

2008 Colorado Market Share and Loss Ratio
P&C Line 04 - Homeowners Multiple Peril (\$1,000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
1	25143	State Farm Fire And Cas Co	IL	Y	297,153	24.20%	24.20%	289,622	206,112	71.17%
2	19275	American Family Mut Ins Co	WI	Y	145,123	11.82%	36.02%	145,600	84,633	58.13%
3	21660	Fire Ins Exch	CA	Y	130,092	10.59%	46.61%	138,451	74,447	53.77%
4	25941	USAA	TX	Y	47,718	3.89%	50.50%	47,914	24,189	50.48%
5	21652	Farmers Ins Exch	CA	Y	46,608	3.80%	54.29%	33,306	19,274	57.87%
6	19232	Allstate Ins Co	IL	Y	39,130	3.19%	57.48%	41,100	17,025	41.42%
7	25968	USAA Cas Ins Co	TX	Y	34,661	2.82%	60.30%	33,709	17,408	51.64%
8	17230	Allstate Prop & Cas Ins Co	IL	Y	32,037	2.61%	62.91%	33,571	14,532	43.29%
9	19070	Standard Fire Ins Co	CT	Y	31,608	2.57%	65.48%	33,769	17,688	52.38%
10	20303	Great Northern Ins Co	IN	Y	29,581	2.41%	67.89%	29,546	8,848	29.95%
11	29688	Allstate Fire & Cas Ins Co	IL	Y	25,113	2.05%	69.94%	19,683	9,740	49.48%
12	24740	Safeco Ins Co Of Amer	WA	Y	20,504	1.67%	71.61%	19,356	11,500	59.41%
13	23035	Liberty Mut Fire Ins Co	WI	Y	19,863	1.62%	73.23%	19,362	7,919	40.90%
14	34690	Property & Cas Ins Co Of Hartford	IN	Y	17,024	1.39%	74.61%	15,980	8,985	56.23%
15	19240	Allstate Ind Co	IL	Y	16,950	1.38%	75.99%	17,459	7,962	45.60%
16	20990	Country Mut Ins Co	IL	Y	14,832	1.21%	77.20%	15,259	11,009	72.14%
17	28401	American Natl Prop & Cas Co	MO	Y	14,430	1.18%	78.38%	14,083	8,388	59.57%
18	32220	American Intl Ins Co	NY	Y	13,585	1.11%	79.48%	12,676	9,952	78.51%
19	27998	Travelers Home & Marine Ins Co	CT	Y	13,044	1.06%	80.54%	8,746	4,136	47.29%
20	30104	Hartford Underwriters Ins Co	CT	Y	12,216	0.99%	81.54%	12,536	8,788	70.10%
21	11000	Sentinel Ins Co Ltd	CT	Y	11,703	0.95%	82.49%	11,514	8,447	73.36%
22	23388	Shelter Mut Ins Co	MO	Y	10,969	0.89%	83.38%	11,351	7,956	70.10%
23	19100	Amco Ins Co	IA	Y	10,951	0.89%	84.28%	11,598	7,332	63.22%
24	11185	Foremost Ins Co	MI	Y	10,946	0.89%	85.17%	10,954	5,357	48.90%
25	41785	Colorado Cas Ins Co	CO	Y	10,006	0.81%	85.98%	8,928	5,971	66.88%
26	13641	Colorado Farm Bureau Mut Ins Co	CO	Y	9,290	0.76%	86.74%	9,701	9,351	96.40%
27	42579	Allied Prop & Cas Ins Co	IA	Y	9,197	0.75%	87.49%	10,031	7,046	70.25%
28	20281	Federal Ins Co	IN	Y	8,254	0.67%	88.16%	8,401	2,265	26.96%
29	32700	Owners Ins Co	OH	Y	7,889	0.64%	88.80%	7,666	5,242	68.37%
30	19976	Amica Mut Ins Co	RI	Y	7,400	0.60%	89.41%	7,300	2,417	33.11%
31	20419	Homesite Ind Co	KS	Y	6,289	0.51%	89.92%	5,177	2,698	52.12%
32	10071	Encompass Ins Co Of Amer	IL	Y	5,580	0.45%	90.37%	6,043	2,298	38.02%
33	10921	ACA Ins Co	IN	Y	5,317	0.43%	90.81%	5,042	4,010	79.53%
34	15130	Encompass Ind Co	IL	Y	5,021	0.41%	91.21%	4,905	3,041	62.01%
35	16063	Unitrin Auto & Home Ins Co	NY	Y	5,006	0.41%	91.62%	4,953	6,261	126.40%
36	20397	Vigilant Ins Co	NY	Y	4,917	0.40%	92.02%	5,100	1,394	27.33%
37	26093	Nationwide Affinity Co of Amer	OH	Y	4,607	0.38%	92.40%	3,476	1,271	36.55%
38	29068	IDS Prop Cas Ins Co	WI	Y	4,308	0.35%	92.75%	4,217	2,517	59.69%
39	24813	Balboa Ins Co	CA	Y	4,282	0.35%	93.10%	4,798	1,545	32.21%
40	16217	National Farmers Union Prop & Cas	CO	Y	4,170	0.34%	93.44%	4,264	2,316	54.32%
41	25453	Nationwide Ins Co Of Amer	WI	Y	3,410	0.28%	93.71%	3,162	2,080	65.78%
42	25666	Travelers Ind Co Of Amer	CT	Y	3,308	0.27%	93.98%	3,531	1,605	45.46%
43	40649	Economy Premier Assur Co	IL	Y	3,274	0.27%	94.25%	3,449	1,638	47.50%
44	21849	American Automobile Ins Co	MO	Y	2,986	0.24%	94.49%	3,211	1,838	57.23%
45	42587	Depositors Ins Co	IA	Y	2,870	0.23%	94.73%	2,250	1,332	59.17%
46	18988	Auto Owners Ins Co	MI	Y	2,723	0.22%	94.95%	2,765	1,527	55.25%
47	10111	American Bankers Ins Co Of FL	FL	Y	2,632	0.21%	95.16%	2,376	988	41.57%
48	22101	Grange Ins Assn	WA	Y	2,606	0.21%	95.38%	2,530	2,595	102.59%
49	21881	National Surety Corp	IL	Y	2,544	0.21%	95.58%	1,919	511	26.60%
50	21253	Garrison Prop & Cas Ins Co	TX	Y	2,246	0.18%	95.77%	1,854	1,034	55.79%
51	20117	California Cas Ind Exch	CA	Y	2,234	0.18%	95.95%	2,296	1,238	53.91%
52	23469	American Modern Home Ins Co	OH	Y	2,184	0.18%	96.13%	1,577	446	28.27%
53	21326	Empire Fire & Marine Ins Co	NE	Y	2,183	0.18%	96.30%	2,272	353	15.55%
54	25321	Metropolitan Drt Prop & Cas Ins Co	RI	Y	2,169	0.18%	96.48%	2,081	846	40.65%
55	26298	Metropolitan Prop & Cas Ins Co	RI	Y	2,151	0.18%	96.66%	1,959	644	32.89%
56	29424	Hartford Cas Ins Co	IN	Y	2,004	0.16%	96.82%	2,172	1,917	88.25%

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57	22683	Teachers Ins Co	IL	Y	1,975	0.16%	96.98%	1,981	875	44.18%
58	16578	Fidelity Natl Prop & Cas Ins Co	NY	Y	1,954	0.16%	97.14%	2,085	1,692	81.12%
59	19062	Automobile Ins Co Of Hartford CT	CT	Y	1,895	0.15%	97.29%	2,007	646	32.18%
60	37478	Hartford Ins Co Of The Midwest	IN	Y	1,758	0.14%	97.44%	1,897	1,178	62.12%
61	19194	Farmers Alliance Mut Ins Co	KS	Y	1,634	0.13%	97.57%	1,634	1,255	76.81%
62	24988	Sentry Ins A Mut Co	WI	Y	1,554	0.13%	97.70%	1,714	1,207	70.44%
63	44393	West American Ins Co	IN	Y	1,525	0.12%	97.82%	1,613	601	37.27%
64	19186	Alliance Ins Co Inc	KS	Y	1,481	0.12%	97.94%	1,510	1,362	90.15%
65	41459	Armed Forces Ins Exch	KS	Y	1,470	0.12%	98.06%	1,515	688	45.38%
66	21873	Firemans Fund Ins Co	CA	Y	1,412	0.11%	98.17%	1,497	818	54.67%
67	21423	Union Ins Co Of Providence	IA	Y	1,281	0.10%	98.28%	1,336	634	47.42%
68	11800	Foremost Prop & Cas Ins Co	MI	Y	1,240	0.10%	98.38%	1,224	832	67.94%
69	29459	Twin City Fire Ins Co Co	IN	Y	1,203	0.10%	98.48%	1,306	933	71.40%
70	13625	Western Mut Ins Co	CA	Y	1,090	0.09%	98.57%	1,165	772	66.22%
71	23434	Middlesex Ins Co	WI	Y	1,054	0.09%	98.65%	876	1,100	125.48%
72	22578	Horace Mann Ins Co	IL	Y	991	0.08%	98.73%	994	255	25.68%
73	18600	USAA General Ind Co	TX	Y	983	0.08%	98.81%	714	452	63.28%
74	23450	American Family Home Ins Co	FL	Y	912	0.07%	98.89%	483	119	24.70%
75	22756	Horace Mann Prop & Cas Ins Co	CA	Y	837	0.07%	98.96%	766	495	64.61%
76	21407	Emcasco Ins Co	IA	Y	813	0.07%	99.02%	867	364	42.03%
77	15032	Guideone Mut Ins Co	IA	Y	777	0.06%	99.09%	845	239	28.26%
78	13714	Pharmacists Mut Ins Co	IA	Y	771	0.06%	99.15%	765	289	37.81%
79	36137	Travelers Commercial Ins Co	CT	Y	735	0.06%	99.21%	475	170	35.73%
80	21261	Electric Ins Co	MA	Y	642	0.05%	99.26%	447	132	29.54%
81	37850	Pacific Specialty Ins Co	CA	Y	606	0.05%	99.31%	435	182	41.82%
82	14184	Acuity A Mut Ins Co	WI	Y	592	0.05%	99.36%	439	392	89.32%
83	10872	American Strategic Ins Corp	FL	Y	544	0.04%	99.40%	218	185	84.77%
84	21687	Mid Century Ins Co	CA	Y	540	0.04%	99.45%	572	196	34.30%
85	39942	American Natl Gen Ins Co	MO	Y	521	0.04%	99.49%	391	212	54.27%
86	42978	American Security Ins Co	DE	Y	492	0.04%	99.53%	478	98	20.47%
87	11991	National Cas Co	WI	Y	455	0.04%	99.57%	474	402	84.90%
88	19623	American Summit Ins Co	TX	Y	416	0.03%	99.60%	425	198	46.51%
89	19682	Hartford Fire In Co	CT	Y	390	0.03%	99.63%	428	208	48.46%
90	43699	American Federation Ins Co	FL	Y	372	0.03%	99.66%	380	242	63.73%
91	19437	Lexington Ins Co	DE	S	334	0.03%	99.69%	285	-3	-1.18%
92	10239	Secura Supreme Ins Co	WI	Y	330	0.03%	99.72%	251	1,520	605.03%
93	20346	Pacific Ind Co	WI	Y	287	0.02%	99.74%	301	69	22.99%
94	39640	Firemans Fund Ins Co Of OH	OH	S	282	0.02%	99.76%	202	3	1.70%
95	20230	Central Mut Ins Co	OH	Y	231	0.02%	99.78%	151	113	74.66%
96	35912	American Western Home Ins Co	OK	S	216	0.02%	99.80%	211	241	114.65%
97	41998	American Southern Home Ins Co	FL	Y	210	0.02%	99.82%	104	102	97.74%
98	24074	Ohio Cas Ins Co	OH	Y	199	0.02%	99.83%	220	71	32.19%
99	10677	Cincinnati Ins Co	OH	Y	184	0.01%	99.85%	170	107	63.20%
100	16713	Buckeye State Mut Ins Co	OH	Y	171	0.01%	99.86%	125	129	103.65%
101	42986	Standard Guaranty Ins Co	DE	Y	167	0.01%	99.87%	155	59	37.94%
102	38989	Chubb Custom Ins Co	DE	S	164	0.01%	99.89%	99	23	23.16%
103	13021	United Fire & Cas Co	IA	Y	151	0.01%	99.90%	141	71	50.49%
104	37710	First Amer Prop & Cas Ins Co	CA	Y	148	0.01%	99.91%	140	47	33.49%
105	19909	Centennial Ins Co	NY	Y	130	0.01%	99.92%	123	2	1.76%
106	41653	Milbank Ins Co	SD	Y	128	0.01%	99.93%	60	177	297.32%
107	40428	Voyager Ind Ins Co	GA	S	113	0.01%	99.94%	120	102	84.55%
108	33898	Aegis Security Ins Co	PA	Y	96	0.01%	99.95%	101	51	50.20%
109	41297	Scottsdale Ins Co	OH	S	86	0.01%	99.96%	90	1	0.76%
110	42331	Guideone Amer Ins Co	IA	Y	75	0.01%	99.96%	55	97	174.83%
111	31968	Merastar Ins Co	IN	Y	72	0.01%	99.97%	78	64	82.66%
112	19615	American Reliable Ins Co	AZ	Y	69	0.01%	99.97%	57	27	46.55%

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113	38652	American Modern Select Ins Co	OH	Y	68	0.01%	99.98%	20	0	0.00%
114	18767	Church Mut Ins Co	WI	Y	49	0.00%	99.98%	53	-31	-59.27%
115	39306	Fidelity & Deposit Co Of MD	MD	Y	46	0.00%	99.99%	41	0	0.00%
116	21008	Country Pref Ins Co	IL	Y	39	0.00%	99.99%	37	5	12.75%
117	10915	Unitrin Direct Property & Cas Co	IL	Y	23	0.00%	99.99%	3	2	72.64%
118	21857	American Ins Co	OH	Y	22	0.00%	99.99%	21	424	1990.50%
119	35408	Delos Ins Co	DE	Y	18	0.00%	100.00%	21	38	176.18%
120	42404	Liberty Ins Corp	IL	Y	17	0.00%	100.00%	0	0	1.84%
121	21865	Associated Ind Corp	CA	Y	11	0.00%	100.00%	12	9	75.62%
122	10014	Affiliated Fm Ins Co	RI	Y	6	0.00%	100.00%	6	-5	-80.44%
123	23779	Nationwide Mut Fire Ins Co	OH	Y	5	0.00%	100.00%	6	39	661.87%
124	24112	Westfield Ins Co	OH	Y	4	0.00%	100.00%	3	0	8.52%
125	20982	Country Cas Ins Co	IL	Y	4	0.00%	100.00%	3	0	1.01%
126	22543	Secura Ins A Mut Co	WI	Y	2	0.00%	100.00%	2	0	11.17%
127	26883	American Intl Specialty Lines Ins Co	IL	S	1	0.00%	100.00%	6	10	150.70%
128	22292	Hanover Ins Co	NH	Y	1	0.00%	100.00%	1	0	0.00%
129	20427	American Cas Co Of Reading PA	PA	Y	0	0.00%	100.00%	0	24	0.00%
130	15954	Trinity Universal Ins Co Of KS	KS	Y	0	0.00%	100.00%	0	15	0.00%
131	25844	Union Ins Co	IA	Y	0	0.00%	100.00%	0	9	0.00%
132	19887	Trinity Universal Ins Co	TX	Y	0	0.00%	100.00%	0	7	0.00%
133	20494	Transportation Ins Co	IL	Y	0	0.00%	100.00%	0	7	0.00%
134	22128	Rocky Mountain Fire & Cas Co	WA	Y	0	0.00%	100.00%	0	3	0.00%
135	24732	General Ins Co Of Amer	WA	Y	0	0.00%	100.00%	0	3	0.00%
136	24775	St Paul Guardian Ins Co	MN	Y	0	0.00%	100.00%	0	2	0.00%
137	21113	United States Fire Ins Co	DE	Y	0	0.00%	100.00%	0	0	0.00%
138	21105	North River Ins Co	NJ	Y	0	0.00%	100.00%	0	0	0.00%
139	43575	Indemnity Ins Co Of North Amer	PA	Y	0	0.00%	100.00%	0	0	0.00%
140	25887	US Fidelity & Guaranty Co	MD	Y	0	0.00%	100.00%	0	0	0.00%
141	20702	Ace Fire Underwriters Ins Co	PA	Y	0	0.00%	100.00%	0	0	0.00%
142	25534	TIG Ins Co	CA	Y	0	0.00%	100.00%	0	0	0.00%
143	20125	California Cas Ins Co	CA	N	0	0.00%	100.00%	0	0	0.00%
144	37150	Western Heritage Ins Co	AZ	S	0	0.00%	100.00%	0	0	0.00%
145	35386	Fidelity & Guar Ins Co	IA	Y	0	0.00%	100.00%	0	0	0.00%
146	38369	Northern Assur Co Of Amer	MA	Y	0	0.00%	100.00%	0	0	0.00%
147	38318	Starr Ind & Liab Co	TX	Y	0	0.00%	100.00%	0	0	0.00%
148	35351	American Empire Surplus Lines Ins Co	DE	S	0	0.00%	100.00%	0	0	0.00%
149	19356	Maryland Cas Co	MD	Y	0	0.00%	100.00%	0	0	0.00%
150	21970	OneBeacon Ins Co	PA	Y	0	0.00%	100.00%	0	0	0.00%
151	24554	XL Ins Amer Inc	DE	Y	0	0.00%	100.00%	0	0	0.00%
152	10804	Continental Western Ins Co	IA	Y	0	0.00%	100.00%	0	0	0.00%
153	19704	American States Ins Co	IN	Y	0	0.00%	100.00%	0	0	0.00%
154	22667	Ace Amer Ins Co	PA	Y	0	0.00%	100.00%	0	0	0.00%
155	37214	American States Preferred Ins Co	IN	Y	0	0.00%	100.00%	0	0	0.00%
156	18279	Bankers Standard Ins Co	PA	Y	0	0.00%	100.00%	0	0	0.00%
157	24538	Republic Underwriters Ins Co	TX	Y	0	0.00%	100.00%	0	0	0.00%
158	19372	Northern Ins Co Of NY	NY	Y	0	0.00%	100.00%	0	0	0.00%
159	19690	American Economy Ins Co	IN	Y	0	0.00%	100.00%	0	0	0.00%
160	20508	Valley Forge Ins Co	PA	Y	0	0.00%	100.00%	0	0	0.00%
161	19216	Southern Ins Co	TX	Y	0	0.00%	100.00%	0	0	0.00%
162	20648	Employers Fire Ins Co	MA	Y	0	0.00%	100.00%	0	0	0.00%
163	25658	Travelers Ind Co	CT	Y	0	0.00%	100.00%	0	0	0.00%
164	19879	Security Natl Ins Co	TX	Y	0	0.00%	100.00%	0	0	0.00%
165	33723	Great Amer Spirit Ins Co	OH	Y	0	0.00%	100.00%	0	-1	0.00%
166	22748	Pacific Employers Ins Co	PA	Y	0	0.00%	100.00%	0	-1	0.00%
167	25623	Phoenix Ins Co	CT	Y	0	0.00%	100.00%	0	-1	0.00%
168	22713	Insurance Co of N Amer	PA	Y	0	0.00%	100.00%	0	-2	0.00%

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169	24724	First Natl Ins Co Of Amer	WA	Y	0	0.00%	100.00%	0	-2	0.00%
170	25151	State Farm General Ins Co	IL	Y	0	0.00%	100.00%	0	-2	0.00%
171	25615	Charter Oak Fire Ins Co	CT	Y	0	0.00%	100.00%	0	-2	0.00%
172	37540	Beazley Ins Co Inc	CT	Y	0	0.00%	100.00%	0	-2	0.00%
173	10810	Republic Fire & Cas Ins Co	OK	Y	0	0.00%	100.00%	0	-4	0.00%
174	25674	Travelers Property Cas Co Of Amer	CT	Y	0	0.00%	100.00%	0	-5	0.00%
175	12588	Prime Ins Co	IL	S	0	0.00%	100.00%	0	-9	0.00%
176	19895	Atlantic Mut Ins Co	NY	Y	0	0.00%	100.00%	0	-10	0.00%
177	32352	LM Prop & Cas Ins Co	IN	Y	0	0.00%	100.00%	0	-16	0.00%
178	21415	Employers Mut Cas Co	IA	Y	0	0.00%	100.00%	0	-21	0.00%
179	35289	Continental Ins Co	PA	Y	0	0.00%	100.00%	0	-26	0.00%
180	23787	Nationwide Mut Ins Co	OH	Y	0	0.00%	100.00%	0	-41	0.00%
181	27928	Amex Assur Co	IL	Y	0	0.00%	100.00%	0	-191	0.00%
182	10182	Geovera Specialty Ins Co	CA	S	-1	0.00%	100.00%	11	7	61.58%
183	33588	First Liberty Ins Corp	IA	Y	-2	0.00%	100.00%	-2	0	2.28%
		Totals			1,227,969			1,203,994	704,586	58.52%