

Please note: Health insurance and health benefit plans can be written by many different company types. Only health insurance and health benefit plans for the Property company licensure type are reported here. See the Combined Reports section at the end of this report for the total health insurance and health benefit plan market information.

2008 Colorado Market Share and Loss Ratio

P&C Line 13, 14, 15.1 - 15.8 - Accident & Health (\$1,000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
1	11011	Rocky Mountain Hospital & Medical	CO	Y	1,144,040	88.32%	88.32%	1,117,096	899,015	80.48%
2	28207	Anthem Ins Co Inc	IN	Y	41,951	3.24%	91.56%	42,163	42,558	100.94%
3	39616	Vision Service Plan Ins Co	CT	Y	36,096	2.79%	94.35%	36,096	28,117	77.90%
4	25178	State Farm Mut Auto Ins Co	IL	Y	21,705	1.68%	96.02%	18,062	13,354	73.93%
5	19275	American Family Mut Ins Co	WI	Y	8,674	0.67%	96.69%	8,548	6,550	76.62%
6	20443	Continental Cas Co	IL	Y	7,880	0.61%	97.30%	-1,228	6,844	-557.35%
7	21113	United States Fire Ins Co	DE	Y	5,380	0.42%	97.71%	5,380	3,598	66.88%
8	38245	BCS Ins Co	OH	Y	4,507	0.35%	98.06%	4,501	2,352	52.26%
9	11860	Copic Ins Co	CO	Y	3,928	0.30%	98.37%	3,932	274	6.98%
10	19445	National Union Fire Ins Co Of Pitts	PA	Y	3,006	0.23%	98.60%	3,006	1,827	60.76%
11	20281	Federal Ins Co	IN	Y	2,584	0.20%	98.80%	2,607	2,281	87.49%
12	10111	American Bankers Ins Co Of FL	FL	Y	2,543	0.20%	98.99%	2,545	827	32.48%
13	27928	Amex Assur Co	IL	Y	1,942	0.15%	99.14%	1,990	345	17.36%
14	39217	QBE Ins Corp	PA	Y	1,786	0.14%	99.28%	1,786	1,800	100.74%
15	22667	Ace Amer Ins Co	PA	Y	1,463	0.11%	99.39%	1,453	-3,361	-231.27%
16	21326	Empire Fire & Marine Ins Co	NE	Y	1,456	0.11%	99.51%	1,456	-6	-0.39%
17	16535	Zurich American Ins Co	NY	Y	1,048	0.08%	99.59%	1,069	1,806	169.00%
18	24147	Old Republic Ins Co	PA	Y	988	0.08%	99.66%	1,096	-888	-81.02%
19	34274	Central States Ind Co Of Omaha	NE	Y	767	0.06%	99.72%	767	149	19.41%
20	42986	Standard Guaranty Ins Co	DE	Y	590	0.05%	99.77%	617	280	45.36%
21	11150	Arch Ins Co	MO	Y	523	0.04%	99.81%	521	213	40.87%
22	39845	Westport Ins Corp	MO	Y	460	0.04%	99.84%	460	1,089	236.60%
23	38970	Markel Ins Co	IL	Y	435	0.03%	99.88%	434	178	40.92%
24	35408	Delos Ins Co	DE	Y	411	0.03%	99.91%	350	428	122.22%
25	26581	Independence Amer Ins Co	DE	Y	352	0.03%	99.94%	352	188	53.54%
26	40045	Starnet Ins Co	DE	Y	330	0.03%	99.96%	276	143	51.72%
27	16691	Great Amer Ins Co	OH	Y	101	0.01%	99.97%	122	201	165.30%
28	31089	Republic Western Ins Co	AZ	Y	86	0.01%	99.98%	86	6	6.49%
29	19720	American Alt Ins Corp	DE	Y	81	0.01%	99.98%	81	19	23.30%
30	24988	Sentry Ins A Mut Co	WI	Y	76	0.01%	99.99%	24	-123	-511.19%
31	10472	Capitol Ind Corp	WI	Y	40	0.00%	99.99%	58	49	84.28%
32	10952	Stonebridge Casualty Ins Co	OH	Y	22	0.00%	99.99%	22	8	37.16%
33	11991	National Cas Co	WI	Y	18	0.00%	100.00%	27	11	39.69%
34	17965	American Sentinel Ins Co	PA	Y	16	0.00%	100.00%	21	13	58.38%
35	19380	American Home Assur Co	NY	Y	16	0.00%	100.00%	14	1	5.32%
36	19615	American Reliable Ins Co	AZ	Y	10	0.00%	100.00%	10	3	32.38%
37	19682	Hartford Fire In Co	CT	Y	8	0.00%	100.00%	8	-5	-56.86%
38	42374	Houston Cas Co	TX	S	8	0.00%	100.00%	3	2	52.17%
39	20796	AIG Premier Ins Co	PA	Y	7	0.00%	100.00%	7	3	37.02%
40	19429	Insurance Co Of The State Of PA	PA	Y	4	0.00%	100.00%	3	-5	-166.32%
41	24074	Ohio Cas Ins Co	OH	Y	3	0.00%	100.00%	3	-2	-56.25%
42	22063	Government Employees Ins Co	MD	Y	3	0.00%	100.00%	3	0	-3.90%
43	19704	American States Ins Co	IN	Y	3	0.00%	100.00%	3	154	5624.09%
44	23787	Nationwide Mut Ins Co	OH	Y	2	0.00%	100.00%	2	0	0.00%
45	13331	American Hardware Mut Ins Co	OH	Y	1	0.00%	100.00%	1	5	354.66%
46	20427	American Cas Co Of Reading PA	PA	Y	0	0.00%	100.00%	0	0	186.47%
47	23043	Liberty Mut Ins Co	MA	Y	0	0.00%	100.00%	0	4	1808.76%
48	34789	AIG Centennial Ins Co	PA	Y	0	0.00%	100.00%	0	0	-4.72%
49	25658	Travelers Ind Co	CT	Y	0	0.00%	100.00%	21	22	104.11%
50	20249	Central Natl Ins Co Of Omaha	NE	Y	0	0.00%	100.00%	2	0	0.00%
51	22713	Insurance Co of N Amer	PA	Y	0	0.00%	100.00%	0	264	0.00%
52	21458	Employers Ins of Wausau	WI	Y	0	0.00%	100.00%	0	28	0.00%
53	25887	US Fidelity & Guaranty Co	MD	Y	0	0.00%	100.00%	0	8	0.00%

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	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
54	36463	Discover Prop & Cas Ins Co	IL	Y	0	0.00%	100.00%	0	2	0.00%
55	21849	American Automobile Ins Co	MO	Y	0	0.00%	100.00%	0	2	0.00%
56	21873	Firemans Fund Ins Co	CA	Y	0	0.00%	100.00%	0	0	0.00%
57	20699	Ace Prop & Cas Ins Co	PA	Y	0	0.00%	100.00%	0	0	0.00%
58	24813	Balboa Ins Co	CA	Y	0	0.00%	100.00%	0	0	0.00%
59	21180	Sentry Select Ins Co	WI	Y	0	0.00%	100.00%	0	0	0.00%
60	24678	Arrowood Ind Co	DE	Y	0	0.00%	100.00%	0	0	0.00%
61	11515	QBE Specialty Ins Co	ND	S	0	0.00%	100.00%	0	-1	0.00%
62	13056	RLI Ins Co	IL	Y	0	0.00%	100.00%	0	-2	0.00%
63	25518	Fairmont Premier Ins Co	CA	Y	0	0.00%	100.00%	0	-13	0.00%
64	10367	Avemco Ins Co	MD	Y	0	0.00%	100.00%	0	-15	0.00%
65	25534	TIG Ins Co	CA	Y	0	0.00%	100.00%	0	-20	0.00%
66	25682	Travelers Ind Co Of CT	CT	Y	0	0.00%	100.00%	0	-46	0.00%
67	22977	Lumbermens Mut Cas Co	IL	Y	0	0.00%	100.00%	0	-109	0.00%
68	20532	Clarendon Natl Ins Co	NJ	Y	0	0.00%	100.00%	0	-184	0.00%
69	42978	American Security Ins Co	DE	Y	-22	0.00%	100.00%	-21	102	-479.40%
		Totals			1,295,332			1,255,835	1,010,342	80.45%