurance Group	4.96%	\$21,663,852	(10.76%)	\$86,226,903	32.01%
6	Travelers Insurance Group	4.83%	\$24,130,560	(12.99%)	\$83,935,984	30.29%
7	Lumbermans Mutual Casualty Group	4.63%	\$20,390,325	(24.75%)	\$80,420,386	0.17%
8	American International Group	3.89%	\$23,578,068	(27.00%)	\$67,590,268	(21.00%)
9	Hartford Fire & Casualty Group	2.99%	\$12,843,424	12.81%	\$52,008,749	34.30%
10	Nationwide Corporation	2.73%	\$14,376,411	(13.12%)	\$47,342,208	28.16%
11	Orion Capital Group	2.33%	\$13,054,122	21.84%	\$40,502,467	37.69%
12	Allianz Insurance Group	2.06%	\$15,173,199	29.26%	\$35,765,269	57.99%
13	St. Paul Group	1.82%	\$8,003,856	46.62%	\$31,597,802	58.01%
14	General Accident Insurance	1.45%	\$6,783,767	(7.95%)	\$25,176,923	27.07%
15	Fremont General Group	1.45%	\$6,747,171	16.32%	\$25,129,233	66.93%
16	Safeco Insurance Group	1.32%	\$6,546,605	53.79%	\$22,968,586	81.18%
17	Clarendon Insurance Group	1.30%	\$5,227,756	(61.82%)	\$22,595,180	(9.01%)
18	TIG Insurance Group	1.25%	\$6,544,360	(23.21%)	\$21,766,804	74.52%
19	Amerisafe Group	1.21%	\$6,938,512	67.26%	\$21,101,218	70.74%
20	Old Republic Group	1.21%	\$6,677,699	6.21%	\$21,094,962	(9.29%)
21	Chubb & Son Inc.	1.12%	\$4,646,357	11.03%	\$19,474,424	54.88%
22	Transport Holdings Inc.	1.10%	\$4,717,534	14.60%	\$19,173,481	11.76%
23	Colonial Casualty Insurance Company	1.03%	\$5,766,731	(62.84%)	\$17,932,158	(35.92%)
24	Zenith National Insurance Group	1.03%	\$4,356,443	(35.16%)	\$17,917,405	3.33%
25	Association Casualty	0.98%	\$4,432,703	1.00%	\$17,038,544	33.58%

<b>Top 25 Groups Total</b>	<b>80.50%</b>	<b>\$356,644,874</b>	<b>(9.94%)</b>	<b>\$1,398,430,073</b>	<b>28.41%</b>
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<b>Total Market</b>	<b>100.00%</b>	<b>\$460,518,104</b>	<b>(5.22%)</b>	<b>\$1,737,150,900</b>	<b>29.28%</b>
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## QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
3rd qtr 1994	\$490,402,099	\$486,126,245	\$288,584,623
4th qtr 1994	\$519,438,875	\$491,491,380	\$275,369,102
1st qtr 1995	\$510,842,803	\$508,795,889	\$258,197,622
2nd qtr 1995	\$438,857,516	\$433,896,159	\$259,507,992
3rd qtr 1995	\$469,589,330	\$455,898,476	\$259,707,366
4th qtr 1995	\$402,555,729	\$401,696,092	\$266,005,328
1st qtr 1996	\$579,559,857	\$509,511,182	\$282,536,912
2nd qtr 1996	\$409,563,674	\$378,400,229	\$276,137,126
3rd qtr 1996	\$403,782,391	\$409,781,331	\$271,110,812
4th qtr 1996	\$375,796,251	\$395,841,983	\$303,408,073
1st qtr 1997	\$518,369,386	\$456,591,310	\$233,563,552
2nd qtr 1997	\$411,119,792	\$420,002,038	\$304,193,123
3rd qtr 1997	\$394,852,366	\$449,776,152	\$276,405,692
4th qtr 1997	\$400,005,300	\$414,469,778	\$279,869,817
1st qtr 1998	\$557,857,165	\$467,054,988	\$275,183,799
2nd qtr 1998	\$478,778,704	\$443,346,159	\$291,376,656
3rd qtr 1998	\$435,518,600	\$485,858,077	\$285,969,989
4th qtr 1998	\$370,192,580	\$397,415,576	\$332,405,108
1st qtr 1999	\$570,391,489	\$471,913,842	\$326,804,822
2nd qtr 1999	\$454,997,446	\$407,303,378	\$343,425,226
3rd qtr 1999	\$428,315,863	\$460,518,104	\$365,783,119

## EARNED TO INCURRED LOSS RATIO BY YEAR

**Based on Annual Statement data from NAIC: incurred losses (LAE excluded) / earned premium**

<u>Year</u>	<u>Loss Ratio</u>
1989	104.2%
1990	95.0%
1991	79.6%
1992	71.5%
1993	63.3%
1994	38.7%
1995	61.3%
1996	68.5%
1997	72.9%
1998	70.7%

## *Workers' Compensation (Voluntary Market)*

There were 109 groups, 274 companies, that had voluntary direct written premium for Workers' Compensation in the third quarter of 1999, as compared to 109 groups, 276 companies, in the third quarter of 1998.

The table below represents the top 25 groups for direct written premium based on a sum of the most recent four quarters. Also included is a comparison of direct written premium in the third quarter of 1999 to direct written premium in the third quarter of 1998 for the same groups.

### **DIRECT PREMIUMS WRITTEN MARKET SHARE FOR WORKERS' COMPENSATION**

<b>4 Qtrs Rank</b>	<b>Group Name</b>	<b>Market Share (4 Qtrs)</b>	<b>Written 3rd Quarter 1999</b>	<b>% Change 3rd Quarter 1998 to 1999</b>	<b>4 Quarters Ending 3rd Qtr 1999</b>	<b>% Change 4 Qtrs Ending 1998 to 1999</b>
1	Texas Workers Compensation Ins. Fund	12.72%	\$49,780,009	(4.86%)	\$220,218,562	46.86%
2	Liberty Mutual Insurance Group	8.81%	\$30,455,746	(21.79%)	\$152,429,662	18.03%
3	CNA Insurance Group	8.27%	\$30,379,508	(25.92%)	\$143,083,217	31.67%
4	Reliance Group Incorporated	5.74%	\$21,356,949	110.88%	\$99,303,767	83.90%
5	Zurich American Insurance Group	4.98%	\$21,663,852	(10.76%)	\$86,226,903	32.01%
6	Travelers Insurance Group	4.85%	\$24,130,560	(12.99%)	\$83,935,984	30.29%
7	Lumbermans Mutual Casualty Group	4.66%	\$20,398,274	(24.54%)	\$80,666,179	0.55%
8	American International Group	3.91%	\$23,578,068	(27.00%)	\$67,590,268	(21.00%)
9	Hartford Fire & Casualty Group	3.00%	\$12,843,424	12.81%	\$52,008,749	34.30%
10	Nationwide Corporation	2.74%	\$14,376,411	(13.12%)	\$47,340,736	28.12%
11	Orion Capital Group	2.34%	\$13,054,122	21.84%	\$40,502,467	37.69%
12	Allianz Insurance Group	2.07%	\$15,173,199	29.26%	\$35,765,269	57.74%
13	St. Paul Group	1.83%	\$8,003,856	46.62%	\$31,597,802	58.01%
14	General Accident Insurance	1.45%	\$6,783,767	(7.95%)	\$25,176,923	27.07%
15	Fremont General Group	1.45%	\$6,747,171	16.32%	\$25,129,233	66.93%
16	Safeco Insurance Group	1.33%	\$6,546,605	53.79%	\$22,968,586	81.18%
17	Clarendon Insurance Group	1.31%	\$5,227,756	(61.82%)	\$22,595,180	(9.01%)
18	TIG Insurance Group	1.26%	\$6,544,360	(23.21%)	\$21,766,804	74.52%
19	Amerisafe Group	1.22%	\$6,938,512	67.26%	\$21,101,218	70.74%
20	Old Republic Group	1.22%	\$6,677,699	6.21%	\$21,094,962	(9.29%)
21	Chubb & Son Inc.	1.13%	\$4,646,357	11.03%	\$19,474,424	54.88%
22	Transport Holdings Inc.	1.11%	\$4,717,534	14.60%	\$19,173,481	11.76%
23	Colonial Casualty Insurance Company	1.04%	\$5,766,731	(62.84%)	\$17,932,158	(35.92%)
24	Zenith National Insurance Group	1.04%	\$4,356,443	(35.16%)	\$17,917,405	3.33%
25	Association Casualty	0.98%	\$4,432,703	1.00%	\$17,038,544	33.58%

<b>Top 25 Groups Total</b>	<b>80.43%</b>	<b>\$354,579,616</b>	<b>(10.14%)</b>	<b>\$1,392,038,483</b>	<b>27.32%</b>
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<b>Total Market</b>	<b>100.00%</b>	<b>\$458,452,846</b>	<b>(5.36%)</b>	<b>\$1,730,759,973</b>	<b>28.40%</b>
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## QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
3rd qtr 1994	\$483,106,382	\$471,587,659	\$209,727,272
4th qtr 1994	\$514,174,416	\$485,215,899	\$239,877,979
1st qtr 1995	\$504,395,626	\$503,795,920	\$214,640,626
2nd qtr 1995	\$431,833,136	\$432,487,193	\$225,639,769
3rd qtr 1995	\$461,824,200	\$453,894,311	\$224,489,104
4th qtr 1995	\$396,357,091	\$389,435,824	\$232,077,588
1st qtr 1996	\$573,290,273	\$508,598,211	\$251,351,695
2nd qtr 1996	\$402,772,171	\$365,766,167	\$240,044,757
3rd qtr 1996	\$398,598,974	\$406,123,320	\$245,300,728
4th qtr 1996	\$373,057,831	\$395,421,448	\$282,512,093
1st qtr 1997	\$513,174,272	\$452,981,332	\$213,481,480
2nd qtr 1997	\$408,122,341	\$416,106,534	\$283,131,638
3rd qtr 1997	\$391,478,516	\$447,980,785	\$257,491,933
4th qtr 1997	\$397,952,485	\$420,604,994	\$264,596,740
1st qtr 1998	\$556,266,030	\$465,501,888	\$259,492,219
2nd qtr 1998	\$477,501,777	\$442,954,870	\$276,338,555
3rd qtr 1998	\$434,267,316	\$484,423,364	\$270,855,826
4th qtr 1998	\$369,355,592	\$396,584,847	\$319,769,145
1st qtr 1999	\$568,829,693	\$470,189,569	\$311,741,627
2nd qtr 1999	\$453,374,335	\$405,532,711	\$330,554,778
3rd qtr 1999	\$426,146,018	\$458,452,846	\$355,712,727

## ***Workers' Compensation (Residual Market)***

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Workers' Compensation assigned risk policies could no longer be written after 12/31/93. As business runs off, all experience reported here will be that of the START program (Residual Market) reported by the Texas Workers' Compensation Insurance Fund (the Fund).

For the four quarters ending with the third quarter of 1999, the START program reported \$6,513,688 in direct premiums written. This accounted for 101.92% of all Residual Market experience reported and was an increase of 250.71% over the same period one year prior. Of this amount, \$2,068,199 was written in the third quarter of 1999 which was a 50.85% increase from the third quarter of 1998.

The balance of all Workers' Compensation (page 40) minus the Voluntary Market (page 42) minus Residual Market experience reported above is due to runoff business, including retro adjustments and policy audits, reported on policies written prior to and including 12/31/93.

The table below includes data for all groups, including the Fund. The table on the following page contains data solely for the Fund. This table is included to better illustrate the experience of the START program.

### **QUARTERLY EXPERIENCE All Groups**

<b>Reporting Period</b>	<b>Premiums on Policies Written</b>	<b>Direct Written Premium</b>	<b>Direct Losses Paid</b>
3rd qtr 1994	\$7,295,717	\$14,538,586	\$78,857,351
4th qtr 1994	\$5,264,459	\$6,275,481	\$35,491,123
1st qtr 1995	\$6,447,177	\$4,999,969	\$43,556,996
2nd qtr 1995	\$7,024,380	\$1,408,966	\$33,868,223
3rd qtr 1995	\$7,765,130	\$2,004,165	\$35,218,262
4th qtr 1995	\$6,198,638	\$12,260,268	\$33,927,740
1st qtr 1996	\$6,269,584	\$912,971	\$31,185,217
2nd qtr 1996	\$6,791,503	\$12,634,062	\$36,092,369
3rd qtr 1996	\$5,183,417	\$3,658,011	\$25,810,084
4th qtr 1996	\$2,738,420	\$420,535	\$20,895,980
1st qtr 1997	\$5,195,114	\$3,609,978	\$20,082,072
2nd qtr 1997	\$2,997,451	\$3,895,504	\$21,061,485
3rd qtr 1997	\$3,373,850	\$1,795,367	\$18,913,759
4th qtr 1997	\$2,052,815	(\$6,135,216)	\$15,273,077
1st qtr 1998	\$1,591,135	\$1,553,100	\$15,691,580
2nd qtr 1998	\$1,276,927	\$391,289	\$15,038,101
3rd qtr 1998	\$1,251,284	\$1,434,713	\$15,114,163
4th qtr 1998	\$836,988	\$830,729	\$12,635,963
1st qtr 1999	\$1,561,796	\$1,724,273	\$15,063,195
2nd qtr 1999	\$1,623,111	\$1,770,667	\$12,870,448
3rd qtr 1999	\$2,169,845	\$2,065,258	\$10,070,392

**QUARTERLY EXPERIENCE**  
**Texas Workers' Compensation Insurance Fund**

<b>Reporting Period</b>	<b>Premiums on Policies Written</b>	<b>Direct Written Premium</b>	<b>Direct Losses Paid</b>
3rd qtr 1994	\$7,295,717	\$5,623,596	\$555,306
4th qtr 1994	\$5,264,459	\$6,326,840	\$1,454,285
1st qtr 1995	\$6,447,177	\$6,766,829	\$1,104,601
2nd qtr 1995	\$7,024,380	\$4,424,113	\$1,985,824
3rd qtr 1995	\$7,765,130	\$4,932,138	\$2,124,768
4th qtr 1995	\$6,198,638	\$10,213,355	\$2,256,434
1st qtr 1996	\$6,269,584	\$985,350	\$4,402,318
2nd qtr 1996	\$6,791,503	\$12,905,623	\$758,010
3rd qtr 1996	\$5,183,417	\$2,722,400	\$2,354,828
4th qtr 1996	\$2,738,420	\$3,134,810	\$2,435,900
1st qtr 1997	\$5,195,114	\$3,709,751	\$2,085,326
2nd qtr 1997	\$2,997,451	\$3,897,390	\$1,965,869
3rd qtr 1997	\$3,373,850	\$2,010,153	\$2,380,981
4th qtr 1997	\$2,052,815	(\$6,127,062)	\$1,904,944
1st qtr 1998	\$1,591,135	\$1,440,596	\$1,607,940
2nd qtr 1998	\$1,276,927	\$433,992	\$1,465,267
3rd qtr 1998	\$1,251,284	\$1,371,071	\$1,663,833
4th qtr 1998	\$836,988	\$596,807	\$1,440,169
1st qtr 1999	\$1,561,796	\$1,972,223	\$1,332,155
2nd qtr 1999	\$1,623,111	\$1,876,459	\$1,130,990
3rd qtr 1999	\$2,169,845	\$2,068,199	\$1,028,397

## ***Workers' Compensation (Deductible Plans)***

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There were 99 groups, 241 companies which wrote voluntary policies for Workers' Compensation in the third quarter of 1999, as compared to 91 groups, 235 companies in the third quarter of 1998.

The data contained in the following table represents direct policies written as new or renewal policies in the third quarter of 1999. The policies are adjusted to an annual basis (a six month policy is reported as 0.5). The premiums on direct policies written are total premiums (estimated if initial premium collected was a deposit or first installment premium).

It should be noted that the Total Premiums on Direct Policies Written After Deductible Credit as shown in the table on the following page will not equal the Total Direct Premiums Written on page 42. As referenced on page 2 of this report, Premiums on Policies Written captures the Direct Premiums Written in the designated quarter without adjustments for cancellations or endorsements and, therefore, may not match the written premium figures in the statutory Annual Statement. In contrast, Direct Premiums Written are reported using the same methods/rules used in completing the statutory Annual Statement.

The Premiums on Direct Policies Written are presented before any credits are given for the purchase of deductible plans, and, in the following column, after the credit has been given for the applicable deductible plan. This is presented in order to illustrate the effect deductible plans have on insureds' premiums. The final section of the table contains data which illustrate the volume of Workers' Compensation insurance written on policies which do not include a deductible plan.

## WORKERS' COMPENSATION DEDUCTIBLE PLANS

	Policies Written 3rd Qtr 1999	Premium on Direct Policies Written Prior to Deductible Credit	Premium on Direct Policies Written After Deductible Credit	Percent of Reduction in Premiums
<b>Per Accident Deductible Plan</b>				
Premium of \$5,000 - \$9,999	19	\$131,656	\$110,431	16.12%
Premium of \$10,000 - \$24,999	23	\$392,114	\$350,056	10.73%
Premium of \$25,000 - \$49,999	15	\$498,787	\$446,944	10.39%
Premium of \$50,000 - \$74,999	8	\$485,317	\$371,872	23.38%
Premium of \$75,000 - \$100,000	3	\$265,237	\$239,364	9.75%
<b>Total Per Accident Plan</b>	<b>68</b>	<b>\$1,773,111</b>	<b>\$1,518,667</b>	<b>14.35%</b>
<b>Aggregate Deductible Plan</b>				
Premium of \$5,000 - \$9,999	18	\$128,656	\$114,193	11.24%
Premium of \$10,000 - \$24,999	14	\$205,514	\$183,883	10.53%
Premium of \$25,000 - \$49,999	5	\$167,271	\$125,808	24.79%
Premium of \$50,000 - \$74,999	2	\$120,939	\$67,993	43.78%
Premium of \$75,000 - \$100,000	2	\$186,096	\$105,873	43.11%
<b>Total Aggregate Plan</b>	<b>41</b>	<b>\$808,476</b>	<b>\$597,750</b>	<b>26.06%</b>
<b>Per Accident/Aggregate Combination Deductible Plan</b>				
Premium of \$5,000 - \$9,999	4	\$27,381	\$25,493	6.90%
Premium of \$10,000 - \$24,999	3	\$45,096	\$39,985	11.33%
Premium of \$25,000 - \$49,999	3	\$131,222	\$86,700	33.93%
Premium of \$50,000 - \$74,999	3	\$201,460	\$166,678	17.26%
Premium of \$75,000 - \$100,000	1	\$93,842	\$58,689	37.46%
<b>Total Combination Plan</b>	<b>14</b>	<b>\$499,001</b>	<b>\$377,545</b>	<b>24.34%</b>
<b>Negotiated Deductible Plan</b>				
Premium Up To \$100,000	765	\$15,107,005	\$2,965,638	80.37%
Premium of \$100,001 - \$150,000	80	\$10,294,304	\$2,213,542	78.50%
Premium of \$150,001 - \$250,000	134	\$28,861,998	\$3,856,595	86.64%
Premium of \$250,001 - \$350,000	56	\$17,134,145	\$3,684,074	78.50%
Premium of \$350,001 - \$500,000	44	\$18,245,983	\$2,769,856	84.82%
Premium of \$500,001 - \$750,000	42	\$25,852,054	\$4,487,256	82.64%
Premium of \$750,001 - \$1,000,000	21	\$18,759,421	\$3,012,416	83.94%
Premium of \$1,000,001 - \$2,500,000	40	\$62,793,889	\$9,435,750	84.97%
Premium of \$2,500,001 - \$5,000,000	16	\$51,542,991	\$7,327,421	85.78%
Premium of \$5,000,001 and above	7	\$120,980,907	\$10,967,759	90.93%
<b>Total Negotiated Plan</b>	<b>1,205</b>	<b>\$369,572,697</b>	<b>\$50,720,307</b>	<b>86.28%</b>
<b>No Deductible Plan</b>				
Premium Less Than \$5,000	26,995	\$42,709,933	\$42,709,933	0.00%
Premium of \$5,000 - \$9,999	4,719	\$33,297,052	\$33,297,052	0.00%
Premium of \$10,000 - \$24,999	3,547	\$55,342,408	\$55,342,408	0.00%
Premium of \$25,000 - \$49,999	1,295	\$45,190,235	\$45,190,235	0.00%
Premium of \$50,000 - \$74,999	467	\$28,416,837	\$28,416,837	0.00%
Premium of \$75,000 - \$100,000	217	\$18,662,052	\$18,662,052	0.00%
Premium Greater Than \$100,000	495	\$149,313,232	\$149,313,232	0.00%
<b>Total No Deductible Plan</b>	<b>37,735</b>	<b>\$372,931,749</b>	<b>\$372,931,749</b>	<b>0.00%</b>
<b>TOTAL ALL PLANS</b>	<b>39,063</b>	<b>\$745,585,034</b>	<b>\$426,146,018</b>	<b>42.84%</b>



# Boiler & Machinery

There were 38 groups, 84 companies, that had direct written premium for Boiler & Machinery in the third quarter of 1999, as compared to 35 groups, 82 companies, in the third quarter of 1998.

The table below represents the top 25 groups for direct written premium based on a sum of the most recent four quarters. Also included is a comparison of direct written premium in the third quarter of 1999 to direct written premium in the third quarter of 1998 for the same groups.

## DIRECT PREMIUMS WRITTEN MARKET SHARE FOR BOILER & MACHINERY

4 Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 3rd Quarter 1999	% Change 3rd Quarter 1998 to 1999	4 Quarters Ending 3rd Qtr 1999	% Change 4 Qtrs Ending 1998 to 1999
1	Hartford Steam Boiler Group	24.05%	\$1,490,635	(27.27%)	\$8,862,942	5.56%
2	Travelers Insurance Group	14.26%	\$829,966	(22.08%)	\$5,252,569	19.36%
3	Allendale Group	6.96%	\$860,747	(14.98%)	\$2,566,378	(25.33%)
4	Arkwright Boston Group	6.77%	\$5,377	(99.50%)	\$2,494,081	(44.24%)
5	Protection Mutual Insurance Company	6.37%	\$280,333	209.61%	\$2,346,146	(45.07%)
6	Chubb & Son Inc.	6.14%	\$759,165	(8.12%)	\$2,262,657	(13.12%)
7	Zurich American Insurance Group	5.71%	\$1,377,292	15.89%	\$2,104,164	(19.59%)
8	CNA Insurance Group	5.55%	\$344,007	(0.56%)	\$2,044,611	81.62%
9	ACE USA	4.79%	\$11,454	(45.11%)	\$1,763,949	*
10	American International Group	3.88%	\$611,327	223.86%	\$1,430,034	63.63%
11	Nationwide Corporation	3.53%	\$870,887	187.69%	\$1,300,192	40.83%
12	Lumbermans Mutual Casualty Group	3.35%	(\$40,908)	(105.35%)	\$1,235,695	(70.77%)
13	Reliance Group Incorporated	2.51%	\$537,174	(24.23%)	\$926,286	(47.09%)
14	St. Paul Group	0.99%	\$94,477	24.69%	\$365,017	1.83%
15	Allianz Insurance Group	0.99%	\$152,909	207.16%	\$363,561	22.76%
16	Guidant Insurance Group	0.72%	\$63,223	41.41%	\$267,131	19.55%
17	Commercial Union Insurance Co's.	0.51%	\$92,283	301.27%	\$188,000	(14.02%)
18	Allstate Insurance Group	0.51%	\$51,290	26.20%	\$186,474	30.99%
19	National American Insurance Company	0.34%	\$58,492	77.42%	\$125,779	241.47%
20	Safeco Insurance Group	0.34%	\$48,848	61.75%	\$124,465	56.81%
21	Deere & Company Group	0.30%	\$28,517	135.41%	\$109,172	99.08%
22	Lumbermens Underwriting Alliance	0.23%	\$8,621	3.98%	\$85,714	130.70%
23	Tokio Marine Consolidated	0.15%	\$10,405	*	\$53,911	82.94%
24	General Accident Insurance	0.14%	\$0	(100.00%)	\$53,287	237.62%
25	Sentry Insurance Group	0.11%	\$8,466	(18.40%)	\$39,102	(4.25%)

<b>Top 25 Groups Total</b>	<b>99.20%</b>	<b>\$8,554,987</b>	<b>(11.10%)</b>	<b>\$36,551,317</b>	<b>(10.37%)</b>
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<b>Total Market</b>	<b>100.00%</b>	<b>\$8,647,813</b>	<b>(10.83%)</b>	<b>\$36,846,935</b>	<b>(10.01%)</b>
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\* Premiums from prior reporting period were \$0, less than \$0, or negligible.

## QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
3rd qtr 1994	\$12,743,548	\$11,929,997	\$6,267,187
4th qtr 1994	\$18,860,735	\$16,864,685	\$994,800
1st qtr 1995	\$9,279,746	\$8,572,978	\$4,745,626
2nd qtr 1995	\$13,326,698	\$12,929,400	\$3,207,036
3rd qtr 1995	\$12,214,712	\$9,798,039	\$4,014,279
4th qtr 1995	\$15,535,917	\$14,318,246	\$9,245,111
1st qtr 1996	\$10,029,771	\$8,503,251	\$7,323,439
2nd qtr 1996	\$12,146,756	\$11,061,403	\$6,202,512
3rd qtr 1996	\$12,193,289	\$13,335,666	\$4,673,537
4th qtr 1996	\$11,635,320	\$12,211,138	\$12,159,442
1st qtr 1997	\$8,908,324	\$8,695,587	\$3,146,684
2nd qtr 1997	\$11,483,811	\$10,912,224	\$3,983,044
3rd qtr 1997	\$11,503,183	\$11,059,002	\$24,580,956
4th qtr 1997	\$16,282,971	\$12,296,349	\$9,237,517
1st qtr 1998	\$8,896,257	\$7,931,500	\$3,685,255
2nd qtr 1998	\$10,047,430	\$11,019,793	\$2,794,826
3rd qtr 1998	\$11,531,122	\$9,697,962	\$5,615,512
4th qtr 1998	\$10,471,900	\$13,372,498	\$4,468,434
1st qtr 1999	\$10,273,422	\$6,890,769	\$4,672,168
2nd qtr 1999	\$5,548,106	\$7,935,855	\$6,790,452
3rd qtr 1999	\$5,988,850	\$8,647,813	\$13,886,985

## EARNED TO INCURRED LOSS RATIO BY YEAR

**Based on Annual Statement data from NAIC: incurred losses (LAE excluded) / earned premium**

<u>Year</u>	<u>Loss Ratio</u>
1989	40.8%
1990	225.6%
1991	124.5%
1992	13.0%
1993	79.5%
1994	39.9%
1995	43.4%
1996	71.1%
1997	74.2%
1998	39.2%

## Commercial Crime

There were 43 groups, 84 companies, that had direct written premium for Commercial Crime in the third quarter of 1999, as compared to 44 groups, 85 companies, in the third quarter of 1998.

The table below represents the top 25 groups for direct written premium based on a sum of the most recent four quarters. Also included is a comparison of direct written premium in the third quarter of 1999 to direct written premium in the third quarter of 1998 for the same groups.

### DIRECT PREMIUMS WRITTEN MARKET SHARE FOR COMMERCIAL CRIME

4 Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 3rd Quarter 1999	% Change 3rd Quarter 1998 to 1999	4 Quarters Ending 3rd Qtr 1999	% Change 4 Qtrs Ending 1998 to 1999
1	Chubb & Son Inc.	53.26%	\$1,332,511	(33.79%)	\$6,124,716	(2.06%)
2	Zurich American Insurance Group	8.52%	\$147,308	(54.45%)	\$979,315	(23.75%)
3	American International Group	5.05%	\$85,416	(13.87%)	\$580,942	(7.88%)
4	Reliance Group Incorporated	4.67%	\$9,927	(88.62%)	\$537,598	(15.54%)
5	CNA Insurance Group	4.58%	(\$26,191)	(115.02%)	\$527,229	124.35%
6	Travelers Insurance Group	4.43%	\$131,318	(24.03%)	\$509,871	(18.81%)
7	Guidant Insurance Group	2.53%	\$63,671	18.79%	\$290,990	(0.51%)
8	St. Paul Group	2.49%	\$74,973	(21.92%)	\$286,045	2.12%
9	Hartford Fire & Casualty Group	2.34%	\$55,380	2.10%	\$269,561	(0.71%)
10	Bancinsure Inc	1.66%	\$55,127	16.12%	\$191,064	302.46%
11	Executive Risk Companies	1.30%	\$50,398	3.50%	\$149,245	18.12%
12	Royal & Sun Alliance USA	1.18%	\$118,673	121.58%	\$135,182	76.19%
13	American Financial Insurance Group	1.14%	\$76,619	796.23%	\$131,022	134.97%
14	Fairfax Financial	0.95%	\$17,432	(3.61%)	\$108,829	3.78%
15	Federated Mutual Group	0.93%	\$22,713	12.85%	\$106,716	15.22%
16	Nationwide Corporation	0.59%	\$31,147	207.87%	\$68,346	121.29%
17	UNITRIN Inc.	0.58%	\$13,821	(34.14%)	\$66,766	(16.89%)
18	Lumbermans Mutual Casualty Group	0.54%	\$11,781	58.50%	\$61,762	69.74%
19	ACE USA	0.46%	\$1,382	340.13%	\$53,300	*
20	Frontier Insurance Group	0.40%	\$46,066	*	\$46,066	*
21	Deere & Company Group	0.33%	\$8,028	18.32%	\$37,728	23.56%
22	Chrysler Group	0.28%	\$11,537	310.13%	\$32,474	45.29%
23	Liberty Mutual Insurance Group	0.28%	\$1,752	(90.11%)	\$31,671	(23.16%)
24	Protection Mutual Insurance Company	0.20%	\$16,875	903.95%	\$22,804	59.01%
25	Allendale Group	0.19%	\$3,540	(52.31%)	\$21,985	*

<b>Top 25 Groups Total</b>	<b>98.88%</b>	<b>\$2,361,204</b>	<b>(29.34%)</b>	<b>\$11,371,227</b>	<b>0.88%</b>
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<b>Total Market</b>	<b>100.00%</b>	<b>\$2,393,546</b>	<b>(29.03%)</b>	<b>\$11,499,771</b>	<b>0.91%</b>
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\* Premiums from prior reporting period were \$0, less than \$0, or negligible.

## QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
3rd qtr 1994	\$1,116,845	\$1,196,386	\$354,516
4th qtr 1994	\$1,291,067	\$1,312,913	\$225,445
1st qtr 1995	\$2,276,387	\$2,431,816	\$209,079
2nd qtr 1995	\$2,593,418	\$2,953,801	\$555,103
3rd qtr 1995	\$2,292,688	\$2,448,400	\$662,813
4th qtr 1995	\$2,749,095	\$2,861,398	(\$7,850)
1st qtr 1996	\$1,996,866	\$2,543,225	\$404,653
2nd qtr 1996	\$2,848,677	\$3,148,500	\$395,857
3rd qtr 1996	\$2,630,416	\$2,672,105	\$559,800
4th qtr 1996	\$2,865,948	\$2,817,165	(\$261,036)
1st qtr 1997	\$2,326,215	\$2,240,161	\$685,650
2nd qtr 1997	\$2,596,971	\$2,758,586	\$479,870
3rd qtr 1997	\$2,452,389	\$3,084,964	\$337,194
4th qtr 1997	\$2,992,214	\$2,659,011	\$901,799
1st qtr 1998	\$2,494,468	\$2,609,493	\$1,506,546
2nd qtr 1998	\$2,689,070	\$2,755,087	\$499,866
3rd qtr 1998	\$3,196,591	\$3,372,786	\$523,781
4th qtr 1998	\$3,275,081	\$3,706,197	\$1,214,208
1st qtr 1999	\$2,306,130	\$2,480,628	\$652,783
2nd qtr 1999	\$1,409,835	\$2,919,400	\$1,153,070
3rd qtr 1999	\$1,915,625	\$2,393,546	\$827,871

## EARNED TO INCURRED LOSS RATIO BY YEAR

**Based on Annual Statement data from NAIC: incurred losses (LAE excluded) / earned premium**

<u>Year</u>	<u>Loss Ratio</u>
1989	29.9%
1990	27.3%
1991	29.7%
1992	24.6%
1993	18.5%
1994	22.5%
1995	16.1%
1996	19.4%
1997	13.2%
1998	13.3%

## Commercial Glass

There were 23 groups, 37 companies, that had direct written premium for Commercial Glass in the third quarter of 1999, as compared to 27 groups, 47 companies, in the third quarter of 1998.

The table below represents the top 25 groups for direct written premium based on a sum of the most recent four quarters. Also included is a comparison of direct written premium in the third quarter of 1999 to direct written premium in the third quarter of 1998 for the same groups.

### DIRECT PREMIUMS WRITTEN MARKET SHARE FOR COMMERCIAL GLASS

4 Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 3rd Quarter 1999	% Change 3rd Quarter 1998 to 1999	4 Quarters Ending 3rd Qtr 1999	% Change 4 Qtrs Ending 1998 to 1999
1	UNINTRIN Inc.	40.71%	\$31,497	(25.85%)	\$143,812	(16.50%)
2	Ohio Casualty Group	12.26%	\$9,843	(13.35%)	\$43,316	(14.60%)
3	EMC Insurance Companies	10.85%	\$11,134	30.34%	\$38,344	0.40%
4	Federated Mutual Group	5.42%	\$2,289	(61.69%)	\$19,151	(22.08%)
5	Deere & Company Group	5.13%	\$3,787	6.38%	\$18,139	16.51%
6	Safeco Insurance Group	4.88%	\$4,680	(66.61%)	\$17,226	(13.29%)
7	St. Paul Group	3.49%	\$4,832	(41.66%)	\$12,346	(40.02%)
8	Zurich American Insurance Group	3.24%	\$0	(100.00%)	\$11,458	(71.68%)
9	Royal & Sun Alliance USA	2.74%	\$5,407	(4.50%)	\$9,665	(16.54%)
10	American Indemnity Financial	1.91%	\$1,408	(32.92%)	\$6,738	(17.03%)
11	Mercury General Group	1.29%	\$84	(97.80%)	\$4,558	(80.08%)
12	Transport Holdings Inc.	1.16%	\$813	(45.44%)	\$4,082	53.92%
13	ACE USA	0.90%	\$734	*	\$3,192	*
14	Beacon Insurance Group	0.85%	\$995	169.65%	\$3,007	19.52%
15	Hartford Fire & Casualty Group	0.82%	\$1,103	9.86%	\$2,900	439.58%
16	American Financial Insurance Group	0.71%	\$365	(49.93%)	\$2,516	60.87%
17	W. R. Berkley Corporation	0.68%	\$0	(100.00%)	\$2,414	(91.02%)
18	Chrysler Group	0.65%	\$88	*	\$2,280	(26.12%)
19	Miller Insurance Group	0.47%	\$0	(100.00%)	\$1,657	(44.88%)
20	General Accident Insurance	0.32%	\$508	(7.64%)	\$1,116	(38.58%)
21	Guidant Insurance Group	0.30%	\$391	928.95%	\$1,074	(29.53%)
22	Nationwide Corporation	0.27%	\$818	*	\$970	50.15%
23	CNA Insurance Group	0.24%	(\$109)	(106.10%)	\$847	(64.37%)
24	State Farm Group	0.19%	\$0	100.00%	\$659	(29.22%)
25	Swiss Reinsurance Group	0.13%	\$370	270.00%	\$442	172.84%

<b>Top 25 Groups Total</b>	<b>99.62%</b>	<b>\$81,037</b>	<b>(32.71%)</b>	<b>\$351,909</b>	<b>(25.33%)</b>
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<b>Total Market</b>	<b>100.00%</b>	<b>\$80,889</b>	<b>(33.35%)</b>	<b>\$353,254</b>	<b>(29.28%)</b>
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\* Premiums from prior reporting period were \$0, less than \$0, or negligible.

## QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
3rd qtr 1994	\$323,022	\$302,674	\$78,742
4th qtr 1994	\$227,999	\$242,272	\$138,473
1st qtr 1995	\$257,568	\$239,536	\$67,507
2nd qtr 1995	\$317,840	\$286,183	\$106,654
3rd qtr 1995	\$245,865	\$229,668	\$78,672
4th qtr 1995	\$233,805	\$193,433	\$41,606
1st qtr 1996	\$141,382	\$127,967	\$30,823
2nd qtr 1996	\$158,795	\$140,729	\$33,810
3rd qtr 1996	\$165,453	\$140,389	\$36,889
4th qtr 1996	\$156,778	\$121,243	\$36,288
1st qtr 1997	\$144,373	\$123,484	\$21,580
2nd qtr 1997	\$165,662	\$133,383	\$21,667
3rd qtr 1997	\$183,474	\$148,195	\$29,200
4th qtr 1997	\$178,081	\$127,958	\$78,633
1st qtr 1998	\$152,653	\$128,789	\$30,881
2nd qtr 1998	\$156,004	\$121,423	\$12,492
3rd qtr 1998	\$137,403	\$121,359	\$31,776
4th qtr 1998	\$126,047	\$108,178	\$22,533
1st qtr 1999	\$118,139	\$80,666	\$16,745
2nd qtr 1999	\$114,104	\$83,521	\$16,717
3rd qtr 1999	\$131,961	\$80,889	\$13,079

## EARNED TO INCURRED LOSS RATIO BY YEAR

**Based on Annual Statement data from NAIC: incurred losses (LAE excluded) / earned premium**

<u>Year</u>	<u>Loss Ratio</u>
1989	30.2%
1990	24.9%
1991	36.9%
1992	8.0%
1993	25.2%
1994	17.4%
1995	32.9%
1996	23.7%
1997	31.2%*
1998	56.3%

\* Beginning 1997, Commercial Glass is reported under Allied Lines on the Annual Statement; therefore, the Loss Ratios for this and subsequent years represents all coverages reported under Allied Lines.

## Medical Professional Liability

There were 36 groups, 54 companies, that had direct written premium for Medical Professional Liability (includes regulated and nonregulated companies) in the third quarter of 1999, as compared to 38 groups, 57 companies, in the third quarter of 1998.

The table below represents the top 25 groups for direct written premium based on a sum of the most recent four quarters. Also included is a comparison of direct written premium in the third quarter of 1999 to direct written premium in the third quarter of 1998 for the same groups.

### DIRECT PREMIUMS WRITTEN MARKET SHARE FOR MEDICAL PROFESSIONAL LIABILITY

4 Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 3rd Quarter 1999	% Change 3rd Quarter 1998 to 1999	4 Quarters Ending 3rd Qtr 1999	% Change 4 Qtrs Ending 1998 to 1999
1	Health Care Indemnity Inc.	28.69%	(\$1,903,890)	(201.03%)	\$89,439,010	(0.27%)
2	Medical Protective Company	13.62%	\$17,307,521	8.83%	\$42,458,063	(5.45%)
3	Medical Inter-Insurance Exchange Group	7.76%	\$5,242,045	57.67%	\$24,179,405	124.51%
4	Frontier Insurance Group	6.52%	\$10,433,240	69.83%	\$20,333,231	(37.74%)
5	PHICO Insurance Company	5.42%	\$5,901,276	47.41%	\$16,899,184	49.31%
6	St. Paul Group	4.84%	\$3,048,994	3.43%	\$15,096,720	41.70%
7	American Physicians Ins. Exchange	4.84%	\$6,172,712	5.20%	\$15,084,138	(0.91%)
8	MMI Companies Group	3.74%	\$5,485,599	(3.24%)	\$11,645,611	37.96%
9	FPIC Insurance Group Inc	3.17%	\$2,921,080	75.69%	\$9,890,681	85.64%
10	Doctors Company Group	2.69%	\$588,470	(58.16%)	\$8,380,479	49.99%
11	CNA Insurance Group	2.32%	\$2,035,038	17.09%	\$7,233,733	(47.30%)
12	Executive Risk Companies	2.03%	\$2,267,754	36.93%	\$6,329,640	259.73%
13	Allianz Insurance Group	1.89%	\$1,576,470	(6.70%)	\$5,897,949	(4.01%)
14	Texas Hospital Insurance Exchange	1.85%	\$1,753,926	(1.99%)	\$5,771,278	(4.42%)
15	Mutual Assurance Companies	1.49%	\$642,773	(51.68%)	\$4,658,395	(23.61%)
16	Texas Medical Liab. Underwriting Assoc.	0.98%	\$797,385	(2.76%)	\$3,054,617	(5.90%)
17	Clarendon Insurance Group	0.95%	\$487,296	*	\$2,976,159	*
18	National Chiropractic Mutual Ins. Co.	0.93%	\$635,849	(1.79%)	\$2,903,484	1.54%
19	Travelers Insurance Group	0.91%	\$247,758	(70.89%)	\$2,840,051	14.20%
20	Preferred Professional Insurance Company	0.89%	(\$541,053)	*	\$2,789,779	(20.89%)
21	Zurich American Insurance Group	0.88%	\$501,309	(71.78%)	\$2,752,314	(43.75%)
22	Legion Insurance Group	0.71%	\$589,973	*	\$2,203,706	69.99%
23	Podiatry Insurance Co. of America RRG	0.56%	\$823,623	24.01%	\$1,732,476	22.35%
24	American International Group	0.49%	\$347,626	(79.50%)	\$1,529,508	(72.50%)
25	ACE USA	0.40%	\$229,616	12.36%	\$1,238,057	1.16%

<b>Top 25 Groups Total</b>	<b>98.58%</b>	<b>\$67,592,390</b>	<b>6.20%</b>	<b>\$307,317,668</b>	<b>4.19%</b>
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<b>Total Market</b>	<b>100.00%</b>	<b>\$69,119,429</b>	<b>5.63%</b>	<b>\$311,759,051</b>	<b>2.99%</b>
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\* Premiums from prior reporting period were \$0, less than \$0, or negligible.

## QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
3rd qtr 1994	\$68,985,647	\$70,360,691	\$2,553,192
4th qtr 1994	\$40,468,946	\$43,092,539	\$74,035,442
1st qtr 1995	\$68,464,527	\$72,369,916	\$48,182,784
2nd qtr 1995	\$54,151,497	\$75,090,427	\$40,820,995
3rd qtr 1995	\$69,941,692	\$111,217,428	\$47,612,275
4th qtr 1995	\$43,145,176	\$58,247,051	\$67,315,494
1st qtr 1996	\$114,189,070	\$114,738,793	\$56,684,025
2nd qtr 1996	\$45,514,973	\$54,716,151	\$47,353,607
3rd qtr 1996	\$63,825,546	\$66,636,774	\$49,184,495
4th qtr 1996	\$44,450,328	\$37,813,818	\$62,181,423
1st qtr 1997	\$135,310,533	\$133,934,292	\$43,211,466
2nd qtr 1997	\$41,238,656	\$46,207,164	\$47,743,217
3rd qtr 1997	\$69,152,199	\$67,960,393	\$45,288,575
4th qtr 1997	\$40,887,870	\$38,739,726	\$39,743,157
1st qtr 1998	\$140,239,837	\$152,219,574	\$59,734,296
2nd qtr 1998	\$39,867,221	\$46,328,066	\$45,995,696
3rd qtr 1998	\$63,699,946	\$65,433,921	\$72,182,018
4th qtr 1998	\$44,926,900	\$49,931,661	\$65,687,566
1st qtr 1999	\$143,800,543	\$153,643,833	\$46,277,340
2nd qtr 1999	\$37,392,846	\$39,064,128	\$102,472,602
3rd qtr 1999	\$73,858,988	\$69,119,429	\$50,252,064

## EARNED TO INCURRED LOSS RATIO BY YEAR

**Based on Annual Statement data from NAIC: incurred losses (LAE excluded) / earned premium**

<u>Year</u>	<u>Loss Ratio</u>
1989	100.5%
1990	131.2%
1991	113.6%
1992	105.9%
1993	102.5%
1994	92.0%
1995	87.7%
1996	80.1%
1997	69.2%
1998	90.5%



## Miscellaneous Professional Liability

There were 36 groups, 70 companies, that had direct written premium for Miscellaneous Professional Liability in the third quarter of 1999, as compared to 32 groups, 63 companies, in the third quarter of 1998.

The table below represents the top 25 groups for direct written premium based on a sum of the most recent four quarters. Also included is a comparison of direct written premium in the third quarter of 1999 to direct written premium in the third quarter of 1998 for the same groups.

### DIRECT PREMIUMS WRITTEN MARKET SHARE FOR MISC. PROFESSIONAL LIABILITY

4 Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 3rd Quarter 1999	% Change 3rd Quarter 1998 to 1999	4 Quarters Ending 3rd Qtr 1999	% Change 4 Qtrs Ending 1998 to 1999
1	Chubb & Son Inc.	31.70%	\$10,624,934	(7.43%)	\$41,345,803	(0.01%)
2	Executive Risk Companies	25.48%	\$8,877,986	(32.13%)	\$33,240,794	(13.26%)
3	Reliance Group Incorporated	10.59%	\$4,453,380	(24.91%)	\$13,807,643	(14.66%)
4	St. Paul Group	8.13%	\$2,747,945	8.05%	\$10,605,577	0.54%
5	General Electric Group	6.18%	\$2,349,496	55.97%	\$8,058,262	7.53%
6	Legion Insurance Group	4.40%	\$931,890	196.43%	\$5,743,010	425.26%
7	Nationwide Corporation	2.08%	\$409,209	37.28%	\$2,713,007	(10.83%)
8	Allianz Insurance Group	1.75%	\$466,941	15.33%	\$2,278,482	80.15%
9	Gryphon Holdings Inc.	1.52%	\$753,683	154.47%	\$1,984,291	108.04%
10	Utica National Insurance Group	1.40%	\$1,386,670	684.14%	\$1,826,703	153.04%
11	TIG Insurance Group	1.12%	\$300,850	*	\$1,462,043	*
12	Lumbermans Mutual Casualty Group	0.76%	\$243,209	292.10%	\$991,405	335.13%
13	Medmark Insurance Group	0.72%	\$921,195	*	\$945,065	*
14	Mt. Hawley Insurance Group	0.66%	\$99,726	22.56%	\$858,894	118.06%
15	US Investment Corporation	0.56%	\$197,009	112.28%	\$724,111	127.57%
16	AON Corporation	0.53%	\$88,130	169.44%	\$689,014	28.57%
17	W. R. Berkley Corporation	0.51%	\$488,250	(2.37%)	\$658,869	(2.92%)
18	Safeco Insurance Group	0.35%	\$98,647	42.43%	\$452,236	175.71%
19	Old Republic Group	0.31%	\$404,740	*	\$404,740	*
20	Northland Group	0.31%	\$90,347	(6.94%)	\$402,340	24.37%
21	Union Labor Group	0.25%	\$99,314	36.24%	\$321,099	11.65%
22	American RE Group	0.13%	\$13,170	(80.88%)	\$163,720	(58.30%)
23	Intercargo Corporation Group	0.12%	\$53,351	194.61%	\$162,886	16.97%
24	Triangle Insurance Company Inc.	0.11%	\$48,397	(8.73%)	\$149,524	(9.40%)
25	Zurich American Insurance Group	0.10%	\$34,872	6.90%	\$128,402	(32.12%)

<b>Top 25 Groups Total</b>	<b>99.75%</b>	<b>\$36,183,341</b>	<b>0.71%</b>	<b>\$130,117,920</b>	<b>4.27%</b>
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<b>Total Market</b>	<b>100.00%</b>	<b>\$36,233,128</b>	<b>0.73%</b>	<b>\$130,443,116</b>	<b>4.25%</b>
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\* Premiums from prior reporting period were \$0, less than \$0, or negligible.

## QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
3rd qtr 1994	\$22,065,616	\$21,347,076	\$6,146,661
4th qtr 1994	\$22,095,790	\$20,963,889	\$16,514,895
1st qtr 1995	\$22,080,891	\$20,526,056	\$13,948,832
2nd qtr 1995	\$21,914,469	\$22,212,007	\$12,204,127
3rd qtr 1995	\$20,230,545	\$20,209,532	\$15,784,680
4th qtr 1995	\$23,742,729	\$24,108,975	\$10,623,777
1st qtr 1996	\$23,960,280	\$23,622,954	\$6,150,305
2nd qtr 1996	\$34,215,304	\$32,735,648	\$1,757,243
3rd qtr 1996	\$32,715,492	\$31,248,128	\$3,969,627
4th qtr 1996	\$37,389,967	\$35,404,034	\$8,312,629
1st qtr 1997	\$26,180,108	\$24,480,345	\$11,126,143
2nd qtr 1997	\$37,729,953	\$35,283,484	\$4,273,960
3rd qtr 1997	\$37,815,158	\$33,745,952	\$6,644,389
4th qtr 1997	\$33,119,109	\$31,800,346	\$9,039,612
1st qtr 1998	\$27,705,025	\$26,154,794	\$9,246,158
2nd qtr 1998	\$33,711,307	\$31,193,925	\$4,729,190
3rd qtr 1998	\$46,612,471	\$35,971,950	\$5,595,642
4th qtr 1998	\$35,907,691	\$36,056,575	\$13,397,168
1st qtr 1999	\$26,386,072	\$27,119,148	\$5,770,867
2nd qtr 1999	\$32,865,743	\$31,034,265	\$5,544,348
3rd qtr 1999	\$38,964,085	\$36,233,128	\$10,488,238

## EARNED TO INCURRED LOSS RATIO BY YEAR

**Based on Annual Statement data from NAIC: incurred losses (LAE excluded) / earned premium**

<u>Year</u>	<u>Loss Ratio</u> *
1989	77.6%
1990	89.2%
1991	91.3%
1992	102.9%
1993	102.8%
1994	64.8%
1995	96.7%
1996	99.0%
1997	51.8%
1998	58.6%

\* *Miscellaneous Professional Liability is reported under General Liability on the Annual Statement; therefore, the Loss Ratios represent all coverages reported under General Liability.*

## Complaint Data

The following chart presents a comparison of written complaints received and closed by TDI in the third quarter of 1999 and the third quarter of 1998. Also included are the number of direct policies written and the percent of complaints per policy for each line of business.

Line of Business	3RD QUARTER 1999			3RD QUARTER 1998		
	Number of Complaints	Number of Policies Written	Percent of Complaints per Policy	Number of Complaints	Number of Policies Written	Percent of Complaints per Policy
Product Liability	2	7,703	0.02596%	2	7,995	0.02502%
General Liability - Other <sup>+</sup>	59	195,444	0.03019%	72	206,902	0.03480%
Fire & Allied Lines	16	50,850	0.03147%	7	66,257	0.01056%
Commercial Multiple Peril	13	72,535	0.01792%	44	71,852	0.06124%
Private Passenger Auto <sup>++</sup>	2,346	4,912,086	0.04776%	2,005	5,095,988	0.03934%
Homeowners	425	1,067,506	0.03981%	460	1,003,713	0.04583%
Workers' Compensation <sup>+++</sup>	29	39,173	0.07403%	40	34,978	0.11436%
Boiler & Machinery	**	**	**	**	**	**
Commercial Crime	**	**	**	**	**	**
Commercial Glass	**	**	**	**	**	**
Medical Professional Liability	7	11,683	0.05992%	5	13,735	0.03640%
Misc. Professional Liability	3	7,803	0.03845%	4	6,727	0.05946%

<sup>+</sup> The General Electric Group wrote 28,786 small premium pre-paid legal policies in the 3rd quarter of 1999 and 41,775 policies in the 3rd quarter of 1998 that were excluded from the above table.

<sup>++</sup> Policies that included both Voluntary Liability and Physical Damage coverage reported a policy count in each category.

<sup>+++</sup> Complaints generally relate to rates, class codes, and experience modifiers. Complaints regarding adjusting and benefits are processed by the Texas Workers' Compensation Commission and are not reflected in this report.

\*\* Complaints are not tracked for this line of business.

The number of complaints attributable to any one insurer was not significant, except for Private Passenger Auto and Homeowners. The complaint data for the top 25 groups (ranking based on number of policies written in the third quarter of 1999) for these two lines of insurance are presented on the next two pages.

**PRIVATE PASSENGER AUTO  
THIRD QUARTER DATA  
LISTED BY PERCENT OF COMPLAINTS PER POLICY**

1999 Policies Written Rank	Group Name	3RD QUARTER 1999			3RD QUARTER 1998		
		Number of Complaints	Number of Policies Written	Percent of Complaints per Policy	Number of Complaints	Number of Policies Written	Percent of Complaints per Policy
12	Old American Co. Mutual Fire Ins. Co.	99	70,293	0.14084%	93	73,534	0.12647%
10	Home State County Mutual Ins. Co.	139	98,699	0.14083%	92	114,684	0.08022%
14	Titus Group	75	66,793	0.11229%	53	57,986	0.09140%
21	Liberty Mutual Insurance Group	27	25,447	0.10610%	28	23,684	0.11822%
18	General Electric Group	34	33,298	0.10211%	41	42,537	0.09639%
22	American International Group	20	20,968	0.09538%	16	17,744	0.09017%
5	Texas State National Group	276	289,754	0.09525%	134	220,963	0.06064%
23	American National Financial Group	15	17,742	0.08455%	18	15,118	0.11906%
3	Allstate Insurance Group	308	507,682	0.06067%	227	473,451	0.04795%
11	UNITRIN Inc.	44	73,759	0.05965%	36	105,988	0.03397%
8	Berkshire-Hathaway (GEICO)	73	122,601	0.05954%	43	104,115	0.04130%
17	Hartford Fire & Casualty Group	19	35,669	0.05327%	22	32,248	0.06822%
19	Winterthur U.S. Holding Group	16	31,912	0.05014%	22	34,920	0.06300%
13	Travelers Insurance Group	33	68,505	0.04817%	34	59,827	0.05683%
25	Metropolitan Group	7	14,646	0.04779%	12	12,538	0.09571%
7	Nationwide Corporation	65	136,891	0.04748%	60	120,560	0.04977%
15	Safeco Insurance Group	21	44,844	0.04683%	13	58,656	0.02216%
16	Sentry Insurance Group	17	42,948	0.03958%	19	43,847	0.04333%
4	Progressive Group	172	495,861	0.03469%	104	794,673	0.01309%
20	CNA Insurance Group	10	31,057	0.03220%	15	24,684	0.06077%
9	Southern Farm Bureau Casualty	33	114,664	0.02878%	22	107,403	0.02048%
2	Zurich American Insurance Group	198	799,925	0.02475%	205	783,721	0.02616%
6	USAA Group	45	205,864	0.02186%	52	193,543	0.02687%
1	State Farm Group	237	1,336,616	0.01773%	195	1,335,339	0.01460%
24	Germania Insurance Group	2	15,301	0.01307%	4	16,387	0.02441%
	(All other licensed insurers)	226	210,347	0.10744%	217	227,838	0.09524%
	(No company identified)*	135			228		
<b>TOTALS</b>		<b>2,346</b>	<b>4,912,086</b>	<b>0.04776%</b>	<b>2,005</b>	<b>5,095,988</b>	<b>0.03934%</b>

\* Generally includes complaints where either: (a) no company was identified by complainant, (b) company was non-admitted (surplus lines), or (c) complaint was against an agent.

# Complaint Data

## HOMEOWNERS THIRD QUARTER DATA LISTED BY PERCENT OF COMPLAINTS PER POLICY

1999 Policies Written Rank	Group Name	3RD QUARTER 1999			3RD QUARTER 1998		
		Number of Complaints	Number of Policies Written	Percent of Complaints per Policy	Number of Complaints	Number of Policies Written	Percent of Complaints per Policy
22	Mortgage Bankers Group	6	4,266	0.14065%	5	4,638	0.10781%
25	Horace Mann Group	5	3,909	0.12791%	6	3,725	0.16107%
24	Lumbermans Mutual Casualty Group	3	4,081	0.07351%	1	4,341	0.02304%
9	Liberty Mutual Insurance Group	9	12,857	0.07000%	8	12,275	0.06517%
12	American National Financial Group	7	10,578	0.06618%	3	9,492	0.03161%
7	Safeco Insurance Group	12	20,053	0.05984%	5	20,368	0.02455%
15	UNITRIN Inc.	5	8,799	0.05682%	5	9,089	0.05501%
8	Texas Farm Bureau Mutual	9	17,025	0.05286%	6	16,005	0.03749%
2	Zurich American Insurance Group	86	201,142	0.04276%	124	187,508	0.06613%
11	CNA Insurance Group	4	11,515	0.03474%	3	12,829	0.02338%
10	Winterthur U.S. Holding Group	4	11,641	0.03436%	9	8,034	0.11202%
18	Amica Mutual Group	2	6,135	0.03260%	1	6,231	0.01605%
17	Commercial Union Insurance Co's.	2	6,460	0.03096%	0	3,308	0.00000%
5	Travelers Insurance Group	17	56,165	0.03027%	17	52,645	0.03229%
14	Hartford Fire & Casualty Group	3	9,956	0.03013%	5	8,076	0.06191%
1	State Farm Group	91	312,657	0.02911%	97	307,994	0.03149%
16	Beacon Insurance Group	2	7,396	0.02704%	1	5,897	0.01696%
6	Nationwide Corporation	8	29,928	0.02673%	17	28,753	0.05912%
23	Central Mutual Insurance Co. of Ohio	1	4,105	0.02436%	2	3,926	0.05094%
3	Allstate Insurance Group	39	197,940	0.01970%	34	174,088	0.01953%
19	Chubb & Son Inc.	1	5,282	0.01893%	2	5,252	0.03808%
4	USAA Group	6	75,572	0.00794%	5	67,269	0.00743%
13	Titus Group	0	10,532	0.00000%	3	10,853	0.02764%
20	Metropolitan Group	0	4,477	0.00000%	4	4,031	0.09923%
21	Service Life Group	0	4,341	0.00000%	1	4,519	0.02213%
	(All other licensed insurers)	70	30,694	0.22806%	59	32,567	0.18116%
	(No company identified)*	33			37		
<b>TOTALS</b>		<b>425</b>	<b>1,067,506</b>	<b>0.03981%</b>	<b>460</b>	<b>1,003,713</b>	<b>0.04583%</b>

\* Generally includes complaints where either: (a) no company was identified by complainant, (b) company was non-admitted (surplus lines), or (c) complaint was against an agent.

## *County Mutual Companies*

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### **NAMES OF GROUPS AND CORRESPONDING COUNTY MUTUAL COMPANIES**

#### **GROUPS**

#### **COUNTY MUTUAL COMPANIES**

Allianz Insurance Group -----	Fireman's Fund County Mutual Insurance Co.
Allstate Insurance Group -----	Allstate County Mutual Insurance Co.
American Financial Insurance Group -----	Great Texas County Mutual Insurance Co.
Foremost Corporation America -----	Foremost County Mutual Insurance Co.
General Agents Group -----	Gainsco County Mutual Insurance Co.
General Electric Group -----	Elm County Mutual Insurance Co.
Home State County Mutual Ins. Co. -----	Home State County Mutual Insurance Co.
Independent County Mutual Insurance Co. -----	Independent County Mutual Insurance Co.
Nationwide Corporation -----	Colonial County Mutual Insurance Co.
Old American County Mutual Fire Insurance Co. -----	Old American County Mutual Fire Insurance Co.
Orion Capital Group -----	Viking County Mutual Insurance Co.
Progressive Casualty Group -----	Progressive County Mutual Insurance Co.
Safeway Insurance Group -----	Oak Brook County Mutual Insurance Co.
Sentry Insurance Group -----	Dairyland County Mutual Of Texas
Southern Farm Bureau Casualty -----	Farm Bureau County Mutual Insurance Co. of Texas
State Farm Group -----	State Farm County Mutual Insurance Co. of Texas
Texas State National Group -----	State And County Mutual Fire Insurance Co.
TIG Insurance Group -----	Industrial County Mutual Insurance Co.
Titus Group -----	Consumers County Mutual Insurance Co.
UNITRIN, Inc. -----	Charter County Mutual Insurance Co.
USAA Group -----	USAA County Mutual Insurance Co.
Winterthur US Holding Group -----	Southern County Mutual Insurance Co.
Zurich American Insurance Group -----	Farmers Texas County Mutual Insurance Co.