

2007 Colorado Market Share and Loss Ratio
P&C Line 04 - Homeowners Multiple Peril (\$1000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
1	25143	State Farm Fire And Cas Co	IL	Y	281,429	23.82%	23.82%	276,203	148,079	53.61%
2	19275	American Family Mut Ins Co	WI	Y	146,793	12.42%	36.24%	147,811	107,413	72.67%
3	21660	Fire Ins Exch	CA	Y	145,782	12.34%	48.58%	152,177	80,925	53.18%
4	25941	USAA	TX	Y	47,925	4.06%	52.64%	47,102	25,763	54.70%
5	19232	Allstate Ins Co	IL	Y	43,137	3.65%	56.29%	45,060	20,452	45.39%
6	19070	Standard Fire Ins Co	CT	Y	35,973	3.04%	59.33%	37,804	13,301	35.18%
7	17230	Allstate Prop & Cas Ins Co	IL	Y	34,792	2.94%	62.28%	37,587	13,944	37.10%
8	25968	USAA Cas Ins Co	TX	Y	32,870	2.78%	65.06%	31,806	15,663	49.24%
9	20303	Great Northern Ins Co	IN	Y	28,905	2.45%	67.51%	27,584	8,264	29.96%
10	21652	Farmers Ins Exch	CA	Y	20,828	1.76%	69.27%	11,440	5,553	48.54%
11	23035	Liberty Mut Fire Ins Co	WI	Y	19,006	1.61%	70.88%	18,245	12,031	65.94%
12	24740	Safeco Ins Co Of Amer	WA	Y	18,684	1.58%	72.46%	18,310	9,621	52.55%
13	19240	Allstate Ind Co	IL	Y	17,865	1.51%	73.97%	18,237	6,512	35.71%
14	20990	Country Mut Ins Co	IL	Y	15,664	1.33%	75.30%	15,874	4,846	30.53%
15	34690	Property & Cas Ins Co Of Hartford	IN	Y	15,118	1.28%	76.58%	14,495	10,103	69.70%
16	29688	Allstate Fire & Cas Ins Co	IL	Y	14,488	1.23%	77.80%	7,336	3,159	43.07%
17	28401	American Natl Prop & Cas Co	MO	Y	14,341	1.21%	79.02%	13,364	6,068	45.41%
18	30104	Hartford Underwriters Ins Co	CT	Y	12,884	1.09%	80.11%	13,244	12,014	90.71%
19	19100	Amco Ins Co	IA	Y	12,071	1.02%	81.13%	12,867	5,242	40.74%
20	32220	American Intl Ins Co	NY	Y	11,725	0.99%	82.12%	10,078	4,038	40.07%
21	23388	Shelter Mut Ins Co	MO	Y	11,706	0.99%	83.11%	11,694	4,885	41.78%
22	11000	Sentinel Ins Co Ltd	CT	Y	11,383	0.96%	84.07%	11,127	7,743	69.59%
23	11185	Foremost Ins Co	MI	Y	10,962	0.93%	85.00%	11,021	4,844	43.95%
24	42579	Allied Prop & Cas Ins Co	IA	Y	10,822	0.92%	85.92%	11,579	4,889	42.23%
25	13641	Colorado Farm Bureau Mut Ins Co	CO	Y	10,036	0.85%	86.77%	10,096	9,906	98.12%
26	20281	Federal Ins Co	IN	Y	8,621	0.73%	87.50%	8,440	1,957	23.19%
27	41785	Colorado Cas Ins Co	CO	Y	7,938	0.67%	88.17%	7,003	4,123	58.88%
28	32700	Owners Ins Co	OH	Y	7,520	0.64%	88.80%	7,410	4,244	57.27%
29	19976	Amica Mut Ins Co	RI	Y	7,150	0.61%	89.41%	6,991	4,036	57.72%
30	10071	Encompass Ins Co Of Amer	IL	Y	6,573	0.56%	89.97%	7,192	3,658	50.86%
31	24813	Balboa Ins Co	CA	Y	5,481	0.46%	90.43%	5,652	2,517	44.53%
32	20397	Vigilant Ins Co	NY	Y	5,225	0.44%	90.87%	5,155	1,804	34.99%
33	16063	Unitrin Auto & Home Ins Co	NY	Y	4,981	0.42%	91.29%	4,591	2,232	48.62%
34	27998	Travelers Home & Marine Ins Co	CT	Y	4,734	0.40%	91.69%	1,510	401	26.59%
35	10921	ACA Ins Co	AK	Y	4,643	0.39%	92.09%	4,068	3,662	90.01%
36	15130	Encompass Ind Co	IL	Y	4,575	0.39%	92.47%	4,115	2,514	61.09%
37	16217	National Farmers Union Prop & Cas	CO	Y	4,324	0.37%	92.84%	4,552	2,749	60.40%
38	20419	Homesite Ind Co	KS	Y	4,147	0.35%	93.19%	3,946	1,943	49.24%
39	29068	IDS Prop Cas Ins Co	WI	Y	4,147	0.35%	93.54%	3,131	1,530	48.86%
40	25666	Travelers Ind Co Of Amer	CT	Y	3,755	0.32%	93.86%	4,010	1,831	45.66%
41	40649	Economy Premier Assur Co	IL	Y	3,628	0.31%	94.17%	3,782	1,464	38.72%
42	21849	American Automobile Ins Co	MO	Y	3,384	0.29%	94.45%	3,747	2,422	64.63%
43	25453	Nationwide Ins Co Of Amer	WI	Y	3,020	0.26%	94.71%	2,964	1,379	46.54%
44	18988	Auto Owners Ins Co	MI	Y	2,813	0.24%	94.95%	2,817	1,380	48.98%
45	21326	Empire Fire & Marine Ins Co	NE	Y	2,711	0.23%	95.18%	2,082	-18	-0.88%
46	26093	Nationwide Affinity Co of Amer	OH	Y	2,574	0.22%	95.39%	1,294	307	23.73%
47	22101	Grange Ins Assn	WA	Y	2,446	0.21%	95.60%	2,534	2,365	93.31%
48	20117	California Cas Ind Exch	CA	Y	2,365	0.20%	95.80%	2,488	1,407	56.53%
49	29424	Hartford Cas Ins Co	IN	Y	2,335	0.20%	96.00%	2,479	2,243	90.51%
50	16578	Fidelity Natl Prop & Cas Ins Co	NY	Y	2,253	0.19%	96.19%	2,458	953	38.75%
51	19062	Automobile Ins Co Of Hartford CT	CT	Y	2,122	0.18%	96.37%	2,268	588	25.95%
52	37478	Hartford Ins Co Of The Midwest	IN	Y	2,029	0.17%	96.54%	2,168	1,804	83.20%
53	10111	American Bankers Ins Co Of FL	FL	Y	2,014	0.17%	96.71%	2,023	708	35.00%
54	25321	Metropolitan Drt Prop & Cas Ins Co	RI	Y	2,006	0.17%	96.88%	2,029	541	26.67%
55	22683	Teachers Ins Co	IL	Y	1,971	0.17%	97.05%	2,000	766	38.29%
56	24988	Sentry Ins A Mut Co	WI	Y	1,857	0.16%	97.21%	2,033	811	39.90%

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57	26298	Metropolitan Prop & Cas Ins Co	RI	Y	1,823	0.15%	97.36%	1,756	829	47.24%
58	44393	West American Ins Co	IN	Y	1,707	0.14%	97.50%	1,974	444	22.46%
59	42587	Depositors Ins Co	IA	Y	1,701	0.14%	97.65%	1,119	331	29.63%
60	19194	Farmers Alliance Mut Ins Co	KS	Y	1,621	0.14%	97.79%	1,612	667	41.41%
61	21873	Firemans Fund Ins Co	CA	Y	1,599	0.14%	97.92%	1,782	1,422	79.81%
62	41459	Armed Forces Ins Exch	KS	Y	1,537	0.13%	98.05%	1,591	1,265	79.47%
63	19186	Alliance Ins Co Inc	KS	Y	1,534	0.13%	98.18%	1,588	713	44.92%
64	21253	Garrison Prop & Cas Ins Co	TX	Y	1,464	0.12%	98.31%	1,004	401	39.90%
65	21881	National Surety Corp	IL	Y	1,418	0.12%	98.43%	793	188	23.66%
66	21423	Union Ins Co Of Providence	IA	Y	1,396	0.12%	98.54%	1,410	1,048	74.28%
67	29459	Twin City Fire Ins Co Co	IN	Y	1,380	0.12%	98.66%	1,500	1,052	70.15%
68	11800	Foremost Prop & Cas Ins Co	MI	Y	1,211	0.10%	98.76%	1,195	896	74.96%
69	13625	Western Mut Ins Co	CA	Y	1,194	0.10%	98.86%	1,236	497	40.21%
70	22578	Horace Mann Ins Co	IL	Y	997	0.08%	98.95%	1,025	281	27.44%
71	23469	American Modern Home Ins Co	OH	Y	951	0.08%	99.03%	696	261	37.45%
72	21407	Emcasco Ins Co	IA	Y	931	0.08%	99.11%	943	578	61.32%
73	15032	Guideone Mut Ins Co	IA	Y	906	0.08%	99.18%	949	95	10.04%
74	13714	Pharmacists Mut Ins Co	IA	Y	771	0.07%	99.25%	769	910	118.39%
75	22756	Horace Mann Prop & Cas Ins Co	CA	Y	702	0.06%	99.31%	589	122	20.77%
76	23434	Middlesex Ins Co	WI	Y	675	0.06%	99.37%	473	964	203.61%
77	21687	Mid Century Ins Co	CA	Y	587	0.05%	99.42%	602	296	49.08%
78	42978	American Security Ins Co	DE	Y	493	0.04%	99.46%	467	182	38.98%
79	11991	National Cas Co	WI	Y	485	0.04%	99.50%	502	517	102.99%
80	18600	USAA General Ind Co	TX	Y	472	0.04%	99.54%	302	324	107.19%
81	19682	Hartford Fire In Co	CT	Y	466	0.04%	99.58%	524	400	76.27%
82	19623	American Summit Ins Co	TX	Y	433	0.04%	99.61%	428	86	20.02%
83	43699	American Federation Ins Co	FL	Y	390	0.03%	99.65%	402	218	54.33%
84	21261	Electric Ins Co	MA	Y	309	0.03%	99.67%	317	91	28.61%
85	20346	Pacific Ind Co	WI	Y	294	0.02%	99.70%	287	114	39.73%
86	14184	Acuity A Mut Ins Co	WI	Y	279	0.02%	99.72%	88	3	3.84%
87	19437	Lexington Ins Co	DE	S	263	0.02%	99.74%	314	-836	-266.32%
88	36137	Travelers Commercial Ins Co	CT	Y	245	0.02%	99.76%	78	11	14.10%
89	39942	American Natl Gen Ins Co	MO	Y	241	0.02%	99.79%	277	28	10.15%
90	24074	Ohio Cas Ins Co	OH	Y	237	0.02%	99.81%	274	42	15.47%
91	37850	Pacific Specialty Ins Co	CA	Y	231	0.02%	99.82%	99	20	19.70%
92	39640	Firemans Fund Ins Co Of OH	OH	S	219	0.02%	99.84%	200	14	6.95%
93	35912	American Western Home Ins Co	OK	S	161	0.01%	99.86%	44	9	21.30%
94	10677	Cincinnati Ins Co	OH	Y	160	0.01%	99.87%	163	-13	-7.77%
95	42986	Standard Guaranty Ins Co	DE	Y	141	0.01%	99.88%	136	34	25.01%
96	13021	United Fire & Cas Co	IA	Y	139	0.01%	99.89%	148	144	96.87%
97	10239	Secura Supreme Ins Co	WI	Y	128	0.01%	99.91%	21	1	7.13%
98	37710	First Amer Prop & Cas Ins Co	CA	Y	126	0.01%	99.92%	79	63	80.33%
99	19909	Centennial Ins Co	NY	Y	120	0.01%	99.93%	121	-9	-7.05%
100	33898	Aegis Security Ins Co	PA	Y	111	0.01%	99.94%	116	48	41.01%
101	41297	Scottsdale Ins Co	OH	S	97	0.01%	99.94%	77	-4	-5.29%
102	20230	Central Mut Ins Co	OH	Y	96	0.01%	99.95%	71	37	52.26%
103	31968	Merastar Ins Co	IN	Y	80	0.01%	99.96%	87	13	14.91%
104	16713	Buckeye State Mut Ins Co	OH	Y	78	0.01%	99.97%	41	21	51.26%
105	23450	American Family Home Ins Co	FL	Y	70	0.01%	99.97%	73	22	30.62%
106	18767	Church Mut Ins Co	WI	Y	55	0.00%	99.98%	53	113	214.69%
107	21008	Country Pref Ins Co	IL	Y	35	0.00%	99.98%	39	3	6.58%
108	42331	Guideone Amer Ins Co	IA	Y	35	0.00%	99.98%	20	2	8.24%
109	35408	Delos Ins Co	DE	Y	33	0.00%	99.98%	48	29	60.44%
110	19615	American Reliable Ins Co	AZ	Y	30	0.00%	99.99%	24	1	3.27%
111	39306	Fidelity & Deposit Co Of MD	MD	Y	30	0.00%	99.99%	42	1	1.98%
112	40428	Voyager Ind Ins Co	GA	S	28	0.00%	99.99%	21	13	60.64%

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113	10182 Geovera Specialty Ins Co	CA	S	28	0.00%	99.99%	36	2	5.48%
114	10872 American Strategic Ins Corp	FL	Y	24	0.00%	100.00%	1	0	0.00%
115	21857 American Ins Co	OH	Y	19	0.00%	100.00%	19	1	3.01%
116	21865 Associated Ind Corp	CA	Y	18	0.00%	100.00%	23	8	34.46%
117	41653 Milbank Ins Co	SD	Y	13	0.00%	100.00%	4	0	2.90%
118	38989 Chubb Custom Ins Co	DE	S	10	0.00%	100.00%	11	-7	-62.36%
119	26883 American Intl Specialty Lines Ins Co	IL	S	7	0.00%	100.00%	-56	-107	190.98%
120	23779 Nationwide Mut Fire Ins Co	OH	Y	6	0.00%	100.00%	7	34	476.85%
121	10014 Affiliated Fm Ins Co	RI	Y	6	0.00%	100.00%	5	7	138.39%
122	20982 Country Cas Ins Co	IL	Y	4	0.00%	100.00%	4	7	151.02%
123	24112 Westfield Ins Co	OH	Y	3	0.00%	100.00%	1	0	5.07%
124	22292 Hanover Ins Co	NH	Y	1	0.00%	100.00%	1	0	0.00%
125	22543 Secura Ins A Mut Co	WI	Y	0	0.00%	100.00%	0	0	6.25%
126	25534 TIG Ins Co	CA	Y	0	0.00%	100.00%	4	0	0.35%
127	33588 First Liberty Ins Corp	IA	Y	0	0.00%	100.00%	0	0	3.02%
128	36161 Travelers Prop Cas Ins Co	CT	Y	0	0.00%	100.00%	0	0	0.00%
129	35289 Continental Ins Co	PA	Y	0	0.00%	100.00%	0	124	0.00%
130	23787 Nationwide Mut Ins Co	OH	Y	0	0.00%	100.00%	0	113	0.00%
131	21415 Employers Mut Cas Co	IA	Y	0	0.00%	100.00%	0	71	0.00%
132	25674 Travelers Property Cas Co Of Amer	CT	Y	0	0.00%	100.00%	0	56	0.00%
133	25658 Travelers Ind Co	CT	Y	0	0.00%	100.00%	0	36	0.00%
134	20427 American Cas Co Of Reading PA	PA	Y	0	0.00%	100.00%	0	23	0.00%
135	25615 Charter Oak Fire Ins Co	CT	Y	0	0.00%	100.00%	0	21	0.00%
136	12588 Prime Ins Co	IL		0	0.00%	100.00%	0	9	0.00%
137	20494 Transportation Ins Co	IL	Y	0	0.00%	100.00%	0	7	0.00%
138	22128 Rocky Mountain Fire & Cas Co	WA	Y	0	0.00%	100.00%	0	7	0.00%
139	35386 Fidelity & Guar Ins Co	IA	Y	0	0.00%	100.00%	0	2	0.00%
140	24775 St Paul Guardian Ins Co	MN	Y	0	0.00%	100.00%	0	1	0.00%
141	21970 OneBeacon Ins Co	PA	Y	0	0.00%	100.00%	0	1	0.00%
142	25887 US Fidelity & Guaranty Co	MD	Y	0	0.00%	100.00%	0	1	0.00%
143	22667 Ace Amer Ins Co	PA	Y	0	0.00%	100.00%	0	1	0.00%
144	20443 Continental Cas Co	IL	Y	0	0.00%	100.00%	0	0	0.00%
145	19372 Northern Ins Co Of NY	NY	Y	0	0.00%	100.00%	0	0	0.00%
146	35351 American Empire Surplus Lines Ins Co	DE	S	0	0.00%	100.00%	0	0	0.00%
147	25879 Fidelity & Guar Ins Underwriters Inc	WI	Y	0	0.00%	100.00%	0	0	0.00%
148	21113 United States Fire Ins Co	DE	Y	0	0.00%	100.00%	0	0	0.00%
149	10810 Republic Fire & Cas Ins Co	OK	Y	0	0.00%	100.00%	0	0	0.00%
150	24554 XL Ins Amer Inc	DE	Y	0	0.00%	100.00%	0	0	0.00%
151	37150 Western Heritage Ins Co	AZ	S	0	0.00%	100.00%	0	0	0.00%
152	19356 Maryland Cas Co	MD	Y	0	0.00%	100.00%	0	0	0.00%
153	28932 Markel Amer Ins Co	VA	Y	0	0.00%	100.00%	0	0	0.00%
154	22233 Select Ins Co	TX	Y	0	0.00%	100.00%	0	0	0.00%
155	21105 North River Ins Co	NJ	Y	0	0.00%	100.00%	0	0	0.00%
156	19704 American States Ins Co	IN	Y	0	0.00%	100.00%	0	0	0.00%
157	22713 Insurance Co of N Amer	PA	Y	0	0.00%	100.00%	0	0	0.00%
158	10804 Continental Western Ins Co	IA	Y	0	0.00%	100.00%	0	0	0.00%
159	37214 American States Preferred Ins Co	IN	Y	0	0.00%	100.00%	0	0	0.00%
160	38369 Northern Assur Co Of Amer	MA	Y	0	0.00%	100.00%	0	0	0.00%
161	35939 Continental Divide Ins Co	CO	Y	0	0.00%	100.00%	0	0	0.00%
162	19690 American Economy Ins Co	IN	Y	0	0.00%	100.00%	0	0	0.00%
163	24538 Republic Underwriters Ins Co	TX	Y	0	0.00%	100.00%	0	-1	0.00%
164	43575 Indemnity Ins Co Of North Amer	PA	Y	0	0.00%	100.00%	0	-1	0.00%
165	19216 Southern Ins Co	TX	Y	0	0.00%	100.00%	0	-1	0.00%
166	22748 Pacific Employers Ins Co	PA	Y	0	0.00%	100.00%	0	-1	0.00%
167	33723 Great Amer Spirit Ins Co	OH	Y	0	0.00%	100.00%	0	-2	0.00%
168	18279 Bankers Standard Ins Co	PA	Y	0	0.00%	100.00%	0	-2	0.00%

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169	30562	American Manufacturers Mut Ins Co	IL	Y	0	0.00%	100.00%	0	-2	0.00%
170	25844	Union Ins Co	IA	Y	0	0.00%	100.00%	0	-3	0.00%
171	24724	First Natl Ins Co Of Amer	WA	Y	0	0.00%	100.00%	0	-3	0.00%
172	19895	Atlantic Mut Ins Co	NY	Y	0	0.00%	100.00%	0	-5	0.00%
173	37540	Beazley Ins Co Inc	CT	Y	0	0.00%	100.00%	0	-7	0.00%
174	24732	General Ins Co Of Amer	WA	Y	0	0.00%	100.00%	0	-7	0.00%
175	38318	Starr Ind & Liab Co	TX	Y	0	0.00%	100.00%	0	-14	0.00%
176	20648	Employers Fire Ins Co	MA	Y	0	0.00%	100.00%	0	-15	0.00%
177	25151	State Farm General Ins Co	IL	Y	0	0.00%	100.00%	0	-16	0.00%
178	25623	Phoenix Ins Co	CT	Y	0	0.00%	100.00%	0	-17	0.00%
179	32352	LM Prop & Cas Ins Co	IN	Y	0	0.00%	100.00%	0	-73	0.00%
180	19380	American Home Assur Co	NY	Y	0	0.00%	100.00%	0	0	0.00%
181	19429	Insurance Co Of The State Of PA	PA	Y	0	0.00%	100.00%	-19	-2	12.62%
182	12831	State Natl Ins Co Inc	TX	Y	0	0.00%	100.00%	0	0	0.00%
183	15954	Trinity Universal Ins Co Of KS	KS	Y	-1	0.00%	100.00%	14	-1	-4.95%
184	34649	Centre Ins Co	DE	Y	-2	0.00%	100.00%	-2	-3	183.20%
185	19879	Security Natl Ins Co	TX	Y	-5	0.00%	100.00%	102	35	34.16%
186	19887	Trinity Universal Ins Co	TX	Y	-10	0.00%	100.00%	209	41	19.45%
187	27928	Amex Assur Co	IL	Y	-26	0.00%	100.00%	899	-231	-25.67%
	Totals				1,181,544			1,160,930	618,674	53.29%