

# BEST'S REVIEW

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## Property/Casualty

# Seeking Security

by Joseph S. Harrington



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# Seeking Security

Inland marine insurers, especially in the transit area, will be the first to know if security has really improved.

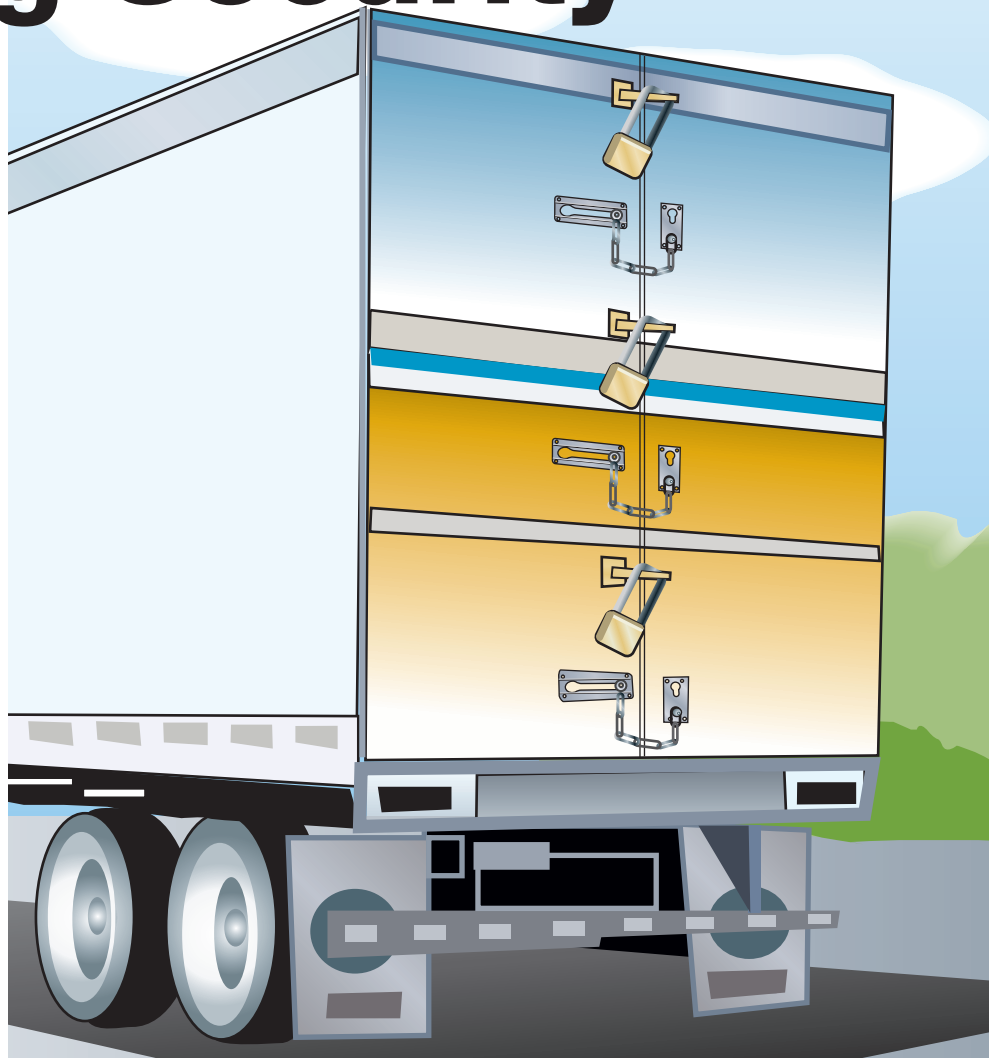
by Joseph S. Harrington

**I**n the year following the Sept. 11 terrorist attacks, few people have been better positioned to assess whether American attitudes and practices regarding security have really changed than the underwriters of commercial inland marine insurance.

After all, their livelihood involves analyzing and pricing risk exposures of the nation's transportation system. Public action to improve security, especially in transportation, could theoretically flow directly to the bottom line of inland marine insurers, serving as an external loss control program for the industry.

Indeed, if public pronouncements alone could reduce losses, today might seem to be a golden age for inland marine underwriters.

Since the November 2001 convention of the American Truckers Association, when representatives of the FBI and the U.S. Department of Transportation vowed tough action against threats to the nation's transportation system, there have been a number of



initiatives designed to close physical and procedural gaps that criminals and terrorists could exploit.

That was all expected in the post-Sept. 11 belief that everything has changed. What was not expected is that, "for every few steps forward, there might also be a few steps back" on matters of transportation security, in the words of Ron Thornton, president of the Inland Marine Underwriters Association.

For all the steps taken to improve transportation security, it is not at all certain that the environment for transportation security or the operating conditions of inland marine insurers have changed appreciably in the past year. have changed appreciably in the past year.

## The Role of Inland Marine

In essence, inland marine policies generally cover property with risk exposures that change regularly. Perhaps the best way to define inland marine insurance is to contrast it with commercial property insurance.

Standard commercial property policies are written for buildings and business personal property that remain in the same place under the same conditions for long periods of time. A brick building in an area with good fire protection and low wind-storm exposure remains in that condition for years at a time.

Inland marine risks, for the most part, can change their risk profile from day to day, even over the course of a single day. Cargo in a

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# Inland Marine Coverage



Officially, the classes or risk categories of inland marine insurance are established by the “nationwide definition” of the “insuring powers of marine and transportation underwriters,” last modified by the National Association of Insurance Commissioners in 1976. According to the nationwide definition, marine insurance consists of four broad categories:

- Transportation insurance, which encompasses cargo and containers, but not vehicles or vehicle liability;
- Insurance for transportation and communications infrastructure such as bridges, tunnels and transmission towers;
- Personal property “floaters,” which insure personal valuables such as cameras and jewelry that are easily moved (“float”) from place to place; and
- Commercial property floaters, which insure valuable business property that moves about, most notably contractors’ equipment. This category, however, also entails builders’ risk and installation policies on permanent fixtures and structures that are under construction, as well as coverage for electronic data processing.

trailer passes through many different locations and hazards in a single day. A backhoe operating on dry, flat ground one day could be operating on a slippery slope the next. A building under construction is in a different stage of completion at the conclusion of a day’s work than when work started in the morning. Information collected and stored through electronic data processing is constantly in flux.

Instrumentalities of transportation and communication are an exception to this in that bridges, tunnels, transmission towers and the like are permanent structures in permanent locations. Like many other risks covered

by inland marine insurance, however, instrumentalities of transportation and communication are out in the open and exposed to public dangers to a greater degree than risks insured by commercial property policies. It’s easier to control access to buildings, even public buildings, than it is to control access to bridges, tunnels, roadways and construction sites.

It is telling that the greatest causes of loss in inland marine insurance are man-made. According to the latest Inland Marine Cause of Loss Report published by the American Association of Insurance Services, theft and disappearance—particularly of construction equipment and truck

cargo—was the leading cause of loss in inland marine insurance over the five years from 1996 through 2000. Combining these losses with those reported under burglary and robbery, a separate category, shows losses arising from criminal activity amounted to 33.7% of all inland marine losses reported over that time to AAIS. That figure doesn’t include vandalism losses that are counted under extended coverage perils.

Since public dangers pose an acute danger to inland marine risks, public safety and security measures are important to protect them.

## Concerns and Initiatives

For years, inland marine underwriters labored under the handicap that their risks were of secondary concern to law enforcement and the public because they only involved property. The inland marine industry watched lucrative secondary markets in stolen cargo and equipment develop as law enforcement agencies, despite a few notable initiatives, understandably gave a higher priority to criminal activity that directly victimized members of the public.

Then, suddenly, the Sept. 11 terrorist attacks seemed to suggest a close connection between transportation security and public safety. Acknowledging that truck bombs are the principal weapon of terrorists, an FBI



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speaker at the American Truckers Association meeting vowed a "cultural change" at the agency regarding cargo theft. Transportation Secretary Norman Mineta told the group that government and the private sector must work together to ensure that trucks "do not become engines of destruction" in the hands of terrorists.

Since the attacks, a host of new initiatives have been undertaken to improve transportation security as it relates to cargo as well as passengers.

The USA PATRIOT Act, passed in the wake of the attacks, included a requirement that anyone seeking a commercial driver's license in the United States be certified by the Department of Transportation as a nonthreat before qualifying for one. This followed reports that Middle Eastern men had sought licenses to transport hazardous materials, which in turn prompted investigations that found some "hazmat" drivers to have records of drug use and other problems that could compromise their performance and present a public danger.

"While the primary focus is on rooting out potential terrorist threats, these efforts will assist truckers and insurers in better evaluating the operations of the truckers," wrote the Central Analysis Bureau, a New York City-based organization that reports on the motor-carrier and trucking-insurance industries.

In November 2001, the U.S. Customs Bureau formed the Customs-Trade Partnership Against Terrorism program. Under the program, designed to combat the risk of terrorists shipping weapons of mass destruction into U.S. ports or across U.S. borders, participating importers can get expedited treatment of their loads if they implement specified security procedures.

"While the program is only available at the moment to importers, it will soon be opened to land, sea, and air carriers, brokers, warehousemen, and manufacturers," the CAB wrote. "Underwriters should be aware that this can be used as another tool in the underwriting process."

In addition, the federal government created a Transportation Security Administration and vowed that the Federal Motor Carrier Safety Administration would conduct a comprehensive series of investigations of motor carriers at risk of being used or targeted by terrorists.

In another initiative of the war on terror, the White House in September 2002 released its "National Strategy to Secure Cyberspace," a comprehensive plan to thwart terrorist attempts to disrupt use of the Internet. Several insurers and insurance trade organizations worked with President Bush's Critical Infrastructure Protection Board to develop the plan, which calls

for the board to work with the industry to "expand the availability and utilization of insurance for managing cyber risk," traditionally an area of inland marine coverage.

### Will Action Match Rhetoric?

For all the public initiatives to enhance security in commerce over the past year, some question whether the reality will match the rhetoric.

"The reality is that everybody's really trying, but there's really been no change," said Jean Gardner, a transportation attorney for the New York City firm Schindel, Farman & Lipsius and the principal staff member of the CAB. "As to protecting cargo on the road, has anything changed? No, nothing's changing."

"The attention now is on the movement of ships, containers and the cargo they carry," said Peter Scrobe, a cargo loss specialist who serves as chairman of the legislative committee of the National Cargo Security Council. "There is more to be done to address theft and hijacking problems, which are primarily related to truck transit.

"Many of the multijurisdictional [cargo crime] task forces are losing their funding and being disbanded, which is counterproductive in combating both cargo crime and terrorism," Scrobe said.

Scrobe and others expressed

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“Cargo insurers were hemorrhaging money during the soft market. Now, a lot of [insurance] companies are pulling out because they cannot make a buck.”

—Ron Thornton,  
Inland Marine Underwriters Association

dismay that the Los Angeles County CargoCATS crime unit, supported by shippers, insurers and several law enforcement agencies, was threatened with closure for lack of funding.

The CargoCATS situation reflects the general outlook toward cargo crime nationwide, said Thornton at the IMUA. “You hear a lot of rhetoric [about enhanced security], but everybody’s looking for someone else to fund it,” he said.

Observers understand that they cannot expect instant results. “We are a litigious and political society and it takes time—albeit too much, occasionally—to have anything done, even good things,” said Scrobe.

What’s worrisome to people in the

transportation insurance industry, both commercial auto writers and cargo insurers, is that efforts to enhance security are proceeding slowly at a time when motor carriers are being pummeled by skyrocketing insurance premiums and falling revenues.

According to an ATA survey, rates for commercial auto coverage rose 32% on average in the months following the Sept. 11 attacks, with umbrella coverage increasing as much as 120%. Consolidated Freightways, one of the nation’s oldest and largest trucking firms, folded operations and filed for bankruptcy after a surety writer withdrew coverage for the carrier’s self-insured vehicular casualty and workers’ compensation programs.

“Everybody I talk to is devastated by the insurance increases,” said Gardner. “Many are taking large deductibles. One big loss will put them out of business.”

Depressed conditions in the trucking industry leave the new technological methods of addressing security, such as biometric seals on containers, beyond the reach of small motor carriers, Gardner said. According to the ATA, 73% of the nation’s motor carriers operate six or fewer trucks.

“[Cargo insurance] rates are going up while [shipping] revenues are down,” Thornton said.

“Cargo insurers were hemorrhaging money during the soft market,” he said. “Now, a lot of [insurance] companies are pulling out because they cannot make a buck. Even with rates going up, they’re still pulling out.”

In an era when everything has (supposedly) changed, economic pressures have a greater impact on the underwriting of property in transit than do public safety measures, the effect of which has yet to be determined.



## Ocean Marine, Top Writers—2001

Rank is based on 2001 direct premiums written.  
(\$ Thousands)

Rank	Group	AMB #	Direct	% Change in	Market Share (%)			Adjusted Loss Ratios <sup>1</sup>			% of 2001 Company Premiums
			Premiums Written		Premiums	2001	2000	1999	2001	2000	
1	CNA Ins Cos	18313	\$267,554	6.6	13.5	14.6	13.8	85.7	64.8	51.5	2.2
2	American Intern Group	18540	220,526	15.8	11.1	11.1	10.1	74.7	86.2	79.4	1.4
3	Ace INA Group	18498	124,833	26.8	6.3	5.7	5.0	59.8	39.6	75.6	3.4
4	Allianz of Amer	18429	120,800	23.9	6.1	5.7	4.4	54.4	63.4	112.7	2.3
5	White Mtns Ins Group	18490	110,178	11.5	5.5	5.7	5.1	48.6	72.2	53.5	2.9
6	XL America Group	18491	108,195	53.5	5.4	4.1	2.2	103.9	93.7	87.3	7.6
7	St Paul Cos	00080	95,680	5.7	4.8	5.3	5.9	36.5	48.6	102.3	1.5
8	Royal & SunAlliance	18371	82,211	2.3	4.1	4.7	6.3	57.4	66.2	66.8	1.8
9	Zurich/Farmers Group	18549	75,012	163.2	3.8	1.7	4.2	70.2	76.5	82.8	0.4
10	Chubb Group of Ins Cos	00012	70,028	2.4	3.5	4.0	4.1	28.4	37.5	39.6	1.1
11	Atlantic Mutual Cos	00178	58,724	42.3	3.0	2.4	2.1	53.2	76.7	44.2	6.1
12	Travelers/Citigroup	18358	54,321	8.7	2.7	2.9	3.1	68.1	65.4	66.2	0.5
13	Amer Steamship Owner	00161	53,004	72.0	2.7	1.8	1.7	46.5	94.8	91.7	100.0
14	Great Amer P&C Group	04835	53,001	5.7	2.7	2.9	2.6	57.6	40.6	38.3	1.5
15	Liberty Mutual Ins Cos	00060	52,191	9.3	2.6	2.8	2.7	80.7	80.1	123.4	0.5
16	New York Marine Group	00419	46,408	35.2	2.3	2.0	2.0	71.8	50.3	60.6	63.1
17	Tokio M&F USB Group	02927	32,629	46.2	1.6	1.3	1.0	57.2	68.8	67.9	11.7
18	Markel Corp Group	18468	32,146	23.0	1.6	1.5	1.0	53.1	51.2	81.7	3.2
19	Navigators Ins Group	18081	31,230	44.1	1.6	1.3	1.4	71.4	33.2	73.0	35.5
20	Hartford Ins Group	00048	26,525	-0.8	1.3	1.6	1.5	20.0	33.2	31.5	0.3
21	State Farm Group	00088	20,435	9.9	1.0	1.1	1.1	47.2	45.6	42.5	0.1
22	USAA Group	04080	19,444	-4.7	1.0	1.2	1.1	37.8	40.0	50.9	0.3
23	GE Global Ins Group	18572	17,826	16.2	0.9	0.9	0.0	62.2	67.1	0.0	0.9
24	Kemper Ins Cos	04427	16,844	-24.1	0.8	1.3	1.0	51.8	60.8	42.0	0.4
25	Seaworthy Ins Co	11390	14,599	21.4	0.7	0.7	0.6	70.5	73.8	73.3	100.0
<b>Top 25 P/C Cos.</b>			<b>\$1,804,342</b>	<b>19.2</b>	<b>90.8</b>	<b>88.0</b>	<b>84.0</b>	<b>64.0</b>	<b>64.3</b>	<b>70.0</b>	<b>1.1</b>
<b>Total U.S. P/C Cos.</b>			<b>\$1,987,957</b>	<b>15.5</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>63.6</b>	<b>66.4</b>	<b>67.8</b>	<b>0.6</b>

<sup>1</sup> ALR: Adjusted loss ratio is direct losses incurred divided by the difference between direct premiums earned and dividends paid to policyholders.  
Source: A.M. Best Statement File Supplement: State/Line—P/C, as of June 28, 2002. For custom data, please call (908) 439-2200, ext. 5383.



## Inland Marine, Top Writers—2001

Rank is based on 2001 direct premiums written.  
(\$ Thousands)

Rank	Group	AMB #	Direct Premiums Written	% Change in Premiums	Market Share (%)			Adjusted Loss Ratios <sup>1</sup>			% of 2001 Company Premiums
					2001	2000	1999	2001	2000	1999	
1	American Intern Group	18540	\$867,647	17.2	9.5	9.3	12.8	62.3	44.2	84.2	5.6
2	Zurich/Farmers Group	18549	593,477	26.9	6.5	5.9	4.8	83.0	47.6	78.0	2.8
3	Kemper Ins Cos	04427	549,896	197.1	6.0	2.3	2.3	63.0	37.5	48.5	11.6
4	State Farm Group	00088	461,577	10.4	5.1	5.3	5.5	49.7	47.5	44.9	1.2
5	Travelers/Citigroup	18358	457,441	-14.8	5.0	6.8	6.5	40.1	35.4	41.9	3.8
6	Allianz of Amer	18429	411,914	21.7	4.5	4.3	2.9	56.4	61.9	58.7	7.9
7	Hartford Ins Group	00048	409,585	60.8	4.5	3.2	3.0	61.3	41.4	57.4	5.3
8	Assurant Group	18499	394,784	-2.9	4.3	5.1	5.9	18.2	13.9	21.0	19.7
9	Chubb Group of Ins Cos	00012	339,464	5.0	3.7	4.1	4.0	196.4	49.0	62.7	5.5
10	FM Global Group	18502	313,130	40.3	3.4	2.8	2.6	241.3	31.4	148.4	24.4
11	St Paul Cos	00080	284,601	27.0	3.1	2.8	2.7	43.6	48.5	51.2	4.4
12	Ace INA Group	18498	202,317	-6.5	2.2	2.7	2.0	36.2	48.3	83.2	5.4
13	Allstate Ins Group	00008	200,176	9.4	2.2	2.3	2.3	44.1	44.7	48.5	1.0
14	Great Amer P&C Group	04835	192,969	5.6	2.1	2.3	2.3	44.3	53.8	42.5	5.5
15	CNA Ins Cos	18313	177,942	-16.4	2.0	2.7	2.7	62.1	53.9	60.1	1.4
16	Royal & SunAlliance	18371	170,721	22.0	1.9	1.8	2.7	62.6	49.5	65.2	3.7
17	Nationwide Group	05987	142,944	4.7	1.6	1.7	1.6	-4.3	115.6	55.3	1.3
18	White Mtns Ins Group	18490	136,534	-19.8	1.5	2.2	2.0	163.9	75.3	75.7	3.5
19	Markel Corp Group	18468	124,689	32.6	1.4	1.2	1.2	30.9	24.6	29.5	12.6
20	RLI Group	03883	114,716	14.5	1.3	1.3	1.0	17.4	14.7	9.3	22.9
21	Liberty Mutual Ins Cos	00060	105,339	-10.4	1.2	1.5	1.6	47.9	52.5	64.9	1.1
22	USAA Group	04080	97,876	5.8	1.1	1.2	1.1	36.8	34.8	36.8	1.6
23	Safeco Ins Cos	00078	90,709	-10.0	1.0	1.3	1.2	43.1	45.2	44.2	2.0
24	HDI U S Group	18492	76,634	70.1	0.8	0.6	0.4	37.8	7.3	44.4	3.6
25	Auto-Owners Ins Group	04354	74,416	14.3	0.8	0.8	0.7	50.8	52.5	54.0	2.8
<b>Top 25 P/C Cos.</b>			<b>\$6,991,499</b>	<b>17.0</b>	<b>76.8</b>	<b>75.4</b>	<b>75.8</b>	<b>67.6</b>	<b>44.9</b>	<b>59.0</b>	<b>3.4</b>
<b>Total U.S. P/C Cos.</b>			<b>\$9,108,850</b>	<b>15.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>63.0</b>	<b>45.7</b>	<b>56.7</b>	<b>2.6</b>

<sup>1</sup> ALR: Adjusted loss ratio is direct losses incurred divided by the difference between direct premiums earned and dividends paid to policyholders.  
Source: A.M. Best Statement File Supplement: State/Line—P/C, as of June 28, 2002. For custom data, please call (908) 439-2200, ext. 5383.



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					2001	2000	1999	2001	2000	1999	
1	Zurich/Farmers Group	18549	\$999,079	27.9	6.5	6.1	6.5	220.5	103.9	84.2	4.7
2	Ace INA Group	18498	861,580	23.6	5.6	5.5	5.3	150.6	82.2	81.5	23.2
3	American Intern Group	18540	849,829	46.6	5.5	4.5	4.5	132.4	50.4	94.4	5.5
4	Allianz of Amer	18429	824,167	16.8	5.4	5.5	5.6	389.1	72.0	83.8	15.8
5	FM Global Group	18502	768,907	29.7	5.0	4.6	4.3	204.2	59.9	142.5	60.0
6	Travelers/Citigroup	18358	637,182	21.5	4.1	4.1	3.8	218.5	45.7	74.6	5.3
7	St Paul Cos	00080	483,800	37.7	3.1	2.8	3.2	86.4	39.9	59.7	7.6
8	State Farm Group	00088	478,651	8.1	3.1	3.5	3.8	78.0	20.7	28.7	1.3
9	Royal & SunAlliance	18371	435,072	82.9	2.8	1.9	1.9	171.2	67.1	59.1	9.3
10	CNA Ins Cos	18313	431,851	84.7	2.8	1.8	2.2	105.9	71.0	-42.6	3.5
11	Centurion Ins Group	18188	423,721	-0.6	2.8	3.3	3.4	137.1	92.9	99.8	98.3
12	Hartford Ins Group	00048	391,880	28.3	2.5	2.4	2.1	86.9	55.7	46.8	5.1
13	Assurant Group	18499	347,736	27.8	2.3	2.1	2.4	49.7	30.3	31.4	17.3
14	Allstate Ins Group	00008	337,358	5.6	2.2	2.5	2.6	108.5	33.9	47.1	1.6
15	Great Amer P&C Group	04835	308,248	32.8	2.0	1.8	1.8	63.6	72.9	79.6	8.7
16	Nationwide Group	05987	298,001	-3.7	1.9	2.4	2.4	48.3	47.6	55.6	2.7
17	Safeco Ins Cos	00078	237,962	-3.8	1.5	1.9	2.1	50.4	51.8	48.6	5.2
18	Acceptance Ins Cos	18003	219,985	-13.0	1.4	2.0	2.1	197.7	170.5	204.9	87.1
19	Farmers Alliance Cos	00114	209,252	12.9	1.4	1.5	1.4	92.9	81.8	76.3	65.0
20	GE Global Ins Group	18572	204,061	3.2	1.3	1.5	0.0	793.8	24.5	-35.2	10.8
21	Bankers Ins Group Inc	18379	190,285	4.5	1.2	1.4	1.5	50.5	30.8	36.2	59.9
22	XL America Group	18491	184,165	109.1	1.2	0.7	0.5	334.5	28.7	115.5	12.9
23	USAA Group	04080	181,410	-4.1	1.2	1.4	1.3	57.3	36.0	46.1	2.9
24	Liberty Mutual Ins Cos	00060	169,337	-0.7	1.1	1.3	1.5	135.1	61.3	51.4	1.8
25	Fairfax Fin (US) Group	03116	159,399	263.8	1.0	0.3	0.4	231.4	27.3	83.3	6.9
<b>Top 25 P/C Cos.</b>			<b>\$10,632,918</b>	<b>24.3</b>	<b>69.1</b>	<b>66.9</b>	<b>66.7</b>	<b>174.0</b>	<b>63.9</b>	<b>74.5</b>	<b>5.5</b>
<b>Total U.S. P/C Cos.</b>			<b>\$15,379,525</b>	<b>20.4</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>142.2</b>	<b>63.3</b>	<b>71.9</b>	<b>4.3</b>

<sup>1</sup> ALR: Adjusted loss ratio is direct losses incurred divided by the difference between direct premiums earned and dividends paid to policyholders.  
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## Ocean Marine, Top Writers by State—2001

Rank based on 2001 direct premiums written.  
(\$ Thousands)

State	Rank	No. of Cos.	Direct Premiums	% U.S. Total	% Premium Change	ALR <sup>1</sup>	DDCCE <sup>2</sup>	Market Share		Leading Writer	% Market Share	Second Leading	% Market Share
								Agency Writer <sup>3</sup>	Direct Writer <sup>4</sup>				
Ala.	21	137	\$19,202	1.0	24.2	46.6	1.9	83.9	16.1	CNA Ins Cos	18.1	Allianz of America	9.2
Alaska	27	79	15,184	0.8	22.0	71.1	3.4	85.5	14.5	Royal & SunAlliance	15.8	Navigators Ins Group	13.2
Ariz.	35	110	8,354	0.4	17.7	24.5	3.3	88.2	11.8	CNA Ins Cos	11.5	American Intern Group	9.4
Ark.	37	119	6,829	0.3	19.1	35.1	1.2	71.8	28.2	GE Global Ins Group	11.5	CNA Ins Cos	10.8
Calif.	2	156	195,355	9.8	14.2	59.4	2.9	92.8	7.2	American Intern Group	13.2	Allianz of America	11.9
Colo.	33	115	9,046	0.5	157.5	342.2	4.1	95.5	4.5	XL America Group	47.5	CNA Ins Cos	7.1
Conn.	11	114	47,131	2.4	37.7	74.9	5.0	88.5	11.5	XL America Group	21.0	CNA Ins Cos	16.8
Del.	40	97	3,549	0.2	27.0	22.5	1.0	84.9	15.1	CNA Ins Cos	26.6	Ace INA Group	12.6
D.C.	36	83	8,280	0.4	415.5	54.0	3.1	96.1	3.9	XL America Group	77.0	CNA Ins Cos	5.0
Fla.	3	158	174,342	8.8	4.9	62.3	4.2	89.7	10.3	CNA Ins Cos	17.9	Ace INA Group	17.9
Ga.	17	142	28,738	1.4	41.2	36.4	3.7	88.8	11.2	CNA Ins Cos	17.5	Chubb Group	10.3
Hawaii	32	81	10,108	0.5	27.7	45.5	3.4	84.1	15.9	CNA Ins Cos	22.9	Nationwide Group	11.0
Idaho	47	93	1,644	0.1	-2.1	57.1	4.6	68.7	31.3	Liberty Mutual Ins Cos	15.2	USAA Group	11.1
Ill.	9	160	55,300	2.8	2.1	57.5	-10.7	88.9	11.1	CNA Ins Cos	13.6	American Intern Group	11.1
Ind.	25	126	17,683	0.9	60.3	39.8	7.7	77.7	22.3	Ace INA Group	35.6	Zurich/Farmers Group	18.9
Iowa	38	104	5,796	0.3	17.4	64.7	5.0	68.1	31.9	CNA Ins Cos	24.1	Zurich/Farmers Group	18.6
Kan.	44	95	2,537	0.1	22.6	19.6	1.8	90.5	9.5	Ace INA Group	20.6	CNA Ins Cos	19.2
Ky.	29	114	13,274	0.7	4.8	123.5	14.3	83.5	16.5	CNA Ins Cos	18.2	American Intern Group	15.0
La.	5	145	105,741	5.3	17.3	82.5	9.2	82.8	17.2	CNA Ins Cos	21.4	XL America Group	15.0
Maine	22	99	18,284	0.9	1.2	47.6	3.2	90.2	9.8	W R Berkley Group	22.3	White Mtns Ins Group	14.6
Md.	10	135	47,728	2.4	23.4	56.3	3.1	89.0	11.0	Seaworthy Ins Co	30.4	CNA Ins Cos	14.6
Mass.	8	141	77,369	3.9	21.3	65.3	3.5	81.7	18.3	American Intern Group	17.1	White Mtns Ins Group	13.4
Mich.	12	128	40,688	2.0	14.7	50.5	3.4	92.0	8.0	St Paul Cos	21.9	CNA Ins Cos	19.1
Minn.	26	111	17,145	0.9	13.4	52.6	2.3	85.4	14.6	CNA Ins Cos	16.9	St Paul Cos	11.1
Miss.	28	122	14,585	0.7	17.6	90.5	6.1	73.1	26.9	American Intern Group	18.3	Zurich/Farmers Group	12.3
Mo.	16	127	29,690	1.5	28.6	42.1	-2.2	90.0	10.0	CNA Ins Cos	18.0	American Intern Group	17.3
Mont.	49	81	621	0.0	14.4	64.9	7.6	84.7	15.3	USAA Group	12.0	White Mtns Ins Group	11.8
Neb.	45	83	2,252	0.1	-51.4	141.4	16.1	78.9	21.1	CNA Ins Cos	28.4	St Paul Cos	11.7
Nev.	39	89	5,435	0.3	21.2	86.7	8.8	90.6	9.4	American Intern Group	25.3	CNA Ins Cos	13.4
N.H.	30	97	13,118	0.7	-6.3	39.4	3.8	93.4	6.6	CNA Ins Cos	33.9	W R Berkley Group	10.8
N.J.	6	127	84,509	4.3	29.3	38.7	5.0	86.5	13.5	CNA Ins Cos	12.9	XL America Group	10.4
N.M.	48	80	829	0.0	54.2	40.6	1.2	86.4	13.6	CNA Ins Cos	19.7	Ace INA Group	10.7
N.Y.	1	184	406,838	20.5	12.8	69.8	3.7	94.6	5.4	American Intern Group	15.9	Amer Steamship Owner	13.0
N.C.	19	124	25,775	1.3	18.8	33.4	1.2	86.6	13.4	CNA Ins Cos	16.1	Ace INA Group	11.7
N.D.	41	70	3,374	0.2	999.9	22.3	2.4	98.9	1.1	American Intern Group	93.1	CNA Ins Cos	0.8
Ohio	18	137	28,628	1.4	-0.2	38.9	-0.5	94.5	5.5	Ace INA Group	16.9	CNA Ins Cos	16.8
Okla.	34	106	8,636	0.4	34.7	47.2	6.0	90.8	9.2	American Intern Group	28.5	New York Marine Group	13.0
Ore.	24	126	18,096	0.9	2.3	50.5	5.9	93.3	6.7	American Intern Group	15.1	Navigators Ins Group	10.7
Pa.	13	143	39,232	2.0	2.8	50.1	4.3	79.7	20.3	CNA Ins Cos	20.3	Allianz of America	9.0
R.I.	23	102	18,201	0.9	14.6	145.7	8.0	81.9	18.1	Allianz of America	16.2	Travelers/Citigroup	8.6
S.C.	20	117	19,921	1.0	19.5	59.2	6.6	84.2	15.8	CNA Ins Cos	15.3	Ace INA Group	14.6
S.D.	51	70	222	0.0	-37.5	38.4	2.4	74.7	25.3	Markel Corp Group	17.0	CNA Ins Cos	16.6
Tenn.	15	126	29,859	1.5	0.1	56.8	2.6	95.8	4.2	American Intern Group	44.9	CNA Ins Cos	19.7
Texas	4	179	173,724	8.7	26.9	56.0	-2.8	75.9	24.1	American Intern Group	18.6	XL America Group	12.8
Utah	42	102	2,969	0.1	47.3	35.1	3.0	70.9	29.1	Liberty Mutual Ins Cos	16.2	Markel Corp Group	11.8
Vt.	43	88	2,735	0.1	43.7	42.9	-0.2	71.5	28.5	Zurich/Farmers Group	23.4	Ace INA Group	16.8
Va.	14	136	35,257	1.8	19.4	75.1	4.9	89.2	10.8	CNA Ins Cos	20.0	XL America Group	10.8
Wash.	7	148	79,075	4.0	5.3	80.4	4.3	89.4	10.6	St Paul Cos	10.7	CNA Ins Cos	10.1
W.Va.	46	82	1,910	0.1	8.6	160.4	14.7	94.9	5.1	CNA Ins Cos	47.8	White Mtns Ins Group	17.4
Wis.	31	119	12,916	0.6	-18.7	43.1	4.1	87.1	12.9	CNA Ins Cos	16.8	Chubb Group	11.7
Wyo.	50	69	245	0.0	66.8	-0.7	1.6	84.7	15.3	White Mtns Ins Group	32.5	Hartford Ins Group	10.2
<b>U.S. Total</b>		<b>350</b>	<b>\$1,987,957</b>	<b>100.0</b>	<b>15.5</b>	<b>63.6</b>	<b>3.3</b>	<b>88.2</b>	<b>11.8</b>	<b>CNA Ins Cos</b>	<b>13.5</b>	<b>American Intern Group</b>	<b>11.1</b>

1 ALR: Adjusted loss ratio is direct losses incurred divided by the difference between direct premiums earned and dividends paid to policyholders.

2 DDCCE: Direct defense and cost-containment expense ratio is the former allocated loss adjustment expense (ALAE) ratio.

3 Insurers that distribute primarily through independent agents.

4 Insurers that distribute primarily through a direct-selling system or an exclusive agency system.

Source: A.M. Best Statement File Supplement: State/Line—P/C, as of June 28, 2002.

For custom data, please call (908) 439-2200, ext. 5383.



## Inland Marine, Top Writers by State—2001

Rank based on 2001 direct premiums written.  
(\$ Thousands)

State	Rank	No. of Cos.	Direct Premiums	% U.S. Total	% Premium Change	ALR <sup>1</sup>	DDCCE <sup>2</sup>	Market Share		Leading Writer	% Market Share	Second Leading	% Market Share
								Agency Writer <sup>3</sup>	Direct Writer <sup>4</sup>				
Ala.	23	401	\$141,071	1.5	-0.7	62.1	0.9	68.1	31.9	Assurant Group	9.8	American Intern Group	8.8
Alaska	48	216	20,318	0.2	-8.0	42.5	0.1	53.2	46.8	Zurich/Farmers Group	12.7	FM Global Group	10.0
Ariz.	27	395	121,479	1.3	14.6	46.4	1.3	68.5	31.5	American Intern Group	11.1	Zurich/Farmers Group	9.0
Ark.	31	372	92,541	1.0	9.0	56.0	1.4	50.9	49.1	Southern F B Group	21.9	American Intern Group	8.6
Calif.	1	433	1,372,362	15.1	24.2	32.5	1.8	74.9	25.1	American Intern Group	9.7	FM Global Group	7.6
Colo.	25	390	132,033	1.4	16.9	41.8	1.1	68.9	31.1	Zurich/Farmers Group	10.8	St Paul Cos	10.4
Conn.	14	343	181,460	2.0	35.5	56.1	15.3	73.0	27.0	Assurant Group	26.5	Swiss Reins Group	8.9
Del.	44	303	28,067	0.3	19.7	41.2	0.9	79.0	21.0	Travelers/Citigroup	23.9	American Intern Group	10.0
D.C.	41	254	32,377	0.4	43.8	118.9	1.0	62.3	37.7	Zurich/Farmers Group	14.1	Chubb Group	10.2
Fla.	4	443	556,850	6.1	22.2	55.6	1.2	65.2	34.8	Kemper Ins Cos	10.2	State Farm Group	8.4
Ga.	9	445	270,175	3.0	11.1	40.8	1.1	70.3	29.7	Zurich/Farmers Group	8.8	Assurant Group	8.5
Hawaii	45	201	27,054	0.3	42.6	39.4	1.2	79.2	20.8	Allianz of America	26.6	Kemper Ins Cos	13.9
Idaho	39	333	33,705	0.4	4.2	44.7	2.4	60.1	39.9	Zurich/Farmers Group	10.8	F B of Idaho Group	7.9
Ill.	6	500	396,594	4.4	12.3	50.0	1.2	72.6	27.4	American Intern Group	11.5	State Farm Group	8.1
Ind.	18	457	167,446	1.8	13.7	38.4	1.0	75.1	24.9	American Intern Group	10.3	Kemper Ins Cos	9.4
Iowa	33	399	85,616	0.9	10.8	62.1	-4.4	74.0	26.0	Hartford Ins Group	11.2	State Farm Group	6.8
Kan.	28	387	107,330	1.2	32.8	51.0	0.9	76.0	24.0	Hartford Ins Group	18.5	Kemper Ins Cos	7.6
Ky.	19	390	163,729	1.8	16.5	59.2	0.7	83.0	17.0	Underwriters at Lloyds KY	30.2	American Intern Group	8.0
La.	16	349	172,432	1.9	24.6	37.6	1.7	63.6	36.4	American Intern Group	11.6	State Farm Group	8.5
Maine	42	282	31,501	0.3	26.7	43.0	0.7	73.9	26.1	American Intern Group	12.6	Liberty Mutual Ins Cos	8.1
Md.	22	394	141,118	1.5	9.6	51.2	1.2	71.6	28.4	American Intern Group	7.2	Hartford Ins Group	6.6
Mass.	12	350	193,299	2.1	20.1	35.2	0.8	82.3	17.7	American Intern Group	11.0	Ace INA Group	9.5
Mich.	10	397	268,016	2.9	10.7	49.9	0.9	74.0	26.0	Allmerica P & C Cos	9.8	American Intern Group	8.7
Minn.	20	404	158,566	1.7	13.1	59.9	1.5	67.7	32.3	State Farm Group	9.5	Zurich/Farmers Group	7.9
Miss.	30	387	95,674	1.1	-2.4	35.5	0.2	59.9	40.1	Assurant Group	12.5	Zurich/Farmers Group	10.4
Mo.	21	426	148,560	1.6	-4.7	46.0	1.0	64.0	36.0	American Intern Group	12.1	State Farm Group	9.7
Mont.	47	315	23,960	0.3	11.8	50.2	1.1	71.5	28.5	St Paul Cos	8.6	Safeco Ins Cos	7.7
Neb.	34	351	62,272	0.7	14.3	52.6	0.6	78.8	21.2	Hartford Ins Group	9.7	American Intern Group	6.6
Nev.	35	344	58,065	0.6	26.4	57.7	1.9	62.8	37.2	Kemper Ins Cos	18.3	Zurich/Farmers Group	14.1
N.H.	40	288	33,615	0.4	11.8	40.3	0.3	64.6	35.4	Liberty Mutual Ins Cos	11.3	Nichido F & M USB	5.3
N.J.	8	361	302,778	3.3	15.3	49.6	2.0	74.3	25.7	Zurich/Farmers Group	11.5	American Intern Group	10.0
N.M.	37	324	38,389	0.4	9.1	41.6	1.0	70.2	29.8	American Intern Group	10.3	Kemper Ins Cos	9.3
N.Y.	3	433	613,775	6.7	13.9	194.9	1.9	82.0	18.0	American Intern Group	15.3	Chubb Group	12.4
N.C.	11	400	244,568	2.7	13.5	47.8	1.0	65.2	34.8	Kemper Ins Cos	11.1	Zurich/Farmers Group	7.5
N.D.	49	313	20,063	0.2	17.0	44.6	1.0	72.7	27.3	Old Republic Gen Group	7.4	State Farm Group	5.9
Ohio	5	465	426,985	4.7	28.1	56.5	0.6	79.5	20.5	Hartford Ins Group	19.2	American Intern Group	13.9
Okla.	29	371	96,951	1.1	11.9	83.3	2.1	70.4	29.6	Zurich/Farmers Group	11.4	American Intern Group	7.3
Ore.	32	377	88,659	1.0	19.0	43.2	1.3	68.7	31.3	Zurich/Farmers Group	8.1	State Farm Group	6.8
Pa.	7	469	305,527	3.4	15.7	47.9	2.0	71.9	28.1	American Intern Group	10.7	Travelers/Citigroup	7.4
R.I.	43	298	28,543	0.3	15.5	32.9	1.1	77.0	23.0	American Intern Group	13.8	Travelers/Citigroup	6.1
S.C.	24	384	133,470	1.5	8.4	36.8	0.6	71.2	28.8	Assurant Group	20.1	Travelers/Citigroup	8.4
S.D.	46	326	24,697	0.3	27.7	46.9	0.6	76.9	23.1	Travelers/Citigroup	10.6	Zurich/Farmers Group	5.5
Tenn.	17	454	172,155	1.9	8.9	49.0	0.8	71.8	28.2	Kemper Ins Cos	10.5	American Intern Group	9.1
Texas	2	488	686,367	7.5	21.1	118.8	0.5	69.5	30.5	Zurich/Farmers Group	11.3	American Intern Group	10.3
Utah	36	359	52,358	0.6	0.7	38.4	0.5	62.6	37.4	St Paul Cos	8.8	Zurich/Farmers Group	8.3
Vt.	51	270	15,747	0.2	-0.1	40.1	0.0	71.7	28.3	Liberty Mutual Ins Cos	11.1	American Intern Group	7.3
Va.	15	419	178,092	2.0	14.5	46.7	1.2	70.6	29.4	Kemper Ins Cos	9.0	Assurant Group	7.0
Wash.	13	385	182,477	2.0	-28.0	95.8	1.8	71.6	28.4	American Intern Group	8.0	Hartford Ins Group	7.8
W.Va.	38	306	34,751	0.4	-6.0	32.0	0.7	77.2	22.8	St Paul Cos	9.6	American Intern Group	7.5
Wis.	26	422	125,465	1.4	-1.0	51.2	0.9	70.6	29.4	American Intern Group	8.4	State Farm Group	5.8
Wyo.	50	298	19,748	0.2	23.7	44.5	0.7	70.0	30.0	Zurich/Farmers Group	13.9	American Intern Group	12.8
<b>U.S. Total</b>		<b>1,260</b>	<b>\$9,108,850</b>	<b>100.0</b>	<b>15.0</b>	<b>63.0</b>	<b>1.4</b>	<b>72.2</b>	<b>27.8</b>	<b>American Intern Group</b>	<b>9.5</b>	<b>Zurich/Farmers Group</b>	<b>6.5</b>

1 ALR: Adjusted loss ratio is direct losses incurred divided by the difference between direct premiums earned and dividends paid to policyholders.

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3 Insurers that distribute primarily through independent agents.

4 Insurers that distribute primarily through a direct-selling system or an exclusive agency system.

Source: A.M. Best Statement File Supplement: State/Line—P/C, as of June 28, 2002.

For custom data, please call (908) 439-2200, ext. 5383.



## Fire & Allied, Top Writers by State—2001

Rank based on 2001 direct premiums written.  
(\$ Thousands)

State	Rank	No. of Cos.	Direct Premiums	% U.S. Total	% Premium Change	ALR <sup>1</sup>	DDCCE <sup>2</sup>	Market Share		Leading Writer	% Market Share	Second Leading	% Market Share
								Agency Writer <sup>3</sup>	Direct Writer <sup>4</sup>				
Ala.	26	379	\$215,090	1.4	16.8	135.9	2.0	67.2	32.8	Ace INA Group	7.8	FM Global Group	7.5
Alaska	46	206	36,314	0.2	1.0	69.5	1.6	52.6	47.4	State Farm Group	10.7	Ace INA Group	10.0
Ariz.	36	375	121,684	0.8	16.3	104.4	2.8	68.1	31.9	Travelers/Citigroup	9.1	Zurich/Farmers Group	7.8
Ark.	27	379	201,966	1.3	19.7	60.9	0.7	60.5	39.5	Southern F B Group	17.2	Allianz of America	12.6
Calif.	1	452	1,898,198	12.3	17.2	71.1	4.3	65.4	34.6	Zurich/Farmers Group	10.5	Allianz of America	6.1
Colo.	33	367	164,754	1.1	-2.6	69.1	1.4	67.1	32.9	Ace INA Group	12.2	Zurich/Farmers Group	8.4
Conn.	34	335	136,824	0.9	26.7	88.6	0.9	57.2	42.8	FM Global Group	12.9	Travelers/Citigroup	8.2
Del.	47	284	30,525	0.2	10.3	36.4	3.2	65.8	34.2	Selective Ins Group Inc	11.0	Zurich/Farmers Group	10.2
D.C.	48	241	29,315	0.2	49.1	73.6	1.9	68.5	31.5	American Intern Group	13.5	FM Global Group	13.0
Fla.	3	445	1,513,077	9.8	24.7	26.6	1.1	63.4	36.6	Bankers Ins Group Inc	7.5	Ace INA Group	7.4
Ga.	12	441	387,923	2.5	23.9	55.2	6.2	71.3	28.7	American Intern Group	7.9	Ace INA Group	7.5
Hawaii	37	197	82,824	0.5	2.8	18.6	0.0	65.7	34.3	Ace INA Group	19.1	CNA Ins Cos	9.2
Idaho	39	298	64,931	0.4	2.9	75.7	-0.7	76.3	23.7	Ace INA Group	16.4	Acceptance Ins Cos	11.3
Ill.	5	506	599,565	3.9	19.8	47.1	1.1	64.0	36.0	Zurich/Farmers Group	8.6	Country Ins & Fin	8.0
Ind.	18	442	289,261	1.9	12.5	73.4	1.4	69.2	30.8	Great Amer P&C Group	6.1	FM Global Group	5.2
Iowa	13	372	359,574	2.3	8.2	93.2	0.5	76.3	23.7	Ace INA Group	11.0	FMH Ins Group	7.1
Kan.	17	380	300,533	2.0	37.0	86.6	0.5	61.9	38.1	Kansas F B Group	15.6	Ace INA Group	12.2
Ky.	31	394	175,916	1.1	21.2	55.1	0.9	58.7	41.3	Centurion Ins Group	7.3	FM Global Group	6.9
La.	11	354	390,002	2.5	20.8	65.2	1.2	62.2	37.8	State Farm Group	10.1	American Intern Group	8.9
Maine	45	248	39,196	0.3	9.1	49.0	1.5	61.7	38.3	GE Global Ins Group	9.2	Zurich/Farmers Group	8.9
Md.	35	383	136,701	0.9	18.3	59.2	1.5	68.6	31.4	Travelers/Citigroup	8.7	FM Global Group	8.1
Mass.	22	345	244,384	1.6	33.0	61.8	3.3	71.8	28.2	FM Global Group	10.0	Travelers/Citigroup	7.9
Mich.	16	398	300,646	2.0	15.6	79.7	4.1	67.5	32.5	Auto-Owners Ins Group	10.3	Zurich/Farmers Group	10.0
Minn.	9	371	410,475	2.7	15.1	117.1	1.7	70.8	29.2	Centurion Ins Group	15.3	Allianz of America	6.9
Miss.	25	362	241,749	1.6	21.3	76.9	0.9	70.3	29.7	American Intern Group	12.0	Allianz of America	9.7
Mo.	14	432	324,681	2.1	20.8	79.8	1.3	64.5	35.5	Ace INA Group	8.3	American Intern Group	7.0
Mont.	38	295	69,841	0.5	26.9	220.4	0.6	74.4	25.6	Ace INA Group	23.9	Centurion Ins Group	10.3
Neb.	19	327	275,164	1.8	15.7	74.5	0.6	80.2	19.8	Farmers Alliance Cos	15.6	Ace INA Group	15.6
Nev.	41	321	62,408	0.4	25.1	59.7	1.0	61.7	38.3	FM Global Group	14.1	American Intern Group	11.9
N.H.	49	259	27,958	0.2	14.2	76.5	1.5	64.2	35.8	FM Global Group	10.2	Zurich/Farmers Group	6.9
N.J.	10	350	402,272	2.6	23.7	42.5	1.9	66.3	33.7	Zurich/Farmers Group	13.0	Selective Ins Group Inc	8.3
N.M.	43	314	53,839	0.4	14.4	49.1	1.8	65.2	34.8	American Intern Group	10.6	Zurich/Farmers Group	7.6
N.Y.	4	452	655,682	4.3	26.0	999.9	33.7	76.1	23.9	American Intern Group	11.6	Travelers/Citigroup	9.3
N.C.	7	378	415,376	2.7	17.1	32.3	0.8	63.8	36.2	Ace INA Group	10.1	No Carolina FB Group	9.1
N.D.	23	266	244,156	1.6	8.4	139.7	0.5	76.0	24.0	Allianz of America	14.0	White Mtns Ins Group	12.3
Ohio	8	460	411,038	2.7	26.9	60.6	1.1	65.4	34.6	FM Global Group	7.7	Zurich/Farmers Group	7.0
Okla.	28	375	195,402	1.3	25.4	86.9	1.4	64.1	35.9	Centurion Ins Group	10.8	Natl Amer Ins Co (OK)	8.9
Ore.	29	355	181,914	1.2	29.8	43.8	1.0	60.1	39.9	FM Global Group	9.0	Ace INA Group	8.1
Pa.	6	473	418,824	2.7	27.8	54.9	1.8	70.0	30.0	FM Global Group	9.9	American Intern Group	9.5
R.I.	44	277	46,516	0.3	43.2	73.5	2.0	72.2	27.8	American Intern Group	16.2	FM Global Group	6.8
S.C.	21	365	269,055	1.7	16.2	31.1	0.6	61.9	38.1	Ace INA Group	7.9	Royal & SunAlliance	6.9
S.D.	32	292	173,004	1.1	20.4	102.8	0.3	81.6	18.4	Allianz of America	15.4	Farmers Alliance Cos	15.1
Tenn.	20	433	274,204	1.8	22.0	49.0	0.8	57.7	42.3	Tenn Farmers Cos	12.9	FM Global Group	8.3
Texas	2	484	1,605,747	10.4	21.1	173.1	4.2	59.5	40.5	Zurich/Farmers Group	9.8	Allianz of America	6.2
Utah	42	324	60,048	0.4	22.1	49.9	-1.9	54.7	45.3	FM Global Group	10.2	Zurich/Farmers Group	10.0
Vt.	50	244	19,569	0.1	12.5	46.8	1.6	66.8	33.2	Royal & SunAlliance	11.1	FM Global Group	9.1
Va.	24	402	243,593	1.6	31.6	47.0	0.9	61.0	39.0	American Intern Group	10.1	Travelers/Citigroup	9.3
Wash.	15	361	315,736	2.1	24.6	93.1	2.4	62.9	37.1	Allianz of America	9.1	Safeco Ins Cos	8.7
W.Va.	40	300	63,175	0.4	18.9	76.4	2.0	71.9	28.1	Ace INA Group	7.5	St Paul Cos	7.1
Wis.	30	405	180,068	1.2	18.1	93.3	1.4	58.6	41.4	FM Global Group	8.8	Centurion Ins Group	8.6
Wyo.	51	263	18,832	0.1	28.9	113.7	1.1	59.0	41.0	FM Global Group	11.3	Zurich/Farmers Group	9.7
<b>U.S. Total</b>		<b>1,355</b>	<b>\$15,379,525</b>	<b>100.0</b>	<b>20.4</b>	<b>142.2</b>	<b>3.4</b>	<b>65.8</b>	<b>34.2</b>	<b>Zurich/Farmers Group</b>	<b>6.5</b>	<b>Ace INA Group</b>	<b>5.6</b>

1 ALR: Adjusted loss ratio is direct losses incurred divided by the difference between direct premiums earned and dividends paid to policyholders.

2 DDCCE: Direct defense and cost-containment expense ratio is the former allocated loss adjustment expense (ALAE) ratio.

3 Insurers that distribute primarily through independent agents.

4 Insurers that distribute primarily through a direct-selling system or an exclusive agency system.

Source: A.M. Best Statement File Supplement: State/Line—P/C, as of June 28, 2002.

For custom data, please call (908) 439-2200, ext. 5383.