

EXHIBIT A
2000 UEZ SHARE CALCULATION

	Dec-01 In force in UEZs	Dec-01 State in force	State inforce less UEZ inforce	Statewide mkt share less UEZs	UEZ share for 9/30/02 deadline
Agway	321	2,426	2,105	0.05%	295
American International	20,609	212,881	192,272	4.52%	26,910
Allstate	73,059	604,524	531,465	12.50%	74,383
Amica Mutual	8,715	48,579	39,864	0.94%	5,579
Atlantic Mutual	2,610	17,275	14,665	0.34%	2,053
CGUNJ/Camden Fire	15,584	105,145	89,561	2.11%	12,535
Central Mutual	357	2,812	2,455	0.06%	344
Chubb	4,170	35,854	31,684	0.75%	4,434
CNA/Continental	15,916	122,868	106,952	2.52%	14,969
Colonial Penn	10,394	86,607	76,213	1.79%	10,667
Electric	520	4,252	3,732	0.09%	522
Farm Family	1,120	30,176	29,056	0.68%	4,067
First Trenton Indemnity	23,235	176,957	153,722	3.62%	21,515
Great American/Am Spirit	3,460	24,578	21,118	0.50%	2,956
Greater NY	16	174	158	0.00%	22
Hanover	12,541	100,360	87,819	2.07%	12,291
Harleysville	705	16,121	15,416	0.36%	2,158
Hartford	7,121	42,597	35,476	0.83%	4,965
IFA	3,641	29,002	25,361	0.60%	3,550
Keystone	9,352	53,157	43,805	1.03%	6,131
Lancer	723	13,491	12,768	0.30%	1,787
Liberty Mutual	62,809	519,245	456,436	10.74%	63,882
MCA	8,081	41,195	33,114	0.78%	4,635
Merchants	702	6,173	5,471	0.13%	766
Metropolitan	8,427	52,095	43,668	1.03%	6,112
National General	1,775	21,996	20,221	0.48%	2,830
Newark/GSA	8,188	41,670	33,482	0.79%	4,686
NJCURE	3,224	24,021	20,797	0.49%	2,911
NJM	54207	590,385	536,178	12.61%	75,043
NJRe	11,945	46,563	34,618	0.81%	4,845
Ohio Casualty	18,003	111,335	93,332	2.20%	13,063
Palisades	7,220	62,571	55,351	1.30%	7,747
Parkway	4,818	30,485	25,667	0.60%	3,592
Founders/Penn National	3,015	21,597	18,582	0.44%	2,601
Proformance	2,721	23,268	20,547	0.48%	2,876
Providence Wash	746	1,831	1,085	0.03%	152
Prudential	46,619	366,956	320,337	7.53%	44,834
Public Service	847	5,575	4,728	0.11%	662
Rutgers Casualty	4,757	31,117	26,360	0.62%	3,689
Security Indemnity	3,619	18,976	15,357	0.36%	2,149
Selective	15,018	120,377	105,359	2.48%	14,746
Sentry	2,592	9,557	6,965	0.16%	975
State Farm Indemnity	90,211	757,764	667,553	15.70%	93,430
State National	2,336	5,197	2,861	0.07%	400
TIG (Transamerica)	207	1,437	1,230	0.03%	172
Tokio Marine	656	2,769	2,113	0.05%	296
USAA	7,627	154,577	146,950	3.46%	20,567
USF&G	9,037	37,964	28,927	0.68%	4,049
Utica Mutual	1,427	9,796	8,369	0.20%	1,171
Yasuda Fire	53	370	317	0.01%	44
	595,056	4,846,698	4,251,642		595,056