

New York Private Passenger Auto Liability - Top Writers by 2002 Direct Premium Written

NAIC #	Company Name	New York Private Passenger Auto Liability Market Share based on Direct Premiums Written (000s omitted)						Countrywide Private Passenger Auto Liability Market Share based on Direct Premiums Written (000s omitted)						New York Private Passenger Auto Liability Loss and DCC ¹ Ratio			Countrywide Private Passenger Auto Liability 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	15.16%	1,018,858	14.67%	886,301	14.25%	762,700	6.32%	5,327,741	6.63%	5,044,411	6.91%	4,868,410	76.25%	61.44%	68.30%	76.75%	74.20%	68.12%
25178	STATE FARM MUTUAL AUTO INS CO	11.88%	798,018	11.90%	718,867	11.38%	609,118	17.37%	14,638,701	17.01%	12,942,031	16.37%	11,534,056	104.44%	119.49%	95.98%	85.56%	92.98%	81.82%
35882	GEICO GENERAL INSURANCE CO	6.40%	429,817	6.48%	391,563	6.12%	327,790	2.14%	1,807,031	2.12%	1,616,729	2.04%	1,436,498	80.65%	74.78%	100.32%	81.71%	81.87%	90.59%
10042	PROGRESSIVE NORTHEASTERN INS CO	4.35%	292,523	3.26%	196,697	2.00%	107,100	0.35%	292,523	0.26%	196,697	0.15%	107,100	63.38%	68.79%	118.89%	63.38%	68.79%	118.89%
22063	GOVERNMENT EMPLOYEES INSURANCE CO	3.67%	246,393	3.57%	215,900	3.50%	187,320	1.53%	1,290,858	1.57%	1,193,431	1.57%	1,105,580	83.32%	73.07%	85.29%	77.39%	78.93%	81.94%
14834	NEW YORK CENTRAL MUTUAL FIRE INS CO	3.49%	234,725	3.27%	197,233	3.01%	161,038	0.28%	234,725	0.26%	197,233	0.23%	161,038	69.57%	95.81%	70.37%	69.57%	95.81%	70.37%
23035	LIBERTY MUTUAL FIRE INSURANCE	2.88%	193,353	2.87%	173,149	2.98%	159,471	1.32%	1,113,440	1.33%	1,012,190	1.38%	971,624	81.47%	63.21%	60.68%	83.70%	83.79%	81.71%
23787	NATIONWIDE MUTUAL INSURANCE CO	2.86%	192,076	3.43%	207,407	3.59%	191,986	2.53%	2,131,904	2.70%	2,052,340	2.77%	1,951,547	22.06%	76.64%	83.74%	55.59%	66.09%	73.00%
22055	GEICO INDEMNITY COMPANY	2.53%	170,204	1.63%	98,481	1.32%	70,651	0.80%	670,604	0.70%	530,010	0.71%	498,292	86.33%	86.05%	136.57%	72.18%	81.00%	95.07%
19399	AIU INSURANCE COMPANY	2.27%	152,225	1.28%	77,399	0.56%	30,212	0.71%	596,852	0.83%	635,298	0.91%	638,847	103.84%	132.10%	119.30%	74.97%	64.00%	63.83%
34460	GENERAL ASSURANCE COMPANY	1.75%	117,863	0.10%	6,174	0.06%	3,346	0.14%	117,863	0.01%	6,174	0.00%	3,346	146.40%	59.41%	118.62%	146.40%	59.41%	118.62%
25143	STATE FARM FIRE AND CASUALTY CO	1.69%	113,522	1.37%	82,898	0.61%	32,675	1.48%	1,249,122	1.24%	942,680	0.80%	567,181	165.36%	159.34%	112.19%	110.03%	107.75%	90.33%
19240	ALLSTATE INDEMNITY COMPANY	1.54%	103,458	2.19%	132,491	3.39%	181,517	2.39%	2,014,951	2.78%	2,116,407	3.05%	2,147,976	69.48%	103.50%	203.47%	68.52%	85.37%	97.11%
20532	CLARENDON NATIONAL INSURANCE CO	1.48%	99,689	0.64%	38,537	1.11%	59,631	0.26%	219,371	0.17%	132,912	0.26%	183,708	275.64%	255.06%	122.33%	172.88%	117.84%	106.43%
25658	TRAVELERS INDEMNITY COMPANY	1.36%	91,235	1.50%	90,713	1.31%	69,914	0.22%	183,597	0.25%	189,300	0.25%	175,248	180.77%	142.47%	157.61%	130.04%	107.08%	101.95%
25623	PHOENIX INSURANCE COMPANY	1.35%	90,666	1.53%	92,261	1.83%	97,756	0.30%	253,148	0.34%	256,030	0.37%	261,234	89.56%	85.87%	84.56%	76.04%	80.86%	77.71%
40169	METROPOLITAN CASUALTY INSURANCE CO	1.27%	85,565	1.20%	72,505	1.06%	56,683	0.27%	225,756	0.25%	193,330	0.22%	153,430	51.32%	65.08%	61.77%	64.25%	71.75%	68.14%
42919	PROGRESSIVE NORTHWESTERN INS CO	1.22%	81,982	1.75%	105,725	2.03%	108,620	0.39%	329,229	0.37%	282,902	0.40%	284,678	54.51%	65.97%	114.12%	57.69%	62.33%	85.48%
25674	TRAVELERS INDEMNITY CO OF IL	0.93%	62,609	0.68%	41,192	0.13%	6,928	0.11%	94,226	0.10%	74,798	0.07%	49,698	95.93%	90.87%	220.22%	82.33%	79.14%	101.38%
19976	AMICA MUTUAL INSURANCE COMPANY	0.90%	60,652	0.90%	54,420	0.97%	52,063	0.59%	498,243	0.57%	436,213	0.59%	416,902	54.98%	41.05%	39.92%	69.15%	67.08%	60.04%
37478	HARTFORD INSURANCE CO OF THE MIDWEST	0.89%	59,550	0.87%	52,719	0.89%	47,714	0.51%	429,475	0.55%	415,170	0.58%	406,290	86.84%	79.84%	65.69%	82.99%	76.32%	78.15%
34339	METROPOLITAN GRP PROP & CAS INS CO	0.88%	59,056	0.76%	45,822	0.79%	42,441	0.25%	211,756	0.24%	181,731	0.23%	162,149	68.82%	86.52%	86.89%	80.18%	82.49%	78.93%
30562	AMERICAN MANUFACTURERS MUT INS CO	0.81%	54,396	0.81%	49,228	1.24%	66,372	0.18%	153,714	0.19%	141,467	0.25%	177,320	91.20%	67.00%	54.84%	79.33%	57.36%	58.85%
10839	COUNTRYWIDE INSURANCE CO	0.81%	54,263	0.76%	45,659	1.03%	55,029	0.06%	54,263	0.06%	45,659	0.08%	55,029	95.64%	52.84%	64.44%	95.64%	52.84%	64.44%
35289	CONTINENTAL INSURANCE COMPANY	0.76%	51,389	0.91%	54,911	1.10%	59,120	0.19%	159,990	0.22%	164,348	0.54%	381,717	-23.84%	205.15%	97.05%	-154.31%	255.84%	67.56%
Total Top 25 Companies		73.14%	4,914,087	68.34%	4,128,252	66.28%	3,547,195	40.71%	34,299,083	40.74%	30,999,491	40.73%	28,698,898	86.77%	88.10%	93.88%	79.72%	85.93%	80.14%
All Other Companies²		26.86%	1,804,789	31.66%	1,912,425	33.72%	1,804,543	59.29%	49,960,829	59.26%	45,086,640	59.27%	41,762,174	86.74%	101.01%	104.54%	74.57%	77.32%	78.09%
Total		100.00%	6,718,876	100.00%	6,040,677	100.00%	5,351,738	100.00%	84,259,912	100.00%	76,086,131	100.00%	70,461,072	86.76%	92.27%	97.42%	76.67%	80.84%	78.94%

¹ DCC refers to Defense and Cost Containment Expense.

² All Other Companies includes 227 companies in New York and 1,072 companies Countrywide with Direct Premiums Written in 2002 for Private Passenger Auto Liability.

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

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