

# Table of Contents

<b>INTRODUCTION</b>	1
<b>TERMS</b>	2
Number of Policies Written	2
Premiums on Policies Written	2
Direct Losses Paid	2
Earned to Incurred Loss Ratio	2
Number of Groups	2
Market Share	2
<b>LINES OF INSURANCE</b>	3
Products and Completed Operations Insurance (Product Liability)	3
General Liability	3
Commercial Fire & Allied Lines	3
Commercial Multiple Peril	3
Private Passenger Auto	3
Homeowners Multiple Peril	3
Workers' Compensation	3
Boiler & Machinery	4
Commercial Crime	4
Commercial Glass	4
Medical Professional Liability	4
Miscellaneous Professional Liability	4
<b>SUMMARY OF FOUR QUARTERS</b>	5
Cumulative Totals for Four Quarters Ending September 2000	5
Number of Groups/Companies Writing Policies per Quarter	5
<b>PRODUCT LIABILITY</b>	6
<b>GENERAL LIABILITY</b>	8
<b>COMMERCIAL FIRE &amp; ALLIED LINES</b>	10
<b>COMMERCIAL MULTIPLE PERIL</b>	12
<b>PRIVATE PASSENGER AUTO (ALL COMPANIES)</b>	14
RATE-REGULATED	16
NON-RATE-REGULATED	18
VOLUNTARY LIABILITY (ALL COMPANIES)	20
RATE-REGULATED	22
NON-RATE-REGULATED	24
ASSIGNED RISK (ALL COMPANIES)	26
PHYSICAL DAMAGE (ALL COMPANIES)	28
RATE-REGULATED	30
NON-RATE-REGULATED	32
<b>HOMEOWNERS MULTIPLE PERIL (ALL COMPANIES)</b>	34
RATE-REGULATED	36
NON-RATE-REGULATED	38
<b>WORKERS' COMPENSATION (ALL COMPANIES)</b>	40
VOLUNTARY	42
ASSIGNED RISK	44
DEDUCTIBLE PLANS	46
<b>BOILER &amp; MACHINERY</b>	48
<b>COMMERCIAL CRIME</b>	50
<b>COMMERCIAL GLASS</b>	52
<b>MEDICAL PROFESSIONAL LIABILITY</b>	54
<b>MISCELLANEOUS PROFESSIONAL LIABILITY</b>	56
<b>COMPLAINT DATA</b>	
All Lines Complaint Data	58
Private Passenger Auto/Listed by Percent of Complaints per Policy	59
Homeowners/Listed by Percent of Complaints per Policy	60
<b>GROUP / COUNTY MUTUAL COMPANY NAME TABLE</b>	61

**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 one year prior.

## *Terms*

---

**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*

---

**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 2000

	Number Of Groups/Companies	Number Of Policies Written	Premiums On Policies Written	Direct Written Premiums	Direct Losses Paid
PRODUCT LIABILITY	<b>71 / 194</b>	<b>36,978</b>	<b>\$84,666,463</b>	<b>\$75,383,766</b>	<b>\$125,375,358</b>
GENERAL LIABILITY - OTHER	<b>142 / 357</b>	<b>764,839 <sup>+</sup></b>	<b>\$952,468,991</b>	<b>\$984,458,336</b>	<b>\$688,854,119</b>
COMMERCIAL FIRE & ALLIED	<b>88 / 228</b>	<b>180,764</b>	<b>\$286,859,252</b>	<b>\$309,508,231</b>	<b>\$246,623,277</b>
COMMERCIAL MULTIPLE PERIL	<b>100 / 264</b>	<b>304,814</b>	<b>\$911,232,750</b>	<b>\$985,520,397</b>	<b>\$705,504,225</b>
PRIVATE PASSENGER AUTO					
VOLUNTARY (VOL) LIABILITY	75 / 223	11,456,910	\$5,204,413,477	\$4,820,287,237	\$3,393,234,283
ASSIGNED RISK LIABILITY	23 / 26	50,444	\$26,041,457	\$18,317,414	\$21,740,806
PHYSICAL DAMAGE	75 / 222	8,456,613	\$3,784,768,429	\$3,519,643,293	\$2,674,639,538
TOTAL PPA	<b>79 / 228</b>	<b>19,963,967 <sup>++</sup></b>	<b>\$9,015,223,363</b>	<b>\$8,358,247,944</b>	<b>\$6,089,614,627</b>
HOMEOWNERS MULTIPLE PERIL	<b>60 / 128</b>	<b>3,995,209</b>	<b>\$3,103,982,980</b>	<b>\$2,873,963,355</b>	<b>\$2,125,018,015</b>
WORKERS' COMPENSATION					
VOL PREMIUMS < \$5,000		113,893	\$178,025,461	**	**
VOL PREMIUMS \$5,000 - \$100,000		46,702	\$851,430,343	**	**
VOL PREMIUMS > \$100,000		2,979	\$905,139,948	**	**
TOTAL VOLUNTARY	108 / 273	163,574	\$1,934,595,752	\$1,925,158,551	\$1,427,744,005
RESIDUAL MARKET ***	1 / 1	497	\$16,050,662	\$11,753,232	\$35,443,672
TOTAL WC	<b>108 / 273</b>	<b>164,071</b>	<b>\$1,950,646,414</b>	<b>\$1,936,911,783</b>	<b>\$1,463,187,677</b>
BOILER & MACHINERY	<b>36 / 98</b>	<b>13,235</b>	<b>\$29,682,698</b>	<b>\$38,797,924</b>	<b>\$46,579,636</b>
COMMERCIAL CRIME	<b>45 / 104</b>	<b>9,690</b>	<b>\$8,962,069</b>	<b>\$10,983,016</b>	<b>\$1,941,300</b>
COMMERCIAL GLASS	<b>25 / 57</b>	<b>1,605</b>	<b>\$530,569</b>	<b>\$393,692</b>	<b>\$308,564</b>
MEDICAL PROFESSIONAL LIABILITY	<b>38 / 65</b>	<b>39,663</b>	<b>\$285,763,753</b>	<b>\$292,609,896</b>	<b>\$352,502,588</b>
MISC. PROFESSIONAL LIABILITY	<b>40 / 102</b>	<b>35,542</b>	<b>\$137,305,434</b>	<b>\$128,085,811</b>	<b>\$63,790,390</b>

<sup>+</sup> The General Electric Group wrote 105,983 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	
	1999	2000	1999	2000	1999	2000	1999	2000
Product Liability	62 / 150	61 / 152	60 / 149	61 / 155	65 / 159	62 / 154	63 / 146	-- / --
General Liability	135 / 313	128 / 302	137 / 312	130 / 313	134 / 310	124 / 311	134 / 291	-- / --
Commercial Fire & Allied	86 / 190	72 / 176	90 / 197	73 / 184	83 / 193	75 / 189	78 / 178	-- / --
Commercial Multiple Peril	98 / 238	88 / 225	97 / 238	89 / 231	98 / 238	93 / 236	100 / 234	-- / --
Private Passenger Auto	78 / 202	71 / 211	76 / 207	74 / 209	78 / 212	76 / 209	78 / 211	-- / --
Homeowners Multiple Peril	64 / 129	58 / 114	62 / 125	58 / 116	60 / 119	58 / 111	60 / 119	-- / --
Workers' Compensation	94 / 239	94 / 250	100 / 241	97 / 248	99 / 241	97 / 247	100 / 243	-- / --
Boiler & Machinery	34 / 76	32 / 71	32 / 69	31 / 76	34 / 70	31 / 75	34 / 76	-- / --
Commercial Crime	41 / 70	35 / 66	39 / 68	37 / 70	42 / 68	37 / 73	40 / 71	-- / --
Commercial Glass	22 / 32	22 / 37	24 / 35	18 / 29	22 / 35	20 / 38	22 / 39	-- / --
Medical Prof. Liability	30 / 45	36 / 51	31 / 45	34 / 53	34 / 51	34 / 55	34 / 48	-- / --
Misc. Professional Liability	31 / 66	36 / 73	33 / 68	38 / 81	35 / 71	36 / 77	38 / 74	-- / --

## *Product Liability*

There were 65 groups, 185 companies, that had direct written premium for Product Liability in the third quarter of 2000, as compared to 66 groups, 187 companies, in the third quarter of 1999.

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 2000 to direct written premium in the third quarter of 1999 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 2000</b>	<b>% Change 3rd Quarter 1999 to 2000</b>	<b>4 Quarters Ending 3rd Qtr 2000</b>	<b>% Change 4 Qtrs Ending 1999 to 2000</b>
1	St. Paul Group	10.83%	\$2,113,202	45.83%	\$8,162,516	6.67%
2	Zurich American Insurance Group	9.19%	\$2,048,503	89.02%	\$6,928,448	(29.60%)
3	American Financial Insurance Group	7.80%	\$2,713,101	225.17%	\$5,880,125	61.97%
4	ACE USA	7.50%	\$567,980	(20.00%)	\$5,656,139	41.31%
5	Liberty Mutual Insurance Group	7.31%	\$1,893,070	67.84%	\$5,509,443	19.67%
6	Chubb & Son Inc.	6.52%	\$1,134,225	12.01%	\$4,918,776	9.87%
7	National American Insurance Company	6.28%	\$1,574,669	100.95%	\$4,735,574	72.61%
8	Fairfax Financial	4.59%	\$664,670	(34.82%)	\$3,456,892	(19.23%)
9	Lumbermans Mutual Casualty Group	4.12%	\$1,357,800	194.44%	\$3,104,734	10.05%
10	Federated Mutual Group	3.29%	\$610,400	21.30%	\$2,478,384	17.37%
11	Hartford Fire & Casualty Group	2.96%	\$783,866	23.27%	\$2,231,104	(7.10%)
12	Allianz Insurance Group	2.85%	\$1,009,900	248.14%	\$2,150,675	98.42%
13	Sentry Insurance Group	2.50%	\$439,076	(2.49%)	\$1,881,357	(4.37%)
14	Winterthur U.S. Holding Group	2.31%	\$157,223	(33.62%)	\$1,740,259	29.59%
15	UNITRIN Inc.	2.13%	\$443,677	46.36%	\$1,607,846	2.42%
16	Medmark Insurance Group	2.08%	\$614,706	66.19%	\$1,567,632	27.17%
17	Royal & Sun Alliance USA	1.96%	\$430,090	25.44%	\$1,477,032	108.91%
18	United Fire & Casualty Group	1.96%	\$626,235	34.19%	\$1,474,057	(9.06%)
19	Reliance Group Incorporated	1.92%	(\$7,653)	(102.30%)	\$1,445,446	(10.24%)
20	Commercial Union Insurance Co's.	1.39%	\$164,942	16.42%	\$1,046,327	127.23%
21	Central Mutual Insurance Co. of Ohio	1.16%	\$200,049	78.80%	\$872,454	14.86%
22	EMC Insurance Companies	1.16%	\$305,709	25.68%	\$870,968	(12.76%)
23	Allstate Insurance Group	1.13%	\$220,641	22.58%	\$853,232	7.40%
24	Citigroup	1.08%	\$465,708	41.86%	\$813,080	(65.64%)
25	State Farm Group	1.04%	\$196,594	26.86%	\$786,850	12.87%

<b>Top 25 Groups Total</b>	<b>95.05%</b>	<b>\$20,728,383</b>	<b>52.70%</b>	<b>\$71,649,350</b>	<b>8.93%</b>
----------------------------	---------------	---------------------	---------------	---------------------	--------------

<b>Total Market</b>	<b>100.00%</b>	<b>\$19,612,003</b>	<b>21.99%</b>	<b>\$75,383,766</b>	<b>4.24%</b>
---------------------	----------------	---------------------	---------------	---------------------	--------------

## QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
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	\$19,542,821	\$19,151,191	\$16,999,724
2nd qtr 1999	\$21,001,448	\$18,282,562	\$25,948,053
3rd qtr 1999	\$17,001,577	\$16,077,300	\$17,020,093
4th qtr 1999	\$16,676,696	\$14,939,147	\$42,175,911
1st qtr 2000	\$21,631,620	\$20,070,599	\$29,175,725
2nd qtr 2000	\$23,354,905	\$20,762,017	\$36,214,781
3rd qtr 2000	\$23,003,242	\$19,612,003	\$17,808,941

## 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%
1999	68.3%

## General Liability

There were 137 groups, 347 companies, that had direct written premium for General Liability in the third quarter of 2000, as compared to 140 groups, 344 companies, in the third quarter of 1999.

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 2000 to direct written premium in the third quarter of 1999 for the same groups.

### DIRECT PREMIUMS WRITTEN MARKET SHARE FOR GENERAL LIABILITY

4 Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 3rd Quarter 2000	% Change 3rd Quarter 1999 to 2000	4 Quarters Ending 3rd Qtr 2000	% Change 4 Qtrs Ending 1999 to 2000
1	American International Group	18.92%	\$58,712,231	(57.01%)	\$186,231,253	(0.45%)
2	Zurich American Insurance Group	6.74%	\$18,076,236	(3.23%)	\$66,309,537	(5.98%)
3	CNA Insurance Group	5.45%	\$10,091,554	(26.44%)	\$53,616,539	(28.94%)
4	American Financial Insurance Group	4.40%	\$9,562,077	5.22%	\$43,289,656	25.54%
5	Citigroup	4.34%	\$12,505,098	6.52%	\$42,713,998	(19.90%)
6	St. Paul Group	3.57%	\$3,779,992	(47.70%)	\$35,147,198	6.92%
7	ACE USA	3.56%	\$6,135,067	(6.36%)	\$35,050,144	40.28%
8	Liberty Mutual Insurance Group	3.42%	\$8,516,089	9.23%	\$33,684,660	14.80%
9	Royal & Sun Alliance USA	3.10%	\$7,893,538	51.82%	\$30,563,054	14.49%
10	Chubb & Son Inc.	2.86%	\$6,846,387	10.09%	\$28,174,685	(1.83%)
11	Allianz Insurance Group	2.83%	\$9,390,846	18.54%	\$27,853,428	18.92%
12	Lumbermans Mutual Casualty Group	2.81%	\$4,219,141	(22.53%)	\$27,636,483	15.40%
13	State Farm Group	2.49%	\$6,396,731	17.21%	\$24,551,168	17.23%
14	Reliance Group Incorporated	2.40%	(\$360,884)	(108.43%)	\$23,581,573	(36.28%)
15	Fairfax Financial	2.17%	\$5,997,576	91.67%	\$21,347,788	70.00%
16	UNITRIN Inc.	2.02%	\$5,109,565	14.57%	\$19,878,724	0.84%
17	Hartford Fire & Casualty Group	1.94%	\$6,238,126	25.59%	\$19,093,131	11.44%
18	National American Insurance Company	1.83%	\$5,539,589	58.69%	\$18,036,379	60.15%
19	Commercial Union Insurance Co's.	1.54%	\$3,584,231	24.18%	\$15,149,119	38.87%
20	Texas Lawyers Insurance Exchange	1.44%	\$5,208,543	6.75%	\$14,217,339	(2.42%)
21	Winterthur U.S. Holding Group	1.17%	\$4,116,179	10.71%	\$11,532,000	23.63%
22	Safeco Insurance Group	1.14%	\$2,648,468	(3.73%)	\$11,240,470	8.83%
23	Old Republic Group	1.03%	\$2,569,093	13.39%	\$10,130,694	(8.36%)
24	EMC Insurance Companies	0.99%	\$2,750,223	25.70%	\$9,769,964	20.46%
25	Mt. Hawley Insurance Group	0.92%	\$2,547,290	13.88%	\$9,027,581	21.94%
<b>Top 25 Groups Total</b>		<b>83.07%</b>	<b>\$208,072,986</b>	<b>(26.45%)</b>	<b>\$817,826,565</b>	<b>2.08%</b>
<b>Total Market</b>		<b>100.00%</b>	<b>\$253,225,200</b>	<b>(22.39%)</b>	<b>\$984,458,336</b>	<b>0.65%</b>

## QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
3rd qtr 1995	\$213,155,710	\$195,424,165	\$146,362,211
4th qtr 1995	\$222,334,436	\$252,160,703	\$212,387,168
1st qtr 1996	\$200,489,979	\$222,560,666	\$124,920,441
2nd qtr 1996	\$221,064,794	\$241,831,779	\$114,496,144
3rd qtr 1996	\$209,186,262	\$264,844,763	\$268,739,243
4th qtr 1996	\$210,026,932	\$254,144,903	\$169,518,154
1st qtr 1997	\$170,973,798	\$198,324,982	\$144,990,598
2nd qtr 1997	\$216,202,142	\$195,305,092	\$131,312,607
3rd qtr 1997	\$249,568,281	\$253,887,370	\$165,714,117
4th qtr 1997	\$239,217,274	\$232,936,693	\$154,278,273
1st qtr 1998	\$210,915,913	\$202,459,275	\$144,243,214
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	\$198,897,883	\$208,534,860	\$186,660,571
2nd qtr 1999	\$189,418,170	\$241,953,257	\$164,997,413
3rd qtr 1999	\$198,994,737	\$326,261,926	\$204,622,227
4th qtr 1999	\$302,336,709	\$235,083,506	\$195,064,133
1st qtr 2000	\$197,269,789	\$264,265,023	\$147,488,644
2nd qtr 2000	\$216,322,728	\$231,884,607	\$207,170,206
3rd qtr 2000	\$236,539,765	\$253,225,200	\$139,131,136

## 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%
1999	63.8%

## Commercial Fire & Allied

There were 77 groups, 218 companies, that had direct written premium for Commercial Fire & Allied in the third quarter of 2000, as compared to 82 groups, 218 companies, in the third quarter of 1999.

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 2000 to direct written premium in the third quarter of 1999 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 2000	% Change 3rd Quarter 1999 to 2000	4 Quarters Ending 3rd Qtr 2000	% Change 4 Qtrs Ending 1999 to 2000
1	Citigroup	13.90%	\$12,404,176	16.80%	\$43,016,299	14.28%
2	Allendale Group	12.82%	\$12,518,311	219.25%	\$39,666,448	43.35%
3	Allianz Insurance Group	7.76%	\$4,844,711	53.53%	\$24,007,141	8.18%
4	Zurich American Insurance Group	7.19%	\$6,114,838	(21.30%)	\$22,238,798	0.59%
5	Texas Windstorm Insurance Association	6.01%	\$4,715,765	2.61%	\$18,601,121	12.34%
6	UNINTRIN Inc.	5.61%	\$4,370,431	11.31%	\$17,355,339	5.32%
7	Royal & Sun Alliance USA	4.76%	\$5,273,094	415.55%	\$14,741,920	69.45%
8	CNA Insurance Group	4.40%	\$3,425,320	13.43%	\$13,610,948	27.51%
9	St. Paul Group	4.32%	\$3,525,089	23.57%	\$13,383,048	(5.57%)
10	Liberty Mutual Insurance Group	2.44%	\$1,567,378	(31.24%)	\$7,564,847	8.46%
11	American International Group	2.30%	\$1,701,170	(53.64%)	\$7,118,259	0.58%
12	Safeco Insurance Group	2.22%	\$1,818,375	5.41%	\$6,873,309	7.04%
13	Federated Mutual Group	1.88%	\$1,611,442	53.80%	\$5,830,689	36.08%
14	United Fire & Casualty Group	1.69%	\$1,883,382	474.94%	\$5,220,617	282.66%
15	National American Insurance Company	1.64%	\$1,428,675	92.38%	\$5,080,633	82.62%
16	State Farm Group	1.62%	\$1,291,866	(1.21%)	\$5,005,417	1.16%
17	EMC Insurance Companies	1.29%	\$1,192,587	20.94%	\$4,001,981	10.15%
18	Texas Farm Bureau Mutual	1.28%	\$925,668	(21.44%)	\$3,976,748	(9.75%)
19	American Financial Insurance Group	1.27%	\$270,777	(35.82%)	\$3,930,828	126.37%
20	ACE USA	1.13%	\$977,050	(0.31%)	\$3,484,708	(5.10%)
21	Commercial Union Insurance Co's.	1.09%	\$979,744	2.11%	\$3,375,080	(10.73%)
22	Winterthur U.S. Holding Group	1.04%	\$1,061,196	61.02%	\$3,231,900	8.26%
23	Sentry Insurance Group	1.02%	\$814,280	5.08%	\$3,170,485	(1.79%)
24	Midland-Guardian Group	0.85%	\$633,813	(21.97%)	\$2,619,632	(13.43%)
25	Millers First Insurance Companies	0.81%	\$535,501	42.52%	\$2,501,981	78.14%
<b>Top 25 Groups Total</b>		<b>90.34%</b>	<b>\$75,884,639</b>	<b>28.33%</b>	<b>\$279,608,176</b>	<b>17.52%</b>
<b>Total Market</b>		<b>100.00%</b>	<b>\$85,335,230</b>	<b>14.73%</b>	<b>\$309,508,231</b>	<b>7.11%</b>

## QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
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	\$66,601,703	\$35,359,774
2nd qtr 1998	\$74,389,829	\$76,974,177	\$49,081,540
3rd qtr 1998	\$77,094,976	\$79,063,229	\$42,188,779
4th qtr 1998	\$70,381,513	\$67,742,113	\$39,909,630
1st qtr 1999	\$71,320,972	\$68,350,829	\$33,802,576
2nd qtr 1999	\$77,274,152	\$78,487,919	\$39,140,917
3rd qtr 1999	\$70,060,718	\$74,379,518	\$54,354,899
4th qtr 1999	\$73,126,681	\$77,149,382	\$82,832,214
1st qtr 2000	\$60,367,305	\$65,714,031	\$30,457,236
2nd qtr 2000	\$72,571,734	\$81,309,588	\$73,567,014
3rd qtr 2000	\$80,793,532	\$85,335,230	\$59,766,813

## 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%
1999	53.1%

## Commercial Multiple Peril

There were 94 groups, 250 companies, that had direct written premium for Commercial Multiple Peril in the third quarter of 2000, as compared to 96 groups, 260 companies, in the third quarter of 1999.

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 2000 to direct written premium in the third quarter of 1999 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 2000	% Change 3rd Quarter 1999 to 2000	4 Quarters Ending 3rd Qtr 2000	% Change 4 Qtrs Ending 1999 to 2000
1	Citigroup	10.95%	\$31,239,528	22.05%	\$107,919,281	10.41%
2	Zurich American Insurance Group	10.82%	\$28,600,550	61.15%	\$106,598,493	40.66%
3	CNA Insurance Group	9.22%	\$22,944,032	(6.49%)	\$90,873,617	(6.44%)
4	Commercial Union Insurance Co's.	7.39%	\$18,325,807	6.22%	\$72,812,546	6.89%
5	Hartford Fire & Casualty Group	6.31%	\$28,738,955	129.56%	\$62,224,133	28.60%
6	State Farm Group	5.30%	\$12,434,694	(7.89%)	\$52,277,799	(8.31%)
7	Safeco Insurance Group	4.30%	\$10,693,809	13.92%	\$42,364,734	14.57%
8	Chubb & Son Inc.	3.39%	\$9,004,531	33.47%	\$33,405,357	8.94%
9	Allianz Insurance Group	2.89%	\$7,598,689	(0.69%)	\$28,457,746	(6.81%)
10	Lumbermans Mutual Casualty Group	2.75%	\$6,175,210	(26.07%)	\$27,096,064	(16.41%)
11	Allstate Insurance Group	2.04%	\$5,337,153	11.44%	\$20,067,285	15.05%
12	Fairfax Financial	1.94%	\$6,364,755	1.33%	\$19,148,207	(4.78%)
13	Church Mutual Insurance Company	1.83%	\$3,967,584	(1.90%)	\$18,082,127	0.35%
14	Old Republic Group	1.71%	\$4,360,942	10.22%	\$16,886,208	10.66%
15	Royal & Sun Alliance USA	1.66%	\$3,060,102	(28.71%)	\$16,391,635	(2.56%)
16	Guidant Insurance Group	1.60%	\$3,822,024	36.84%	\$15,742,528	25.03%
17	W. R. Berkley Corporation	1.59%	\$3,990,093	23.15%	\$15,657,099	(1.81%)
18	Winterthur U.S. Holding Group	1.58%	\$5,069,900	50.94%	\$15,584,852	64.31%
19	Liberty Mutual Insurance Group	1.55%	\$2,107,696	(5.73%)	\$15,243,440	(25.33%)
20	St. Paul Group	1.54%	\$3,582,261	38.92%	\$15,146,055	21.80%
21	Utica National Insurance Group	1.35%	\$3,622,516	15.31%	\$13,341,984	5.42%
22	Ohio Casualty Group	1.35%	\$3,281,684	(0.39%)	\$13,297,063	4.85%
23	General Electric Group	1.29%	\$3,331,435	75.78%	\$12,669,067	46.91%
24	Central Mutual Insurance Co. of Ohio	1.14%	\$3,059,907	40.18%	\$11,246,310	15.56%
25	American Financial Insurance Group	1.10%	\$1,447,531	(66.26%)	\$10,855,904	(34.70%)

<b>Top 25 Groups Total</b>	<b>86.59%</b>	<b>\$232,161,388</b>	<b>18.65%</b>	<b>\$853,389,534</b>	<b>7.53%</b>
----------------------------	---------------	----------------------	---------------	----------------------	--------------

<b>Total Market</b>	<b>100.00%</b>	<b>\$266,523,549</b>	<b>17.56%</b>	<b>\$985,520,397</b>	<b>7.19%</b>
---------------------	----------------	----------------------	---------------	----------------------	--------------

## QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
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	\$215,552,459	\$229,247,463	\$118,479,566
2nd qtr 1999	\$216,168,054	\$227,464,958	\$169,300,495
3rd qtr 1999	\$218,128,260	\$226,721,250	\$147,914,389
4th qtr 1999	\$223,556,331	\$241,176,043	\$147,201,261
1st qtr 2000	\$221,524,202	\$238,334,138	\$141,799,568
2nd qtr 2000	\$234,604,946	\$239,486,667	\$214,735,903
3rd qtr 2000	\$231,547,271	\$266,523,549	\$201,767,493

## 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%
1999	67.1%

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

There were 76 groups, 224 companies, that had direct written premium for Private Passenger Auto in the 7th quarter of 2000, as compared to 73 groups, 227 companies, in the third quarter of 1999.

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 2000 to direct written premium in the third quarter of 1999 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 2000</b>	<b>% Change 3rd Quarter 1999 to 2000</b>	<b>4 Quarters Ending 3rd Qtr 2000</b>	<b>% Change 4 Qtrs Ending 1999 to 2000</b>
1	State Farm Group	24.05%	\$520,262,388	2.47%	\$2,010,569,005	0.79%
2	Allstate Insurance Group	16.40%	\$363,590,880	7.16%	\$1,370,519,400	6.49%
3	Zurich American Insurance Group	12.87%	\$284,707,695	3.76%	\$1,075,849,847	(1.37%)
4	USAA Group	6.05%	\$137,084,003	5.37%	\$505,637,943	5.06%
5	Progressive Group	5.80%	\$120,088,668	(3.43%)	\$484,747,987	(2.76%)
6	Nationwide Corporation	3.59%	\$87,161,246	26.82%	\$300,473,474	20.29%
7	Berkshire-Hathaway (GEICO)	3.58%	\$84,391,693	22.87%	\$299,543,977	20.37%
8	Home State County Mutual Ins. Co.	2.53%	\$53,093,115	7.86%	\$211,700,733	(6.19%)
9	Texas State National Group	2.51%	\$40,546,827	(43.61%)	\$209,816,740	(29.76%)
10	Southern Farm Bureau Casualty	2.51%	\$54,250,263	(1.03%)	\$209,815,856	(1.21%)
11	Citigroup	1.64%	\$36,452,755	5.64%	\$136,912,252	2.72%
12	Old American Co. Mutual Fire Ins. Co.	1.63%	\$37,663,900	10.26%	\$136,349,143	(1.58%)
13	Titus Group	1.63%	\$24,600,331	(29.96%)	\$136,164,373	8.81%
14	UNITRIN Inc.	1.53%	\$37,244,651	22.90%	\$127,969,777	3.38%
15	Safeco Insurance Group	1.31%	\$27,461,677	(4.14%)	\$109,870,378	(3.85%)
16	Hartford Fire & Casualty Group	0.96%	\$22,455,887	13.04%	\$80,454,884	14.19%
17	Liberty Mutual Insurance Group	0.79%	\$19,034,683	19.24%	\$66,010,432	7.43%
18	CNA Insurance Group	0.73%	\$18,012,126	3.62%	\$60,841,144	(3.60%)
19	Sentry Insurance Group	0.71%	\$14,475,697	(3.94%)	\$59,740,937	(9.66%)
20	Winterthur U.S. Holding Group	0.69%	\$15,306,807	24.03%	\$57,761,160	11.57%
21	American Financial Insurance Group	0.54%	\$11,022,672	3.51%	\$44,886,820	(5.23%)
22	American National Financial Group	0.53%	\$12,080,534	17.81%	\$44,406,313	9.32%
23	Metropolitan Group	0.45%	\$10,789,941	23.95%	\$37,906,615	15.82%
24	Fairfax Financial	0.45%	\$10,516,293	953.03%	\$37,703,130	820.99%
25	Germania Insurance Group	0.42%	\$10,262,569	13.70%	\$35,502,153	7.44%

<b>Top 25 Groups Total</b>	<b>93.93%</b>	<b>\$2,052,557,301</b>	<b>4.07%</b>	<b>\$7,851,154,473</b>	<b>2.05%</b>
----------------------------	---------------	------------------------	--------------	------------------------	--------------

<b>Total Market</b>	<b>100.00%</b>	<b>\$2,183,481,928</b>	<b>3.57%</b>	<b>\$8,358,247,944</b>	<b>1.23%</b>
---------------------	----------------	------------------------	--------------	------------------------	--------------

## QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
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	\$2,320,518,475	\$2,136,424,353	\$1,327,541,349
2nd qtr 1999	\$2,188,958,364	\$2,028,787,943	\$1,436,070,422
3rd qtr 1999	\$2,310,778,314	\$2,108,258,416	\$1,406,017,588
4th qtr 1999	\$2,182,308,863	\$1,984,324,294	\$1,440,876,134
1st qtr 2000	\$2,288,177,661	\$2,149,334,174	\$1,507,548,529
2nd qtr 2000	\$2,208,422,015	\$2,041,107,548	\$1,702,603,001
3rd qtr 2000	\$2,336,314,824	\$2,183,481,928	\$1,438,586,963

## 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%
1999	66.6%

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

There were 69 groups, 201 rate-regulated companies, that had direct written premium for Private Passenger Auto in the third quarter of 2000, as compared to 66 groups, 204 companies, in the third quarter of 1999.

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 2000 to direct written premium in the third quarter of 1999 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 2000</b>	<b>% Change 3rd Quarter 1999 to 2000</b>	<b>4 Quarters Ending 3rd Qtr 2000</b>	<b>% Change 4 Qtrs Ending 1999 to 2000</b>
1	State Farm Group	31.63%	\$508,990,474	2.46%	\$1,967,868,727	0.94%
2	Allstate Insurance Group	17.00%	\$286,230,058	11.90%	\$1,057,900,993	11.25%
3	Zurich American Insurance Group	15.77%	\$256,313,104	(0.54%)	\$981,047,082	(2.27%)
4	USAA Group	7.28%	\$123,243,767	6.34%	\$453,224,684	6.88%
5	Berkshire-Hathaway (GEICO)	4.81%	\$84,391,693	22.87%	\$299,543,977	20.37%
6	Southern Farm Bureau Casualty	3.24%	\$52,381,043	0.63%	\$201,295,363	(0.49%)
7	Nationwide Corporation	3.22%	\$54,539,730	10.79%	\$200,409,206	8.09%
8	Citigroup	2.20%	\$36,452,755	5.64%	\$136,912,252	2.72%
9	Safeco Insurance Group	1.77%	\$27,461,677	(4.14%)	\$109,870,378	(3.85%)
10	Hartford Fire & Casualty Group	1.29%	\$22,455,887	13.04%	\$80,454,884	14.19%
11	UNITRIN Inc.	1.16%	\$19,161,916	5.38%	\$72,321,007	(0.53%)
12	Liberty Mutual Insurance Group	1.06%	\$19,034,683	19.24%	\$66,010,432	7.43%
13	CNA Insurance Group	0.98%	\$18,012,126	3.62%	\$60,841,144	(3.60%)
14	Metropolitan Group	0.61%	\$10,789,941	23.95%	\$37,906,615	15.82%
15	American National Financial Group	0.58%	\$9,549,616	9.84%	\$36,120,304	6.06%
16	Germania Insurance Group	0.57%	\$10,262,569	13.70%	\$35,502,153	7.44%
17	Prudential of America Group	0.56%	\$10,178,451	32.25%	\$35,154,840	11.90%
18	Amica Mutual Group	0.55%	\$10,363,591	4.01%	\$34,114,716	(0.22%)
19	Texas Farm Bureau Mutual	0.49%	\$7,784,957	(2.08%)	\$30,586,756	(14.77%)
20	Agricultural Workers Mut. Auto Ins. Co.	0.43%	\$7,904,109	2.70%	\$26,951,024	1.62%
21	American International Group	0.40%	\$7,525,159	19.60%	\$25,184,190	6.34%
22	Beacon Insurance Group	0.40%	\$6,889,252	19.82%	\$24,672,280	12.40%
23	Horace Mann Group	0.36%	\$5,436,796	(6.66%)	\$22,166,516	(3.54%)
24	Lumbermans Mutual Casualty Group	0.35%	\$5,135,691	10.72%	\$21,630,513	(0.21%)
25	Chubb & Son Inc.	0.34%	\$6,268,069	28.13%	\$21,421,693	15.69%

<b>Top 25 Groups Total</b>	<b>97.06%</b>	<b>\$1,606,757,114</b>	<b>5.86%</b>	<b>\$6,039,111,729</b>	<b>3.82%</b>
----------------------------	---------------	------------------------	--------------	------------------------	--------------

<b>Total Market</b>	<b>100.00%</b>	<b>\$1,651,004,537</b>	<b>5.42%</b>	<b>\$6,222,272,440</b>	<b>3.44%</b>
---------------------	----------------	------------------------	--------------	------------------------	--------------

---



---

## QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
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	\$1,611,517,598	\$1,531,201,343	\$986,662,418
2nd qtr 1999	\$1,549,030,969	\$1,465,668,093	\$1,058,267,920
3rd qtr 1999	\$1,654,500,947	\$1,566,084,096	\$1,028,004,498
4th qtr 1999	\$1,582,229,889	\$1,479,746,240	\$1,067,991,532
1st qtr 2000	\$1,647,551,794	\$1,570,591,879	\$1,145,331,722
2nd qtr 2000	\$1,593,613,164	\$1,520,929,784	\$1,297,837,673
3rd qtr 2000	\$1,724,969,778	\$1,651,004,537	\$1,057,200,927

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

There were 22 groups, 23 non-rate-regulated (County Mutual) companies, that had direct written premium for Private Passenger Auto in the third quarter of 2000, as compared to 22 groups, 23 companies, in the third quarter of 1999.

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 2000 to direct written premium in the third quarter of 1999 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 2000</b>	<b>% Change 3rd Quarter 1999 to 2000</b>	<b>4 Quarters Ending 3rd Qtr 2000</b>	<b>% Change 4 Qtrs Ending 1999 to 2000</b>
1	Progressive Group	22.69%	\$120,088,668	(3.43%)	\$484,747,987	(2.76%)
2	Allstate Insurance Group	14.64%	\$77,360,822	(7.37%)	\$312,618,407	(6.99%)
3	Home State County Mutual Ins. Co.	9.91%	\$53,093,115	7.86%	\$211,700,733	(6.19%)
4	Texas State National Group	9.82%	\$40,546,827	(43.61%)	\$209,816,740	(29.76%)
5	Old American Co. Mutual Fire Ins. Co.	6.38%	\$37,663,900	10.26%	\$136,349,143	(1.58%)
6	Titus Group	6.37%	\$24,600,331	(29.96%)	\$136,164,373	8.81%
7	Nationwide Corporation	4.68%	\$32,621,516	67.30%	\$100,064,268	55.41%
8	Zurich American Insurance Group	4.44%	\$28,394,591	70.28%	\$94,802,765	9.03%
9	Sentry Insurance Group	2.69%	\$13,854,636	(3.61%)	\$57,370,216	(9.36%)
10	UNITRIN Inc.	2.61%	\$18,082,735	49.17%	\$55,648,770	8.94%
11	USAA Group	2.45%	\$13,840,236	(2.56%)	\$52,413,259	(8.42%)
12	Winterthur U.S. Holding Group	2.34%	\$15,323,784	104.02%	\$50,072,830	57.64%
13	State Farm Group	2.00%	\$11,271,914	2.83%	\$42,700,278	(5.63%)
14	Fairfax Financial	1.76%	\$10,483,453	974.44%	\$37,608,660	836.16%
15	American Financial Insurance Group	1.40%	\$9,132,213	17.04%	\$29,918,941	(20.91%)
16	Safeway Insurance Group	1.39%	\$9,355,315	111.97%	\$29,619,022	15.50%
17	Mercury General Group	1.26%	\$1,278,507	(90.60%)	\$26,891,485	(52.15%)
18	General Agents Group	1.23%	\$5,698,737	(29.61%)	\$26,261,938	(41.52%)
19	Allianz Insurance Group	0.62%	\$3,316,380	(40.70%)	\$13,276,729	(29.80%)
20	Royal & Sun Alliance USA	0.52%	\$2,069,573	(45.04%)	\$11,122,458	(23.47%)
21	Southern Farm Bureau Casualty	0.40%	\$1,869,220	(32.28%)	\$8,520,493	(15.55%)
22	American National Financial Group	0.39%	\$2,530,918	62.21%	\$8,286,009	26.21%
<b>Top Groups Total</b>		<b>100.00%</b>	<b>\$532,477,391</b>	<b>(1.79%)</b>	<b>\$2,135,975,504</b>	<b>(4.70%)</b>
<b>Total Market</b>		<b>100.00%</b>	<b>\$532,477,391</b>	<b>(1.79%)</b>	<b>\$2,135,975,504</b>	<b>(4.70%)</b>

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

---



---

## QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
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	\$709,000,877	\$605,223,010	\$340,878,931
2nd qtr 1999	\$639,927,395	\$563,119,850	\$377,802,502
3rd qtr 1999	\$656,277,367	\$542,174,320	\$378,013,090
4th qtr 1999	\$600,078,974	\$504,578,054	\$372,884,602
1st qtr 2000	\$640,625,867	\$578,742,295	\$362,216,807
2nd qtr 2000	\$614,808,851	\$520,177,764	\$404,765,328
3rd qtr 2000	\$611,345,046	\$532,477,391	\$381,386,036

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

There were 72 groups, 219 companies, that had voluntary liability (no assigned risk nor physical damage) direct written premium for Private Passenger Auto in the third quarter of 2000, as compared to 69 groups, 222 companies, in the third quarter of 1999.

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 2000 to direct written premium in the third quarter of 1999 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 2000</b>	<b>% Change 3rd Quarter 1999 to 2000</b>	<b>4 Quarters Ending 3rd Qtr 2000</b>	<b>% Change 4 Qtrs Ending 1999 to 2000</b>
1	State Farm Group	23.71%	\$292,988,737	0.11%	\$1,142,731,413	(4.22%)
2	Allstate Insurance Group	16.26%	\$206,013,594	5.06%	\$783,681,936	1.37%
3	Zurich American Insurance Group	13.09%	\$165,957,513	1.99%	\$630,926,553	(5.75%)
4	USAA Group	5.68%	\$73,585,997	2.93%	\$273,665,268	(1.09%)
5	Progressive Group	5.56%	\$66,078,573	(2.89%)	\$267,955,871	(3.71%)
6	Nationwide Corporation	4.16%	\$62,549,486	41.03%	\$200,689,685	26.87%
7	Berkshire-Hathaway (GEICO)	3.58%	\$49,219,808	24.82%	\$172,668,746	16.31%
8	Home State County Mutual Ins. Co.	2.78%	\$33,263,591	3.72%	\$133,973,327	(13.15%)
9	Texas State National Group	2.69%	\$25,669,562	(28.67%)	\$129,788,775	(26.75%)
10	Southern Farm Bureau Casualty	2.44%	\$29,973,761	(4.03%)	\$117,421,786	(6.38%)
11	Citigroup	1.64%	\$20,864,693	2.52%	\$79,282,004	(3.30%)
12	UNITRIN Inc.	1.56%	\$21,690,879	18.59%	\$75,242,476	(3.20%)
13	Old American Co. Mutual Fire Ins. Co.	1.56%	\$20,277,748	16.76%	\$75,089,454	0.55%
14	Titus Group	1.35%	\$9,931,783	(36.18%)	\$64,868,840	13.41%
15	Safeco Insurance Group	1.26%	\$15,114,442	(5.80%)	\$60,828,656	(9.20%)
16	Hartford Fire & Casualty Group	1.01%	\$13,480,430	10.56%	\$48,568,440	7.97%
17	Sentry Insurance Group	0.79%	\$9,044,294	(10.23%)	\$37,975,451	(16.58%)
18	Liberty Mutual Insurance Group	0.75%	\$10,400,743	16.30%	\$36,372,132	0.28%
19	CNA Insurance Group	0.72%	\$10,178,986	0.70%	\$34,703,132	(9.49%)
20	Winterthur U.S. Holding Group	0.68%	\$8,198,638	21.59%	\$32,857,047	11.79%
21	American Financial Insurance Group	0.56%	\$6,312,277	(0.22%)	\$26,985,110	(6.97%)
22	American National Financial Group	0.53%	\$6,879,374	16.25%	\$25,335,136	2.53%
23	Fairfax Financial	0.49%	\$6,331,980	699.21%	\$23,523,344	601.63%
24	Safeway Insurance Group	0.47%	\$6,502,583	72.47%	\$22,609,159	4.56%
25	Mercury General Group	0.46%	\$1,671,768	(82.59%)	\$22,045,099	(47.93%)

<b>Top 25 Groups Total</b>	<b>93.77%</b>	<b>\$1,172,181,240</b>	<b>3.17%</b>	<b>\$4,519,788,840</b>	<b>(2.34%)</b>
----------------------------	---------------	------------------------	--------------	------------------------	----------------

<b>Total Market</b>	<b>100.00%</b>	<b>\$1,253,005,962</b>	<b>3.12%</b>	<b>\$4,820,287,237</b>	<b>(2.73%)</b>
---------------------	----------------	------------------------	--------------	------------------------	----------------

## QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
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	\$1,441,718,954	\$1,318,619,390	\$785,832,104
2nd qtr 1999	\$1,305,348,332	\$1,200,611,616	\$810,887,691
3rd qtr 1999	\$1,338,375,394	\$1,215,078,834	\$831,240,896
4th qtr 1999	\$1,272,444,029	\$1,150,496,913	\$863,590,455
1st qtr 2000	\$1,325,530,071	\$1,243,769,333	\$867,209,672
2nd qtr 2000	\$1,269,401,199	\$1,173,015,029	\$830,007,489
3rd qtr 2000	\$1,337,038,178	\$1,253,005,962	\$832,426,667

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

There were 65 groups, 196 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 2000, as compared to 62 groups, 199 companies, in the third quarter of 1999.

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 2000 to direct written premium in the third quarter of 1999 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 2000</b>	<b>% Change 3rd Quarter 1999 to 2000</b>	<b>4 Quarters Ending 3rd Qtr 2000</b>	<b>% Change 4 Qtrs Ending 1999 to 2000</b>
1	State Farm Group	31.40%	\$286,210,493	0.08%	\$1,116,870,253	(4.10%)
2	Allstate Insurance Group	17.01%	\$162,042,214	9.77%	\$604,914,500	5.28%
3	Zurich American Insurance Group	16.07%	\$148,745,081	(2.16%)	\$571,721,296	(6.42%)
4	USAA Group	6.76%	\$64,906,258	3.94%	\$240,633,200	0.26%
5	Berkshire-Hathaway (GEICO)	4.85%	\$49,219,808	24.82%	\$172,668,746	16.31%
6	Nationwide Corporation	3.59%	\$34,213,508	7.23%	\$127,617,100	4.99%
7	Southern Farm Bureau Casualty	3.17%	\$28,960,036	(2.17%)	\$112,708,038	(5.63%)
8	Citigroup	2.23%	\$20,864,693	2.52%	\$79,282,004	(3.30%)
9	Safeco Insurance Group	1.71%	\$15,114,442	(5.80%)	\$60,828,656	(9.20%)
10	Hartford Fire & Casualty Group	1.37%	\$13,480,430	10.56%	\$48,568,440	7.97%
11	UNITRIN Inc.	1.17%	\$11,145,721	6.73%	\$41,480,463	(5.36%)
12	Liberty Mutual Insurance Group	1.02%	\$10,400,743	16.30%	\$36,372,132	0.28%
13	CNA Insurance Group	0.98%	\$10,178,986	0.70%	\$34,703,132	(9.49%)
14	Metropolitan Group	0.62%	\$6,229,191	22.42%	\$21,990,523	8.86%
15	Prudential of America Group	0.62%	\$6,292,164	28.97%	\$21,959,218	5.56%
16	Amica Mutual Group	0.59%	\$6,353,494	1.60%	\$21,056,538	(2.32%)
17	American National Financial Group	0.58%	\$5,408,513	8.61%	\$20,483,491	(1.01%)
18	Germania Insurance Group	0.56%	\$5,825,772	15.45%	\$19,941,924	3.09%
19	Texas Farm Bureau Mutual	0.47%	\$4,160,632	(5.28%)	\$16,583,877	(19.95%)
20	American International Group	0.41%	\$4,549,140	32.48%	\$14,503,661	3.00%
21	Agricultural Workers Mut. Auto Ins. Co.	0.40%	\$4,182,210	0.72%	\$14,323,624	(4.21%)
22	Beacon Insurance Group	0.38%	\$3,693,955	14.63%	\$13,479,405	6.70%
23	Lumbermans Mutual Casualty Group	0.36%	\$3,116,637	14.20%	\$12,895,959	(4.01%)
24	Chubb & Son Inc.	0.36%	\$3,767,242	25.00%	\$12,795,804	10.25%
25	Horace Mann Group	0.35%	\$3,032,660	(9.74%)	\$12,579,370	(6.43%)

<b>Top 25 Groups Total</b>	<b>97.01%</b>	<b>\$912,094,023</b>	<b>3.92%</b>	<b>\$3,450,961,354</b>	<b>(1.27%)</b>
----------------------------	---------------	----------------------	--------------	------------------------	----------------

<b>Total Market</b>	<b>100.00%</b>	<b>\$937,230,465</b>	<b>3.45%</b>	<b>\$3,557,265,705</b>	<b>(1.61%)</b>
---------------------	----------------	----------------------	--------------	------------------------	----------------

---



---

## QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
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	\$998,173,986	\$945,299,913	\$575,806,421
2nd qtr 1999	\$920,566,067	\$865,996,287	\$584,648,447
3rd qtr 1999	\$962,402,171	\$906,013,012	\$600,847,201
4th qtr 1999	\$915,065,420	\$850,700,349	\$630,063,457
1st qtr 2000	\$947,873,011	\$902,037,278	\$650,852,701
2nd qtr 2000	\$911,719,387	\$867,297,613	\$612,364,661
3rd qtr 2000	\$983,300,253	\$937,230,465	\$603,139,340

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

There were 22 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 2000, as compared to 22 groups, 23 companies, in the third quarter of 1999.

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 2000 to direct written premium in the third quarter of 1999 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 2000</b>	<b>% Change 3rd Quarter 1999 to 2000</b>	<b>4 Quarters Ending 3rd Qtr 2000</b>	<b>% Change 4 Qtrs Ending 1999 to 2000</b>
1	Progressive Group	21.22%	\$66,078,573	(2.89%)	\$267,955,871	(3.71%)
2	Allstate Insurance Group	14.15%	\$43,971,380	(9.26%)	\$178,767,436	(9.94%)
3	Home State County Mutual Ins. Co.	10.61%	\$33,263,591	3.72%	\$133,973,327	(13.15%)
4	Texas State National Group	10.28%	\$25,669,562	(28.67%)	\$129,788,775	(26.75%)
5	Old American Co. Mutual Fire Ins. Co.	5.95%	\$20,277,748	16.76%	\$75,089,454	0.55%
6	Nationwide Corporation	5.79%	\$28,335,978	127.69%	\$73,072,585	99.45%
7	Titus Group	5.14%	\$9,931,783	(36.18%)	\$64,868,840	13.41%
8	Zurich American Insurance Group	4.69%	\$17,212,432	60.91%	\$59,205,257	1.16%
9	Sentry Insurance Group	2.89%	\$8,663,858	(10.08%)	\$36,512,077	(16.49%)
10	UNITRIN Inc.	2.67%	\$10,545,158	34.37%	\$33,762,013	(0.40%)
11	USAA Group	2.62%	\$8,679,739	(4.04%)	\$33,032,068	(9.94%)
12	Winterthur U.S. Holding Group	2.24%	\$8,224,810	119.70%	\$28,312,301	68.74%
13	State Farm Group	2.05%	\$6,778,244	1.30%	\$25,861,160	(9.08%)
14	Fairfax Financial	1.86%	\$6,304,020	714.79%	\$23,445,188	611.99%
15	Safeway Insurance Group	1.79%	\$6,502,583	72.47%	\$22,609,159	4.56%
16	Mercury General Group	1.42%	\$775,536	(90.87%)	\$17,953,814	(51.85%)
17	American Financial Insurance Group	1.37%	\$5,202,844	13.91%	\$17,270,820	(24.77%)
18	General Agents Group	1.18%	\$3,246,822	(30.54%)	\$14,904,560	(43.11%)
19	Royal & Sun Alliance USA	0.71%	\$1,682,319	(47.49%)	\$9,022,528	(28.07%)
20	Allianz Insurance Group	0.64%	\$1,943,931	(43.06%)	\$8,048,906	(31.68%)
21	American National Financial Group	0.38%	\$1,470,861	56.79%	\$4,851,645	20.81%
22	Southern Farm Bureau Casualty	0.37%	\$1,013,725	(37.74%)	\$4,713,748	(21.37%)
<b>Top Groups Total</b>		<b>100.00%</b>	<b>\$315,775,497</b>	<b>2.17%</b>	<b>\$1,263,021,532</b>	<b>(5.78%)</b>
<b>Total Market</b>		<b>100.00%</b>	<b>\$315,775,497</b>	<b>2.17%</b>	<b>\$1,263,021,532</b>	<b>(5.78%)</b>

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

---



---

## QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
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	\$443,544,968	\$373,319,477	\$210,025,683
2nd qtr 1999	\$384,782,265	\$334,615,329	\$226,239,244
3rd qtr 1999	\$375,973,223	\$309,065,822	\$230,393,695
4th qtr 1999	\$357,378,609	\$299,796,564	\$233,526,998
1st qtr 2000	\$377,657,060	\$341,732,055	\$216,356,971
2nd qtr 2000	\$357,681,812	\$305,717,416	\$217,642,828
3rd qtr 2000	\$353,737,925	\$315,775,497	\$229,287,327

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

There were 22 groups, 25 companies, that had assigned risk (no voluntary liability nor physical damage) direct written premium for Private Passenger Auto in the third quarter of 2000, as compared to 24 groups, 27 companies, in the third quarter of 1999.

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 2000 to direct written premium in the third quarter of 1999 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 2000</b>	<b>% Change 3rd Quarter 1999 to 2000</b>	<b>4 Quarters Ending 3rd Qtr 2000</b>	<b>% Change 4 Qtrs Ending 1999 to 2000</b>
1	State Farm Group	32.83%	\$1,860,370	42.94%	\$6,014,424	6.56%
2	Zurich American Insurance Group	13.30%	\$742,698	58.93%	\$2,437,071	(22.63%)
3	Allstate Insurance Group	12.44%	\$418,241	14.39%	\$2,277,967	8.78%
4	Southern Farm Bureau Casualty	7.40%	\$243,727	(54.59%)	\$1,355,377	(32.41%)
5	Eagle Insurance Group	7.06%	\$128,394	(78.61%)	\$1,293,858	(25.16%)
6	American International Group	6.96%	\$58,664	(90.98%)	\$1,274,851	(29.58%)
7	General Electric Group	4.86%	\$571,955	841.71%	\$891,027	38.58%
8	Berkshire-Hathaway (GEICO)	3.30%	\$91,958	8.29%	\$604,435	(4.24%)
9	Nationwide Corporation	3.01%	\$112,900	(47.83%)	\$550,800	(30.86%)
10	Safeco Insurance Group	2.15%	\$106,712	19.88%	\$394,537	(9.59%)
11	Citigroup	1.67%	\$128,827	535.74%	\$305,577	(30.74%)
12	American Financial Insurance Group	1.61%	\$3,734	(93.46%)	\$295,685	11.12%
13	Hartford Fire & Casualty Group	1.02%	\$33,804	(45.01%)	\$186,386	(4.95%)
14	Liberty Mutual Insurance Group	0.71%	\$35,156	(35.06%)	\$130,217	(43.03%)
15	Lumbermans Mutual Casualty Group	0.67%	\$37,266	19.69%	\$122,204	(36.74%)
16	UNITRIN Inc.	0.33%	\$8,798	(8.36%)	\$60,339	(13.25%)
17	W. R. Berkley Corporation	0.30%	\$1,683	(93.49%)	\$54,637	(12.09%)
18	Mercury General Group	0.16%	\$11,440	*	\$29,979	*
19	Service Life Group	0.16%	\$3,892	(70.32%)	\$29,546	(27.35%)
20	Ohio Casualty Group	0.03%	\$1,502	(26.12%)	\$5,931	(23.25%)
21	Yasuda Fire & Marine Ins. Co. of America	0.00%	\$886	(75.33%)	\$718	(92.26%)
22	United Fire & Casualty Group	0.00%	\$0	*	\$663	176.38%
23	Commercial Union Insurance Co's.	0.00%	\$350	(15.46%)	\$601	(94.71%)
24	Southland Lloyds Insurance Company	0.00%	\$0	*	\$317	*
25	Old Republic Group	0.00%	\$0	*	\$310	(50.40%)

<b>Top Groups Total</b>	<b>100.00%</b>	<b>\$4,602,957</b>	<b>(1.04%)</b>	<b>\$18,317,457</b>	<b>(10.50%)</b>
-------------------------	----------------	--------------------	----------------	---------------------	-----------------

<b>Total Market</b>	<b>100.00%</b>	<b>\$4,602,957</b>	<b>(1.01%)</b>	<b>\$18,317,414</b>	<b>(10.50%)</b>
---------------------	----------------	--------------------	----------------	---------------------	-----------------

\* 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 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	\$6,709,493	\$5,404,154	\$8,247,472
2nd qtr 1999	\$8,384,997	\$6,041,007	\$6,569,934
3rd qtr 1999	\$7,007,292	\$4,650,001	\$6,895,534
4th qtr 1999	\$5,842,435	\$3,738,536	\$5,706,459
1st qtr 2000	\$6,643,310	\$4,965,888	\$5,598,264
2nd qtr 2000	\$6,875,267	\$5,010,033	\$5,602,266
3rd qtr 2000	\$6,680,445	\$4,602,957	\$4,833,817

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

There were 73 groups, 217 companies, that had physical damage (no voluntary liability nor assigned risk) direct written premium for Private Passenger Auto in the third quarter of 2000, as compared to 69 groups, 215 companies, in the third quarter of 1999.

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 2000 to direct written premium in the third quarter of 1999 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 2000</b>	<b>% Change 3rd Quarter 1999 to 2000</b>	<b>4 Quarters Ending 3rd Qtr 2000</b>	<b>% Change 4 Qtrs Ending 1999 to 2000</b>
1	State Farm Group	24.49%	\$225,413,281	5.46%	\$861,823,168	8.25%
2	Allstate Insurance Group	16.61%	\$157,159,045	10.02%	\$584,559,497	14.21%
3	Zurich American Insurance Group	12.57%	\$118,007,484	6.12%	\$442,486,223	5.81%
4	USAA Group	6.59%	\$63,498,006	8.34%	\$231,972,675	13.37%
5	Progressive Group	6.16%	\$54,010,095	(4.07%)	\$216,792,116	(1.56%)
6	Berkshire-Hathaway (GEICO)	3.59%	\$35,079,927	20.27%	\$126,270,796	26.56%
7	Nationwide Corporation	2.82%	\$24,498,860	1.41%	\$99,232,989	9.27%
8	Southern Farm Bureau Casualty	2.59%	\$24,032,775	4.28%	\$91,038,693	7.16%
9	Texas State National Group	2.27%	\$14,877,265	(58.58%)	\$80,027,965	(34.15%)
10	Home State County Mutual Ins. Co.	2.21%	\$19,829,524	15.60%	\$77,727,406	8.83%
11	Titus Group	2.03%	\$14,668,548	(25.01%)	\$71,295,533	4.94%
12	Old American Co. Mutual Fire Ins. Co.	1.74%	\$17,386,152	3.54%	\$61,259,689	(4.07%)
13	Citigroup	1.63%	\$15,459,235	9.38%	\$57,324,671	12.73%
14	UNITRIN Inc.	1.50%	\$15,544,974	29.48%	\$52,666,962	14.51%
15	Safeco Insurance Group	1.38%	\$12,240,523	(2.17%)	\$48,647,185	3.86%
16	Hartford Fire & Casualty Group	0.90%	\$8,941,653	17.48%	\$31,700,058	25.42%
17	Liberty Mutual Insurance Group	0.84%	\$8,598,784	23.43%	\$29,508,083	18.27%
18	CNA Insurance Group	0.74%	\$7,833,140	7.66%	\$26,138,012	5.52%
19	Winterthur U.S. Holding Group	0.71%	\$7,108,169	26.97%	\$24,904,113	11.29%
20	Sentry Insurance Group	0.62%	\$5,431,403	8.73%	\$21,765,486	5.60%
21	American National Financial Group	0.54%	\$5,201,160	19.94%	\$19,071,177	19.83%
22	American Financial Insurance Group	0.50%	\$4,706,661	10.34%	\$17,606,025	(2.68%)
23	Metropolitan Group	0.45%	\$4,560,750	26.09%	\$15,916,092	27.05%
24	Germania Insurance Group	0.44%	\$4,436,797	11.48%	\$15,560,229	13.59%
25	Fairfax Financial	0.40%	\$4,184,313	*	\$14,179,786	*

<b>Top 25 Groups Total</b>	<b>94.31%</b>	<b>\$872,708,524</b>	<b>4.39%</b>	<b>\$3,319,474,629</b>	<b>7.99%</b>
----------------------------	---------------	----------------------	--------------	------------------------	--------------

<b>Total Market</b>	<b>100.00%</b>	<b>\$925,873,009</b>	<b>4.20%</b>	<b>\$3,519,643,293</b>	<b>7.29%</b>
---------------------	----------------	----------------------	--------------	------------------------	--------------

\* 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 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	\$872,090,028	\$812,400,809	\$533,461,773
2nd qtr 1999	\$875,225,035	\$822,135,320	\$618,612,797
3rd qtr 1999	\$965,395,628	\$888,529,581	\$567,881,158
4th qtr 1999	\$904,022,399	\$830,088,845	\$571,579,220
1st qtr 2000	\$956,004,280	\$900,598,953	\$634,740,593
2nd qtr 2000	\$932,145,549	\$863,082,486	\$866,993,246
3rd qtr 2000	\$992,596,201	\$925,873,009	\$601,326,479

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

There were 66 groups, 194 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 2000, as compared to 62 groups, 192 companies, in the third quarter of 1999.

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 2000 to direct written premium in the third quarter of 1999 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 2000</b>	<b>% Change 3rd Quarter 1999 to 2000</b>	<b>4 Quarters Ending 3rd Qtr 2000</b>	<b>% Change 4 Qtrs Ending 1999 to 2000</b>
1	State Farm Group	31.93%	\$220,919,611	5.47%	\$844,984,050	8.43%
2	Allstate Insurance Group	17.03%	\$123,769,603	14.82%	\$450,708,526	20.44%
3	Zurich American Insurance Group	15.37%	\$106,825,325	1.53%	\$406,888,715	4.40%
4	USAA Group	8.03%	\$58,337,509	9.14%	\$212,591,484	15.51%
5	Berkshire-Hathaway (GEICO)	4.77%	\$35,079,927	20.27%	\$126,270,796	26.56%
6	Southern Farm Bureau Casualty	3.30%	\$23,177,280	5.77%	\$87,231,948	7.88%
7	Nationwide Corporation	2.73%	\$20,213,322	18.17%	\$72,241,306	14.55%
8	Citigroup	2.17%	\$15,459,235	9.38%	\$57,324,671	12.73%
9	Safeco Insurance Group	1.84%	\$12,240,523	(2.17%)	\$48,647,185	3.86%
10	Hartford Fire & Casualty Group	1.20%	\$8,941,653	17.48%	\$31,700,058	25.42%
11	UNITRIN Inc.	1.16%	\$8,007,397	3.57%	\$30,780,205	6.85%
12	Liberty Mutual Insurance Group	1.11%	\$8,598,784	23.43%	\$29,508,083	18.27%
13	CNA Insurance Group	0.99%	\$7,833,140	7.66%	\$26,138,012	5.52%
14	Metropolitan Group	0.60%	\$4,560,750	26.09%	\$15,916,092	27.05%
15	American National Financial Group	0.59%	\$4,141,103	11.49%	\$15,636,813	16.99%
16	Germania Insurance Group	0.59%	\$4,436,797	11.48%	\$15,560,229	13.59%
17	Texas Farm Bureau Mutual	0.53%	\$3,624,325	1.88%	\$14,002,879	(7.71%)
18	Prudential of America Group	0.50%	\$3,886,287	37.94%	\$13,195,665	24.31%
19	Amica Mutual Group	0.49%	\$4,010,097	8.06%	\$13,058,178	3.37%
20	Agricultural Workers Mut. Auto Ins. Co.	0.48%	\$3,721,899	5.03%	\$12,627,400	9.16%
21	Beacon Insurance Group	0.42%	\$3,195,297	26.44%	\$11,192,875	20.12%
22	Horace Mann Group	0.36%	\$2,404,136	(2.47%)	\$9,587,146	0.53%
23	American International Group	0.36%	\$2,917,355	32.12%	\$9,405,678	20.72%
24	Chubb & Son Inc.	0.33%	\$2,500,827	33.15%	\$8,625,889	24.82%
25	Lumbermans Mutual Casualty Group	0.33%	\$1,981,788	5.52%	\$8,612,350	7.01%
<b>Top 25 Groups Total</b>		<b>97.19%</b>	<b>\$690,783,970</b>	<b>8.57%</b>	<b>\$2,572,436,233</b>	<b>11.66%</b>
<b>Total Market</b>		<b>100.00%</b>	<b>\$709,171,115</b>	<b>8.20%</b>	<b>\$2,646,689,321</b>	<b>11.22%</b>

---



---

## QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
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	\$606,634,119	\$580,497,276	\$402,608,525
2nd qtr 1999	\$620,079,905	\$593,630,799	\$467,049,539
3rd qtr 1999	\$685,091,484	\$655,421,083	\$420,261,763
4th qtr 1999	\$661,322,034	\$625,307,355	\$432,221,616
1st qtr 2000	\$693,035,473	\$663,588,713	\$488,880,757
2nd qtr 2000	\$675,018,510	\$648,622,138	\$679,870,746
3rd qtr 2000	\$734,989,080	\$709,171,115	\$449,227,770

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

There were 22 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 2000, as compared to 22 groups, 23 companies, in the third quarter of 1999.

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 2000 to direct written premium in the third quarter of 1999 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 2000</b>	<b>% Change 3rd Quarter 1999 to 2000</b>	<b>4 Quarters Ending 3rd Qtr 2000</b>	<b>% Change 4 Qtrs Ending 1999 to 2000</b>
1	Progressive Group	24.83%	\$54,010,095	(4.07%)	\$216,792,116	(1.56%)
2	Allstate Insurance Group	15.33%	\$33,389,442	(4.75%)	\$133,850,971	(2.73%)
3	Texas State National Group	9.17%	\$14,877,265	(58.58%)	\$80,027,965	(34.15%)
4	Home State County Mutual Ins. Co.	8.90%	\$19,829,524	15.60%	\$77,727,406	8.83%
5	Titus Group	8.17%	\$14,668,548	(25.01%)	\$71,295,533	4.94%
6	Old American Co. Mutual Fire Ins. Co.	7.02%	\$17,386,152	3.54%	\$61,259,689	(4.07%)
7	Zurich American Insurance Group	4.08%	\$11,182,159	87.04%	\$35,597,508	25.23%
8	Nationwide Corporation	3.09%	\$4,285,538	(39.24%)	\$26,991,683	(2.73%)
9	UNTRIN Inc.	2.51%	\$7,537,577	76.34%	\$21,886,757	27.35%
10	Winterthur U.S. Holding Group	2.49%	\$7,098,974	88.44%	\$21,760,529	45.23%
11	Sentry Insurance Group	2.39%	\$5,190,778	9.57%	\$20,858,139	6.56%
12	USAA Group	2.22%	\$5,160,497	0.04%	\$19,381,191	(5.72%)
13	State Farm Group	1.93%	\$4,493,670	5.23%	\$16,839,118	0.20%
14	Fairfax Financial	1.62%	\$4,179,433	*	\$14,163,472	*
15	American Financial Insurance Group	1.45%	\$3,929,369	21.46%	\$12,648,121	(14.95%)
16	General Agents Group	1.30%	\$2,451,915	(28.33%)	\$11,357,378	(39.28%)
17	Mercury General Group	1.02%	\$502,971	(90.14%)	\$8,937,671	(52.74%)
18	Safeway Insurance Group	0.80%	\$2,852,732	343.55%	\$7,009,863	74.39%
19	Allianz Insurance Group	0.60%	\$1,372,449	(37.00%)	\$5,227,823	(26.71%)
20	Southern Farm Bureau Casualty	0.44%	\$855,495	(24.42%)	\$3,806,745	(7.02%)
21	American National Financial Group	0.39%	\$1,060,057	70.38%	\$3,434,364	34.72%
22	Royal & Sun Alliance USA	0.24%	\$387,254	(31.03%)	\$2,099,930	5.51%
<b>Top Groups Total</b>		<b>100.00%</b>	<b>\$216,701,894</b>	<b>(7.04%)</b>	<b>\$872,953,972</b>	<b>(3.10%)</b>
<b>Total Market</b>		<b>100.00%</b>	<b>\$216,701,894</b>	<b>(7.04%)</b>	<b>\$872,953,972</b>	<b>(3.10%)</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.

## QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
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	\$265,455,909	\$231,903,533	\$130,853,248
2nd qtr 1999	\$255,145,130	\$228,504,521	\$151,563,258
3rd qtr 1999	\$280,304,144	\$233,108,498	\$147,619,395
4th qtr 1999	\$242,700,365	\$204,781,490	\$139,357,604
1st qtr 2000	\$262,968,807	\$237,010,240	\$145,859,836
2nd qtr 2000	\$257,127,039	\$214,460,348	\$187,122,500
3rd qtr 2000	\$257,607,121	\$216,701,894	\$152,098,709

## *Homeowners Multiple Peril (All Companies)*

There were 58 groups, 128 companies, that had premiums on policies written for Homeowners Multiple Peril (includes renters' insurance) in the third quarter of 2000, as compared to 61 groups, 142 companies, in the third quarter of 1999.

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 2000 to premiums on policies written in the third quarter of 1999 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 2000</b>	<b>% Change 3rd Quarter 1999 to 2000</b>	<b>4 Quarters Ending 3rd Qtr 2000</b>	<b>% Change 4 Qtrs Ending 1999 to 2000</b>
1	State Farm Group	31.60%	\$249,159,595	4.72%	\$908,095,123	2.58%
2	Zurich American Insurance Group	18.21%	\$143,850,544	5.19%	\$523,385,633	3.81%
3	Allstate Insurance Group	16.09%	\$132,015,024	8.69%	\$462,507,799	10.64%
4	USAA Group	6.72%	\$59,202,180	6.96%	\$193,266,692	1.84%
5	Citigroup	4.60%	\$36,087,636	4.24%	\$132,339,800	(1.08%)
6	Nationwide Corporation	2.90%	\$21,577,876	(0.07%)	\$83,462,906	1.44%
7	Safeco Insurance Group	2.14%	\$16,248,421	(7.68%)	\$61,415,457	(5.49%)
8	Chubb & Son Inc.	1.91%	\$14,983,470	15.34%	\$55,005,521	8.39%
9	Texas Farm Bureau Mutual	1.58%	\$12,649,023	6.06%	\$45,466,050	2.91%
10	Liberty Mutual Insurance Group	1.19%	\$10,016,425	15.38%	\$34,200,030	4.23%
11	Hartford Fire & Casualty Group	1.10%	\$8,763,311	12.64%	\$31,741,474	14.54%
12	Titus Group	1.04%	\$8,154,284	(2.96%)	\$30,032,730	(4.90%)
13	Winterthur U.S. Holding Group	1.03%	\$7,565,939	(7.36%)	\$29,466,817	(6.97%)
14	CNA Insurance Group	1.01%	\$8,585,300	(5.98%)	\$29,068,317	(25.69%)
15	UNTRIN Inc.	0.90%	\$6,686,453	2.67%	\$25,804,414	2.58%
16	American National Financial Group	0.89%	\$7,089,305	3.20%	\$25,680,777	(0.11%)
17	Allianz Insurance Group	0.82%	\$6,077,664	3.98%	\$23,473,648	7.35%
18	Amica Mutual Group	0.76%	\$6,108,383	(4.98%)	\$21,784,629	(0.92%)
19	Beacon Insurance Group	0.57%	\$5,068,596	16.85%	\$16,366,341	2.51%
20	Commercial Union Insurance Co's.	0.55%	\$4,215,768	(0.86%)	\$15,920,393	(1.55%)
21	Lumbermans Mutual Casualty Group	0.50%	\$3,844,161	3.60%	\$14,344,321	(1.98%)
22	Metropolitan Group	0.48%	\$3,913,177	8.34%	\$13,843,189	8.65%
23	Service Life Group	0.47%	\$2,591,516	(43.34%)	\$13,437,624	(21.10%)
24	Guidant Insurance Group	0.41%	\$3,259,786	6.27%	\$11,898,302	8.76%
25	Central Mutual Insurance Co. of Ohio	0.39%	\$2,786,436	(7.51%)	\$11,307,287	(0.74%)
<b>Top 25 Groups Total</b>		<b>97.89%</b>	<b>\$780,500,273</b>	<b>4.82%</b>	<b>\$2,813,315,274</b>	<b>3.06%</b>
<b>Total Market</b>		<b>100.00%</b>	<b>\$795,403,548</b>	<b>4.39%</b>	<b>\$2,873,963,355</b>	<b>2.80%</b>

## QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
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	\$680,553,967	\$625,536,282	\$279,072,534
2nd qtr 1999	\$816,031,690	\$762,669,194	\$392,679,247
3rd qtr 1999	\$831,338,777	\$761,920,774	\$402,191,584
4th qtr 1999	\$704,815,768	\$646,548,027	\$301,052,515
1st qtr 2000	\$683,783,387	\$637,159,640	\$401,882,036
2nd qtr 2000	\$849,579,161	\$794,852,140	\$917,201,415
3rd qtr 2000	\$865,804,664	\$795,403,548	\$504,882,049

## 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%
1999	50.7%

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

There were 38 groups, 84 rate-regulated (no Lloyds or Reciprocal) companies, that had direct written premium for Homeowners Multiple Peril in the third quarter of 2000, as compared to 44 groups, 100 companies, in the third quarter of 1999.

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 2000 to direct written premium in the third quarter of 1999 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 2000</b>	<b>% Change 3rd Quarter 1999 to 2000</b>	<b>4 Quarters Ending 3rd Qtr 2000</b>	<b>% Change 4 Qtrs Ending 1999 to 2000</b>
1	USAA Group	25.44%	\$20,920,790	11.30%	\$72,377,574	11.99%
2	Allstate Insurance Group	24.51%	\$18,228,770	(8.17%)	\$69,713,825	(6.01%)
3	Zurich American Insurance Group	11.12%	\$7,721,458	(24.28%)	\$31,623,395	(25.01%)
4	Liberty Mutual Insurance Group	9.49%	\$2,819,211	(67.53%)	\$27,001,201	(17.71%)
5	UNTRIN Inc.	7.39%	\$3,784,587	(37.17%)	\$21,014,951	(12.56%)
6	Beacon Insurance Group	5.75%	\$5,068,596	16.85%	\$16,366,341	2.51%
7	Citigroup	2.71%	\$1,891,802	1.12%	\$7,716,461	12.80%
8	State Farm Group	2.71%	\$2,005,908	5.38%	\$7,706,828	7.76%
9	Nationwide Corporation	1.97%	\$610,734	(72.36%)	\$5,609,383	(36.07%)
10	Guidant Insurance Group	1.58%	\$1,322,602	27.97%	\$4,492,950	58.34%
11	American National Financial Group	1.40%	\$1,264,913	(17.03%)	\$3,977,319	(31.86%)
12	Germania Insurance Group	1.07%	\$914,386	20.43%	\$3,057,369	12.34%
13	United Fire & Casualty Group	0.76%	\$493,962	(20.32%)	\$2,148,587	(17.13%)
14	Horace Mann Group	0.69%	(\$27,815)	(101.02%)	\$1,968,381	(79.11%)
15	Texas RVOS Insurance Company	0.62%	\$463,972	1.23%	\$1,763,954	1.72%
16	Interfinancial Inc.	0.50%	\$399,848	(0.16%)	\$1,428,276	(15.82%)
17	Prudential of America Group	0.46%	\$569,679	52.95%	\$1,299,396	(9.30%)
18	Sentry Insurance Group	0.46%	\$347,488	(7.86%)	\$1,298,961	(10.28%)
19	Motors Insurance Corporation	0.29%	\$197,997	6.15%	\$828,496	(4.35%)
20	Federated Mutual Group	0.27%	\$177,666	(0.52%)	\$757,314	(0.36%)
21	Ohio Casualty Group	0.26%	\$206,764	(17.15%)	\$732,342	(6.06%)
22	Allmerica Financial Corporation	0.12%	\$92,251	0.02%	\$348,800	(13.58%)
23	EMC Insurance Companies	0.12%	\$82,768	(11.01%)	\$339,109	(14.54%)
24	Commerce Group Inc.	0.12%	\$0	(100.00%)	\$329,144	(43.86%)
25	Church Mutual Insurance Company	0.10%	\$56,995	(25.23%)	\$273,383	(17.09%)

<b>Top 25 Groups Total</b>	<b>99.90%</b>	<b>\$69,615,332</b>	<b>(16.28%)</b>	<b>\$284,173,740</b>	<b>(8.45%)</b>
----------------------------	---------------	---------------------	-----------------	----------------------	----------------

<b>Total Market</b>	<b>100.00%</b>	<b>\$69,815,569</b>	<b>(18.67%)</b>	<b>\$284,450,629</b>	<b>(14.67%)</b>
---------------------	----------------	---------------------	-----------------	----------------------	-----------------

---



---

## QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
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	\$84,949,921	\$73,805,317	\$51,869,196
2nd qtr 1999	\$97,400,409	\$88,354,725	\$61,295,179
3rd qtr 1999	\$97,759,048	\$85,844,032	\$58,705,527
4th qtr 1999	\$76,937,349	\$69,149,917	\$39,799,794
1st qtr 2000	\$74,251,724	\$66,569,516	\$49,528,780
2nd qtr 2000	\$89,273,573	\$78,915,627	\$93,334,739
3rd qtr 2000	\$78,205,016	\$69,815,569	\$51,281,153

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

There were 41 groups, 44 non-rate-regulated (Lloyds and Reciprocal) companies, that had direct written premium for Homeowners Multiple Peril in the third quarter of 2000, as compared to 39 groups, 42 companies, in the third quarter of 1999.

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 2000 to direct written premium in the third quarter of 1999 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 2000</b>	<b>% Change 3rd Quarter 1999 to 2000</b>	<b>4 Quarters Ending 3rd Qtr 2000</b>	<b>% Change 4 Qtrs Ending 1999 to 2000</b>
1	State Farm Group	34.77%	\$247,153,687	4.72%	\$900,388,295	2.53%
2	Zurich American Insurance Group	18.99%	\$136,129,086	7.56%	\$491,762,238	6.44%
3	Allstate Insurance Group	15.17%	\$113,786,254	11.98%	\$392,793,974	14.24%
4	Citigroup	4.81%	\$34,195,834	4.42%	\$124,623,339	(1.83%)
5	USAA Group	4.67%	\$38,281,390	4.73%	\$120,889,118	(3.40%)
6	Nationwide Corporation	3.01%	\$20,967,142	8.17%	\$77,853,523	5.92%
7	Safeco Insurance Group	2.37%	\$16,253,803	(7.71%)	\$61,434,719	(1.42%)
8	Chubb & Son Inc.	2.12%	\$14,943,916	15.29%	\$54,925,799	8.32%
9	Texas Farm Bureau Mutual	1.76%	\$12,649,023	6.06%	\$45,466,050	2.91%
10	Hartford Fire & Casualty Group	1.23%	\$8,766,555	12.68%	\$31,749,429	14.57%
11	Titus Group	1.16%	\$8,154,284	(2.96%)	\$30,032,730	(4.90%)
12	Winterthur U.S. Holding Group	1.14%	\$7,565,939	(7.36%)	\$29,467,026	(7.02%)
13	CNA Insurance Group	1.13%	\$8,544,890	30.04%	\$29,363,750	14.70%
14	Allianz Insurance Group	0.91%	\$6,076,654	3.96%	\$23,472,633	7.35%
15	Amica Mutual Group	0.84%	\$6,108,501	(5.78%)	\$21,827,595	24.70%
16	American National Financial Group	0.84%	\$5,824,392	8.97%	\$21,703,458	9.22%
17	Commercial Union Insurance Co's.	0.62%	\$4,215,213	(1.35%)	\$15,930,380	4.47%
18	Lumbermans Mutual Casualty Group	0.55%	\$3,844,161	3.57%	\$14,344,015	(2.15%)
19	Metropolitan Group	0.53%	\$3,913,177	8.34%	\$13,843,189	8.72%
20	Service Life Group	0.52%	\$2,591,516	(43.34%)	\$13,437,624	(21.10%)
21	Central Mutual Insurance Co. of Ohio	0.44%	\$2,786,436	(7.51%)	\$11,307,357	(0.74%)
22	Guidant Insurance Group	0.29%	\$1,937,184	(4.76%)	\$7,405,352	(8.60%)
23	Horace Mann Group	0.28%	\$2,550,268	*	\$7,248,407	*
24	Liberty Mutual Insurance Group	0.28%	\$7,197,214	*	\$7,198,829	*
25	Mortgage Bankers Group	0.27%	\$1,067,429	(60.59%)	\$7,043,666	(12.55%)

<b>Top 25 Groups Total</b>	<b>98.69%</b>	<b>\$715,503,948</b>	<b>7.13%</b>	<b>\$2,555,512,495</b>	<b>5.17%</b>
----------------------------	---------------	----------------------	--------------	------------------------	--------------

<b>Total Market</b>	<b>100.00%</b>	<b>\$725,587,979</b>	<b>7.32%</b>	<b>\$2,589,512,726</b>	<b>5.17%</b>
---------------------	----------------	----------------------	--------------	------------------------	--------------

\* 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 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	\$595,604,046	\$551,730,965	\$227,203,338
2nd qtr 1999	\$718,631,281	\$674,314,469	\$331,384,068
3rd qtr 1999	\$733,579,729	\$676,076,742	\$343,486,057
4th qtr 1999	\$627,878,419	\$577,398,110	\$261,252,721
1st qtr 2000	\$609,531,663	\$570,590,124	\$352,353,256
2nd qtr 2000	\$760,305,588	\$715,936,513	\$823,866,676
3rd qtr 2000	\$787,599,648	\$725,587,979	\$453,600,896

## *Workers' Compensation (All Companies)*

There were 103 groups, 274 companies, that had direct written premium for Workers' Compensation in the third quarter of 2000, as compared to 99 groups, 274 companies, in the third quarter of 1999.

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 2000 to direct written premium in the third quarter of 1999 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 2000</b>	<b>% Change 3rd Quarter 1999 to 2000</b>	<b>4 Quarters Ending 3rd Qtr 2000</b>	<b>% Change 4 Qtrs Ending 1999 to 2000</b>
1	Texas Workers Compensation Ins. Fund	15.30%	\$65,122,344	25.60%	\$296,288,975	76.46%
2	Liberty Mutual Insurance Group	8.23%	\$48,492,880	20.90%	\$159,369,480	5.94%
3	CNA Insurance Group	6.67%	\$34,316,084	12.96%	\$129,235,011	33.21%
4	Zurich American Insurance Group	6.45%	\$38,464,776	77.55%	\$125,003,912	86.79%
5	American International Group	4.83%	\$34,146,280	45.45%	\$93,519,091	127.33%
6	Lumbermans Mutual Casualty Group	4.31%	\$20,227,236	(7.88%)	\$83,489,908	37.32%
7	Reliance Group Incorporated	3.90%	\$3,773,256	(82.59%)	\$75,531,437	33.39%
8	Citigroup	3.89%	\$17,605,669	(27.04%)	\$75,313,904	27.31%
9	Hartford Fire & Casualty Group	3.64%	\$19,734,610	53.66%	\$70,420,449	92.72%
10	Royal & Sun Alliance USA	3.13%	\$17,182,831	(7.31%)	\$60,642,917	33.45%
11	Commercial Union Insurance Co's.	2.06%	\$10,544,920	18.44%	\$39,905,402	64.68%
12	Fairfax Financial	1.98%	\$11,629,680	36.57%	\$38,299,184	39.32%
13	Fremont General Group	1.84%	\$8,531,760	26.45%	\$35,652,905	87.90%
14	St. Paul Group	1.81%	\$11,700,254	46.18%	\$35,057,156	44.47%
15	Amerisafe Group	1.56%	\$8,985,509	29.50%	\$30,120,163	89.37%
16	Old Republic Group	1.37%	\$7,391,355	10.69%	\$26,601,956	58.75%
17	UNTRIN Inc.	1.27%	\$8,079,779	64.42%	\$24,627,935	103.10%
18	Transport Holdings Inc.	1.22%	\$8,052,402	70.69%	\$23,698,524	95.65%
19	National American Insurance Company	1.17%	\$6,834,971	69.99%	\$22,750,274	120.28%
20	Atlantic American Group	1.05%	\$5,935,030	33.89%	\$20,411,249	57.81%
21	Chubb & Son Inc.	1.01%	\$3,845,622	(17.23%)	\$19,543,471	56.18%
22	Legion Insurance Group	1.01%	\$5,900,550	173.28%	\$19,531,129	141.11%
23	Safeco Insurance Group	1.00%	\$4,059,802	(37.99%)	\$19,460,136	15.36%
24	Allianz Insurance Group	0.99%	\$7,420,935	(51.09%)	\$19,114,471	(28.39%)
25	Paula Insurance Group	0.93%	\$2,390,638	(56.54%)	\$17,939,253	56.66%

<b>Top 25 Groups Total</b>	<b>80.62%</b>	<b>\$410,369,173</b>	<b>12.58%</b>	<b>\$1,561,528,292</b>	<b>51.20%</b>
----------------------------	---------------	----------------------	---------------	------------------------	---------------

<b>Total Market</b>	<b>100.00%</b>	<b>\$518,754,031</b>	<b>12.03%</b>	<b>\$1,936,911,783</b>	<b>54.14%</b>
---------------------	----------------	----------------------	---------------	------------------------	---------------

## QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
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	\$570,639,450	\$466,533,036	\$309,788,241
2nd qtr 1999	\$454,594,676	\$396,153,914	\$329,734,841
3rd qtr 1999	\$428,128,411	\$463,036,006	\$363,865,746
4th qtr 1999	\$427,037,725	\$411,558,142	\$358,702,869
1st qtr 2000	\$517,076,624	\$527,426,918	\$361,747,167
2nd qtr 2000	\$505,341,757	\$479,172,692	\$365,455,267
3rd qtr 2000	\$501,190,308	\$518,754,031	\$377,282,374

## 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%
1999	79.5%

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

There were 103 groups, 273 companies, that had voluntary direct written premium for Workers' Compensation in the third quarter of 2000, as compared to 99 groups, 274 companies, in the third quarter of 1999.

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 2000 to direct written premium in the third quarter of 1999 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 2000</b>	<b>% Change 3rd Quarter 1999 to 2000</b>	<b>4 Quarters Ending 3rd Qtr 2000</b>	<b>% Change 4 Qtrs Ending 1999 to 2000</b>
1	Texas Workers Compensation Ins. Fund	14.78%	\$60,154,660	20.84%	\$284,516,064	74.16%
2	Liberty Mutual Insurance Group	8.28%	\$48,474,834	20.87%	\$159,356,442	6.02%
3	CNA Insurance Group	6.71%	\$34,316,084	12.96%	\$129,235,011	33.21%
4	Zurich American Insurance Group	6.49%	\$38,464,776	77.55%	\$125,003,912	86.79%
5	American International Group	4.86%	\$34,146,280	45.45%	\$93,519,091	127.33%
6	Lumbermans Mutual Casualty Group	4.34%	\$20,227,236	(7.91%)	\$83,480,185	37.30%
7	Reliance Group Incorporated	3.92%	\$3,773,256	(82.59%)	\$75,531,437	33.39%
8	Citigroup	3.91%	\$17,605,669	(27.04%)	\$75,313,904	27.31%
9	Hartford Fire & Casualty Group	3.66%	\$19,734,610	53.66%	\$70,420,449	92.72%
10	Royal & Sun Alliance USA	3.15%	\$17,182,831	(7.31%)	\$60,642,917	33.45%
11	Commercial Union Insurance Co's.	2.07%	\$10,544,920	18.44%	\$39,905,402	64.68%
12	Fairfax Financial	1.99%	\$11,629,680	36.57%	\$38,299,184	39.32%
13	Fremont General Group	1.85%	\$8,531,760	26.45%	\$35,652,905	87.90%
14	St. Paul Group	1.82%	\$11,700,254	46.18%	\$35,057,156	44.47%
15	Amerisafe Group	1.56%	\$8,985,509	29.50%	\$30,120,163	89.37%
16	Old Republic Group	1.38%	\$7,391,355	10.69%	\$26,601,956	58.75%
17	UNTRIN Inc.	1.28%	\$8,079,779	64.42%	\$24,627,935	103.10%
18	Transport Holdings Inc.	1.23%	\$8,052,402	70.69%	\$23,698,524	95.65%
19	National American Insurance Company	1.18%	\$6,834,971	69.99%	\$22,750,274	120.28%
20	Atlantic American Group	1.06%	\$5,935,030	33.89%	\$20,411,249	57.81%
21	Chubb & Son Inc.	1.02%	\$3,845,622	(17.23%)	\$19,543,471	56.18%
22	Legion Insurance Group	1.01%	\$5,900,550	173.28%	\$19,531,129	141.11%
23	Safeco Insurance Group	1.01%	\$4,059,802	(37.99%)	\$19,460,136	15.36%
24	Allianz Insurance Group	0.99%	\$7,420,935	(51.09%)	\$19,114,471	(28.39%)
25	Paula Insurance Group	0.93%	\$2,390,638	(56.54%)	\$17,939,253	56.66%

<b>Top 25 Groups Total</b>	<b>80.50%</b>	<b>\$405,383,443</b>	<b>11.85%</b>	<b>\$1,549,732,620</b>	<b>50.74%</b>
----------------------------	---------------	----------------------	---------------	------------------------	---------------

<b>Total Market</b>	<b>100.00%</b>	<b>\$513,810,741</b>	<b>11.46%</b>	<b>\$1,925,158,551</b>	<b>53.77%</b>
---------------------	----------------	----------------------	---------------	------------------------	---------------

## QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
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	\$569,077,654	\$464,808,763	\$301,883,773
2nd qtr 1999	\$452,971,565	\$394,383,247	\$319,394,412
3rd qtr 1999	\$425,958,566	\$460,970,748	\$355,047,995
4th qtr 1999	\$423,333,897	\$409,633,529	\$348,765,029
1st qtr 2000	\$513,573,410	\$525,284,306	\$353,819,453
2nd qtr 2000	\$501,334,649	\$476,429,975	\$356,942,294
3rd qtr 2000	\$496,353,796	\$513,810,741	\$368,217,229

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

---

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 2000, the START program reported \$11,772,911 in direct premiums written. This accounted for 100.17% of all Residual Market experience reported and was an increase of 159.23% over the same period one year prior. Of this amount \$4,967,684 was written in the third quarter of 2000 which was a 140.19% increase from the third quarter of 1999.

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 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	\$7,904,468
2nd qtr 1999	\$1,623,111	\$1,770,667	\$10,340,429
3rd qtr 1999	\$2,169,845	\$2,065,258	\$8,817,751
4th qtr 1999	\$3,703,828	\$1,924,613	\$9,937,840
1st qtr 2000	\$3,503,214	\$2,142,612	\$7,927,714
2nd qtr 2000	\$4,007,108	\$2,742,717	\$8,512,973
3rd qtr 2000	\$4,836,512	\$4,943,290	\$9,065,145

**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 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
4th qtr 1999	\$3,703,828	\$1,914,890	\$1,046,307
1st qtr 2000	\$3,503,214	\$2,142,612	\$848,612
2nd qtr 2000	\$4,007,108	\$2,747,725	\$982,492
3rd qtr 2000	\$4,836,512	\$4,967,684	\$1,169,864

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

---

There were 97 groups, 247 companies which wrote voluntary policies for Workers' Compensation in the third quarter of 2000, as compared to 91 groups, 241 companies in the third quarter of 1999.

The data contained in the following table represents direct policies written as new or renewal policies in the third quarter of 2000. 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 2000	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	30	\$174,825	\$151,651	13.26%
Premium of \$10,000 - \$24,999	30	\$499,055	\$438,498	12.13%
Premium of \$25,000 - \$49,999	8	\$285,485	\$257,007	9.98%
Premium of \$50,000 - \$74,999	9	\$534,967	\$405,742	24.16%
Premium of \$75,000 - \$100,000	2	\$175,513	\$129,864	26.01%
<b>Total Per Accident Plan</b>	<b>79</b>	<b>\$1,669,845</b>	<b>\$1,382,762</b>	<b>17.19%</b>
<b>Aggregate Deductible Plan</b>				
Premium of \$5,000 - \$9,999	8	\$57,417	\$49,149	14.40%
Premium of \$10,000 - \$24,999	13	\$170,501	\$142,038	16.69%
Premium of \$25,000 - \$49,999	10	\$374,165	\$288,222	22.97%
Premium of \$50,000 - \$74,999	1	\$56,478	\$45,905	18.72%
Premium of \$75,000 - \$100,000	0	\$0	\$0	00.00%
<b>Total Aggregate Plan</b>	<b>32</b>	<b>\$658,561</b>	<b>\$525,314</b>	<b>20.23%</b>
<b>Per Accident/Aggregate Combination Deductible Plan</b>				
Premium of \$5,000 - \$9,999	5	\$28,717	\$22,472	21.75%
Premium of \$10,000 - \$24,999	3	\$54,830	\$45,270	17.44%
Premium of \$25,000 - \$49,999	1	\$45,001	\$38,609	14.20%
Premium of \$50,000 - \$74,999	2	\$132,100	\$100,907	23.61%
Premium of \$75,000 - \$100,000	1	\$81,289	\$72,262	11.10%
<b>Total Combination Plan</b>	<b>12</b>	<b>\$341,937</b>	<b>\$279,520</b>	<b>18.25%</b>
<b>Negotiated Deductible Plan</b>				
Premium Up To \$100,000	530	\$13,329,496	\$2,996,150	77.52%
Premium of \$100,001 - \$150,000	73	\$9,103,120	\$2,831,481	68.90%
Premium of \$150,001 - \$250,000	72	\$13,860,786	\$3,023,040	78.19%
Premium of \$250,001 - \$350,000	56	\$16,666,784	\$3,655,734	78.07%
Premium of \$350,001 - \$500,000	39	\$16,481,245	\$3,158,073	80.84%
Premium of \$500,001 - \$750,000	55	\$33,405,116	\$7,247,317	78.30%
Premium of \$750,001 - \$1,000,000	24	\$21,054,061	\$2,666,460	87.34%
Premium of \$1,000,001 - \$2,500,000	55	\$84,589,343	\$14,277,792	83.12%
Premium of \$2,500,001 - \$5,000,000	26	\$90,253,033	\$12,979,622	85.62%
Premium of \$5,000,001 and above	16	\$111,907,481	\$16,458,785	85.29%
<b>Total Negotiated Plan</b>	<b>946</b>	<b>\$410,650,465</b>	<b>\$69,294,454</b>	<b>83.13%</b>
<b>No Deductible Plan</b>				
Premium Less Than \$5,000	30,317	\$43,137,935	\$43,137,935	0.00%
Premium of \$5,000 - \$9,999	5,094	\$36,366,631	\$36,366,631	0.00%
Premium of \$10,000 - \$24,999	3,794	\$60,339,663	\$60,339,663	0.00%
Premium of \$25,000 - \$49,999	1,420	\$49,816,730	\$49,816,730	0.00%
Premium of \$50,000 - \$74,999	542	\$33,281,415	\$33,281,415	0.00%
Premium of \$75,000 - \$100,000	243	\$20,950,698	\$20,950,698	0.00%
Premium Greater Than \$100,000	675	\$180,978,676	\$180,978,676	0.00%
<b>Total No Deductible Plan</b>	<b>42,085</b>	<b>\$424,871,748</b>	<b>\$424,871,748</b>	<b>0.00%</b>
<b>TOTAL ALL PLANS</b>	<b>43,154</b>	<b>\$838,192,556</b>	<b>\$496,353,798</b>	<b>40.78%</b>

# Boiler & Machinery

There were 33 groups, 87 companies, that had direct written premium for Boiler & Machinery in the third quarter of 2000, as compared to 35 groups, 86 companies, in the third quarter of 1999.

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 2000 to direct written premium in the third quarter of 1999 for the same groups.

## DIRECT PREMIUMS WRITTEN MARKET SHARE FOR BOILER & MACHINERY

4 Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 3rd Quarter 2000	% Change 3rd Quarter 1999 to 2000	4 Quarters Ending 3rd Qtr 2000	% Change 4 Qtrs Ending 1999 to 2000
1	Allendale Group	25.17%	\$2,846,221	148.26%	\$9,766,901	31.87%
2	Citigroup	17.45%	\$1,770,831	113.36%	\$6,769,430	28.88%
3	Hartford Steam Boiler Group	16.52%	\$1,472,402	(1.22%)	\$6,408,859	(27.69%)
4	Chubb & Son Inc.	7.80%	\$764,319	0.68%	\$3,026,132	33.74%
5	Zurich American Insurance Group	6.77%	\$1,054,783	(28.53%)	\$2,625,599	15.54%
6	American International Group	6.27%	\$701,226	14.71%	\$2,434,428	70.24%
7	CNA Insurance Group	5.85%	\$1,113,008	223.54%	\$2,268,691	10.96%
8	Liberty Mutual Insurance Group	2.42%	\$449,959	(18.70%)	\$940,049	(6.25%)
9	Allianz Insurance Group	2.35%	\$352,845	130.75%	\$913,377	151.23%
10	St. Paul Group	1.85%	\$167,648	77.45%	\$717,598	96.59%
11	Reliance Group Incorporated	1.09%	(\$36,732)	(106.84%)	\$423,829	(54.24%)
12	Guidant Insurance Group	1.01%	\$99,080	56.72%	\$392,818	47.05%
13	ACE USA	0.88%	\$9,796	(14.48%)	\$341,577	(80.64%)
14	Allstate Insurance Group	0.63%	\$72,498	41.35%	\$244,270	30.99%
15	National American Insurance Company	0.61%	\$81,233	38.88%	\$236,844	88.30%
16	Safeco Insurance Group	0.51%	\$45,580	(6.69%)	\$196,538	57.91%
17	Lumbermans Mutual Casualty Group	0.43%	\$2,925	107.15%	\$168,132	(86.39%)
18	Sentry Insurance Group	0.40%	\$36,535	(1.21%)	\$153,871	3.77%
19	Fairfax Financial	0.27%	\$35,757	276.67%	\$104,587	373.65%
20	General Electric Group	0.27%	(\$65,371)	(342.39%)	\$104,062	285.86%
21	Commercial Union Insurance Co's.	0.19%	\$17,144	(81.42%)	\$73,954	(69.35%)
22	Tokio Marine Consolidated	0.19%	\$20,340	95.48%	\$73,114	35.62%
23	Lumbermens Underwriting Alliance	0.17%	\$4,645	(46.12%)	\$65,985	(23.02%)
24	Bancinsure Inc	0.14%	\$5,864	13.60%	\$55,486	79.23%
25	Federated Mutual Group	0.14%	\$7,806	21.57%	\$55,313	68.01%
<b>Top 25 Groups Total</b>		<b>99.39%</b>	<b>\$11,030,342</b>	<b>31.56%</b>	<b>\$38,561,444</b>	<b>5.55%</b>
<b>Total Market</b>		<b>100.00%</b>	<b>\$11,092,448</b>	<b>31.60%</b>	<b>\$38,797,924</b>	<b>5.74%</b>

## QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
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	\$10,225,174	\$6,885,262	\$4,521,389
2nd qtr 1999	\$5,499,763	\$8,003,887	\$6,693,625
3rd qtr 1999	\$5,998,330	\$8,429,018	\$13,747,315
4th qtr 1999	\$5,739,554	\$11,594,584	\$26,973,664
1st qtr 2000	\$6,824,984	\$7,102,766	\$7,608,679
2nd qtr 2000	\$7,621,282	\$9,008,126	\$3,444,292
3rd qtr 2000	\$9,496,878	\$11,092,448	\$8,553,001

## 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%
1999	186.8%

## Commercial Crime

There were 39 groups, 91 companies, that had direct written premium for Commercial Crime in the third quarter of 2000, as compared to 39 groups, 86 companies, in the third quarter of 1999.

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 2000 to direct written premium in the third quarter of 1999 for the same groups.

### DIRECT PREMIUMS WRITTEN MARKET SHARE FOR COMMERCIAL CRIME

4 Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 3rd Quarter 2000	% Change 3rd Quarter 1999 to 2000	4 Quarters Ending 3rd Qtr 2000	% Change 4 Qtrs Ending 1999 to 2000
1	Chubb & Son Inc.	60.24%	\$1,571,786	13.66%	\$6,616,698	5.46%
2	Zurich American Insurance Group	6.00%	\$194,465	32.01%	\$659,472	(32.66%)
3	Citigroup	5.17%	\$146,364	11.46%	\$567,910	(10.31%)
4	American International Group	4.73%	\$128,875	50.88%	\$519,606	(10.56%)
5	St. Paul Group	3.52%	\$39,848	(46.85%)	\$386,505	35.12%
6	Hartford Fire & Casualty Group	3.48%	\$82,110	48.27%	\$381,999	41.71%
7	Guidant Insurance Group	3.19%	\$79,720	25.21%	\$350,822	20.56%
8	CNA Insurance Group	2.58%	\$95,620	465.09%	\$283,622	(46.21%)
9	Federated Mutual Group	2.02%	\$63,643	180.21%	\$221,832	107.87%
10	Royal & Sun Alliance USA	1.14%	\$51,144	(56.90%)	\$125,486	(7.17%)
11	Liberty Mutual Insurance Group	1.01%	\$16,592	43.34%	\$110,932	41.48%
12	American Financial Insurance Group	0.96%	\$19,404	(74.67%)	\$105,823	(19.23%)
13	Reliance Group Incorporated	0.87%	\$1,899	(80.87%)	\$95,632	(82.21%)
14	Lumbermans Mutual Casualty Group	0.70%	\$19,735	67.52%	\$76,964	24.61%
15	UNINTRIN Inc.	0.69%	\$23,489	69.95%	\$75,887	8.96%
16	Bancinsure Inc	0.69%	\$28,396	(48.49%)	\$75,235	(60.62%)
17	Fairfax Financial	0.59%	\$19,324	(6.17%)	\$65,110	(46.04%)
18	Sentry Insurance Group	0.46%	\$12,467	7.31%	\$50,192	5.30%
19	Allendale Group	0.36%	\$15,129	(25.89%)	\$39,860	(11.00%)
20	Chrysler Group	0.23%	\$11,856	2.77%	\$25,192	(22.42%)
21	United Fire & Casualty Group	0.20%	\$15,273	887.90%	\$21,970	193.13%
22	Millers First Insurance Companies	0.17%	\$5,253	48.47%	\$18,924	0.55%
23	EMC Insurance Companies	0.16%	\$4,408	(39.34%)	\$17,601	(18.32%)
24	Allianz Insurance Group	0.14%	\$0	(100.00%)	\$15,020	*
25	Safeco Insurance Group	0.09%	\$4,948	398.29%	\$10,388	103.81%

<b>Top 25 Groups Total</b>	<b>99.41%</b>	<b>\$2,651,748</b>	<b>14.66%</b>	<b>\$10,918,682</b>	<b>(4.65%)</b>
----------------------------	---------------	--------------------	---------------	---------------------	----------------

<b>Total Market</b>	<b>100.00%</b>	<b>\$2,660,277</b>	<b>11.99%</b>	<b>\$10,983,016</b>	<b>(5.39%)</b>
---------------------	----------------	--------------------	---------------	---------------------	----------------

\* 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 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	\$2,305,794	\$2,607,287	\$249,095
2nd qtr 1999	\$1,407,701	\$2,919,957	\$1,153,070
3rd qtr 1999	\$1,913,296	\$2,375,385	\$826,469
4th qtr 1999	\$1,453,101	\$3,093,898	\$847,005
1st qtr 2000	\$2,298,084	\$2,394,605	\$143,787
2nd qtr 2000	\$2,763,439	\$2,834,236	\$503,188
3rd qtr 2000	\$2,447,445	\$2,660,277	\$447,320

## 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%
1999	19.6%

## Commercial Glass

There were 20 groups, 40 companies, that had direct written premium for Commercial Glass in the third quarter of 2000, as compared to 26 groups, 43 companies, in the third quarter of 1999.

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 2000 to direct written premium in the third quarter of 1999 for the same groups.

### DIRECT PREMIUMS WRITTEN MARKET SHARE FOR COMMERCIAL GLASS

4 Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 3rd Quarter 2000	% Change 3rd Quarter 1999 to 2000	4 Quarters Ending 3rd Qtr 2000	% Change 4 Qtrs Ending 1999 to 2000
1	UNITRIN Inc.	33.63%	\$26,507	(15.84%)	\$132,398	(13.71%)
2	Zurich American Insurance Group	13.77%	\$11,017	15.53%	\$54,192	39.80%
3	Sentry Insurance Group	9.80%	\$23,899	531.08%	\$38,568	112.62%
4	EMC Insurance Companies	8.91%	\$11,173	0.35%	\$35,093	(8.48%)
5	Ohio Casualty Group	8.33%	\$9,425	(4.25%)	\$32,787	(24.31%)
6	United Fire & Casualty Group	5.90%	\$10,342	634.52%	\$23,235	244.84%
7	Safeco Insurance Group	3.93%	\$4,643	(0.79%)	\$15,470	(10.19%)
8	Federated Mutual Group	3.04%	\$1,861	(18.70%)	\$11,949	(37.61%)
9	St. Paul Group	2.92%	\$4,611	(4.57%)	\$11,509	(6.78%)
10	Transport Holdings Inc.	2.23%	\$1,103	35.67%	\$8,772	114.89%
11	Royal & Sun Alliance USA	2.09%	\$5,509	1.89%	\$8,242	(14.72%)
12	ACE USA	0.87%	\$1,036	41.14%	\$3,440	7.77%
13	Citigroup	0.87%	\$1,321	55.59%	\$3,423	(31.81%)
14	Beacon Insurance Group	0.79%	\$1,100	10.55%	\$3,120	3.76%
15	Guidant Insurance Group	0.59%	\$677	73.15%	\$2,305	114.62%
16	Nationwide Corporation	0.53%	\$688	(15.89%)	\$2,099	116.39%
17	Miller Insurance Group	0.40%	\$373	*	\$1,568	(5.37%)
18	W. R. Berkley Corporation	0.30%	\$0	(100.00%)	\$1,168	(79.41%)
19	Hartford Fire & Casualty Group	0.28%	\$656	(40.53%)	\$1,089	(62.45%)
20	American Financial Insurance Group	0.28%	\$196	(46.30%)	\$1,083	(56.96%)
21	State Farm Group	0.27%	\$240	*	\$1,049	59.18%
22	Chrysler Group	0.21%	\$0	(100.00%)	\$833	(63.46%)
23	Allmerica Financial Corporation	0.08%	\$0	(100.00%)	\$315	(21.25%)
24	Utica National Insurance Group	0.01%	\$0	100.00%	\$26	(85.14%)
25	Old Republic Group	0.00%	\$0	*	\$0	(100.00%)

<b>Top 25 Groups Total</b>	<b>100.01%**</b>	<b>\$116,377</b>	<b>27.36%</b>	<b>\$393,733</b>	<b>0.67%</b>
----------------------------	------------------	------------------	---------------	------------------	--------------

<b>Total Market</b>	<b>100.00%</b>	<b>\$116,377</b>	<b>26.18%</b>	<b>\$393,692</b>	<b>(1.20%)</b>
---------------------	----------------	------------------	---------------	------------------	----------------

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

\*\*Policy cancellations (negative premium written) 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 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	\$131,204	\$30,881
2nd qtr 1998	\$156,004	\$122,852	\$12,492
3rd qtr 1998	\$137,403	\$121,708	\$31,776
4th qtr 1998	\$126,047	\$110,220	\$22,533
1st qtr 1999	\$130,797	\$99,480	\$24,088
2nd qtr 1999	\$126,187	\$96,525	\$97,073
3rd qtr 1999	\$132,087	\$92,232	\$13,833
4th qtr 1999	\$120,348	\$86,001	\$30,482
1st qtr 2000	\$127,941	\$87,786	\$29,669
2nd qtr 2000	\$128,064	\$103,528	\$225,475
3rd qtr 2000	\$154,216	\$116,377	\$22,938

## 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%
1999	60.9%

\* 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 37 groups, 61 companies, that had direct written premium for Medical Professional Liability (includes regulated and non-rate-regulated companies) in the third quarter of 2000, as compared to 35 groups, 54 companies, in the third quarter of 1999.

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 2000 to direct written premium in the third quarter of 1999 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 2000	% Change 3rd Quarter 1999 to 2000	4 Quarters Ending 3rd Qtr 2000	% Change 4 Qtrs Ending 1999 to 2000
1	Health Care Indemnity Inc.	25.64%	(\$2,010,753)	(5.61%)	\$75,020,811	(16.12%)
2	General Electric Group	16.30%	\$19,168,498	10.75%	\$47,690,673	12.29%
3	St. Paul Group	7.87%	\$10,355,181	21.33%	\$23,027,363	(13.89%)
4	MIIX Insurance Group	7.11%	\$6,628,220	26.44%	\$20,797,258	3.41%
5	FPIC Insurance Group Inc	5.07%	\$5,842,073	100.00%	\$14,841,690	50.06%
6	American Physicians Ins. Exchange	5.06%	\$5,824,371	(5.64%)	\$14,802,515	(1.87%)
7	Frontier Insurance Group	4.71%	\$830,657	(92.04%)	\$13,794,100	(32.16%)
8	Pennsylvania Casualty Group	4.20%	\$2,592,762	(56.06%)	\$12,275,430	(27.36%)
9	Chubb & Son Inc.	2.40%	\$1,620,872	(28.53%)	\$7,022,537	10.95%
10	Doctors Company Group	2.28%	\$887,409	50.80%	\$6,663,133	(20.49%)
11	SCPIE Companies	2.19%	\$3,284,951	426.06%	\$6,412,130	357.27%
12	Texas Hospital Insurance Exchange	1.80%	\$1,771,165	0.98%	\$5,280,794	(8.50%)
13	Allianz Insurance Group	1.61%	\$1,645,094	4.35%	\$4,723,131	(19.92%)
14	Mutual Assurance Companies	1.60%	\$689,486	7.27%	\$4,688,171	0.64%
15	CNA Insurance Group	1.58%	\$1,278,136	(37.19%)	\$4,627,151	(33.39%)
16	American International Group	1.11%	\$194,760	(43.97%)	\$3,243,661	112.07%
17	Zurich American Insurance Group	1.11%	\$683,996	36.44%	\$3,236,583	17.59%
18	Citigroup	1.10%	\$660,798	166.71%	\$3,220,153	13.38%
19	National Chiropractic Mutual Ins. Co.	1.00%	\$674,584	6.09%	\$2,923,187	0.68%
20	Fairfax Financial	0.99%	\$1,118,105	331.74%	\$2,896,092	432.57%
21	Texas Medical Liab. Underwriting Assoc.	0.85%	\$542,665	(31.94%)	\$2,486,944	(18.58%)
22	Hanover Group	0.79%	\$1,198,148	145.88%	\$2,301,368	(22.67%)
23	Podiatry Insurance Co. of America RRG	0.72%	\$1,029,651	25.01%	\$2,116,515	22.17%
24	Preferred Professional Insurance Company	0.63%	(\$1,589)	99.71%	\$1,831,764	(34.34%)
25	Legion Insurance Group	0.60%	\$733,221	24.28%	\$1,751,822	(20.51%)
<b>Top 25 Groups Total</b>		<b>98.31%</b>	<b>\$67,242,461</b>	<b>(1.47%)</b>	<b>\$287,674,976</b>	<b>(5.27%)</b>
<b>Total Market</b>		<b>100.00%</b>	<b>\$68,928,268</b>	<b>(0.38%)</b>	<b>\$292,609,896</b>	<b>(5.12%)</b>

## QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
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	\$143,714,378	\$153,831,660	\$45,490,283
2nd qtr 1999	\$35,833,747	\$35,442,419	\$102,810,102
3rd qtr 1999	\$74,001,990	\$69,189,438	\$50,252,064
4th qtr 1999	\$41,930,065	\$40,483,584	\$79,374,396
1st qtr 2000	\$136,883,222	\$138,872,124	\$96,644,607
2nd qtr 2000	\$41,586,100	\$44,325,920	\$107,273,832
3rd qtr 2000	\$65,364,366	\$68,928,268	\$69,209,753

## 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%
1999	98.1%

## Miscellaneous Professional Liability

There were 36 groups, 80 companies, that had direct written premium for Miscellaneous Professional Liability in the third quarter of 2000, as compared to 35 groups, 71 companies, in the third quarter of 1999.

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 2000 to direct written premium in the third quarter of 1999 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 2000	% Change 3rd Quarter 1999 to 2000	4 Quarters Ending 3rd Qtr 2000	% Change 4 Qtrs Ending 1999 to 2000
1	Chubb & Son Inc.	61.28%	\$24,282,645	24.51%	\$78,496,723	5.24%
2	St. Paul Group	9.32%	\$3,391,657	23.43%	\$11,943,522	12.62%
3	General Electric Group	9.01%	\$3,210,315	36.64%	\$11,541,092	43.22%
4	Medmark Insurance Group	3.93%	\$1,961,034	112.88%	\$5,033,681	432.63%
5	Allianz Insurance Group	2.49%	\$626,575	34.19%	\$3,194,751	40.21%
6	Nationwide Corporation	2.40%	\$497,895	21.67%	\$3,078,182	13.46%
7	Berkshire-Hathaway (GEICO)	2.15%	\$388,413	270.76%	\$2,754,463	40.16%
8	Legion Insurance Group	2.05%	\$700,288	(24.85%)	\$2,626,250	(54.27%)
9	Mt. Hawley Insurance Group	2.04%	\$517,640	419.06%	\$2,611,980	204.11%
10	Lumbermans Mutual Casualty Group	1.49%	\$704,355	189.61%	\$1,910,934	92.75%
11	General Agents Group	1.23%	\$1,570,166	*	\$1,570,166	*
12	Safeco Insurance Group	1.02%	\$380,193	285.41%	\$1,305,339	188.64%
13	Markel Corporation Group	0.95%	\$210,265	(72.10%)	\$1,215,565	(38.74%)
14	US Investment Corporation	0.90%	\$353,085	79.22%	\$1,154,216	59.40%
15	W. R. Berkley Corporation	0.75%	\$457,651	(6.27%)	\$957,750	45.36%
16	Associates Insurance Group	0.48%	\$103,318	14.36%	\$614,941	52.84%
17	Utica National Insurance Group	0.41%	\$118,142	(14.80%)	\$530,984	(8.25%)
18	Fairfax Financial	0.39%	\$104,388	(65.30%)	\$493,353	(65.82%)
19	Old Republic Group	0.38%	\$0	(100.00%)	\$488,090	20.59%
20	ACE USA	0.32%	\$108,975	*	\$410,909	*
21	Union Labor Group	0.25%	\$58,751	(40.84%)	\$325,053	1.23%
22	Allmerica Financial Corporation	0.23%	\$52,117	*	\$292,540	*
23	AON Corporation	0.22%	\$516	(99.41%)	\$279,437	(59.44%)
24	Intercargo Corporation Group	0.15%	\$49,044	(8.07%)	\$196,187	20.44%
25	Triangle Insurance Company Inc.	0.13%	\$37,599	(22.31%)	\$172,682	15.49%

<b>Top 25 Groups Total</b>	<b>103.99%**</b>	<b>\$39,885,027</b>	<b>30.60%</b>	<b>\$133,198,790</b>	<b>14.12%</b>
----------------------------	------------------	---------------------	---------------	----------------------	---------------

<b>Total Market</b>	<b>100.00%</b>	<b>\$29,206,486</b>	<b>(16.76%)</b>	<b>\$128,085,811</b>	<b>(2.36%)</b>
---------------------	----------------	---------------------	-----------------	----------------------	----------------

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

\*\*Policy cancellations (negative premium written) 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 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	\$27,749,694	\$27,841,362	\$6,070,417
2nd qtr 1999	\$34,283,279	\$32,201,481	\$5,840,753
3rd qtr 1999	\$39,816,439	\$35,085,917	\$10,638,238
4th qtr 1999	\$33,294,548	\$31,278,739	\$13,470,874
1st qtr 2000	\$28,787,985	\$32,539,979	\$15,208,574
2nd qtr 2000	\$34,839,821	\$35,060,607	\$9,638,111
3rd qtr 2000	\$40,383,080	\$29,206,486	\$25,472,831

## 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%
1999	63.8%

\* *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 2000 and the third quarter of 1999. 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 2000			3RD QUARTER 1999		
	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	1	10,426	0.00959%	1	8,083	0.01237%
General Liability - Other <sup>+</sup>	56	203,002	0.02759%	60	202,387	0.02965%
Fire & Allied Lines	17	45,927	0.03702%	15	50,383	0.02977%
Commercial Multiple Peril	16	76,048	0.02104%	13	72,617	0.01790%
Private Passenger Auto <sup>++</sup>	2,433	5,229,364	0.04653%	2,356	4,844,272	0.04863%
Homeowners	459	1,095,673	0.04189%	374	1,067,791	0.03503%
Workers' Compensation <sup>+++</sup>	31	43,315	0.07157%	29	39,145	0.07408%
Boiler & Machinery	**	**	**	**	**	**
Commercial Crime	**	**	**	**	**	**
Commercial Glass	**	**	**	**	**	**
Medical Professional Liability	6	13,755	0.04362%	9	11,667	0.07714%
Misc. Professional Liability	0	9,614	0.00000%	4	7,802	0.05127%

<sup>+</sup> The General Electric Group wrote 23,299 small premium pre-paid legal policies in the 3rd quarter of 2000 and 28,786 policies in the 3rd quarter of 1999 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 2000) 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**

2000 Policies Written Rank	Group Name	3RD QUARTER 2000			3RD QUARTER 1999		
		Number of Complaints	Number of Policies Written	Percent of Complaints per Policy	Number of Complaints	Number of Policies Written	Percent of Complaints per Policy
14	Titus Group	121	46,504	0.26019%	76	66,793	0.11378%
22	Fairfax Financial	36	19,818	0.18165%	6	6,352	0.09446%
12	Old American Co. Mutual Fire Ins. Co.	122	75,007	0.16265%	99	1,442	6.86546%
10	Home State County Mutual Ins. Co.	126	97,810	0.12882%	140	70,293	0.19917%
5	Texas State National Group	284	228,036	0.12454%	273	222,104	0.12292%
19	Liberty Mutual Insurance Group	35	29,121	0.12019%	27	25,447	0.10610%
20	American International Group	29	28,843	0.10054%	20	20,968	0.09538%
25	Sentry Insurance Group	16	17,621	0.09080%	18	42,948	0.04191%
7	Berkshire-Hathaway (GEICO)	99	133,468	0.07418%	73	122,601	0.05954%
18	CNA Insurance Group	22	32,254	0.06821%	10	31,057	0.03220%
17	Hartford Fire & Casualty Group	25	37,180	0.06724%	19	35,669	0.05327%
9	Nationwide Corporation	69	107,965	0.06391%	65	136,891	0.04748%
23	Metropolitan Group	12	19,074	0.06291%	7	14,646	0.04779%
21	American National Financial Group	14	22,813	0.06137%	16	19,844	0.08063%
16	Winterthur U.S. Holding Group	20	37,399	0.05348%	16	33,463	0.04781%
15	Safeco Insurance Group	20	40,514	0.04937%	21	44,844	0.04683%
13	Citigroup	33	67,456	0.04892%	32	68,505	0.04671%
4	Allstate Insurance Group	250	539,997	0.04630%	309	507,682	0.06086%
11	UNITRIN Inc.	37	90,539	0.04087%	44	73,759	0.05965%
2	Zurich American Insurance Group	217	829,545	0.02616%	199	803,545	0.02477%
8	Southern Farm Bureau Casualty	26	114,246	0.02276%	33	114,664	0.02878%
24	Germania Insurance Group	4	17,824	0.02244%	2	15,301	0.01307%
6	USAA Group	46	211,454	0.02175%	45	205,864	0.02186%
3	Progressive Group	154	825,761	0.01865%	176	495,861	0.03549%
1	State Farm Group	180	1,338,111	0.01345%	237	1,336,616	0.01773%
	(All other licensed insurers)	274	221,004	0.12398%	238	327,113	0.07276%
	(No company identified)*	162			155		
<b>TOTALS</b>		<b>2,433</b>	<b>5,229,364</b>	<b>0.04653%</b>	<b>2,356</b>	<b>4,844,272</b>	<b>0.04863%</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

2000 Policies Written Rank	Group Name	3RD QUARTER 2000			3RD QUARTER 1999		
		Number of Complaints	Number of Policies Written	Percent of Complaints per Policy	Number of Complaints	Number of Policies Written	Percent of Complaints per Policy
23	Service Life Group	7	4,634	0.15106%	2	7,201	0.02777%
14	CNA Insurance Group	9	9,590	0.09385%	4	11,515	0.03474%
18	Commercial Union Insurance Co's.	5	6,225	0.08032%	3	6,460	0.04644%
11	Hartford Fire & Casualty Group	9	11,229	0.08015%	3	9,956	0.03013%
16	Beacon Insurance Group	7	8,789	0.07965%	2	7,396	0.02704%
25	Lumbermans Mutual Casualty Group	3	4,068	0.07375%	3	4,081	0.07351%
21	Metropolitan Group	3	4,981	0.06023%	0	4,477	0.00000%
7	Texas Farm Bureau Mutual	11	18,639	0.05902%	9	17,025	0.05286%
15	UNITRIN Inc.	4	8,951	0.04469%	5	8,799	0.05682%
8	Safeco Insurance Group	8	18,304	0.04371%	12	20,053	0.05984%
10	American National Financial Group	5	11,456	0.04365%	7	10,578	0.06618%
3	Zurich American Insurance Group	88	204,299	0.04307%	86	201,142	0.04276%
5	Citigroup	24	56,165	0.04273%	17	56,165	0.03027%
12	Winterthur U.S. Holding Group	4	11,133	0.03593%	4	11,631	0.03439%
13	Titus Group	3	9,855	0.03044%	0	10,532	0.00000%
1	State Farm Group	83	323,841	0.02563%	91	312,657	0.02911%
24	Central Mutual Insurance Co. of Ohio	1	4,091	0.02444%	1	4,105	0.02436%
9	Liberty Mutual Insurance Group	3	13,632	0.02201%	9	12,857	0.07000%
2	Allstate Insurance Group	43	210,844	0.02039%	39	197,940	0.01970%
22	Mortgage Bankers Group	1	4,917	0.02034%	6	4,266	0.14065%
19	Chubb & Son Inc.	1	5,897	0.01696%	1	5,282	0.01893%
4	USAA Group	11	73,597	0.01495%	6	75,572	0.00794%
6	Nationwide Corporation	4	32,361	0.01236%	8	29,928	0.02673%
17	Amica Mutual Group	0	6,225	0.00000%	2	6,135	0.03260%
20	Guidant Insurance Group	0	5,253	0.00000%	0	4,960	0.00000%
	(All other licensed insurers)	66	26,697	0.24722%	72	27,078	0.26590%
	(No company identified)*	56			34		
<b>TOTALS</b>		<b>459</b>	<b>1,095,673</b>	<b>0.04189%</b>	<b>426</b>	<b>1,067,791</b>	<b>0.03990%</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*

---

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

#### **GROUPS**

#### **COUNTY MUTUAL COMPANIES**

Allianz Insurance Group .....	Fireman's Fund County Mutual Insurance Company
Allstate Insurance Group .....	Allstate County Mutual Insurance Company
American Financial Insurance Group .....	Great Texas County Mutual Insurance Company
American National Financial Group .....	Independent County Mutual Insurance Company
Fairfax Financial .....	Industrial County Mutual Insurance Company
General Agents Group .....	Gainsco County Mutual Insurance Company
Home State County Mutual Ins. Company .....	Home State County Mutual Insurance Company
Mercury General Group .....	Mercury County Mutual Insurance Company
Nationwide Corporation .....	Colonial County Mutual Insurance Company
Old American County Mutual Fire Insurance Company .....	Old American County Mutual Fire Insurance Company
Progressive Casualty Group .....	Progressive County Mutual Insurance Company
Royal & Sun Alliance USA .....	Viking County Mutual Insurance Company
Safeway Insurance Group .....	Oak Brook County Mutual Insurance Company
Sentry Insurance Group .....	Dairyland County Mutual Of Texas
Southern Farm Bureau Casualty .....	Farm Bureau County Mutual Insurance Company of Texas
State Farm Group .....	State Farm County Mutual Insurance Company of Texas
Texas State National Group .....	State And County Mutual Fire Insurance Company
Titus Group .....	Consumers County Mutual Insurance Company
UNITRIN, Inc. ....	Charter County Mutual Insurance Company
USAA Group .....	USAA County Mutual Insurance Company
Winterthur US Holding Group .....	Southern County Mutual Insurance Company
Zurich American Insurance Group .....	Foremost County Mutual Insurance Company
Zurich American Insurance Group .....	Farmers Texas County Mutual Insurance Company