

Scenario B2

Exhibit 1

Distribution Based on Average Market Share 12/1998 to 12/2001
Based on 96,000 Exposures

Insurer Name	12/31/2001 Exposures	12/31/2000 Exposures	12/31/1999 Exposures	12/31/1998 Exposures	Average Exposures	Average Mkt. Share	SFI Goal
AAA Mid-Atlantic Group	53,157	59,336	58,750	56,707	56,988	1.50%	1,440
Agway Ins Co	2,426	2,210	2,260	2,162	2,265	0.06%	57
Allstate NJ Ins Co	604,524	580,565	597,141	695,763	619,498	16.31%	15,656
American International Group	212,881	201,894	142,682	83,310	160,192	4.22%	4,048
Amica Mut Ins Co	48,579	46,885	43,791	41,207	45,116	1.19%	1,140
Atlantic Mutual Group	17,275	17,120	18,110	18,218	17,681	0.47%	447
Central Mut Ins Co	2,812	3,118	3,305	3,483	3,180	0.08%	80
Chubb Group	35,854	34,687	31,864	30,373	33,195	0.87%	839
Consumer First Ins Co	0	0	0	0	0	0.00%	0
Electric Ins Co	4,252	3,992	3,815	3,198	3,814	0.10%	96
Encompass Group (formerly CNA)	122,868	119,154	123,861	106,872	118,189	3.11%	2,987
Farm Family Cas Ins Co	30,176	29,094	28,412	28,027	28,927	0.76%	731
First Trenton Ind Co	176,957	155,974	159,184	181,647	168,441	4.43%	4,257
Founders Ins Co	21,597	23,668	26,910	26,747	24,731	0.65%	625
GE Property and Casualty Ins Co	86,607	107,054	126,128	86,523	101,578	2.67%	2,567
Greater NY Group	174	185	208	235	201	0.01%	5
Hanover Ins Co	100,360	84,252	75,428	69,378	82,355	2.17%	2,081
Hartford Underwriters Ins Co	20,221	20,399	24,182	23,020	21,956	0.58%	555
IFA Ins Co	29,002	23,834	23,142	24,295	25,068	0.66%	634
Lancer Ins Co	13,491	10,740	8,906	6,832	9,992	0.26%	253
Liberty Mutual Group	519,245	527,155	452,628	370,941	467,492	12.31%	11,815
Merchants Group	6,173	4,760	3,646	1,459	4,010	0.11%	101
Metropolitan Group (incl. USF&G)	90,059	83,312	79,533	59,226	78,033	2.05%	1,972
National General Ins Co	21,996	22,307	22,654	24,849	22,952	0.60%	580
NJ Manufacturers Group	636,948	611,296	595,705	567,697	602,912	15.87%	15,237
Palisades Group (incl. recent acquisitions)	125,646	114,563	113,563	114,262	117,009	3.08%	2,957
Parkway Ins Co	30,485	27,634	29,210	29,776	29,276	0.77%	740
Proformance (incl. Ohio Casualty)	134,603	129,279	134,468	140,180	134,633	3.54%	3,403
Prudential Group	366,956	348,056	373,540	426,521	378,768	9.97%	9,572
Public Service Mut Ins Co	5,575	3,606	3,959	3,689	4,207	0.11%	106
Rutgers Group	31,117	29,350	29,948	40,304	32,680	0.86%	826
Security Ind Ins Co	18,976	12,336	7,666	3,509	10,622	0.28%	268
Selective Ins Co Of Amer	120,377	130,649	143,341	137,828	133,049	3.50%	3,362
Sentry Ins A Mut Co	9,557	9,812	11,021	12,203	10,648	0.28%	269
Skylands Group (frm. Camden Fire)	105,145	97,472	84,980	75,482	90,770	2.39%	2,294
State Natl Ins Co Inc	5,197	0	0	0	1,299	0.03%	33
TIG Ins Co	1,437	1,581	939	2,241	1,550	0.04%	39
USAA Group	154,577	148,029	141,843	133,300	144,437	3.80%	3,650
Utica Mut Ins Co	9,796	10,245	10,960	11,122	10,531	0.28%	266
Yasuda Fire & Marine Ins Co Of Amer	370	358	361	333	356	0.01%	9
VOLUNTARY MARKET TOTALS	3,977,448	3,835,961	3,738,044	3,642,919	3,798,593	100.00%	96,000