

EXHIBIT A  
2000 UEZ SHARE CALCULATION

	Dec-00 UEZ In-Force	Dec-00 State In-Force	State inforce less UEZ inforce	Statewide mkt share less UEZs	UEZ share for 9/30/01 deadline
Agway	278	2,210	1,932	0.05%	276
American International	17,312	201,894	184,582	4.39%	26,336
Allstate	64,111	580,565	516,454	12.28%	73,687
Amica Mutual	8,111	46,885	38,774	0.92%	5,532
Atlantic Mutual	2,353	17,120	14,767	0.35%	2,107
CGUNJ/Camden Fire	14,137	97,472	83,335	1.98%	11,890
Central Mutual	428	3,118	2,690	0.06%	384
Chubb	4,602	34,687	30,085	0.72%	4,293
CNA/Continental	14,730	119,154	104,424	2.48%	14,899
Colonial Penn	21,354	107,054	85,700	2.04%	12,228
Electric	496	3,992	3,496	0.08%	499
Farm Family	1,103	29,094	27,991	0.67%	3,994
First Trenton Indemnity	21,288	155,974	134,686	3.20%	19,217
Great American/Am Spirit	3,349	22,823	19,474	0.46%	2,779
Greater NY	24	185	161	0.00%	23
Hanover	9,390	84,252	74,862	1.78%	10,681
Harleysville	458	16,359	15,901	0.38%	2,269
Hartford	10,605	42,190	31,585	0.75%	4,507
IFA	4,459	23,834	19,375	0.46%	2,764
Keystone	8,892	59,336	50,444	1.20%	7,197
Lancer	983	10,740	9,757	0.23%	1,392
Liberty Mutual	64,141	527,155	463,014	11.01%	66,063
MCA	8,107	37,718	29,611	0.70%	4,225
Merchants	598	4,760	4,162	0.10%	594
Metropolitan	7,010	43,016	36,006	0.86%	5,137
National General	1,698	22,307	20,609	0.49%	2,940
Newark/GSA	21,514	96,770	75,256	1.79%	10,737
NJCURE	2,266	18,867	16,601	0.39%	2,369
NJM	53,117	567,572	514,455	12.23%	73,402
NJRe	10,702	43,724	33,022	0.79%	4,712
Ohio Casualty	17,666	107,079	89,413	2.13%	12,757
Palisades	6,303	53,590	47,287	1.12%	6,747
Parkway	4,293	27,634	23,341	0.56%	3,330
Founders/Penn National	3,797	23,668	19,871	0.47%	2,835
Proformance	2,659	22,200	19,541	0.46%	2,788
Providence Wash	805	2,242	1,437	0.03%	205
Prudential	38,321	348,056	309,735	7.37%	44,193
Public Service	841	3,606	2,765	0.07%	395
Rutgers Casualty	4,684	29,350	24,666	0.59%	3,519
Security Indemnity	2,067	12,336	10,269	0.24%	1,465
Selective	16,667	130,649	113,982	2.71%	16,263
Sentry	2,664	9,812	7,148	0.17%	1,020
State Farm Indemnity	102,349	811,670	709,321	16.87%	101,206
TIG (Transamerica)	300	856	556	0.01%	79
Tokio Marine	691	2,799	2,108	0.05%	301
USAA	7,302	148,029	140,727	3.35%	20,079
USF&G	9,446	40,296	30,850	0.73%	4,402
Utica Mutual	1,471	10,245	8,774	0.21%	1,252
Yasuda Fire	67	358	291	0.01%	42
	600,009	4,805,302	4,205,293		