

2008 Colorado Market Share and Loss Ratio

P&C Line 19.3, 19.4 & 21.2 - Combined Commercial Auto (\$1,000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
1	11371	Great West Cas Co	NE	Y	16,257	3.85%	3.85%	16,853	8,150	48.36%
2	10804	Continental Western Ins Co	IA	Y	15,222	3.61%	7.46%	15,859	6,778	42.74%
3	23787	Nationwide Mut Ins Co	OH	Y	14,509	3.44%	10.90%	14,678	10,992	74.89%
4	25674	Travelers Property Cas Co Of Amer	CT	Y	12,953	3.07%	13.97%	13,427	162	1.21%
5	16535	Zurich American Ins Co	NY	Y	12,677	3.00%	16.97%	12,220	5,042	41.26%
6	32700	Owners Ins Co	OH	Y	11,699	2.77%	19.75%	11,813	4,019	34.02%
7	10194	Artisan & Truckers Cas Co	WI	Y	11,365	2.69%	22.44%	8,882	5,242	59.02%
8	19275	American Family Mut Ins Co	WI	Y	10,728	2.54%	24.98%	10,570	7,519	71.13%
9	24015	Northland Ins Co	MN	Y	10,475	2.48%	27.46%	10,492	7,067	67.36%
10	41785	Colorado Cas Ins Co	CO	Y	10,456	2.48%	29.94%	12,077	5,417	44.86%
11	11770	United Fncl Cas Co	OH	Y	10,430	2.47%	32.41%	12,017	6,228	51.83%
12	21415	Employers Mut Cas Co	IA	Y	8,247	1.95%	34.37%	8,855	3,963	44.75%
13	14648	Mountain States Mut Cas Co	NM	Y	7,650	1.81%	36.18%	7,909	3,356	42.43%
14	24813	Balboa Ins Co	CA	Y	7,500	1.78%	37.96%	6,842	2,515	36.76%
15	21709	Truck Ins Exch	CA	Y	7,390	1.75%	39.71%	7,236	2,262	31.26%
16	19445	National Union Fire Ins Co Of Pitts	PA	Y	7,130	1.69%	41.40%	5,640	800	14.19%
17	25178	State Farm Mut Auto Ins Co	IL	Y	6,967	1.65%	43.05%	7,055	5,000	70.87%
18	41181	Universal Underwriters Ins Co	KS	Y	6,907	1.64%	44.69%	6,986	3,373	48.28%
19	25615	Charter Oak Fire Ins Co	CT	Y	6,731	1.60%	46.28%	6,352	4,658	73.33%
20	30104	Hartford Underwriters Ins Co	CT	Y	6,407	1.52%	47.80%	6,902	-2,377	-34.44%
21	13021	United Fire & Cas Co	IA	Y	6,283	1.49%	49.29%	6,680	2,808	42.03%
22	23035	Liberty Mut Fire Ins Co	WI	Y	6,034	1.43%	50.72%	6,656	3,144	47.24%
23	20095	Bituminous Cas Corp	IL	Y	5,687	1.35%	52.07%	5,908	2,249	38.06%
24	21326	Empire Fire & Marine Ins Co	NE	Y	5,589	1.32%	53.39%	6,310	1,566	24.82%
25	24767	St Paul Fire & Marine Ins Co	MN	Y	5,308	1.26%	54.65%	4,938	1,348	27.30%
26	18058	Philadelphia Ind Ins Co	PA	Y	4,897	1.16%	55.81%	4,374	1,135	25.94%
27	35939	Continental Divide Ins Co	CO	Y	4,706	1.12%	56.93%	4,672	2,172	46.49%
28	10464	Canal Ins Co	SC	Y	4,312	1.02%	57.95%	4,828	2,336	48.38%
29	13234	Wilshire Ins Co	NC	Y	4,254	1.01%	58.96%	4,309	1,714	39.78%
30	10324	Addison Ins Co	IL	Y	3,962	0.94%	59.90%	4,183	1,534	36.67%
31	22667	Ace Amer Ins Co	PA	Y	3,802	0.90%	60.80%	4,003	296	7.40%
32	13331	American Hardware Mut Ins Co	OH	Y	3,623	0.86%	61.66%	3,409	1,451	42.56%
33	14184	Acuity A Mut Ins Co	WI	Y	3,560	0.84%	62.50%	3,177	2,116	66.60%
34	22012	Motors Ins Corp	MI	Y	3,555	0.84%	63.34%	3,614	1,842	50.96%
35	37303	Redland Ins Co	PA	Y	3,491	0.83%	64.17%	2,836	1,267	44.66%
36	20087	National Ind Co	NE	Y	3,374	0.80%	64.97%	3,543	782	22.06%
37	19704	American States Ins Co	IN	Y	3,312	0.78%	65.76%	3,424	2,229	65.10%
38	19682	Hartford Fire In Co	CT	Y	3,284	0.78%	66.53%	3,626	932	25.70%
39	25682	Travelers Ind Co Of CT	CT	Y	3,162	0.75%	67.28%	3,212	1,330	41.41%
40	13935	Federated Mut Ins Co	MN	Y	2,882	0.68%	67.97%	2,772	527	19.03%
41	20281	Federal Ins Co	IN	Y	2,880	0.68%	68.65%	2,880	816	28.32%
42	11000	Sentinel Ins Co Ltd	CT	Y	2,878	0.68%	69.33%	2,404	605	25.16%
43	21652	Farmers Ins Exch	CA	Y	2,757	0.65%	69.99%	2,753	1,081	39.27%
44	18333	Peerless Ind Ins Co	IL	Y	2,621	0.62%	70.61%	780	378	48.54%
45	18988	Auto Owners Ins Co	MI	Y	2,514	0.60%	71.20%	2,394	1,389	58.05%
46	19194	Farmers Alliance Mut Ins Co	KS	Y	2,488	0.59%	71.79%	2,584	818	31.67%
47	25658	Travelers Ind Co	CT	Y	2,475	0.59%	72.38%	2,619	733	27.99%
48	13641	Colorado Farm Bureau Mut Ins Co	CO	Y	2,430	0.58%	72.95%	2,601	1,460	56.16%
49	25623	Phoenix Ins Co	CT	Y	2,393	0.57%	73.52%	2,276	1,265	55.60%
50	10120	Everest Natl Ins Co	DE	Y	2,385	0.57%	74.09%	1,610	523	32.47%
51	11150	Arch Ins Co	MO	Y	2,267	0.54%	74.62%	2,452	912	37.20%
52	12831	State Natl Ins Co Inc	TX	Y	2,255	0.53%	75.16%	2,382	1,936	81.28%
53	25143	State Farm Fire And Cas Co	IL	Y	2,206	0.52%	75.68%	2,251	1,796	79.80%
54	30805	Farm Credit System Assn Captive Ins	CO	Y	2,203	0.52%	76.20%	2,203	1,118	50.77%
55	19720	American Alt Ins Corp	DE	Y	2,117	0.50%	76.71%	2,190	677	30.91%
56	26344	Great Amer Assur Co	OH	Y	2,010	0.48%	77.18%	2,043	1,506	73.74%

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57	20443	Continental Cas Co	IL	Y	1,923	0.46%	77.64%	1,517	1,077	70.98%
58	22101	Grange Ins Assn	WA	Y	1,917	0.45%	78.09%	1,826	945	51.77%
59	10499	DaimlerChrysler Ins Co	MI	Y	1,837	0.44%	78.53%	1,861	1,163	62.49%
60	19232	Allstate Ins Co	IL	Y	1,829	0.43%	78.96%	2,119	-129	-6.09%
61	19429	Insurance Co Of The State Of PA	PA	Y	1,827	0.43%	79.39%	1,294	386	29.81%
62	26247	American Guar & Liab Ins	NY	Y	1,821	0.43%	79.83%	1,687	2,064	122.29%
63	20621	OneBeacon Amer Ins Co	MA	Y	1,820	0.43%	80.26%	1,601	546	34.11%
64	25844	Union Ins Co	IA	Y	1,792	0.42%	80.68%	2,184	899	41.18%
65	28304	Federated Serv Ins Co	MN	Y	1,570	0.37%	81.05%	1,547	921	59.52%
66	11991	National Cas Co	WI	Y	1,493	0.35%	81.41%	1,581	822	52.03%
67	22543	Secura Ins A Mut Co	WI	Y	1,493	0.35%	81.76%	1,196	550	46.03%
68	26077	Lancer Ins Co	IL	Y	1,478	0.35%	82.11%	1,412	288	20.40%
69	36463	Discover Prop & Cas Ins Co	IL	Y	1,439	0.34%	82.45%	1,399	-2,363	-168.86%
70	23841	New Hampshire Ins Co	PA	Y	1,410	0.33%	82.79%	1,174	406	34.58%
71	23809	Granite State Ins Co	PA	Y	1,347	0.32%	83.11%	1,330	237	17.80%
72	20478	National Fire Ins Co Of Hartford	IL	Y	1,345	0.32%	83.42%	1,296	545	42.03%
73	20427	American Cas Co Of Reading PA	PA	Y	1,325	0.31%	83.74%	1,160	8	0.66%
74	24988	Sentry Ins A Mut Co	WI	Y	1,325	0.31%	84.05%	1,491	-136	-9.14%
75	27812	Columbia Ins Co	NE	Y	1,298	0.31%	84.36%	1,410	77	5.49%
76	21180	Sentry Select Ins Co	WI	Y	1,286	0.30%	84.66%	1,543	216	13.98%
77	32620	National Interstate Ins Co	OH	Y	1,240	0.29%	84.96%	1,287	970	75.37%
78	10510	Carolina Cas Ins Co	IA	Y	1,232	0.29%	85.25%	1,209	1,512	125.09%
79	20508	Valley Forge Ins Co	PA	Y	1,223	0.29%	85.54%	1,256	324	25.78%
80	19828	Argonaut Midwest Ins Co	IL	Y	1,218	0.29%	85.83%	1,234	843	68.29%
81	21687	Mid Century Ins Co	CA	Y	1,216	0.29%	86.12%	840	661	78.73%
82	24732	General Ins Co Of Amer	WA	Y	1,180	0.28%	86.40%	1,501	669	44.56%
83	25666	Travelers Ind Co Of Amer	CT	Y	1,137	0.27%	86.67%	1,139	482	42.33%
84	29459	Twin City Fire Ins Co Co	IN	Y	1,110	0.26%	86.93%	1,592	142	8.94%
85	20648	Employers Fire Ins Co	MA	Y	1,076	0.26%	87.18%	1,267	457	36.05%
86	37257	Praetorian Ins Co	PA	Y	1,025	0.24%	87.43%	1,342	-44	-3.25%
87	29424	Hartford Cas Ins Co	IN	Y	984	0.23%	87.66%	970	-8	-0.85%
88	21172	Vanliner Ins Co	MO	Y	983	0.23%	87.89%	1,173	1,555	132.62%
89	40142	American Zurich Ins Co	IL	Y	970	0.23%	88.12%	844	720	85.28%
90	26042	Wausau Underwriters Ins Co	WI	Y	960	0.23%	88.35%	1,047	537	51.27%
91	39993	Colony Ins Co	VA	S	955	0.23%	88.58%	913	-729	-79.76%
92	16217	National Farmers Union Prop & Cas	CO	Y	945	0.22%	88.80%	983	185	18.78%
93	28401	American Natl Prop & Cas Co	MO	Y	904	0.21%	89.02%	910	429	47.12%
94	18767	Church Mut Ins Co	WI	Y	901	0.21%	89.23%	911	276	30.32%
95	24074	Ohio Cas Ins Co	OH	Y	877	0.21%	89.44%	1,011	211	20.83%
96	23663	National Amer Ins Co	OK	Y	875	0.21%	89.64%	879	285	32.41%
97	19410	Commerce & Industry Ins Co	NY	Y	869	0.21%	89.85%	743	1,477	198.87%
98	23043	Liberty Mut Ins Co	MA	Y	854	0.20%	90.05%	850	201	23.71%
99	24147	Old Republic Ins Co	PA	Y	851	0.20%	90.25%	664	1,288	194.09%
100	24724	First Natl Ins Co Of Amer	WA	Y	845	0.20%	90.45%	877	-93	-10.58%
101	21113	United States Fire Ins Co	DE	Y	843	0.20%	90.65%	1,073	547	50.98%
102	10847	Cumis Ins Society Inc	IA	Y	826	0.20%	90.85%	996	179	17.96%
103	37478	Hartford Ins Co Of The Midwest	IN	Y	780	0.18%	91.04%	835	1,212	145.14%
104	42862	Universal Cas Co	IL	Y	778	0.18%	91.22%	748	372	49.74%
105	11118	Federated Rural Electric Ins Exch	KS	Y	774	0.18%	91.40%	768	352	45.76%
106	35289	Continental Ins Co	PA	Y	773	0.18%	91.59%	933	569	61.05%
107	28223	Nationwide Agribusiness Ins Co	IA	Y	733	0.17%	91.76%	744	-258	-34.71%
108	20044	Cornhusker Cas Co	NE	Y	720	0.17%	91.93%	810	302	37.30%
109	12904	Tokio Marine & Nichido Fire Ins Co	NY	Y	720	0.17%	92.10%	786	306	38.96%
110	21199	Arch Specialty Ins Co	NE	S	705	0.17%	92.27%	751	260	34.65%
111	23361	Shelter General Ins Co	MO	Y	693	0.16%	92.43%	547	360	65.78%
112	10340	Stonington Ins Co	TX	Y	693	0.16%	92.60%	905	140	15.43%

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	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
113	44393	West American Ins Co	IN	Y	686	0.16%	92.76%	819	1	0.08%
114	25135	State Automobile Mut Ins Co	OH	Y	683	0.16%	92.92%	497	516	103.75%
115	24791	St Paul Mercury Ins Co	MN	Y	650	0.15%	93.08%	752	337	44.80%
116	19690	American Economy Ins Co	IN	Y	643	0.15%	93.23%	791	294	37.08%
117	20494	Transportation Ins Co	IL	Y	635	0.15%	93.38%	1,549	832	53.73%
118	21458	Employers Ins of Wausau	WI	Y	633	0.15%	93.53%	540	762	140.97%
119	16691	Great Amer Ins Co	OH	Y	594	0.14%	93.67%	660	1,299	196.82%
120	21121	Westchester Fire Ins Co	NY	Y	582	0.14%	93.81%	691	86	12.46%
121	21873	Firemans Fund Ins Co	CA	Y	556	0.13%	93.94%	573	-36	-6.29%
122	20303	Great Northern Ins Co	IN	Y	555	0.13%	94.07%	531	251	47.23%
123	19380	American Home Assur Co	NY	Y	549	0.13%	94.20%	2,175	5,352	246.03%
124	26433	Harco Natl Ins Co	IL	Y	547	0.13%	94.33%	610	871	142.68%
125	18023	Star Ins Co	MI	Y	540	0.13%	94.46%	397	221	55.59%
126	19615	American Reliable Ins Co	AZ	Y	535	0.13%	94.59%	538	300	55.84%
127	25054	Hudson Ins Co	DE	Y	516	0.12%	94.71%	378	450	119.11%
128	19240	Allstate Ind Co	IL	Y	511	0.12%	94.83%	662	173	26.19%
129	40134	SUA Ins Co	IL	Y	502	0.12%	94.95%	736	660	89.60%
130	23418	Mid Continent Cas Co	OH	Y	499	0.12%	95.07%	503	1,932	383.77%
131	19879	Security Natl Ins Co	TX	Y	489	0.12%	95.18%	477	190	39.83%
132	23469	American Modern Home Ins Co	OH	Y	488	0.12%	95.30%	488	93	19.02%
133	26069	Wausau Business Ins Co	WI	Y	487	0.12%	95.41%	510	309	60.49%
134	27855	Zurich American Ins Co Of IL	IL	Y	486	0.12%	95.53%	503	329	65.46%
135	42404	Liberty Ins Corp	IL	Y	473	0.11%	95.64%	667	263	39.42%
136	28932	Markel Amer Ins Co	VA	Y	460	0.11%	95.75%	407	85	20.86%
137	24821	Meritplan Ins Co	CA	Y	454	0.11%	95.86%	347	173	50.00%
138	20230	Central Mut Ins Co	OH	Y	442	0.10%	95.96%	409	109	26.66%
139	38156	Alpha Prop & Cas Ins Co	WI	Y	428	0.10%	96.06%	254	46	17.96%
140	13528	Brotherhood Mut Ins Co	IN	Y	423	0.10%	96.16%	434	103	23.81%
141	19852	Financial Ind Co	CA	Y	407	0.10%	96.26%	683	-4	-0.60%
142	24414	General Cas Co Of WI	WI	Y	400	0.09%	96.35%	413	-44	-10.68%
143	22608	National Specialty Ins Co	TX	Y	396	0.09%	96.45%	391	38	9.63%
144	44776	Praetorian Specialty Ins Co	DE	S	396	0.09%	96.54%	375	129	34.29%
145	24031	Northland Cas Co	MN	Y	384	0.09%	96.63%	331	49	14.69%
146	22322	Greenwich Ins Co	DE	Y	364	0.09%	96.72%	540	388	71.92%
147	23833	New Hampshire Ind Co Inc	PA	Y	358	0.08%	96.80%	323	241	74.46%
148	15954	Trinity Universal Ins Co Of KS	KS	Y	339	0.08%	96.88%	337	550	163.18%
149	19356	Maryland Cas Co	MD	Y	324	0.08%	96.96%	471	7	1.59%
150	40436	Stratford Ins Co	NH	Y	319	0.08%	97.04%	341	78	22.75%
151	21261	Electric Ins Co	MA	Y	318	0.08%	97.11%	318	-26	-8.23%
152	37150	Western Heritage Ins Co	AZ	S	312	0.07%	97.19%	342	-20	-5.87%
153	38970	Markel Ins Co	IL	Y	311	0.07%	97.26%	387	105	27.08%
154	10023	Alliance Of Nonprofits For Ins RRG	VT		307	0.07%	97.33%	314	86	27.53%
155	10177	Mountain States Ind Co	NM	Y	303	0.07%	97.40%	225	47	20.91%
156	28886	Transguard Ins Co Of Amer Inc	IL	Y	302	0.07%	97.48%	398	144	36.25%
157	13714	Pharmacists Mut Ins Co	IA	Y	296	0.07%	97.55%	282	186	65.80%
158	41297	Scottsdale Ins Co	OH	S	295	0.07%	97.62%	340	-183	-53.92%
159	15032	Guideone Mut Ins Co	IA	Y	282	0.07%	97.68%	285	106	37.33%
160	19437	Lexington Ins Co	DE	S	282	0.07%	97.75%	724	-352	-48.58%
161	10786	Princeton Excess & Surplus Lines Ins	DE	S	267	0.06%	97.81%	266	-156	-58.41%
162	20702	Ace Fire Underwriters Ins Co	PA	Y	265	0.06%	97.88%	220	14	6.15%
163	43575	Indemnity Ins Co Of North Amer	PA	Y	261	0.06%	97.94%	258	-32	-12.25%
164	14265	Indiana Lumbermens Mut Ins Co	IN	Y	255	0.06%	98.00%	297	54	18.30%
165	28339	Gateway Ins Co	MO	Y	246	0.06%	98.06%	256	86	33.71%
166	36234	Preferred Professional Ins Co	NE	Y	236	0.06%	98.11%	249	147	59.23%
167	24066	American Fire & Cas Co	OH	Y	233	0.06%	98.17%	231	130	56.19%
168	36684	Riverport Ins Co	MN	Y	232	0.06%	98.22%	292	132	45.14%

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169	20079	National Fire & Marine Ins Co	NE	S	215	0.05%	98.27%	212	9	4.15%
170	10677	Cincinnati Ins Co	OH	Y	211	0.05%	98.32%	271	101	37.18%
171	36951	Century Surety Co	OH	S	199	0.05%	98.37%	192	-12	-6.01%
172	14974	Pennsylvania Lumbermens Mut Ins	PA	Y	199	0.05%	98.42%	49	10	19.59%
173	37931	American Farmers & Ranchers Ins Co	ID	Y	198	0.05%	98.46%	173	29	16.63%
174	21849	American Automobile Ins Co	MO	Y	194	0.05%	98.51%	193	105	54.12%
175	37745	Integon Specialty Ins	NC	S	193	0.05%	98.56%	400	244	61.02%
176	21881	National Surety Corp	IL	Y	191	0.05%	98.60%	194	156	80.28%
177	10353	Ooida RRG Inc	VT	N	186	0.04%	98.65%	185	-133	-71.80%
178	20109	Bituminous Fire & Marine Ins Co	IL	Y	185	0.04%	98.69%	166	207	125.04%
179	11515	QBE Specialty Ins Co	ND	S	175	0.04%	98.73%	30	35	117.64%
180	25433	American Safety Ind Co	OK	S	174	0.04%	98.77%	172	53	30.68%
181	19909	Centennial Ins Co	NY	Y	167	0.04%	98.81%	167	66	39.66%
182	20362	Mitsui Sumitomo Ins Co of Amer	NY	Y	167	0.04%	98.85%	168	-1	-0.78%
183	28460	Sentry Cas Co	WI	Y	166	0.04%	98.89%	113	758	671.57%
184	13838	Farmland Mut Ins Co	IA	Y	148	0.04%	98.93%	142	85	59.89%
185	20990	Country Mut Ins Co	IL	Y	142	0.03%	98.96%	111	59	53.31%
186	20010	Acceptance Ind Ins Co	NE	S	141	0.03%	98.99%	117	84	71.49%
187	20052	National Liab & Fire Ins Co	CT	Y	139	0.03%	99.03%	63	4	6.78%
188	13056	RLI Ins Co	IL	Y	134	0.03%	99.06%	263	47	18.08%
189	11126	Sompo Japan Ins Co of Amer	NY	Y	134	0.03%	99.09%	128	48	37.28%
190	23582	Harleysville Ins Co	PA	Y	128	0.03%	99.12%	76	139	183.30%
191	24775	St Paul Guardian Ins Co	MN	Y	125	0.03%	99.15%	99	21	20.97%
192	12416	Protective Ins Co	IN	Y	125	0.03%	99.18%	125	17	13.40%
193	19860	Argonaut Great Central Ins Co	IL	Y	123	0.03%	99.21%	122	-18	-14.80%
194	15580	Scottsdale Ind Co	OH	Y	119	0.03%	99.24%	123	17	13.71%
195	31348	Crum & Forster Ind Co	DE	Y	115	0.03%	99.26%	104	23	21.79%
196	37885	XL Specialty Ins Co	DE	Y	114	0.03%	99.29%	107	100	93.60%
197	12300	American Contractors Ins Co RRG	TX	N	111	0.03%	99.32%	94	22	23.58%
198	13978	Florists Mut Ins Co	IL	Y	109	0.03%	99.34%	108	10	9.66%
199	22292	Hanover Ins Co	NH	Y	105	0.02%	99.37%	98	35	35.85%
200	39020	Essex Ins Co	DE	S	100	0.02%	99.39%	78	21	26.40%
201	19224	St Paul Protective Ins Co	IL	Y	94	0.02%	99.41%	85	34	39.92%
202	40460	Sagamore Ins Co	IN	Y	94	0.02%	99.44%	89	0	-0.05%
203	10819	American Equity Specialty Ins Co	CT	Y	90	0.02%	99.46%	45	18	40.92%
204	20699	Ace Prop & Cas Ins Co	PA	Y	87	0.02%	99.48%	308	1,019	330.69%
205	27502	Western General Ins Co	CA	Y	84	0.02%	99.50%	85	50	58.92%
206	19305	Assurance Co Of Amer	NY	Y	82	0.02%	99.52%	41	-6	-14.23%
207	14982	Penn Millers Ins Co	PA	Y	78	0.02%	99.54%	83	14	17.33%
208	28535	Triangle Ins Co Inc	OK	Y	75	0.02%	99.55%	68	20	29.55%
209	24112	Westfield Ins Co	OH	Y	73	0.02%	99.57%	78	4	5.59%
210	35378	Evanston Ins Co	IL	S	71	0.02%	99.59%	80	0	0.47%
211	25747	Unigard Ins Co	WA	Y	68	0.02%	99.60%	68	87	127.88%
212	34690	Property & Cas Ins Co Of Hartford	IN	Y	68	0.02%	99.62%	67	92	137.30%
213	29742	Integon Natl Ins Co	NC	Y	68	0.02%	99.64%	89	52	58.57%
214	10172	Westchester Surplus Lines Ins Co	GA	S	66	0.02%	99.65%	54	-61	-112.36%
215	10749	Intrepid Ins Co	MI	Y	61	0.01%	99.67%	69	10	14.39%
216	29700	North Amer Elite Ins Co	NH	Y	59	0.01%	99.68%	72	38	52.33%
217	24554	XL Ins Amer Inc	DE	Y	58	0.01%	99.69%	19	77	411.07%
218	11738	Infinity Auto Ins Co	OH	Y	56	0.01%	99.71%	31	21	67.28%
219	22306	Massachusetts Bay Ins Co	NH	Y	55	0.01%	99.72%	63	29	45.36%
220	10936	Seneca Ins Co Inc	NY	Y	54	0.01%	99.73%	62	-18	-28.51%
221	19887	Trinity Universal Ins Co	TX	Y	52	0.01%	99.75%	93	21	22.54%
222	10243	National Continental Ins Co	NY	Y	52	0.01%	99.76%	96	-17	-17.84%
223	12866	T.H.E. Ins Co	LA	Y	52	0.01%	99.77%	45	103	226.49%
224	33600	LM Ins Corp	IA	Y	50	0.01%	99.78%	42	10	22.88%

2008 Colorado Market Share and Loss Ratio

P&C Line 19.3, 19.4 & 21.2 - Combined Commercial Auto (\$1,000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
225	39845	Westport Ins Corp	MO	Y	48	0.01%	99.79%	47	66	141.53%
226	25224	Great Divide Ins Co	ND	Y	48	0.01%	99.80%	45	-7	-14.81%
227	21105	North River Ins Co	NJ	Y	46	0.01%	99.82%	37	0	1.12%
228	22136	Great Amer Ins Co of NY	NY	Y	46	0.01%	99.83%	35	16	46.76%
229	35351	American Empire Surplus Lines Ins Co	DE	S	45	0.01%	99.84%	44	-30	-68.31%
230	26832	Great Amer Alliance Ins Co	OH	Y	44	0.01%	99.85%	60	8	12.68%
231	11589	Jamestown Ins Co RRG	SC		39	0.01%	99.86%	45	20	44.98%
232	22063	Government Employees Ins Co	MD	Y	39	0.01%	99.87%	8	14	175.25%
233	21407	Emcasco Ins Co	IA	Y	39	0.01%	99.88%	2	0	22.85%
234	23817	Illinois Natl Ins Co	IL	Y	38	0.01%	99.88%	53	106	200.58%
235	12262	Pennsylvania Manufacturers Assoc Ins	PA	Y	37	0.01%	99.89%	40	22	55.19%
236	35408	Delos Ins Co	DE	Y	36	0.01%	99.90%	16	4	27.88%
237	22551	Mitsui Sumitomo Ins USA Inc	NY	Y	35	0.01%	99.91%	27	7	24.70%
238	26797	Housing Authority RRG Inc	VT	N	35	0.01%	99.92%	38	-2	-4.03%
239	24139	Old Republic Gen Ins Corp	IL	Y	33	0.01%	99.93%	21	9	41.68%
240	13177	ARCOA RRG Inc	NV		33	0.01%	99.93%	33	12	35.30%
241	19372	Northern Ins Co Of NY	NY	Y	33	0.01%	99.94%	28	-39	-142.77%
242	23396	Amerisure Mut Ins Co	MI	Y	33	0.01%	99.95%	28	2	6.75%
243	40479	Republic Vanguard Ins Co	AZ	S	33	0.01%	99.96%	27	1	3.93%
244	38733	Alaska Natl Ins Co	AK	Y	28	0.01%	99.96%	23	18	77.03%
245	21857	American Ins Co	OH	Y	28	0.01%	99.97%	30	-39	-130.03%
246	40258	American Intl S Ins Co	PA	Y	28	0.01%	99.98%	37	-18	-48.27%
247	21962	Pennsylvania Gen Ins Co	PA	Y	26	0.01%	99.98%	27	23	85.65%
248	39306	Fidelity & Deposit Co Of MD	MD	Y	25	0.01%	99.99%	75	36	47.24%
249	25976	Utica Mut Ins Co	NY	Y	25	0.01%	100.00%	34	105	310.17%
250	43095	Clarendon Amer Ins Co	NJ	S	24	0.01%	100.00%	129	553	427.56%
251	19283	American Standard Ins Co of WI	WI	Y	23	0.01%	100.01%	22	15	66.40%
252	42307	Navigators Ins Co	NY	Y	21	0.01%	100.01%	11	15	131.30%
253	25011	Wesco Ins Co	DE	Y	19	0.00%	100.02%	17	11	61.69%
254	24538	Republic Underwriters Ins Co	TX	Y	17	0.00%	100.02%	15	9	60.19%
255	36897	Manufacturers Alliance Ins Co	PA	Y	16	0.00%	100.02%	16	200	1257.23%
256	19917	Liberty Ins Underwriters Inc	NY	Y	15	0.00%	100.03%	2	1	66.31%
257	19216	Southern Ins Co	TX	Y	15	0.00%	100.03%	34	4	10.99%
258	41424	Pennsylvania Manufacturers Ind Co	PA	Y	15	0.00%	100.03%	16	39	251.54%
259	26905	Century Natl Ins Co	CA	Y	14	0.00%	100.04%	10	0	1.67%
260	11197	National Independent Truckers IC RRG	SC		13	0.00%	100.04%	5	0	8.93%
261	26883	American Intl Specialty Lines Ins Co	IL	S	12	0.00%	100.04%	166	113	67.94%
262	19402	AIG Cas Co	PA	Y	12	0.00%	100.05%	8	2	28.97%
263	23620	Burlington Ins Co	NC	S	11	0.00%	100.05%	14	-30	-211.50%
264	18538	Bancinsure Inc	OK	Y	11	0.00%	100.05%	12	5	38.48%
265	24449	Regent Ins Co	WI	Y	10	0.00%	100.05%	12	-1	-8.35%
266	19100	Amco Ins Co	IA	Y	10	0.00%	100.06%	9	-279	-3029.09%
267	42978	American Security Ins Co	DE	Y	9	0.00%	100.06%	7	0	6.10%
268	42552	Nova Cas Co	NY	Y	8	0.00%	100.06%	3	1	32.99%
269	22268	Infinity Ins Co	IN	Y	7	0.00%	100.06%	7	1	9.06%
270	16411	Cooperative Mut Ins Co	NE	Y	7	0.00%	100.06%	4	0	0.39%
271	23850	Philadelphia Ins Co	PA	S	6	0.00%	100.06%	7	0	0.00%
272	14168	Harleysville Mut Ins Co	PA	Y	6	0.00%	100.07%	4	1	21.91%
273	23388	Shelter Mut Ins Co	MO	Y	6	0.00%	100.07%	7	0	-3.99%
274	37982	Tudor Ins Co	NH	S	6	0.00%	100.07%	2	0	4.93%
275	10810	Republic Fire & Cas Ins Co	OK	Y	5	0.00%	100.07%	3	0	5.57%
276	44202	American Feed Industry Ins Co RRG	IA	N	5	0.00%	100.07%	3	14	453.91%
277	30481	St Paul Surplus Lines Ins Co	DE	S	5	0.00%	100.07%	5	-38	-762.17%
278	27987	Northfield Ins Co	IA	S	4	0.00%	100.07%	3	23	930.14%
279	20397	Vigilant Ins Co	NY	Y	3	0.00%	100.07%	4	0	-0.98%
280	20613	Sparta Ins Co	CT	Y	3	0.00%	100.08%	1	0	53.41%

2008 Colorado Market Share and Loss Ratio

P&C Line 19.3, 19.4 & 21.2 - Combined Commercial Auto (\$1,000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
281	38466	Evergreen USA RRG Inc	VT	N	3	0.00%	100.08%	4	9	210.49%
282	38989	Chubb Custom Ins Co	DE	S	3	0.00%	100.08%	23	-19	-81.93%
283	44300	Tower Ins Co Of NY	NY	Y	2	0.00%	100.08%	2	0	11.25%
284	12588	Prime Ins Co	IL	S	2	0.00%	100.08%	3	0	-1.73%
285	40045	Starnet Ins Co	DE	Y	2	0.00%	100.08%	1	-10	-704.04%
286	34118	Colony Natl Ins Co	VA	S	2	0.00%	100.08%	2	0	18.73%
287	37273	Axis Ins Co	IL	Y	2	0.00%	100.08%	0	0	32.92%
288	22977	Lumbermens Mut Cas Co	IL	Y	1	0.00%	100.08%	1	-170	-11919.82%
289	25127	State Auto Prop & Cas Ins Co	IA	Y	1	0.00%	100.08%	0	0	0.00%
290	20346	Pacific Ind Co	WI	Y	1	0.00%	100.08%	1	0	14.22%
291	34347	Colonial Amer Cas & Surety Co	MD	Y	1	0.00%	100.08%	3	0	6.06%
292	10851	Everest Ind Ins Co	DE	S	1	0.00%	100.08%	1	0	18.85%
293	37079	Hudson Specialty Ins Co	NY	S	1	0.00%	100.08%	1	1	61.46%
294	21865	Associated Ind Corp	CA	Y	1	0.00%	100.08%	3	-2	-77.15%
295	22829	Interstate Fire & Cas Co	IL	S	1	0.00%	100.08%	0	-13	-3023.54%
296	35882	Geico Gen Ins Co	MD	Y	1	0.00%	100.08%	1	5	937.67%
297	31127	Columbia Cas Co	IL	S	1	0.00%	100.08%	1	6	526.58%
298	22918	American Motorists Ins Co	IL	Y	0	0.00%	100.08%	0	-1	-213.72%
299	23248	Occidental Fire & Cas Co Of NC	NC	Y	0	0.00%	100.08%	0	0	74.21%
300	35386	Fidelity & Guar Ins Co	IA	Y	0	0.00%	100.08%	4	-114	-2701.79%
301	30562	American Manufacturers Mut Ins Co	IL	Y	0	0.00%	100.08%	0	0	-165.33%
302	11672	High Tech Serv RRG Inc	VT		0	0.00%	100.08%	0	0	97.50%
303	26387	Steadfast Ins Co	DE	S	0	0.00%	100.08%	0	-2	-770.54%
304	21334	Empire Ind Ins Co	OK	S	0	0.00%	100.08%	0	0	-523.26%
305	15130	Encompass Ind Co	IL	Y	0	0.00%	100.08%	1	0	0.00%
306	27960	Illinois Union Ins Co	IL	S	0	0.00%	100.08%	0	0	-32800.00%
307	24740	Safeco Ins Co Of Amer	WA	Y	0	0.00%	100.08%	0	-2	-249200.00%
308	19489	Allied World Assur Co US Inc	DE	S	0	0.00%	100.08%	1,134	171	15.08%
309	38601	MIC Prop & Cas Ins Corp	MI	Y	0	0.00%	100.08%	3	0	0.00%
310	27154	Atlantic Specialty Ins Co	NY	Y	0	0.00%	100.08%	2	-37	-1994.98%
311	40827	Virginia Surety Co Inc	IL	Y	0	0.00%	100.08%	1	-122	-8328.58%
312	25887	US Fidelity & Guaranty Co	MD	Y	0	0.00%	100.08%	1	279	22439.50%
313	10213	Discover Specialty Ins Co	IL	S	0	0.00%	100.08%	0	28	56098.00%
314	22713	Insurance Co of N Amer	PA	Y	0	0.00%	100.08%	0	19	620400.00%
315	31089	Republic Western Ins Co	AZ	Y	0	0.00%	100.08%	0	789	0.00%
316	42048	Diamond State Ins Co	IN	Y	0	0.00%	100.08%	0	233	0.00%
317	37532	Great Amer E&S Ins Co	DE	S	0	0.00%	100.08%	0	182	0.00%
318	22748	Pacific Employers Ins Co	PA	Y	0	0.00%	100.08%	0	51	0.00%
319	22055	Geico Ind Co	MD	Y	0	0.00%	100.08%	0	30	0.00%
320	35190	Progressive Mountain Ins Co	OH	Y	0	0.00%	100.08%	0	12	0.00%
321	24376	American Gen Ind Co	IL	N	0	0.00%	100.08%	0	2	0.00%
322	31003	Tri State Ins Co Of MN	MN	Y	0	0.00%	100.08%	0	2	0.00%
323	11264	Prime Ins Syndicate Inc	IL		0	0.00%	100.08%	0	2	0.00%
324	36455	Northbrook Ind Co	IL	Y	0	0.00%	100.08%	0	2	0.00%
325	13242	Titan Ind Co	TX	Y	0	0.00%	100.08%	0	1	0.00%
326	41483	Farmington Cas Co	CT	Y	0	0.00%	100.08%	0	0	0.00%
327	12203	James River Ins Co	OH	S	0	0.00%	100.08%	0	0	0.00%
328	37877	Nationwide Prop & Cas Ins Co	OH	Y	0	0.00%	100.08%	0	0	0.00%
329	20796	AIG Premier Ins Co	PA	Y	0	0.00%	100.08%	0	0	0.00%
330	19046	Travelers Cas Ins Co Of Amer	CT	Y	0	0.00%	100.08%	0	0	0.00%
331	23779	Nationwide Mut Fire Ins Co	OH	Y	0	0.00%	100.08%	0	0	0.00%
332	14990	Pennsylvania Natl Mut Cas Ins Co	PA	Y	0	0.00%	100.08%	0	0	0.00%
333	22810	Chicago Ins Co	IL	Y	0	0.00%	100.08%	0	0	0.00%
334	36170	Travelers Cas Co Of CT	CT	Y	0	0.00%	100.08%	0	0	0.00%
335	11622	Specialty Surplus Ins Co	IL	N	0	0.00%	100.08%	0	0	0.00%
336	19062	Automobile Ins Co Of Hartford CT	CT	Y	0	0.00%	100.08%	0	0	0.00%

2008 Colorado Market Share and Loss Ratio

P&C Line 19.3, 19.4 & 21.2 - Combined Commercial Auto (\$1,000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
337	17370	Nautilus Ins Co	AZ	S	0	0.00%	100.08%	0	0	0.00%
338	26620	AXIS Surplus Ins Co	IL	S	0	0.00%	100.08%	0	0	0.00%
339	27740	North Pointe Ins Co	MI	Y	0	0.00%	100.08%	0	0	0.00%
340	13196	Western World Ins Co	NH	S	0	0.00%	100.08%	0	0	0.00%
341	20559	General Security Ind Co of AZ	AZ	S	0	0.00%	100.08%	0	0	0.00%
342	39322	General Security Natl Ins Co	NY	Y	0	0.00%	100.08%	0	0	0.00%
343	33022	AXA Ins Co	NY	Y	0	0.00%	100.08%	0	0	0.00%
344	19070	Standard Fire Ins Co	CT	Y	0	0.00%	100.08%	0	-1	0.00%
345	18279	Bankers Standard Ins Co	PA	Y	0	0.00%	100.08%	0	-1	0.00%
346	41335	United Natl Specialty Ins Co	WI	Y	0	0.00%	100.08%	0	-1	0.00%
347	42811	Gulf Underwriters Ins Co	CT	S	0	0.00%	100.08%	0	-2	0.00%
348	32859	Penn Amer Ins Co	PA	Y	0	0.00%	100.08%	0	-2	0.00%
349	22233	Select Ins Co	TX	Y	0	0.00%	100.08%	0	-2	0.00%
350	39608	Nutmeg Ins Co	CT	S	0	0.00%	100.08%	0	-2	0.00%
351	33138	Landmark Amer Ins Co	OK	S	0	0.00%	100.08%	0	-2	0.00%
352	21032	Global Reins Corp Of Amer	NY	Y	0	0.00%	100.08%	0	-2	0.00%
353	13064	United Natl Ins Co	PA	S	0	0.00%	100.08%	0	-3	0.00%
354	41807	Arrowood Surplus Lines Ins Co	DE	S	0	0.00%	100.08%	0	-5	0.00%
355	23108	Lumbermens Underwriting Alliance	MO	Y	0	0.00%	100.08%	0	-5	0.00%
356	41769	Athena Assur Co	MN	Y	0	0.00%	100.08%	0	-8	0.00%
357	20710	Century Ind Co	PA	Y	0	0.00%	100.08%	0	-9	0.00%
358	34266	Frontier Ins Co	NY	Y	0	0.00%	100.08%	0	-10	0.00%
359	16063	Unitrin Auto & Home Ins Co	NY	Y	0	0.00%	100.08%	0	-10	0.00%
360	37834	Progressive Preferred Ins Co	OH	Y	0	0.00%	100.08%	0	-10	0.00%
361	24899	Alea North America Ins Co	NY	Y	0	0.00%	100.08%	0	-11	0.00%
362	31194	Travelers Cas & Surety Co Of Amer	CT	Y	0	0.00%	100.08%	0	-14	0.00%
363	22128	Rocky Mountain Fire & Cas Co	WA	Y	0	0.00%	100.08%	0	-15	0.00%
364	19895	Atlantic Mut Ins Co	NY	Y	0	0.00%	100.08%	0	-32	0.00%
365	32786	Progressive Specialty Ins Co	OH	Y	0	0.00%	100.08%	0	-43	0.00%
366	24678	Arrowood Ind Co	DE	Y	0	0.00%	100.08%	0	-51	0.00%
367	25534	TIG Ins Co	CA	Y	0	0.00%	100.08%	0	-56	0.00%
368	11177	First Fin Ins Co	IL	Y	0	0.00%	100.08%	0	-56	0.00%
369	19038	Travelers Cas & Surety Co	CT	Y	0	0.00%	100.08%	0	-74	0.00%
370	21970	OneBeacon Ins Co	PA	Y	0	0.00%	100.08%	0	-118	0.00%
371	22250	Pathfinder Ins Co	CO	Y	0	0.00%	100.08%	0	-119	0.00%
372	22837	AGCS Marine Ins Co	IL	Y	0	0.00%	100.08%	0	-183	0.00%
373	38962	Genesis Ins Co	CT	Y	0	0.00%	100.08%	0	-117	468000.00%
374	25879	Fidelity & Guar Ins Underwriters Inc	WI	Y	-1	0.00%	100.08%	0	200	-867400.00%
375	24260	Progressive Cas Ins Co	OH	Y	-1	0.00%	100.08%	1	-78	-7421.14%
376	33588	First Liberty Ins Corp	IA	Y	-2	0.00%	100.08%	9	-1	-11.00%
377	42889	Victoria Fire & Cas Co	OH	Y	-13	0.00%	100.08%	-13	0	0.00%
378	20532	Clarendon Natl Ins Co	NJ	Y	-15	0.00%	100.07%	17	1,497	9039.00%
379	22357	Hartford Accident & Ind Co	CT	Y	-26	-0.01%	100.07%	-30	-2	8.20%
380	33855	Lincoln Gen Ins Co	PA	Y	-290	-0.07%	100.00%	1,588	779	49.06%
		Totals			421,940			429,972	190,759	44.37%