

2007 Colorado Market Share and Loss Ratio

P&C Line 09 - Inland Marine (\$1000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
1	23043	Liberty Mut Ins Co	MA	Y	18,318	8.01%	8.01%	18,438	14,830	80.43%
2	25674	Travelers Property Cas Co Of Amer	CT	Y	16,417	7.18%	15.18%	14,061	2,011	14.31%
3	19305	Assurance Co Of Amer	NY	Y	13,058	5.71%	20.89%	12,748	3,131	24.56%
4	16535	Zurich American Ins Co	NY	Y	12,824	5.61%	26.50%	12,106	9,674	79.91%
5	21873	Firemans Fund Ins Co	CA	Y	12,218	5.34%	31.84%	11,889	3,116	26.21%
6	20443	Continental Cas Co	IL	Y	11,639	5.09%	36.93%	11,727	10,676	91.04%
7	25143	State Farm Fire And Cas Co	IL	Y	10,593	4.63%	41.56%	10,300	3,818	37.07%
8	21482	Factory Mut Ins Co	RI	Y	9,269	4.05%	45.61%	8,597	639	7.44%
9	30481	St Paul Surplus Lines Ins Co	DE	S	5,025	2.20%	47.80%	5,307	1,666	31.39%
10	20281	Federal Ins Co	IN	Y	4,885	2.14%	49.94%	5,254	1,382	26.31%
11	20303	Great Northern Ins Co	IN	Y	4,532	1.98%	51.92%	4,331	657	15.17%
12	19682	Hartford Fire In Co	CT	Y	4,274	1.87%	53.79%	4,489	5,227	116.43%
13	37257	Praetorian Ins Co	IL	Y	4,157	1.82%	55.61%	4,186	2,787	66.57%
14	19445	National Union Fire Ins Co Of Pitts	PA	Y	3,645	1.59%	57.20%	3,349	515	15.38%
15	19380	American Home Assur Co	NY	Y	3,134	1.37%	58.57%	3,305	-8	-0.23%
16	20095	Bituminous Cas Corp	IL	Y	3,128	1.37%	59.94%	2,921	524	17.95%
17	18058	Philadelphia Ind Ins Co	PA	Y	2,621	1.15%	61.08%	1,639	29	1.76%
18	41785	Colorado Cas Ins Co	CO	Y	2,555	1.12%	62.20%	2,559	259	10.14%
19	15130	Encompass Ind Co	IL	Y	2,418	1.06%	63.26%	2,237	344	15.39%
20	21660	Fire Ins Exch	CA	Y	2,263	0.99%	64.25%	2,366	66	2.78%
21	23787	Nationwide Mut Ins Co	OH	Y	2,125	0.93%	65.17%	2,125	479	22.53%
22	27928	Amex Assur Co	IL	Y	2,108	0.92%	66.10%	2,104	674	32.04%
23	10324	Addison Ins Co	IL	Y	2,088	0.91%	67.01%	2,087	342	16.38%
24	11371	Great West Cas Co	NE	Y	2,066	0.90%	67.91%	2,070	999	48.25%
25	21415	Employers Mut Cas Co	IA	Y	2,040	0.89%	68.80%	1,996	1,272	63.70%
26	26344	Great Amer Assur Co	OH	Y	1,876	0.82%	69.62%	2,056	876	42.62%
27	20559	General Security Ind Co of AZ	AZ	S	1,775	0.78%	70.40%	1,970	0	0.00%
28	10952	Stonebridge Casualty Ins Co	OH	Y	1,714	0.75%	71.15%	1,747	1,298	74.33%
29	25941	USAA	TX	Y	1,625	0.71%	71.86%	1,519	598	39.40%
30	32220	American Intl Ins Co	NY	Y	1,623	0.71%	72.57%	1,366	749	54.87%
31	26492	Courtesy Ins Co	FL	Y	1,607	0.70%	73.27%	615	478	77.63%
32	14648	Mountain States Mut Cas Co	NM	Y	1,548	0.68%	73.95%	1,563	377	24.10%
33	24767	St Paul Fire & Marine Ins Co	MN	Y	1,530	0.67%	74.62%	1,719	3,066	178.35%
34	14354	Jewelers Mut Ins Co	WI	Y	1,491	0.65%	75.27%	1,415	529	37.41%
35	19437	Lexington Ins Co	DE	S	1,467	0.64%	75.91%	1,779	1,260	70.81%
36	11150	Arch Ins Co	MO	Y	1,415	0.62%	76.53%	1,364	-18	-1.33%
37	19232	Allstate Ins Co	IL	Y	1,411	0.62%	77.14%	1,515	526	34.74%
38	25968	USAA Cas Ins Co	TX	Y	1,284	0.56%	77.71%	1,170	528	45.18%
39	37885	XL Specialty Ins Co	DE	Y	1,257	0.55%	78.26%	1,114	141	12.70%
40	24147	Old Republic Ins Co	PA	Y	1,181	0.52%	78.77%	1,181	698	59.08%
41	10172	Westchester Surplus Lines Ins Co	GA	S	1,148	0.50%	79.27%	882	-189	-21.42%
42	13021	United Fire & Cas Co	IA	Y	1,135	0.50%	79.77%	1,103	358	32.44%
43	24260	Progressive Cas Ins Co	OH	Y	1,104	0.48%	80.25%	1,173	577	49.24%
44	36463	Discover Prop & Cas Ins Co	IL	Y	1,099	0.48%	80.73%	1,408	51	3.61%
45	33138	Landmark Amer Ins Co	OK	S	1,091	0.48%	81.21%	1,019	666	65.37%
46	18988	Auto Owners Ins Co	MI	Y	1,087	0.47%	81.68%	1,070	219	20.44%
47	20702	Ace Fire Underwriters Ins Co	PA	Y	1,084	0.47%	82.16%	1,783	-63	-3.56%
48	42978	American Security Ins Co	DE	Y	1,066	0.47%	82.62%	1,066	239	22.39%
49	13641	Colorado Farm Bureau Mut Ins Co	CO	Y	1,031	0.45%	83.08%	1,030	245	23.84%
50	24015	Northland Ins Co	MN	Y	990	0.43%	83.51%	1,001	378	37.81%
51	38970	Markel Ins Co	IL	Y	978	0.43%	83.94%	817	298	36.44%
52	22136	Great Amer Ins Co of NY	NY	Y	930	0.41%	84.34%	961	129	13.41%
53	17230	Allstate Prop & Cas Ins Co	IL	Y	918	0.40%	84.74%	901	518	57.45%
54	35971	Voyager Property & Cas Ins Co	SC	Y	914	0.40%	85.14%	914	290	31.70%
55	22292	Hanover Ins Co	NH	Y	826	0.36%	85.50%	620	654	105.47%
56	11185	Foremost Ins Co	MI	Y	780	0.34%	85.84%	783	81	10.39%

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57	10014	Affiliated Fm Ins Co	RI	Y	768	0.34%	86.18%	709	616	86.83%
58	20397	Vigilant Ins Co	NY	Y	731	0.32%	86.50%	746	212	28.43%
59	32700	Owners Ins Co	OH	Y	687	0.30%	86.80%	661	297	44.90%
60	42048	Diamond State Ins Co	IN	Y	680	0.30%	87.10%	674	662	98.21%
61	19704	American States Ins Co	IN	Y	646	0.28%	87.38%	641	136	21.21%
62	25623	Phoenix Ins Co	CT	Y	615	0.27%	87.65%	559	83	14.80%
63	21180	Sentry Select Ins Co	WI	Y	593	0.26%	87.91%	551	215	39.03%
64	24740	Safeco Ins Co Of Amer	WA	Y	580	0.25%	88.16%	605	223	36.87%
65	13234	Wilshire Ins Co	NC	Y	566	0.25%	88.41%	572	152	26.59%
66	21776	United Security Ins Co	CO	Y	530	0.23%	88.64%	599	166	27.78%
67	20494	Transportation Ins Co	IL	Y	529	0.23%	88.87%	507	103	20.35%
68	10749	Intrepid Ins Co	MI	Y	511	0.22%	89.09%	821	70	8.50%
69	19194	Farmers Alliance Mut Ins Co	KS	Y	508	0.22%	89.32%	509	204	40.14%
70	28401	American Natl Prop & Cas Co	MO	Y	505	0.22%	89.54%	472	344	72.77%
71	23450	American Family Home Ins Co	FL	Y	493	0.22%	89.75%	506	235	46.50%
72	12831	State Natl Ins Co Inc	TX	Y	481	0.21%	89.96%	384	311	80.94%
73	10464	Canal Ins Co	SC	Y	477	0.21%	90.17%	605	478	79.00%
74	16217	National Farmers Union Prop & Cas	CO	Y	469	0.21%	90.38%	462	45	9.80%
75	21326	Empire Fire & Marine Ins Co	NE	Y	467	0.20%	90.58%	508	-6	-1.21%
76	34274	Central States Ind Co Of Omaha	NE	Y	457	0.20%	90.78%	406	228	56.09%
77	19275	American Family Mut Ins Co	WI	Y	456	0.20%	90.98%	447	65	14.56%
78	20230	Central Mut Ins Co	OH	Y	438	0.19%	91.17%	272	0	0.08%
79	29530	AXA Art Ins Corp	NY	Y	437	0.19%	91.36%	393	33	8.47%
80	32620	National Interstate Ins Co	OH	Y	431	0.19%	91.55%	194	273	140.40%
81	21849	American Automobile Ins Co	MO	Y	428	0.19%	91.74%	412	115	27.85%
82	19240	Allstate Ind Co	IL	Y	428	0.19%	91.93%	444	390	87.72%
83	22667	Ace Amer Ins Co	PA	Y	427	0.19%	92.11%	336	37	11.14%
84	23035	Liberty Mut Fire Ins Co	WI	Y	420	0.18%	92.30%	402	83	20.73%
85	10847	Cumis Ins Society Inc	IA	Y	411	0.18%	92.48%	477	222	46.56%
86	19070	Standard Fire Ins Co	CT	Y	409	0.18%	92.65%	424	150	35.40%
87	25666	Travelers Ind Co Of Amer	CT	Y	404	0.18%	92.83%	437	92	21.08%
88	21105	North River Ins Co	NJ	Y	392	0.17%	93.00%	525	3	0.66%
89	22314	RSUI Ind Co	NH	Y	366	0.16%	93.16%	299	22	7.21%
90	27740	North Pointe Ins Co	MI	Y	362	0.16%	93.32%	48	10	21.52%
91	31089	Republic Western Ins Co	AZ	Y	343	0.15%	93.47%	343	82	23.96%
92	20621	OneBeacon Amer Ins Co	MA	Y	334	0.15%	93.62%	292	227	77.67%
93	26883	American Intl Specialty Lines Ins Co	IL	S	329	0.14%	93.76%	449	-3	-0.64%
94	14184	Acuity A Mut Ins Co	WI	Y	327	0.14%	93.90%	149	13	8.59%
95	35378	Evanston Ins Co	IL	S	321	0.14%	94.04%	318	235	73.92%
96	23841	New Hampshire Ins Co	PA	Y	319	0.14%	94.18%	242	12	5.00%
97	25658	Travelers Ind Co	CT	Y	319	0.14%	94.32%	593	-714	-120.43%
98	10071	Encompass Ins Co Of Amer	IL	Y	312	0.14%	94.46%	340	196	57.55%
99	25887	US Fidelity & Guaranty Co	MD	Y	310	0.14%	94.59%	535	-442	-82.73%
100	39020	Essex Ins Co	DE	S	309	0.14%	94.73%	344	112	32.46%
101	24074	Ohio Cas Ins Co	OH	Y	290	0.13%	94.86%	260	44	16.99%
102	40045	Starnet Ins Co	DE	Y	288	0.13%	94.98%	298	167	55.91%
103	23469	American Modern Home Ins Co	OH	Y	285	0.12%	95.11%	282	171	60.65%
104	10111	American Bankers Ins Co Of FL	FL	Y	284	0.12%	95.23%	299	153	51.22%
105	23809	Granite State Ins Co	PA	Y	275	0.12%	95.35%	241	44	18.26%
106	38245	BCS Ins Co	OH	Y	269	0.12%	95.47%	269	51	19.15%
107	16322	Progressive Direct Ins Co	OH	Y	267	0.12%	95.58%	235	119	50.71%
108	19100	Amco Ins Co	IA	Y	252	0.11%	95.70%	256	47	18.22%
109	19720	American Alt Ins Corp	DE	Y	250	0.11%	95.80%	229	36	15.55%
110	41459	Armed Forces Ins Exch	KS	Y	243	0.11%	95.91%	249	35	14.01%
111	35939	Continental Divide Ins Co	CO	Y	243	0.11%	96.02%	265	63	23.66%
112	21857	American Ins Co	OH	Y	235	0.10%	96.12%	235	-6	-2.49%

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113	37931 American Farmers & Ranchers Ins Co	ID	Y	232	0.10%	96.22%	258	67	26.17%
114	11000 Sentinel Ins Co Ltd	CT	Y	232	0.10%	96.32%	225	71	31.77%
115	26387 Steadfast Ins Co	DE	S	228	0.10%	96.42%	206	8	4.11%
116	30104 Hartford Underwriters Ins Co	CT	Y	224	0.10%	96.52%	233	40	17.13%
117	13064 United Natl Ins Co	PA	S	218	0.10%	96.61%	201	97	48.54%
118	24554 XL Ins Amer Inc	DE	Y	216	0.09%	96.71%	285	40	14.12%
119	29688 Allstate Fire & Cas Ins Co	IL	Y	215	0.09%	96.80%	113	9	7.76%
120	40649 Economy Premier Assur Co	IL	Y	211	0.09%	96.90%	216	36	16.59%
121	34690 Property & Cas Ins Co Of Hartford	IN	Y	205	0.09%	96.99%	195	40	20.71%
122	13935 Federated Mut Ins Co	MN	Y	201	0.09%	97.07%	195	32	16.37%
123	21652 Farmers Ins Exch	CA	Y	197	0.09%	97.16%	126	3	2.20%
124	24988 Sentry Ins A Mut Co	WI	Y	187	0.08%	97.24%	187	49	25.93%
125	23388 Shelter Mut Ins Co	MO	Y	181	0.08%	97.32%	174	56	32.07%
126	42579 Allied Prop & Cas Ins Co	IA	Y	180	0.08%	97.40%	187	70	37.58%
127	27960 Illinois Union Ins Co	IL	S	179	0.08%	97.48%	469	244	52.00%
128	11255 Caterpillar Ins Co	MO	Y	178	0.08%	97.56%	168	-3	-1.88%
129	10499 DaimlerChrysler Ins Co	MI	Y	177	0.08%	97.63%	17	0	1.13%
130	10046 Pacific Ins Co Ltd	CT	S	175	0.08%	97.71%	182	82	45.00%
131	19410 Commerce & Industry Ins Co	NY	Y	165	0.07%	97.78%	142	-3	-1.85%
132	14265 Indiana Lumbermens Mut Ins Co	IN	Y	162	0.07%	97.85%	105	0	0.00%
133	13331 American Hardware Mut Ins Co	OH	Y	156	0.07%	97.92%	153	25	16.58%
134	19631 American Road Ins Co	MI	Y	151	0.07%	97.99%	151	240	158.73%
135	10316 Appalachian Ins Co	RI	S	148	0.06%	98.05%	148	0	0.00%
136	19976 Amica Mut Ins Co	RI	Y	146	0.06%	98.11%	141	83	58.61%
137	37303 Redland Ins Co	NJ	Y	145	0.06%	98.18%	78	18	22.67%
138	21881 National Surety Corp	IL	Y	144	0.06%	98.24%	79	-2	-2.72%
139	23850 Philadelphia Ins Co	PA	N	141	0.06%	98.30%	44	0	0.00%
140	18023 Star Ins Co	MI	Y	139	0.06%	98.36%	139	64	46.36%
141	29424 Hartford Cas Ins Co	IN	Y	137	0.06%	98.42%	140	2	1.17%
142	10804 Continental Western Ins Co	IA	Y	136	0.06%	98.48%	123	11	8.97%
143	16063 Unitrin Auto & Home Ins Co	NY	Y	134	0.06%	98.54%	120	14	11.73%
144	40134 SUA Ins Co	IL	Y	131	0.06%	98.60%	78	44	55.98%
145	35300 Allianz Global Risks US Ins Co	CA	Y	127	0.06%	98.65%	193	-203	-105.27%
146	39993 Colony Ins Co	VA	S	117	0.05%	98.70%	89	0	0.00%
147	10786 Princeton Excess & Surplus Lines Ins	DE	N	117	0.05%	98.76%	45	9	19.17%
148	27154 Atlantic Specialty Ins Co	NY	Y	115	0.05%	98.81%	128	-4	-3.11%
149	41297 Scottsdale Ins Co	OH	S	113	0.05%	98.86%	107	122	114.05%
150	25844 Union Ins Co	IA	Y	107	0.05%	98.90%	109	56	51.24%
151	20087 National Ind Co	NE	Y	105	0.05%	98.95%	91	6	6.67%
152	24791 St Paul Mercury Ins Co	MN	Y	104	0.05%	98.99%	108	-13	-12.27%
153	25011 Wesco Ins Co	DE	Y	104	0.05%	99.04%	129	5	3.72%
154	10220 Commonwealth Ins Co Of Amer	WA	Y	103	0.04%	99.08%	93	19	20.58%
155	21709 Truck Ins Exch	CA	Y	101	0.04%	99.13%	75	7	9.11%
156	20648 Employers Fire Ins Co	MA	Y	97	0.04%	99.17%	86	0	0.39%
157	24856 Admiral Ins Co	DE	S	88	0.04%	99.21%	37	-7	-19.41%
158	15954 Trinity Universal Ins Co Of KS	KS	Y	85	0.04%	99.25%	98	65	66.19%
159	10921 ACA Ins Co	AK	Y	84	0.04%	99.28%	75	16	21.52%
160	28304 Federated Serv Ins Co	MN	Y	83	0.04%	99.32%	90	13	13.93%
161	23418 Mid Continent Cas Co	OK	Y	82	0.04%	99.35%	111	112	100.65%
162	16691 Great Amer Ins Co	OH	Y	80	0.04%	99.39%	66	35	53.44%
163	20346 Pacific Ind Co	WI	Y	79	0.03%	99.42%	79	-16	-19.98%
164	28886 Transguard Ins Co Of Amer Inc	IL	Y	78	0.03%	99.46%	110	36	32.84%
165	26220 Yosemite Ins Co	IN	Y	76	0.03%	99.49%	72	13	18.35%
166	10200 Hiscox Ins Co Inc	IL	Y	76	0.03%	99.52%	113	24	21.65%
167	26620 AXIS Surplus Ins Co	IL	S	74	0.03%	99.56%	176	30	17.03%
168	11770 United Fncl Cas Co	OH	Y	73	0.03%	99.59%	66	26	39.23%

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169	21172	Vanliner Ins Co	MO	Y	70	0.03%	99.62%	68	13	18.83%
170	20362	Mitsui Sumitomo Ins Co of Amer	NY	Y	65	0.03%	99.65%	69	1	1.28%
171	37974	MT Hawley Ins Co	IL	S	63	0.03%	99.67%	94	1	1.52%
172	17370	Nautilus Ins Co	AZ	S	62	0.03%	99.70%	60	12	19.44%
173	44393	West American Ins Co	IN	Y	61	0.03%	99.73%	62	7	10.95%
174	23817	Illinois Natl Ins Co	IL	Y	60	0.03%	99.76%	32	4	13.32%
175	13056	RLI Ins Co	IL	Y	60	0.03%	99.78%	167	253	151.32%
176	13714	Pharmacists Mut Ins Co	IA	Y	59	0.03%	99.81%	57	13	22.05%
177	25453	Nationwide Ins Co Of Amer	WI	Y	59	0.03%	99.83%	56	6	10.74%
178	29696	Travelers Excess & Surplus Lines Co	CT	S	59	0.03%	99.86%	42	11	25.43%
179	42307	Navigators Ins Co	NY	Y	58	0.03%	99.88%	30	3	11.04%
180	37834	Progressive Preferred Ins Co	OH	Y	58	0.03%	99.91%	12	11	96.43%
181	21253	Garrison Prop & Cas Ins Co	TX	Y	57	0.02%	99.93%	38	33	88.32%
182	26298	Metropolitan Prop & Cas Ins Co	RI	Y	57	0.02%	99.96%	56	52	93.59%
183	27998	Travelers Home & Marine Ins Co	CT	Y	53	0.02%	99.98%	17	6	32.85%
184	25682	Travelers Ind Co Of CT	CT	Y	53	0.02%	100.01%	55	11	20.83%
185	42862	Universal Cas Co	IL	Y	53	0.02%	100.03%	48	0	0.00%
186	40142	American Zurich Ins Co	IL	Y	53	0.02%	100.05%	50	-8	-15.61%
187	17159	Usf Ins Co	MI	S	52	0.02%	100.07%	46	116	252.15%
188	36951	Century Surety Co	OH	S	51	0.02%	100.10%	46	10	21.65%
189	25321	Metropolitan Drt Prop & Cas Ins Co	RI	Y	48	0.02%	100.12%	46	16	34.73%
190	22322	Greenwich Ins Co	DE	Y	47	0.02%	100.14%	41	-5	-13.46%
191	21687	Mid Century Ins Co	CA	Y	43	0.02%	100.16%	47	14	29.99%
192	26077	Lancer Ins Co	IL	Y	42	0.02%	100.18%	38	10	25.04%
193	31295	Berkley Regional Specialty Ins Co	DE	N	42	0.02%	100.19%	27	12	44.52%
194	26093	Nationwide Affinity Co of Amer	OH	Y	41	0.02%	100.21%	18	1	8.09%
195	27847	Insurance Co Of The West	CA	Y	41	0.02%	100.23%	16	0	0.00%
196	12904	Tokio Marine & Nichido Fire Ins Co	NY	Y	40	0.02%	100.25%	16	9	60.11%
197	43575	Indemnity Ins Co Of North Amer	PA	Y	39	0.02%	100.26%	46	43	92.08%
198	35769	Lyndon Prop Ins Co	MO	Y	38	0.02%	100.28%	429	907	211.41%
199	19887	Trinity Universal Ins Co	TX	Y	37	0.02%	100.30%	40	0	0.20%
200	35289	Continental Ins Co	PA	Y	37	0.02%	100.31%	36	3	7.50%
201	24724	First Natl Ins Co Of Amer	WA	Y	37	0.02%	100.33%	31	13	42.16%
202	43095	Clarendon Amer Ins Co	NJ	S	36	0.02%	100.35%	97	-2	-1.83%
203	19879	Security Natl Ins Co	TX	Y	36	0.02%	100.36%	27	15	56.99%
204	10673	Penn-Star Ins Co	PA	S	34	0.01%	100.38%	39	-6	-15.12%
205	22683	Teachers Ins Co	IL	Y	32	0.01%	100.39%	35	-8	-24.34%
206	10510	Carolina Cas Ins Co	IA	Y	31	0.01%	100.40%	31	42	133.98%
207	21423	Union Ins Co Of Providence	IA	Y	30	0.01%	100.42%	30	0	0.22%
208	19186	Alliance Ins Co Inc	KS	Y	30	0.01%	100.43%	29	7	25.25%
209	21113	United States Fire Ins Co	DE	Y	30	0.01%	100.44%	36	17	47.07%
210	19690	American Economy Ins Co	IN	Y	29	0.01%	100.46%	27	0	1.73%
211	24414	General Cas Co Of WI	WI	Y	29	0.01%	100.47%	27	-1	-4.34%
212	26433	Harco Natl Ins Co	IL	Y	28	0.01%	100.48%	36	30	83.98%
213	10936	Seneca Ins Co Inc	NY	Y	27	0.01%	100.49%	65	4	5.91%
214	28932	Markel Amer Ins Co	VA	Y	27	0.01%	100.50%	57	1	1.13%
215	24813	Balboa Ins Co	CA	Y	26	0.01%	100.52%	25	17	66.70%
216	25615	Charter Oak Fire Ins Co	CT	Y	25	0.01%	100.53%	21	1	6.59%
217	19062	Automobile Ins Co Of Hartford CT	CT	Y	24	0.01%	100.54%	26	10	39.08%
218	38989	Chubb Custom Ins Co	DE	S	23	0.01%	100.55%	6	-16	-249.67%
219	11118	Federated Rural Electric Ins Exch	KS	Y	23	0.01%	100.56%	22	245	1096.78%
220	37478	Hartford Ins Co Of The Midwest	IN	Y	23	0.01%	100.57%	24	10	41.89%
221	42587	Depositors Ins Co	IA	Y	22	0.01%	100.58%	14	0	-0.01%
222	23620	Burlington Ins Co	NC	S	21	0.01%	100.59%	24	9	35.44%
223	10177	Mountain States Ind Co	NM	Y	21	0.01%	100.59%	14	0	0.00%
224	29459	Twin City Fire Ins Co Co	IN	Y	20	0.01%	100.60%	22	102	468.26%

2007 Colorado Market Share and Loss Ratio
P&C Line 09 - Inland Marine (\$1000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
225	31127	Columbia Cas Co	IL	S	20	0.01%	100.61%	32	0	0.00%
226	12866	T.H.E. Ins Co	LA	Y	20	0.01%	100.62%	20	1	4.35%
227	22101	Grange Ins Assn	WA	Y	20	0.01%	100.63%	21	4	19.35%
228	14982	Penn Millers Ins Co	PA	Y	19	0.01%	100.64%	15	30	191.10%
229	25135	State Automobile Mut Ins Co	OH	Y	19	0.01%	100.65%	5	0	2.44%
230	39640	Firemans Fund Ins Co Of OH	OH	S	18	0.01%	100.65%	18	-1	-5.76%
231	19224	St Paul Protective Ins Co	IL	Y	18	0.01%	100.66%	15	2	16.77%
232	10194	Artisan & Truckers Cas Co	WI	Y	16	0.01%	100.67%	5	3	58.87%
233	19623	American Summit Ins Co	TX	Y	14	0.01%	100.67%	14	2	16.77%
234	18600	USAA General Ind Co	TX	Y	14	0.01%	100.68%	8	12	146.77%
235	10677	Cincinnati Ins Co	OH	Y	14	0.01%	100.69%	15	0	-1.72%
236	39306	Fidelity & Deposit Co Of MD	MD	Y	13	0.01%	100.69%	14	-1	-4.62%
237	22578	Horace Mann Ins Co	IL	Y	13	0.01%	100.70%	13	-1	-9.58%
238	44776	Praetorian Specialty Ins Co	DE	N	12	0.01%	100.70%	5	2	31.14%
239	22756	Horace Mann Prop & Cas Ins Co	CA	Y	12	0.01%	100.71%	11	2	20.13%
240	20117	California Cas Ind Exch	CA	Y	11	0.00%	100.71%	13	2	18.74%
241	37150	Western Heritage Ins Co	AZ	S	11	0.00%	100.72%	21	25	119.93%
242	16578	Fidelity Natl Prop & Cas Ins Co	NY	Y	11	0.00%	100.72%	11	1	5.45%
243	24732	General Ins Co Of Amer	WA	Y	11	0.00%	100.73%	9	0	2.69%
244	22306	Massachusetts Bay Ins Co	NH	Y	11	0.00%	100.73%	2	0	4.14%
245	41343	Gerling Amer Ins Co	NY	Y	10	0.00%	100.74%	25	-1	-2.37%
246	22829	Interstate Fire & Cas Co	IL	S	10	0.00%	100.74%	8	0	0.34%
247	27855	Zurich American Ins Co Of IL	IL	Y	10	0.00%	100.75%	10	0	-1.51%
248	40436	Stratford Ins Co	NH	Y	10	0.00%	100.75%	9	0	2.41%
249	22543	Secura Ins A Mut Co	WI	Y	10	0.00%	100.75%	6	0	0.57%
250	19356	Maryland Cas Co	MD	Y	9	0.00%	100.76%	10	0	2.09%
251	27120	Trumbull Ins Co	CT	Y	9	0.00%	100.76%	5	0	8.18%
252	36684	Riverport Ins Co	MN	Y	8	0.00%	100.77%	4	0	0.00%
253	23434	Middlesex Ins Co	WI	Y	8	0.00%	100.77%	5	6	124.66%
254	21407	Emcasco Ins Co	IA	Y	8	0.00%	100.77%	8	1	12.54%
255	35912	American Western Home Ins Co	OK	S	8	0.00%	100.78%	8	6	73.15%
256	37850	Pacific Specialty Ins Co	CA	Y	8	0.00%	100.78%	10	0	0.00%
257	10328	Capitol Specialty Ins Corp	WI	S	8	0.00%	100.78%	10	0	-0.01%
258	25224	Great Divide Ins Co	ND	Y	7	0.00%	100.79%	9	1	15.75%
259	24031	Northland Cas Co	MN	Y	7	0.00%	100.79%	7	2	31.37%
260	25038	North Amer Capacity Ins Co	NH	S	7	0.00%	100.79%	7	0	0.00%
261	20044	Cornhusker Cas Co	NE	Y	7	0.00%	100.80%	6	0	0.44%
262	21261	Electric Ins Co	MA	Y	7	0.00%	100.80%	7	37	559.14%
263	37745	Integon Specialty Ins	NC	N	7	0.00%	100.80%	3	0	0.00%
264	25879	Fidelity & Guar Ins Underwriters Inc	WI	Y	6	0.00%	100.80%	22	8	36.18%
265	32859	Penn Amer Ins Co	PA	Y	6	0.00%	100.81%	6	-1	-21.15%
266	26522	Mount Vernon Fire Ins Co	PA	S	6	0.00%	100.81%	5	0	0.00%
267	41181	Universal Underwriters Ins Co	KS	Y	6	0.00%	100.81%	8	-1	-7.96%
268	40460	Sagamore Ins Co	IN	Y	6	0.00%	100.82%	12	13	112.56%
269	27987	Northfield Ins Co	IA	S	6	0.00%	100.82%	5	-12	-222.17%
270	37540	Beazley Ins Co Inc	CT	Y	5	0.00%	100.82%	5	0	7.50%
271	34207	Westport Ins Corp	MO	Y	5	0.00%	100.82%	6	-11	-172.97%
272	37362	General Star Ind Co	CT	S	5	0.00%	100.82%	4	-2	-48.05%
273	19615	American Reliable Ins Co	AZ	Y	5	0.00%	100.83%	7	0	5.99%
274	36137	Travelers Commercial Ins Co	CT	Y	5	0.00%	100.83%	2	0	3.37%
275	20427	American Cas Co Of Reading PA	PA	Y	5	0.00%	100.83%	3	0	0.00%
276	29874	North Amer Specialty Ins Co	NH	Y	4	0.00%	100.83%	4	0	0.00%
277	25054	Hudson Ins Co	DE	Y	4	0.00%	100.83%	5	1	26.76%
278	38733	Alaska Natl Ins Co	AK	Y	4	0.00%	100.84%	4	0	2.54%
279	42374	Houston Cas Co	TX	S	4	0.00%	100.84%	1	0	0.00%
280	23396	Amerisure Mut Ins Co	MI	Y	4	0.00%	100.84%	6	0	-0.20%

2007 Colorado Market Share and Loss Ratio
P&C Line 09 - Inland Marine (\$1000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
281	23108	Lumbermens Underwriting Alliance	MO	Y	4	0.00%	100.84%	4	0	-0.06%
282	19402	AIG Cas Co	PA	Y	3	0.00%	100.84%	33	117	349.12%
283	11452	Hartford Steam Boil Inspec & Ins Co	CT	Y	3	0.00%	100.84%	190	8	4.35%
284	21865	Associated Ind Corp	CA	Y	3	0.00%	100.85%	5	0	-1.40%
285	25976	Utica Mut Ins Co	NY	Y	3	0.00%	100.85%	2	0	4.50%
286	20079	National Fire & Marine Ins Co	NE	S	2	0.00%	100.85%	3	0	-5.79%
287	24112	Westfield Ins Co	OH	Y	2	0.00%	100.85%	2	0	0.38%
288	35386	Fidelity & Guar Ins Co	IA	Y	2	0.00%	100.85%	3	18	502.61%
289	37710	First Amer Prop & Cas Ins Co	CA	Y	2	0.00%	100.85%	2	0	0.00%
290	42404	Liberty Ins Corp	IL	Y	2	0.00%	100.85%	1	0	10.47%
291	32077	Heritage Cas Ins Co	IL	Y	2	0.00%	100.85%	2	0	0.00%
292	42722	First Marine Ins Co	MO	Y	2	0.00%	100.85%	2	0	0.00%
293	11991	National Cas Co	WI	Y	2	0.00%	100.85%	1	0	-1.79%
294	39217	QBE Ins Corp	PA	Y	2	0.00%	100.85%	2	0	0.54%
295	24384	Fairmont Specialty Ins Co	DE	Y	2	0.00%	100.86%	5	0	-0.02%
296	30325	Zale Ind Co	TX	Y	2	0.00%	100.86%	2	0	6.81%
297	21199	Arch Speciaity Ins Co	NE	S	1	0.00%	100.86%	0	0	36.71%
298	18767	Church Mut Ins Co	WI	Y	1	0.00%	100.86%	1	0	-3.79%
299	20478	National Fire Ins Co Of Hartford	IL	Y	1	0.00%	100.86%	3	-7	-212.85%
300	20532	Clarendon Natl Ins Co	NJ	Y	1	0.00%	100.86%	97	46	47.93%
301	37982	Tudor Ins Co	NH	S	1	0.00%	100.86%	1	0	9.83%
302	16713	Buckeye State Mut Ins Co	OH	Y	1	0.00%	100.86%	1	0	2.13%
303	28223	Nationwide Agribusiness Ins Co	IA	Y	1	0.00%	100.86%	0	0	0.26%
304	36940	Indian Harbor Ins Co	ND	S	1	0.00%	100.86%	14	0	-0.28%
305	19801	Argonaut Ins Co	IL	Y	1	0.00%	100.86%	0	0	30.05%
306	33600	LM Ins Corp	IA	Y	1	0.00%	100.86%	0	0	8.73%
307	41653	Milbank Ins Co	SD	Y	1	0.00%	100.86%	0	0	2.11%
308	27812	Columbia Ins Co	NE	Y	1	0.00%	100.86%	1	-1	-43.93%
309	10069	Housing Authority Prop A Mut Co	VT	Y	1	0.00%	100.86%	1	0	34.83%
310	26832	Great Amer Alliance Ins Co	OH	Y	0	0.00%	100.86%	0	0	-2.21%
311	19909	Centennial Ins Co	NY	Y	0	0.00%	100.86%	0	2	547.95%
312	24449	Regent Ins Co	WI	Y	0	0.00%	100.86%	0	0	0.00%
313	35408	Delos Ins Co	DE	Y	0	0.00%	100.86%	0	0	-37.25%
314	10213	Discover Specialty Ins Co	IL	S	0	0.00%	100.86%	0	0	-89.08%
315	24775	St Paul Guardian Ins Co	MN	Y	0	0.00%	100.86%	6	-6	-102.08%
316	31968	Merastar Ins Co	IN	Y	0	0.00%	100.86%	0	0	0.00%
317	20508	Valley Forge Ins Co	PA	Y	0	0.00%	100.86%	1	0	-17.51%
318	10472	Capitol Ind Corp	WI	Y	0	0.00%	100.86%	0	0	-34.43%
319	26247	American Guar & Liab Ins	NY	Y	0	0.00%	100.86%	1	0	-70.50%
320	34916	First Specialty Ins Corp	MO	S	0	0.00%	100.86%	1	0	-37.17%
321	34347	Colonial Amer Cas & Surety Co	MD	Y	0	0.00%	100.86%	0	0	-135.21%
322	11126	Sompo Japan Ins Co of Amer	NY	Y	0	0.00%	100.86%	0	0	-1133.33%
323	35190	Progressive Mountain Ins Co	OH	Y	0	0.00%	100.86%	0	0	105.56%
324	23752	Quanta Ind Co	CO	Y	0	0.00%	100.86%	15	-14	-91.83%
325	19399	AIU Ins Co	NY	Y	0	0.00%	100.86%	2	0	14.00%
326	26743	Maxum Ind Co	DE	S	0	0.00%	100.86%	1	0	22.03%
327	13838	Farmland Mut Ins Co	IA	Y	0	0.00%	100.86%	1	0	-46.75%
328	12588	Prime Ins Co	IL		0	0.00%	100.86%	0	0	0.00%
329	25747	Unigard Ins Co	WA	Y	0	0.00%	100.86%	0	0	0.00%
330	22977	Lumbermens Mut Cas Co	IL	Y	0	0.00%	100.86%	0	60	0.00%
331	22713	Insurance Co of N Amer	PA	Y	0	0.00%	100.86%	0	24	0.00%
332	21121	Westchester Fire Ins Co	NY	Y	0	0.00%	100.86%	0	16	0.00%
333	28535	Triangle Ins Co Inc	OK	Y	0	0.00%	100.86%	0	1	0.00%
334	16187	AXA Re Prop & Cas Ins Co	DE	Y	0	0.00%	100.86%	0	0	0.00%
335	36455	Northbrook Ind Co	IL	Y	0	0.00%	100.86%	0	0	0.00%
336	18279	Bankers Standard Ins Co	PA	Y	0	0.00%	100.86%	0	0	0.00%

2007 Colorado Market Share and Loss Ratio

P&C Line 09 - Inland Marine (\$1000s)

NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
337	26611 Valiant Ins Co	DE	Y	0	0.00%	100.86%	0	0	0.00%
338	19372 Northern Ins Co Of NY	NY	Y	0	0.00%	100.86%	0	0	0.00%
339	32786 Progressive Specialty Ins Co	OH	Y	0	0.00%	100.86%	0	0	0.00%
340	22748 Pacific Employers Ins Co	PA	Y	0	0.00%	100.86%	0	0	0.00%
341	22810 Chicago Ins Co	IL	Y	0	0.00%	100.86%	0	0	0.00%
342	11100 Safeco Surplus Lines Ins Co	WA	S	0	0.00%	100.86%	0	0	0.00%
343	11622 Specialty Surplus Ins Co	IL	N	0	0.00%	100.86%	0	0	0.00%
344	31348 Crum & Forster Ind Co	DE	Y	0	0.00%	100.86%	0	0	0.00%
345	26042 Wausau Underwriters Ins Co	WI	Y	0	0.00%	100.86%	0	0	0.00%
346	22535 Seaboard Surety Co	NY	Y	0	0.00%	100.86%	0	0	0.00%
347	25534 TIG Ins Co	CA	Y	0	0.00%	100.86%	0	0	0.00%
348	30562 American Manufacturers Mut Ins Co	IL	Y	0	0.00%	100.86%	0	0	0.00%
349	15580 Scottsdale Ind Co	OH	Y	0	0.00%	100.86%	0	0	0.00%
350	31194 Travelers Cas & Surety Co Of Amer	CT	Y	0	0.00%	100.86%	0	0	0.00%
351	36170 Travelers Cas Co Of CT	CT	Y	0	0.00%	100.86%	0	0	0.00%
352	19895 Atlantic Mut Ins Co	NY	Y	0	0.00%	100.86%	0	0	0.00%
353	10810 Republic Fire & Cas Ins Co	OK	Y	0	0.00%	100.86%	0	0	0.00%
354	23582 Harleysville Ins Co	PA	Y	0	0.00%	100.86%	0	0	0.00%
355	21296 Commercial Guar Cas Ins Co	IN	Y	0	0.00%	100.86%	0	0	0.00%
356	38318 Starr Ind & Liab Co	TX	Y	0	0.00%	100.86%	0	0	0.00%
357	19046 Travelers Cas Ins Co Of Amer	CT	Y	0	0.00%	100.86%	0	0	0.00%
358	16608 New York Marine & Gen Ins Co	NY	Y	0	0.00%	100.86%	0	0	0.00%
359	33723 Great Amer Spirit Ins Co	OH	Y	0	0.00%	100.86%	0	0	0.00%
360	22209 Atlantic Ins Co	TX	Y	0	0.00%	100.86%	0	0	0.00%
361	34452 Homeland Ins Co of NY	NY	S	0	0.00%	100.86%	0	0	0.00%
362	19038 Travelers Cas & Surety Co	CT	Y	0	0.00%	100.86%	0	0	0.00%
363	32190 Constitution Ins Co	NY	Y	0	0.00%	100.86%	0	0	0.00%
364	41483 Farmington Cas Co	CT	Y	0	0.00%	100.86%	0	0	0.00%
365	23779 Nationwide Mut Fire Ins Co	OH	Y	0	0.00%	100.86%	0	0	0.00%
366	20710 Century Ind Co	PA	Y	0	0.00%	100.86%	0	-1	0.00%
367	33022 AXA Ins Co	NY	Y	0	0.00%	100.86%	0	-1	0.00%
368	41807 Arrowood Surplus Lines Ins Co	DE	S	0	0.00%	100.86%	0	-2	0.00%
369	33650 Mendota Ins Co	MN	Y	0	0.00%	100.86%	0	-3	0.00%
370	24678 Arrowood Ind Co	DE	Y	0	0.00%	100.86%	0	-3	0.00%
371	42811 Gulf Underwriters Ins Co	CT	S	0	0.00%	100.86%	0	-4	0.00%
372	19489 Allied World Assur Co US Inc	DE	S	0	0.00%	100.86%	0	-11	0.00%
373	20699 Ace Prop & Cas Ins Co	PA	Y	0	0.00%	100.86%	0	-114	0.00%
374	19917 Liberty Ins Underwriters Inc	NY	Y	0	0.00%	100.86%	0	-3,959	0.00%
375	22837 Interstate Ind Co	IL	Y	0	0.00%	100.86%	140	3,181	2265.47%
376	21970 OneBeacon Ins Co	PA	Y	-2	0.00%	100.86%	51	-8	-15.01%
377	21458 Employers Ins of Wausau	WI	Y	-3	0.00%	100.86%	2	853	51161.87%
378	33855 Lincoln Gen Ins Co	PA	Y	-4	0.00%	100.86%	46	33	71.50%
379	10340 Stonington Ins Co	TX	Y	-6	0.00%	100.86%	-6	-25	411.22%
380	23663 National Amer Ins Co	OK	Y	-19	-0.01%	100.85%	-1	0	0.00%
381	10120 Everest Natl Ins Co	DE	Y	-1,939	-0.85%	100.00%	55,511	113,405	204.29%
Totals				228,767			281,119	205,162	72.98%