

**2008 Colorado Market Share and Loss Ratio**  
**P&C Line 12 - Earthquake (\$1,000s)**

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
1	19437	Lexington Ins Co	DE	S	1,595	19.55%	19.55%	1,651	0	0.00%
2	25143	State Farm Fire And Cas Co	IL	Y	513	6.29%	25.84%	552	0	0.00%
3	25674	Travelers Property Cas Co Of Amer	CT	Y	506	6.21%	32.04%	507	-35	-6.92%
4	35300	Allianz Global Risks US Ins Co	CA	Y	380	4.66%	36.70%	407	0	0.00%
5	25941	USAA	TX	Y	378	4.63%	41.33%	377	1	0.19%
6	25658	Travelers Ind Co	CT	Y	361	4.43%	45.76%	351	-12	-3.38%
7	23035	Liberty Mut Fire Ins Co	WI	Y	359	4.40%	50.15%	405	0	0.00%
8	20303	Great Northern Ins Co	IN	Y	329	4.04%	54.19%	312	-29	-9.35%
9	26620	AXIS Surplus Ins Co	IL	S	326	3.99%	58.18%	269	6	2.34%
10	10786	Princeton Excess & Surplus Lines Ins	DE	S	275	3.38%	61.56%	205	20	9.93%
11	21660	Fire Ins Exch	CA	Y	219	2.68%	64.24%	235	0	0.00%
12	39845	Westport Ins Corp	MO	Y	202	2.47%	66.71%	249	0	0.00%
13	21687	Mid Century Ins Co	CA	Y	193	2.37%	69.08%	176	12	7.01%
14	32220	American Intl Ins Co	NY	Y	189	2.31%	71.39%	175	-1	-0.54%
15	10172	Westchester Surplus Lines Ins Co	GA	S	179	2.20%	73.59%	269	1,120	416.73%
16	37745	Integon Specialty Ins	NC	S	171	2.10%	75.69%	93	0	0.00%
17	27960	Illinois Union Ins Co	IL	S	149	1.83%	77.51%	123	0	0.01%
18	24554	XL Ins Amer Inc	DE	Y	143	1.76%	79.27%	152	-4	-2.88%
19	25968	USAA Cas Ins Co	TX	Y	132	1.61%	80.89%	133	0	0.01%
20	19275	American Family Mut Ins Co	WI	Y	104	1.27%	82.16%	111	0	0.00%
21	16535	Zurich American Ins Co	NY	Y	84	1.02%	83.18%	61	0	-0.51%
22	41718	Endurance Amer Specialty Ins Co	DE	S	78	0.96%	84.14%	36	2	4.71%
23	26247	American Guar & Liab Ins	NY	Y	71	0.87%	85.01%	69	-6	-8.34%
24	42374	Houston Cas Co	TX	S	65	0.80%	85.81%	42	-37	-89.30%
25	23809	Granite State Ins Co	PA	Y	63	0.77%	86.58%	80	-18	-22.87%
26	35351	American Empire Surplus Lines Ins Co	DE	S	62	0.76%	87.34%	69	-3	-4.98%
27	27847	Insurance Co Of The West	CA	Y	57	0.70%	88.04%	79	0	0.00%
28	21199	Arch Speciaity Ins Co	NE	S	53	0.65%	88.69%	49	0	0.00%
29	33189	Max Specialty Ins Co	DE	S	51	0.62%	89.31%	15	8	49.94%
30	37540	Beazley Ins Co Inc	CT	Y	47	0.58%	89.88%	14	2	14.89%
31	37974	MT Hawley Ins Co	IL	S	47	0.57%	90.45%	30	0	-1.31%
32	39306	Fidelity & Deposit Co Of MD	MD	Y	46	0.57%	91.02%	43	-8	-18.52%
33	19070	Standard Fire Ins Co	CT	Y	40	0.49%	91.51%	42	0	-0.35%
34	20397	Vigilant Ins Co	NY	Y	34	0.42%	91.93%	32	0	0.00%
35	29696	Travelers Excess & Surplus Lines Co	CT	S	32	0.39%	92.33%	45	-1	-2.75%
36	20281	Federal Ins Co	IN	Y	32	0.39%	92.72%	35	0	0.00%
37	23388	Shelter Mut Ins Co	MO	Y	32	0.39%	93.11%	31	0	0.00%
38	19100	Amco Ins Co	IA	Y	32	0.39%	93.49%	32	0	-0.32%
39	21652	Farmers Ins Exch	CA	Y	30	0.36%	93.86%	21	0	2.04%
40	21849	American Automobile Ins Co	MO	Y	29	0.35%	94.21%	29	-4	-14.59%
41	30104	Hartford Underwriters Ins Co	CT	Y	27	0.33%	94.54%	28	0	0.00%
42	19976	Amica Mut Ins Co	RI	Y	25	0.31%	94.84%	24	0	0.00%
43	19380	American Home Assur Co	NY	Y	20	0.24%	95.09%	19	-2	-10.97%
44	26387	Steadfast Ins Co	DE	S	20	0.24%	95.33%	21	-1	-4.48%
45	34690	Property & Cas Ins Co Of Hartford	IN	Y	19	0.23%	95.56%	18	0	0.00%
46	21881	National Surety Corp	IL	Y	18	0.23%	95.78%	12	-1	-8.35%
47	37273	Axis Ins Co	IL	Y	16	0.20%	95.98%	12	1	9.91%
48	32700	Owners Ins Co	OH	Y	16	0.19%	96.17%	14	0	0.00%
49	23841	New Hampshire Ins Co	PA	Y	15	0.19%	96.36%	15	-2	-13.42%
50	40649	Economy Premier Assur Co	IL	Y	15	0.18%	96.54%	15	0	0.59%
51	20702	Ace Fire Underwriters Ins Co	PA	Y	14	0.17%	96.71%	48	0	0.00%
52	39640	Firemans Fund Ins Co Of OH	OH	S	13	0.16%	96.88%	13	-1	-10.36%
53	39020	Essex Ins Co	DE	S	12	0.15%	97.03%	13	2	19.02%
54	23108	Lumbermens Underwriting Alliance	MO	Y	11	0.14%	97.16%	4	0	0.00%
55	28401	American Natl Prop & Cas Co	MO	Y	11	0.13%	97.29%	11	0	0.00%
56	41785	Colorado Cas Ins Co	CO	Y	11	0.13%	97.42%	10	0	0.00%

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57	11000	Sentinel Ins Co Ltd	CT	Y	11	0.13%	97.55%	10	0	0.00%
58	34452	Homeland Ins Co of NY	NY	S	10	0.13%	97.68%	5	0	-1.92%
59	21113	United States Fire Ins Co	DE	Y	10	0.12%	97.80%	18	-14	-80.47%
60	27998	Travelers Home & Marine Ins Co	CT	Y	10	0.12%	97.92%	6	0	-0.35%
61	20648	Employers Fire Ins Co	MA	Y	9	0.11%	98.03%	8	0	0.00%
62	40142	American Zurich Ins Co	IL	Y	8	0.10%	98.13%	8	0	-0.39%
63	21873	Firemans Fund Ins Co	CA	Y	8	0.10%	98.23%	8	0	-0.26%
64	42579	Allied Prop & Cas Ins Co	IA	Y	8	0.09%	98.32%	8	0	-0.38%
65	24732	General Ins Co Of Amer	WA	Y	7	0.08%	98.41%	7	0	2.57%
66	41181	Universal Underwriters Ins Co	KS	Y	6	0.07%	98.48%	6	0	1.96%
67	11150	Arch Ins Co	MO	Y	6	0.07%	98.55%	6	0	0.00%
68	21458	Employers Ins of Wausau	WI	Y	6	0.07%	98.62%	5	0	0.00%
69	15610	AXIS Specialty Ins Co	CT	N	6	0.07%	98.69%	5	-1	-27.28%
70	20621	OneBeacon Amer Ins Co	MA	Y	5	0.06%	98.75%	4	0	0.00%
71	18988	Auto Owners Ins Co	MI	Y	5	0.06%	98.81%	4	0	0.00%
72	21709	Truck Ins Exch	CA	Y	5	0.06%	98.86%	7	-11	-148.53%
73	19062	Automobile Ins Co Of Hartford CT	CT	Y	4	0.05%	98.92%	4	0	-0.35%
74	13838	Farmland Mut Ins Co	IA	Y	4	0.05%	98.97%	5	0	0.46%
75	19489	Allied World Assur Co US Inc	DE	S	4	0.05%	99.02%	6	0	0.00%
76	19690	American Economy Ins Co	IN	Y	4	0.05%	99.08%	4	0	-0.42%
77	23361	Shelter General Ins Co	MO	Y	4	0.05%	99.12%	4	0	0.00%
78	25666	Travelers Ind Co Of Amer	CT	Y	4	0.05%	99.17%	5	-3	-56.46%
79	16063	Unitrin Auto & Home Ins Co	NY	Y	4	0.05%	99.22%	4	0	1.14%
80	25453	Nationwide Ins Co Of Amer	WI	Y	4	0.05%	99.27%	3	0	1.07%
81	26093	Nationwide Affinity Co of Amer	OH	Y	3	0.04%	99.31%	2	0	0.08%
82	44393	West American Ins Co	IN	Y	3	0.04%	99.35%	4	0	-4.56%
83	24988	Sentry Ins A Mut Co	WI	Y	3	0.04%	99.39%	3	0	-1.98%
84	21253	Garrison Prop & Cas Ins Co	TX	Y	3	0.04%	99.42%	3	0	0.11%
85	25321	Metropolitan Drt Prop & Cas Ins Co	RI	Y	3	0.04%	99.46%	3	0	1.00%
86	20346	Pacific Ind Co	WI	Y	3	0.03%	99.49%	2	0	0.00%
87	10921	ACA Ins Co	IN	Y	3	0.03%	99.52%	3	0	4.34%
88	13331	American Hardware Mut Ins Co	OH	Y	2	0.03%	99.55%	3	0	0.00%
89	24414	General Cas Co Of WI	WI	Y	2	0.03%	99.57%	2	0	0.00%
90	20230	Central Mut Ins Co	OH	Y	2	0.02%	99.60%	1	0	0.00%
91	21121	Westchester Fire Ins Co	NY	Y	2	0.02%	99.62%	1	0	0.00%
92	19704	American States Ins Co	IN	Y	2	0.02%	99.64%	2	0	-2.40%
93	22756	Horace Mann Prop & Cas Ins Co	CA	Y	2	0.02%	99.66%	1	0	0.00%
94	21415	Employers Mut Cas Co	IA	Y	2	0.02%	99.68%	2	0	0.00%
95	19356	Maryland Cas Co	MD	Y	1	0.02%	99.70%	1	0	-4.93%
96	28304	Federated Serv Ins Co	MN	Y	1	0.02%	99.71%	1	0	0.00%
97	16578	Fidelity Natl Prop & Cas Ins Co	NY	Y	1	0.02%	99.73%	1	0	0.00%
98	26298	Metropolitan Prop & Cas Ins Co	RI	Y	1	0.02%	99.75%	1	0	0.91%
99	19879	Security Natl Ins Co	TX	Y	1	0.02%	99.78%	1	0	0.00%
100	42587	Depositors Ins Co	IA	Y	1	0.02%	99.76%	1	0	-0.11%
101	36137	Travelers Commercial Ins Co	CT	Y	1	0.01%	99.79%	1	0	-0.39%
102	18333	Peerless Ind Ins Co	IL	Y	1	0.01%	99.81%	1	0	0.00%
103	24449	Regent Ins Co	WI	Y	1	0.01%	99.82%	1	0	0.00%
104	22683	Teachers Ins Co	IL	Y	1	0.01%	99.83%	1	0	0.00%
105	21423	Union Ins Co Of Providence	IA	Y	1	0.01%	99.84%	1	0	0.00%
106	18600	USAA General Ind Co	TX	Y	1	0.01%	99.85%	1	0	0.15%
107	37478	Hartford Ins Co Of The Midwest	IN	Y	1	0.01%	99.86%	1	0	0.00%
108	25135	State Automobile Mut Ins Co	OH	Y	1	0.01%	99.87%	1	0	0.00%
109	19682	Hartford Fire In Co	CT	Y	1	0.01%	99.88%	1	0	1.55%
110	26883	American Intl Specialty Lines Ins Co	IL	S	1	0.01%	99.89%	1	0	0.00%
111	10677	Cincinnati Ins Co	OH	Y	1	0.01%	99.90%	1	0	0.00%
112	10499	DaimlerChrysler Ins Co	MI	Y	1	0.01%	99.91%	1	0	0.00%

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113	29424	Hartford Cas Ins Co	IN	Y	1	0.01%	99.92%	1	0	4.40%
114	22667	Ace Amer Ins Co	PA	Y	1	0.01%	99.92%	2	0	0.07%
115	21407	Emcasco Ins Co	IA	Y	1	0.01%	99.93%	1	0	0.00%
116	11126	Sompo Japan Ins Co of Amer	NY	Y	1	0.01%	99.94%	0	0	0.00%
117	22578	Horace Mann Ins Co	IL	Y	1	0.01%	99.95%	1	0	0.00%
118	14648	Mountain States Mut Cas Co	NM	Y	1	0.01%	99.95%	0	0	0.00%
119	24740	Safeco Ins Co Of Amer	WA	Y	0	0.01%	99.96%	0	0	-5.04%
120	28223	Nationwide Agribusiness Ins Co	IA	Y	0	0.01%	99.96%	2	0	1.39%
121	13625	Western Mut Ins Co	CA	Y	0	0.00%	99.97%	0	0	0.00%
122	23434	Middlesex Ins Co	WI	Y	0	0.00%	99.97%	0	0	8.00%
123	22543	Secura Ins A Mut Co	WI	Y	0	0.00%	99.98%	0	0	0.63%
124	19186	Alliance Ins Co Inc	KS	Y	0	0.00%	99.98%	0	0	0.00%
125	23787	Nationwide Mut Ins Co	OH	Y	0	0.00%	99.98%	1	0	-0.18%
126	29459	Twin City Fire Ins Co Co	IN	Y	0	0.00%	99.99%	0	0	0.00%
127	19194	Farmers Alliance Mut Ins Co	KS	Y	0	0.00%	99.99%	0	0	0.00%
128	39942	American Natl Gen Ins Co	MO	Y	0	0.00%	99.99%	0	0	0.00%
129	24074	Ohio Cas Ins Co	OH	Y	0	0.00%	100.00%	0	0	-3.92%
130	10340	Stonington Ins Co	TX	Y	0	0.00%	100.00%	0	0	26.67%
131	15580	Scottsdale Ind Co	OH	Y	0	0.00%	100.00%	0	0	0.00%
132	13935	Federated Mut Ins Co	MN	Y	0	0.00%	100.00%	0	0	0.00%
133	21334	Empire Ind Ins Co	OK	S	0	0.00%	100.00%	0	0	0.00%
134	26069	Wausau Business Ins Co	WI	Y	0	0.00%	100.00%	2	0	0.00%
135	36463	Discover Prop & Cas Ins Co	IL	Y	0	0.00%	100.00%	0	0	-516.67%
136	35378	Evanston Ins Co	IL	S	0	0.00%	100.01%	0	0	0.00%
137	41653	Milbank Ins Co	SD	Y	0	0.00%	100.01%	0	0	0.00%
138	37257	Praetorian Ins Co	PA	Y	0	0.00%	100.01%	0	0	700.00%
139	19305	Assurance Co Of Amer	NY	Y	0	0.00%	100.01%	0	0	0.00%
140	15954	Trinity Universal Ins Co Of KS	KS	Y	0	0.00%	100.01%	15	0	0.00%
141	37362	General Star Ind Co	CT	S	0	0.00%	100.01%	6	0	0.00%
142	21180	Sentry Select Ins Co	WI	Y	0	0.00%	100.01%	0	0	-26.75%
143	23817	Illinois Natl Ins Co	IL	Y	0	0.00%	100.01%	0	0	-81.08%
144	24724	First Natl Ins Co Of Amer	WA	Y	0	0.00%	100.01%	0	0	-66.67%
145	19240	Allstate Ind Co	IL	Y	0	0.00%	100.01%	0	12	0.00%
146	22136	Great Amer Ins Co of NY	NY	Y	0	0.00%	100.01%	0	0	0.00%
147	21857	American Ins Co	OH	Y	0	0.00%	100.01%	0	0	0.00%
148	16691	Great Amer Ins Co	OH	Y	0	0.00%	100.01%	0	0	0.00%
149	19038	Travelers Cas & Surety Co	CT	Y	0	0.00%	100.01%	0	0	0.00%
150	41483	Farmington Cas Co	CT	Y	0	0.00%	100.01%	0	0	0.00%
151	23779	Nationwide Mut Fire Ins Co	OH	Y	0	0.00%	100.01%	0	0	0.00%
152	34916	First Specialty Ins Corp	MO	S	0	0.00%	100.01%	0	0	0.00%
153	31194	Travelers Cas & Surety Co Of Amer	CT	Y	0	0.00%	100.01%	0	0	0.00%
154	25887	US Fidelity & Guaranty Co	MD	Y	0	0.00%	100.01%	0	0	0.00%
155	13056	RLI Ins Co	IL	Y	0	0.00%	100.01%	0	0	0.00%
156	11100	Safeco Surplus Lines Ins Co	WA	S	0	0.00%	100.01%	0	0	0.00%
157	19887	Trinity Universal Ins Co	TX	Y	0	0.00%	100.01%	0	0	0.00%
158	35386	Fidelity & Guar Ins Co	IA	Y	0	0.00%	100.01%	0	0	0.00%
159	23582	Harleysville Ins Co	PA	Y	0	0.00%	100.01%	0	0	0.00%
160	21865	Associated Ind Corp	CA	Y	0	0.00%	100.01%	0	0	0.00%
161	24775	St Paul Guardian Ins Co	MN	Y	0	0.00%	100.01%	0	0	0.00%
162	15130	Encompass Ind Co	IL	Y	0	0.00%	100.01%	0	0	0.00%
163	10071	Encompass Ins Co Of Amer	IL	Y	0	0.00%	100.01%	0	0	0.00%
164	12203	James River Ins Co	OH	S	0	0.00%	100.01%	0	0	0.00%
165	17230	Allstate Prop & Cas Ins Co	IL	Y	0	0.00%	100.01%	0	-11	0.00%
166	24112	Westfield Ins Co	OH	Y	0	0.00%	100.01%	0	0	0.00%
167	26042	Wausau Underwriters Ins Co	WI	Y	0	0.00%	100.01%	0	0	0.00%
168	22977	Lumbermens Mut Cas Co	IL	Y	0	0.00%	100.01%	0	0	0.00%

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169	27154	Atlantic Specialty Ins Co	NY	Y	0	0.00%	100.00%	0	0	-0.65%
170	20370	AXIS Reins Co	NY	Y	0	0.00%	100.00%	13	-11	-82.13%
		<b>Totals</b>			8,158			8,127	967	11.90%