

**2007 Colorado Market Share and Loss Ratio**  
**P&C Line 12 - Earthquake (\$1000s)**

	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	1,774	21.34%	21.34%	1,688	0	0.00%
2	25674	Travelers Property Cas Co Of Amer	CT	Y	878	10.56%	31.90%	922	20	2.20%
3	25143	State Farm Fire And Cas Co	IL	Y	594	7.15%	39.04%	597	0	0.00%
4	10172	Westchester Surplus Lines Ins Co	GA	S	487	5.86%	44.90%	466	0	0.00%
5	23035	Liberty Mut Fire Ins Co	WI	Y	447	5.38%	50.28%	516	0	-0.02%
6	25941	USAA	TX	Y	371	4.47%	54.75%	367	-2	-0.50%
7	25658	Travelers Ind Co	CT	Y	358	4.30%	59.05%	361	5	1.38%
8	35300	Allianz Global Risks US Ins Co	CA	Y	348	4.19%	63.24%	494	0	0.00%
9	20303	Great Northern Ins Co	IN	Y	292	3.51%	66.76%	268	0	0.00%
10	26620	AXIS Surplus Ins Co	IL	S	263	3.17%	69.92%	271	-13	-4.85%
11	21660	Fire Ins Exch	CA	Y	249	2.99%	72.91%	253	0	0.00%
12	34207	Westport Ins Corp	MO	Y	190	2.28%	75.20%	357	0	0.00%
13	23809	Granite State Ins Co	PA	Y	158	1.90%	77.10%	131	7	5.08%
14	25968	USAA Cas Ins Co	TX	Y	129	1.55%	78.65%	124	-1	-0.75%
15	32220	American Intl Ins Co	NY	Y	128	1.54%	80.19%	120	-7	-5.67%
16	39306	Fidelity & Deposit Co Of MD	MD	Y	127	1.53%	81.71%	129	3	2.42%
17	21709	Truck Ins Exch	CA	Y	125	1.51%	83.22%	177	12	6.95%
18	19275	American Family Mut Ins Co	WI	Y	113	1.36%	84.58%	111	0	0.00%
19	27847	Insurance Co Of The West	CA	Y	100	1.21%	85.79%	88	0	-0.11%
20	26247	American Guar & Liab Ins	NY	Y	100	1.20%	86.99%	91	4	4.02%
21	27960	Illinois Union Ins Co	IL	S	79	0.94%	87.93%	68	0	0.00%
22	29696	Travelers Excess & Surplus Lines Co	CT	S	60	0.72%	88.65%	42	1	2.96%
23	37745	Integon Specialty Ins	NC	N	58	0.70%	89.36%	36	0	0.00%
24	35351	American Empire Surplus Lines Ins Co	DE	S	52	0.62%	89.98%	31	3	9.05%
25	20281	Federal Ins Co	IN	Y	52	0.62%	90.60%	52	0	0.00%
26	20370	AXIS Reins Co	NY	Y	49	0.59%	91.20%	117	-3	-2.14%
27	21199	Arch Speciality Ins Co	NE	S	46	0.55%	91.74%	56	0	0.00%
28	19070	Standard Fire Ins Co	CT	Y	42	0.51%	92.25%	47	0	-0.03%
29	19100	Amco Ins Co	IA	Y	41	0.49%	92.74%	40	0	-0.07%
30	37974	MT Hawley Ins Co	IL	S	39	0.47%	93.21%	98	2	2.10%
31	15954	Trinity Universal Ins Co Of KS	KS	Y	31	0.37%	93.58%	16	0	0.00%
32	23388	Shelter Mut Ins Co	MO	Y	31	0.37%	93.95%	29	0	0.00%
33	26387	Steadfast Ins Co	DE	S	29	0.35%	94.31%	26	3	9.66%
34	30104	Hartford Underwriters Ins Co	CT	Y	29	0.35%	94.65%	29	0	0.00%
35	21687	Mid Century Ins Co	CA	Y	28	0.33%	94.99%	-29	1	-3.58%
36	21849	American Automobile Ins Co	MO	Y	24	0.29%	95.28%	31	0	1.56%
37	42374	Houston Cas Co	TX	S	24	0.29%	95.57%	19	-82	-440.92%
38	20702	Ace Fire Underwriters Ins Co	PA	Y	23	0.28%	95.85%	95	0	0.00%
39	21113	United States Fire Ins Co	DE	Y	23	0.28%	96.13%	22	-7	-33.54%
40	19976	Amica Mut Ins Co	RI	Y	23	0.28%	96.41%	22	0	0.00%
41	16535	Zurich American Ins Co	NY	Y	21	0.25%	96.66%	23	0	2.01%
42	19380	American Home Assur Co	NY	Y	19	0.23%	96.89%	15	1	8.42%
43	24554	XL Ins Amer Inc	DE	Y	18	0.22%	97.11%	101	-21	-20.89%
44	34690	Property & Cas Ins Co Of Hartford	IN	Y	17	0.21%	97.32%	16	0	0.00%
45	40649	Economy Premier Assur Co	IL	Y	16	0.19%	97.51%	17	0	0.00%
46	23841	New Hampshire Ins Co	PA	Y	16	0.19%	97.70%	15	1	9.76%
47	20397	Vigilant Ins Co	NY	Y	15	0.18%	97.89%	24	0	0.00%
48	10786	Princeton Excess & Surplus Lines Ins	DE	N	15	0.18%	98.06%	4	1	19.16%
49	28223	Nationwide Agribusiness Ins Co	IA	Y	15	0.18%	98.24%	15	0	0.01%
50	32700	Owners Ins Co	OH	Y	14	0.16%	98.40%	12	0	0.01%
51	21652	Farmers Ins Exch	CA	Y	12	0.14%	98.54%	7	0	-0.92%
52	28401	American Natl Prop & Cas Co	MO	Y	11	0.14%	98.68%	5	0	0.00%
53	41785	Colorado Cas Ins Co	CO	Y	10	0.12%	98.80%	9	0	0.00%
54	11000	Sentinel Ins Co Ltd	CT	Y	10	0.12%	98.92%	10	0	0.00%
55	39640	Firemans Fund Ins Co Of OH	OH	S	9	0.11%	99.04%	8	0	1.63%
56	21881	National Surety Corp	IL	Y	8	0.10%	99.14%	4	0	2.08%

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57	25666	Travelers Ind Co Of Amer	CT	Y	8	0.09%	99.23%	6	2	26.01%
58	19489	Allied World Assur Co US Inc	DE	S	8	0.09%	99.32%	12	0	0.00%
59	42579	Allied Prop & Cas Ins Co	IA	Y	8	0.09%	99.42%	8	0	-0.65%
60	21873	Firemans Fund Ins Co	CA	Y	7	0.09%	99.50%	7	0	1.30%
61	21458	Employers Ins of Wausau	WI	Y	6	0.07%	99.57%	11	0	0.00%
62	41181	Universal Underwriters Ins Co	KS	Y	6	0.07%	99.64%	6	0	0.72%
63	39020	Essex Ins Co	DE	S	6	0.07%	99.71%	6	1	9.98%
64	23361	Shelter General Ins Co	MO	Y	5	0.07%	99.77%	5	0	0.00%
65	41718	Endurance Amer Specialty Ins Co	DE	N	5	0.06%	99.83%	20	1	6.42%
66	24732	General Ins Co Of Amer	WA	Y	5	0.06%	99.89%	1	0	2.35%
67	44393	West American Ins Co	IN	Y	5	0.06%	99.95%	5	0	-2.74%
68	15610	AXIS Specialty Ins Co	CT	N	5	0.06%	100.01%	5	-5	-114.08%
69	16063	Unitrin Auto & Home Ins Co	NY	Y	4	0.05%	100.06%	4	0	1.53%
70	19062	Automobile Ins Co Of Hartford CT	CT	Y	4	0.05%	100.11%	4	0	-0.64%
71	19690	American Economy Ins Co	IN	Y	4	0.04%	100.15%	4	0	1.74%
72	23108	Lumbermens Underwriting Alliance	MO	Y	3	0.04%	100.19%	3	0	0.00%
73	18988	Auto Owners Ins Co	MI	Y	3	0.04%	100.23%	3	0	0.00%
74	37273	Axis Ins Co	IL	Y	3	0.04%	100.27%	1	0	20.60%
75	13331	American Hardware Mut Ins Co	OH	Y	3	0.04%	100.31%	3	0	0.00%
76	10921	ACA Ins Co	AK	Y	3	0.03%	100.34%	3	0	8.15%
77	25453	Nationwide Ins Co Of Amer	WI	Y	3	0.03%	100.37%	3	0	-1.37%
78	25321	Metropolitan Drt Prop & Cas Ins Co	RI	Y	3	0.03%	100.41%	3	0	0.90%
79	24988	Sentry Ins A Mut Co	WI	Y	3	0.03%	100.44%	2	0	-13.32%
80	21253	Garrison Prop & Cas Ins Co	TX	Y	3	0.03%	100.47%	2	0	0.45%
81	27998	Travelers Home & Marine Ins Co	CT	Y	2	0.03%	100.50%	1	0	0.00%
82	19704	American States Ins Co	IN	Y	2	0.03%	100.52%	2	0	-4.50%
83	26069	Wausau Business Ins Co	WI	Y	2	0.03%	100.55%	4	0	0.00%
84	20346	Pacific Ind Co	WI	Y	2	0.02%	100.57%	2	0	0.00%
85	11150	Arch Ins Co	MO	Y	2	0.02%	100.59%	2	0	0.00%
86	21415	Employers Mut Cas Co	IA	Y	2	0.02%	100.62%	1	0	0.00%
87	10499	DaimlerChrysler Ins Co	MI	Y	2	0.02%	100.64%	2	0	0.00%
88	13838	Farmland Mut Ins Co	IA	Y	2	0.02%	100.66%	7	0	-0.02%
89	22667	Ace Amer Ins Co	PA	Y	2	0.02%	100.68%	1	0	0.00%
90	26093	Nationwide Affinity Co of Amer	OH	Y	2	0.02%	100.70%	1	0	0.17%
91	20621	OneBeacon Amer Ins Co	MA	Y	1	0.02%	100.72%	1	0	0.00%
92	40142	American Zurich Ins Co	IL	Y	1	0.02%	100.73%	1	0	-3.31%
93	22756	Horace Mann Prop & Cas Ins Co	CA	Y	1	0.02%	100.75%	1	0	0.00%
94	20648	Employers Fire Ins Co	MA	Y	1	0.02%	100.77%	1	0	0.00%
95	21423	Union Ins Co Of Providence	IA	Y	1	0.01%	100.78%	1	0	0.00%
96	19879	Security Natl Ins Co	TX	Y	1	0.01%	100.80%	1	0	0.00%
97	37478	Hartford Ins Co Of The Midwest	IN	Y	1	0.01%	100.81%	2	0	0.00%
98	22683	Teachers Ins Co	IL	Y	1	0.01%	100.82%	1	0	0.00%
99	29424	Hartford Cas Ins Co	IN	Y	1	0.01%	100.84%	1	0	-3.51%
100	21121	Westchester Fire Ins Co	NY	Y	1	0.01%	100.85%	1	0	0.00%
101	42587	Depositors Ins Co	IA	Y	1	0.01%	100.86%	1	0	0.00%
102	26298	Metropolitan Prop & Cas Ins Co	RI	Y	1	0.01%	100.87%	1	0	-0.11%
103	16578	Fidelity Natl Prop & Cas Ins Co	NY	Y	1	0.01%	100.88%	1	0	0.00%
104	27154	Atlantic Specialty Ins Co	NY	Y	1	0.01%	100.89%	1	0	0.00%
105	21407	Emcasco Ins Co	IA	Y	1	0.01%	100.90%	1	0	0.00%
106	19682	Hartford Fire In Co	CT	Y	1	0.01%	100.91%	1	0	-1.34%
107	10717	Aspen Specialty Ins Co	ND	N	1	0.01%	100.92%	7	0	0.00%
108	36463	Discover Prop & Cas Ins Co	IL	Y	1	0.01%	100.93%	1	-1	-48.33%
109	20230	Central Mut Ins Co	OH	Y	1	0.01%	100.93%	0	0	0.00%
110	10677	Cincinnati Ins Co	OH	Y	1	0.01%	100.94%	1	0	0.00%
111	24414	General Cas Co Of WI	WI	Y	1	0.01%	100.95%	1	0	0.00%
112	24740	Safeco Ins Co Of Amer	WA	Y	1	0.01%	100.96%	1	0	0.97%

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113	24449	Regent Ins Co	WI	Y	1	0.01%	100.96%	0	0	0.00%
114	22578	Horace Mann Ins Co	IL	Y	1	0.01%	100.97%	1	0	0.00%
115	18600	USAA General Ind Co	TX	Y	1	0.01%	100.98%	0	0	0.40%
116	23787	Nationwide Mut Ins Co	OH	Y	1	0.01%	100.98%	0	0	5.50%
117	28304	Federated Serv Ins Co	MN	Y	0	0.01%	100.99%	1	0	0.00%
118	29459	Twin City Fire Ins Co Co	IN	Y	0	0.01%	100.99%	0	0	0.00%
119	19186	Alliance Ins Co Inc	KS	Y	0	0.00%	101.00%	1	0	0.00%
120	21857	American Ins Co	OH	Y	0	0.00%	101.00%	1	0	16.23%
121	19194	Farmers Alliance Mut Ins Co	KS	Y	0	0.00%	101.01%	0	0	0.00%
122	11126	Sompo Japan Ins Co of Amer	NY	Y	0	0.00%	101.01%	1	0	0.00%
123	23817	Illinois Natl Ins Co	IL	Y	0	0.00%	101.01%	0	0	14.08%
124	13625	Western Mut Ins Co	CA	Y	0	0.00%	101.01%	0	0	0.00%
125	24074	Ohio Cas Ins Co	OH	Y	0	0.00%	101.02%	0	0	-10.20%
126	42404	Liberty Ins Corp	IL	Y	0	0.00%	101.02%	0	0	0.00%
127	22543	Secura Ins A Mut Co	WI	Y	0	0.00%	101.02%	0	0	0.79%
128	15580	Scottsdale Ind Co	OH	Y	0	0.00%	101.02%	0	0	0.00%
129	25887	US Fidelity & Guaranty Co	MD	Y	0	0.00%	101.02%	1	1	39.43%
130	13935	Federated Mut Ins Co	MN	Y	0	0.00%	101.03%	0	0	0.00%
131	26042	Wausau Underwriters Ins Co	WI	Y	0	0.00%	101.03%	0	0	0.00%
132	21180	Sentry Select Ins Co	WI	Y	0	0.00%	101.03%	0	0	-133.59%
133	37540	Beazley Ins Co Inc	CT	Y	0	0.00%	101.03%	0	0	50.00%
134	36137	Travelers Commercial Ins Co	CT	Y	0	0.00%	101.03%	0	0	25.00%
135	20443	Continental Cas Co	IL	Y	0	0.00%	101.03%	0	0	0.00%
136	12203	James River Ins Co	OH	S	0	0.00%	101.03%	1	-1	-125.44%
137	24112	Westfield Ins Co	OH	Y	0	0.00%	101.03%	0	0	0.00%
138	24724	First Natl Ins Co Of Amer	WA	Y	0	0.00%	101.03%	0	0	0.00%
139	34452	Homeland Ins Co of NY	NY	S	0	0.00%	101.03%	5	-1	-22.42%
140	19240	Allstate Ind Co	IL	Y	0	0.00%	101.03%	1	0	0.00%
141	37532	Great Amer E&S Ins Co	DE	S	0	0.00%	101.03%	1	0	0.00%
142	43095	Clarendon Amer Ins Co	NJ	S	0	0.00%	101.03%	0	0	0.00%
143	23582	Harleysville Ins Co	PA	Y	0	0.00%	101.03%	0	0	3.26%
144	34347	Colonial Amer Cas & Surety Co	MD	Y	0	0.00%	101.03%	0	0	0.00%
145	20532	Clarendon Natl Ins Co	NJ	Y	0	0.00%	101.03%	0	0	0.00%
146	33189	Max Specialty Ins Co	DE	S	0	0.00%	101.03%	0	1	0.00%
147	22977	Lumbermens Mut Cas Co	IL	Y	0	0.00%	101.03%	0	0	0.00%
148	19046	Travelers Cas Ins Co Of Amer	CT	Y	0	0.00%	101.03%	0	0	0.00%
149	41483	Farmington Cas Co	CT	Y	0	0.00%	101.03%	0	0	0.00%
150	31194	Travelers Cas & Surety Co Of Amer	CT	Y	0	0.00%	101.03%	0	0	0.00%
151	19038	Travelers Cas & Surety Co	CT	Y	0	0.00%	101.03%	0	0	0.00%
152	11100	Safeco Surplus Lines Ins Co	WA	S	0	0.00%	101.03%	0	0	0.00%
153	16691	Great Amer Ins Co	OH	Y	0	0.00%	101.03%	0	0	0.00%
154	19372	Northern Ins Co Of NY	NY	Y	0	0.00%	101.03%	0	0	0.00%
155	21865	Associated Ind Corp	CA	Y	0	0.00%	101.03%	0	0	0.00%
156	13056	RLI Ins Co	IL	Y	0	0.00%	101.03%	0	0	0.00%
157	21105	North River Ins Co	NJ	Y	0	0.00%	101.03%	0	0	0.00%
158	25615	Charter Oak Fire Ins Co	CT	Y	0	0.00%	101.03%	0	0	0.00%
159	10340	Stonington Ins Co	TX	Y	0	0.00%	101.03%	0	0	0.00%
160	33723	Great Amer Spirit Ins Co	OH	Y	0	0.00%	101.03%	0	0	0.00%
161	25623	Phoenix Ins Co	CT	Y	0	0.00%	101.03%	0	0	0.00%
162	22136	Great Amer Ins Co of NY	NY	Y	0	0.00%	101.03%	0	0	0.00%
163	23779	Nationwide Mut Fire Ins Co	OH	Y	0	0.00%	101.03%	0	0	0.00%
164	39942	American Natl Gen Ins Co	MO	Y	0	0.00%	101.03%	0	0	0.00%
165	15130	Encompass Ind Co	IL	Y	0	0.00%	101.03%	1	0	-5.43%
166	13021	United Fire & Cas Co	IA	Y	0	0.00%	101.03%	0	0	0.00%
167	17230	Allstate Prop & Cas Ins Co	IL	Y	0	0.00%	101.03%	3	8	249.71%
168	10071	Encompass Ins Co Of Amer	IL	Y	0	0.00%	101.03%	6	0	-7.96%

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169	19232	Allstate Ins Co	IL	Y	0	0.00%	101.02%	17	29	171.08%
170	19356	Maryland Cas Co	MD	Y	0	0.00%	101.02%	1	0	0.17%
171	19887	Trinity Universal Ins Co	TX	Y	-9	-0.11%	100.91%	0	0	-0.98%
172	37362	General Star Ind Co	CT	S	-76	-0.91%	100.00%	14	0	0.00%
		<b>Totals</b>			8,315			8,896	-38	-0.42%