2008 Colorado Market Share and Loss Ratio

P&C Line 28 - Credit ($1,000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
1	12831	State Natl Ins Co Inc	TX	Y	8,670	48.81%	48.81%	7,272	2,348	32.29%
2	24147	Old Republic Ins Co	PA	Y	2,514	14.16%	62.97%	1,143	999	87.37%
3	29980	First Colonial Ins Co	FL	Y	2,367	13.33%	76.30%	627	1,873	298.56%
4	20516	Euler Hermes Amer Credit Ind Co	MD	Y	1,073	6.04%	82.34%	1,003	642	64.02%
5	25011	Wesco Ins Co	DE	Y	669	3.76%	86.10%	717	92	12.86%
6	20648	Employers Fire Ins Co	MA	Y	573	3.23%	89.33%	499	258	51.60%
7	20443	Continental Cas Co	IL	Y	349	1.97%	91.30%	597	-321	-53.82%
8	16667	United Gty Residential Ins Co Of NC	NC	Y	317	1.78%	93.08%	314	461	146.53%
9	22667	Ace Amer Ins Co	PA	Y	274	1.54%	94.62%	277	44	16.09%
10	16691	Great Amer Ins Co	OH	Y	266	1.50%	96.12%	157	35	22.51%
11	11150	Arch Ins Co	MO	Y	175	0.98%	97.11%	65	257	396.80%
12	18538	Bancinsure Inc	OK	Y	162	0.91%	98.02%	162	41	24.99%
13	10952	Stonebridge Casualty Ins Co	OH	Y	106	0.60%	98.62%	348	117	33.79%
14	28657	HSBC Ins Co of DE	DE	Y	95	0.53%	99.15%	95	38	40.21%
15	19445	National Union Fire Ins Co Of Pitts	PA	Y	46	0.26%	99.41%	46	9	20.00%
16	25422	Atradius Trade Credit Ins Co	MD	Y	43	0.24%	99.66%	40	9	22.81%
17	30325	Zale Ind Co	TX	Y	33	0.19%	99.84%	33	1	4.03%
18	28401	American Natl Prop & Cas Co	MO	Y	30	0.17%	100.01%	58	21	35.41%
19	29599	US Specialty Ins Co	TX	Y	10	0.06%	100.07%	10	5	52.89%
20	34568	Centennial Cas Co	AL	N	6	0.04%	100.10%	7	-1	-7.67%
21	22713	Insurance Co of N Amer	PA	Y	2	0.01%	100.12%	2	0	-6.16%
22	21199	Arch Speciaity Ins Co	NE	S	0	0.00%	100.12%	2	0	2.41%
23	40827	Virginia Surety Co Inc	IL	Y	0	0.00%	100.12%	1	0	0.00%
24	39217	QBE Ins Corp	PA	Y	0	0.00%	100.12%	1	-4	-520.90%
25	18279	Bankers Standard Ins Co	PA	Y	0	0.00%	100.12%	0	0	0.00%
26	25658	Travelers Ind Co	CT	Y	0	0.00%	100.12%	0	0	0.00%
27	24678	Arrowood Ind Co	DE	Y	0	0.00%	100.12%	0	-1	0.00%
28	41297	Scottsdale Ins Co	OH	S	0	0.00%	100.12%	0	-76	0.00%
29	29700	North Amer Elite Ins Co	NH	Y	0	0.00%	100.12%	0	-387	0.00%
30	36455	Northbrook Ind Co	IL	Y	-20	-0.12%	100.00%	23	148	633.80%
		Totals			17,761			13,500	6,609	48.95%