

New York Homeowners Multiple Peril - Top Writers by 2002 Direct Premium Written

NAIC #	Company Name	New York Homeowners Multiple Peril Market Share based on Direct Premiums Written (000s omitted)						Countrywide Homeowners Multiple Peril Market Share based on Direct Premiums Written (000s omitted)						New York Homeowners Multiple Peril Loss and DCC ¹ Ratio			Countrywide Homeowners Multiple Peril Loss and DCC ¹ Ratio		
		2002		2001		2000		2002		2001		2000		2002	2001	2000	2002	2001	2000
		%	DPW	%	DPW	%	DPW	%	DPW	%	DPW	%	DPW						
19232	ALLSTATE INSURANCE COMPANY	15.48%	412,759	17.31%	427,838	17.31%	402,315	7.69%	3,308,032	8.20%	3,077,677	8.81%	3,046,508	59.15%	52.10%	29.14%	60.13%	70.05%	60.62%
25143	STATE FARM FIRE AND CASUALTY CO	12.82%	341,777	12.73%	314,607	12.44%	288,986	15.20%	6,536,861	15.19%	5,704,461	14.78%	5,114,070	59.15%	65.67%	60.85%	70.71%	88.67%	76.03%
23779	NATIONWIDE MUTUAL FIRE INSURANCE CO	4.29%	114,309	4.24%	104,754	4.19%	97,285	2.76%	1,188,009	2.85%	1,070,871	3.02%	1,043,648	52.63%	56.72%	63.48%	59.94%	67.84%	70.49%
14834	NEW YORK CENTRAL MUTUAL FIRE INS CO	4.22%	112,623	4.07%	100,569	4.06%	94,271	0.26%	112,623	0.27%	100,569	0.27%	94,271	48.93%	62.22%	57.13%	48.93%	62.22%	57.13%
19062	AUTOMOBILE INS CO OF HARTFORD CT	4.06%	108,348	3.96%	97,955	3.39%	78,734	0.44%	188,437	0.44%	165,791	0.40%	138,681	42.43%	87.65%	55.68%	49.37%	77.38%	60.13%
20303	GREAT NORTHERN INSURANCE CO	3.51%	93,568	3.14%	77,695	2.81%	65,293	0.80%	344,279	0.75%	282,386	0.67%	233,146	56.51%	53.34%	46.92%	68.03%	80.23%	65.90%
23035	LIBERTY MUTUAL FIRE INSURANCE	3.48%	92,743	3.35%	82,818	3.32%	77,114	1.37%	590,517	1.35%	507,959	1.34%	461,923	49.96%	55.48%	61.03%	63.53%	77.37%	69.82%
26298	METROPOLITAN PROPERTY & CAS INS CO	2.68%	71,435	2.66%	65,843	2.48%	57,532	0.68%	292,920	0.68%	256,661	0.65%	224,502	40.15%	46.59%	47.19%	51.72%	60.99%	56.13%
25615	CHARTER OAK FIRE INSURANCE CO	2.43%	64,858	2.63%	65,117	2.43%	56,536	0.19%	80,856	0.22%	82,718	0.24%	82,466	33.32%	81.11%	45.33%	39.00%	75.52%	51.71%
12777	CHUBB INDEMNITY INSURANCE CO	2.12%	56,583	1.96%	48,339	1.92%	44,733	0.15%	65,725	0.15%	54,462	0.14%	48,533	48.34%	49.18%	35.52%	53.16%	58.50%	39.27%
20346	PACIFIC INDEMNITY COMPANY	1.88%	50,119	1.83%	45,151	1.77%	41,100	0.45%	193,329	0.43%	161,543	0.41%	140,790	45.75%	54.35%	37.34%	58.31%	75.30%	71.42%
32352	PRUDENTIAL PROPERTY & CAS INS CO	1.67%	44,656	1.81%	44,661	1.89%	43,931	0.81%	350,356	0.88%	328,602	0.93%	321,499	42.57%	43.45%	35.62%	68.56%	65.19%	56.21%
41483	FARMINGTON CASUALTY COMPANY	1.62%	43,152	1.72%	42,445	1.55%	36,105	0.13%	55,289	0.13%	52,248	0.13%	44,380	30.31%	78.35%	45.56%	35.59%	73.86%	48.61%
19240	ALLSTATE INDEMNITY COMPANY	1.59%	42,346	0.29%	7,210	0.34%	7,906	0.94%	402,764	0.47%	176,474	0.25%	85,473	44.36%	48.26%	72.45%	62.29%	87.46%	70.10%
35289	CONTINENTAL INSURANCE COMPANY	1.57%	41,955	1.71%	42,221	1.82%	42,405	0.29%	124,678	0.31%	117,099	0.72%	247,487	58.33%	53.58%	55.50%	72.85%	86.87%	81.03%
44300	TOWER INSURANCE COMPANY OF NEW YORK	1.41%	37,603	0.93%	22,896	0.29%	6,634	0.09%	37,603	0.06%	22,896	0.02%	6,634	42.13%	39.50%	36.72%	42.13%	39.50%	36.72%
25941	UNITED SERVICES AUTO ASSOC	1.14%	30,532	1.20%	29,714	1.24%	28,713	2.32%	999,193	2.42%	907,696	2.42%	837,211	48.16%	36.22%	54.12%	58.05%	58.43%	57.06%
20397	VIGILANT INSURANCE COMPANY	1.13%	30,197	1.10%	27,104	1.09%	25,316	0.41%	175,881	0.40%	150,002	0.39%	135,977	35.85%	32.62%	157.39%	53.16%	65.36%	78.19%
38369	NORTHERN ASSURANCE CO OF AMERICA	1.12%	29,781	1.15%	28,374	1.31%	30,486	0.12%	52,348	0.14%	53,981	0.18%	60,766	35.50%	43.86%	53.79%	39.30%	51.45%	66.89%
40649	ECONOMY PREMIER ASSURANCE CO	1.06%	28,290	0.62%	15,360	0.00%	0	0.61%	262,009	0.36%	136,785	0.01%	4,472	40.42%	40.98%	NA	53.12%	62.94%	86.46%
19976	AMICA MUTUAL INSURANCE COMPANY	1.02%	27,105	1.01%	25,024	1.01%	23,398	0.53%	226,777	0.51%	193,186	0.51%	175,894	40.11%	43.23%	36.55%	57.28%	57.51%	48.23%
24678	ROYAL INDEMNITY CO	0.98%	26,069	1.05%	26,059	1.15%	26,705	0.15%	63,084	0.17%	62,938	0.18%	62,980	53.81%	42.84%	38.25%	50.40%	48.02%	68.68%
30562	AMERICAN MANUFACTURERS MUT INS CO	0.97%	25,739	1.10%	27,254	1.30%	30,194	0.23%	100,191	0.27%	102,153	0.31%	107,703	70.29%	50.20%	59.71%	60.12%	61.63%	69.12%
21857	AMERICAN INSURANCE COMPANY	0.90%	23,992	1.00%	24,634	1.03%	23,993	0.18%	76,373	0.20%	74,330	0.19%	65,305	44.33%	50.92%	64.43%	70.84%	79.50%	85.09%
15024	PREFERRED MUTUAL INSURANCE CO	0.82%	21,916	0.76%	18,700	0.72%	16,666	0.11%	46,333	0.10%	38,826	0.10%	34,061	56.40%	52.84%	49.07%	59.63%	48.65%	54.56%
	Total Top 25 Companies	73.96%	1,972,455	73.32%	1,812,342	70.84%	1,646,351	36.90%	15,874,467	36.97%	13,882,314	37.06%	12,818,380	51.48%	57.51%	49.32%	64.00%	76.91%	68.34%
	All Other Companies²	26.04%	694,306	26.68%	659,411	29.16%	677,553	63.10%	27,141,881	63.03%	23,666,732	62.94%	21,771,971	47.62%	58.38%	46.51%	71.68%	81.90%	68.65%
	Total	100.00%	2,666,761	100.00%	2,471,753	100.00%	2,323,904	100.00%	43,016,348	100.00%	37,549,046	100.00%	34,590,351	50.47%	57.76%	48.45%	68.84%	80.05%	68.54%

¹ DCC refers to Defense and Cost Containment Expense.

² All Other Companies includes 177 companies in New York and 957 companies Countrywide with Direct Premiums Written in 2002 for Homeowners Multiple Peril.

Report and Analysis created by Demotech, Inc. Please contact Barry Koestler, CFA with questions at 614-761-8602.

Data from Annual Statement State Page from Thomson Financial Insurance Solutions.

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