2008 Colorado Market Share and Loss Ratio

P&C Line 5.1 & 5.2 - Combined Commercial Multiple Peril ($1,000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
1	19275	American Family Mut Ins Co	WI	Y	64,815	10.33%	10.33%	66,480	40,590	61.06%
2	29424	Hartford Cas Ins Co	IN	Y	36,718	5.85%	16.18%	37,570	18,456	49.13%
3	25143	State Farm Fire And Cas Co	IL	Y	35,049	5.59%	21.77%	35,758	23,606	66.02%
4	19100	Amco Ins Co	IA	Y	20,952	3.34%	25.11%	20,942	14,739	70.38%
5	41785	Colorado Cas Ins Co	CO	Y	20,113	3.21%	28.31%	22,867	10,106	44.20%
6	18058	Philadelphia Ind Ins Co	PA	Y	19,664	3.13%	31.45%	17,373	13,809	79.48%
7	20281	Federal Ins Co	IN	Y	19,523	3.11%	34.56%	19,659	3,531	17.96%
8	10804	Continental Western Ins Co	IA	Y	19,187	3.06%	37.62%	19,445	14,857	76.41%
9	25674	Travelers Property Cas Co Of Amer	CT	Y	19,074	3.04%	40.66%	20,358	5,780	28.39%
10	25666	Travelers Ind Co Of Amer	CT	Y	17,117	2.73%	43.39%	16,028	11,769	73.43%
11	21660	Fire Ins Exch	CA	Y	16,459	2.62%	46.01%	15,786	7,688	48.70%
12	25658	Travelers Ind Co	CT	Y	14,904	2.38%	48.39%	15,182	8,887	58.53%
13	25615	Charter Oak Fire Ins Co	CT	Y	14,598	2.33%	50.71%	15,342	7,608	49.59%
14	21709	Truck Ins Exch	CA	Y	13,395	2.13%	52.85%	14,011	7,127	50.87%
15	21652	Farmers Ins Exch	CA	Y	11,025	1.76%	54.60%	10,858	5,109	47.05%
16	21873	Firemans Fund Ins Co	CA	Y	10,839	1.73%	56.33%	10,473	8,192	78.22%
17	14648	Mountain States Mut Cas Co	NM	Y	10,492	1.67%	58.00%	10,709	6,212	58.01%
18	25623	Phoenix Ins Co	CT	Y	10,212	1.63%	59.63%	9,980	2,879	28.85%
19	25682	Travelers Ind Co Of CT	CT	Y	9,062	1.44%	61.08%	10,057	1,069	10.63%
20	19682	Hartford Fire In Co	CT	Y	8,627	1.37%	62.45%	9,093	5,667	62.32%
21	18767	Church Mut Ins Co	WI	Y	7,839	1.25%	63.70%	8,001	5,110	63.87%
22	19240	Allstate Ind Co	IL	Y	7,499	1.20%	64.90%	6,058	3,006	49.62%
23	18988	Auto Owners Ins Co	MI	Y	7,001	1.12%	66.01%	7,050	3,185	45.19%
24	19232	Allstate Ins Co	IL	Y	6,586	1.05%	67.06%	6,724	7,924	117.85%
25	22667	Ace Amer Ins Co	PA	Y	6,462	1.03%	68.09%	7,104	6,696	94.26%
26	21857	American Ins Co	OH	Y	5,767	0.92%	69.01%	6,387	3,400	53.23%
27	21881	National Surety Corp	IL	Y	5,625	0.90%	69.91%	5,965	2,433	40.79%
28	20478	National Fire Ins Co Of Hartford	IL	Y	5,440	0.87%	70.77%	4,947	1,711	34.59%
29	19690	American Economy Ins Co	IN	Y	5,227	0.83%	71.61%	5,336	4,682	87.76%
30	20095	Bituminous Cas Corp	IL	Y	5,117	0.82%	72.42%	5,585	3,228	57.80%
31	32700	Owners Ins Co	OH	Y	4,916	0.78%	73.21%	4,681	3,272	69.90%
32	13641	Colorado Farm Bureau Mut Ins Co	CO	Y	4,858	0.77%	73.98%	5,036	3,367	66.85%
33	20621	OneBeacon Amer Ins Co	MA	Y	4,747	0.76%	74.74%	4,340	2,417	55.69%
34	19046	Travelers Cas Ins Co Of Amer	CT	Y	4,690	0.75%	75.48%	3,182	1,373	43.15%
35	16535	Zurich American Ins Co	NY	Y	4,619	0.74%	76.22%	4,096	428	10.45%
36	21326	Empire Fire & Marine Ins Co	NE	Y	4,612	0.74%	76.96%	4,493	89	1.97%
37	21687	Mid Century Ins Co	CA	Y	4,363	0.70%	77.65%	3,820	3,633	95.10%
38	18333	Peerless Ind Ins Co	IL	Y	4,180	0.67%	78.32%	1,289	531	41.16%
39	20508	Valley Forge Ins Co	PA	Y	3,988	0.64%	78.95%	4,350	720	16.55%
40	13528	Brotherhood Mut Ins Co	IN	Y	3,902	0.62%	79.57%	3,879	1,135	29.25%
41	29459	Twin City Fire Ins Co Co	IN	Y	3,705	0.59%	80.17%	3,916	6,310	161.10%
42	19720	American Alt Ins Corp	DE	Y	3,655	0.58%	80.75%	3,619	2,421	66.88%
43	20648	Employers Fire Ins Co	MA	Y	3,294	0.52%	81.27%	2,900	2,195	75.69%
44	35939	Continental Divide Ins Co	CO	Y	3,180	0.51%	81.78%	3,180	374	11.75%
45	20443	Continental Cas Co	IL	Y	2,677	0.43%	82.21%	2,429	649	26.72%
46	38970	Markel Ins Co	IL	Y	2,660	0.42%	82.63%	2,623	901	34.33%
47	14184	Acuity A Mut Ins Co	WI	Y	2,541	0.41%	83.04%	1,826	825	45.21%
48	19356	Maryland Cas Co	MD	Y	2,433	0.39%	83.42%	3,100	-286	-9.23%
49	41297	Scottsdale Ins Co	OH	S	2,385	0.38%	83.80%	2,441	410	16.79%
50	23787	Nationwide Mut Ins Co	OH	Y	2,356	0.38%	84.18%	2,373	1,804	76.03%
51	40142	American Zurich Ins Co	IL	Y	2,332	0.37%	84.55%	2,496	1,778	71.26%
52	19704	American States Ins Co	IN	Y	2,329	0.37%	84.92%	2,555	278	10.89%
53	23809	Granite State Ins Co	PA	Y	2,294	0.37%	85.29%	2,297	313	13.63%
54	20303	Great Northern Ins Co	IN	Y	2,242	0.36%	85.64%	2,247	876	39.00%
55	15059	Public Service Mut Ins Co	NY	Y	2,189	0.35%	85.99%	2,417	730	30.19%
56	21849	American Automobile Ins Co	MO	Y	1,882	0.30%	86.29%	2,032	642	31.58%

2008 Colorado Market Share and Loss Ratio

P&C Line 5.1 & 5.2 - Combined Commercial Multiple Peril ($1,000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
57	10936	Seneca Ins Co Inc	NY	Y	1,840	0.29%	86.59%	1,865	1,028	55.13%
58	23388	Shelter Mut Ins Co	MO	Y	1,839	0.29%	86.88%	1,838	951	51.71%
59	20427	American Cas Co Of Reading PA	PA	Y	1,834	0.29%	87.17%	1,965	1,619	82.37%
60	20397	Vigilant Ins Co	NY	Y	1,823	0.29%	87.46%	1,842	300	16.29%
61	25844	Union Ins Co	IA	Y	1,817	0.29%	87.75%	1,986	1,913	96.32%
62	11150	Arch Ins Co	MO	Y	1,807	0.29%	88.04%	2,727	533	19.56%
63	20990	Country Mut Ins Co	IL	Y	1,789	0.29%	88.33%	1,637	187	11.40%
64	22543	Secura Ins A Mut Co	WI	Y	1,729	0.28%	88.60%	1,369	460	33.63%
65	37150	Western Heritage Ins Co	AZ	S	1,718	0.27%	88.87%	1,879	1,478	78.68%
66	19437	Lexington Ins Co	DE	S	1,546	0.25%	89.12%	1,364	362	26.52%
67	37257	Praetorian Ins Co	PA	Y	1,364	0.22%	89.34%	1,263	750	59.37%
68	20494	Transportation Ins Co	IL	Y	1,357	0.22%	89.55%	1,363	8	0.57%
69	44393	West American Ins Co	IN	Y	1,352	0.22%	89.77%	1,641	-20	-1.24%
70	23841	New Hampshire Ins Co	PA	Y	1,342	0.21%	89.98%	1,325	601	45.35%
71	13935	Federated Mut Ins Co	MN	Y	1,331	0.21%	90.20%	1,295	1,426	110.16%
72	10472	Capitol Ind Corp	WI	Y	1,305	0.21%	90.40%	1,443	665	46.07%
73	23850	Philadelphia Ins Co	PA	S	1,286	0.20%	90.61%	1,172	1,635	139.47%
74	22136	Great Amer Ins Co of NY	NY	Y	1,209	0.19%	90.80%	1,087	2,187	201.10%
75	21415	Employers Mut Cas Co	IA	Y	1,193	0.19%	90.99%	1,182	1,522	128.78%
76	21865	Associated Ind Corp	CA	Y	1,191	0.19%	91.18%	1,252	274	21.93%
77	10673	Penn Star Ins Co	PA	S	1,178	0.19%	91.37%	1,348	628	46.59%
78	20230	Central Mut Ins Co	OH	Y	1,167	0.19%	91.56%	858	358	41.69%
79	10851	Everest Ind Ins Co	DE	S	1,161	0.18%	91.74%	1,466	348	23.71%
80	13714	Pharmacists Mut Ins Co	IA	Y	1,134	0.18%	91.92%	1,120	1,364	121.81%
81	28223	Nationwide Agribusiness Ins Co	IA	Y	1,111	0.18%	92.10%	1,179	468	39.70%
82	26344	Great Amer Assur Co	OH	Y	1,108	0.18%	92.27%	1,395	-210	-15.04%
83	10324	Addison Ins Co	IL	Y	1,104	0.18%	92.45%	1,159	317	27.33%
84	14508	Michigan Millers Mut Ins Co	MI	Y	1,096	0.17%	92.63%	1,036	86	8.26%
85	24724	First Natl Ins Co Of Amer	WA	Y	1,082	0.17%	92.80%	1,178	1,511	128.30%
86	13331	American Hardware Mut Ins Co	OH	Y	1,058	0.17%	92.97%	1,007	318	31.54%
87	30805	Farm Credit System Assn Captive Ins	CO	Y	1,053	0.17%	93.13%	1,053	814	77.30%
88	39217	QBE Ins Corp	PA	Y	1,013	0.16%	93.30%	1,003	126	12.59%
89	24074	Ohio Cas Ins Co	OH	Y	975	0.16%	93.45%	1,031	-400	-38.74%
90	31295	Berkley Regional Specialty Ins Co	DE	S	964	0.15%	93.61%	960	373	38.88%
91	13021	United Fire & Cas Co	IA	Y	946	0.15%	93.76%	1,010	504	49.87%
92	26247	American Guar & Liab Ins	NY	Y	941	0.15%	93.91%	1,052	-942	-89.52%
93	23043	Liberty Mut Ins Co	MA	Y	928	0.15%	94.05%	936	367	39.25%
94	16691	Great Amer Ins Co	OH	Y	923	0.15%	94.20%	895	606	67.68%
95	10220	Commonwealth Ins Co Of Amer	WA	Y	919	0.15%	94.35%	708	-30	-4.21%
96	10014	Affiliated Fm Ins Co	RI	Y	916	0.15%	94.49%	1,158	838	72.36%
97	24740	Safeco Ins Co Of Amer	WA	Y	913	0.15%	94.64%	899	202	22.44%
98	16217	National Farmers Union Prop & Cas	CO	Y	878	0.14%	94.78%	887	1,198	135.09%
99	35289	Continental Ins Co	PA	Y	863	0.14%	94.92%	1,134	644	56.77%
100	10847	Cumis Ins Society Inc	IA	Y	855	0.14%	95.05%	881	507	57.63%
101	26069	Wausau Business Ins Co	WI	Y	848	0.14%	95.19%	978	121	12.39%
102	24066	American Fire & Cas Co	OH	Y	845	0.13%	95.32%	785	90	11.42%
103	19860	Argonaut Great Central Ins Co	IL	Y	805	0.13%	95.45%	772	163	21.08%
104	42803	Guideone Elite Ins Co	IA	Y	792	0.13%	95.58%	784	442	56.36%
105	30104	Hartford Underwriters Ins Co	CT	Y	775	0.12%	95.70%	778	703	90.32%
106	24732	General Ins Co Of Amer	WA	Y	772	0.12%	95.82%	742	89	12.04%
107	42331	Guideone Amer Ins Co	IA	Y	767	0.12%	95.95%	713	787	110.41%
108	10069	Housing Authority Prop A Mut Co	VT	Y	698	0.11%	96.06%	75	20	26.93%
109	15032	Guideone Mut Ins Co	IA	Y	688	0.11%	96.17%	727	-62	-8.55%
110	26042	Wausau Underwriters Ins Co	WI	Y	686	0.11%	96.28%	691	125	18.10%
111	19305	Assurance Co Of Amer	NY	Y	623	0.10%	96.38%	347	-2,433	-700.76%
112	42048	Diamond State Ins Co	IN	Y	618	0.10%	96.47%	674	117	17.41%

P&C Line 5.1 & 5.2 - Combined Commercial Multiple Peril ($1,000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
113	13838	Farmland Mut Ins Co	IA	Y	610	0.10%	96.57%	636	17	2.72%
114	11000	Sentinel Ins Co Ltd	CT	Y	607	0.10%	96.67%	433	228	52.54%
115	19194	Farmers Alliance Mut Ins Co	KS	Y	602	0.10%	96.76%	638	253	39.67%
116	20346	Pacific Ind Co	WI	Y	600	0.10%	96.86%	608	-161	-26.53%
117	39993	Colony Ins Co	VA	S	561	0.09%	96.95%	521	89	17.17%
118	39306	Fidelity & Deposit Co Of MD	MD	Y	532	0.08%	97.03%	592	171	28.84%
119	24988	Sentry Ins A Mut Co	WI	Y	525	0.08%	97.12%	628	547	87.13%
120	27855	Zurich American Ins Co Of IL	IL	Y	515	0.08%	97.20%	559	43	7.67%
121	10177	Mountain States Ind Co	NM	Y	512	0.08%	97.28%	339	1,273	375.28%
122	39845	Westport Ins Corp	MO	Y	502	0.08%	97.36%	528	-743	-140.60%
123	21458	Employers Ins of Wausau	WI	Y	496	0.08%	97.44%	464	34	7.35%
124	18023	Star Ins Co	MI	Y	491	0.08%	97.52%	432	549	127.11%
125	35378	Evanston Ins Co	IL	S	490	0.08%	97.60%	682	69	10.18%
126	36951	Century Surety Co	OH	S	486	0.08%	97.67%	445	75	16.92%
127	10786	Princeton Excess & Surplus Lines Ins	DE	S	484	0.08%	97.75%	481	443	92.10%
128	37478	Hartford Ins Co Of The Midwest	IN	Y	477	0.08%	97.83%	434	-775	-178.85%
129	29700	North Amer Elite Ins Co	NH	Y	462	0.07%	97.90%	446	346	77.71%
130	21113	United States Fire Ins Co	DE	Y	458	0.07%	97.97%	531	202	38.01%
131	37931	American Farmers & Ranchers Ins Co	ID	Y	446	0.07%	98.04%	449	113	25.18%
132	22985	Sequoia Ins Co	CA	Y	432	0.07%	98.11%	334	86	25.63%
133	10677	Cincinnati Ins Co	OH	Y	416	0.07%	98.18%	405	7	1.81%
134	23035	Liberty Mut Fire Ins Co	WI	Y	413	0.07%	98.25%	689	-80	-11.60%
135	20109	Bituminous Fire & Marine Ins Co	IL	Y	413	0.07%	98.31%	255	416	163.07%
136	11126	Sompo Japan Ins Co of Amer	NY	Y	411	0.07%	98.38%	374	61	16.18%
137	13978	Florists Mut Ins Co	IL	Y	409	0.07%	98.44%	411	-56	-13.72%
138	10120	Everest Natl Ins Co	DE	Y	400	0.06%	98.51%	261	128	48.92%
139	40045	Starnet Ins Co	DE	Y	395	0.06%	98.57%	426	69	16.24%
140	20079	National Fire & Marine Ins Co	NE	S	361	0.06%	98.63%	438	-304	-69.52%
141	14354	Jewelers Mut Ins Co	WI	Y	355	0.06%	98.68%	341	65	19.19%
142	38989	Chubb Custom Ins Co	DE	S	336	0.05%	98.74%	462	1,048	226.70%
143	37532	Great Amer E&S Ins Co	DE	S	333	0.05%	98.79%	76	33	43.89%
144	20362	Mitsui Sumitomo Ins Co of Amer	NY	Y	311	0.05%	98.84%	343	9	2.76%
145	25135	State Automobile Mut Ins Co	OH	Y	304	0.05%	98.89%	188	169	90.02%
146	28401	American Natl Prop & Cas Co	MO	Y	298	0.05%	98.94%	300	148	49.35%
147	10340	Stonington Ins Co	TX	Y	289	0.05%	98.98%	475	-251	-52.89%
148	23620	Burlington Ins Co	NC	S	286	0.05%	99.03%	269	30	11.27%
149	10657	First Mercury Ins Co	IL	S	265	0.04%	99.07%	300	53	17.64%
150	28535	Triangle Ins Co Inc	OK	Y	263	0.04%	99.11%	245	145	59.08%
151	14559	Guideone Specialty Mut Ins Co	IA	Y	252	0.04%	99.15%	246	-58	-23.45%
152	26387	Steadfast Ins Co	DE	S	237	0.04%	99.19%	238	44	18.42%
153	14265	Indiana Lumbermens Mut Ins Co	IN	Y	235	0.04%	99.23%	256	117	45.72%
154	11991	National Cas Co	WI	Y	207	0.03%	99.26%	183	53	29.00%
155	15989	Catlin Specialty Ins Co	DE	S	201	0.03%	99.29%	228	76	33.56%
156	35912	American Western Home Ins Co	OK	S	197	0.03%	99.32%	192	-1	-0.60%
157	22357	Hartford Accident & Ind Co	CT	Y	189	0.03%	99.35%	206	54	26.07%
158	25747	Unigard Ins Co	WA	Y	181	0.03%	99.38%	177	19	11.04%
159	28932	Markel Amer Ins Co	VA	Y	174	0.03%	99.41%	188	-10	-5.23%
160	19445	National Union Fire Ins Co Of Pitts	PA	Y	173	0.03%	99.44%	173	14	8.07%
161	25433	American Safety Ind Co	OK	S	170	0.03%	99.46%	79	24	30.74%
162	24414	General Cas Co Of WI	WI	Y	167	0.03%	99.49%	189	29	15.45%
163	32859	Penn Amer Ins Co	PA	Y	163	0.03%	99.52%	131	-21	-15.97%
164	42846	Atlantic Cas Ins Co	NC	S	155	0.02%	99.54%	137	36	25.90%
165	35351	American Empire Surplus Lines Ins Co	DE	S	153	0.02%	99.57%	150	-10	-6.70%
166	20699	Ace Prop & Cas Ins Co	PA	Y	152	0.02%	99.59%	184	-43	-23.46%
167	22306	Massachusetts Bay Ins Co	NH	Y	116	0.02%	99.61%	90	-1	-1.25%
168	37710	First Amer Prop & Cas Ins Co	CA	Y	115	0.02%	99.63%	82	3	3.80%

P&C Line 5.1 & 5.2 - Combined Commercial Multiple Peril ($1,000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
169	24767	St Paul Fire & Marine Ins Co	MN	Y	106	0.02%	99.64%	101	-131	-129.85%
170	42404	Liberty Ins Corp	IL	Y	99	0.02%	99.66%	137	-5	-3.65%
171	19372	Northern Ins Co Of NY	NY	Y	98	0.02%	99.67%	135	20	15.15%
172	34690	Property & Cas Ins Co Of Hartford	IN	Y	97	0.02%	99.69%	170	-31	-18.20%
173	31348	Crum & Forster Ind Co	DE	Y	92	0.01%	99.71%	67	17	24.64%
174	10328	Capitol Specialty Ins Corp	WI	S	92	0.01%	99.72%	145	-68	-47.02%
175	28304	Federated Serv Ins Co	MN	Y	91	0.01%	99.73%	132	-95	-72.19%
176	37982	Tudor Ins Co	NH	S	91	0.01%	99.75%	188	44	23.34%
177	36463	Discover Prop & Cas Ins Co	IL	Y	90	0.01%	99.76%	86	92	106.59%
178	24449	Regent Ins Co	WI	Y	89	0.01%	99.78%	125	-56	-44.60%
179	26832	Great Amer Alliance Ins Co	OH	Y	86	0.01%	99.79%	88	2	2.19%
180	22551	Mitsui Sumitomo Ins USA Inc	NY	Y	85	0.01%	99.80%	67	3	4.34%
181	24015	Northland Ins Co	MN	Y	85	0.01%	99.82%	98	-3	-3.37%
182	23396	Amerisure Mut Ins Co	MI	Y	76	0.01%	99.83%	111	24	22.01%
183	18538	Bancinsure Inc	OK	Y	71	0.01%	99.84%	69	-15	-21.19%
184	14206	Holyoke Mut Ins Co In Salem	MA	Y	71	0.01%	99.85%	15	0	0.00%
185	10833	Gemini Ins Co	DE	S	70	0.01%	99.86%	75	36	48.54%
186	23817	Illinois Natl Ins Co	IL	Y	69	0.01%	99.88%	80	-29	-36.24%
187	13056	RLI Ins Co	IL	Y	68	0.01%	99.89%	64	8	12.44%
188	39640	Firemans Fund Ins Co Of OH	OH	S	66	0.01%	99.90%	60	18	30.08%
189	23582	Harleysville Ins Co	PA	Y	65	0.01%	99.91%	87	1	1.65%
190	12904	Tokio Marine & Nichido Fire Ins Co	NY	Y	63	0.01%	99.92%	74	10	13.99%
191	25976	Utica Mut Ins Co	NY	Y	63	0.01%	99.93%	82	12	14.68%
192	22292	Hanover Ins Co	NH	Y	61	0.01%	99.94%	57	-46	-80.58%
193	43575	Indemnity Ins Co Of North Amer	PA	Y	55	0.01%	99.95%	55	24	44.49%
194	23248	Occidental Fire & Cas Co Of NC	NC	Y	50	0.01%	99.95%	25	1	3.31%
195	19917	Liberty Ins Underwriters Inc	NY	Y	43	0.01%	99.96%	214	109	51.16%
196	42552	Nova Cas Co	NY	Y	42	0.01%	99.97%	21	8	37.10%
197	39020	Essex Ins Co	DE	S	41	0.01%	99.97%	47	-30	-64.24%
198	13196	Western World Ins Co	NH	S	41	0.01%	99.98%	48	-88	-183.36%
199	22101	Grange Ins Assn	WA	Y	40	0.01%	99.99%	39	13	34.48%
200	44776	Praetorian Specialty Ins Co	DE	S	39	0.01%	99.99%	36	6	16.93%
201	18031	Topa Ins Co	CA	Y	38	0.01%	100.00%	39	-8	-19.41%
202	24112	Westfield Ins Co	OH	Y	38	0.01%	100.00%	39	1	3.06%
203	41424	Pennsylvania Manufacturers Ind Co	PA	Y	37	0.01%	100.01%	37	9	23.26%
204	37303	Redland Ins Co	PA	Y	36	0.01%	100.02%	26	-7	-26.42%
205	15679	National Fire & Ind Exch	MO	Y	35	0.01%	100.02%	41	1	2.48%
206	21172	Vanliner Ins Co	MO	Y	35	0.01%	100.03%	6	3	50.24%
207	23418	Mid Continent Cas Co	OH	Y	31	0.00%	100.03%	39	79	203.91%
208	10071	Encompass Ins Co Of Amer	IL	Y	23	0.00%	100.04%	23	-6	-27.82%
209	21105	North River Ins Co	NJ	Y	22	0.00%	100.04%	14	-18	-124.52%
210	21407	Emcasco Ins Co	IA	Y	18	0.00%	100.04%	1	0	3.43%
211	12262	Pennsylvania Manufacturers Assoc Ins	PA	Y	17	0.00%	100.05%	33	4	10.72%
212	43095	Clarendon Amer Ins Co	NJ	S	17	0.00%	100.05%	20	-3	-13.38%
213	24791	St Paul Mercury Ins Co	MN	Y	16	0.00%	100.05%	23	24	105.97%
214	15130	Encompass Ind Co	IL	Y	15	0.00%	100.05%	19	26	139.45%
215	40134	SUA Ins Co	IL	Y	15	0.00%	100.06%	8	2	18.72%
216	19224	St Paul Protective Ins Co	IL	Y	15	0.00%	100.06%	14	1	5.52%
217	33600	LM Ins Corp	IA	Y	14	0.00%	100.06%	6	2	44.78%
218	19216	Southern Ins Co	TX	Y	14	0.00%	100.06%	55	-7	-12.66%
219	33138	Landmark Amer Ins Co	OK	S	11	0.00%	100.06%	6	-74	-1168.37%
220	20010	Acceptance Ind Ins Co	NE	S	11	0.00%	100.07%	7	1	10.03%
221	24856	Admiral Ins Co	DE	S	11	0.00%	100.07%	11	0	-2.53%
222	12831	State Natl Ins Co Inc	TX	Y	10	0.00%	100.07%	29	205	712.00%
223	13064	United Natl Ins Co	PA	S	10	0.00%	100.07%	20	-19	-95.58%
224	24538	Republic Underwriters Ins Co	TX	Y	9	0.00%	100.07%	5	0	-3.17%

P&C Line 5.1 & 5.2 - Combined Commercial Multiple Peril ($1,000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
225	25224	Great Divide Ins Co	ND	Y	8	0.00%	100.07%	19	4	21.72%
226	20702	Ace Fire Underwriters Ins Co	PA	Y	8	0.00%	100.07%	8	-28	-355.19%
227	11515	QBE Specialty Ins Co	ND	S	7	0.00%	100.08%	2	275	16871.17%
228	42307	Navigators Ins Co	NY	Y	7	0.00%	100.08%	6	3	49.04%
229	20044	Cornhusker Cas Co	NE	Y	6	0.00%	100.08%	6	6	95.94%
230	38733	Alaska Natl Ins Co	AK	Y	6	0.00%	100.08%	6	2	38.83%
231	34347	Colonial Amer Cas & Surety Co	MD	Y	3	0.00%	100.08%	15	-4	-26.08%
232	10946	Arch Excess & Surplus Ins Co	NE	S	2	0.00%	100.08%	3	0	-7.98%
233	31127	Columbia Cas Co	IL	S	2	0.00%	100.08%	13	18	140.85%
234	19801	Argonaut Ins Co	IL	Y	2	0.00%	100.08%	1	0	18.93%
235	44300	Tower Ins Co Of NY	NY	Y	1	0.00%	100.08%	0	0	152.84%
236	20613	Sparta Ins Co	CT	Y	1	0.00%	100.08%	0	0	61.11%
237	14168	Harleysville Mut Ins Co	PA	Y	1	0.00%	100.08%	1	0	-2.17%
238	24198	Peerless Ins Co	NH	Y	1	0.00%	100.08%	0	0	0.00%
239	25887	US Fidelity & Guaranty Co	MD	Y	0	0.00%	100.08%	15	-1,619	-10942.38%
240	33855	Lincoln Gen Ins Co	PA	Y	0	0.00%	100.08%	0	0	0.00%
241	15580	Scottsdale Ind Co	OH	Y	0	0.00%	100.08%	0	0	-304.65%
242	25879	Fidelity & Guar Ins Underwriters Inc	WI	Y	0	0.00%	100.08%	3	-570	-19469.04%
243	11452	Hartford Steam Boil Inspec & Ins Co	CT	Y	0	0.00%	100.08%	2,172	5,940	273.50%
244	10669	Church Ins Co	NY	Y	0	0.00%	100.08%	8	126	1533.66%
245	36056	Navigators Specialty Ins Co	NY	S	0	0.00%	100.08%	5	-20	-406.87%
246	10725	Liberty Surplus Ins Corp	NH	S	0	0.00%	100.08%	3	2	49.53%
247	27847	Insurance Co Of The West	CA	Y	0	0.00%	100.08%	1	-1	-121.02%
248	27960	Illinois Union Ins Co	IL	S	0	0.00%	100.08%	0	-44	-15620.14%
249	20532	Clarendon Natl Ins Co	NJ	Y	0	0.00%	100.08%	0	6	33257.89%
250	22918	American Motorists Ins Co	IL	Y	0	0.00%	100.08%	0	5,110	0.00%
251	24899	Alea North America Ins Co	NY	Y	0	0.00%	100.08%	0	152	0.00%
252	20559	General Security Ind Co of AZ	AZ	S	0	0.00%	100.08%	0	118	0.00%
253	11177	First Fin Ins Co	IL	Y	0	0.00%	100.08%	0	82	0.00%
254	34916	First Specialty Ins Corp	MO	S	0	0.00%	100.08%	0	64	0.00%
255	19909	Centennial Ins Co	NY	Y	0	0.00%	100.08%	0	55	0.00%
256	19623	American Summit Ins Co	TX	Y	0	0.00%	100.08%	0	43	0.00%
257	22810	Chicago Ins Co	IL	Y	0	0.00%	100.08%	0	30	0.00%
258	30562	American Manufacturers Mut Ins Co	IL	Y	0	0.00%	100.08%	0	29	0.00%
259	24554	XL Ins Amer Inc	DE	Y	0	0.00%	100.08%	0	17	0.00%
260	15105	Safety Natl Cas Corp	MO	Y	0	0.00%	100.08%	0	14	0.00%
261	36170	Travelers Cas Co Of CT	CT	Y	0	0.00%	100.08%	0	6	0.00%
262	10172	Westchester Surplus Lines Ins Co	GA	S	0	0.00%	100.08%	0	3	0.00%
263	22829	Interstate Fire & Cas Co	IL	S	0	0.00%	100.08%	0	3	0.00%
264	31089	Republic Western Ins Co	AZ	Y	0	0.00%	100.08%	0	1	0.00%
265	19879	Security Natl Ins Co	TX	Y	0	0.00%	100.08%	0	1	0.00%
266	19887	Trinity Universal Ins Co	TX	Y	0	0.00%	100.08%	0	0	0.00%
267	19062	Automobile Ins Co Of Hartford CT	CT	Y	0	0.00%	100.08%	0	0	0.00%
268	15954	Trinity Universal Ins Co Of KS	KS	Y	0	0.00%	100.08%	0	0	0.00%
269	22233	Select Ins Co	TX	Y	0	0.00%	100.08%	0	0	0.00%
270	22322	Greenwich Ins Co	DE	Y	0	0.00%	100.08%	0	0	0.00%
271	30481	St Paul Surplus Lines Ins Co	DE	S	0	0.00%	100.08%	0	0	0.00%
272	27987	Northfield Ins Co	IA	S	0	0.00%	100.08%	0	0	0.00%
273	16551	Savers Prop & Cas Ins Co	MO	S	0	0.00%	100.08%	0	0	0.00%
274	10836	Golden Eagle Ins Corp	CA	N	0	0.00%	100.08%	0	0	0.00%
275	29696	Travelers Excess & Surplus Lines Co	CT	S	0	0.00%	100.08%	0	0	0.00%
276	23752	Quanta Ind Co	CO	Y	0	0.00%	100.08%	0	0	0.00%
277	21032	Global Reins Corp Of Amer	NY	Y	0	0.00%	100.08%	0	0	0.00%
278	11100	Safeco Surplus Lines Ins Co	WA	S	0	0.00%	100.08%	0	0	0.00%
279	11622	Specialty Surplus Ins Co	IL	N	0	0.00%	100.08%	0	0	0.00%
280	25151	State Farm General Ins Co	IL	Y	0	0.00%	100.08%	0	0	0.00%

2008 Colorado Market Share and Loss Ratio

P&C Line 5.1 & 5.2 - Combined Commercial Multiple Peril ($1,000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
281	21121	Westchester Fire Ins Co	NY	Y	0	0.00%	100.08%	0	-1	0.00%
282	25496	TIG Ind Co	CA	Y	0	0.00%	100.08%	0	-1	0.00%
283	14435	Lumber Mut Ins Co	MA	Y	0	0.00%	100.08%	0	-1	0.00%
284	35300	Allianz Global Risks US Ins Co	CA	Y	0	0.00%	100.08%	0	-2	0.00%
285	24775	St Paul Guardian Ins Co	MN	Y	0	0.00%	100.08%	0	-2	0.00%
286	44784	Fairfield Ins Co	CT	Y	0	0.00%	100.08%	0	-2	0.00%
287	12588	Prime Ins Co	IL	S	0	0.00%	100.08%	0	-3	0.00%
288	23779	Nationwide Mut Fire Ins Co	OH	Y	0	0.00%	100.08%	0	-4	0.00%
289	26743	Maxum Ind Co	DE	S	0	0.00%	100.08%	0	-4	0.00%
290	36137	Travelers Commercial Ins Co	CT	Y	0	0.00%	100.08%	0	-5	0.00%
291	13242	Titan Ind Co	TX	Y	0	0.00%	100.08%	0	-5	0.00%
292	22713	Insurance Co of N Amer	PA	Y	0	0.00%	100.08%	0	-7	0.00%
293	19070	Standard Fire Ins Co	CT	Y	0	0.00%	100.08%	0	-9	0.00%
294	42811	Gulf Underwriters Ins Co	CT	S	0	0.00%	100.08%	0	-12	0.00%
295	41483	Farmington Cas Co	CT	Y	0	0.00%	100.08%	0	-17	0.00%
296	41807	Arrowood Surplus Lines Ins Co	DE	S	0	0.00%	100.08%	0	-18	0.00%
297	37877	Nationwide Prop & Cas Ins Co	OH	Y	0	0.00%	100.08%	0	-25	0.00%
298	31194	Travelers Cas & Surety Co Of Amer	CT	Y	0	0.00%	100.08%	0	-27	0.00%
299	25054	Hudson Ins Co	DE	Y	0	0.00%	100.08%	0	-31	0.00%
300	18279	Bankers Standard Ins Co	PA	Y	0	0.00%	100.08%	0	-33	0.00%
301	34266	Frontier Ins Co	NY	Y	0	0.00%	100.08%	0	-34	0.00%
302	19038	Travelers Cas & Surety Co	CT	Y	0	0.00%	100.08%	0	-44	0.00%
303	22748	Pacific Employers Ins Co	PA	Y	0	0.00%	100.08%	0	-74	0.00%
304	23469	American Modern Home Ins Co	OH	Y	0	0.00%	100.08%	0	-129	0.00%
305	19895	Atlantic Mut Ins Co	NY	Y	0	0.00%	100.08%	0	-160	0.00%
306	20710	Century Ind Co	PA	Y	0	0.00%	100.08%	0	-227	0.00%
307	25534	TIG Ins Co	CA	Y	0	0.00%	100.08%	0	-246	0.00%
308	24678	Arrowood Ind Co	DE	Y	0	0.00%	100.08%	0	-276	0.00%
309	24384	Fairmont Specialty Ins Co	CA	Y	0	0.00%	100.08%	0	-684	0.00%
310	21970	OneBeacon Ins Co	PA	Y	0	0.00%	100.08%	0	-1,245	0.00%
311	21962	Pennsylvania Gen Ins Co	PA	Y	0	0.00%	100.08%	0	-1,775	0.00%
312	25127	State Auto Prop & Cas Ins Co	IA	Y	-1	0.00%	100.08%	0	0	55.29%
313	22977	Lumbermens Mut Cas Co	IL	Y	-1	0.00%	100.08%	-2	21	-1148.15%
314	35386	Fidelity & Guar Ins Co	IA	Y	-3	0.00%	100.08%	-3	-419	16021.51%
315	27154	Atlantic Specialty Ins Co	NY	Y	-4	0.00%	100.08%	10	-113	-1163.91%
316	21199	Arch Speciaity Ins Co	NE	S	-6	0.00%	100.08%	62	-7	-11.33%
317	21334	Empire Ind Ins Co	OK	S	-53	-0.01%	100.07%	-53	-1	2.15%
318	19380	American Home Assur Co	NY	Y	-436	-0.07%	100.00%	259	-30	-11.52%
		Totals			627,414			633,103	333,395	52.66%