DESCRIPTION OF MARKET SHARE REPORTS AND AUTHORITY

The information contained in the Market Share Reports has been compiled from the year end 2001 Annual Statements filed with the Illinois Department of Insurance.

Clauses and Classes in Section 4 of the Illinois Insurance Code (215 ILCS 5/4) are defined as:

Class 1. Life, Accident and Health

Clauses:
- (a) Life
- (b) Accident and Health
- (c) Legal Expense Insurance

Class 2. Casualty, Fidelity and Surety

Clauses:
- (a) Accident and Health
- (b) Vehicle
- (c) Liability
- (d) Workers Compensation
- (e) Burglary and Forgery
- (f) Glass
- (g) Fidelity and Surety
- (h) Miscellaneous
- (i) Other Casualty Risks
- (j) Contingent Losses
- (k) Livestock and Domestic Animals
- (l) Legal Expense Insurance

Class 3. Fire and Marine, etc.

Clauses:
- (a) Fire
- (b) Elements
- (c) War, Riot and Explosion
- (d) Marine and Transportation
- (e) Vehicle
- (f) Property Damage, Sprinkler Leakage and Crop
- (g) Other Fire and Marine Risks
- (h) Contingent Losses
- (i) Legal Expense Insurance

The following defines the various Clauses of Class 2 and Class 3 of Section 4 of the Illinois Insurance Code (215 ILCS 5/4) that a company's Certificate of Authority would need to include to effect these types of coverages.

FIRE: Clause (a) of Class 3

ALLIED LINES: Clause (b) of Class 3

MULTIPLE PERIL CROP: Clauses (a),(b),(f),(g),(h) of Class 3

FEDERAL FLOOD: Clause (b) of Class 3

FARMOWNERS MULTIPLE PERIL: Clauses (c),(e),(f),(h),(i),(j) of Class 2 and
Clauses (a),(b),(c),(d),(e),(f),(g),(h) of Class 3

HOMEOWNERS MULTIPLE PERIL: Clauses (c),(e),(f),(h),(i),(j) of Class 2 and
Clauses (a),(b),(c),(d),(e),(f),(g),(h) of Class 3

COMMERCIAL MULTIPLE PERIL (NON-LIABILITY) PORTION):
Clauses (e),(f),(h),(i),(j) of Class 2
Clauses (a),(b),(c),(d),(e),(f),(g),(h) of Class

COMMERCIAL MULTIPLE PERIL (LIABILITY PORTION):
Clauses (c),(e),(f),(h),(i),(j) of Class 2
Clauses (a),(b),(c),(d),(e),(f),(g),h) of Class 3

MORTGAGE GUARANTY: Clause (h) of Class 2 (Mono Line)

OCEAN MARINE: Clause (d) of Class 3

INLAND MARINE: Clause (d) of Class 3

FINANCIAL GUARANTY: Clauses (g),(h) of Class 2

MEDICAL MALPRACTICE: Clause (c) of Class 2

EARTHQUAKE: Clause (b) of Class 3

GROUP ACCIDENT AND HEALTH:* Clause (a) of Class 2

CREDIT A&H (GROUP AND INDIVIDUAL):* Clause (a) of Class 2

COLLECTIVELY RENEWABLE A&H:* Clause (a) of Class 2

NON-CANCELLABLE A&H:* Clause (a) of Class 2

GUARANTEED RENEWABLE A&H:* Clause (a) of Class 2

NON-RENEWABLE FOR STATED REASONS ONLY:* Clause (a) of Class 2

OTHER ACCIDENT ONLY:* Clause (a) of Class 2

ALL OTHER A&H:* Clause (a) of Class 2

FEDERAL EMPLOYEES HEALTH BENEFITS PROGRAM PREMIUM: Clause (a) of Class 2

WORKERS' COMPENSATION: Clauses (c),(d) of Class 2

OTHER LIABILITY: Clause (c) of Class 2

PRODUCTS LIABILITY: Clause (c) of Class 2

PRIVATE PASSENTER AUTO NO-FAULT (PIP): Clause (b) of Class 2

OTHER PRIVATE PASSENGER AUTO LIABILITY: Clause (b) of Class 2

COMMERCIAL AUTO NO-FAULT (PIP): Clause (b) of Class 2

OTHER COMMERCIAL AUTO LIABILITY: Clause (b) of Class 2

PRIVATE PASSENTER AUTO PHYSICAL DAMAGE: Clause (e) of Class 3 or
Clause (b) of Class 2

COMMERCIAL AUTO PHYSICAL DAMAGE: Clause (e) of Class 3 or
Clause (b) of Class 2

AIRCRAFT (ALL PERILS): Clause (b) of Class 2

FIDELITY: Clause (g) of Class 2

SURETY: Clause (g) of Class 2

BURGLARY AND THEFT: Clause (e) of Class 2

BOILER AND MACHINERY: Clause (h) of Class 2

CREDIT: Clause (h) of Class 2

*Accident and Health Insurance can be written by either a Life, Accident and Health Company or a Property and Casualty Company. The Life, Accident and Health Market Share Report includes all Accident and Health premiums written in Illinois by Life, Accident and Health Companies and by Property and Casualty Companies.