

**2008 Colorado Market Share and Loss Ratio**  
**P&C Line 16 - Workers Compensation (\$1,000s)**

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
1	41190	Pinnacol Assur	CO	Y	484,459	57.42%	57.42%	494,418	253,626	51.30%
2	16535	Zurich American Ins Co	NY	Y	20,591	2.44%	59.86%	20,745	7,667	36.96%
3	23841	New Hampshire Ins Co	PA	Y	16,974	2.01%	61.88%	15,729	7,219	45.89%
4	42404	Liberty Ins Corp	IL	Y	16,772	1.99%	63.86%	19,590	7,360	37.57%
5	29459	Twin City Fire Ins Co Co	IN	Y	14,322	1.70%	65.56%	15,857	3,349	21.12%
6	19429	Insurance Co Of The State Of PA	PA	Y	14,197	1.68%	67.24%	12,042	4,121	34.23%
7	21709	Truck Ins Exch	CA	Y	13,012	1.54%	68.79%	14,132	12,314	87.14%
8	25658	Travelers Ind Co	CT	Y	11,910	1.41%	70.20%	11,719	6,963	59.42%
9	40142	American Zurich Ins Co	IL	Y	9,978	1.18%	71.38%	7,293	3,417	46.85%
10	11512	Employers Compensation Ins Co	CA	Y	9,782	1.16%	72.54%	10,356	7,233	69.84%
11	19445	National Union Fire Ins Co Of Pitts	PA	Y	9,420	1.12%	73.66%	7,879	22,233	282.17%
12	19682	Hartford Fire In Co	CT	Y	8,119	0.96%	74.62%	8,917	4,523	50.73%
13	20281	Federal Ins Co	IN	Y	7,881	0.93%	75.55%	8,587	2,765	32.20%
14	43575	Indemnity Ins Co Of North Amer	PA	Y	7,197	0.85%	76.41%	8,263	3,595	43.51%
15	23035	Liberty Mut Fire Ins Co	WI	Y	7,080	0.84%	77.25%	7,226	8,155	112.86%
16	37478	Hartford Ins Co Of The Midwest	IN	Y	6,987	0.83%	78.07%	6,008	3,117	51.89%
17	19410	Commerce & Industry Ins Co	NY	Y	6,615	0.78%	78.86%	7,523	3,493	46.43%
18	22667	Ace Amer Ins Co	PA	Y	6,543	0.78%	79.63%	8,524	1,126	13.21%
19	25143	State Farm Fire And Cas Co	IL	Y	5,790	0.69%	80.32%	5,865	4,949	84.38%
20	26042	Wausau Underwriters Ins Co	WI	Y	5,110	0.61%	80.93%	5,368	2,305	42.93%
21	29424	Hartford Cas Ins Co	IN	Y	5,057	0.60%	81.52%	4,919	3,575	72.68%
22	25674	Travelers Property Cas Co Of Amer	CT	Y	4,644	0.55%	82.08%	4,435	3,282	74.02%
23	12311	Bloomington Compensation Ins Co	MN	Y	4,559	0.54%	82.62%	3,706	2,484	67.04%
24	11000	Sentinel Ins Co Ltd	CT	Y	4,532	0.54%	83.15%	4,446	3,105	69.85%
25	45934	American Compensation Ins Co	MN	Y	4,269	0.51%	83.66%	3,648	562	15.39%
26	26069	Wausau Business Ins Co	WI	Y	4,182	0.50%	84.15%	4,713	2,465	52.31%
27	30104	Hartford Underwriters Ins Co	CT	Y	4,043	0.48%	84.63%	4,453	2,190	49.18%
28	19275	American Family Mut Ins Co	WI	Y	3,955	0.47%	85.10%	4,431	1,013	22.87%
29	33600	LM Ins Corp	IA	Y	3,918	0.46%	85.57%	3,458	2,615	75.61%
30	21687	Mid Century Ins Co	CA	Y	3,830	0.45%	86.02%	3,553	2,856	80.38%
31	24988	Sentry Ins A Mut Co	WI	Y	3,766	0.45%	86.47%	4,632	4,445	95.96%
32	41483	Farmington Cas Co	CT	Y	3,485	0.41%	86.88%	2,773	2,083	75.10%
33	11150	Arch Ins Co	MO	Y	3,309	0.39%	87.27%	3,402	1,087	31.94%
34	20427	American Cas Co Of Reading PA	PA	Y	3,252	0.39%	87.66%	2,541	611	24.05%
35	21652	Farmers Ins Exch	CA	Y	3,163	0.37%	88.03%	3,310	1,766	53.37%
36	10810	Republic Fire & Cas Ins Co	OK	Y	3,032	0.36%	88.39%	3,235	1,995	61.67%
37	20508	Valley Forge Ins Co	PA	Y	2,926	0.35%	88.74%	2,921	3,263	111.68%
38	19380	American Home Assur Co	NY	Y	2,862	0.34%	89.08%	10,451	3,850	36.84%
39	18767	Church Mut Ins Co	WI	Y	2,600	0.31%	89.39%	2,663	1,075	40.38%
40	18988	Auto Owners Ins Co	MI	Y	2,523	0.30%	89.69%	2,525	1,085	42.98%
41	20346	Pacific Ind Co	WI	Y	2,509	0.30%	89.98%	2,705	979	36.18%
42	25623	Phoenix Ins Co	CT	Y	2,474	0.29%	90.28%	2,207	1,381	62.58%
43	37885	XL Specialty Ins Co	DE	Y	2,367	0.28%	90.56%	2,400	1,545	64.37%
44	21458	Employers Ins of Wausau	WI	Y	2,334	0.28%	90.83%	2,124	-1,184	-55.73%
45	23043	Liberty Mut Ins Co	MA	Y	2,332	0.28%	91.11%	2,850	1,009	35.40%
46	19038	Travelers Cas & Surety Co	CT	Y	2,316	0.27%	91.38%	2,777	2,086	75.13%
47	30805	Farm Credit System Assn Captive Ins	CO	Y	2,249	0.27%	91.65%	2,249	1,062	47.25%
48	24139	Old Republic Gen Ins Corp	IL	Y	2,146	0.25%	91.91%	1,516	1,154	76.10%
49	24147	Old Republic Ins Co	PA	Y	2,024	0.24%	92.15%	2,208	930	42.13%
50	20699	Ace Prop & Cas Ins Co	PA	Y	1,992	0.24%	92.38%	1,957	904	46.19%
51	11118	Federated Rural Electric Ins Exch	KS	Y	1,902	0.23%	92.61%	1,901	3,048	160.35%
52	13935	Federated Mut Ins Co	MN	Y	1,881	0.22%	92.83%	1,809	1,586	87.70%
53	22357	Hartford Accident & Ind Co	CT	Y	1,735	0.21%	93.04%	1,696	746	43.99%
54	28460	Sentry Cas Co	WI	Y	1,681	0.20%	93.23%	1,089	884	81.15%
55	20621	OneBeacon Amer Ins Co	MA	Y	1,675	0.20%	93.43%	1,312	889	67.74%
56	25682	Travelers Ind Co Of CT	CT	Y	1,620	0.19%	93.63%	1,745	788	45.17%

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57	40517	Advantage Workers Comp Ins Co	IN	Y	1,585	0.19%	93.81%	1,504	558	37.09%
58	20443	Continental Cas Co	IL	Y	1,542	0.18%	94.00%	1,098	3,793	345.31%
59	12416	Protective Ins Co	IN	Y	1,503	0.18%	94.17%	1,503	666	44.31%
60	10804	Continental Western Ins Co	IA	Y	1,493	0.18%	94.35%	1,329	349	26.23%
61	23817	Illinois Natl Ins Co	IL	Y	1,459	0.17%	94.52%	1,148	-467	-40.67%
62	43753	Republic Ind Co of CA	CA	Y	1,358	0.16%	94.68%	1,397	-1,667	-119.32%
63	20494	Transportation Ins Co	IL	Y	1,341	0.16%	94.84%	3,122	5,098	163.30%
64	15563	SeaBright Ins Co	IL	Y	1,270	0.15%	94.99%	710	285	40.13%
65	12777	Chubb Ind Ins Co	NY	Y	1,237	0.15%	95.14%	875	132	15.09%
66	19070	Standard Fire Ins Co	CT	Y	1,232	0.15%	95.29%	960	588	61.29%
67	19801	Argonaut Ins Co	IL	Y	1,198	0.14%	95.43%	1,178	683	58.00%
68	24767	St Paul Fire & Marine Ins Co	MN	Y	1,178	0.14%	95.57%	1,346	7,917	588.08%
69	25615	Charter Oak Fire Ins Co	CT	Y	1,166	0.14%	95.71%	974	-47	-4.79%
70	13528	Brotherhood Mut Ins Co	IN	Y	1,158	0.14%	95.84%	1,133	494	43.58%
71	20478	National Fire Ins Co Of Hartford	IL	Y	1,140	0.14%	95.98%	670	1,150	171.70%
72	22179	Republic Ind Co Of Amer	CA	Y	1,104	0.13%	96.11%	1,107	1,094	98.76%
73	25224	Great Divide Ins Co	ND	Y	1,026	0.12%	96.23%	1,026	266	25.92%
74	12262	Pennsylvania Manufacturers Assoc Ins	PA	Y	1,002	0.12%	96.35%	968	570	58.91%
75	13714	Pharmacists Mut Ins Co	IA	Y	996	0.12%	96.47%	982	634	64.50%
76	32700	Owners Ins Co	OH	Y	974	0.12%	96.58%	1,082	703	65.01%
77	25666	Travelers Ind Co Of Amer	CT	Y	918	0.11%	96.69%	842	318	37.74%
78	19402	AIG Cas Co	PA	Y	895	0.11%	96.80%	377	-166	-44.16%
79	14184	Acuity A Mut Ins Co	WI	Y	811	0.10%	96.89%	706	318	44.98%
80	21857	American Ins Co	OH	Y	790	0.09%	96.99%	792	-618	-77.97%
81	19704	American States Ins Co	IN	Y	789	0.09%	97.08%	841	-227	-27.03%
82	21113	United States Fire Ins Co	DE	Y	768	0.09%	97.17%	890	31	3.45%
83	20397	Vigilant Ins Co	NY	Y	761	0.09%	97.26%	587	-53	-9.07%
84	39845	Westport Ins Corp	MO	Y	735	0.09%	97.35%	951	1,635	171.99%
85	35386	Fidelity & Guar Ins Co	IA	Y	702	0.08%	97.43%	760	725	95.34%
86	21261	Electric Ins Co	MA	Y	697	0.08%	97.52%	697	-65	-9.32%
87	28258	Continental Ind Co	IA	Y	687	0.08%	97.60%	687	-113	-16.44%
88	33588	First Liberty Ins Corp	IA	Y	676	0.08%	97.68%	697	847	121.48%
89	19690	American Economy Ins Co	IN	Y	628	0.07%	97.75%	581	195	33.58%
90	27855	Zurich American Ins Co Of IL	IL	Y	620	0.07%	97.83%	456	183	40.08%
91	21172	Vanliner Ins Co	MO	Y	601	0.07%	97.90%	797	1,943	243.99%
92	15032	Guideone Mut Ins Co	IA	Y	584	0.07%	97.97%	569	890	156.42%
93	41424	Pennsylvania Manufacturers Ind Co	PA	Y	509	0.06%	98.03%	351	151	42.95%
94	27871	Western Agric Ins Co	IA	Y	483	0.06%	98.08%	554	457	82.55%
95	32620	National Interstate Ins Co	OH	Y	479	0.06%	98.14%	409	324	79.12%
96	23663	National Amer Ins Co	OK	Y	472	0.06%	98.20%	304	241	79.50%
97	25887	US Fidelity & Guaranty Co	MD	Y	435	0.05%	98.25%	576	2,652	460.76%
98	38733	Alaska Natl Ins Co	AK	Y	416	0.05%	98.30%	557	283	50.72%
99	20044	Cornhusker Cas Co	NE	Y	395	0.05%	98.34%	122	84	68.81%
100	21415	Employers Mut Cas Co	IA	Y	393	0.05%	98.39%	588	492	83.69%
101	20702	Ace Fire Underwriters Ins Co	PA	Y	390	0.05%	98.44%	339	-40	-11.92%
102	10120	Everest Natl Ins Co	DE	Y	389	0.05%	98.48%	398	171	42.90%
103	18023	Star Ins Co	MI	Y	378	0.04%	98.53%	356	93	26.19%
104	27847	Insurance Co Of The West	CA	Y	369	0.04%	98.57%	341	369	108.28%
105	22136	Great Amer Ins Co of NY	NY	Y	353	0.04%	98.61%	362	490	135.49%
106	13269	Zenith Ins Co	CA	Y	349	0.04%	98.65%	359	264	73.52%
107	10166	Accident Fund Ins Co of Amer	MI	Y	347	0.04%	98.70%	314	-16	-5.22%
108	24414	General Cas Co Of WI	WI	Y	341	0.04%	98.74%	354	313	88.29%
109	26247	American Guar & Liab Ins	NY	Y	340	0.04%	98.78%	300	312	103.82%
110	29874	North Amer Specialty Ins Co	NH	Y	340	0.04%	98.82%	248	77	31.07%
111	20648	Employers Fire Ins Co	MA	Y	339	0.04%	98.86%	358	365	101.91%
112	40029	Explorer Ins Co	CA	Y	336	0.04%	98.90%	371	419	112.92%

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113	24449	Regent Ins Co	WI	Y	328	0.04%	98.94%	370	239	64.72%
114	36463	Discover Prop & Cas Ins Co	IL	Y	320	0.04%	98.97%	348	177	50.81%
115	19356	Maryland Cas Co	MD	Y	298	0.04%	99.01%	323	320	98.95%
116	23396	Amerisure Mut Ins Co	MI	Y	296	0.04%	99.04%	310	-58	-18.76%
117	20362	Mitsui Sumitomo Ins Co of Amer	NY	Y	292	0.03%	99.08%	271	114	42.32%
118	20095	Bituminous Cas Corp	IL	Y	290	0.03%	99.11%	293	243	82.91%
119	15059	Public Service Mut Ins Co	NY	Y	278	0.03%	99.15%	372	295	79.17%
120	12904	Tokio Marine & Nichido Fire Ins Co	NY	Y	270	0.03%	99.18%	207	1,036	500.44%
121	10677	Cincinnati Ins Co	OH	Y	263	0.03%	99.21%	235	136	58.10%
122	41181	Universal Underwriters Ins Co	KS	Y	262	0.03%	99.24%	269	-181	-67.27%
123	28304	Federated Serv Ins Co	MN	Y	261	0.03%	99.27%	253	109	43.15%
124	19712	American States Ins Co Of TX	TX	Y	261	0.03%	99.30%	244	66	26.96%
125	21105	North River Ins Co	NJ	Y	252	0.03%	99.33%	243	-17	-7.20%
126	12305	Accident Fund Natl Ins Co	MI	Y	249	0.03%	99.36%	212	104	49.00%
127	20303	Great Northern Ins Co	IN	Y	248	0.03%	99.39%	348	24	6.86%
128	23108	Lumbermens Underwriting Alliance	MO	Y	243	0.03%	99.42%	269	-175	-65.02%
129	15105	Safety Natl Cas Corp	MO	Y	236	0.03%	99.45%	250	-163	-65.24%
130	31895	American Interstate Ins Co	LA	Y	235	0.03%	99.48%	231	59	25.29%
131	19828	Argonaut Midwest Ins Co	IL	Y	228	0.03%	99.50%	160	67	41.67%
132	11371	Great West Cas Co	NE	Y	219	0.03%	99.53%	233	362	155.39%
133	19860	Argonaut Great Central Ins Co	IL	Y	218	0.03%	99.55%	214	20	9.12%
134	37257	Praetorian Ins Co	PA	Y	211	0.02%	99.58%	209	1,078	516.00%
135	14648	Mountain States Mut Cas Co	NM	Y	205	0.02%	99.60%	221	44	20.04%
136	24724	First Natl Ins Co Of Amer	WA	Y	201	0.02%	99.63%	242	62	25.70%
137	40134	SUA Ins Co	IL	Y	199	0.02%	99.65%	20	16	77.72%
138	21873	Firemans Fund Ins Co	CA	Y	198	0.02%	99.67%	220	451	205.18%
139	25127	State Auto Prop & Cas Ins Co	IA	Y	184	0.02%	99.70%	46	19	41.51%
140	28886	Transguard Ins Co Of Amer Inc	IL	Y	154	0.02%	99.71%	160	-63	-39.61%
141	22748	Pacific Employers Ins Co	PA	Y	154	0.02%	99.73%	488	-2,042	-418.49%
142	36897	Manufacturers Alliance Ins Co	PA	Y	152	0.02%	99.75%	99	-34	-34.86%
143	11126	Sompo Japan Ins Co of Amer	NY	Y	152	0.02%	99.77%	161	-13	-7.96%
144	29157	United WI Ins Co	WI	Y	149	0.02%	99.79%	132	60	45.34%
145	19372	Northern Ins Co Of NY	NY	Y	147	0.02%	99.80%	136	-461	-339.23%
146	42376	Technology Ins Co Inc	NH	Y	140	0.02%	99.82%	92	34	37.51%
147	21881	National Surety Corp	IL	Y	139	0.02%	99.84%	623	445	71.40%
148	25844	Union Ins Co	IA	Y	136	0.02%	99.85%	148	176	118.86%
149	28223	Nationwide Agribusiness Ins Co	IA	Y	136	0.02%	99.87%	146	177	120.88%
150	22543	Secura Ins A Mut Co	WI	Y	129	0.02%	99.88%	92	25	26.95%
151	19984	ACIG Ins Co	IL	Y	127	0.02%	99.90%	127	3	2.35%
152	24066	American Fire & Cas Co	OH	Y	122	0.01%	99.91%	42	12	27.77%
153	22985	Sequoia Ins Co	CA	Y	120	0.01%	99.93%	100	76	76.54%
154	21407	Emcasco Ins Co	IA	Y	119	0.01%	99.94%	42	9	20.67%
155	24732	General Ins Co Of Amer	WA	Y	118	0.01%	99.96%	96	-132	-137.15%
156	23809	Granite State Ins Co	PA	Y	111	0.01%	99.97%	64	18	27.65%
157	28665	Cincinnati Cas Co	OH	Y	111	0.01%	99.98%	121	30	24.91%
158	19305	Assurance Co Of Amer	NY	Y	102	0.01%	99.99%	91	120	131.80%
159	21849	American Automobile Ins Co	MO	Y	102	0.01%	100.01%	108	86	79.26%
160	13838	Farmland Mut Ins Co	IA	Y	99	0.01%	100.02%	111	58	51.90%
161	35505	Rockwood Cas Ins Co	PA	Y	92	0.01%	100.03%	92	22	23.79%
162	24074	Ohio Cas Ins Co	OH	Y	84	0.01%	100.04%	65	40	61.40%
163	11398	Guarantee Ins Co	FL	Y	81	0.01%	100.05%	99	38	38.37%
164	13331	American Hardware Mut Ins Co	OH	Y	78	0.01%	100.06%	63	451	710.53%
165	21180	Sentry Select Ins Co	WI	Y	77	0.01%	100.07%	79	133	168.17%
166	25135	State Automobile Mut Ins Co	OH	Y	76	0.01%	100.08%	80	67	84.30%
167	25976	Utica Mut Ins Co	NY	Y	73	0.01%	100.09%	93	-40	-43.38%
168	36234	Preferred Professional Ins Co	NE	Y	73	0.01%	100.09%	73	-209	-284.21%

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169	44393	West American Ins Co	IN	Y	69	0.01%	100.10%	72	18	25.28%
170	18538	Bancinsure Inc	OK	Y	69	0.01%	100.11%	69	-4	-5.54%
171	10642	Cherokee Ins Co	MI	Y	66	0.01%	100.12%	66	6	8.94%
172	44300	Tower Ins Co Of NY	NY	Y	65	0.01%	100.13%	16	14	83.75%
173	23787	Nationwide Mut Ins Co	OH	Y	64	0.01%	100.13%	73	2,174	2968.36%
174	13978	Florists Mut Ins Co	IL	Y	56	0.01%	100.14%	49	76	154.20%
175	19720	American Alt Ins Corp	DE	Y	50	0.01%	100.15%	58	72	124.09%
176	28711	Park Ave Prop & Cas Ins Co	OK	Y	50	0.01%	100.15%	50	20	39.55%
177	23612	Midwest Employers Cas Co	DE	Y	49	0.01%	100.16%	44	125	282.55%
178	41653	Milbank Ins Co	SD	Y	46	0.01%	100.16%	29	29	102.06%
179	11347	SFM Mut Ins Co	MN	Y	42	0.00%	100.17%	61	8	13.80%
180	19879	Security Natl Ins Co	TX	Y	40	0.00%	100.17%	31	-4	-13.61%
181	21865	Associated Ind Corp	CA	Y	37	0.00%	100.18%	41	-9	-22.67%
182	26832	Great Amer Alliance Ins Co	OH	Y	34	0.00%	100.18%	57	-16	-28.39%
183	22292	Hanover Ins Co	NH	Y	33	0.00%	100.18%	36	1	2.06%
184	22918	American Motorists Ins Co	IL	Y	28	0.00%	100.19%	28	772	2754.79%
185	12866	T.H.E. Ins Co	LA	Y	23	0.00%	100.19%	24	1	4.76%
186	12297	Petroleum Cas Co	TX	Y	22	0.00%	100.19%	22	14	62.33%
187	25879	Fidelity & Guar Ins Underwriters Inc	WI	Y	20	0.00%	100.20%	15	-467	-3212.07%
188	39306	Fidelity & Deposit Co Of MD	MD	Y	20	0.00%	100.20%	72	36	49.58%
189	19100	Amco Ins Co	IA	Y	19	0.00%	100.20%	19	-11	-60.67%
190	12177	Compwest Ins Co	CA	Y	19	0.00%	100.20%	14	7	48.38%
191	32271	Dallas Natl Ins Co	TX	Y	18	0.00%	100.20%	18	-3	-19.25%
192	10177	Mountain States Ind Co	NM	Y	17	0.00%	100.21%	91	35	38.32%
193	15911	American Mining Ins Co Inc	AL	Y	17	0.00%	100.21%	17	24	143.55%
194	42552	Nova Cas Co	NY	Y	16	0.00%	100.21%	4	2	54.13%
195	20613	Sparta Ins Co	CT	Y	15	0.00%	100.21%	9	6	61.46%
196	15954	Trinity Universal Ins Co Of KS	KS	Y	13	0.00%	100.21%	6	-13	-235.79%
197	37893	Ullico Cas Co	DE	Y	12	0.00%	100.22%	10	4	36.02%
198	12304	Accident Fund Gen Ins Co	MI	Y	12	0.00%	100.22%	10	5	50.08%
199	22977	Lumbermens Mut Cas Co	IL	Y	11	0.00%	100.22%	11	36	317.63%
200	24554	XL Ins Amer Inc	DE	Y	10	0.00%	100.22%	6	3	50.17%
201	34347	Colonial Amer Cas & Surety Co	MD	Y	9	0.00%	100.22%	12	13	107.68%
202	27073	Nipponkoa Ins Co Ltd US Br	NY	Y	6	0.00%	100.22%	8	3	39.55%
203	20230	Central Mut Ins Co	OH	Y	6	0.00%	100.22%	6	0	0.00%
204	14982	Penn Millers Ins Co	PA	Y	3	0.00%	100.22%	4	0	0.00%
205	19887	Trinity Universal Ins Co	TX	Y	3	0.00%	100.22%	11	-2	-21.13%
206	10936	Seneca Ins Co Inc	NY	Y	2	0.00%	100.22%	2	0	-9.32%
207	18279	Bankers Standard Ins Co	PA	Y	2	0.00%	100.22%	2	-1,127	-59118.68%
208	22713	Insurance Co of N Amer	PA	Y	1	0.00%	100.22%	-5	-236	4357.16%
209	18333	Peerless Ind Ins Co	IL	Y	1	0.00%	100.22%	0	0	0.00%
210	11030	Memic Ind Co	NH	Y	1	0.00%	100.22%	0	5	1998.88%
211	20109	Bituminous Fire & Marine Ins Co	IL	Y	1	0.00%	100.22%	1	1	165.84%
212	19224	St Paul Protective Ins Co	IL	Y	1	0.00%	100.22%	1	-1	-167.88%
213	11123	Safety First Ins Co	IL	Y	0	0.00%	100.22%	2	-116	-4949.02%
214	31348	Crum & Forster Ind Co	DE	Y	0	0.00%	100.22%	2	1	49.71%
215	14508	Michigan Millers Mut Ins Co	MI	Y	0	0.00%	100.22%	0	0	0.00%
216	41238	Trans Pacific Ins Co	NY	Y	0	0.00%	100.22%	0	0	184.95%
217	24112	Westfield Ins Co	OH	Y	0	0.00%	100.22%	0	0	0.00%
218	26883	American Intl Specialty Lines Ins Co	IL	S	0	0.00%	100.22%	1	3	268.97%
219	22322	Greenwich Ins Co	DE	Y	0	0.00%	100.22%	0	-15	-26001.75%
220	39640	Firemans Fund Ins Co Of OH	OH	S	0	0.00%	100.22%	0	0	-180.00%
221	35939	Continental Divide Ins Co	CO	Y	0	0.00%	100.22%	8	2	24.68%
222	37303	Redland Ins Co	PA	Y	0	0.00%	100.22%	0	683	319070.09%
223	34690	Property & Cas Ins Co Of Hartford	IN	Y	0	0.00%	100.22%	0	0	0.00%
224	32280	Commercial Cas Ins Co	CA	Y	0	0.00%	100.22%	0	1,248	0.00%

**2008 Colorado Market Share and Loss Ratio**  
**P&C Line 16 - Workers Compensation (\$1,000s)**

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
225	34649	Centre Ins Co	DE	Y	0	0.00%	100.22%	0	788	0.00%
226	19046	Travelers Cas Ins Co Of Amer	CT	Y	0	0.00%	100.22%	0	228	0.00%
227	14583	Millers First Ins Co	IL	Y	0	0.00%	100.22%	0	208	0.00%
228	21989	Compass Ins Co	NY	Y	0	0.00%	100.22%	0	172	0.00%
229	23779	Nationwide Mut Fire Ins Co	OH	Y	0	0.00%	100.22%	0	122	0.00%
230	21970	OneBeacon Ins Co	PA	Y	0	0.00%	100.22%	0	83	0.00%
231	20710	Century Ind Co	PA	Y	0	0.00%	100.22%	0	74	0.00%
232	44784	Fairfield Ins Co	CT	Y	0	0.00%	100.22%	0	59	0.00%
233	21962	Pennsylvania Gen Ins Co	PA	Y	0	0.00%	100.22%	0	39	0.00%
234	19909	Centennial Ins Co	NY	Y	0	0.00%	100.22%	0	32	0.00%
235	24899	Alea North America Ins Co	NY	Y	0	0.00%	100.22%	0	27	0.00%
236	36170	Travelers Cas Co Of CT	CT	Y	0	0.00%	100.22%	0	25	0.00%
237	31194	Travelers Cas & Surety Co Of Amer	CT	Y	0	0.00%	100.22%	0	22	0.00%
238	37877	Nationwide Prop & Cas Ins Co	OH	Y	0	0.00%	100.22%	0	16	0.00%
239	39012	Safeco Ins Co Of IL	IL	Y	0	0.00%	100.22%	0	4	0.00%
240	20796	AIG Premier Ins Co	PA	Y	0	0.00%	100.22%	0	4	0.00%
241	36137	Travelers Commercial Ins Co	CT	Y	0	0.00%	100.22%	0	2	0.00%
242	20052	National Liab & Fire Ins Co	CT	Y	0	0.00%	100.22%	0	2	0.00%
243	37273	Axis Ins Co	IL	Y	0	0.00%	100.22%	0	2	0.00%
244	14990	Pennsylvania Natl Mut Cas Ins Co	PA	Y	0	0.00%	100.22%	0	0	0.00%
245	36455	Northbrook Ind Co	IL	Y	0	0.00%	100.22%	0	0	0.00%
246	34266	Frontier Ins Co	NY	Y	0	0.00%	100.22%	0	-2	0.00%
247	10172	Westchester Surplus Lines Ins Co	GA	S	0	0.00%	100.22%	0	-2	0.00%
248	10014	Affiliated Fm Ins Co	RI	Y	0	0.00%	100.22%	0	-3	0.00%
249	16691	Great Amer Ins Co	OH	Y	0	0.00%	100.22%	0	-3	0.00%
250	10030	Ace Ind Ins Co	PA	Y	0	0.00%	100.22%	0	-3	0.00%
251	38369	Northern Assur Co Of Amer	MA	Y	0	0.00%	100.22%	0	-4	0.00%
252	21032	Global Reins Corp Of Amer	NY	Y	0	0.00%	100.22%	0	-9	0.00%
253	24384	Fairmont Specialty Ins Co	CA	Y	0	0.00%	100.22%	0	-9	0.00%
254	22730	Allied World Reins Co	NJ	Y	0	0.00%	100.22%	0	-12	0.00%
255	10499	DaimlerChrysler Ins Co	MI	Y	0	0.00%	100.22%	0	-12	0.00%
256	13641	Colorado Farm Bureau Mut Ins Co	CO	Y	0	0.00%	100.22%	0	-17	0.00%
257	14435	Lumber Mut Ins Co	MA	Y	0	0.00%	100.22%	0	-31	0.00%
258	26433	Harco Natl Ins Co	IL	Y	0	0.00%	100.22%	0	-33	0.00%
259	19232	Allstate Ins Co	IL	Y	0	0.00%	100.22%	0	-42	0.00%
260	39969	American Safety Cas Ins Co	OK	Y	0	0.00%	100.22%	0	-43	0.00%
261	25534	TIG Ins Co	CA	Y	0	0.00%	100.22%	0	-145	0.00%
262	10227	Munich Reins Amer Inc	DE	Y	0	0.00%	100.22%	0	-161	0.00%
263	35300	Allianz Global Risks US Ins Co	CA	Y	0	0.00%	100.22%	0	-313	0.00%
264	19062	Automobile Ins Co Of Hartford CT	CT	Y	0	0.00%	100.22%	0	-514	0.00%
265	41769	Athena Assur Co	MN	Y	0	0.00%	100.22%	0	-1	36000.00%
266	24740	Safeco Ins Co Of Amer	WA	Y	0	0.00%	100.22%	0	727	637658.77%
267	24082	Ohio Security Ins Co	OH	Y	0	0.00%	100.22%	0	0	-210.00%
268	19399	AIU Ins Co	NY	Y	0	0.00%	100.22%	0	-15	4943.28%
269	35289	Continental Ins Co	PA	Y	-1	0.00%	100.22%	-121	1,306	-1076.39%
270	30562	American Manufacturers Mut Ins Co	IL	Y	-1	0.00%	100.22%	-1	2	-161.08%
271	24775	St Paul Guardian Ins Co	MN	Y	-2	0.00%	100.22%	-2	-894	47744.02%
272	22551	Mitsui Sumitomo Ins USA Inc	NY	Y	-3	0.00%	100.22%	4	-56	-1402.43%
273	24791	St Paul Mercury Ins Co	MN	Y	-4	0.00%	100.22%	-3	209	-6032.56%
274	19895	Atlantic Mut Ins Co	NY	Y	-4	0.00%	100.22%	-4	-56	1354.19%
275	26344	Great Amer Assur Co	OH	Y	-6	0.00%	100.22%	-5	-15	272.14%
276	41394	Benchmark Ins Co	KS	Y	-11	0.00%	100.22%	0	672	267562.55%
277	27154	Atlantic Specialty Ins Co	NY	Y	-18	0.00%	100.22%	12	33	280.36%
278	20532	Clarendon Natl Ins Co	NJ	Y	-23	0.00%	100.22%	-23	1,174	-5181.84%
279	22306	Massachusetts Bay Ins Co	NH	Y	-28	0.00%	100.21%	13	-30	-234.46%
280	14265	Indiana Lumbermens Mut Ins Co	IN	Y	-35	0.00%	100.21%	4	-194	-5458.08%

**2008 Colorado Market Share and Loss Ratio**  
**P&C Line 16 - Workers Compensation (\$1,000s)**

	<b>NAIC #</b>	<b>Company</b>	<b>DOM</b>	<b>Lic</b>	<b>Direct Written Premiums</b>	<b>Market Share</b>	<b>Cumul.</b>	<b>Direct Earned Premiums</b>	<b>Direct Losses Incurred</b>	<b>Loss Ratio</b>
281	24678	Arrowood Ind Co	DE	Y	-47	-0.01%	100.20%	-47	-1,022	2192.22%
282	40258	American Intl S Ins Co	PA	Y	-409	-0.05%	100.15%	-398	51	-12.88%
283	29580	Berkley Regional Ins Co	DE	Y	-443	-0.05%	100.10%	-443	18	-4.15%
284	40827	Virginia Surety Co Inc	IL	Y	-853	-0.10%	100.00%	-591	-915	154.76%
		<b>Totals</b>			843,668			861,712	477,373	55.40%