

2008 Colorado Market Share and Loss Ratio

P&C Line 19.1 - Private Passenger Auto No-Fault (Personal Injury Protection) (\$1,000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
1	11198	Loya Ins Co	TX	Y	3	2.05%	2.05%	-2	0	0.00%
2	37915	Essentia Ins Co	MO	Y	0	0.09%	2.14%	0	0	28.21%
3	34690	Property & Cas Ins Co Of Hartford	IN	Y	0	0.07%	2.21%	0	486	4305150.00%
4	11000	Sentinel Ins Co Ltd	CT	Y	0	0.06%	2.27%	0	0	-20.24%
5	40169	Metropolitan Cas Ins Co	RI	Y	0	0.04%	2.30%	0	35	62976.79%
6	30104	Hartford Underwriters Ins Co	CT	Y	0	0.01%	2.32%	0	288	-800597.22%
7	21652	Farmers Ins Exch	CA	Y	0	0.01%	2.32%	-21	1,122	-5279.51%
8	21687	Mid Century Ins Co	CA	Y	0	0.01%	2.33%	0	542	-703394.81%
9	23469	American Modern Home Ins Co	OH	Y	0	0.00%	2.33%	1	0	0.00%
10	25941	USAA	TX	Y	0	0.00%	2.33%	0	2,169	0.00%
11	25968	USAA Cas Ins Co	TX	Y	0	0.00%	2.33%	0	1,365	0.00%
12	25674	Travelers Property Cas Co Of Amer	CT	Y	0	0.00%	2.33%	0	354	0.00%
13	35289	Continental Ins Co	PA	Y	0	0.00%	2.33%	0	292	0.00%
14	25666	Travelers Ind Co Of Amer	CT	Y	0	0.00%	2.33%	0	182	0.00%
15	19976	Amica Mut Ins Co	RI	Y	0	0.00%	2.33%	0	119	0.00%
16	21164	Dairyland Ins Co	WI	Y	0	0.00%	2.33%	0	108	0.00%
17	23787	Nationwide Mut Ins Co	OH	Y	0	0.00%	2.33%	0	90	0.00%
18	13714	Pharmacists Mut Ins Co	IA	Y	0	0.00%	2.33%	0	63	0.00%
19	37907	Deerbrook Ins Co	IL	Y	0	0.00%	2.33%	0	62	0.00%
20	40649	Economy Premier Assur Co	IL	Y	0	0.00%	2.33%	0	59	0.00%
21	25887	US Fidelity & Guaranty Co	MD	Y	0	0.00%	2.33%	0	57	0.00%
22	33588	First Liberty Ins Corp	IA	Y	0	0.00%	2.33%	0	55	0.00%
23	22780	Integon Gen Ins Corp	NC	Y	0	0.00%	2.33%	0	54	0.00%
24	42579	Allied Prop & Cas Ins Co	IA	Y	0	0.00%	2.33%	0	46	0.00%
25	25879	Fidelity & Guar Ins Underwriters Inc	WI	Y	0	0.00%	2.33%	0	39	0.00%
26	39098	Omni Ins Co	IL	Y	0	0.00%	2.33%	0	36	0.00%
27	37001	Infinity Premier Ins Co	IN	Y	0	0.00%	2.33%	0	34	0.00%
28	20117	California Cas Ind Exch	CA	Y	0	0.00%	2.33%	0	33	0.00%
29	10915	Unitrin Direct Property & Cas Co	IL	Y	0	0.00%	2.33%	0	28	0.00%
30	23361	Shelter General Ins Co	MO	Y	0	0.00%	2.33%	0	26	0.00%
31	24198	Peerless Ins Co	NH	Y	0	0.00%	2.33%	0	24	0.00%
32	27120	Trumbull Ins Co	CT	Y	0	0.00%	2.33%	0	21	0.00%
33	40258	American Intl S Ins Co	PA	Y	0	0.00%	2.33%	0	21	0.00%
34	24775	St Paul Guardian Ins Co	MN	Y	0	0.00%	2.33%	0	21	0.00%
35	20648	Employers Fire Ins Co	MA	Y	0	0.00%	2.33%	0	21	0.00%
36	16322	Progressive Direct Ins Co	OH	Y	0	0.00%	2.33%	0	20	0.00%
37	26050	Response Worldwide Ins Co	CT	Y	0	0.00%	2.33%	0	18	0.00%
38	19100	Amco Ins Co	IA	Y	0	0.00%	2.33%	0	18	0.00%
39	37478	Hartford Ins Co Of The Midwest	IN	Y	0	0.00%	2.33%	0	17	0.00%
40	13137	Viking Ins Co Of WI	WI	Y	0	0.00%	2.33%	0	17	0.00%
41	38474	Pegasus Ins Co	OK	Y	0	0.00%	2.33%	0	15	0.00%
42	24740	Safeco Ins Co Of Amer	WA	Y	0	0.00%	2.33%	0	15	0.00%
43	19879	Security Natl Ins Co	TX	Y	0	0.00%	2.33%	0	13	0.00%
44	42404	Liberty Ins Corp	IL	Y	0	0.00%	2.33%	0	12	0.00%
45	19399	AIU Ins Co	NY	Y	0	0.00%	2.33%	0	12	0.00%
46	41785	Colorado Cas Ins Co	CO	Y	0	0.00%	2.33%	0	9	0.00%
47	23779	Nationwide Mut Fire Ins Co	OH	Y	0	0.00%	2.33%	0	9	0.00%
48	31925	Infinity Specialty Ins Co	OH	Y	0	0.00%	2.33%	0	8	0.00%
49	30562	American Manufacturers Mut Ins Co	IL	Y	0	0.00%	2.33%	0	8	0.00%
50	36455	Northbrook Ind Co	IL	Y	0	0.00%	2.33%	0	7	0.00%
51	25615	Charter Oak Fire Ins Co	CT	Y	0	0.00%	2.33%	0	7	0.00%
52	29424	Hartford Cas Ins Co	IN	Y	0	0.00%	2.33%	0	7	0.00%
53	29459	Twin City Fire Ins Co Co	IN	Y	0	0.00%	2.33%	0	7	0.00%
54	21261	Electric Ins Co	MA	Y	0	0.00%	2.33%	0	6	0.00%
55	27998	Travelers Home & Marine Ins Co	CT	Y	0	0.00%	2.33%	0	6	0.00%

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56	24678	Arrowood Ind Co	DE	Y	0	0.00%	2.33%	0	6	0.00%
57	11044	GMAC Ins Co Online Inc	MO	Y	0	0.00%	2.33%	0	5	0.00%
58	25712	Esurance Ins Co	WI	Y	0	0.00%	2.33%	0	5	0.00%
59	14559	Guideone Specialty Mut Ins Co	IA	Y	0	0.00%	2.33%	0	5	0.00%
60	10723	Nationwide Assur Co	WI	Y	0	0.00%	2.33%	0	4	0.00%
61	39950	Metropolitan Gen Ins Co	RI	Y	0	0.00%	2.33%	0	4	0.00%
62	37877	Nationwide Prop & Cas Ins Co	OH	Y	0	0.00%	2.33%	0	3	0.00%
63	21407	Emcasco Ins Co	IA	Y	0	0.00%	2.33%	0	3	0.00%
64	20397	Vigilant Ins Co	NY	Y	0	0.00%	2.33%	0	3	0.00%
65	22357	Hartford Accident & Ind Co	CT	Y	0	0.00%	2.33%	0	3	0.00%
66	19682	Hartford Fire In Co	CT	Y	0	0.00%	2.33%	0	2	0.00%
67	22454	Mendakota Ins Co	MN	Y	0	0.00%	2.33%	0	2	0.00%
68	22772	Integon Ind Corp	NC	Y	0	0.00%	2.33%	0	2	0.00%
69	24732	General Ins Co Of Amer	WA	Y	0	0.00%	2.33%	0	2	0.00%
70	25658	Travelers Ind Co	CT	Y	0	0.00%	2.33%	0	2	0.00%
71	26832	Great Amer Alliance Ins Co	OH	Y	0	0.00%	2.33%	0	1	0.00%
72	22128	Rocky Mountain Fire & Cas Co	WA	Y	0	0.00%	2.33%	0	1	0.00%
73	28932	Markel Amer Ins Co	VA	Y	0	0.00%	2.33%	0	1	0.00%
74	31135	Great Amer Security Ins Co	OH	Y	0	0.00%	2.33%	0	1	0.00%
75	10792	Avomark Ins Co	IN	Y	0	0.00%	2.33%	0	1	0.00%
76	33723	Great Amer Spirit Ins Co	OH	Y	0	0.00%	2.33%	0	1	0.00%
77	25623	Phoenix Ins Co	CT	Y	0	0.00%	2.33%	0	1	0.00%
78	20303	Great Northern Ins Co	IN	Y	0	0.00%	2.33%	0	0	0.00%
79	19038	Travelers Cas & Surety Co	CT	Y	0	0.00%	2.33%	0	0	0.00%
80	22268	Infinity Ins Co	IN	Y	0	0.00%	2.33%	0	0	0.00%
81	21792	Infinity Cas Ins Co	OH	Y	0	0.00%	2.33%	0	0	0.00%
82	36447	LM Gen Ins Co	DE	Y	0	0.00%	2.33%	0	0	0.00%
83	16691	Great Amer Ins Co	OH	Y	0	0.00%	2.33%	0	0	0.00%
84	24767	St Paul Fire & Marine Ins Co	MN	Y	0	0.00%	2.33%	0	0	0.00%
85	19372	Northern Ins Co Of NY	NY	Y	0	0.00%	2.33%	0	0	0.00%
86	18139	Peak Prop & Cas Ins Corp	WI	Y	0	0.00%	2.33%	0	0	0.00%
87	24791	St Paul Mercury Ins Co	MN	Y	0	0.00%	2.33%	0	0	0.00%
88	10071	Encompass Ins Co Of Amer	IL	Y	0	0.00%	2.33%	0	0	0.00%
89	13935	Federated Mut Ins Co	MN	Y	0	0.00%	2.33%	0	0	0.00%
90	16535	Zurich American Ins Co	NY	Y	0	0.00%	2.33%	0	0	0.00%
91	18279	Bankers Standard Ins Co	PA	Y	0	0.00%	2.33%	0	0	0.00%
92	43699	American Federation Ins Co	FL	Y	0	0.00%	2.33%	0	0	0.00%
93	25747	Unigard Ins Co	WA	Y	0	0.00%	2.33%	0	0	0.00%
94	12599	Infinity Standard Ins Co	IN	Y	0	0.00%	2.33%	0	0	0.00%
95	19356	Maryland Cas Co	MD	Y	0	0.00%	2.33%	0	0	0.00%
96	24538	Republic Underwriters Ins Co	TX	Y	0	0.00%	2.33%	0	0	0.00%
97	10914	Kemper Independence Ins Co	IL	Y	0	0.00%	2.33%	0	0	0.00%
98	37540	Beazley Ins Co Inc	CT	Y	0	0.00%	2.33%	0	0	0.00%
99	11185	Foremost Ins Co	MI	Y	0	0.00%	2.33%	0	0	0.00%
100	23795	American Intl Pacific Ins	CO	Y	0	0.00%	2.33%	0	0	0.00%
101	21326	Empire Fire & Marine Ins Co	NE	Y	0	0.00%	2.33%	0	0	0.00%
102	35190	Progressive Mountain Ins Co	OH	Y	0	0.00%	2.33%	0	0	0.00%
103	31348	Crum & Forster Ind Co	DE	Y	0	0.00%	2.33%	0	-1	0.00%
104	23728	National Gen Ins Co	MO	Y	0	0.00%	2.33%	0	-1	0.00%
105	19445	National Union Fire Ins Co Of Pitts	PA	Y	0	0.00%	2.33%	0	-1	0.00%
106	19704	American States Ins Co	IN	Y	0	0.00%	2.33%	0	-1	0.00%
107	15954	Trinity Universal Ins Co Of KS	KS	Y	0	0.00%	2.33%	0	-1	0.00%
108	34789	AIG Centennial Ins Co	PA	Y	0	0.00%	2.33%	0	-1	0.00%
109	24724	First Natl Ins Co Of Amer	WA	Y	0	0.00%	2.33%	0	-1	0.00%
110	26298	Metropolitan Prop & Cas Ins Co	RI	Y	0	0.00%	2.33%	0	-2	0.00%

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111	19194	Farmers Alliance Mut Ins Co	KS	Y	0	0.00%	2.33%	0	-2	0.00%
112	21865	Associated Ind Corp	CA	Y	0	0.00%	2.33%	0	-2	0.00%
113	21113	United States Fire Ins Co	DE	Y	0	0.00%	2.33%	0	-2	0.00%
114	16063	Unitrin Auto & Home Ins Co	NY	Y	0	0.00%	2.33%	0	-2	0.00%
115	32352	LM Prop & Cas Ins Co	IN	Y	0	0.00%	2.33%	0	-2	0.00%
116	25534	TIG Ins Co	CA	Y	0	0.00%	2.33%	0	-3	0.00%
117	31968	Merastar Ins Co	IN	Y	0	0.00%	2.33%	0	-3	0.00%
118	21873	Firemans Fund Ins Co	CA	Y	0	0.00%	2.33%	0	-3	0.00%
119	35386	Fidelity & Guar Ins Co	IA	Y	0	0.00%	2.33%	0	-4	0.00%
120	32620	National Interstate Ins Co	OH	Y	0	0.00%	2.33%	0	-4	0.00%
121	21105	North River Ins Co	NJ	Y	0	0.00%	2.33%	0	-4	0.00%
122	13641	Colorado Farm Bureau Mut Ins Co	CO	Y	0	0.00%	2.33%	0	-5	0.00%
123	15130	Encompass Ind Co	IL	Y	0	0.00%	2.33%	0	-6	0.00%
124	24260	Progressive Cas Ins Co	OH	Y	0	0.00%	2.33%	0	-6	0.00%
125	32220	American Intl Ins Co	NY	Y	0	0.00%	2.33%	0	-8	0.00%
126	19801	Argonaut Ins Co	IL	Y	0	0.00%	2.33%	0	-9	0.00%
127	28188	Travco Ins Co	CT	Y	0	0.00%	2.33%	0	-9	0.00%
128	42587	Depositors Ins Co	IA	Y	0	0.00%	2.33%	0	-9	0.00%
129	15032	Guideone Mut Ins Co	IA	Y	0	0.00%	2.33%	0	-9	0.00%
130	22918	American Motorists Ins Co	IL	Y	0	0.00%	2.33%	0	-9	0.00%
131	37834	Progressive Preferred Ins Co	OH	Y	0	0.00%	2.33%	0	-13	0.00%
132	25321	Metropolitan Drt Prop & Cas Ins Co	RI	Y	0	0.00%	2.33%	0	-14	0.00%
133	19216	Southern Ins Co	TX	Y	0	0.00%	2.33%	0	-14	0.00%
134	30945	Plaza Ins Co	MO	Y	0	0.00%	2.33%	0	-16	0.00%
135	39012	Safeco Ins Co Of IL	IL	Y	0	0.00%	2.33%	0	-18	0.00%
136	18988	Auto Owners Ins Co	MI	Y	0	0.00%	2.33%	0	-18	0.00%
137	32700	Owners Ins Co	OH	Y	0	0.00%	2.33%	0	-19	0.00%
138	29068	IDS Prop Cas Ins Co	WI	Y	0	0.00%	2.33%	0	-20	0.00%
139	18600	USAA General Ind Co	TX	Y	0	0.00%	2.33%	0	-23	0.00%
140	23817	Illinois Natl Ins Co	IL	Y	0	0.00%	2.33%	0	-24	0.00%
141	10111	American Bankers Ins Co Of FL	FL	Y	0	0.00%	2.33%	0	-25	0.00%
142	20796	AIG Premier Ins Co	PA	Y	0	0.00%	2.33%	0	-25	0.00%
143	20443	Continental Cas Co	IL	Y	0	0.00%	2.33%	0	-27	0.00%
144	44393	West American Ins Co	IN	Y	0	0.00%	2.33%	0	-30	0.00%
145	13242	Titan Ind Co	TX	Y	0	0.00%	2.33%	0	-33	0.00%
146	33650	Mendota Ins Co	MN	Y	0	0.00%	2.33%	0	-42	0.00%
147	32077	Heritage Cas Ins Co	IL	Y	0	0.00%	2.33%	0	-43	0.00%
148	24074	Ohio Cas Ins Co	OH	Y	0	0.00%	2.33%	0	-46	0.00%
149	22101	Grange Ins Assn	WA	Y	0	0.00%	2.33%	0	-52	0.00%
150	22292	Hanover Ins Co	NH	Y	0	0.00%	2.33%	0	-57	0.00%
151	20281	Federal Ins Co	IN	Y	0	0.00%	2.33%	0	-65	0.00%
152	21970	OneBeacon Ins Co	PA	Y	0	0.00%	2.33%	0	-67	0.00%
153	21423	Union Ins Co Of Providence	IA	Y	0	0.00%	2.33%	0	-74	0.00%
154	16217	National Farmers Union Prop & Cas	CO	Y	0	0.00%	2.33%	0	-79	0.00%
155	23388	Shelter Mut Ins Co	MO	Y	0	0.00%	2.33%	0	-82	0.00%
156	22063	Government Employees Ins Co	MD	Y	0	0.00%	2.33%	0	-104	0.00%
157	41491	Geico Cas Co	MD	Y	0	0.00%	2.33%	0	-135	0.00%
158	29742	Integon Natl Ins Co	NC	Y	0	0.00%	2.33%	0	-140	0.00%
159	22055	Geico Ind Co	MD	Y	0	0.00%	2.33%	0	-160	0.00%
160	32786	Progressive Specialty Ins Co	OH	Y	0	0.00%	2.33%	0	-238	0.00%
161	34266	Frontier Ins Co	NY	Y	0	0.00%	2.33%	0	-279	0.00%
162	35882	Geico Gen Ins Co	MD	Y	0	0.00%	2.33%	0	-514	0.00%
163	19852	Financial Ind Co	CA	Y	0	0.00%	2.33%	0	-627	0.00%
164	27928	Amex Assur Co	IL	Y	0	0.00%	2.33%	-13	74	-586.89%
165	19240	Allstate Ind Co	IL	Y	0	-0.01%	2.32%	0	-742	4121938.89%

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166	17230	Allstate Prop & Cas Ins Co	IL	Y	0	-0.02%	2.29%	0	-1,052	2843210.81%
167	22756	Horace Mann Prop & Cas Ins Co	CA	Y	0	-0.05%	2.24%	0	1	-1038.24%
168	23035	Liberty Mut Fire Ins Co	WI	Y	0	-0.07%	2.17%	0	96	-88422.02%
169	19275	American Family Mut Ins Co	WI	Y	0	-0.11%	2.06%	0	-1,941	1072124.31%
170	22578	Horace Mann Ins Co	IL	Y	0	-0.13%	1.93%	0	-11	5661.98%
171	22683	Teachers Ins Co	IL	Y	0	-0.13%	1.79%	0	238	-181406.11%
172	19232	Allstate Ins Co	IL	Y	0	-0.24%	1.55%	0	428	-116919.13%
173	19283	American Standard Ins Co of WI	WI	Y	0	-0.28%	1.27%	0	-141	33655.48%
174	25143	State Farm Fire And Cas Co	IL	Y	-1	-0.36%	0.91%	-1	-212	39107.20%
175	25178	State Farm Mut Auto Ins Co	IL	Y	-7	-4.68%	-3.77%	-7	-496	7006.32%
176	24988	Sentry Ins A Mut Co	WI	Y	-145	-96.23%	-100.00%	-120	49	-40.88%
		Totals			-151			-164	1,209	-736.80%