

2008 Colorado Market Share and Loss Ratio

P&C Line 19.1, 19.2 & 21.1 - Combined Private Passenger Auto (\$1,000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
1	25178	State Farm Mut Auto Ins Co	IL	Y	524,670	19.49%	19.49%	515,427	319,771	62.04%
2	21652	Farmers Ins Exch	CA	Y	248,343	9.22%	28.71%	248,471	168,888	67.97%
3	19275	American Family Mut Ins Co	WI	Y	214,902	7.98%	36.69%	214,809	126,354	58.82%
4	16322	Progressive Direct Ins Co	OH	Y	106,684	3.96%	40.65%	102,914	64,196	62.38%
5	25941	USAA	TX	Y	87,206	3.24%	43.89%	86,174	66,551	77.23%
6	37834	Progressive Preferred Ins Co	OH	Y	84,446	3.14%	47.03%	81,391	53,267	65.45%
7	21687	Mid Century Ins Co	CA	Y	83,522	3.10%	50.13%	89,356	69,619	77.91%
8	19232	Allstate Ins Co	IL	Y	76,584	2.84%	52.98%	80,420	32,785	40.77%
9	25968	USAA Cas Ins Co	TX	Y	75,824	2.82%	55.79%	75,055	51,288	68.33%
10	29688	Allstate Fire & Cas Ins Co	IL	Y	74,146	2.75%	58.55%	69,453	35,267	50.78%
11	17230	Allstate Prop & Cas Ins Co	IL	Y	57,767	2.15%	60.69%	60,363	22,998	38.10%
12	24740	Safeco Ins Co Of Amer	WA	Y	55,706	2.07%	62.76%	56,051	33,345	59.49%
13	35882	Geico Gen Ins Co	MD	Y	51,285	1.90%	64.67%	49,658	28,605	57.60%
14	19283	American Standard Ins Co of WI	WI	Y	48,133	1.79%	66.45%	50,752	25,374	50.00%
15	23035	Liberty Mut Fire Ins Co	WI	Y	42,144	1.57%	68.02%	42,307	19,792	46.78%
16	19658	Bristol W Ins Co	OH	Y	41,223	1.53%	69.55%	33,236	19,863	59.76%
17	22055	Geico Ind Co	MD	Y	39,986	1.49%	71.03%	36,177	23,218	64.18%
18	25143	State Farm Fire And Cas Co	IL	Y	35,229	1.31%	72.34%	35,130	23,138	65.87%
19	13137	Viking Ins Co Of WI	WI	Y	29,005	1.08%	73.42%	28,618	13,462	47.04%
20	23833	New Hampshire Ind Co Inc	PA	Y	26,801	1.00%	74.42%	28,783	18,508	64.30%
21	28401	American Natl Prop & Cas Co	MO	Y	26,223	0.97%	75.39%	25,943	17,166	66.17%
22	25712	Esurance Ins Co	WI	Y	25,363	0.94%	76.33%	25,864	15,318	59.23%
23	22063	Government Employees Ins Co	MD	Y	25,257	0.94%	77.27%	25,023	15,276	61.05%
24	30104	Hartford Underwriters Ins Co	CT	Y	25,026	0.93%	78.20%	26,500	11,993	45.26%
25	13641	Colorado Farm Bureau Mut Ins Co	CO	Y	24,029	0.89%	79.09%	24,275	11,597	47.78%
26	27998	Travelers Home & Marine Ins Co	CT	Y	23,877	0.89%	79.98%	22,745	12,840	56.45%
27	41785	Colorado Cas Ins Co	CO	Y	23,224	0.86%	80.84%	19,808	12,807	64.66%
28	34690	Property & Cas Ins Co Of Hartford	IN	Y	21,401	0.79%	81.64%	22,607	11,363	50.26%
29	27090	Young America Ins Co	TX	Y	20,275	0.75%	82.39%	20,300	10,174	50.12%
30	23388	Shelter Mut Ins Co	MO	Y	20,051	0.74%	83.13%	20,038	12,545	62.61%
31	29459	Twin City Fire Ins Co Co	IN	Y	18,093	0.67%	83.81%	15,068	10,828	71.86%
32	24260	Progressive Cas Ins Co	OH	Y	17,733	0.66%	84.46%	19,652	9,975	50.76%
33	19100	Amco Ins Co	IA	Y	17,372	0.65%	85.11%	19,062	10,569	55.44%
34	37770	Western United Ins Co	IN	Y	15,984	0.59%	85.70%	15,331	8,436	55.03%
35	11000	Sentinel Ins Co Ltd	CT	Y	15,245	0.57%	86.27%	15,224	10,252	67.34%
36	20990	Country Mut Ins Co	IL	Y	14,004	0.52%	86.79%	14,503	9,472	65.31%
37	42579	Allied Prop & Cas Ins Co	IA	Y	13,577	0.50%	87.29%	15,199	8,361	55.01%
38	19976	Amica Mut Ins Co	RI	Y	12,487	0.46%	87.76%	12,185	6,460	53.01%
39	16217	National Farmers Union Prop & Cas	CO	Y	12,271	0.46%	88.21%	12,589	6,688	53.13%
40	21008	Country Pref Ins Co	IL	Y	11,929	0.44%	88.66%	11,916	7,097	59.56%
41	22454	Mendakota Ins Co	MN	Y	11,244	0.42%	89.07%	10,110	5,011	49.56%
42	19240	Allstate Ind Co	IL	Y	10,640	0.40%	89.47%	11,424	3,312	29.00%
43	29068	IDS Prop Cas Ins Co	WI	Y	10,171	0.38%	89.85%	10,343	7,006	67.73%
44	32700	Owners Ins Co	OH	Y	9,563	0.36%	90.20%	9,286	4,109	44.25%
45	42587	Depositors Ins Co	IA	Y	9,495	0.35%	90.55%	6,128	3,566	58.19%
46	25453	Nationwide Ins Co Of Amer	WI	Y	9,471	0.35%	90.91%	9,309	4,780	51.35%
47	16063	Unitrin Auto & Home Ins Co	NY	Y	9,300	0.35%	91.25%	9,659	6,516	67.46%
48	20117	California Cas Ind Exch	CA	Y	8,271	0.31%	91.56%	8,957	4,765	53.19%
49	41491	Geico Cas Co	MD	Y	8,243	0.31%	91.86%	9,342	3,780	40.46%
50	18600	USAA General Ind Co	TX	Y	8,193	0.30%	92.17%	7,409	6,349	85.68%
51	10071	Encompass Ins Co Of Amer	IL	Y	7,757	0.29%	92.46%	8,856	4,775	53.92%
52	13242	Titan Ind Co	TX	Y	7,379	0.27%	92.73%	7,788	3,383	43.44%
53	15130	Encompass Ind Co	IL	Y	7,151	0.27%	93.00%	7,589	3,045	40.13%
54	37648	Permanent Gen Assur Corp	TN	Y	6,746	0.25%	93.25%	7,939	4,134	52.08%
55	20303	Great Northern Ins Co	IN	Y	6,452	0.24%	93.49%	6,421	2,190	34.11%

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P&C Line 19.1, 19.2 & 21.1 - Combined Private Passenger Auto (\$1,000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
56	19399	AIU Ins Co	NY	Y	6,422	0.24%	93.73%	6,758	3,029	44.83%
57	23728	National Gen Ins Co	MO	Y	6,416	0.24%	93.96%	6,653	3,953	59.42%
58	40169	Metropolitan Cas Ins Co	RI	Y	6,175	0.23%	94.19%	5,990	3,055	51.00%
59	25232	AIG Advantage Ins Co	MN	Y	5,958	0.22%	94.41%	5,233	3,163	60.44%
60	22772	Integon Ind Corp	NC	Y	5,931	0.22%	94.63%	6,619	5,982	90.38%
61	21253	Garrison Prop & Cas Ins Co	TX	Y	5,745	0.21%	94.85%	5,160	4,449	86.23%
62	19402	AIG Cas Co	PA	Y	4,474	0.17%	95.01%	4,821	3,186	66.08%
63	42889	Victoria Fire & Cas Co	OH	Y	4,304	0.16%	95.17%	3,675	2,245	61.08%
64	25674	Travelers Property Cas Co Of Amer	CT	Y	3,992	0.15%	95.32%	4,293	1,954	45.52%
65	40649	Economy Premier Assur Co	IL	Y	3,827	0.14%	95.46%	4,078	1,763	43.24%
66	22756	Horace Mann Prop & Cas Ins Co	CA	Y	3,794	0.14%	95.61%	3,629	2,014	55.50%
67	25615	Charter Oak Fire Ins Co	CT	Y	3,726	0.14%	95.74%	4,079	1,500	36.78%
68	38156	Alpha Prop & Cas Ins Co	WI	Y	3,707	0.14%	95.88%	3,522	2,707	76.85%
69	23795	American Intl Pacific Ins	CO	Y	3,630	0.13%	96.02%	3,494	1,229	35.19%
70	18988	Auto Owners Ins Co	MI	Y	3,456	0.13%	96.14%	3,449	1,862	54.00%
71	10915	Unitrin Direct Property & Cas Co	IL	Y	3,397	0.13%	96.27%	3,298	2,442	74.05%
72	19194	Farmers Alliance Mut Ins Co	KS	Y	3,269	0.12%	96.39%	3,386	987	29.16%
73	22683	Teachers Ins Co	IL	Y	3,266	0.12%	96.51%	3,411	1,400	41.05%
74	21164	Dairyland Ins Co	WI	Y	3,206	0.12%	96.63%	3,205	1,939	60.50%
75	36137	Travelers Commercial Ins Co	CT	Y	3,197	0.12%	96.75%	3,059	1,770	57.86%
76	11185	Foremost Ins Co	MI	Y	3,162	0.12%	96.87%	2,908	1,490	51.25%
77	22268	Infinity Ins Co	IN	Y	3,004	0.11%	96.98%	3,107	1,692	54.46%
78	32786	Progressive Specialty Ins Co	OH	Y	2,980	0.11%	97.09%	3,109	1,880	60.47%
79	22906	Permanent Gen Assur Corp Of OH	OH	Y	2,902	0.11%	97.20%	784	769	98.11%
80	26298	Metropolitan Prop & Cas Ins Co	RI	Y	2,695	0.10%	97.30%	2,418	1,152	47.65%
81	32220	American Intl Ins Co	NY	Y	2,684	0.10%	97.40%	2,929	1,823	62.22%
82	37478	Hartford Ins Co Of The Midwest	IN	Y	2,663	0.10%	97.50%	3,093	1,309	42.32%
83	24988	Sentry Ins A Mut Co	WI	Y	2,534	0.09%	97.59%	2,801	1,841	65.73%
84	19070	Standard Fire Ins Co	CT	Y	2,394	0.09%	97.68%	2,736	1,571	57.40%
85	19429	Insurance Co Of The State Of PA	PA	Y	2,271	0.08%	97.76%	2,392	1,481	61.93%
86	37915	Essentia Ins Co	MO	Y	2,198	0.08%	97.85%	949	400	42.20%
87	22101	Grange Ins Assn	WA	Y	2,169	0.08%	97.93%	2,181	1,069	49.03%
88	25666	Travelers Ind Co Of Amer	CT	Y	2,124	0.08%	98.01%	2,456	1,245	50.68%
89	19852	Financial Ind Co	CA	Y	2,121	0.08%	98.08%	2,292	721	31.44%
90	20281	Federal Ins Co	IN	Y	2,047	0.08%	98.16%	2,088	538	25.75%
91	35190	Progressive Mountain Ins Co	OH	Y	1,873	0.07%	98.23%	1,947	991	50.87%
92	21423	Union Ins Co Of Providence	IA	Y	1,766	0.07%	98.30%	1,746	1,458	83.48%
93	19410	Commerce & Industry Ins Co	NY	Y	1,739	0.06%	98.36%	1,943	1,204	61.96%
94	11198	Loya Ins Co	TX	Y	1,671	0.06%	98.42%	1,487	1,035	69.58%
95	39942	American Natl Gen Ins Co	MO	Y	1,636	0.06%	98.48%	1,592	1,234	77.47%
96	23361	Shelter General Ins Co	MO	Y	1,475	0.05%	98.54%	1,567	970	61.88%
97	44393	West American Ins Co	IN	Y	1,454	0.05%	98.59%	1,524	851	55.86%
98	14184	Acuity A Mut Ins Co	WI	Y	1,440	0.05%	98.65%	1,127	777	68.95%
99	12963	21st Century Ins Co	CA	Y	1,413	0.05%	98.70%	1,562	1,207	77.28%
100	23817	Illinois Natl Ins Co	IL	Y	1,410	0.05%	98.75%	1,930	512	26.53%
101	21261	Electric Ins Co	MA	Y	1,401	0.05%	98.80%	1,100	544	49.44%
102	40223	ICM Ins Co	NY	Y	1,338	0.05%	98.85%	1,529	921	60.26%
103	28746	Equity Ins Co	TX	Y	1,248	0.05%	98.90%	1,299	377	28.98%
104	23434	Middlesex Ins Co	WI	Y	1,231	0.05%	98.94%	1,125	824	73.25%
105	33588	First Liberty Ins Corp	IA	Y	1,214	0.05%	98.99%	1,141	538	47.17%
106	21873	Firemans Fund Ins Co	CA	Y	1,192	0.04%	99.03%	1,393	726	52.09%
107	20982	Country Cas Ins Co	IL	Y	1,182	0.04%	99.08%	1,215	1,108	91.15%
108	13714	Pharmacists Mut Ins Co	IA	Y	1,171	0.04%	99.12%	1,243	618	49.77%
109	16578	Fidelity Natl Prop & Cas Ins Co	NY	Y	1,138	0.04%	99.16%	1,111	1,282	115.40%
110	28188	Travco Ins Co	CT	Y	1,119	0.04%	99.20%	1,256	267	21.25%

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111	20397	Vigilant Ins Co	NY	Y	1,091	0.04%	99.25%	1,136	438	38.59%
112	42447	National Gen Assur Co	MO	Y	1,030	0.04%	99.28%	752	502	66.76%
113	33650	Mendota Ins Co	MN	Y	1,028	0.04%	99.32%	1,194	282	23.64%
114	37907	Deerbrook Ins Co	IL	Y	1,013	0.04%	99.36%	1,182	300	25.38%
115	10111	American Bankers Ins Co Of FL	FL	Y	980	0.04%	99.40%	1,004	17	1.71%
116	26050	Response Worldwide Ins Co	CT	Y	878	0.03%	99.43%	956	718	75.14%
117	42331	Guideone Amer Ins Co	IA	Y	841	0.03%	99.46%	840	575	68.46%
118	23469	American Modern Home Ins Co	OH	Y	719	0.03%	99.49%	1,094	290	26.51%
119	22578	Horace Mann Ins Co	IL	Y	666	0.02%	99.51%	718	7	0.97%
120	18058	Philadelphia Ind Ins Co	PA	Y	633	0.02%	99.53%	590	210	35.57%
121	19062	Automobile Ins Co Of Hartford CT	CT	Y	626	0.02%	99.56%	748	279	37.26%
122	24821	Meritplan Ins Co	CA	Y	611	0.02%	99.58%	451	256	56.73%
123	42803	Guideone Elite Ins Co	IA	Y	610	0.02%	99.60%	629	95	15.07%
124	10239	Secura Supreme Ins Co	WI	Y	600	0.02%	99.63%	488	737	151.08%
125	29742	Integon Natl Ins Co	NC	Y	580	0.02%	99.65%	701	189	26.95%
126	24732	General Ins Co Of Amer	WA	Y	561	0.02%	99.67%	617	237	38.37%
127	32620	National Interstate Ins Co	OH	Y	558	0.02%	99.69%	580	793	136.85%
128	42404	Liberty Ins Corp	IL	Y	519	0.02%	99.71%	656	60	9.16%
129	25321	Metropolitan Drt Prop & Cas Ins Co	RI	Y	499	0.02%	99.73%	516	242	46.92%
130	27871	Western Agric Ins Co	IA	Y	486	0.02%	99.74%	548	360	65.71%
131	31968	Merastar Ins Co	IN	Y	478	0.02%	99.76%	505	211	41.80%
132	21407	Emcasco Ins Co	IA	Y	468	0.02%	99.78%	466	172	36.80%
133	28932	Markel Amer Ins Co	VA	Y	463	0.02%	99.80%	509	335	65.94%
134	20796	AIG Premier Ins Co	PA	Y	458	0.02%	99.81%	501	268	53.51%
135	22357	Hartford Accident & Ind Co	CT	Y	451	0.02%	99.83%	511	253	49.59%
136	41653	Milbank Ins Co	SD	Y	400	0.01%	99.85%	212	206	97.17%
137	19682	Hartford Fire In Co	CT	Y	387	0.01%	99.86%	339	101	29.77%
138	21881	National Surety Corp	IL	Y	320	0.01%	99.87%	204	212	103.96%
139	23809	Granite State Ins Co	PA	Y	315	0.01%	99.88%	2	0	17.96%
140	38652	American Modern Select Ins Co	OH	Y	305	0.01%	99.89%	255	214	83.93%
141	26220	Yosemite Ins Co	IN	Y	288	0.01%	99.91%	246	22	9.08%
142	20230	Central Mut Ins Co	OH	Y	269	0.01%	99.92%	174	54	30.97%
143	16713	Buckeye State Mut Ins Co	OH	Y	225	0.01%	99.92%	195	179	91.65%
144	36455	Northbrook Ind Co	IL	Y	219	0.01%	99.93%	264	-361	-136.38%
145	22780	Integon Gen Ins Corp	NC	Y	203	0.01%	99.94%	240	304	126.52%
146	19615	American Reliable Ins Co	AZ	Y	201	0.01%	99.95%	217	130	59.87%
147	34789	AIG Centennial Ins Co	PA	Y	184	0.01%	99.95%	196	204	104.45%
148	20346	Pacific Ind Co	WI	Y	162	0.01%	99.96%	167	54	32.48%
149	41459	Armed Forces Ins Exch	KS	Y	151	0.01%	99.97%	127	170	133.35%
150	39950	Metropolitan Gen Ins Co	RI	Y	148	0.01%	99.97%	165	95	57.49%
151	15032	Guideone Mut Ins Co	IA	Y	147	0.01%	99.98%	152	32	20.97%
152	10783	Cornerstone Natl Ins Co	MO	Y	138	0.01%	99.98%	74	20	26.67%
153	19530	State Auto Natl Ins Co	OH	Y	97	0.00%	99.98%	33	20	59.87%
154	43699	American Federation Ins Co	FL	Y	91	0.00%	99.99%	92	23	25.23%
155	19380	American Home Assur Co	NY	Y	61	0.00%	99.99%	1	-6	-602.20%
156	26344	Great Amer Assur Co	OH	Y	58	0.00%	99.99%	51	69	133.86%
157	25623	Phoenix Ins Co	CT	Y	53	0.00%	99.99%	61	0	0.25%
158	37850	Pacific Specialty Ins Co	CA	Y	37	0.00%	100.00%	37	10	26.35%
159	40460	Sagamore Ins Co	IN	Y	32	0.00%	100.00%	51	24	47.29%
160	10212	AllAmerica Fin Alliance Ins Co	NH	Y	22	0.00%	100.00%	26	15	56.93%
161	19895	Atlantic Mut Ins Co	NY	Y	21	0.00%	100.00%	21	6	29.15%
162	22292	Hanover Ins Co	NH	Y	21	0.00%	100.00%	22	-30	-132.77%
163	10677	Cincinnati Ins Co	OH	Y	16	0.00%	100.00%	23	8	36.06%
164	13021	United Fire & Cas Co	IA	Y	14	0.00%	100.00%	7	5	74.63%
165	25658	Travelers Ind Co	CT	Y	9	0.00%	100.00%	11	46	434.06%

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166	21415	Employers Mut Cas Co	IA	Y	6	0.00%	100.00%	6	4	64.22%
167	16691	Great Amer Ins Co	OH	Y	4	0.00%	100.00%	7	26	392.95%
168	19909	Centennial Ins Co	NY	Y	4	0.00%	100.00%	5	-2	-42.87%
169	14559	Guideone Specialty Mut Ins Co	IA	Y	3	0.00%	100.00%	3	3	99.24%
170	21865	Associated Ind Corp	CA	Y	2	0.00%	100.00%	2	-2	-90.23%
171	27502	Western General Ins Co	CA	Y	2	0.00%	100.00%	2	0	0.00%
172	22136	Great Amer Ins Co of NY	NY	Y	2	0.00%	100.00%	2	0	12.26%
173	22543	Secura Ins A Mut Co	WI	Y	2	0.00%	100.00%	0	0	15.17%
174	26832	Great Amer Alliance Ins Co	OH	Y	1	0.00%	100.00%	1	-1	-216.21%
175	37532	Great Amer E&S Ins Co	DE	S	0	0.00%	100.00%	0	0	0.00%
176	42978	American Security Ins Co	DE	Y	0	0.00%	100.00%	29	0	-0.21%
177	24074	Ohio Cas Ins Co	OH	Y	0	0.00%	100.00%	2	-68	-4000.59%
178	30562	American Manufacturers Mut Ins Co	IL	Y	0	0.00%	100.00%	0	32	145309.09%
179	38474	Pegasus Ins Co	OK	Y	0	0.00%	100.00%	0	245	0.00%
180	35289	Continental Ins Co	PA	Y	0	0.00%	100.00%	0	148	0.00%
181	34266	Frontier Ins Co	NY	Y	0	0.00%	100.00%	0	120	0.00%
182	30945	Plaza Ins Co	MO	Y	0	0.00%	100.00%	0	61	0.00%
183	10723	Nationwide Assur Co	WI	Y	0	0.00%	100.00%	0	57	0.00%
184	25887	US Fidelity & Guaranty Co	MD	Y	0	0.00%	100.00%	0	52	0.00%
185	37001	Infinity Premier Ins Co	IN	Y	0	0.00%	100.00%	0	34	0.00%
186	25879	Fidelity & Guar Ins Underwriters Inc	WI	Y	0	0.00%	100.00%	0	27	0.00%
187	24198	Peerless Ins Co	NH	Y	0	0.00%	100.00%	0	24	0.00%
188	20494	Transportation Ins Co	IL	Y	0	0.00%	100.00%	0	16	0.00%
189	19445	National Union Fire Ins Co Of Pitts	PA	Y	0	0.00%	100.00%	0	8	0.00%
190	31925	Infinity Specialty Ins Co	OH	Y	0	0.00%	100.00%	0	8	0.00%
191	21180	Sentry Select Ins Co	WI	Y	0	0.00%	100.00%	0	8	0.00%
192	22667	Ace Amer Ins Co	PA	Y	0	0.00%	100.00%	0	6	0.00%
193	24759	Safeco Natl Ins Co	MO	Y	0	0.00%	100.00%	0	5	0.00%
194	32352	LM Prop & Cas Ins Co	IN	Y	0	0.00%	100.00%	0	5	0.00%
195	20710	Century Ind Co	PA	Y	0	0.00%	100.00%	0	4	0.00%
196	11044	GMAC Ins Co Online Inc	MO	Y	0	0.00%	100.00%	0	3	0.00%
197	23043	Liberty Mut Ins Co	MA	Y	0	0.00%	100.00%	0	3	0.00%
198	21105	North River Ins Co	NJ	Y	0	0.00%	100.00%	0	3	0.00%
199	21113	United States Fire Ins Co	DE	Y	0	0.00%	100.00%	0	1	0.00%
200	12599	Infinity Standard Ins Co	IN	Y	0	0.00%	100.00%	0	1	0.00%
201	20508	Valley Forge Ins Co	PA	Y	0	0.00%	100.00%	0	1	0.00%
202	10792	Avomark Ins Co	IN	Y	0	0.00%	100.00%	0	1	0.00%
203	22128	Rocky Mountain Fire & Cas Co	WA	Y	0	0.00%	100.00%	0	1	0.00%
204	31348	Crum & Forster Ind Co	DE	Y	0	0.00%	100.00%	0	0	0.00%
205	19038	Travelers Cas & Surety Co	CT	Y	0	0.00%	100.00%	0	0	0.00%
206	21792	Infinity Cas Ins Co	OH	Y	0	0.00%	100.00%	0	0	0.00%
207	31267	York Ins Co of ME	ME	N	0	0.00%	100.00%	0	0	0.00%
208	24767	St Paul Fire & Marine Ins Co	MN	Y	0	0.00%	100.00%	0	0	0.00%
209	18139	Peak Prop & Cas Ins Corp	WI	Y	0	0.00%	100.00%	0	0	0.00%
210	20427	American Cas Co Of Reading PA	PA	Y	0	0.00%	100.00%	0	0	0.00%
211	20478	National Fire Ins Co Of Hartford	IL	Y	0	0.00%	100.00%	0	0	0.00%
212	43575	Indemnity Ins Co Of North Amer	PA	Y	0	0.00%	100.00%	0	0	0.00%
213	13935	Federated Mut Ins Co	MN	Y	0	0.00%	100.00%	0	0	0.00%
214	22977	Lumbermens Mut Cas Co	IL	Y	0	0.00%	100.00%	0	0	0.00%
215	19186	Alliance Ins Co Inc	KS	Y	0	0.00%	100.00%	0	0	0.00%
216	24538	Republic Underwriters Ins Co	TX	Y	0	0.00%	100.00%	0	0	0.00%
217	22748	Pacific Employers Ins Co	PA	Y	0	0.00%	100.00%	0	0	0.00%
218	25747	Unigard Ins Co	WA	Y	0	0.00%	100.00%	0	0	0.00%
219	19356	Maryland Cas Co	MD	Y	0	0.00%	100.00%	0	0	0.00%
220	18279	Bankers Standard Ins Co	PA	Y	0	0.00%	100.00%	0	0	0.00%

2008 Colorado Market Share and Loss Ratio

P&C Line 19.1, 19.2 & 21.1 - Combined Private Passenger Auto (\$1,000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
221	16535	Zurich American Ins Co	NY	Y	0	0.00%	100.00%	0	0	0.00%
222	10914	Kemper Independence Ins Co	IL	Y	0	0.00%	100.00%	0	0	0.00%
223	21326	Empire Fire & Marine Ins Co	NE	Y	0	0.00%	100.00%	0	0	0.00%
224	20044	Cornhusker Cas Co	NE	Y	0	0.00%	100.00%	0	-1	0.00%
225	19704	American States Ins Co	IN	Y	0	0.00%	100.00%	0	-1	0.00%
226	33723	Great Amer Spirit Ins Co	OH	Y	0	0.00%	100.00%	0	-1	0.00%
227	19372	Northern Ins Co Of NY	NY	Y	0	0.00%	100.00%	0	-1	0.00%
228	36447	LM Gen Ins Co	DE	Y	0	0.00%	100.00%	0	-2	0.00%
229	31135	Great Amer Security Ins Co	OH	Y	0	0.00%	100.00%	0	-2	0.00%
230	19690	American Economy Ins Co	IN	Y	0	0.00%	100.00%	0	-2	0.00%
231	41181	Universal Underwriters Ins Co	KS	Y	0	0.00%	100.00%	0	-2	0.00%
232	24791	St Paul Mercury Ins Co	MN	Y	0	0.00%	100.00%	0	-3	0.00%
233	24813	Balboa Ins Co	CA	Y	0	0.00%	100.00%	0	-3	0.00%
234	25054	Hudson Ins Co	DE	Y	0	0.00%	100.00%	0	-3	0.00%
235	25534	TIG Ins Co	CA	Y	0	0.00%	100.00%	0	-3	0.00%
236	26085	Warner Ins Co	CT	Y	0	0.00%	100.00%	0	-3	0.00%
237	35939	Continental Divide Ins Co	CO	Y	0	0.00%	100.00%	0	-4	0.00%
238	40258	American Intl S Ins Co	PA	Y	0	0.00%	100.00%	0	-5	0.00%
239	35386	Fidelity & Guar Ins Co	IA	Y	0	0.00%	100.00%	0	-5	0.00%
240	24724	First Natl Ins Co Of Amer	WA	Y	0	0.00%	100.00%	0	-6	0.00%
241	37214	American States Preferred Ins Co	IN	Y	0	0.00%	100.00%	0	-7	0.00%
242	24678	Arrowood Ind Co	DE	Y	0	0.00%	100.00%	0	-7	0.00%
243	19801	Argonaut Ins Co	IL	Y	0	0.00%	100.00%	0	-9	0.00%
244	22918	American Motorists Ins Co	IL	Y	0	0.00%	100.00%	0	-9	0.00%
245	19216	Southern Ins Co	TX	Y	0	0.00%	100.00%	0	-15	0.00%
246	20443	Continental Cas Co	IL	Y	0	0.00%	100.00%	0	-28	0.00%
247	24775	St Paul Guardian Ins Co	MN	Y	0	0.00%	100.00%	0	-31	0.00%
248	32077	Heritage Cas Ins Co	IL	Y	0	0.00%	100.00%	0	-42	0.00%
249	19879	Security Natl Ins Co	TX	Y	0	0.00%	100.00%	0	-44	0.00%
250	37877	Nationwide Prop & Cas Ins Co	OH	Y	0	0.00%	100.00%	0	-49	0.00%
251	21970	OneBeacon Ins Co	PA	Y	0	0.00%	100.00%	0	-67	0.00%
252	19887	Trinity Universal Ins Co	TX	Y	0	0.00%	100.00%	0	-68	0.00%
253	23779	Nationwide Mut Fire Ins Co	OH	Y	0	0.00%	100.00%	0	-71	0.00%
254	15954	Trinity Universal Ins Co Of KS	KS	Y	0	0.00%	100.00%	0	-111	0.00%
255	37540	Beazley Ins Co Inc	CT	Y	0	0.00%	100.00%	0	-212	0.00%
256	27928	Amex Assur Co	IL	Y	0	0.00%	100.00%	0	-448	0.00%
257	19437	Lexington Ins Co	DE	S	0	0.00%	100.00%	0	0	0.00%
258	23841	New Hampshire Ins Co	PA	Y	0	0.00%	100.00%	0	0	50.00%
259	28223	Nationwide Agribusiness Ins Co	IA	Y	0	0.00%	100.00%	-1	0	0.27%
260	24066	American Fire & Cas Co	OH	Y	0	0.00%	100.00%	0	0	0.00%
261	23787	Nationwide Mut Ins Co	OH	Y	0	0.00%	100.00%	0	-6	6678.72%
262	20648	Employers Fire Ins Co	MA	Y	0	0.00%	100.00%	0	134	-33449.75%
263	27120	Trumbull Ins Co	CT	Y	-1	0.00%	100.00%	3	-102	-3283.73%
264	29424	Hartford Cas Ins Co	IN	Y	-3	0.00%	100.00%	96	163	168.53%
265	41998	American Southern Home Ins Co	FL	Y	-5	0.00%	100.00%	55	11	19.49%
266	39098	Omni Ins Co	IL	Y	-5	0.00%	100.00%	52	-354	-674.79%
267	39012	Safeco Ins Co Of IL	IL	Y	-18	0.00%	100.00%	316	-269	-84.86%
268	23450	American Family Home Ins Co	FL	Y	-22	0.00%	100.00%	352	108	30.77%
	Totals				2,692,463			2,674,314	1,598,190	59.76%